FUTURE S FELLOWS

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Improving on Our Mission: Collecting Feedback

By Rachel Hunter, FCAS, CLC Chairperson

The Candidate Liaison Committee (CLC) mission included in our quarterly *Future Fellows* publication states, "The committee should advise the CAS and its committees of the interests of the candidates regarding matters that come before the CAS and its committees." As currently written, our mission does not call out the work we do to collect a broad range of feedback from candidates sitting for CAS examinations.

In my last year as chairperson, the CLC have become increasingly focused on new goals of improving how we can collect, summarize and prioritize feedback from candidates, and how we share it with other CAS committees to influence decisions on and improvements upon the current examination and admission processes.

How We Collect Feedback

Older issues of *Future Fellows* and its predecessor, *The CAS Student Newsletter*, published a letters to the editor section. These days the CLC still wants direct contact from students, but we get very few questions through our online feedback form. In this issue of *Future Fellows*, we want to reintroduce ourselves as a resource for candidates and hope you will use our future surveys and direct email options to share your feedback in the future.

Over my time with the CLC, we have employed five primary methods to get candidate feedback about the current exam process:

1. **Exam surveys.** While the Syllabus & Examination Committee (SECOM) does spend a lot of time reviewing the details in the examination surveys, they may have a different perspective than those taking the exams. In our quarterly meetings, the CLC

- also receives a copy of the surveys including all comments and we discuss what we see as some of the important points for each exam.
- 2. CLC Candidate Representatives. Part of the CLC volunteer group is made up of candidates who have sat for at least one CAS exam but have not yet received their ACAS designation. Our candidate representatives include both those who progress quickly through the exams and those who struggle. These representatives are highly committed to helping improve the exam process for all candidates and volunteer their time between their daily jobs and sitting for CAS exams.
- 3. Colleagues and connections. Committee members often hear concerns from their coworkers. At times, we actively solicit feedback from our coworkers on more pressing questions. After the Exam 5 TBE sitting, many of us met with focus groups of candidates and their managers to learn about the issues of that exam administration.
- 4. **Social media.** We do monitor discussions on the Actuarial Outpost, especially immediately after exam administration through the end of the appeals process. Within our committee, we have volunteers specifically focused on different sections of the Outpost. We are also keeping an eye on Reddit as we are starting to see more use of that forum.
- Surveys. Prior to our major survey initiative this summer, we did get some candidate feedback through surveys that other CAS

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Candidate Liaison Committee - Who Are We?

By Leisha Cavallaro, ACAS

ccasionally, you get a small folded yellow and white packet from the CAS with a few articles called *Future Fellows*. Sometimes you poke through and find something interesting to read (like this article, obviously); other times you may not even unfold that packet and it lays around for six months until you spill your coffee on it and toss it.

Honestly, until I got involved in volunteering with the CAS, I didn't understand why a separate set of articles arrived when there were plenty of things to read in the other publication I receive, *Actuarial Review*. I always thought, "Why not just throw these extra six articles into *Actuarial Review* and call it a day?" Little did I know that I would soon be writing articles for this little yellow and white newsletter.

Let's step back a second. What exactly is *Future Fellows*? It started as a newsletter back in 1996 and con-

tained articles targeted at, well, future Fellows — candidates still in the exam-taking process. That does not mean that other members and current Fellows shouldn't read these newsletters. In fact, those with t h e power to vote and influence the organization have a responsibility to be engaged with the concerns of candidates who will be the future of that organization. The scope of Future Fellows expanded in 2015 to include a blog that has more frequent posts than the quarterly newsletter and a web portal where CAS candidates can find resources for how to get credentialed, informed, connected, and involved. See "Future Fellows Online" also in this newsletter for more information on the web portal.

What does any of this have to do with the Candidate Liaison Committee (CLC) you ask? The CLC is the force behind *Future Fellows*, with support from CAS staff. The CLC does much more than write articles for the newsletter and posts for the blog: We are a primary connection point between the CAS and candidates moving through the examination process. Despite how candidates may feel at times, the CAS truly does

value feedback from us. I've seen that firsthand over the past year serving on the CLC.

The CLC is composed of individuals at varying points in their career — some have completed exams while others are still in the process. We meet quarterly to discuss ideas for articles and blogs that are relevant to CAS candidates, with discussions surrounding points of frustrations for candidates — yes, most of those conversations are focused on exams. Our goal is to communicate the opinions and needs of candidates to the CAS. We do this through sharing our personal experiences and those of our friends and colleagues, by scanning Actuarial Outpost and other forums for general themes or common sentiments about exams, and by creating informal and formal surveys. The surveys have played a larger part this year as we hope to have data-supported recommendations. Hopefully you have

seen some of our work in that space

(e.g., the first Annual CAS Candidate Survey and the follow-up Hot Topics Survey on exams).

At times, other CAS committees ask the CLC for feedback on various topics such as current processes or recent and pro-

posed changes. For instance, when I started with the committee late last year, we provided some pointed comments

about the aftermath of the TBE (technology-based exam) experience. Serving on this committee has shown me that the CAS is truly looking for feedback and aiming to make the path to Fellowship as smooth as possible. With the pace of change in the world today, feedback from future Fellows is even more vital to ensure our organization remains relevant and provides the best education to create experts in our field.

So, who is the Candidate Liaison Committee? We are you! A group of candidates, members and Fellows representing the voice of candidates to the CAS while also providing resources and relevant information to candidates on their journey to membership and Fellowship.

Improving on Our Mission: Collecting Feedback

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committees would send to candidates. In some cases, we were able to help suggest specific questions to be included.

How We Summarize and Prioritize Feedback

Standing topics to discuss at our CLC quarterly meetings are the Exam Surveys and social media monitoring. We note new and recurring feedback on issues that are challenges for candidates moving through the exams and admissions processes.

We also discuss specific questions we receive from the SECOM or the VP-Admissions. This may happen during quarterly meetings or in ad hoc conversations on our committee email list, which we use to raise immediate concerns without waiting for the quarterly meeting.

The CLC Annual Survey and Hot Topics Surveys that started this year have resulted in a new process of summarizing and prioritizing feedback. Sarah Manuel, a volunteer with the New Members Committee, dedicated a lot of time to creating the surveys and working with the CLC volunteers and CAS staff to administer them. This involved proofing and testing the surveys pre-launch and coordinating CLC volunteers to review the multiple-choice and free-form survey responses with a goal of summarizing and recommending actions based on the results. Summarizing survey results started in September 2019; detailed analysis of each question was supported by Elizabeth End, Chip McCleary, Nate Williams and Laura Hemmer. This was more effort than I anticipated and I'm doing what I can to add volunteers to the CLC to support more of this in the next year.

One thing that we learned was that several survey respondents said that they were acquainted with an ACAS who knew the material extremely well but had given up on the exams. I personally helped summarize survey questions related to whether the additional effort to pursue FCAS designation is worth it. As someone who struggled through my last two exams, I had often asked myself this question. It was interesting to read about the broad range of challenges candidates face in pursuing this goal and what motivates them to keep trying on those FCAS-level exams. Most readers would not be surprised that the key motivator was not really a perception of additional knowledge but an expectation of higher salary potential. These surveys help us tabulate sentiment in a way that is more well-balanced than reading isolated posts on social media.

How We Share Feedback

We have two primary avenues for sharing feedback:

 Monthly SECOM meetings. Each year, two of our volunteers who have already received the FCAS designation act as liaisons to the monthly SECOM meetings. A standing item on the SECOM agenda is an update from the CAS; in those meetings our liaisons can share the feedback that we believe is important. The SECOM also discusses current challenges or plans for change that can result in questions that our liaisons bring to the CLC for more feedback.

• Direct communication with the VP-Admissions and SECOM Chairperson. When appropriate, we immediately share concerns. As the chairperson, I also reach out to both parties to identify any other topics in candidate feedback that may interest them. Historically, we have discussed these topics in our meetings and solicited input from our colleagues, but recently, we've included some of these questions in our surveys.

We are planning more formal actions based on our survey responses. The first step is to share an executive summary, details on the results and recommended action steps with VP-Admissions Jeanne Crowell and the SECOM Chairperson Jason Russ.

At our annual December in-person meeting, we will have discussed next-step recommendations that the CLC can take to improve two-way communication with candidates over the upcoming year. Finally, we will be posting survey results on the CAS website for our readers and other interested CAS members to see what candidates are thinking as well as some of our recommended action steps, such as focused, short Hot Topic Surveys and changes to annual survey questions.

In the future, we also want to share the feedback with the candidates. Experience shows that we are more likely to receive honest, open feedback and great ideas from others when we show that we've listened to what we've been told. Furthermore, we'd like all candidates to feel they are part of a community and are not alone in facing the challenges of the exams.

Tell Us What You Think

Your feedback does have an impact on the exam and admission processes. We want to know what you think about CAS exams and admissions as well as the ever-changing career landscape for actuaries. The best feedback is the kind that includes actionable ideas for change, not just statements of problems. Tell us what could be done differently and what would have made the exam problem or syllabus content better or less frustrating. We read your concerns and try to come up with ideas for change, but we also welcome *your* ideas.

Thank you for reading! We hope you will share your thoughts, concerns and questions with us. Please use the feedback form at http://bit.ly/CLCFeedback.

Candidate Survey Results – What the Candidates Have to Say

By Sarah Manuel, ACAS

n July the Candidate Liaison Committee (CLC) conducted its first-ever survey of all candidates. We wanted to get a better understanding of the current candidate pool (you) and the varied opinions that candidates have. You guys definitely delivered — we received about 700 responses! Thank you to everyone who took the time to share their opinions with us.

We'll address common themes over future articles, but we wanted to share some highlights from the candidate responses before doing any deep dives.

Exams. A common theme throughout the whole survey was exams. This makes sense, since exams have a huge impact on candidates' lives. A few things really caught my attention:

 When asked how satisfied candidates are with exam progress, candidates had strong opinions, as shown in the comparison table on satisfaction with exam progress and the CAS overall.

	Exam Progress	CAS Overall
Very Dissatisfied	11.0%	2.7%
Dissatisfied	29.6%	10.8%
Neutral	28.4%	30.4%
Satisfied	23.7%	47.3%
Very Satisfied	6.4%	7.6%
No Opinion	0.9%	1.2%

Exam progress is clearly skewed toward the "dissatisfied" range as compared with overall satisfaction with the CAS.

• In most open response questions, candidates discussed their frustration with CAS exams. Frustration with exams was a common theme in responses about volunteering for the CAS and determining deterrents to candidates achieving their credentials — even questions about what articles we should write about in *Future Fellows*.

This is something we're looking to learn more about. In August we sent out a survey about exams to candidates who had signed up to receive shorter surveys throughout the year. The results of that survey are also summarized in this issue of *Future Fellows*. You can sign up to receive future short surveys here: https://www.surveymonkey.com/r/8F965GM.

Collaboration between the CAS and the SOA. We asked candidates to rank a list of items that the CAS and the SOA should collaborate on going forward. From most important (highest score, max = 7) to least important (lowest score, min = 1), the candidates said:

- 1. Preliminary exams (6.12).
- 2. Common issues such as predictive analytics, actuarial profession marketing, etc. (5.12).
- 3. University outreach (4.09).
- 4. Diversity of the actuarial profession (4.02).

- 5. Development of opportunities in nontraditional areas of practice (3.88).
- 6. Actuarial research (3.53).
- 7. None of these (1.42).

We also asked what else the CAS and SOA should collaborate on going forward. We got a decent number of answers saying that the two organizations should combine preliminary exams or that they should merge (and some saying that they shouldn't collaborate at all). Some other interesting ideas included a combined certification for data science, networking events, political interference into lines of insurance and a recipe book. (I don't know if that one was serious, but I'd read it!)

ACAS voting rights. We asked candidates, "Currently, only FCAS can vote in elections for CAS president-elect and board directors. Should Associates also be allowed to vote in these elections?" Candidates responded:

- Yes, immediately after achieving ACAS (41.8%).
- Yes, after a waiting period (31.0%).
- They should not be allowed to vote (8.7%).
- No opinion (18.5%).

Candidates wrote additional comments related to voting rights, most of which were supporting their opinion on whether they should be allowed to vote. Common responses were along the lines of:

- The exams between ACAS and FCAS don't make you more qualified to vote.
- FCAS and ACAS are equal members of the community and pay
 the same dues, so Associates should also be allowed to vote.
- Career Associates should be allowed to vote.
- You don't have to have an FCAS to sign an opinion, so you shouldn't have to have an FCAS to vote.

Many candidates mentioned possible waiting periods or suggested lower weights for ACAS votes.

I found these responses interesting in comparison to the 2018 CAS Quinquennial Membership Survey, where a similar proportion of FCAS (more than two-thirds) were supportive of ACAS voting rights. In the responses to "Meet the Candidates" questions for the 2019 CAS Elections, Jessica Leong, the new CAS president-elect, also stated that she believes Associates should have the right to vote.

FCAS versus ACAS. We asked candidates whether they thought that the additional time and effort it takes to become an FCAS after earning the ACAS are worth it. They responded:

- Not sure (48.8%).
- Yes (36.2%).
- No (15.0%).

Some common comments on this question included:

I haven't gotten my FCAS yet, so I don't know.

Hot Topics Survey Overview: Exams

By Laura Hemmer, FCAS, Candidate Liaison Committee Vice Chair

s you have hopefully seen in other articles included in this issue of *Future Fellows*, the CAS Candidate Liaison Committee (CLC) is in the process of revitalizing our efforts to reach candidates and relay candidate feedback. In addition to the new annual candidate survey, which is discussed in another article, we have also begun a series of Hot Topics Surveys that are designed to focus on single topics affecting the candidate community. They are shorter than the annual survey, with the aim to give the CLC a quick "pulse reading" on candidates' viewpoints.

It should come as no surprise that the first Hot Topics Survey centered on exams. Passing the exams is the main focus of every candidate, and it is also the topic we deal with the most on the CLC. Twenty-two survey questions covered a variety of topics, some of which were very specific. For example, we asked for feedback on whether the information provided on exams on the CAS website was clear and complete. There was also a question about how exam results should be released and whether advanced notice is preferred or not. One of the more interesting specific questions asked was about whether exam credit should be given for college classes. For this question, respondents were fairly evenly split between yes and no. For those that chose yes, the preliminary exams were the exams most chosen as appropriate for college classes.

Other questions on the exam Hot Topics Survey were more general in nature. Because this is the first time the CLC has specifically surveyed candidates about exams, these types of questions give us insight into the motivations and concerns of the community. For example, one of the questions asked candidates what they enjoy most about actuarial exams. Your first thought might be, "Nothing. I hate everything about exams," which was an actual option on the survey. Surprisingly, less than 20% of people selected it. What is probably not a surprise is that most respondents view exam raises and bonuses as the best part of exams. We also asked what candidates find most frustrating about exams. The significant personal time investment, along with the disappointment of failing and potential exam defects, were main drivers of frustration. I know the CAS takes very seriously the investment candidates make in the exam process. The results of this survey will help the CLC convey more clearly what specific issues need to be addressed. The remaining questions on the survey covered exam structure, length and included material. Many of the open-form responses were very detailed, particularly on the exams themselves, which we on the CLC very much appreciate.

So, what happens next? The CLC is currently in the process of summarizing the survey results and identifying takeaways. Some of those takeaways are "just do it" items, while others are much more complicated. We will then bring the results to the Syllabus & Examination Committee for review and discussion. Two members of the CLC also attend the committee's meeting each month to advocate for the candidate viewpoint and discuss survey responses when available.

If you did not take the exam survey but want to give further feedback on exams, please reach out to the CLC. You can also contact us if you'd like to be on the mailing list for future Hot Topics Surveys. We plan to hold future surveys a few times a year.

Candidate Survey Results

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- Financial incentives make it worth it.
- FCAS has more credibility/prestige than ACAS.
- It depends on your situation.
- FCAS doesn't make sense for someone aiming for a nontraditional role (VP-analytics, CEO, underwriter).

Why CAS? We asked candidates why they decided to pursue a CAS credential and the results were pretty positive and sometimes even heartwarming! Some common responses were:

- The career path provided a well-paying, stable career.
- Good fit for people who are good at math.
- The work is interesting/I enjoy the profession.
- Concrete career progression through exams.
- CAS credentials set you apart in a positive way.
- Blend of math/stats and business skills/problem-solving.
- Like a challenge, both in the exams and on the job.
- Had an internship and found it was a good fit.

Why Not CAS? We also asked candidates what might deter them from pursuing a CAS credential. Common responses included:

- Whether credentials will be valuable in the long term.
- Not needing the credential to progress professionally.
- Failing exams for reasons including lower pass rates, the inconsistency of higher-level exams, exams getting harder over time.
- The time and effort it takes to earn the credential.
- Balancing exams with other parts of life, including having a family (particularly when raising young kids), mental/physical health, increasing job responsibilities, social life.

Thanks again to everyone who shared their opinions with us! Once we have completed sharing our recommendations with other CAS committees, we will share a report with more details from the survey on the CAS website.

Future Fellows Online and the CAS Website

By Rehan Siddique, ACAS

f you've taken an exam in the last few years, you may have occasionally noticed a blurb in the examiners' reports telling you to refer to a *Future Fellows* article about exam-taking strategies or some other exam topic. If you're like me, you probably ignored those and continued with life — that changed for me when I started to utilize *Future Fellows*. *Future Fellows* (*FF*) is a valuable resource for candidates that goes beyond the occasional shout-out from the Exam Committee to one of the articles available online.

What is Future Fellows?

For those who don't know, FF is not just a printed newsletter but also a section of the CAS website dedicated to directing candidates towards relevant resources. Both are put together by the Candidate Liaison Committee (CLC). If you want more background on what the CLC does, I recommend reading the article in this issue by my colleague Leisha Cavallaro.

This year, for the first time ever, the CLC conducted its own candidate survey. We learned that over 25% of candidates did not read the *FF* newsletter; over a third weren't often able to find what they were looking for on the CAS website; and over 70% don't even read the *FF* blog. (As a candidate and author of *FF* blog posts, I am heart-broken!)

Other than the written aspects of FF, some of the most under-valued aspects of the FF landing page on the CAS website are links to the Regional Affiliates' resources and career resources.

There are 17 Regional Affiliates listed on the CAS website that can be accessed through the *Future Fellows* Online portal. Most of them represent some area of the U.S. or Canada, but there are also Regional Affiliates in Europe, Bermuda and Asia. Many of these Regional Affiliates post their meeting presentations and minutes on the CAS website, so it is a great source of relevant industry knowledge as well as local insurance topics.

Pro tip: Read through some of these presentations before an interview. You may impress a potential employer with your vast actuarial or insurance industry knowledge or your familiarity with a presentation by one of their colleagues.

Speaking of interviews, the careers section of the CAS website is something I recently discovered. It works like any other job search website (Glassdoor/LinkedIn) in that you post your resume and get connected through the CAS website. I find it useful because it bypasses all the irrelevant jobs you would find on other websites. It also explicitly splits out internships and international opportunities, which is particularly helpful for many candidates.

On top of these resources, *FF Online* also directs you to past newsletters, current exam information, CAS events, continuing education resources and much more!

Plans for the Future

The CLC is pleased to learn that the overall CAS website is undergoing a digital transformation and will be significantly restructured. As a part of this transformation, *FF Online* is also planning some updates to increase candidate engagement. Some things we have in mind are updating the landing page to be a more informative experience (instead of a page full of graphic buttons) as well as creating a *Future Fellows* email address that candidates can use to contact us.

The CLC also has a "wish list" of things we would like to see implemented and are actively working to get them done. Some items on the list include formatting and indexing earlier articles to be more user-friendly and searchable, and creating an FAQ for common questions and resources to find the source of the answers.

If you have any ideas for the website or things you would like to see discussed, now is the time to reach out to the CLC. Please use the feedback form at http://bit.ly/CLCFeedback.



Expanding the CAS Trust Scholarship

By Elizabeth End, FCAS

ntering its 20th year, the CAS Trust Scholarship Program will now award scholarships for up to eight college students per year. Up to four recipients will receive \$5,000 scholarships and all-expense-paid trips to the CAS Annual Meeting (held in Washington D.C. in 2020). Up to four other recipients will receive scholarships of \$2,500. The maximum amount of money awarded will be \$30,000 compared to \$20,000 in prior years. Brett Jaros, FCAS, chair of the CAS Trust Scholarship Committee, wrote in a CAS Roundtable blog post, "This new award structure will facilitate a greater reach of support on behalf of the CAS and recognize a broader pool of actuarial talent, which we are confident will eventually contribute to the ever-innovating professional society that is the CAS."

To be eligible for one of these eight scholarships, college students must meet the following eligibility requirements:

 Submit all sections of the CAS Trust Scholarship application by January 31, 2020. The application requires a transcript from your school(s); two letters of recommendation; a one-page essay; and information regarding your job history, extracurricular activities and actuarial exam progress.

- Attend a U.S. or Canadian college or university as a full-time student and continue as a full-time student at a U.S. or Canadian college or university for the following academic year. (This means that undergraduate seniors who will not be continuing their education in graduate school are not eligible to apply.)
- Sit for at least one actuarial exam. (Note that you are not required to have passed an actuarial exam; you simply need to have made the attempt.)
- Be a member of CAS Student Central.

For more information and to apply, visit the CAS website at casact.org/community/academic/index.cfm?fa=scholarship.

For those readers who are no longer in school, please consider passing along word of the scholarship to your alma mater's actuarial club to promote the CAS and possibly help those who are following in your footsteps.

Candidate Liaison Committee Mission

The Candidate Liaison Committee communicates with CAS candidates, collectively and individually, who are taking CAS examinations. The committee informs candidates as to appropriate courses of action available to them. Through periodic communication, this committee informs candidates of results of examination administrations, actions taken on complaints received regarding examination questions and reasons for syllabus and examination changes being implemented. Communication encompasses existing policies and procedures as well as changes being considered. The committee should advise the CAS and its committees of the interests of the candidates regarding matters that come before the CAS and its committees. Candidates may contact the Candidate Liaison Committee at the CAS office address. The Casualty Actuarial Society is not responsible for statements or opinions expressed in the articles, discussions or letters printed in Future Fellows.

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EMAIL STUDY GROUPS

Email study groups are available for candidates preparing for CAS examinations. Information about each study group list is available on each exams syllabi landing page.

STUDY AIDS AND SEMINARS

Information on study aids and seminars is provided only as a convenience to CAS candidates. The CAS takes no responsibility for the accuracy or quality of the study aids and seminar announcements attached to this notice.

Please note that the Examination Committee expects candidates to read the material cited in the Syllabus and to use other material as a complement to the primary sources rather than a substitution for them.

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