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# What We Talk about When We Talk about Actuaries

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One Friday morning, in the elevator—I was leaving my apartment for work, not expecting anything surprising to happen. The elevator stopped on the 20th floor, two floors below mine. Here came a man, carrying something strongly familiar under his arm. As if the weight of that object was beyond his strength, he put it down on the ground after he entered.

“Are you also taking MFE?” I ventured to ask.

“... Yes.” There was a one-second hesitation before his response.

“Me too.” Life has taught me to carry on talking without being asked to.

“Oh really?” He looked at me, as if I was making it up, “When are you taking it?”

“August 7. And you?” Do I look more convincing now?

“Is that the last the day of the August sitting?” (You don’t even remember your EXAM day? And what do you consider yourself to be?) “Then me too.”

On the outside, I looked calm and composed, even though inside I was racing and shouting “This is not real!” a million times.

Seriously, what’s the chance of one actuarial student running into another? Living in the same building? Taking the exam on the same day?

For years I was the Lonesome George in my liberal arts college, studying for exam after exam on my own, having no one to confer with. Even one of my best friends often fails to follow me when I complain to her how stressed I am because of, say, FM.

“Didn’t you already take it last summer, honey?”

“No, mum. That was P last summer.”

“Oh, so this is a different one.”

“I wish they were the same.”

But my whole perspective changed this summer. I got an internship in a consulting firm and moved to a place where you can’t throw a pie without hitting an actuary in the street—Hartford, Conn. The Lonesome George is finally sent to a zoo, surrounded by friendly and welcoming faces that understand what I am talking about.

Here in this environment I meet people who calculate the expectation when playing Liars’ Dice, people who will trade “insurance” to other players in Settlers of Catan, people who not only greet you with the usual (while misleading) “what’s up?” but with “how’s the exam study? Peer pressure to study comes as a pleasant companionship, which is a feeling I never expected to have. One day I left my BA II Plus at home (usually I call it “my calculator” since the real name makes no sense to my friends, but here comes the benefit of having insiders as readers). Two month ago, this was an uncorrectable mistake, but without trying too hard to look around, I got a substitute from a co-worker.



As if the actuarial cultural shock wasn't enough, I have two roommates who are actuarial students from another company, and I know at least three others in my building, plus the elevator guy I mentioned at the beginning of this article. Two weeks ago, I had a lovely dinner with at least eight actuarial students from a third company! Just when I felt that I must have known half of the actuaries and rising actuaries on this side of the sphere, the rare species suddenly starts to emerge and populate. I run into more of them day by day, in those most expected places such as UConn library, the very deep end at Starbuck's, as well as those unexpected occasions, including the very fancy restaurants in the West Hartford center, or the laundry room where I live (wow, actuaries do their own laundry?). Even though they don't possess any unique facial features, they are not hard to distinguish at all.

You can always tell an actuary by the brick-like manual they carry and cherish with abundant notes and plenty of highlights. And they often have more than one item that defines who they are and where they come from: for example, a T-shirt with the company's logo, an umbrella of the company's signature colour, or a mug that proudly brags its owner. Overwhelmed by the buy-one-get-one-free phenomenon, I finally start to understand what Newton means in one of his famous quotes:

"I seem to have been only like a boy playing on the sea-shore, and diverting myself in now and then finding a smoother pebble or a prettier shell than ordinary, whilst the great ocean of truth lay all undiscovered before me."

I realize that the place where I am deserves to be compared with something much bigger than a zoo. Perhaps an ocean? After hours of brainstorming, I propose a slogan to be put at the entrance of this city. It should probably be something like this:

Welcome to Hartford—the insurance companies' jungle, where you can find one of the most rare species of the world in dozens—actuarial candidates.

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