

Gamma Iota Sigma Sigma Chapter

Professional Risk Management, Insurance, and
Actuarial Science Fraternity



Fall 2017

Actuarial Science Career Reception

Student Program – Full Time

Risk Management, Insurance and Actuarial Science



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Aetna

www.aetna.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Founded in 1853 in Hartford, CT, Aetna is committed to providing individuals, employers, health care professionals, producers and others with innovative benefits, products and services.

POSITION TITLE: Actuarial Leadership Development Program

DIVISION: Actuarial

POSITION DESCRIPTION:

A position within Aetna's Actuarial Leadership Development Program combines challenging work environments geared toward developing the financial leaders of the future at Aetna, alongside the support actuarial students need to pass exams and become credentialed actuaries. This combination allows each actuarial student to contribute to the dynamic world of health care in the United States, while also focusing on career development.

Fundamental Components:

- Risk Assessment: Work with supervisor to understand the nature of specific risks and share results of analysis with management.
- Rate Filing: Compile and analyze filing data then prepare and submit necessary exhibits for regulatory filings.
- Reserve Analysis: Analyze claim data and monitor reserve levels for appropriateness and demonstrate understanding of actuarial reserving techniques and issues.
- Planning & Forecasting: Provide technical support and analysis for planning, forecasting and reporting process.
- Pricing, Trend & Benefit Design: Develop and recommend pricing and trend for product and/or services.
- Technical Proficiency: Develop creative technical solutions to a variety of problems. Demonstrate proficiency with spreadsheets and familiarity with database and web-based applications. Develop and implement appropriate tools and models. Develop and finalize business requirements and/or specifications for processes, tools, and systems.

BACKGROUND/EXPERIENCE

- Bachelor's degree (Actuarial Science, Mathematics, Finance or related degree is preferred).
- Ability to pass actuarial exams (preferable)
- Experience in Microsoft Excel and Access Exposure to programming with VBA (preferable)
- Strong desire for leadership development

EDUCATION

The highest level of education desired for candidates in this position is a Bachelor's degree or equivalent experience.

Aetna

FUNCTIONAL EXPERIENCE:

- Actuarial/Financial actuarial analysis/1-3 Years
- Actuarial/Pricing: local market & rate filings/1-3 Years
- Actuarial/Risk analysis/management/1-3 Years
- Actuarial/Modeling & tool development/1-3 Years

REQUIRED SKILLS

- General Business/Demonstrating Business and Industry Acumen/FOUNDATION
- General Business/Turning Data into Information/FOUNDATION
- Technology/Leveraging Technology/FOUNDATION

DESIRED SKILLS

- Leadership/Collaborating for Results/FOUNDATION
- Leadership/Driving Change/FOUNDATION

ADDITIONAL JOB INFORMATION

- Working at Aetna as an actuary gives every candidate the opportunity to participate in and shape the ever evolving landscape of the health care system in the United States.
- Aetna's Leadership Development Program is full of opportunities to excel at work, exams, and leadership.

LOCATION: Atlanta GA, Bethesda MD, Blue Bell PA, Chicago IL, Harrisburg PA, and Overland Park KS.

NUMBER OF POSITIONS: 10

PRIMARY RESPONSIBILITIES:

Fundamental Components:

- Risk Assessment: Work with supervisor to understand the nature of specific risks and share results of analysis with management.
- Rate Filing: Compile and analyze filing data then prepare and submit necessary exhibits for regulatory filings.
- Reserve Analysis: Analyze claim data and monitor reserve levels for appropriateness and demonstrate understanding of actuarial reserving techniques and issues.
- Planning & Forecasting: Provide technical support and analysis for planning, forecasting and reporting process.
- Pricing, Trend & Benefit Design: Develop and recommend pricing and trend for product and/or services.
- Technical Proficiency: Develop creative technical solutions to a variety of problems. Demonstrate proficiency with spreadsheets and familiarity with database and web-based applications. Develop and implement appropriate tools and models. Develop and finalize business requirements and/or specifications for processes, tools, and systems.

POSITION QUALIFICATIONS:

FUNCTIONAL EXPERIENCE:

Aetna

- Actuarial/Financial actuarial analysis/1-3 Years
- Actuarial/Pricing: local market & rate filings/1-3 Years
- Actuarial/Risk analysis/management/1-3 Years
- Actuarial/Modeling & tool development/1-3 Years

REQUIRED SKILLS

- General Business/Demonstrating Business and Industry Acumen/FOUNDATION
- General Business/Turning Data into Information/FOUNDATION
- Technology/Leveraging Technology/FOUNDATION

DESIRED SKILLS

- Leadership/Collaborating for Results/FOUNDATION
- Leadership/Driving Change/FOUNDATION

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

POSITION TITLE: 2018 Full-Time Program – Actuarial

DIVISION: Actuarial

POSITION DESCRIPTION: At AIG, we are constantly working to ensure that all employees have the training and skills they need to have a rewarding and successful career. Designed with that commitment at its core, our Early Career program provides a platform for participants to launch or accelerate their careers. Through a range of approaches including innovative experiential learning and technical training, performance assessments, formalized mentoring, and exposure to senior leaders, our Early Career program offers unparalleled development opportunities for our diverse early career talent. Whether you're a recent university graduate, someone with less than two years of work experience, or a professional seeking a new career path, the program is designed to evolve with the rapid pace of technological advancements and changing employee preferences to ensure that today's participants become leaders capable of conquering tomorrow's challenges.

LOCATION: Atlanta, Houston, New York, Woodland Hills.

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES: Actuarial professionals have the pivotal role in driving the results at AIG, and are integral to AIG's success with their expertise in quantitative analysis, insurance pricing, loss reserving, and risk quantification. We have dedicated Finance Actuaries that play a critical role in ensuring the financial condition of AIG's major regulated and rated insurance operating companies around the world.

Specifically, the Finance Actuarial team is responsible for reserving and valuation of liabilities; assessing the soundness of regulatory and rating agency; capital and assessment of insurance capital needs. Portfolio Analytics and Pricing Actuaries dedicated directly to support AIG's businesses are responsible for technical pricing, product development analytics, performance monitoring and measurement, and assessment of reinsurance needs. This team also works with marketing, operations, and financial management to achieve business objectives.

POSITION QUALIFICATIONS:

Qualifications Required:

- Minimum grade point average of 3.2 (unofficial transcript required upon application)
- Bachelors or Master's degree, or candidate for Bachelors or Master's degree to be received no later

AIG

than June 2017

- Complete one or more Actuarial Exam(s) by August 2018

Preferred:

AIG seeks candidates who have excelled in previous work experience, demonstrated outstanding academic and extracurricular achievement, possess strong analytical, quantitative and interpersonal skills, and are enthusiastic about and committed to the insurance industry.

The ideal candidates will be bold thinkers with an entrepreneurial bent, and will possess a powerful blend of IQ (technical skills, consistent learning, statistical & financial acumen) and EQ (adaptive communication, empathy, listening skills, challenging with humility).

We also look for a diverse background of experience, culture, and thought. Successful candidates typically have a global perspective and a record of successful teamwork.

Besides being highly organized, flexible and a team player you should be enthusiastic, reliable, and enjoy taking ownership of your tasks. Even when it gets hectic you should be able to set priorities and to keep control of projects.

POSITION TITLE: 2018 Full-Time Program - Commercial Pricing

DIVISION: Commercial Pricing

POSITION DESCRIPTION: Actuarial professionals have the pivotal role in driving the results at AIG, and are integral to AIG's success with their expertise in quantitative analysis, insurance pricing, loss reserving, and risk quantification.

Pricing Actuaries dedicated directly to support AIG's businesses are responsible for technical pricing, product development analytics, performance monitoring and measurement, and assessment of reinsurance needs.

LOCATION: Boston, Atlanta, and New York

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES:

At AIG, we are constantly working to ensure that all employees have the training and skills they need to have a rewarding and successful career. Designed with that commitment at its core, our Early Career program provides a platform for participants to launch or accelerate their careers. Through a range of approaches including innovative experiential learning and technical training, performance assessments, formalized mentoring, and exposure to senior leaders, our Early Career program offers unparalleled development opportunities for our diverse early career talent. Whether you're a recent university graduate, someone with less than two years of work experience, or a professional seeking a new career path, the program is designed to evolve with the rapid pace of technological advancements and changing employee preferences to ensure that today's participants become leaders capable of conquering tomorrow's challenges.

POSITION QUALIFICATIONS:

Qualifications Required:

- Minimum grade point average of 3.5 (unofficial transcript required upon application)
- Excellent interpersonal, written and verbal communication skills
- Proficient in the English language, including the ability to listen, understand, read and communicate effectively both in writing and verbally in a professional environment
- Willing and able to learn and work independently with minimal supervision
- Demonstrated analytical and problem-solving skills
- Effective organization and time management skills with the ability to work under pressure and adhere to project deadlines
- Minimum of 3 months of experience obtained through internships, academic projects, etc.
- Comfortable with quantitative analysis and tools
- Outstanding quantitative and research skills and proven data interpretation capabilities

Preferred:

AIG seeks candidates who have excelled in previous work experience, demonstrated outstanding academic and extracurricular achievement, possess strong analytical, quantitative and interpersonal skills, and are enthusiastic about and committed to the insurance industry.

AIG

The ideal candidates will be bold thinkers with an entrepreneurial bent, and will possess a powerful blend of IQ (technical skills, consistent learning, statistical & financial acumen) and EQ (adaptive communication, empathy, listening skills, challenging with humility).

We also look for a diverse background of experience, culture, and thought. Successful candidates typically have a global perspective and a record of successful teamwork.

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Aon is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

POSITION TITLE: Actuarial Analyst

DIVISION: Aon Risk Solutions

POSITION DESCRIPTION:

As part of an industry-leading team, you will help empower results for our clients by delivering innovative and effective solutions. Actuarial Analysts at Aon work with large, mid-sized and small clients on a variety of projects related to effectively managing risk, retirement, health and talent. Entry-level actuaries are hired into both our Aon Hewitt and Aon Risk Solutions business units, nationwide.

Your day-to-day responsibilities will vary, depending on your track: Retirement Consulting (SOA), Health & Benefits Consulting (SOA), and Aon Global Risk Consulting (CAS).

This role falls under Aon's early career development program, known as Launch. Building on the development colleagues receive in the role they are hired into, the Launch program is a supplemental development program for recent college recruits

LOCATION: Nation

NUMBER OF POSITIONS: Multiple

PRIMARY RESPONSIBILITIES:

Some of the most important projects that actuarial consultants within our Retirement Consulting practice work on are the annual pension "valuations." Each year, actuaries collect census data from the clients and perform the annual valuation. With the results of these valuations, we help our clients assess the ongoing financial health of their pension plans.

In addition to the pension valuation process, we work regularly with clients in the human resource and financial areas, and meet with them frequently to present the results of our analysis. Some of the other projects you might become involved with include:

Projections (both stochastic and deterministic) of long-term financial information for pension and other post-retirement benefit plans

Coordination of asset-liability analysis and other studies with investment consultants

Merger and acquisition "due diligence" and related activities

Design and costing of new retirement programs

Developing leading-edge pension administration systems

Union negotiation support and analysis

Quantitative comparisons of comprehensive employee benefit programs for groups of employers

POSITION QUALIFICATIONS:

- Bachelor's Degree
- Have passed at least one actuarial exam
- Applicants for this role, which is part of the Launch program, must graduate between December 2017 – June 2018 and have a GPA of 3.0 or above.

CBIZ

www.cbiz.com

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: With over 100 offices and nearly 5,000 associates in major metropolitan and suburban cities throughout the U.S., CBIZ is one of the nation's leading providers of professional financial and employee business services. At CBIZ, our associates benefit from the opportunities, resources, training and stability of a national organization, while also enjoying the flexibility, comfortable culture and sense of community typically associated with a smaller, local company.

POSITION TITLE: Defined Contribution Associate

DIVISION: CBIZ Employee Services

POSITION DESCRIPTION: With over 100 offices and nearly 5,000 associates in major metropolitan areas and suburban cities throughout the U.S. CBIZ (NYSE: CBZ) deliver top-level financial and employee business services to organizations of all sizes, as well as individual clients, by providing national-caliber expertise combined with highly personalized service delivered at the local level. CBIZ has been honored to be recognized as one of the Best & Brightest Companies to Work for in the Nation for 2016. The Best and Brightest Companies to Work For® competition identifies and honors organizations that display a commitment to excellence in their human resource practices and employee enrichment based on categories such as communication, work-life balance, employee education, diversity, recognition, retention and more.

CBIZ Employee Services has been a Top 10 U.S. Benefits Specialist since 2002, as ranked by Business Insurance magazine. Approximately 1,000 CBIZ Employee Services professionals in nearly 40 offices throughout the United States serve an array of industries, combining local expertise and presence with the strength and support of a national company.

CBIZ Savitz is a highly respected and well known Employee Benefits Consulting Firm in Philadelphia that has been operating for over 50 years. We provide retirement plan consulting and administration services to mid-sized clients located in the Philadelphia region and across the United States. We value teamwork and our commitment to take care of our people and our clients. We have an immediate opening for a dedicated, self-motivated Defined Contribution Associate who has a strong desire to build relationships and provide outstanding service to our clients. We seek a candidate with 0 – 2 years' experience who is interested in learning and developing a career within the employee benefits industry. Candidates for this position must be willing to be located in our Philadelphia, PA office.

This position affords an immediate opportunity to apply analytical, problem-solving, communication, and technology skills contributing to the development of solutions to challenging client issues. The Associate will have access to and work under the guidance and mentoring of talented senior level staff and will work independently and on teams to deliver consulting services to a broad and diverse range of our defined contribution clients. The Associate will be encouraged to engage in continual learning and development activities with the goal of advancing to higher level positions, and will be supported in pursuing progress toward industry- related certifications

LOCATION: Philadelphia, PA

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CBIZ

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES:

- Data analysis
- Trust reconciliation
- Balance forward valuations
- Compliance testing including ADP/ACP Testing, 410(b), 415, 404, 401(a)(4), 414, etc.
- Government Forms preparation including 5500 series, 5300 series

POSITION QUALIFICATIONS:

- High school diploma or GED required
- Bachelor's Degree in Mathematics, Statistics, Finance, Accounting or related field OR two years of defined contribution administration experience
- Attention to detail, with analytical and problem-solving skills
- Strong verbal and written communication skills
- Ability to handle and prioritize multiple projects simultaneously
- Willingness to learn and grow
- Professional, client-focused approach to colleagues and assignments
- Proficient use of applicable technology, including Excel and Word, with ability to learn use of pension administration software; experience with ASC and FT William software is a plus
- Ability to work in team environment as well as independently
- Must maintain current required licenses and certifications relevant to field of expertise, as applicable

Please formally apply to requisition 5875 at <http://www.cbiz.jobs>

CBIZ

POSITION TITLE: Junior Pension Administrator [Full-Time]

DIVISION: CBIZ Employee Services

POSITION DESCRIPTION:

With over 100 offices and nearly 5,000 associates in major metropolitan areas and suburban cities throughout the U.S. CBIZ (NYSE: CBZ) deliver top-level financial and employee business services to organizations of all sizes, as well as individual clients, by providing national-caliber expertise combined with highly personalized service delivered at the local level. CBIZ has been honored to be recognized as one of the Best & Brightest Companies to Work for in the Nation for 2016. The Best and Brightest Companies to Work For® competition identifies and honors organizations that display a commitment to excellence in their human resource practices and employee enrichment based on categories such as communication, work-life balance, employee education, diversity, recognition, retention and more.

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We have an immediate opening for a dedicated, self-motivated Defined Contribution Associate who has a strong desire to build relationships and provide outstanding service to our clients. We seek a candidate with 0 – 2 years' experience who is interested in learning and developing a career within the employee benefits industry. Candidates for this position must be willing to be located in our Philadelphia, PA office.

LOCATION: Philadelphia, PA

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES:

- Entry level analyst position that primarily supports all calculation and administrative functions necessary to ensure the ongoing operations of defined benefit pension plans.
- Calculate routine benefit calculations on retirement and termination
- Prepare routine termination and retirement packages for mailings
- Analyze returned election forms and prepare routine correspondence when necessary
- Preparation of all plan administration, calculations and reporting requirements
- Update daily and annual data for plan records as directed
- Support of routine operational administrative processes and deliverables
- Learn to interpret pension plan texts and applicable legislation
- Support of audit functions

CBIZ

- Maintenance of electronic and paper client records
- Other duties as required

POSITION QUALIFICATIONS:

- BA/BS Degree required or minimum of 1-2 years equivalent work experience (retirement benefits administration or human resource information systems preferred)
- Strong math and analytical skills
- Experience with relational databases and SQL, a plus
- Familiarity with relevant ERISA, DOL and IRS regulations
- Good oral and written communication skills and ability to work in a team environment;
- Detail-oriented with sound organizational skills
- Thorough knowledge of Excel and Word
- Customer service focused approach; ability to meet individual deadline and work in team environment

Please formally apply to requisition 5732 at <http://www.cbiz.jobs>

Chubb

<https://www2.chubb.com/us-en/>

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: Chubb is the world's largest publicly traded P&C insurance company and the largest commercial insurer in the U.S. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb has more than \$160 billion in assets and \$35 billion of gross premiums written in 2016. Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

POSITION TITLE: Actuarial Analyst

DIVISION: Actuarial

POSITION DESCRIPTION: As a member of Chubb's Actuarial Team, you will help evaluate business opportunities in a given market by analyzing data to identify the potential profitability and possible pitfalls. Armed with this data, we advise top management on ways to balance the anticipated with the unexpected. Typically, our actuaries base their analysis on the demand the business may create, the price required to deliver a reasonable rate of return, and the potential effect of claims on the company's profitability. As your career progresses at Chubb, projects will include extensive statistical analysis, pricing, loss reserving, research, forecasting, and predictive analytics.

Actuarial Analysts are primarily located in Philadelphia, PA and Whitehouse Station, NJ. The position combines on-the-job learning with seminars and formal training, rotational opportunity, and time off to study for the Casualty Actuarial Society's series of exams.

We are looking for individuals who can successfully work as part of a team, are sophisticated

Chubb

communicators, able to manage time effectively, and enjoy finding creative solutions to problems. Qualified candidates should possess a degree in Math, Statistics, Economics, Finance, Actuarial Science, or a related field. Math and analytical skills and proficiency in Excel is essential. A minimum of one Actuarial Exam is preferred.

LOCATION: Philadelphia, PA, Whitehouse Station, NJ

NUMBER OF POSITIONS: Multiple

PRIMARY RESPONSIBILITIES: As a member of Chubb's Actuarial Team, you will help evaluate business opportunities in a given market by analyzing data to identify the potential profitability and possible pitfalls. Armed with this data, we advise top management on ways to balance the anticipated with the unexpected. Typically, our actuaries base their analysis on the demand the business may create, the price required to deliver a reasonable rate of return, and the potential effect of claims on the company's profitability. As your career progresses at Chubb, projects will include extensive statistical analysis, pricing, loss reserving, research, forecasting, and predictive analytics.

POSITION QUALIFICATIONS:

We are looking for individuals who can successfully work as part of a team, are sophisticated communicators, able to manage time effectively, and enjoy finding creative solutions to problems. Qualified candidates should possess a degree in Math, Statistics, Economics, Finance, Actuarial Science, or a related field. Math and analytical skills and proficiency in Excel is essential. A minimum of one Actuarial Exam is preferred.

Cigna

<https://www.cigna.com/careers/united-states/>

POSITION TITLE: Actuarial Executive Development Program Early Career Professional

DIVISION: Across Businesses

POSITION DESCRIPTION:

Actuaries use their analytical abilities to help manage Cigna's risk with a strong focus on improving business results. As a Cigna employee, you have the opportunity to differentiate yourself and go as far as your talent and drive will take you.

The purposes of Cigna's Actuarial Executive Development Program (AEDP) are to (1) attract and retain high-caliber actuarial professionals who will perform financial and actuarial functions and (2) facilitate member development in pursuit of attaining senior level managerial and leadership roles throughout the organization. Cigna values its actuaries and helps them to learn, grow, and excel throughout their career. And while your career path is ultimately in your hands, the AEDP will help you along the way. The AEDP helps develop its full time members through job rotations and actuarial exam support and we have had program graduates reach CEO, Chief Financial Officer, Operational and Technical leadership positions as well as roles that require more subject matter specific expertise, both across the US and around the world!

AEDP members are expected to rapidly attain their Fellowship in the Society of Actuaries (SOA) while making meaningful positive contributions to Cigna's businesses. The program financially supports exam fees, study materials, and allows for paid time off from work so students may prepare for and take exams. Salary increases provided upon the successful completion of each exam will be reflective of a combination of progression towards the Fellowship designation and contributions to the business.

AEDP benefits

- **Rotations:** Work closely with the AEDP director, who is a fully dedicated FSA, to identify diverse roles that will develop skills and provide challenging work that directly impacts business results and help you grow into a business leader at Cigna.
- **Exam support:** Paid study time, SOA exam fees and materials, raises for passing exams
- **Compensation:** Earn highly competitive compensation and benefit packages that reward for both exam and work performance
- **Community:** Be a part of a large, tightly-knit community of actuaries and AEDP associates, not only in your local office, but also around the US and across the globe!

LOCATION: Bloomfield, CT; Philadelphia, PA; Austin, TX; Denver, CO; Nashville, TN

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES: Varies by Role

POSITION QUALIFICATIONS:

- Must have a bachelor's degree in a related field or equivalent work experience
- 3.2 GPA or higher is preferred

Cigna

- 0-4 years professional work experience
- Successfully completed at least one SOA examination
- Outstanding problem-solving, analytical and interpersonal skills
- Excellent verbal and written communication skills
- Possession of a strong desire and demonstrated ability to lead
- Drive to develop business and actuarial skills through ongoing training and varied rotations

Everest Reinsurance

www.EverestRE.com

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: Everest Reinsurance is among the top ten reinsurers worldwide and among the world's largest property CAT reinsurers. They are also:

- Among the lowest internal expense ratios in the industry
- Among the leaders in the industry in return on equity the last three years – 13% ROE in 2016
- Among fastest growing, diversified, specialty P&C companies in the world > \$1B
- 2Q 2017 marks the tenth consecutive quarter of underlying growth for the global insurance business
- Added to the S&P 500 index June 2017
- Top Financial Ratings - A+ XV A.M. Best A+ Standard & Poor's A1 Moody's
- 2016 Group Results:
 - \$21.3B in Assets
 - \$6B in Gross Written Premium
 - \$8.1B in Shareholders' Equity
 - 29 Offices & 1,200+ Employees Worldwide
- 2016 Insurance Results:
 - Attritional Combined Ratio* 97.9%
 - Gross Written Premium* \$1.56B, up 21%
 - 15 Offices Globally
 - 600+ Employees

POSITION TITLE: Actuarial Analyst

DIVISION: Everest Insurance

POSITION DESCRIPTION:

This is an exciting opportunity to play a key role in providing actuarial support for several programs/business segments within the Property/Casualty spectrum of the Everest Insurance division. In addition to having strong technical capabilities, the ideal candidate will be high-energy, have an insatiable desire to learn and develop, and be attracted to the opportunity to develop new tools & capabilities within a rapidly expanding business.

LOCATION: Liberty Corner, NJ

NUMBER OF POSITIONS: 1

POSITION QUALIFICATIONS:

- Minimum of 1 exams passed.
- Strong critical thinking, pattern recognition/detection, and problem-solving skills; has the ability to think outside of the box.
- Proactively and independently seeks out previously-undetected current or future problems/issues; proposes and implements robust, comprehensive solutions.

Everest Reinsurance

- While not required, a strong proficiency in at least one of the following is a huge plus: SQL or other relational database querying languages, VBA, R, IBM SPSS Modeler, SAS, Matlab, IBM Cognos TM1 Perspectives
- Other programming experience is also considered a plus, including Python, Java, C++, C#, or other object-oriented programming languages
- Strong interpersonal and communication skills
- Ability to work independently and as a team player

Independence Blue Cross

www.ibt.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Serving nearly 10 million people in 25 states and the District of Columbia, including 2.5 million in southeastern Pennsylvania, Independence Health Group is the leading health insurance company in the Philadelphia region, and we're expanding across the country. Our mission to build healthier lives for you, your family, and your employees shapes our actions and decisions every day.

At Independence, we see each of our members as an individual, with unique needs and concerns. We're dedicated to harnessing the very latest ideas and technologies to deliver access to care that meets those needs and surpasses your expectations. For more information about Independence access our website at www.ibt.com. We're revolutionizing health care, and our focus is on you!

POSITION TITLE: Actuarial Analyst I

DIVISION: Actuarial Service

POSITION DESCRIPTION:

- Performs semi routine actuarial and statistical analyses to estimate financial outcomes and should develop efficient, replicable processes.
- Applies knowledge of mathematics, probability, and statistics to complete tasks.
- Needs to develop solid understanding of IBC's various databases and database applications.
- Can identify data and model issues and effectively communicate them for resolution

LOCATION: Philadelphia, PA

NUMBER OF POSITIONS: Varies

PRIMARY RESPONSIBILITIES:

- Performs semi routine actuarial and statistical analyses to estimate financial outcomes and should develop efficient, replicable processes.
- Applies knowledge of mathematics, probability, and statistics to complete tasks.
- Needs to develop solid understanding of IBC's various databases and database applications.
- Can identify data and model issues and effectively communicate them for resolution.

POSITION QUALIFICATIONS:

- BA in Mathematics, Statistics, Economics, Actuarial Services or related field or equivalent work experience.
- Completed exams P & FM, Associated VEE credits and at least one prior actuarial internship

John Hancock

www.JHancock.com

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: John Hancock Financial is a division of Manulife, a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Operating as Manulife in Canada and Asia, and primarily as John Hancock in the United States, our group of companies offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife can be found on the Internet at manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers and administers a broad range of financial products, including life insurance, annuities, investments, 401(k) plans, long-term care insurance, college savings, and other forms of business insurance. Additional information about John Hancock may be found at johnhancock.com.

POSITION TITLE: Actuarial Assistant

DIVISION: Actuarial Development Program

POSITION DESCRIPTION:

John Hancock/Manulife's Actuarial Development Program is an important source of future business and technical leaders for the company. Actuarial Development Program members have the opportunity to rotate every second year through a variety of roles that provide exposure to key actuarial disciplines such as pricing, valuation, financial modeling, marketing, risk management, asset liability management and corporate actuarial oversight. Members of the program are given support and opportunities to develop technical expertise, business integrity, a wide breadth of knowledge and superior communication and leadership skills.

We support ADP members financially as they complete the exams administered by the Society of Actuaries.

We also offer mentorship and study support through our program committees and vast network of supportive John Hancock/Manulife leaders.

LOCATION: Boston, MA

NUMBER OF POSITIONS: 5-12

PRIMARY RESPONSIBILITIES:

Are you an analytical thinker?

Do you want to use your technical skills to solve complex business problems?

Would you like to work in a dynamic environment that will challenge and inspire you?

John Hancock

John Hancock/Manulife's Actuarial Development Program is an important source of future business and technical leaders for the company. We are actively seeking bright, eager candidates who are graduating in December 2017 or Spring/Summer 2018 to join John Hancock/Manulife's Actuarial Development Program in one of our Boston offices.

Actuarial Development Program members have the opportunity to rotate every second year through a variety of roles that provide exposure to key actuarial disciplines such as pricing, valuation, financial modeling, marketing, risk management, asset liability management and corporate actuarial oversight. Members of the program are given support and opportunities to develop technical expertise, business integrity, a wide breadth of knowledge and superior communication and leadership skills.

John Hancock/Manulife's Senior Executives are highly supportive and directly involved in the Actuarial Development Program. The proven success of the program stems from the high priority John Hancock/Manulife places on creating an environment dedicated to helping program members achieve their actuarial fellowship with the Society of Actuaries. This is accomplished through financial assistance for actuarial courses, study materials, textbooks and seminars as well as competitive study time that is supported by managers. Actuarial Development Program members can expect roles with increasing levels of responsibility and compensation in conjunction with their work performance and successful progress through actuarial exams. Candidates will apply their strong analytical and problem solving skills to manage financial models and produce results, will use their ability as innovators to overcome obstacles, and will aspire to understand the full implications of their work.

In addition to the highly competitive incentives of the Actuarial Development Program, John Hancock/Manulife offers a Total Rewards Program including a competitive base salary, annual bonus incentives, a share purchase plan, a comprehensive pension plan and flexible benefits options. John Hancock/Manulife is committed to creating an environment that encourages individuals to develop their skills and rewards employees for their achievements.

POSITION QUALIFICATIONS:

Consider yourself an ideal candidate if you are a person with strong analytical, quantitative and problem solving skills; are eager to learn; have excellent verbal and written communication skills; and can work independently in a challenging and fast paced environment. We are looking for candidates who have the following:

- Working towards a University degree in Actuarial Science, Math, Finance or a related discipline.
- Desire to set and exceed challenging goals with high energy and a drive for superior results.
- Excellent communication skills with the ability to effectively influence others as well as present issues, options and recommendations to both technical and non-technical audiences.
- Teamwork and leadership qualities are essential to inspire and motivate others to achieve results.
- Excellent working knowledge of Excel is required; experience with AXIS or other actuarial software is an asset.
- Preference will be given to candidates who possess relevant actuarial or similar work experience, have successfully completed at least 1 SOA exam, and who demonstrate a strong

John Hancock

- commitment to attaining their FSA and/or FCIA designations in a timely manner.
- Actuarial internship experience considered an asset.

Lincoln Financial Group

www.LFG.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Lincoln Financial Group provides advice and solutions that empower people to take charge of their financial lives with confidence and optimism.

Our core business areas—life insurance, annuities, retirement plan services and group protection—focus on supporting, preserving and enhancing people’s lifestyles and retirement outcomes.

Lincoln Financial Group was recently named to Forbes America's Best Employers List in 2017, as well as a "Best Place to Work for LGBT Equality" in the 2016 Corporate Equality Index. Lincoln Financial Group also received a perfect score on the 2016 Disability Equality Index, as well as a 100% rating in the Corporate Quality Index in 2017.

POSITION TITLE: Actuarial Analyst I

DIVISION: Actuarial

POSITION DESCRIPTION:

The Actuarial Development Program (ADP) at Lincoln Financial Group is an industry-leading program that demonstrates Lincoln Financial’s commitment to creating highly qualified business leaders. As an ADP participant, you’ll be able to explore different rotational opportunities while developing the essential analytical, technical, communication, and leadership skills you need to succeed as an actuarial leader.

Program participants receive up to 175 hours of company time to study per exam sitting. Lincoln Financial Group purchases required exam materials and pays exam fees in advance for each program participant.

We pay competitive salaries commensurate with exam progress and prior experience. Raises are given for exams passed between initial offer and start date as well as during your tenure in the program. Lincoln Financial Group offers full benefit programs to all employees.

LOCATION: Atlanta, GA; Fort Wayne, IN; Greensboro, NC; Hartford, CT; Omaha, NE; Radnor, PA

NUMBER OF POSITIONS: Varies

PRIMARY RESPONSIBILITIES:

As an ADP participant, you will begin your career in a series of 18-24 month rotations that provide exposure to a wide variety of business areas including financial reporting and planning, valuation, pricing and product development, and asset/liability management across lines of business including life insurance, annuities, group protection, and retirement services. We offer entry-level actuarial development positions in six locations:

POSITION QUALIFICATIONS:

Lincoln Financial Group

- One or more SOA exams passed
- GPA of 3.0 or higher
- Undergraduate degree or 4+ years of comparable work experience; Actuarial Science, Applied Mathematics, Economics/Finance, Mathematics, Statistics, or related major preferred
- Strong internship or work experience
- Demonstrated leadership experience
- Strong communication and problem solving skills
- Ability to quickly learn and apply new skills and information
- Authorization to work in the U.S. without employer sponsorship

LTCG

www.ltcg.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: LTCG is a leading provider of business process outsourcing for the insurance industry, managing over 1.3 million long-term care policies for the nation's largest insurers. We also provide clients with unique risk management insight built upon our proprietary long term care databases.

POSITION TITLE: Actuarial Analyst

DIVISION: Actuarial

POSITION DESCRIPTION:

This position assembles and analyzes more complex data to estimate probabilities of an event taking place, such as death, loss of ability to perform activities of daily living, or a nursing home confinement.

LOCATION: Trevese, PA

NUMBER OF POSITIONS: Varies

PRIMARY RESPONSIBILITIES:

- Use analytical and communication skills to help clients with the design, financing and evaluation of Long Term Care insurance plans
- Analyze more complex policy and claim experience data by comparing pricing expectations and assumptions to determine whether expected profits will materialize. Offer recommendations for course correction if necessary.
- Assist administrative clients with financial reporting and reserve estimates
- If pursuing ASA or FSA, prepare for actuarial exams

POSITION QUALIFICATIONS:

- Bachelor's Degree in Actuarial Science or a closely related field
- Successful completion (passed) of at least two preliminary Society of Actuaries (SOA) exams.
- Superior analytical and mathematical skills
- Mastery of Excel and Access
- Excellent interpersonal skills, strong oral and written communication skills.
- Excellent organizational and project management skills with the ability to prioritize and handle multiple and complex tasks in a demanding work environment
- Strong critical thinking and analytical problem-solving skills
- Ability to manage and mentor less experienced staff
- Ability to work independently and on a team
- Preferred Qualifications
- Experience with Long Term Care Insurance
- Successful completion of 2-4 SOA exams

Mercer

<http://careers.mmc.com>

- **INTERNATIONAL SPONSORSHIP:** No
- **COMPANY DESCRIPTION:** Mercer is a global consulting leader in talent, health, retirement and investments. Mercer helps clients around the world advance the health, wealth and performance of their most vital asset – their people. Clients include a majority of the companies in the Fortune 1000 and FTSE 100, as well as medium- and small-market organizations and government entities. Mercer consultants help clients around the world advance the health, wealth and performance of their most vital asset – their people. Mercer’s global network of 20,000 employees, based in over 40 countries, helps ensure integrated, worldwide solutions. Built on a history of industry leadership that began more than 70 years ago, Mercer helps organizations leverage the power of their people to achieve peak company performance. We work with clients today on current business issues: meeting the challenges of globalization, responding to emerging skill shortages and driving top-line revenue growth. We design strategies that link executive compensation to business goals, manage escalating benefit and pension costs while preserving employee engagement, and deliver on the expectations sought in mergers and acquisitions by successfully integrating diverse workforces. Working with chief executives and HR leaders, our consultants help leverage clients’ greatest resource – their employees. Mercer is in a unique position to help our clients achieve the extraordinary – and extraordinary results require extraordinary people. If you thrive on challenge, are passionate about ideas, love solving problems and truly enjoy connecting with people, we encourage you to explore the career opportunities available through Mercer. Our competitive programs, entrepreneurial spirit and team-oriented culture offer a richly rewarding and exciting environment where you can excel and achieve your professional goals.
- **POSITION TITLE:** Actuarial Analyst
- **DIVISION:** Consulting
- **POSITION DESCRIPTION:** The first step in your career with Mercer’s Health business is as a Health Actuarial Analyst. Our Health Actuarial Analysts work closely with senior consultants in the design, financing, pricing, and administration of client companies’ health and welfare programs. You will be part of teams that plan designs, contribute strategies, and conduct benchmark studies that meet your client’s benefit and financial needs. Our stimulating and learning-filled environment will help you build strong relationships with your colleagues and our clients.
- **LOCATION:** New York, Philadelphia, Boston
- **NUMBER OF POSITIONS:** 6
- **PRIMARY RESPONSIBILITIES:** A Health Actuarial Analyst can expect to:
 - Develop employee contribution strategies to meet employer cost objectives.
 - Assist in the development of customized pricing and valuation models.
 - Price medical and prescription drug plan designs using proprietary Mercer tools.

Mercer

- Analyze vendor renewals and plan experience and estimate future plan costs.
- Develop basic underwriting and actuarial skills as you build an awareness of health care plan design, cost factors, and the renewal process as well as industry products, services, and tools, including Mercer Health products, the vendor/ insurance carrier market, and budget setting, rate setting, and evaluation.

- **POSITION QUALIFICATIONS:**

Qualified candidates for a Health Actuarial Analyst position will have:

- Superior analytical, mathematical and project management skills
- Excellent organizational, interpersonal, verbal, and written communication skills
- High degree of self-direction and ability to work on teams or independently
- A commitment to achieving a Society of Actuaries (SOA) designation as demonstrated by having successfully passed at least one SOA exam or other related professional certification
- Strong command of Microsoft Excel
- A bachelor's degree in actuarial science, math, statistics, economics, business, finance, or other related field
- Minimum GPA of 3.0/4.0

New York Life Insurance Company

www.newyorklife.com

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: New York Life Insurance Company (“New York Life”) is the largest mutual life insurance company in the United States*. Founded in 1845, New York Life is headquartered in New York City, and is one of the most financially strong and highly capitalized insurers in the business. At year end 2016 New York Life had a total surplus of \$23.3 billion and holds the highest possible financial strength ratings currently awarded to any life insurer from all four of the major ratings agencies: A.M. Best, A++; Fitch AAA; Moody’s Aaa; Standard & Poor’s AA+. (Source: Third Party Ratings Reports)

POSITION TITLE: Actuarial Assistant

DIVISION: Pricing, Data and Analytics

POSITION DESCRIPTION: Entry-level position in the Actuarial training program.

LOCATION: Exton, PA

NUMBER OF POSITIONS: Rolling Basis

PRIMARY RESPONSIBILITIES: We provide our actuarial trainees with a broad background in both the theoretical and practical applications of actuarial science by combining challenging rotating job assignments and significant support towards the completion of the actuarial exams. We also provide significant opportunities to improve business and leadership skills that will enable advancement throughout the company and prove valuable throughout one's career.

- Develops premiums and benefits for new and enhanced insurance and annuity products.
- Designs new products and product features.
- Projects profitability generated by Company’s products.
- Prepares studies of financial experience.
- Analyzes matching of assets and liabilities including developing optimal investment strategy.
- Quantifies company risk exposure and proposes ways to minimize risk
- Assists in the determination of dividend scales.
- Performs actuarial research and statistical analyses.
- Performs special projects as assigned

POSITION QUALIFICATIONS:

- Prefer cumulative GPA of 3.0 or higher.
- Bachelor's degree with preferred majors in Actuarial Science, Mathematics, Statistics, Engineering, Sciences, Economics, or Finance
- Strong communication and interpersonal skills
- Analytically minded
- Strong decision making abilities
- Prefer passage of one or more Society of Actuaries exams (working toward ASA/FSA designation in the Society of Actuaries)

New York Life Insurance Company

- Prefer knowledge of modeling packages, programming languages, and spreadsheet/database software

Penn Mutual Life Insurance Company

www.pennmutual.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Since 1847, Penn Mutual has been committed to helping people live life with confidence. At the heart of this purpose is the belief that life insurance is central to a sound financial plan. Through our network of trusted advisers, we are dedicated to helping individuals, families and businesses achieve their dreams. Penn Mutual supports its advisers with retirement and investment services through Hornor, Townsend & Kent, Inc. Registered Investment Advisor and wholly owned subsidiary. Member FINRA/SIPC. We are proud to work together in a values-driven and relationship-based culture.

POSITION TITLE: Actuarial Analyst

DIVISION: Financial or Product Management

POSITION DESCRIPTION: Penn Mutual's Actuarial Interns will gain valuable experience in one of four areas of practice – pricing, valuation, modeling or product management.

LOCATION: Horsham, PA

NUMBER OF POSITIONS: 1-3

PRIMARY RESPONSIBILITIES:

- Performs actuarial tasks, which are mathematical and/or higher level clerical nature.
- Compiles and categorizes data for experience analyses and prepared related reports.
- Prepares schedules of statistics, financial statements, premiums, reserves and benefits, documenting and verifying the factors used in related computations.
- Active team member accountable for working towards shared goals and objectives.

POSITION QUALIFICATIONS:

- Passing an exam is not required for program eligibility, but candidate should be working towards passing exams.
- Strong communicator in both written and verbal context.
- Ability to plan and prioritize work towards the achievement of personal and corporate objectives.

Phoenix

www.nsre.com/phoenix

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Founded in 1851, Phoenix Companies, Inc. offers annuities and life insurance designed to meet income and protection needs of families and individuals planning for or living in retirement. Our products are available primarily through independent agents and financial professionals. Phoenix is a wholly owned subsidiary of Nassau Re. Our corporate offices are in Hartford, Connecticut and we have a customer service center in East Greenbush, New York. For more information, visit www.nsre.com/phoenix

POSITION TITLE: Actuarial Student Program

DIVISION: Actuary

POSITION DESCRIPTION:

Support best-in-class enterprise-wide actuarial functions on a rotational basis in the following areas: product development (from idea generation to launch), modeling, financial analysis and reporting, hedging, valuation and risk management.

LOCATION: Hartford, CT

NUMBER OF POSITIONS: 1-2

PRIMARY RESPONSIBILITIES:

- Maintain computer programs (pricing & illustration models) to model features and benefits of new and existing products, including investment, expense, and policyholder behavior assumptions, consistent with company standards. Participate in the validation of results.
- Update, maintain, refine and run the TAS asset/liability models for designated life and annuity products.
- Run pricing models to perform profitability and risk management analyses, on both deterministic and stochastic basis, including risk-neutral valuation.
- Provide support through illustration requirements and testing.
- Participate in the computation of monthly reserves and other financial liabilities for all products.
- Assist with the preparation of financial statements and management reports.
- Assist with GAAP reporting activities.
- Work closely with financial reporting team to ensure consistency between actual reported results and model projections
- Produce miscellaneous database queries and reporting, to compare actual experience to assumptions.

POSITION QUALIFICATIONS:

- Ideal candidate will have passed at least 4 Society of Actuaries examinations, and be committed to achievement of FSA designation.
- Must have completed at least one actuarial internship in an individual life insurance company.
- Demonstrated quantitative and financial knowledge.

Phoenix

- Must be able to use quantitative methods to evaluate impact of product design alternatives.
- Ideal candidate will have real life, hands-on experience in one or more of the following: product development and pricing (VUL, UL, and traditional life or annuities), financial reporting, risk management, hedging, ALM
- Strong modeling skills using Excel, TAS, MoSes, APL or similar software; and an understanding of stochastic modeling concepts.

Pinnacle

www.pinnacleactuaries.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Pinnacle Actuarial Resources, Inc. is an independent consulting firm that ranks among the largest property/casualty actuarial firms in the United States. We serve a wide range of captive managers, auditors, regulators, traditional insurers and self-insured employers and groups. Our areas of expertise also include predictive analytics, pricing and product management, loss reserving, reinsurance, litigation support and legislative costing. Our superior communication, unmatched expertise and extraordinary customer service help our clients drive better business decisions.

POSITION TITLE: Actuarial Analyst 1

DIVISION: Insurance

POSITION DESCRIPTION: Reporting to a Consultant or Senior Consultant, the Actuarial Analyst 1 works under the direction of a Senior Actuarial Analyst, Associate Actuary or Consultant to create, organize and input data into actuarial models.

LOCATION: Bloomington, IL; Atlanta, GA and Chicago, IL

NUMBER OF POSITIONS: 3

PRIMARY RESPONSIBILITIES:

- Demonstrate proficiency with Microsoft Excel to build and analyze loss development factors, various elements of rate indications and expected funding indications.
- Format work correctly and professionally.
- Ensure that work product is complete, correct and logical.
- Communicate with Project Managers and Supervisors to ensure that expectations are being met or exceeded.
- Proactively request additional work when possible.
- Provide at least one actuarial presentation per year to internal colleagues.
- Attend and participate in internal meetings.
- Author at least one blog post per year.
- Track and enter time for client projects, study hours and non-productive, non-billable projects.
- Ability to handle and process confidential information with complete discretion.
- Comply with the Casualty Actuarial Society's (CAS) Code of Professional Ethics for Candidates.
- Maintain progress toward the completion of the actuarial exams as defined in the Pinnacle Exam Policy.

POSITION QUALIFICATIONS:

- Minimum Bachelor of Arts or Bachelor of Science degree from an accredited college or university. A degree in actuarial science, mathematics, statistics or other related degree preferred.

Pinnacle

- Advanced level mathematical, statistical and actuarial methods in the performance of actuarial functions.
- Successful completion of at least one actuarial exam.
- Actively pursuing credentials in the CAS.
- Actuarial internship experience preferred.

TMNA Services

www.tmnas.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: At Tokio Marine North American Services (TMNAS), we provide professional support services to the Tokio Marine Group of companies in the United States, including Tokio Marine Management, Inc., the First Insurance Company of Hawaii, and the Philadelphia Insurance Companies. Among our professional service offerings are actuarial, financial, audit, payroll, human resources, legal, information technology communications, and investment expertise. At TMNAS, customer service is our focus and our passion! At TMNAS, we strive to add value in all that we do, providing the best professional service to our business partners, allowing them to achieve their goals.

POSITION TITLE: Actuarial Enterprise Risk Management Analyst I

DIVISION: Actuarial

POSITION DESCRIPTION:

The TMNA Actuarial department is looking for an Analyst to join its ERM team. We're looking for a creative individual motivated to help drive successful business decisions through their quantitative solutions. As a member of the team, it's expected that you'll support TMNA by preparing reports, improving processes, critiquing concepts, brainstorming ideas, and building models. You should work well as part of the group while demonstrating an internal drive to autonomously seek out not just solutions, but problems. We work in a dynamic environment where you should be comfortable making adjustments on the fly as requests, workloads, technology, data, and priorities get revised. In short, we aim to welcome a bright individual to the group and expected them to organically add value to all that we do for Tokio Marine.

LOCATION: Bala Cynwyd, PA

NUMBER OF POSITIONS: 1

PRIMARY RESPONSIBILITIES:

- Gather and prepare data for analysis, as directed.
- Participate in programming, preparation, and interpretation of actuarial reports.
- Participate in projects involving product development, pricing, reserving, reinsurance issues as well as capital, financial, and investment portfolio modeling.
- Develop new ideas that improve the Department's performance.
- Successful completion of actuarial examinations within the guidelines set in the TMNAS Actuarial Student Program.
- Provide ERM support to TMNA Group Companies and respond to additional requests from the Tokio Marine parent company.
- Perform special projects and other duties as may be assigned.
- Comply with proper internal controls as necessary to conduct job functions and/or carry out responsibilities and/or administrative activities at the Company.

TMNA Services

POSITION QUALIFICATIONS:

- Master's or Bachelor's degree with a concentration in a quantitative field, additional exposure to finance or economics is desirable.
- At least 1 full actuarial exam completed.
- 0-3 years prior property/casualty actuarial experience.
- Working knowledge of Microsoft Office with strong knowledge of Microsoft Excel.
- Programming experience is helpful, but not necessary (e.g. SQL, VBA, R, Java, C#, Python)

ADDITIONAL COMMENTS:

- Understanding of quantitative tools, techniques, and statistical methods.
- Knowledge of approaches, tools, techniques for recognizing, anticipating, and resolving problem.
Skills
- Superior analytical and reasoning skills with the capability to determine the root cause of problems.
- Demonstrated organizational savvy.
- Strong drive to seek out challenges and accomplish goals.
Abilities
- Strong ability to develop creative solutions that resolve problems in the best interest of the business.
- Strong attention to detail.
- Aptitude for finding relations among seemingly disjoint sets of information and the ability to exploit these relationships in the development of elegant solutions.
- Ability to work effectively as part of a team.

Transamerica

www.transamerica.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: At Transamerica, hard work, innovative thinking and personal accountability are qualities that we honor and reward. We understand the potential that is unleashed by leveraging the talents of a diverse workforce. We embrace an environment where employees enjoy a balance between their careers, families, communities and personal interests. Ultimately, we appreciate the uniqueness of a company where talented professionals work collaboratively in a positive environment focused on helping customers secure their long-term financial futures.

Transamerica is a part of AEGON, an international life insurance, pension, and asset management company. The AEGON companies employ approximately 28,000 people and have a strong presence in more than 20 countries across the globe. For more information, visit www.transamerica.com.

POSITION TITLE: Actuarial Student

DIVISION: Actuarial

POSITION DESCRIPTION:

The Actuarial Development Program provides entry level Actuarial Students a springboard into their career through education and hands-on experience within our Life, Annuity, Health, pension and investment areas. Participants gain valuable experience by rotating every 18-24 months to a new product area/business unit and will be exposed to valuation, pricing and product development, asset/liability management, risk management, modeling and financial reporting. These openings will begin in 2018.

LOCATION: Cedar Rapids, Iowa; Plano, Texas; Saint Petersburg, Florida; Denver, Colorado; Exton, Pennsylvania; Baltimore, Maryland

NUMBER OF POSITIONS: Various

PRIMARY RESPONSIBILITIES:

Responsibilities

- Compiles and categorizes data in support of actuarial related studies, projects or reports.
- Assists in preparing schedules of statistics, financial statements, premiums, reserves and benefits or other actuarial information. Documents and verifies the information used in computations.
- Inputs data and runs pricing, reserving, or asset/liability models.
- Learns and applies various actuarial techniques and procedures in the course of work, while developing an understanding of the company's products and actuarial methodology.

POSITION QUALIFICATIONS:

Qualifications

- Bachelor's or Master's Degree in Actuarial Science, Mathematics, Statistics, Economics or related field.
- Must have completed 1 actuarial exam.

Transamerica

- Must be an active participant in the Actuarial Student Program, taking additional exams for FSA.
- Must be able to interpret complex analytical data.
- Communicates, both verbally and in writing, advanced mathematical and analytical concepts.
- Advanced computer skills, including Microsoft Excel.

Preferred Qualifications

- Works well under pressure and within time constraints to effectively accomplish individual and team objectives.
- Advanced organizational, project management, and problem-solving skills.
- Knowledge of R, Python or similar DB applications.
- Must be eligible to work in the US & not require sponsorship for Visa Employment Status.

Travelers

www.travelers.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: Travelers is one of the largest providers of property and casualty insurance products in the United States. Our success is built upon our ability to provide innovative insurance and risk protection products and services that meet our customers' needs. We pride ourselves on helping customers manage risk before a claim occurs — and responding with speed, professionalism and compassion when claims do happen. Our market leadership and financial strength mean security for our customers. The company's diverse business lines offer global customers a wide range of coverage in both personal and commercial settings, including automobile, homeowners, small business, construction, oil and gas, ocean marine, bond and financial products, global technology and public sector services. A component of the Dow Jones Industrial Average, Travelers has approximately 30,000 employees and operations in the United States and selected international markets. Our main offices are located in New York, New York, Hartford, Connecticut and Saint Paul, Minnesota.

POSITION TITLE: Actuarial & Analytics Leadership Development Program Full Time Opportunity

DIVISION: Actuarial

POSITION DESCRIPTION:

The Actuarial and Analytics Leadership Development Program (AALDP) provides actuarial development, business knowledge, leadership experiences, and a large supportive actuarial and analytical community for individuals interested in pursuing an actuarial or analytics career in the property casualty industry. The program's goal is to attract and develop high potential candidates into actuarial, analytical, and business leaders at Travelers.

LOCATION: Hartford, CT or St. Paul, MN

NUMBER OF POSITIONS: 10

PRIMARY RESPONSIBILITIES:

Travelers' actuarial and analytics community are key partners in determining the strategies, risks, and rewards of the company. As part of the program, the AALDP gives participants challenging rotational assignments in core analytical functions across the Travelers organization, including:

- Pricing and Ratemaking
- Product Management
- Reserving
- Risk Analysis
- Statistical Analysis

The AALDP provides outstanding exam support in the form of study hours, a study facility, books, materials, exam fees, and bonuses. Our exam success rate significantly surpasses the national average.

Travelers

In addition to the rotational assignments, participants will receive training which includes workshops in communication, strategic planning, and effective leadership, as well as technical and non-technical courses taught by our own actuaries and analytics professionals. When you graduate from the program and complete all of your exams, you will join the ranks of those who have achieved fellowship designation and currently hold a variety of actuarial or analytics leadership roles throughout Travelers. The program is based in Hartford, CT and St. Paul, MN.

POSITION QUALIFICATIONS:

Requirements/Qualifications

We are looking for people who want to grow into actuarial or analytics business leaders.

- Undergraduate or Graduate
- Less than three (3) years work experience in the actuarial and analytical field
- Cumulative overall GPA of 3.2 or greater
- An actuarial internship, statistics driven internship, or equivalent work experience is required
Demonstrated analytical, mathematical, communication, and leadership skills
- Working knowledge of Microsoft Office Suite, R, or SAS
- Extra-curricular involvement on campus or in the community
- Must be authorized to work in the U.S.
- Analytics sponsorship available

Targeted Majors:

- Actuarial Science
- Computer Science
- Economics and Econometrics
- Mathematics
- Statistics

UnitedHealth Group

www.UnitedHealthGroup.com

INTERNATIONAL SPONSORSHIP: No

COMPANY DESCRIPTION: UnitedHealth Group is a diversified health and well-being company dedicated to helping people live healthier lives and making the health system work better for everyone.

Our businesses touch nearly every aspect of health care, uniquely positioning us to address the most critical health care needs of people around the world. We deploy our core capabilities in clinical care improvement, population health management, health insurance and analytics and health technology in a variety of settings throughout the US and globally. Join us and you'll soon discover a career here is launching pad for your life's best work.

POSITION TITLE: Associate Actuarial Analyst - OptumInsight

DIVISION: Actuary

POSITION DESCRIPTION:

Begin your career at UnitedHealth Group and you'll get an opportunity to do something extraordinary with your first job out of school: make a real difference. We have modest goals: Help 85 million people live healthier lives. Change the landscape of health care forever. Leave the world a better place than we found it. Such aspirations attract a certain type of person. Crazy talented. Brilliant. Compassionate. Driven. You'll find these people everywhere you turn here. You'll also find a world of career options fueled by your performance and limited only by imagination. Start here. And start doing **your life's best work**.

OptumInsight is part of the family of companies that make UnitedHealth Group one of the leaders across most major segments of the U.S. health care system.

OptumInsight is one of the largest and fastest growing health information companies. We specialize in improving the performance of the health system by providing analytics, technology, and consulting services that enable better decisions and results. We integrate workflow solutions that deliver data in real-time, and create actionable insights - processing health information that relates directly to and affects one in four patients in the U.S., one in every three Medicaid dollars and one in every five emergency room visits. And we do it all with every action focused on our shared values of Integrity, Compassion, Relationships, Innovation & Performance.

Candidates may also participate in training offerings with the Consulting Development Program (CDP), some of which are onsite in Basking Ridge, NJ.

LOCATION: Eden Prairie, MN, New York, NY or Basking Ridge, NJ

NUMBER OF POSITIONS: multiple

PRIMARY RESPONSIBILITIES:

- Working directly with our clients to help determine needs and solve complex business

UnitedHealth Group

problems by performing the following types of activities:

- Conduct research studies that may include collecting, analyzing, trending and presenting data and recommendations to management
- Assist with requirements analysis and verification
- Performing statistical analysis and actuarial modeling for HMO's and insurance companies
- Assisting in analyzing healthcare trend drivers
- Participating in pricing new and emerging healthcare technologies
- Analyzing and creating physician reimbursement contracts
- Reviewing risk-sharing arrangements
- Reviewing medical expense cost projections for customers and creating detailed analysis reports
- Helping to develop unpaid claim reserve estimates for HMO's and insurance companies
- Preparing regulatory compliance documentation
- Assist senior team members with project management duties

POSITION QUALIFICATIONS:

- Currently in final year of obtaining a bachelor's degree in Actuarial Science, Mathematics, Statistics, Accounting, Finance, Economics or related field from an accredited college/university or obtained degree within the last 12 months; degree must be obtained prior to start of employment
- Minimum 3.00 cumulative GPA
- Completion of 1 or more actuarial exams
- Intermediate level of proficiency working with Microsoft Excel, including formulas, calculations, pivot tables, charts, graphs, etc.
- SQL/SAS programming experience a plus
- Ability to travel up to 50% of the time as part of the OptumInsight Consulting Team
- Basic level of proficiency with MS Word and MS Access
- Must be eligible to work in the U.S. without company sponsorship, now or in the future, for employment-based work authorization (F-1 students with practical training and candidates requiring H-1Bs, TNs, etc. will not be considered)

Willis Towers Watson

www.willistowerswatson.com

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: Willis Towers Watson is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 40,000 employees serving more than 140 countries. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.

POSITION TITLE: Health & Benefits Analyst

DIVISION: Health & Benefits

POSITION DESCRIPTION: Create your future. Our Health and Benefits business helps large and mid-size clients control soaring health and welfare plan costs, improve health outcomes and promote employee engagement through broad-based, state-of-the-art interventions. We provide solutions encompassing creative plan design, vendor evaluation and management, pricing and funding strategies, data analytics, valuation support, and legal compliance and governance strategies. We also provide specialty consulting services including clinical/health management program design, pharmacy solutions, disability/absence management strategies and claims audit services. Product based solutions such as our pharmacy purchasing coalition round out our broad-based suite of offerings.

The Role

Explore an opportunity. As a Health and Benefits Analyst, you will work beside some of the industry's top consultants while you progress toward becoming a thought leader of the future.

You will have immediate exposure to real client assignments which will draw on your imagination and creativity as well as your ability to analyze data, draw conclusions and present results. These experiences will help build your technical knowledge and overall industry expertise.

LOCATION: Philadelphia, Washington, New York, Parsippany, Richmond

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES:

Love your work. You will partner with consultants to provide support on projects through:

- Performing financial analyses, including developing pricing, creating employee contribution strategies, modelling plan design alternatives, and calculating reserves
- Analyzing and comparing vendor products, services, and contracts
- Designing, distributing, and evaluating responses to surveys and RFPs

POSITION QUALIFICATIONS:

- Bachelors or Master's degree in mathematics, statistics, finance, public health, health management or any other major with significant quantitative course work with a minimum overall GPA of 3.0
- If on the actuarial track, successful completion of one or more actuarial exams highly preferred
- Work experience that demonstrates strong technical and/or client service skills (analyst type of internship preferred)
- Passion for solving problems and sharing solutions to exceed the standards of the client
- Ability to be a self-starter and work independently, but also cooperatively in a close team environment
- Excellent oral and written communication skills
- Excellent Microsoft Office skills, particularly in Excel

Willis Towers Watson

POSITION TITLE: Retirement Actuarial Analyst

DIVISION: Retirement

POSITION DESCRIPTION: Create your future. Join our Retirement consulting team in providing expertise in retirement and investment consulting to support global organizations in designing, managing, administering, and communicating various retirement plans. Whether a client has a defined benefit pension or a defined contribution plan, we work with them to determine the right approach to designing, funding, investing, governing and employee management that fits their specific goals.

Explore an opportunity. Gain direct exposure to real client assignments which will draw on your imagination and creativity as well as your ability to analyse data, draw conclusions, and share your brilliant results. In this role, you'll experience a balance of expanding your technical knowledge and industry expertise, while benefiting from working in a close-knit and supportive team environment. Accepted applicants will be eligible for a comprehensive exam study program, including paid study hours and exam coaching to assist in attaining the accredited designation of Actuary.

LOCATION: Philadelphia, Washington, New York, Parsippany, Richmond

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES:

Love your work. You will partner with consultants to provide actuarial support on client projects through:

- Designing, funding, pricing, and the implementation and management of retirement programs
- Competitive benchmarking analysis of benefit plan designs
- Corporate restructuring and capital enhancement initiatives (demutualization, securitization, mergers & acquisitions)
- Working with a wide range of associates at all levels within the local practice
- Performing asset/liability modelling
- Perform annual pension (qualified and nonqualified) and post-retirement medical valuations for a variety of clients. This entails manipulating data, analyzing data, determining plan liabilities, reconciling plan assets, and determining funding requirements
- Assist with completion of plan reporting and filing requirements
- Perform plan administrative tasks such as completing benefit calculations, reviewing plan documents and SPDs, and producing benefit statements

POSITION QUALIFICATIONS:

- Bachelors or Master's degree in actuarial science, mathematics, statistics, finance or any other major with significant quantitative course work with a minimum overall GPA of 3.0
- Successful completion of one or more actuarial exams highly preferred
- Work experience that demonstrates strong technical, and/or client service and leadership skills
- Passion for solving problems and sharing solutions to exceed the standards of the client

Willis Towers Watson

- Ability to be a self-starter and work independently, but also cooperatively in a close team environment
- Excellent oral and written communication skills
- Excellent Microsoft Office skills, particularly in Excel

XL Catlin

<http://xlcatlin.com/>

INTERNATIONAL SPONSORSHIP: Yes

COMPANY DESCRIPTION: XL Group Ltd, through its subsidiaries and under the XL Catlin brand, is a global insurance and reinsurance company providing property, casualty and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises throughout the world.

POSITION TITLE: Graduate Trainee

DIVISION: Various

POSITION DESCRIPTION: Enterprise Risk Management (ERM) is responsible for examining the key exposures facing XL Catlin and establishing an overall risk profile for the entire business. This means identifying and quantifying all the risks that XL Catlin is exposed to and then working to mitigate these risks through the efficient planning and management of capital to maximise opportunity and reward. This is not limited to evaluating XL Catlin's claims and exposure to catastrophe losses, but also includes an aggregated assessment of operational, credit and financial market risks. ERM is a 'big picture' function which takes into account the needs and vulnerabilities of each area of the business. An important part of this is developing and assimilating key management insights to inform the strategic and operational decisions of XL Catlin's senior management.

LOCATION: TBD

NUMBER OF POSITIONS: TBD

PRIMARY RESPONSIBILITIES: What will your essential responsibilities as a Graduate Trainee include?

- There are a number of roles that you may undertake. Common to all of these will be the need to analyse and interpret data and to build successful relationships.
- You will work alongside and benefit from the expertise of key stakeholders across other functions (such as Finance, Actuarial and Compliance) as well as collaborating with your international XL Catlin colleagues, so clear communication will be a key part of your role.
- You will use sophisticated mathematical modelling tools to assimilate vast amounts of complex information in a coordinated, consistent and timely way. You may be involved with solvency assessment, stress and scenario testing, maintaining relationships with regulators, or the parameterisation of different risks.
- Whatever the task, ERM is a varied and numerical business area which demands a logical approach to problem-solving and the ability to contextualise risks on a business-wide level.
- XL Catlin will provide you with study leave and the support you need to complete a relevant, professional insurance qualification which will develop and enhance your knowledge of the insurance and reinsurance industry.

You will report to an Actuary and Risk Manager.

POSITION QUALIFICATIONS:

We're looking for someone who has these abilities and skills:

XL Catlin

- We want someone who is an enthusiastic and curious problem solver, able to assimilate complex information and represent it in a meaningful way. You will work closely with influential people across the business so you will also need to be a confident and persuasive communicator and presenter.
- This role will involve significant project management skills and the capacity to manage multiple tasks at once as the team works toward meeting ERM's deadlines.
- Thorough data interpretation skills and attention to detail are a must to ensure that you produce high quality, reliable analysis. You will be working in a dynamic team so you will need to be highly adaptable and comfortable both working on your own initiative and as a keen team player.