



ACTUARY ACROSS THE POND

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THE INTERNATIONAL ROTATION PROGRAM

- Two years working as an actuary within the Farmers/Zurich Organization in a foreign country
- For actuaries with a few years of experience
- Relocation assistance and costs are taken care of by the company
- Some come home, some stay a while longer, and some end up doing brand new things

A DIFFERENT POINT OF VIEW

The United States	The United Kingdom
<ul style="list-style-type: none">• Each state has its own set of insurance regulations.• Insurers operating in multiple states have to be compliant with different set of laws for each state.	What's a state?
While it varies by state, insurance prices are generally regulated heavily.	Regulators put very few restrictions on insurance companies. Free market competition drives pricing.
<ul style="list-style-type: none">• Hurricanes• Exclusive agents• Multi-million \$ lawsuits	<ul style="list-style-type: none">• No Hurricanes, but lots of rain and flood• High street brokers• Multi-million £ Scottish castle
A British geiko	A Russian meerkat

MEERTKATS AND ROBOTS



- Aggregators change the game for insurance shopping.
- As a consumer, you enter your details and instantly get prices from dozens of insurers.
- As a pricing actuary, you tear your hair out.

