

What is Actuarial Science?



Actuarial Science is a study that uses a range of statistical and mathematical methods to assess the risk that occurs in many industries such as insurance, finance, investments, banking and more.

Actually, the actuarial science is a comprehensive mixture of statistics, math, finance, and economics.

What Does An Actuary Do?

People who study actuarial science are actuaries. As experts, actuaries have to:

- Evaluate the likelihood of different future events.
- Formulate policies and find ways to decrease the likelihood of undesirable events.
- Decrease the bad consequence of undesirable events.
- Minimize the cost of the risks.



Where Do Actuaries Work?



Actuaries are employed mostly in the insurance industry.

An Actuary Also Can Work For:

- The Government
- Banks
- Investment Companies
- Colleges and Universities
- Rating Bureaus
- Firms offering consulting services
- Fraternal and other types of organizations.

Certification Requirements

Most employers require students to be professionally certified by one of the following organizations:

- The Society of Actuaries (SOA) – certifies in the area of the property and casualty insurance.
- Casualty Actuarial Society (CAS) – certifies mostly in the area of the life insurance, health insurance, investments, retirement benefits, and finance.



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