
Who Knew? Actuaries Have Two-Sided Brains

By Vanessa Drucker *Wed, Apr 1, 2015*

Every other year for the past two decades, the Society of Actuaries has sponsored a 'speculative' fiction-writing contest for actuaries. The winners of this year's contest were announced yesterday.

While everyone knows that actuarial science relies mainly on the left side of the human brain, it turns out that some actuaries are evenly gifted. Consider this: there's an international short-story writing contest just for the more verbally inclined members of this math-driven profession.

Held every other year, the Society of Actuaries' Actuarial Speculative Fiction Contest is open to any actuary who has passed at least one of the exams set by the SoA or the Casualty Actuary Society. The deadline for this year's contest was January 31. Winners were announced on April Fool's Day. (See below. You can find the stories [here](#).)

This literary tradition started over 20 years ago, when actuary Jim Toole was hosting his former English literature professor, Bob Mielke, during Mielke's sabbatical break. Toole and his fiancée, a poetess in her own right, hatched the concept for an actuarial fiction contest, and invited Professor Mielke to be its judge.

Mielke judged all general categories at first, but he now chooses only the first (\$200) and second (\$100) prizes, which are based on overall literary merit. Awards of \$50 each are also sponsored by three sections of the Society, in the categories of "most unique use of technology," the "best forecasting or futurism methods" and the "most creative actuarial

career of the future,” as well as one for the

BEST OVERALL STORY (\$200):

***Life After Death* by Ken Feng**

SECOND BEST OVERALL STORY (\$100):

***The Ares Conjecture* by Jerry Levy**

MOST UNIQUE USE OF TECHNOLOGY (\$50):

***Virtual Insurance* by Rodge**

BEST USE OF FORECASTING & FUTURISM METHODS (\$50):

***Hotel Zukunft: The Future is Different*
by Craig DeAlmeida**

MOST CREATIVE FUTURE ACTUARIAL CAREER (\$50):

***For What It's Worth* by Chris Fievoli**

READERS' CHOICE (A technological choice):

***The Cascade Model* by Kevin C. Jones**

The contest aims to “encourage creativity,” even if it is “a little goofy,” said Gary Lange, an actuary at CUNA Mutual Group in Madison, Wisconsin. He manages the solicitation of entrees, collection of submissions, and editorial traffic. He said he feels a responsibility to allow the authors’ own opinions of the future of actuarial science to emerge.

What are the criteria for a winning entry? Judges look for quality of characterization, scene-setting, plot, dialogue and other standard elements of prose fiction. “A poor story may still be based on a good idea,” Lange said.

Mielke said he looks for “good story-telling, some action, and some conflict.” He keeps a wary eye out for anachronistic gender representation, such as stereotyping women as secretaries. He gives high marks for clarity, and to those who “patiently unpack ideas.” He penalizes those who “throw jargon around.”

Though not required, humorous self-deprecation often turns up in the manuscripts. Some of the works push it to the edge of parody, poking fun at actuaries’ sedentary lifestyles, junk food habits and shyness. “We stared at each other’s shoes in silence for a respectful break of time, before I opened up,” says the hero in Ken Feng’s *Life After Death*, one of this year’s entries. His manager confronts him: “We both know you have a lot of fear and anxiety – you fear for your job, you fear adverse market conditions that will hurt your investment portfolio, you fear women.”

Each story includes some specifically actuarial idea, most often developed in a futuristic setting. “Very few stories go off-planet, and they rarely take place in the distant future. And not many involve aliens,” Mielke told *RIJ*. The authors tend to focus more on subjects like artificial intelligence or genetics, where microscopic anomalies can lead to unpredictable outcomes.

The doom of humanity is a favorite trope. Two of this year’s entries treat the fate of civilization, but from different angles and time periods. In *The Ares Conjecture*, Jerry Levy’s young actuary protagonist is running a computer program that predicts global conflict on the basis of population density and diversity. When he sees both values rising fast, the outcome looks bleak.

By contrast, Melvyn Windham’s story, *The First Actuary*, imagines a precocious caveman who invents a base-25 number system for his tribe, none of whom yet know how to count the fingers on their hands. After calculating the tribe’s dwindling fertility rate, he concludes that his people’s survival depends on their ability to make love, not war, with neighboring tribes.

The authors enter the contest in search of editorial advice, bragging rights, prize money and recognition. “Word spreads in actuarial chatrooms,” Lange reports. About 15 to 25 actuaries submit stories in contest years, he said, with about half of the stories coming from first-timers and half from veterans. Mielke said, “They aren’t sore losers. They focus more on becoming better writers than on why judges might have failed to appreciate their masterpieces.” About one in four authors even asks him for further criticism, and some have asked him to recommend them for summer workshops in creative writing.

Third-time contender Nate Worrell submitted *The Twenty Three* this year, a yarn based on gene splicing. He described his need for a creative outlet to balance the rest of his day’s work, which exercises the logical, analytical side of his brain: “It’s like a breath of fresh air to tap into other faculties,” he said.

Worrell remembers how, as a recent college graduate, he saw an ad for an essay competition in a local Minnesota magazine. His entry, a tongue-in-cheek piece on the “nuttiness” of Minnesotans, garnered a suitable price: a five-pound Minnesota nut roll. Since 2009, he’s entered over a hundred writing competitions.

For a decade, Worrell worked at Ameriprise Financial in Minneapolis, becoming fully certified in 2010. His daily bus ride to work often took 30 minutes or more, and he used the

travel time to write and sketch out ideas on a laptop or notebook. He'd like to publish his fiction someday, but he's not quitting his quantitative day job.

The SoA fiction contest was a springboard to publication for Alice Underwood and Victoria Grossack, who met in Zurich, Switzerland when they were studying for their final actuarial exam. Each entered a story in the competition, and they ended up sharing first prize. Their mutual interest in Greek mythology led to a collaboration on a series of classical novels, including a version in Greek solicited by an Athenian publisher.

Underwood, who is now a senior insurance executive, told *RIJ* that she snatches what time she can for writing, on weekends and during long airplane flights. "It's transformative to work on fiction," she mused, "and a privilege to create an imaginary world."

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