



## 8th Annual Career Fair 2015 Firm Information Sheet

### Towers Watson

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Towers Watson is a leading global professional services company that helps organizations improve performance through effective people, risk and financial management. With more than 14,000 associates around the world, we offer consulting, technology and solutions in the areas of benefits, talent management, rewards, and risk and capital management.



Our focus is on giving you the clarity to make the right decisions and take the right actions. And our approach is grounded in perspective — the kind that comes from our deep experience working on a wide range of issues.

But more important, our perspective begins at eye level — with a clear understanding of your organization, the way you work, your goals and your challenges.

By connecting the big picture and your picture, we help you achieve real-world results.

#### Diversity and Inclusion at Towers Watson

At Towers Watson, we believe we can fuel our innovation and growth — and strengthen our culture — by providing ample opportunities for associates with diverse perspectives and experiences to come together and work toward new solutions. We aim to develop a diverse workforce and create an inclusive, empowering environment for all associates — and our recruitment, retention and employee development programs are designed to reflect our commitment.

Recruiting: October to November for full-time and intern candidates.

### Farmers Insurance

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Farmers Insurance Group is one of America's leading providers of insurance for individuals, families and small businesses and has been since 1928. Our stability and success is rooted in the quality of people we hire. Through the years, Farmers has evolved into a diverse organization that recognizes how to retain and reward our talented staff. We welcome graduates with actuarial science, mathematics, statistics or economics majors with the successful completion of at least one CAS/SOA exam for actuarial positions. Lines of business include automobile, homeowners, commercial small business, workers' compensation and corporate pricing and reserving. Locations include: Los Angeles-Mid-Wilshire, Woodland Hills, Wilmington, DE, Mercer Island, WA and Plantation, FL.

Visit: [www.farmers.com/careers](http://www.farmers.com/careers)

Ongoing recruiting for full time entry level positions based on open/available positions.

Intern recruiting begins in February for summer internships.

### Pacific Life

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Pacific Life offers life insurance, annuities, and mutual funds, along with a variety of investment products and services, all of which provide The Power to Help You Succeed. Headquartered in Newport Beach, CA, Pacific Life is a Fortune 500 company with approximately 2800 employees. We pride ourselves in providing a work environment that is challenging, inclusive, collaborative and results-oriented. We firmly believe each employee plays a part in our continued growth and success.

For the Actuarial Internship, we are accepting resumes and conducting campus meetings and phone interviews during October. Final interviews (which are online) will be in early November. Offers will go out in mid-November. Internship starts mid-June and goes to late August.

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**Actuaries Unlimited, Inc.**

Actuaries Unlimited, Inc. is a third-party pension administration and consulting company that has been in business for over forty-five years. With offices in Encino, California and Las Vegas, Nevada, Actuaries Unlimited, Inc. provides a comprehensive spectrum in actuarial and retirement benefits consulting services including administration, compliance, plan documentation, design, consulting and tax form filing. We service more than 1,600 qualified retirement plans (Defined Benefit, Cash Balance, Profit Sharing and 401(k)) for companies ranging in size from 1 to 500 employees. We primarily work with prominent clients in the entertainment, medical, and legal industries, as well as accounting, real estate, engineering, architecture, business consulting, manufacturing, distribution and retail.

Actuaries Unlimited, Inc. is continually looking for candidates for our Los Angeles office that possess an excellent math aptitude, verbal and written communication skills. Our employees are also team players, well organized, able to multi-task, and work well under pressure.

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**AIG**

The American International Group (AIG) is a leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. The property-casualty business counts 98 percent of the Fortune 500 among its clients and the life and retirement business includes market leading products in fixed and variable annuity sales, individual term and universal life insurance, and defined contribution retirement plans for educators. United Guaranty, an AIG Company, is the number one provider of mortgage insurance in the United States. In addition, the company's global functions employ the best and the brightest in areas such as asset management, marketing and communications, legal, human resources, finance, and IT. The firm employs approximately 64,000 people working around the world generating \$68 billion in revenue.

Application deadline for the Summer Internship Program in Actuarial Science U.S. is October 14th. Interviews will be conducted off-site at one of AIG's office locations. An AIG representative will contact you directly if you've been selected for an interview. We intend to extend all offers before Thanksgiving break.

Typically, all full-time Actuarial Science positions in our FT Analyst Program are filled by our intern population – so the best chance to get a FT opportunity at AIG (as with many other functions in the company) is to apply for the Summer Internship program, the Summer before Senior year (or before 2nd year if in a graduate program).

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**Anthem**

Anthem, Inc. is working to transform health care with trusted and caring solutions. Our health plan companies deliver quality products and services that give their members access to the care they need. With nearly 71 million people served by its affiliated companies including more than 38 million enrolled in its family of health plans, Anthem is one of the nation's leading health benefits companies. One in nine Americans receives coverage for their medical care through Anthem's affiliated plans. We offer a broad range of medical and specialty products.

2016 intern and FT positions occur in fall 2015 only.

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**Aon Plc**

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. We are recruiting for Actuaries to join us in Retirement Consulting, Health & Benefits Consulting and Aon Global Risk Consulting (P&C). We do offer sponsorship for qualified students, as well as a competitive exam study program and a major minor program to learn more about other practices areas within Aon. Our college recruits are hired as interns in our national Business Internship Program and full time college hires into Launch, Aon's national U.S. Early Career Program established to coach and develop future business leaders. Find out more about Aon careers by visiting [bitly.com/aoncampusjobs](http://bitly.com/aoncampusjobs)

## **Beecher Carlson**

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Beecher Carlson is a large account risk management broker that delivers expertise by industry focus and product specialization. Valuing depth of industry and product knowledge, we differentiate ourselves from others in the industry by operating on a single profit center model. Our clients reap significant cost savings due to our analytical thinking and creative solutions as well as our deep knowledge of industries – Energy, Financial Services, Healthcare, Hospitality, Manufacturing, Public Entities, Real Estate, and Tribal Nation Insurance.

At Beecher Carlson, we are always looking for young professionals who believe that risk management is their future. We have a small actuarial department in Woodland Hills, CA that supports our brokers. We hire as needed year-round. Let Beecher Carlson be your gateway. Our year-round risk management internship program may be the right opportunity to unlock your potential.

Beecher Carlson Insurance Services, LLC is a wholly-owned subsidiary of Brown & Brown, Inc. (NYSE:BRO), which, through its subsidiaries, offers a broad range of insurance and reinsurance products and services, as well as risk management, third-party administration and managed health care programs. Providing service to business, public entity, individual, trade, and professional association clients nationwide, Brown & Brown, Inc. is ranked by Business Insurance magazine as the United States' sixth largest independent insurance intermediary. <http://www.beechercarlson.com> | (800) 657-0243

## **Blue Shield of California**

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Help Us Transform Health Care. It's not just a job, but a chance to do meaningful work that touches millions. At Blue Shield of California, we're shaping the future of health care, making it more accessible, affordable and customer-focused. We're hiring smart thinkers and doers who want to work for a leader and innovator in the challenging, ever-changing health care space. Come and help us make health care better for everyone.

Blue Shield of California has an internship program that runs for 10 weeks during the summer. Recruiting for the internship program generally starts in Q4. Full time opportunities (and internships) can be found on our career site, located here: [www.blueshieldca.com/careers](http://www.blueshieldca.com/careers)

As a not-for-profit health plan, Blue Shield of California is guided by our mission; to ensure all Californians have access to high-quality health care at an affordable price. Furthermore, Blue Shield of California's Actuarial Department is committed to hiring top entry-level talent and providing an environment that encourages career growth at many levels.

## **Buck Consultants at Xerox**

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We are a global HR consulting firm that helps organizations develop, deploy, and manage their workforce. We provide real-world solutions to our clients' complex HR and business challenges.

### History

From our modest beginning in 1916, we've developed into a full-service human resources consulting firm with a reputation for innovation and a commitment to excellence.

### Leadership

Our team of highly skilled professionals is guided by a creative and dynamic group — led by our President Fraser Smart.

### Training

We'll help you take your career to the next level, as part of a traditional career path or through helping you explore new and different opportunities that are available to you. Working together, these programs will contribute to your success — both in and out of the office.

Through Buck Consultants University (BCU), a comprehensive, cross-functional learning and development program designed to prepare you for a broad-based consulting career, sharpen your skills, and broaden your knowledge, you'll have access to:

Our Actuarial Student Academic Program (ASAP), offering students time off with pay to prepare for actuarial exams, financial support for study materials and seminars, and rewards for successful completion of exams and designations

In-house, professor-taught actuarial study courses (in our largest offices)

Our Professional Credentials Support Program (PCSP), providing financial support and time off with pay to earn professional credentials and advanced degrees

A cadre of broader business courses that will help you build management, communication, project management, and analytical skills.

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### **California Department of Insurance**

Commissioner Dave Jones is head of the Department of Insurance. Commissioner Jones is responsible for protecting California insurance consumers and making sure there is a vibrant insurance market. Department employees do insurer solvency review to ensure they are able to honor contractual obligations now and in the future. The Department is also responsible for making sure insurers comply with state laws. The Department has rate authority for certain lines of business with guideposts that justifiable insurance rates are not excessive, not inadequate, and not unfairly discriminatory. The Department works closely with legal, accounting and actuarial staff at all life, health, and property insurers that are authorized to operate in California.

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### **DW Simpson**

DW Simpson specializes in the placement of Actuaries and Analytical professionals. We work at all experience levels, globally and across all industries (Life, Health, Pension, and P&C), including in nontraditional areas, such as Risk Management, Catastrophe Modeling, and Predictive Modeling as well. We are the largest firm of our kind, and our objective is to be the foremost resource for Actuarial and Analytic talent.

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### **Fidelity Investments**

Fidelity Investments is one of the world's largest providers of financial services. Founded in 1946, the firm is a leading provider of investment management, retirement planning, portfolio guidance, brokerage, benefits outsourcing and many other financial products and services to more than 20 million individuals and institutions, as well as through 5,000 financial intermediary firms. For more information about Fidelity Investments, visit [www.fidelity.com](http://www.fidelity.com).

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### **Horizon Actuarial Services, LLC**

Horizon Actuarial is an exciting new company with deep historical roots. Around 2008, the larger consulting firms decided to exit the "Taft Hartley multiemployer" (union employee benefits) consulting business. A group of us from Watson Wyatt Worldwide (now known as Towers Watson) found this as an opportunity to spinoff and start a firm. Thus, with 23 associates, Horizon Actuarial came to be. Since that time, we've had enthusiastic reception in the market, and we've more than doubled in size.

Small, nimble, resourceful – we take pride in producing valuable service to our clients with both tried-and-true practices and originative ideas.

What drives us?

- Complete commitment to the highest quality work and service
- Honesty in all dealings
- Collaborative approach to serving clients
- Creativity in addressing client problems and issues
- Respect for clients and colleagues

Because our core work is to serve our clients, Horizon Actuarial stays at the forefront of actuarial and regulatory developments – whether it's collaborating with other organizations to publish reports that inform our industry, encouraging regulatory change where it's needed, or working with other experts to propose retirement security solutions for the general public on a policy level.

Because of our size, we operate and work as a family. But by no means do we shy away from big complex problems. We love large challenges and working together to tackle them. We also look out for one another. In fact, since we've started, we haven't had a single associate leave for a competitor.

Because we know the importance of career development, we provide comprehensive training (including a generous study program) to help you learn the business and rapidly progress toward attaining actuarial credentials.

About Horizon Actuarial's exam study program: We cover exam fees. We cover study materials. We pay for study time. And we celebrate with you when you pass (including via compensation).

Horizon Actuarial is always looking for candidates with the right qualifications and best fit for the organization. In addition, we generally hire on an as-needed basis and actively recruit for positions when they become available. Therefore, if you apply with us and we do not have a position available at that time, we will keep your resume on file until a position that matches your experience and interests becomes available. Please note that most entry-level opportunities are in our Washington DC area office.

There may be opportunities for experienced professionals in all three of our principal offices, in Los Angeles, Washington DC, and Atlanta.

Horizon Actuarial Services launched in October of 2007 when, after providing actuarial and consulting services to multiemployer plans for more than 50 years, Watson Wyatt Worldwide (now known as Towers Watson) announced that it would exit the Taft-Hartley consulting business in order to focus on its corporate consulting business. For Horizon Actuarial's experienced consulting actuaries and analysts, the event provided an exciting opportunity to create a new firm that is dedicated to providing services to U.S. multiemployer and Taft-Hartley plans, a niche within the employee benefits industry. Horizon Actuarial officially began serving clients on February 1, 2008.

Horizon Actuarial proudly serves approximately 100 clients, including a dozen pension funds with more than \$1 billion in assets. We provide services to health and welfare trust funds, defined benefit funds, and defined contribution funds. Our clients include multiemployer funds in many trades and in various parts of the country. While our firm is new, many Horizon associates have decades of experience working with each other and understand the dynamics of multiemployer plans. We view our role as consultants whose job is to protect the rights of the plan participants by keeping all of the Trustees, both labor and management, informed of relevant issues.

We take pride in employing creative ways to add value. Over the years, we've played integral roles in pushing regulatory relief for multiemployer plans, publishing articles and reports that help our clients – Trustees – make informed decisions to protect the benefits and rights of their participating employees, and introducing the "USA Plan" to Congress (a plan designed to provide millions of workers without access to employer-sponsored retirement plans a helpful vehicle to save for retirement). A number of our associates also volunteer their time, even assuming roles, in organizations such as the Society of Actuaries and the American Academy of Actuaries.

## **Kaiser Permanente**

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### Mission

Kaiser Permanente exists to provide affordable, high-quality health care services to improve the health of our members and the communities we serve. To this end, we the people of Kaiser Permanente continually elevate the state of health care with progressive products and advancements. We extend our clinical care and total health focus to our members and communities, offer extensive medical and health services, conduct research programs, and provide generous community benefit funding to vulnerable populations. All because we believe in our power to make a difference.

## Our Business Structure

Kaiser Permanente's seven regions are comprised of separate but closely cooperating organizations—Kaiser Foundation Health Plans, Kaiser Foundation Hospitals, and Permanente Medical Groups. Our unique integrated health care model allows us to deliver comprehensive health care. As the caregiver, the hospital, the laboratory, and the pharmacy, we provide services across the care continuum. The talent of our people is just as wide-ranging. In roles from health care and business to construction and customer service, our professionals exhibit talent, passion, and a universal commitment to improve the health and wellness of our members, patients, colleagues, and communities.

### MEDICAL FACILITIES AND PHYSICIANS:

- HOSPITALS: 38
- MEDICAL OFFICE BUILDINGS: 618
- EMPLOYEES: 174,415
- PHYSICIANS: 14,425
- MEMBERS: 10 Million and growing

## **Liberty Mutual Insurance**

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At Liberty Mutual Insurance, we are dedicated to your success. That's why we offer a diverse range of student opportunities that complement your academics and provide experience through training, immediate responsibility, and stimulating work.

A Fortune 100 Company, Liberty Mutual employs over 50,000 people in offices around the globe.

Actuarial Students in our Development Program and Internship, have an excellent opportunity to acquire a wide range of business experience within our Commercial, Personal, Agency and International business units. They gain experience with our products while working in a variety of disciplines such as financial reporting, ratemaking, reinsurance, research, reserving, underwriting, etc.

The Actuarial Trainee position is the entry-level position in the Actuarial job family. This position provides specialized training and support to prepare individuals to enter the Actuarial Student Development Program following an introductory period.

## **Mercer**

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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.

To learn more about Mercer, visit us at [www.mercer.com/college](http://www.mercer.com/college).

Mercer is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy and human capital.

Mercer is an equal opportunity employer. M/F/D/V.

Fall :: Full-time & Intern recruiting

Spring :: possible Intern recruiting (depends on business needs)

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### **Milliman**

Milliman is among the world's largest providers of actuarial and related products and services. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe.

Milliman serves the full spectrum of business, financial, government, union, education, and nonprofit organizations. In addition to our consulting actuaries, Milliman's body of professionals includes numerous other specialists, ranging from clinicians to economists.

In addition to hiring actuarial students, we employ economists, English majors, clinicians, investment consultants, technology experts, 401(k) administrators, and many, many other bright and motivated specialists forging their own path to success. With a diversity of practice areas—life insurance and financial services, healthcare, property and casualty, employee benefits, and investment—chances are there's a place for you here.

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### **Molina Healthcare**

Molina Healthcare focuses on providing healthcare to people in need. We serve the diverse needs of members across the United States through programs such as Medicaid, the Children's Health Insurance Program and Medicare. Our Actuarial Department has is relatively small but we are continuing to grow.

We may have internships opening up during the summer for both our reserving and pricing teams.

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### **Oliver Wyman**

The Actuarial Consulting Practice of Oliver Wyman advises clients across a broad spectrum of risk management issues. We are a rapidly growing practice with 16 offices across North America and the Caribbean. Our staff of over 200 professionals includes team members with the highest professional qualifications and nationally recognized experts.

Oliver Wyman's Los Angeles office provides Property and Casualty (P&C) actuarial consulting services. P&C deals with many types of insurance that you may be familiar with, such as auto, home, product defect, workers' compensation, and legal and medical malpractice.

Our firm provides services such as developing premium rates, estimating unpaid claim costs, designing insurance products, modeling and forecasting risks, allocating capital and providing strategic advice. We help our clients to financially and strategically prepare for the future with regard to the risks that they bear. Using state-of-the-art computer modeling techniques, we are able to offer solutions to reduce the financial impact of undesirable events as well as the likelihood that these events will occur.

We will be conducting telephone interviews in October, in-person interviews in late October/early November and an offer will be made sometime before the end of the year.

We are looking for individuals with superior analytical and mathematical skills, with the ability to effectively communicate both orally and in writing. Candidates must have the intellectual curiosity to solve business and analytical problems – independently and as part of a team. Candidates will have passed at least 1 actuarial exam.

## **QBE Insurance Group**

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QBE Insurance Group is one of the world's 20 largest general insurance and reinsurance companies, with operations in all the key insurance markets. QBE is listed on the Australian Securities Exchange and is headquartered in Sydney. We are a global company known for our expertise, which enables us to attract and develop leading insurance specialists and professionals from across the globe. In fact, QBE employs more than 16,000 people in 38 countries.

Our North American Operations, headquartered in New York, conducts business through our Standard Property & Casualty lines, Specialty lines, Crop and Reinsurance businesses. Since QBE first established a North American presence in 1991, we've focused on diversification, superior product offerings and unparalleled customer service.

We are now accepting applications for our North America Summer Actuarial Internship program at our Irvine, Sun Prairie, and New York locations. For more information or to apply online, please visit us at [www.qbena.com/careers](http://www.qbena.com/careers).

## **Transamerica Life Insurance**

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The Transamerica companies offer a wide array of innovative financial services and products with a common purpose: to help individuals, families, and businesses build, protect and preserve their hard-earned assets. With more than a century of experience, we have built a strong reputation on solid management, sound decisions and consumer confidence. The Transamerica companies are wholly-owned subsidiaries of AEGON N.V., an international life insurance, pension, and asset management company based in The Hague, the Netherlands. AEGON has businesses in over twenty markets in the Americas, Europe and Asia serving over 40 million customers across the globe.

Transamerica's Actuarial Internship Program is a growing and evolving program that provides college students the opportunity to gain true business experience in a hands-on working environment.

Annually, the Actuarial Development Program (ADP) employs around 25 actuarial interns. Interviews are conducted in mid to late October for internship and fulltime positions available currently and throughout the year.

## **UnitedHealthcare**

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If you want an intern experience that will dramatically shape your career, consider a company that's dramatically shaping our entire health care system. UnitedHealthcare internship opportunities will provide a hands-on view of a rapidly evolving, incredibly challenging marketplace of ideas, products and services. You'll work side by side with some of the smartest people in the business on assignments that matter. So here we are. You have a lot to learn. We have a lot to do. It's the perfect storm. And even better? Join us and you may end up staying for a career in which you can do your life's best work.

Actuaries are the decision making engine for our business. That is why we support you from day one by offering guidance and assistance with exams. Our businesses serve the entire spectrum of health care participants: individual consumers and employers, commercial payers and intermediaries, physicians, hospitals, pharmaceutical and medical device manufacturers, and more, providing you with a career that is challenging, exciting, and integral in helping to write the history of healthcare.

The Actuarial Summer Intern Program offers:

- Focused career development opportunities
- Networking with senior leadership
- Meaningful, relevant, and current project work critical to managing our business
- Potential areas of focus may include but are not limited to: Healthcare Economics, Pricing, Reserving, Forecasting, Data Analytics, Consulting

September through December for internships the following summer