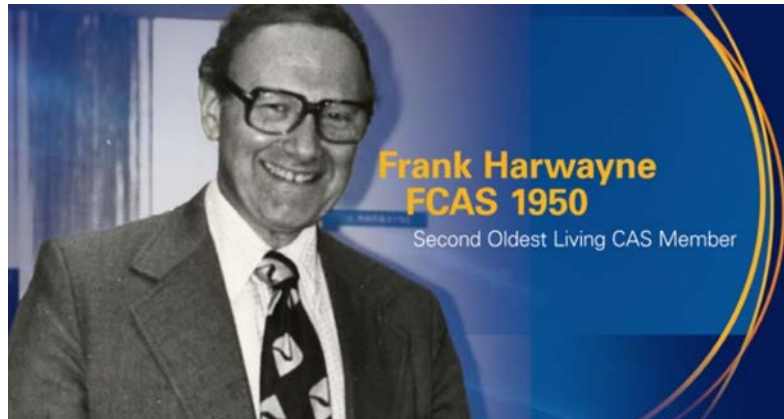




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## CAS Interview with Frank Harwayne



*In order to commemorate its Centennial, the Casualty Actuarial Society conducted interviews with CAS pioneers that helped shape the association's 100-year history. Frank Harwayne is the second oldest living CAS member and earned his FCAS in 1950. Frank is the former Vice President of the National Council on Compensation Insurance.*

**Casualty Actuarial Society:** How did you first become interested in a career as an actuary?

**Frank Harwayne:** When I was in the Philippines during World War II, my wife sent me a copy of the Casualty Actuarial Society list. I was impressed by the membership list and knew that I wanted to be an actuary. With my wife's encouragement, I wrote several letters to executives and intensively studied for the exams. After I passed the tests, I was hired by Tom Carlson at the National Bureau of Casualty and Surety Underwriters.

**CAS:** What type of actuarial work did you do in the earliest days of your career?

**FH:** I worked for the New York State Insurance Department as Chief Actuary, where I determined rates on automobile insurance.

**CAS:** How did you first find out about the CAS – what prompted you to seek membership?

**FH:** At the time that I joined, the automobile boom was in full swing across the country and the CAS had the greatest need for actuaries with a strong background in automobile insurance, which I had developed from my time working for the New York State Insurance Department. New York State was one of the first states to distinguish rates on car insurance between owners who lived in cities and those who lived in a rural environment. Many states subsequently based their insurance policies on my work.

**CAS:** How did your CAS membership impact your career?

**FH:** The CAS enabled me to meet and network with far more actuaries than I would have, had I not joined. It further provided the opportunities for me to attend seminars and conventions across the country and around the world, where I was often a presenter. This often helped to facilitate my involvement in assisting other states and countries including Japan, Australia, and Israel to develop their own methods of insurance.

**CAS:** Any words of wisdom for new actuaries?

**FH:** Your work is with numbers, but your business is with people. We did not enter this field to have stories, books, songs, or movies written about us; we entered this field to make the lives of everyday people just a little bit better, a little bit easier, and a little bit brighter. ■