ACTUARIAL SCIENCE (CAS)

Description
Website: business.unl.edu/academic-programs/departments/finance/actuarial-science (http://business.unl.edu/academic-programs/departments/finance/actuarial-science)

An actuary is a mathematically-oriented business person who will most likely be a manager or supervisor at some point in his/her career. A course of study culminating in a bachelor of science degree with a major in actuarial science is an excellent educational background for prospective actuaries.

The actuarial science program is designed to prepare students for the current industry demands. Because the demands change on a regular basis, often times, the number of hours, the sequencing of courses, and the specific requirements change for this major. Students should continue to consult with the department for the appropriate selection and listing of course requirements.

All actuarial science students are encouraged to visit the actuarial science program’s website and an actuarial science program faculty advisor for more information about the program, including the Actuarial Science Club, sequencing of courses, scholarship opportunities, and the requirements for achieving professional actuarial designations.

Admission
College Admission
The entrance requirements for the College of Arts and Sciences are the same as the UNL General Admission Requirements. Students who are admitted through the Admission by Review process may have certain conditions attached to their enrollment at UNL. These conditions are explained under “Removal of Deficiencies.”

In addition to these requirements, the College of Arts and Sciences strongly recommends a third and fourth year of one foreign language in high school. Four years of high school coursework in the same language will fulfill the College of Arts and Sciences’ language requirement. It will also allow students to continue language study at a more advanced level at UNL, and provide more opportunity to study abroad.

Advising
Academic and Career Advising
The Academic and Career Advising Center in 107 Oldfather is a centrally located and easily accessed resource for students in all majors in the College of Arts and Sciences. The professional academic advisors and career coaches offer 1-1 meetings on a walk-in and appointment basis weekdays. Advisors will provide assistance choosing majors and minors, understanding degree requirements and academic policies, completing paperwork, meeting deadlines, adding/dropping courses, and planning for graduation. In addition, career coaches can help students identify career options related to their interests and connect them with experiences like internships, research, and more that will prepare them for those career options. These specially trained advisors and coaches also serve as first point of contact in the College for all incoming freshmen and transfer students during New Student Enrollment.

Students in the College who have declared a major will be assigned an academic advisor who is their first point of contact for a variety of questions. Academic advisors help students be successful in adjusting to UNL overall as well as making progress toward degree completion. The assigned advisor may be located within the department of their primary major, or in the Advising Center. Students can identify their assigned advisor in MyRED on the academics tab. In addition, faculty advisors are experts in their discipline, including advanced coursework and requirements, opportunities for research, student organizations, and considering graduate school in the discipline. Students who have declared a pre-health or pre-law area of interest will also work with advisors in the Exploratory and Pre-Professional Advising Center (Explore Center) in 127 Love Library South, who are specially trained to guide students preparing to enter a professional school.

For complete and current information on advisors for majors, minors, or pre-professional areas, contact the Arts and Sciences Academic and Career Advising Center, 107 Oldfather Hall, 402-472-4190, http://cas.unl.edu/advising.

College Degree Requirements
College Distribution Requirements
Bachelor of Arts or Bachelor of Science (16 hours + Language)
The College of Arts and Sciences distribution requirements are designed to ensure a breadth of courses within the liberal arts degree. By engaging in study in several different areas within the College, students develop the ability to learn in a variety of ways and apply their knowledge from a variety of perspectives. All requirements are in addition to University ACE requirements.

- A student may not use a single course to satisfy both an ACE outcome and a College distribution requirement.
- A student may not use a single course to satisfy more than one College Distribution Requirement.
- A student may not use a course from their primary major to satisfy the Breadth Requirement (F), but may apply an ancillary requirement of the primary major or a course from their second major toward this requirement.
- Independent study, directed readings, or internship courses cannot be used to satisfy a College Distribution Requirement.
- Cross-listed courses from interdisciplinary programs will be applied in the same area as courses from the home/cross-listed department.

College Distribution Requirements

<table>
<thead>
<tr>
<th>CDR A - Written Communication</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select from courses approved for ACE outcome 1.</td>
<td></td>
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</tbody>
</table>

| CDR B and BL - Natural, Physical, and Mathematical Sciences with Lab | 4 |
| Select from biochemistry, biological sciences, chemistry, computer science, geology, meteorology, mathematics, physics and statistics. Must include one lab in the natural or physical sciences. Lab courses may be selected from biochemistry, biological sciences, chemistry, geology, meteorology and physics. |

| Some courses from geography and anthropology may also be used to satisfy the lab requirement above. 1 |

| CDR C - Humanities | 3 |
| Select from classics, English, history, modern languages and literatures, philosophy, and religious studies. 2 |

| CDR D - Social Science | 3 |

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1 Some courses from geography and anthropology may also be used to satisfy the lab requirement above.
2 Select from classics, English, history, modern languages and literatures, philosophy, and religious studies.
A student who has completed the fourth-year level of one foreign language in high school is exempt from the languages requirement, but encouraged to continue on in their language study.

**CDR F - Additional Breadth**

Select from natural, physical and mathematical sciences (Area B), humanities (Area C), or social sciences (Area D). Cannot be a course from the primary major.

<table>
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<tr>
<th>Credit Hours Subtotal</th>
<th>16-32</th>
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1. See Degree Audit or a College of Arts and Sciences advisor for approved geography and anthropology courses that apply as natural science.

2. Language courses numbered 210 and below do not fulfill the CDR C.

3. See Degree Audit or College of Arts and Sciences advisor for list of natural/physical science courses in anthropology, geography, and psychology that do not apply as social science.

**Scientific Base**

**Bachelor of Science Only (60 hours)**

The bachelor of science degree requires students to complete 60 hours in mathematical, physical and natural sciences. Approved courses for scientific base credit come from the following College of Arts and Sciences disciplines: actuarial science, anthropology (selected courses), astronomy, biochemistry (excluding BIOS 100 and BIOS 203), chemistry (excluding CHEM 101), computer science (excluding CSCE 10), geography (selected courses), geology, life sciences, mathematics (excluding courses below MATH 104), meteorology, microbiology, physics and statistics.

See your degree audit or a College of Arts and Sciences advisor for a complete list including individual classes that fall outside of the disciplines listed above. Up to 12 hours of scientific and technical courses offered by other colleges may be accepted toward this requirement with approval of a college advisor.

**Language Requirement**

UNL and the College of Arts and Sciences place great value on academic exposure and proficiency in a second language. The UNL entrance requirement of two years of the same foreign language or the College’s language distribution requirement (CDR E) will rarely be waived and only with relevant documentation. See the main College of Arts and Sciences page for more details.

**Minimum Hours Required for Graduation**

A minimum of 120 semester hours of credit is required for graduation from the College of Arts and Sciences. A total grade point average of at least 2.0 is required.

**Grade Rules**

**Restrictions on C- and D Grades**

The College will accept no more than 15 semester hours of C- and D grades from other domestic institutions except for UNO and UNK. All courses taken at UNO and UNK impact the UNL transcript. No transfer of C- and D grades can be applied toward requirements in a major or a minor. No UNL C- and D grades can be applied toward requirements in a major or a minor. International coursework (including education abroad) with a final grade equivalent to a C- or lower will not be validated by College of Arts and Sciences departments to be degree applicable.

**Pass/No Pass Privilege**

The College of Arts and Sciences adheres to the University regulations for the Pass/No Pass (P/N) privilege with the following additional regulations:

- Pass/No Pass hours can count toward fulfillment of University ACE requirements and college distribution requirements up to the 24-hour maximum.
- Most arts and sciences departments and programs do not allow courses graded Pass/No Pass to apply to the major or minor. Students should refer to the department’s or program’s section of the catalog for clarification. By college rule, departments can allow up to 6 hours of Pass/No Pass in the major or minor.
- Departments may specify that certain courses of theirs can be taken only on a P/N basis.
- The college will permit no more than a total of 24 semester hours of P/N grades to be applied toward degree requirements. This total includes all Pass grades earned at UNL and other U.S. schools. **NOTE:** This 24-hour limit is more restrictive than the University regulation.

**Grading Appeals**

A student who feels that he/she has been unfairly graded must ordinarily take the following sequential steps in a timely manner, usually by initiating the appeal in the semester following the awarding of the grade:

1. Talk with the instructor concerned. Most problems are resolved at this point.
2. Talk to the instructor’s department chairperson.
3. Take the case to the Grading Appeal Committee of the department concerned. The Committee should be contacted through the department chairperson.
4. Take the case to the College Grading Appeals Committee by contacting the Dean’s Office, 1223 Oldfather Hall.

**Course Level Requirements**

**Courses Numbered at the 300 or 400 Level**

Thirty (30) of the 120 semester hours of credit must be in courses numbered at the 300 or 400 level. Of those 30 hours, 15 hours (1/2) must be completed in residence at UNL.

**Residency Requirement**

Students must complete at least 30 of the 120 total hours for their degree at UNL. Students must complete at least 1/2 of their major coursework including 6 hours at the 300 or 400 level in their major, and 15 of the 30 hours required at the 300 or 400 level in residence. Credit earned during education abroad may be used toward the residency requirement only if students register through UNL.
ACE Requirements

Consistent with the mission and values of the University, ACE is based on a shared set of four institutional objectives and ten student learning outcomes. The ACE program was approved by faculty in all eight undergraduate colleges and endorsed by the Faculty Senate, the student government, and the Academic Planning Committee in January 2008 for implementation in the fall 2009. ACE aligns with current national initiatives in general education.

To meet the ACE Program requirement, a student will complete a minimum of 3 credit hours for each of the ten ACE Student Learning Outcomes (a total of 30 ACE credit hours). See the ACE website at: http://ace.unl.edu for the most current information and the most recently certified courses.

Catalog to Use

Students must fulfill the requirements stated in the catalog for the academic year in which they are first admitted to and enrolled as a degree-seeking student at UNL. In consultation with advisors, a student may choose to follow a subsequent catalog for any academic year in which they are admitted to and enrolled as a degree-seeking student at UNL in the College of Arts and Sciences. Students must complete all degree requirements from a single catalog year. Beginning in 1990-1991 the catalog which a student follows for degree requirements may not be more than 10 years old at the time of graduation.

Learning Outcomes

Graduates of actuarial science will be able to:

1. Demonstrate the ability to apply the concept of actuarial science in solving problems related to financial security.
2. Understand the content of the UNL courses that have been approved for the actuarial profession's Validation by Educational Experience (VEE) program for the topics of Economics, Corporate Finance and Applied Statistics.
3. Understand the additional considerations in practical applications of actuarial theory, such as assumption setting, Actuarial Standards of Practice, the professional code of conduct, and effective communication.
4. Understand that being a professional requires that actuarial tasks be completed with the highest regard for personal and professional ethics.
5. Demonstrate the ability to transition from actuarial theory to actuarial practice, and the ability to apply tools that actuaries use in practice to complete actuarial tasks, such as a modern procedural computer programming language, EXCEL or similar spreadsheet program, and commercially available actuarial software.
6. Demonstrate the ability to communicate the results of quantitative analysis effectively, both in writing and orally.
7. Demonstrate the ability to work cooperatively with others.
8. Understand what is involved in being a member of the actuarial profession, including the types of employment available in an actuarial career, and the requirements to become, and remain, a member of the actuarial profession.
9. Demonstrate the ability to be productive in one or more actuarial roles including: a. current or developing areas of actuarial practice; b. research designed to deepen or broaden actuarial knowledge; or c. education of aspiring or practicing actuaries.

Major Requirements

Core Requirements

Required Calculus Sequence
MATH 106 Calculus I 5
MATH 107 Calculus II 4
MATH 208 Calculus III 4
Credit Hours Subtotal: 13

Required Statistics and Probability Sequence
STAT 380 Statistics and Applications 3
STAT 462 Introduction to Mathematical Statistics I: Distribution Theory 1 4
STAT 463 Introduction to Mathematical Statistics II: Statistical Inference 2 4
Credit Hours Subtotal: 11

Required Finance Course
FINA 338 Principles of Individual and Corporate Risk Management 3
Credit Hours Subtotal: 3

Required Actuarial Science Courses
ACTS 440 Interest Theory 4
ACTS 470 Life Contingencies I 3
ACTS 475 Actuarial Applications in Practice 3
ACTS 95 Actuarial Practicum 0
Credit Hours Subtotal: 10
Total Credit Hours 37

1 Students must complete STAT 462 before taking any 400-level actuarial science course except ACTS 440 and ACTS 441.
2 STAT 463 may be taken concurrently with ACTS 470.

Specific Major Requirements

Actuarial Science Courses
Twelve (12) hours of additional courses to be selected from the list of courses below and in consultation with the faculty advisors. 3

ACTS 410 Introduction to Credibility, Smoothing of Data, and Simulation
ACTS 425 Survival Models
ACTS 430 Actuarial Applications of Applied Statistics
ACTS 441 Introduction to Financial Economics
ACTS 471 Life Contingencies II
ACTS 473 Introduction to Risk Theory
ACTS 474 Introduction to Property/Casualty Actuarial Science
FINA 467A Options, Futures and Derivative Securities for Actuarial Science
Credit Hours Subtotal: 12
Total Credit Hours 12

3 ACTS 399, ACTS 401, ACTS 402, ACTS 403, ACTS 404, and ACTS 405 do not count toward the 12 additional hours, but may be recommended by the faculty advisors.
Additional Major Requirements

**Grade Rules**

**C- and D Grades**
A grade of C or above is required for all courses in the major and minor.

**Pass/No Pass**
No course taken Pass/No Pass will be counted toward the major or minor.

**Requirements for Minor Offered By Department**
At least thirteen (13) hours of actuarial science as indicated below, plus prerequisite courses (MATH 106, MATH 107, MATH 208, and STAT 380, STAT 462, and STAT 463).

**Required Courses**
- ACTS 440 Interest Theory 4
- ACTS 470 Life Contingencies I 3
- ACTS 475 Actuarial Applications in Practice 3
- One additional ACTS course
- Credit Hours Subtotal: 13

**Grade Rules**

**C- and D Grades**
A grade of C or above is required for all courses in the major and minor.

**Pass/No Pass**
No course taken Pass/No Pass will be counted toward the major or minor.

**ACTS 399 Independent Study**
**Prerequisites:** Permission.
**Credit Hours:** 1-3
**Min credits per semester:** 1
**Max credits per semester:** 3
**Max credits per degree:** 24
**Format:** IND

**ACTS 401 Problem Lab: Basic Actuarial Applications of Probability**
**Prerequisites:** MATH 208 or 208H and STAT 462, or parallel, and both with a grade of "Pass" or "C" or better.
**Description:** Calculus-based probability, both univariate and multivariate, applications to risk management-related problems. Problems as posed in the Society of Actuaries (SOA) Exam "P" and/or Casualty Actuarial Society (CAS) Exam "1". Determination of loss frequency distributions and their characteristics, expected value, variance, and percentiles. Determination of loss severity distributions and their characteristics, expected value, variance, and percentiles. Determination of loss sharing parameters, deductibles, and maximum payments.
**Credit Hours:** 1
**Max credits per semester:** 1
**Max credits per degree:** 1
**Format:** LAB

**ACTS 402 Problem Lab: Basic Actuarial Applications of Financial Mathematics**
**Prerequisites:** ACTS 440/840 or parallel
**Description:** Application of basic mathematics of finance to problems involving valuation of financial transactions. Problems as posed in the "Society of Actuaries (SOA) Exam "FM" and/or "Casualty Actuarial Society (CAS) Exam "2". Determining equivalent measures of interest; estimating the rate of return on a fund; discounting or accumulating a sequence of payments with interest; determining yield rate; length of investment; amounts of investment contributions or amounts of investment returns for various types of financial transactions; and basic calculations involving yield curves, spot rates, forward rates, duration, convexity, immunization and short sales; introduction to financial derivatives (forwards, options, futures, and swaps) and their use in risk management; and introduction to the concept of no-arbitrage as a fundamental concept in financial mathematics.
**Credit Hours:** 1
**Max credits per semester:** 1
**Max credits per degree:** 1
**Format:** LAB

**ACTS 403 Problem Lab: Actuarial Models - Life Contingencies**
**Prerequisites:** ACTS 470/870, ACTS 471/871, and ACTS 473/873
**Description:** Problems as posed in the "Society of Actuaries (SOA) Exam "M" and/or "Casualty Actuarial Society (CAS) Exam "3". Survival and severity models; "Markov Chain" models; life contingencies; and "Poisson" processes.
**Credit Hours:** 1
**Max credits per semester:** 1
**Max credits per degree:** 1
**Format:** LAB

**ACTS 404 Problem Lab: Construction and Evaluation of Actuarial Models**
**Prerequisites:** ACTS 410 and 425
**Description:** Problems as posed in the Society of Actuaries (SOA) Exam "C" and/or Casualty Actuarial Society (CAS) Exam "4". Construction of empirical models; construction and selection of parametric models; credibility theory; interpolation and smoothing of data; and simulation.
**Credit Hours:** 1
**Max credits per semester:** 1
**Max credits per degree:** 1
**Format:** LAB

**ACTS 405 Problem Lab: Actuarial Models - Financial Economics**
**Prerequisites:** ACTS 440/840 and FINA 467
**Description:** Problems as posed in the "Society of Actuaries (SOA) Exam "M". Interest rate models; rational valuation of derivative securities (option pricing: put-call parity, the binomial model, Black-Scholes formula, and actuarial applications; interpretation of option Greeks and delta-hedging; features of exotic options; an introduction to Brownian motion and Itô's lemma); and risk management techniques.
**Credit Hours:** 1
**Max credits per semester:** 1
**Max credits per degree:** 1
**Format:** LAB
ACTS 410 Introduction to Credibility, Smoothing of Data, and Simulation
Crosslisted with: ACTS 810
Prerequisites: STAT 463
Description: Full, partial, Buhlmann, and Buhlmann-Straub credibility models. Introduction to empirical Bayes and statistical distributions used to model loss experience. Application of "polynomial splines" to actuarial data. Simulation of "discrete" and "continuous random" variables in context of actuarial models. Simulation to "p-value" of hypothesis test. "Bootstrap method" of estimating the "mean squared error" of an estimator.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
Prerequisite for: ACTS 404

ACTS 425 Survival Models
Crosslisted with: ACTS 825
Prerequisites: STAT 463 with a grade of "C" or better
Description: Parametric and tabular survival models. Estimation based on observations that might not be complete. Concomitant variables. Use of population data. Applications to groups with impaired lives.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
Prerequisite for: ACTS 404

ACTS 430 Actuarial Applications of Applied Statistics
Crosslisted with: ACTS 830
Prerequisites: STAT 463 with a grade of "C" or better
Notes: Data sets processed and analyzed using statistical software.
Description: Introduction to forecasting in actuarial science. Simple and multiple regression, instrumental variables, time series methods, and applications of methods in forecasting actuarial variables. Interest rates, inflation rates, and claim frequencies.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC

ACTS 440 Interest Theory
Crosslisted with: ACTS 840
Prerequisites: MATH 208 or 208H with a grade of "Pass" or "C" or better, or parallel
Notes: Grade only
Description: Application of financial mathematics to problems involving valuation of financial transactions; equivalent measures of interest; rate of return on a fund; discounting or accumulating a sequence of payments with interest; and yield rates, length of investment, amounts of investment contributions or amounts of investment returns for various types of financial transactions; loans and bonds. Introduction to the mathematics of modern financial analysis. Calculations involving yield curves, spot rates, forward rates, duration, convexity, and immunization.
Credit Hours: 4
Max credits per semester: 4
Max credits per degree: 4
Format: LEC
Prerequisite for: ACTS 405; ECON 365, FINA 365; FINA 382; FINA 363; FINA 367; FINA 375; FINA 382; FINA 401; FINA 450

ACTS 441 Introduction to Financial Economics
Crosslisted with: ACTS 841
Prerequisites: MATH 208 with grade of "C" or better or concurrent; ACTS 440
Description: Financial mathematics concepts related to short sales, forwards, options, futures, and swaps, and their use in risk management, hedging and investment strategies, fundamental concepts of put-call parity and no-arbitrage, and interest rate models.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC

ACTS 442 Principles of Pension Valuation
Crosslisted with: ACTS 842
Prerequisites: ACTS 471/871 with a grade of "C" or better
Description: Actuarial cost methods. Determination of normal costs and accrued liability. Effect on valuation results due to changes in experience, assumptions and plan provisions. Valuation of ancillary benefits. Determination of actuarially equivalent benefits at early or postponed retirement and optional forms of payment.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC

ACTS 450 Stochastic Processes for Actuaries
Crosslisted with: ACTS 850
Prerequisites: STAT 463 with a grade of "C" or better
Description: Introduction to stochastic processes and their applications in actuarial science. Discrete-time and continuous-time processes; Markov chains; the Poisson process; compound Poisson processes; non-homogeneous Poisson processes; arithmetic and geometric Brownian motions. Applications of these processes in computation of resident fees for continuing care retirement communities. Pricing of financial instruments.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC

ACTS 470 Life Contingencies I
Crosslisted with: ACTS 870
Prerequisites: ACTS 440 and STAT 462, each with a grade of "C" or better
Notes: First course of a two-course sequence that includes ACTS 471.
Description: Theory and applications of contingency mathematics in the areas of life and health insurance, annuities, and pensions. Probabilistic models.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
Prerequisite for: ACTS 403
ACTS 471 Life Contingencies II
Crosslisted with: ACTS 871
Prerequisites: ACTS 470 and STAT 462, each with a grade of "C" or better
Notes: Second course of a two-course sequence that includes ACTS 470.
Description: Life insurance reserve for models based on a single life.
   Introduction to multiple life models for pensions and life insurance and to
   multiple decrement models.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
Prerequisite for: ACTS 403; ACTS 442, ACTS 842

ACTS 473 Introduction to Risk Theory
Crosslisted with: ACTS 873
Prerequisites: STAT 462 with a grade of "C" or better
Description: Applications of compound distributions in modeling of
   insurance loss. Continuous-time compound Poisson surplus processes,
   computation of ruin probabilities, the distributions of the deficit at the
   time of ruin, and the maximal aggregate loss. The effect of reinsurance
   on the probability of ruin.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
Prerequisite for: ACTS 403

ACTS 474 Introduction to Property/Casualty Actuarial Science
Crosslisted with: ACTS 874
Prerequisites: STAT 462 with a grade of "C" or better.
Description: Mathematical, financial, and risk-theoretical foundations
   of casualty actuarial science. Risk theory, loss reserving, ratemaking,
   risk classification, credibility theory, reinsurance, financial pricing of
   insurance, and other special issues and applications.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC

ACTS 475 Actuarial Applications in Practice
Crosslisted with: ACTS 875
Prerequisites: ACTS 471/871; FINA 307/307H or FINA 338
Description: Principles and practices of pricing and/or funding and
   valuation for life, health, property and liability insurance, and annuities
   and pension plans. Commercially available actuarial modeling software.
Credit Hours: 3
Max credits per semester: 3
Max credits per degree: 3
Format: LEC
ACE: ACE 10 Integrated Product

Career Information
The following represents a sample of the internships, jobs and graduate
school programs that current students and recent graduates have reported.

Transferable Skills
- Apply mathematical and scientific skills to solve real-world problems
- Develop basic techniques of statistical analysis
- Make predictions using mathematical, statistical, and scientific
  modeling methods
- Analyze and explain data
- Support and communicate claims using clear evidence
- Collaborate with a team to develop solutions
- Confidently navigate complex, ambiguous projects and environments
- Understand and operate within ethical framework for professional
  work in the field
- Use quantitative analysis techniques
- Use qualitative analysis techniques

Jobs of Recent Graduates
- Trainee Actuary, KPMG - Tokyo Japan
- Executive Actuarial Analyst, Pacific & Orient Insurance Co. Berhad -
  Kuala Lumpur
- Instructional Technology Specialist, University of Nebraska-Lincoln -
  Lincoln NE
- Associate Actuarial Analyst, Coventry Health Care - Omaha NE
- Underwriting Service Assistant, State Farm - Lincoln NE
- Actual Technician, Rockhill Insurance - Kansas City MO
- Value Chain Analyst, ATS Secured - Omaha NE
- Actuarial Development Program, Lincoln Financial Group - Omaha NE
- Actuarial Assistant, Milliman Consulting - Milwaukee WI
- Teller, Union Bank and Trust - Lincoln NE
- High school Math teacher, Kansas City Teaching Fellows - Kansas
  City KS
- Statistician, USDA - Lincoln NE
- Underwriting Specialist, Berkshire Hathaway Homestate Companies -
  Omaha NE
- Property and Casualty Actuarial Analyst, Allstate Insurance - Chicago
  IL
- Operational Risk Associate, Wells Fargo - Des Moines IA

Actuarial Science (B.S.)