



Ezra Penland

Actuarial Recruitment

OVER **40 YEARS** OF INDUSTRY EXPERIENCE
(800) 580-3972 • actuaries@EzraPenland.com • EzraPenland.com



2016/2017

COMPANY BROCHURE
& US ACTUARIAL SALARY SURVEYS

ABOUT EZRA PENLAND

Our Mission Statement

Our goal is to be the leading actuarial recruitment firm in the world while serving the long-term needs of clients and candidates.

Our educated, knowledgeable and highly-trained staff will always exhibit business ethics, integrity, empathy and strong listening skills to help you reach your business goals.



Sally Ezra, Partner:

"I've had the pleasure of working with Sally both as a candidate looking for an actuarial position and as an employer looking to fill actuarial positions. I've been impressed with her professionalism and her wealth of contacts in the insurance industry." – *Casualty Actuary, Reinsurance Company*

"Sally helped me immensely during the recruitment process. Her professional approach is only matched by her ingenuity. The close rapport she holds with actuarial firms makes her an extremely valuable point of contact. I would thus highly recommend Sally for your actuarial job search requirement." – *Health Actuary, Consulting Firm*

"I find Sally to be very engaging, trustworthy, and dependable. She has a wealth of experience in the actuarial recruiting field, so she has contacts in many of the right places to assist people at all levels. In addition, she enjoys and is very effective in assisting junior level actuaries along their career path. She is definitely a recruiter you want on your side." – *Financial Actuary, Risk Management Firm*

"Early in my career, the company I worked for was running into financial difficulties. I asked several actuaries who they would recommend as a recruiter and they suggested talking to Sally Ezra. Through the years, I have worked with Sally in looking for employment opportunities and hiring additional actuarial staff. I am impressed with Sally's level of professionalism and her patience in finding the correct match between the actuary and the employer. Sally sees the bigger picture and as an actuary, that trait is greatly appreciated. I highly recommend Sally if you are seeking further career development or adding actuarial talent." – *Casualty Actuary*

Claude Penland, Partner:

"Claude's web network catapulted him to the top of the "must follow" sites in p/c insurance in just a few months. If you're not following Claude, you're missing something." – *Casualty Actuarial Consultant, Former Chief Actuary*

"Claude worked on a number of complex structured finance transactions with me while at [an international insurer], and always brought insight, creativity and a highly technical skillset to bear. His ability to think outside the box but within the constructs of the problem made him an invaluable asset." – *Chief Actuary & Underwriter, Unit of an International Insurer*

"Many thanks for the list ["111 Twitter Feeds for Insurance Professionals"] and for giving me impetus to check out your website which is very useful indeed." – *Senior Underwriter, Swiss Insurer*

"This guy's a super nice recruiter and very knowledgeable web person. [My partner] and I dealt with him as hobbyists on a large website. Claude was always more than courteous, pleasant, and friendly – he anticipated our concerns as hobbyists, merged them with his business needs and always created solutions that fit us perfectly." – *President, Insurance Web Development Firm*

OUR COMPANY

Ezra Penland Actuarial Recruitment was established by Sally Ezra and Claude Penland, ACAS, MAAA, partners with over 40 years of combined industry experience. Our growing actuarial recruitment team develops strong professional relationships with a vast network of clients and candidates bringing personal attention and a high level of professional ethics.

Our Specialties

Ezra Penland Actuarial Recruitment works on all levels of actuarial positions, from the actuarial analyst and actuarial assistant levels, up through Associateship, Fellowship, Chief Actuaries, consulting Partners and executive management. We also specialize in the recruitment of predictive modelers and catastrophe risk modelers.

These roles are in Property & Casualty, Life, Health, Pensions and Non-Traditional disciplines including Modeling and Analytics.

Our clients include insurers, reinsurers, brokers, consulting firms, modeling firms, and other employers seeking qualified, experienced, and often very specialized candidates.

Go to <http://www.ezrapenland.com/socialmedia/> to join our social media groups, visit our LinkedIn page, and sign up on Twitter for current updates and information.



www.EzraPenland.com

Retained and Contingent Searches

Ezra Penland Actuarial Recruitment will work on actuarial searches on either a Retained or a Contingent basis for all levels of actuarial and analytical roles.

Retained searches include a period of exclusivity and a guarantee from Ezra Penland that we will strive to fill a position over a concentrated period of time.

Contingent searches include no such exclusivity or guarantees, so any other recruiting firm may also work on the same role.

Contact Sally Ezra at **(800) 580-3972 x756** or **actuaries@EzraPenland.com** to start a search today. Alternatively, potential clients are invited to fill in our Job Search Form, while candidates are encouraged to fill in a Registration Form.

Clients can submit actuarial jobs at **EzraPenland.com/submitjobs**

Candidates can visit **www.ezrapenland.com/contact** to register to hear about our available actuarial jobs.

We publish state-of-the-art, industry standard, US actuarial salary surveys at EzraPenland.com/salary. These surveys cover Property and Casualty, Life, Health and Pensions.

OUR RECRUITERS

Bailey Collins, Actuarial Recruiter:

Bailey is an energetic and detail-oriented recruiter, who goes the extra mile to understand what both her candidates and clients seek in their job search.

Reach Bailey at bailey@ezrapenland.com or (773) 598-4747.

Kevin Elliott, Director:

Kevin has a proven business development, sales and leadership background in finance and technology.

Contact Kevin at kevin@ezrapenland.com or (773) 598-4753.

Sally Ezra, Partner:

Sally has spent nearly two decades recruiting actuaries. She has developed strong professional relationships and a vast network of clientele. They value her commitment, resourcefulness, her personal attention, and her high level of professional ethics.

Contact Sally at sally@ezrapenland.com.

Brendan McElhaney, Manager:

Brendan is a very energetic and thorough recruiter. He understands the importance of finding the best fits for both his clients and candidates, and always strives to achieve that goal. Contact Brendan at brendan@ezrapenland.com or (773) 598-4716.

Matthew Opitz, Actuarial Recruiter:

Matthew is an outgoing and positive recruiter that seeks to develop a lasting rapport with companies and candidates alike. His background in the arts and his love of travel has taken him all over the US as well as the world. He prides himself on making sure all parties involved are happy with the outcome of any placement or job search. *Contact Matthew at matthew@ezrapenland.com or (773) 598-4738.*



Claude Penland, ACAS, MAAA, Partner:

Claude is an Associate of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. He has over twenty years of experience as a casualty actuary and as a web strategist for actuarial recruitment organizations. *Contact Claude at claudio@ezrapenland.com.*

Jessika Russi, Recruiting Assistant:

Jessika's prior experience is in data analytics and she is currently pursuing a master's degree in Industrial and Organizational Psychology. She uses her superb organizational skills to assist in the recruiting efforts at Ezra Penland. *Reach Jessika at jessika@ezrapenland.com or (773) 598-4771.*

Lauren Scalzo, Manager:

Lauren has significant recruitment experience in both the North American and Japanese markets. She understands the needs of her clients, and the motivations and interests in candidates and energetically and smartly works to fill the needs of both. *Contact Lauren at lauren@ezrapenland.com or (773) 598-4717.*



**Stefan Vallentine,
Actuarial Recruiter:**

Stefan is an optimistic and outgoing recruiter who enjoys working closely with people. He takes great pride in providing outstanding service and works hard to understand the needs and requirements of everyone he works with in order to achieve the best possible results. *Reach Stefan at stefan@ezrapenland.com or (773) 598-4752*

**Diane Vanik,
Office Manager:**

Diane has extensive experience in office administration and operations. She consistently works to maintain strong support for Ezra Penland's recruiting team as well as our clients and candidates. *You can reach Diane at diane@ezrapenland.com or (773) 598-4750.*

**Jenna Veren,
Actuarial Recruiter:**

Jenna received her M.A. in Germanic Literature and Linguistics from the University of Illinois at Chicago. She uses her background in academia and communication to understand her client and candidate's needs and strives to find the best fit for all parties involved. *Reach Jenna at jenna@ezrapenland.com or (773) 598-4751.*

**Nicholas Walden,
Actuarial Recruiter:**

Nick has an executive-level background in recruiting, operations, and sales who consistently delivers results. He puts his candidates and clients at the forefront of all his endeavors with a warm, friendly smile. *Contact Nick at nicholas@ezrapenland.com or (773) 598-4748.*

**MEMBERS OF OUR DATA
ENTRY ANALYST TEAM INCLUDE:**

Alex Berry

Alycia Holmes

Matthew McFarland

Anthony Zancanaro

PUBLICATIONS

By Claude Penland, ACAS, MAAA

“The Year of Cyber Insurance”

March 2016 - American Academy of Actuaries' Contingencies

“Earthquakes, Tsunamis, Catastrophe Risk Modeling – and Running for Your Life in the Pacific Northwest”

January 2016 - American Academy of Actuaries' Contingencies

**“Actuaries in Nontraditional Positions”
(with Jacob Galecki)**

March 2014 - American Academy of Actuaries' Contingencies

“Negotiating Styles”

September 2013 - Casualty Actuarial Society's Actuarial Review

“Americans Abroad — Accessing the Overseas Actuarial Jobs Market”

March 2013 - American Academy of Actuaries' Contingencies

“Going Bare: A Snapshot of Homeowners' and Auto Coverage During Recession”

January 2013 - American Academy of Actuaries' Contingencies

“Going Social”

March 2012 - American Academy of Actuaries' Contingencies

“Social Media for Actuaries”

October 2011 - Society of Actuaries' Annual Meeting Panel Discussion and Presentation

“The Growth of Takaful”

September 2011 - American Academy of Actuaries' Contingencies

“Catastrophe Risk Trends in Insurance, Finance, and Modeling”

May 2011 - American Academy of Actuaries' Contingencies

“U.S. Actuaries Should Take Note of Solvency II's Potential Ramifications”

May 2011 - Casualty Actuarial Society's Actuarial Review

By Lauren Scalzo

“Emotional Intelligence: Why You Need It, and How You Can Increase It”

August 2016 - Society of Actuaries' The Stepping Stone

Commitment and Community

Ezra Penland Actuarial Recruitment not only focuses on thoroughly serving our clients and candidates but also on being involved in the actuarial community as a resource of information for current and future actuaries. Our firm is active at annual meetings and conferences, and our recruiters strive to serve you better by continuously staying on top of the ever-changing actuarial and modeling professions.

We are proud to sponsor, support and participate in The Actuarial Foundation, the Casualty Actuarial Society, the Society of Actuaries, Gamma Iota Sigma, the Reinsurance Association of America (RAA), The Actuarial Students National Association (ASNA, Canada), the Midwest Actuarial Student Conference, plus many University Actuarial programs, and regional actuarial affiliates and actuarial clubs.

Join Our LinkedIn Groups for Actuaries

Our LinkedIn groups provide up-to-date information, insights, and job listings for all disciplines plus non-traditional Catastrophe risk, predictive modeling, and actuarial analysts.

Support for the Entry Level Actuary

Dedicated to working with entry-level actuaries and those interested in the actuarial profession, Ezra Penland Actuarial Recruitment seeks to help navigate opportunities and offer support, including The Ezra Penland Actuarial

Scholarship

Visit <http://www.ezrapenland.com/scholarships/> for information about the scholarship and how to apply.

Visit EzraPenland.com for More Information



EZRA PENLAND US

ACTUARIAL SALARY SURVEYS

THE INDUSTRY'S LEADING SURVEYS IN \$(000)

SALARY SURVEYS

The Ezra Penland Actuarial Recruitment 2016 United States Actuarial Salary Surveys*
Base Salary Plus Paid Bonuses, in US\$thousands

US Property and Casualty Actuaries, All Employment Types, ©2016 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	54-70	57-73	60-80						
1	58-73	61-80	64-85	67-90	74-94	79-101	89-133		
2	60-76	64-83	67-90	71-97	78-103	82-109	92-138		
3	63-80	66-85	69-93	74-103	81-111	86-117	96-143		
4	68-86	71-90	74-96	78-107	85-117	91-127	100-151	108-161	119-187
5	72-93	76-95	78-100	82-111	89-121	95-136	101-159	116-168	126-198
6	73-97	78-101	81-106	85-116	91-125	98-142	107-163	120-181	133-209
7	76-102	80-106	83-112	88-121	94-131	102-146	116-169	127-192	141-219
8		82-111	86-118	92-126	99-136	107-151	122-174	135-194	146-230
9		85-116	89-121	97-129	104-140	113-155	129-180	141-198	152-247
10			92-125	101-134	110-145	118-159	136-186	146-206	157-267
11			95-129	103-138	113-149	119-164	139-192	151-215	162-287
12				105-143	115-154	122-168	142-199	156-224	167-307
13				108-148	118-159	125-173	146-205	161-233	173-327
14				110-152	121-163	128-177	149-218	165-262	178-346
15				113-157	124-168	131-190	152-234	170-294	183-372
16				115-162	127-173	134-196	156-251	174-314	187-398
17				118-166	130-177	137-202	159-267	178-335	191-425
18				120-171	133-182	140-208	163-284	183-356	195-451
19				123-176	135-186	143-218	166-309	187-381	199-477
20+ years				125-180	138-191	146-228	170-341	191-411	203-506

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	56-73	59-76	62-83						
1	61-76	64-83	66-89	70-94	77-98	82-105	92-138		
2	63-79	66-86	69-93	74-101	81-107	86-113	96-143		
3	65-83	69-88	72-97	77-107	84-115	89-121	100-148		
4	70-90	74-94	77-100	81-112	88-121	94-133	104-157	112-168	124-195
5	75-97	79-99	82-104	85-116	93-125	99-142	106-165	120-175	131-206
6	76-101	81-105	84-110	88-120	95-130	102-147	111-170	125-188	139-217
7	79-106	83-110	87-117	81-126	98-136	106-152	119-175	132-200	147-228
8		86-115	90-123	96-131	103-142	112-157	127-181	141-202	152-239
9		88-121	93-127	100-134	109-146	117-161	134-187	147-206	158-257
10			96-130	105-139	114-151	123-166	141-193	152-215	163-278
11			99-134	107-144	117-155	124-170	145-200	157-224	169-298
12				109-149	120-160	127-175	148-206	162-233	174-319
13				112-153	123-165	130-180	152-213	167-242	179-340
14				115-158	126-170	133-185	155-227	172-274	185-359
15				117-163	129-175	136-197	158-244	177-305	190-387
16				120-168	132-179	140-204	162-261	181-327	195-414
17				123-173	135-184	143-210	166-278	185-349	199-442
18				125-178	138-189	146-216	169-295	190-370	203-469
19				128-183	141-194	149-226	173-321	194-396	207-496
20+ years				130-187	144-199	152-237	177-355	199-427	212-526

US Property and Casualty Actuaries
Insurance/All Others, Excluding Consulting, Excluding Reinsurance
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Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	53-67	56-70	58-76						
1	57-70	60-76	62-81	66-86	72-90	77-96	87-127		
2	59-73	62-78	65-85	70-92	76-98	81-103	90-131		
3	61-76	65-81	68-89	73-98	79-106	84-111	94-136		
4	66-82	70-86	72-92	77-102	83-111	89-121	97-143	105-153	117-178
5	70-88	74-91	77-95	80-106	87-116	93-130	99-151	113-160	124-188
6	72-93	76-96	79-101	83-110	89-119	96-135	104-155	118-172	130-198
7	74-97	78-101	82-107	86-115	92-124	100-139	112-160	124-183	138-208
8		81-106	84-113	90-119	97-130	105-143	119-165	133-185	143-219
9		83-111	87-115	95-123	102-133	110-147	126-171	138-188	148-235
10			90-119	99-127	107-138	116-151	133-177	143-196	154-254
11			93-123	101-131	110-142	117-156	136-182	148-205	159-273
12				103-136	113-146	120-160	139-189	153-213	164-292
13				105-140	116-151	122-164	143-195	157-221	169-311
14				108-145	119-155	125-169	146-207	162-250	174-329
15				110-149	121-160	128-180	149-223	166-279	179-354
16				113-154	124-164	131-186	153-239	170-299	183-379
17				115-158	127-169	134-192	156-254	175-319	187-404
18				118-163	130-173	137-198	159-270	179-338	191-429
19				120-167	133-177	140-207	163-294	183-362	195-454
20+ years				123-171	135-182	143-217	166-324	187-390	199-481

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	55-82	58-86	61-93						
1	59-86	63-94	65-100	68-105	76-111	81-118	91-156		
2	62-89	65-97	68-105	73-113	79-120	84-127	94-161		
3	64-93	67-99	71-109	76-121	82-130	87-137	98-167		
4	69-101	73-105	76-113	80-126	87-137	93-149	102-176	110-189	122-219
5	73-109	77-112	80-117	84-130	91-141	97-159	104-186	117-196	129-232
6	75-114	79-118	82-124	86-135	93-147	100-166	109-191	123-212	136-244
7	77-119	82-124	85-131	90-141	96-153	104-171	117-197	130-225	144-257
8		84-130	88-138	94-147	101-159	110-176	124-204	138-227	149-269
9		86-136	91-142	99-151	106-164	116-181	131-210	144-231	155-289
10			94-146	103-156	112-169	121-186	138-218	149-242	160-312
11			97-151	105-162	115-175	122-192	142-225	154-252	165-336
12				107-167	118-180	125-197	145-232	159-262	171-359
13				110-173	121-186	128-202	149-240	164-272	176-382
14				112-178	124-191	131-208	152-255	169-308	181-404
15				115-184	126-196	134-222	155-274	173-344	187-435
16				118-189	129-202	137-229	159-294	178-368	191-466
17				120-195	132-207	140-236	163-313	182-392	195-497
18				123-200	135-213	143-243	166-332	186-416	199-528
19				125-205	138-218	146-255	170-361	190-446	203-568
20+ years				128-211	141-224	149-266	173-399	195-480	207-592

To view Ezra Penland's Industry Leading Surveys on our web site, please visit

<http://www.ezrapenland.com/salary/>

<http://www.ezrapenland.com/c-level/>

<http://www.ezrapenland.com/catastrophe-risk-modelers-survey>

<http://www.ezrapenland.com/insurance-predictive-modelers-survey>

**These Salary Surveys are compiled
by Claude Penland, ACAS, MAAA**

US Life Actuaries, All Employment Types, ©2016 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	50-63	54-66	57-68				
1	53-72	57-76	60-79	62-82	66-91	72-99	
2	55-74	60-79	63-83	66-85	72-93	78-106	
3	57-76	63-82	68-86	70-88	75-95	81-113	
4	60-82	66-87	72-91	74-95	78-101	84-119	98-144
5	63-88	68-92	72-97	74-101	79-107	87-126	102-160
6	66-91	69-96	72-101	74-105	81-110	90-131	106-177
7		71-100	74-105	76-109	83-113	93-136	112-193
8		73-103	76-109	79-113	85-117	96-141	117-210
9			79-113	81-117	88-120	99-146	122-226
10			81-115	84-120	90-124	102-155	128-235
11				86-123	92-127	108-164	133-245
12				88-126	94-131	114-174	139-254
13				91-129	96-135	120-183	144-263
14				93-132	98-139	125-192	150-273
15				96-135	100-142	131-202	155-303
16				98-138	102-146	137-211	161-333
17				100-141	104-150	143-220	166-363
18				103-144	106-154	149-229	172-393
19				105-148	108-158	155-265	177-423
20+ years				108-151	111-161	161-301	183-453

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	55-69	59-72	63-75				
1	58-79	63-83	66-87	68-90	72-100	79-109	
2	60-81	66-87	70-91	72-94	79-102	85-117	
3	63-83	69-90	74-94	77-97	82-104	89-124	
4	66-90	72-96	79-101	81-104	85-111	92-131	108-158
5	69-97	74-101	79-107	81-111	87-118	95-139	112-176
6	72-101	76-105	79-111	81-115	89-121	99-144	117-194
7		79-110	81-116	84-120	92-125	102-150	123-212
8		81-114	84-120	87-124	94-128	105-155	129-231
9			87-125	89-129	96-132	108-161	135-249
10			89-126	92-132	99-136	112-171	141-259
11				95-136	101-140	118-181	147-269
12				97-139	103-144	125-191	153-279
13				100-142	105-148	131-201	159-290
14				103-146	108-153	138-212	165-300
15				105-149	118-157	145-222	171-333
16				108-152	112-161	151-232	177-366
17				110-156	115-165	158-242	183-399
18				113-159	117-169	164-262	189-432
19				116-162	119-173	171-292	195-465
20+ years				118-166	122-178	177-331	201-498

US Life Actuaries
Insurance/Reinsurance/All Others, Excluding Consulting, ©2016 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	49-61	52-64	56-66				
1	51-70	56-74	58-77	60-80	64-88	70-97	
2	53-72	58-77	62-80	64-83	70-90	76-103	
3	56-74	61-80	66-83	68-86	73-92	78-110	
4	58-80	64-85	70-89	72-92	76-98	81-116	95-140
5	61-86	66-90	70-94	72-98	77-104	84-123	99-156
6	64-89	67-93	70-98	72-102	79-107	87-127	103-172
7		69-97	72-102	74-106	81-110	90-132	109-188
8		71-101	74-106	77-110	83-113	93-137	114-204
9			77-110	79-114	85-116	96-142	119-220
10			79-112	81-117	87-120	99-151	124-229
11				84-120	89-124	105-160	130-238
12				86-123	91-128	110-169	135-247
13				88-126	93-131	116-178	140-256
14				91-129	95-135	122-187	146-265
15				93-132	97-139	128-196	151-294
16				95-135	99-142	134-205	156-324
17				98-138	101-146	139-214	162-353
18				100-141	103-150	145-223	167-382
19				102-143	105-153	151-258	172-411
20+ years				105-146	107-157	157-293	178-440

US Health Actuaries, All Employment Types, ©2016 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	51-63	55-66	59-69				
1	54-72	59-76	61-80	63-82	67-91	73-99	
2	56-74	61-79	65-83	67-86	73-93	79-105	
3	59-76	64-82	69-86	71-89	76-95	82-112	
4	61-82	67-88	73-92	76-95	79-102	85-119	100-141
5	64-89	69-93	73-98	76-102	81-108	88-125	104-157
6	67-92	71-96	73-102	76-106	83-111	92-130	109-173
7		73-100	76-106	78-110	85-114	95-135	114-189
8		75-104	78-110	81-114	87-117	98-140	120-205
9			81-114	83-118	89-121	101-145	125-221
10			83-116	85-121	92-124	104-154	131-231
11				88-124	94-128	110-163	136-241
12				90-127	96-132	116-173	142-250
13				93-130	98-136	122-182	147-260
14				95-133	100-140	128-191	153-270
15				98-136	102-143	134-200	159-299
16				100-139	104-147	140-209	164-327
17				102-142	106-151	146-219	170-356
18				105-145	109-155	153-228	175-385
19				107-148	111-159	159-264	181-414
20+ years				110-151	113-162	165-299	187-443

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	53-66	57-69	61-71				
1	56-75	61-79	63-83	66-86	70-95	76-103	
2	58-77	63-82	67-86	70-89	76-97	82-110	
3	61-79	67-86	72-90	74-92	79-99	86-116	
4	63-86	70-91	76-96	79-99	82-106	89-123	104-147
5	67-92	72-96	76-102	79-106	84-112	92-130	108-163
6	70-96	74-100	76-106	79-110	86-116	95-135	113-180
7		76-104	79-110	81-114	88-119	98-140	119-197
8		78-108	81-114	84-118	91-122	102-146	124-213
9			84-119	86-123	93-125	105-151	130-230
10			86-120	89-126	95-129	108-160	136-240
11				91-129	97-133	114-170	142-250
12				94-132	100-137	121-180	147-260
13				96-135	102-141	127-189	153-270
14				99-139	104-145	133-199	159-281
15				102-142	106-149	140-208	165-311
16				104-145	108-153	146-218	171-341
17				107-148	111-157	152-227	177-371
18				109-151	113-161	159-237	182-401
19				112-154	116-165	165-274	188-431
20+ years				114-158	117-169	171-311	194-460

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Insurance/Reinsurance/All Others, Excluding Consulting, ©2016 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	50-62	54-65	58-67				
1	53-71	58-75	60-79	62-81	66-90	72-97	
2	55-73	60-78	64-82	66-84	72-92	78-104	
3	58-75	63-81	68-85	70-87	75-94	81-110	
4	60-81	66-86	72-91	75-94	78-100	84-117	99-139
5	63-87	68-91	72-96	75-100	80-106	87-123	103-155
6	66-91	70-95	72-100	75-104	82-109	90-128	107-170
7		72-99	75-104	77-108	84-112	93-133	112-186
8		74-102	77-108	79-112	86-115	96-138	118-202
9			79-112	82-116	88-119	99-143	123-218
10			82-114	84-119	90-122	102-152	129-227
11				87-122	92-126	108-161	134-237
12				89-125	94-130	114-170	140-247
13				91-128	96-134	120-179	145-256
14				94-131	99-137	126-188	151-266
15				96-134	101-141	132-197	156-294
16				99-137	103-145	138-206	162-322
17				101-140	105-149	144-215	167-351
18				103-143	107-152	150-225	173-379
19				106-146	109-156	156-260	178-408
20+ years				108-149	111-160	162-295	184-436

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	52-60	53-66	55-70				
1	55-66	57-70	61-75	63-79	69-91	69-102	
2	60-72	63-76	66-80	70-85	73-94	77-108	
3	61-79	66-82	70-85	74-91	78-97	81-114	
4	63-80	69-85	73-91	78-97	82-103	86-118	97-140
5	65-82	70-87	74-97	79-103	84-109	89-121	100-147
6		71-89	76-98	80-104	86-110	92-126	103-154
7		73-92	77-100	82-106	88-112	94-130	109-161
8			79-101	83-107	90-113	97-135	115-168
9			81-103	84-109	92-115	100-140	120-175
10				86-110	94-120	103-142	126-190
11				87-111	96-124	105-145	129-205
12				89-112	98-129	108-147	133-221
13				90-114	100-134	110-150	136-236
14				92-115	102-139	112-153	140-251
15				93-116	104-144	115-155	143-264
16				94-117	106-149	117-158	147-277
17				96-118	108-153	119-160	150-289
18				97-120	110-158	121-163	153-302
19				99-121	112-163	124-229	157-314
20+ years				100-122	114-168	126-295	160-330

*All surveys are derived from
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