

EMERGING TOPICS COMMUNITY

(Vote for up to four candidates)

Haifeng Tan

David Schraub

Xinyi (Cindy) Hu

Elena Zhang

Beth Baker

Fengli Hu

Jonathan Roy

Carlos Arocha

Loreley Banchik

Ravi Bhagat

Edward Cody

Nathan Hardiman

Catherine (Cathy) Lyn

Haifeng Tan, FSA

**Vice President, Business Development & Performance, Emerging Markets, Asia,
Sun Life
Singapore**

Professional Background

I'm a Singapore-based insurance executive and FSA with 20+ years across Asia's markets — China, Vietnam, Malaysia, Indonesia, India and Singapore. Today I lead business development for Sun Life Asia Emerging Markets and sit on the boards of Sun Life Vietnam and Sun Life Everbright Life (China). Before Sun Life, I lead Finance, Actuarial for Aviva Asia and sit on Board of Aviva Cofco Life. My work spans board governance, regional P&L, finance and actuarial, modeling and transformation, capital and M&A. Much of my recent focus has been on applying AI to life insurance workflows — partnering with third-party vendors on AI deployment and building digital platforms and applications hands-on.

Society of Actuaries Experience

FSA and member of the SOA Asia Employer Committee.

I follow the Emerging Topics agenda closely — modeling, technology and predictive analytics — and I'm a hands-on practitioner: I build digital platforms, work with third-party partners to deploy AI, and use AI tools daily across investment, trading, business intelligence and personal productivity. I want to give back by helping the Community turn these emerging ideas into practical guidance actuaries can use.

Volunteer with an SOA working group developing actuarial support for non-profit NGOs, continuing on data analytics.



Other Relevant Volunteer Experience

Throughout my career I've mentored finance and actuarial talent and built cross-border teams, which is the part of the job I enjoy most.

Why are you interested in leading this Community?

I'm genuinely passionate about putting AI to work in our profession. I've built digital platforms hands-on, partnered with third-party providers to deploy AI in life insurance workflows, and I use AI daily across investment, trading, business intelligence and personal productivity — so I see both its real potential and its practical limits. I want to help the Emerging Topics Community bridge the gap between what's new and what's usable: turning trends like agentic AI and advanced modeling into practical guidance, real case studies and peer exchange. I'd also bring a cross-border lens, since these shifts look different in emerging markets, and I'm keen to make sure that perspective is part of the conversation.

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David Schraub, FSA, CERA, MAAA, AQ

Founder and CEO

David Schraub Actuarial Consulting

Northbrook, IL

Professional Background

I am currently an independent life actuary based in the Chicago area. My current assignments include serving as appointed actuary for a small New York based company, supporting an agentic AI startup, and performing model risk management for a Quebec based company.

Prior to my current role, I held positions in both consulting and insurance companies, and I also spent 10 years as a senior research actuary with the Society of Actuaries.

Society of Actuaries Experience

I have served on the Joint Risk Management Section Council and the Emerging Topics Collaborative, where I co-lead continuing education efforts and serve as treasurer. I also volunteer as an exam grader and question writer.

In addition, I have participated in numerous project oversight groups for SOA research covering life insurance topics, as well as risk management and innovation.



Other Relevant Volunteer Experience

I am an active volunteer with the American Academy of Actuaries through various committees and working groups, the International Association of Actuaries through its AI task force, and the French Institut des Actuaire through its innovation committee.

Why are you interested in leading this Community?

Formerly sections and now communities, these groups are the driving force of the Society of Actuaries. They help the SOA evolve by turning practitioners' day-to-day experience into continuing professional development events, research initiatives, and networking opportunities that help actuaries learn and thrive.

I am eager to devote my time and effort to moving this community forward because it is my community—and our community.

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Xinyi (Cindy) Hu, ASA, MAAA
Actuarial Associate
Mutual of Omaha
Omaha, NE

Professional Background

I am an Actuarial Associate at Mutual of Omaha, currently working in Medicare Supplement Pricing. My responsibilities include developing demographic assumptions for Medicare Supplement products, leading dental product rate filings across all 50 states, monitoring weekly product performance, and preparing concise reports for leadership on key indicators such as submitted applications, loss ratios, issue rates, and actual-to-expected metrics.

Previously, I worked in Group Insurance Valuation, where I calculated reserves for Life, Dental, Vision, AD&D, and supplemental health products. I also automated reserve calculations and reporting processes using Excel VBA and SQL, modernized legacy actuarial workflows, and developed data visualizations to support management decision-making.



My prior actuarial experience includes internships with Ameritas, where I worked on asset-liability management and capital management, and Oliver Wyman, where I supported model development and validation for life insurance products.

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I am actively pursuing my FSA designation. My academic background includes a Master of Science in Data Science from the University of Texas at Austin, an expected Master of Science in Management from the University of Illinois Urbana-Champaign, and undergraduate degrees in Statistics and Data Science and Economics from the University of Arizona.

Society of Actuaries Experience

My SOA volunteer experience spans emerging topics, research, health analytics, climate risk, career encouragement, and professional content development.

I currently serve as podcast co-lead for the SOA Emerging Topics Community, where I help develop content that highlights current research, professional issues, and emerging trends affecting actuaries. This role has strengthened my appreciation for how the Community can connect actuaries across practice areas and create timely, accessible conversations on issues shaping the profession.

I also serve on the SOA Research Project Oversight Group, where I help develop research topics and objectives, review proposals, provide guidance to research teams, monitor project quality and timelines, and advise on dissemination. Projects I have supported include research on AI automation, climate-related mortality and morbidity, climate adaptation and resilience, synthetic data, and advanced analytics in insurance.

In addition, I serve on the Health Analytics Subgroup Steering Committee, where I help identify speakers and develop topics related to health analytics. I am also a member of the SOA/CAS Joint Committee for Actuarial Career Encouragement, which promotes actuarial careers among students and educators, and the Catastrophe & Climate Research Connections Committee, which supports the dissemination of SOA climate-risk research.

Other Relevant Volunteer Experience

Beyond my SOA service, I am actively involved in broader actuarial and professional volunteer work. I serve on the American Academy of Actuaries Medicaid Committee, which focuses on Medicaid and CHIP issues, including affordability, cost drivers, utilization, coverage, and the interaction between federal and state regulatory agencies.

I also serve as a contributing editor for Actuarial Review, published by the Casualty Actuarial Society. In this role, I participate in editorial planning, contribute ideas for future issues, and write long-form articles that translate complex actuarial, insurance, climate, and public policy topics into accessible professional narratives.

I have also contributed to actuarial career outreach through the Be An Actuary initiative and have been selected to represent the profession at the NCTM Annual Meeting & Exposition. In addition, I have supported student career development as a University of Arizona Science Shadows job shadow host. These experiences reflect my

commitment to mentorship, communication, professional engagement, and expanding awareness of actuarial career paths.

Why are you interested in leading this Community?

I am interested in leading the Emerging Topics Community because I believe this Community is uniquely positioned to help actuaries understand, discuss, and respond to the forces reshaping our profession. Topics such as artificial intelligence, healthcare affordability, climate risk, data science, public policy, behavioral incentives, and changing consumer expectations are no longer distant or theoretical. They are already affecting actuarial work across practice areas.

Through my current role as podcast co-lead for the Emerging Topics Community, I have seen how valuable it is to create accessible, timely, and thoughtful content for actuaries who want to stay informed beyond their day-to-day responsibilities. My broader SOA volunteer work in research, health analytics, climate risk, and career encouragement has also shown me the importance of connecting technical expertise with practical application and professional dialogue.

As a leader, I would focus on developing programming that is relevant, cross-disciplinary, and welcoming to members at different career stages. I would seek to elevate diverse voices, encourage collaboration across SOA communities and research groups, and create more opportunities for members to engage with emerging issues through podcasts, articles, webcasts, and discussion-based formats.

My goal is to help the Emerging Topics Community remain intellectually curious, professionally useful, and forward-looking. I would be honored to help lead a Community that prepares actuaries not only to understand change, but to shape it.

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Elena Zhang, ASA
Associate Actuary
Milliman
Chicago, IL

Professional Background

I am an associate actuary in the Chicago Life practice at Milliman, providing actuarial services to companies in the US, Bermuda, and Japan, across business functions such as financial reporting M&A transactions, ERM, ALM, and asset modeling.

Prior to joining Milliman, I worked in product development at Allianz Life, where I provided actuarial analysis to support the development of new life and annuity products and product features as well as reinsurance transactions.

Society of Actuaries Experience

I have experience coordinating SOA sessions at the ImpACT meeting and contributing to articles in The Actuary magazine.

Other Relevant Volunteer Experience

Outside of the actuarial profession, I have volunteered for organizations such as Pet Haven, Open Arms of Minnesota, Math Motivators, and Houston Food Bank.

Why are you interested in leading this Community?

I am interested in leading the Emerging Topics Community because I am passionate about helping the profession stay ahead of change and thoughtfully engage with new and evolving issues. Emerging topics often shape the future of actuarial work, from innovation and technology to shifting risks and market developments, and I am excited by the opportunity to help create a space where members can learn, collaborate, and share ideas.

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Beth Baker, FSA, MAAA
Founder & Chief Actuary
Naxara, LLC
Mesa, AZ

Professional Background

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries with more than 25 years of experience in healthcare actuarial, analytics, and strategic leadership. My work has focused on helping insurers, providers, and regulators make better decisions through financial analysis, reimbursement design, value-based care, and data-driven innovation.

As Founder and Chief Actuary of Naxara, I combine actuarial science, artificial intelligence, and software development to improve productivity, strengthen analytics, and create practical tools for better decision-making. Previously, I held senior leadership roles at Centene and Kaiser, where I led actuarial and value-based care initiatives, built and scaled teams, and supported complex Medicaid and provider reimbursement programs. I also serve in fractional executive and advisory roles that blend actuarial expertise, data strategy, and practical AI adoption.

I earned a B.S. in Mathematics from Indiana University and am pursuing an Executive Doctor of Business Administration in Strategy and Leadership at the Kelley School of Business. My recent work and speaking have emphasized artificial intelligence, machine learning, and responsible innovation in healthcare, topics that are increasingly important to the actuarial profession and to the Emerging Topics Community.



Society of Actuaries Experience

Within the Society of Actuaries, I was a member of the Health and Leadership and Development Sections and am now a member of the Health, Emerging Topics, and Career Development Communities.

I have presented on Machine Learning and IBNR at the 2026 Health Meeting, AI and Professionalism in a 2025 webinar, and AI in Healthcare at the 2025 Health Meeting. I have also served SOA Project Oversight Groups for Insurance Pricing with LLMs, LLMs for EHR, and for Provider Use of AI in Healthcare. I also participated in the SOA Neurodiversity Workgroup last year.

Other Relevant Volunteer Experience

As Vice President of Mentorship for the Kelley Direct Analytics and AI Association in 2025–2026, I have led mentorship programs for up-and-coming analytical leaders in various industries. I've also led a book club for the Arizona chapter of the International Coach Federation and am currently a member of the Conference of Consulting Actuaries' Professionalism and AI Committees.

Why are you interested in leading this Community?

I am interested in leading the Emerging Topics Community because I believe this is a pivotal moment for the actuarial profession. I am energized by the possibilities I see for actuaries in emerging analytics, AI, machine learning, and related fields. As these capabilities reshape decision-making across industries, actuaries have an opportunity not just to adapt, but to lead. I am especially interested in helping the Community lead thoughtful conversations about responsible AI in ways that are practical, relevant, and grounded in the Actuarial Standards of Practice.

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Fengli Hu, FSA
Senior Manager
China Life Insurance Company, Ltd.
Hong Kong

Professional Background

I hold a bachelor's degree in Actuarial Science from Nankai University and possess 11 years of professional experience specializing in life insurance, including five years based in mainland China and six years in Hong Kong SAR. My core practice spans actuarial modeling, Embedded Value (EV) calculation, China's C-ROSS regulatory implementation, Hong Kong RBC framework compliance, IFRS 17 accounting execution, as well as Asset-Liability Management (ALM) across diverse life insurance assignments.

Society of Actuaries Experience

I have served on the INV101 Exam Grading and INV 101 Portfolio Management Assessment Committee as an active participating member.

Other Relevant Volunteer Experience

N/A

Why are you interested in leading this Community?

Driven by perpetual intellectual curiosity and a keen passion for emerging actuarial topics, I am eager to contribute my expertise and dedicated service to the SOA. I aspire to support actuarial students and industry practitioners by facilitating knowledge sharing and community development within this group.



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Jonathan Roy, ASA
Director, Actuarial Life Practice
KPMG
Denver, CO

Professional Background

Jonathan Roy is an ASA and Director in KPMG's Actuarial Life Practice with 11 years of experience in life insurance, focused on finance and actuarial transformation for insurers and reinsurers. His work has included actuarial modeling, LDTI and FP&A implementation, model modernization, data governance, reporting controls, and management reporting. He has led initiatives that connect actuarial, finance, and ledger-based sources, including automated roll-forward validation tools and executive reporting processes. More recently, he has been working on agentic AI workflows and exploring how emerging technologies can improve actuarial modeling, governance, and operational efficiency.



Society of Actuaries Experience

I have not yet had formal SOA Section, Community, or Committee volunteer experience. However, I have followed emerging actuarial topics closely through my professional work, particularly in modeling, technology-enabled transformation, AI, and governance. I am interested in becoming more involved with the SOA and contributing a practitioner perspective from consulting, life insurance transformation, and emerging technology adoption.

Other Relevant Volunteer Experience

I have contributed to internal practice development, team development, knowledge sharing, and mentoring activities. In my professional role, I often help translate complex technical topics into practical guidance for broader actuarial, finance, and executive audiences. I have also volunteered with Laradon, supporting children with disabilities through community volunteer activities.

Why are you interested in leading this Community?

I am interested in the Emerging Topics Community because actuarial work is being reshaped by technology, AI, automation, and changing expectations around model governance and business insight. I would like to help actuaries engage with these topics in a practical and responsible way. My background in modeling, transformation, reporting controls, and agentic AI workflows gives me a strong interest in helping the profession understand not only what is emerging, but how it can be applied effectively in real actuarial work.

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Carlos Arocha, FSA, SCR
Arocha & Associates GmbH
Zurich, Switzerland

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Loreley Banchik, FSA, MAAA
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Nathan Hardiman, FSA, MAAA
WTW
Atlanta, GA

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Catherine (Cathy) Lyn, FSA, FIA
Retired
Jamaica

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