

“Anything but Boring”

If ever someone claims actuaries are boring or lacking in personality, you can promptly refer them to a particular individual who will certainly change their mind. That man is David Scharf. He is part polar bear, musician, extreme sports enthusiast, devoted husband, proud father of four, and yes – an actuary. Not to mention he is just so darn likable. He comes to every project – every conversation – with the feel-good enthusiasm of someone who has never had a bad day – *ever*. Even when talking to him for the first time, it feels as though you have been friends for years. David’s sincere friendliness, keen curiosity, and jovial nature cannot be hindered. They are baked into who he is – and it is *anything* but boring.

So, if you are in the mood for a bit of fun, look no further! Get to know the CCA member, volunteer-extraordinaire (he is currently on a whopping six CCA Committees which includes the Board of Directors as well as being the Vice President of Continuing Education and Chair of the Webinar Committee), and genuinely nice guy: David Scharf!

Name: David Scharf / **Location:** Secaucus, New Jersey / **Employer:** Buck / **Title:** Principal / **Area of Practice:** Retirement with a specialty in Executive Benefits

How did you get into the actuarial profession?

It came from a dream - as in an actual dream while I was sleeping - about a superhero actuary with a superpower: the ability to see alternative futures (not so far off from reality!) and turn sequences of events anachronistically to reshape timelines. This dream occurred shortly after seeing “Back to the Future Part II.”

I didn’t know much about actuarial science, so I went to speak to some actuaries. Even though they sadly did not have such superpowers (or at least they didn’t reveal them to me), our discussions got me excited about the actuarial field. I was hooked.

What is the strangest thing someone has told you they assumed about being an actuary or what it means to be an actuary?

That would be what my youngest son said. In kindergarten, they asked him, “What do your parents do?” and he said, “My Dad is an actuary.” When the teacher asked him what that was, he said, “It’s someone who comes every day to collect the garbage from your house.” Whether he meant that as a metaphor or quite literally is something that I have since pondered.

What is your favorite part about being a CCA member?

I think that the goals and the mission of the CCA are set to be what we as members want them to be. It really is custom-made to fit who we are, and with that comes interacting with people who share those goals and visions, notwithstanding the diverse ways we each express that. It's very supportive and inspiring to work with people like that, and CCA makes that possible. I love that the CCA is not stuck in its ways and is continuing to evolve and looking to the future – leading at the forefront of what the actuarial world will be in the future.

I also feel fortunate to work for a company, Buck, that supports my involvement with the CCA and appreciates the value that it brings.

Is there something about you people would be surprised by if they knew it? If so, what is it?

There are quite a few, though I think most people who know me already know what they are (I am not shy about them)! Perhaps the “craziest” thing that I do regularly is “polar bear swimming.” We swim in the icy-cold Atlantic Ocean every weekend from November to April. Some other things: I enjoy long-distance running, music (I have played in a West African drum circle and played guitar on a live radio program), and I'm an avid reader with a large home library.

Not as much fun, but still perhaps surprising, is that doctors did not think I would survive to age 40. My health was declining, and doctors were stumped as to a solution. Fortunately, we were able to find (thanks to my wife's relentless search – which is an amazing story itself) a team of incredible surgeons who were able to do what was (at the time) an experimental surgery – with complete success! In somewhat actuarial terms, they returned me back to the regularly scheduled mortality tables.

Do you have a favorite book, newspaper, blog, or writer?

There are too many amazing books in the world to have a favorite! If I had to pick one today, I would pick James Joyce's “Finnegans Wake” which is best read out loud.

What is your greatest accomplishment to date – professional or otherwise?

If you asked me what's the most important thing to me in my life, it's my wife and four children and being part of our family. Related to this is being fortunate to have truly close friends to experience life with. I do not take any of this for granted.

If you want an event-based accomplishment, I will take you back to August 20, 2017, the day before the solar eclipse, when my son and I made one of the best decisions ever – even as it was made spur of the moment. We decided to make the long drive to South Carolina to be in the “path of totality” during the total eclipse. So, we drove to the Clemson University campus, where on August 21, beginning at 2:38 p.m., and for the next 2 minutes 38 seconds (what are the odds of that!), we experienced something truly awesome in the most literal sense. For psychedelic art-rock music fans, there is a fun song called “South of Reality” by The Claypool Lennon Delirium about this eclipse. Though, as indicated by the title, the protagonists there were just south of the path of totality – big mistake!

Can you tell us about your favorite experience working with the CCA?

At one of the CCA Annual Meetings, I was set to moderate a session, but the slides were not appearing on the big screen. We were having some technical difficulty but needed to start – CE credit was on the line! Computer techs were scrambling, and people were unsure how to proceed, but have no fear – we knew we could do this without slides - we could just use sound! The nice part was that attendees were totally accommodating and went with it – no one was too rattled, and we just started the presentation screenless. Of course, after five minutes, the presentation just popped up and everything was fine. But I loved how there was this easy, unspoken understanding as to why we were all there and that live events may not always go to plan, but that we're okay with that. In a way, we thrive with that!

Where did you go to school and what did you study?

I went to Yeshiva University in New York City, where I studied Economics and Mathematics, plus a boatload of English Literature.

How do you define success?

I define success as reaching a place where you feel comfortable and open to learning new things and taking on new adventures. And this cycle goes on and on.

What advice do you have for future actuaries or actuaries just getting their careers started?

There are a lot of fundamentals that are key to learn in-depth but don't get stuck for too long on them. Make sure you look expansively at how you can apply what you learn while looking at new ways of doing things.

What do you see as the future of the profession?

We don't know! That is what is so exciting about it. While we certainly have a vision and should be proactive in shaping our future, we also need to be responsive to whatever may come. One of the things I love about working for Buck is our conviction that we can both help shape the future and respond to it. One area that I consider vital to our future is expanding diversity, equity, and inclusion, and I am enthusiastic about making this happen by serving on the CCA's DE&I Task Force and as a Curator for Buck's DE&I Council. While we may not know the future, we can still work towards making it a better future.

How do you define yourself as a Consulting Actuary (i.e., what does it mean to be a consultant)?

Most fundamentally, as consulting actuaries we are working on defining and solving problems that are real. And sometimes we need to develop new approaches to figure something out.

Do you have strong opinions about calculators?

Yes, they need to have big buttons!

What is the most important thing you've learned in the last five years?

When things don't go as expected or aren't what I'm hoping for, I can still handle it. And sometimes it ends up being better than what I was hoping for in the first place! Either way, it is a good learning experience.

If you weren't an actuary, what else might you like to do for work?

I really want to be an astronaut, but I had promised my wife (before we got married) that I would not go to the moon because she was legitimately concerned that I would. So, I will remain an actuary.

What do you do in your free time?

Have you not already read above some of the crazy things I do in my free time? Okay, I will give you another: watching anything by David Lynch (especially "Twin Peaks"). And, while I am at it, here is a good one from the past: I used to sword fight – with actual swords! Until I got hurt and realized that maybe this isn't the smartest thing to do. But I still have my swords, so intruders beware!

What does being a member of the CCA mean to you?

It means working side-by-side with my peers to further advance our profession and having fun while we do that.

Thank you, David, for taking the time to share this with us and the actuarial community!

[Have a question for David? Send the CCA an email at conference@ccactuaries.org containing your contact information, and we'll get the message to him on your behalf.]