Health Practice Council Volunteers Engage With Lawmakers, Policymakers in Annual ‘Hill Visits’

Academy Health

Practice Council volunteers visited federal lawmakers and policymakers Feb. 27–28 for their annual “Hill visits” on Capitol Hill in Washington, D.C.

More than 20 volunteers visited nearly two dozen congressional offices and federal agencies, including the Centers for Medicare & Medicaid Services’ Center for Consumer Information and Insurance Oversight (CCIIO), the Department of the Treasury, the Government Accountability Office, the Congressional Budget Office, and the Congressional Research Service.

In conjunction with the meetings, the Academy released SEE HILL VISITS, PAGE 9

It’s Time to Nominate Academy Directors

It’s time once again to share your recommendations for Academy regular directors, elected to the Board of Directors by Academy membership in an online election in the summer from a slate of candidates presented by the Nominating Committee. The committee will be considering new candidates for regular directors in the next few months in accordance with the criteria provided in the Nominating Committee Guidelines.

“Nominating candidates who will advance the Academy’s mission starts with members with firsthand knowledge of their peers’ talents, experience, and leadership abilities to serve the Academy in our public policy and professionalism committees,” said Academy Immediate Past President Shawna Ackerman, chairperson of the Nominating Committee. “Making the committee aware of such exceptional individuals and the qualities that makes them suited to serve the Academy through Board service is the critical first step in ensuring we will continue to have effective leadership in order to serve the U.S. profession and the public.”

Please share your recommendations by submitting the member’s name and qualifying information via the Academy Board Election Center no later than April 15, 2020. Members are invited to nominate themselves or others for consideration.

The Academy holds uncontested elections. Some will recall that the Board experimented several years ago with contested elections for regular director seats over a two- or three-year period, as a means of testing a voting tradition that some other actuarial associations have. After several years of the experiment, the Board subsequently decided to reaffirm the longstanding Academy process of holding uncontested elections.

The Academy’s Nominating Committee tries to ensure that the Academy’s Board composition reflects our unique position as the U.S. national organization established to include actuaries from all practice areas—as well as an equitable distribution among actuarial specialties, business affiliations, and employers who all recognize that the Academy’s independence andobjectivity is fundamental to fulfilling our mission. The Academy’s nominating process entrusts the Nominating Committee with identifying those Academy volunteers whose service to the Academy has made them an excellent candidate for service on our Board, which is dedicated to furthering our public policy and professionalism mission.

Results of the nominating process will be announced in future issues of Academy publications This Week and Actuarial Update.
Reminder—Academy 2020 Election Guides

With the 2020 presidential election cycle getting into full swing and “Super Tuesday” coming up, the Academy’s 2020 Making Issues Countdown election guides offer voters timely, nonpartisan information on key issues including Social Security, health insurance, secure retirement, and more. The guides give pertinent background information and sample questions for presidential and congressional candidates about financial challenges and public policy reform options for major insurance and retirement systems and programs such as Social Security, as well as Medicare, climate risk, retirement security, and more.

Recently Released

The Winter Retirement Report includes an in-depth Q&A about the recently passed SECURE Act and the new law’s implications on retirement and pensions. Also in the issue, a preview of the Pension Practice Council’s upcoming webinar series on retirement plan coverage, a preview of the upcoming 2020 Enrolled Actuaries Meeting, and legislative and regulatory updates.

The February HealthCheck previewed the Health Practice Council’s (HPC) annual “Hill visits” (see story, page 1). Also, several HPC committees sent comment letters to the Centers for Medicare & Medicaid Services, and recent legislative and regulatory activity. (HealthCheck will become a quarterly publication beginning in April.)

Order Today: P/C Loss Reserve, Life and Health Law Manuals

Don’t forget to place your order. The Academy’s two law manuals are available for immediate purchase and download.

The P/C Loss Reserve Law Manual is designed to help appointed actuaries and others know the requirements for specific statements of actuarial opinion. The manual contains a compilation of insurance laws relating to P/C loss and loss expense reserves for all 50 states, Washington, D.C., and Puerto Rico. Users can directly access each jurisdiction’s laws, making it a useful reference tool for actuaries. Order today.

The Life and Health Valuation Law Manual contains information to help appointed actuaries and others know the requirements of the NAIC model Standard Valuation Law and the model Actuarial Opinion and Memorandum Regulation. It includes a concise summary of the valuation laws (and NAIC regulations) of all 50 states, the District of Columbia, and Puerto Rico. Order today.
Public Policy Outreach

ACADEMY PRESENTERS delivered three concurrent public policy presentations in different practice areas at the Feb. 25 meeting of the Actuaries Club of Philadelphia.

Secretary-Treasurer Cathy Murphy-Barron presented a session on “Deciphering the Different Options to Expand Public Coverage” that highlighted the key design elements that proposals to expand public coverage need to specify to be fully evaluated and implemented, and provided an update on federal and state legislative and presidential candidate expansion proposals.

In “The Economics of Social Security,” Social Security Committee member Jerry Mingione provided an overview of Social Security’s financial position, key drivers of the program’s financing, the rationales and outcomes of the 1983 program reform, and potential changes to make the system sustainable and use the trust funds more effectively.


Volunteer Action Required: Commitment to Objectivity

COMMITTING ON an annual basis to professional objectivity is required to perform volunteer work for all those who participate in Academy committees. Art Panighetti, vice president of the Academy’s Council on Professionalism, reminded Academy volunteers on Feb. 28 to submit a conflict of interest (COI) acknowledgment and continuing education (CE) attestation. The January Actuarial Update also noted the annual acknowledgment of the Academy’s COI policy and CE attestation that all those who serve on our committees must complete.

If you are a volunteer or Interested Party, follow the instructions in the email you received or on the membership page under “Volunteer Acknowledgments” under Volunteer Resources. For more information about the Academy’s commitment to professional objectivity, please visit the Professional Objectivity at the Academy page.

Year-in-Review Alert

THE ACADEMY RELEASED its 2019 year-in-review alert, which offers a comprehensive summary of last year’s significant regulatory and legislative events at the state, federal, and international levels that are of interest to the U.S. actuarial profession. It includes Academy-related work in the past year in key areas, including flood insurance, climate risk, and terrorism insurance; health care insurance and issues including prescription drug costs, changes to the Affordable Care Act, and Medicare; principle-based reserving for life insurance; Social Security; lifetime income; and many other issues that are carrying into the 2020 election year. Read the Academy alert.

ACI Updated With Latest Data

THE Actuaries Climate Index’s (ACI) five-year moving average reached a new high for the sixth consecutive quarter, according to the latest data release that includes summer 2019. After reaching a value of 1.18 in spring 2019 (revised upward from 1.16 due to data updates), the ACI’s five-year moving average stands at 1.20. The ACI is sponsored by the Academy, the Canadian Institute of Actuaries, the Casualty Actuarial Society, and the Society of Actuaries. Read the news release.
ABCD Releases 2019 Annual Report

The Actuarial Board for Counseling and Discipline (ABCD) released its 2019 Annual Report. Last year the ABCD handled 138 cases, comprised of 104 requests for guidance (RFGs) and 34 inquiries, in line with the previous year. It received 17 new inquiries and closed 20 inquiry cases. Of the closed inquiry cases, 12 were dismissed, one was dismissed with guidance, five resulted in counseling, and two were resolved with a recommendation for discipline. A chart showing the number of cases handled by the ABCD since its inception in 1992—including RFGs and inquiry cases—is included in the report.

Professionalism News

The Wall Street Journal cited the Academy’s research on estimating the potential health care savings of reference pricing.

MarketWatch and Financial Planning stories quoted Noel Abkemeier, co-chairperson of the Lifetime Income Risk Joint Committee, on the SECURE Act’s requirement to provide monthly income estimates based on 401(k) savings.

A Bipartisan Policy Center report cited the April 2017 health issue brief, Steps Toward a More Sustainable Individual Health Insurance Market.

AIS Health’s Health Plan Weekly cited the Academy’s September 2019 issue brief on surprise medical billing.

MarketWatch cited the Academy’s analysis of multiemployer pension plans in an article noting that New York lawmakers are urging congressional leaders to take action on the multi-employer crisis.

The Auburn Citizen (N.Y.) cited the Academy’s analysis of multiemployer pension plans in an article noting that New York lawmakers are urging congressional leaders to take action on the multi-employer crisis.

Cleveland radio station WTAM cited the Academy’s research on longevity risk for aging couples.

Professionalism Briefs

David Driscoll joined the Council on Professionalism.

The Academy’s Annual Law Manuals

The Life and Health Valuation Law Manual is designed to help appointed actuaries know the requirements of the NAIC model Standard Valuation Law and the Model Actuarial Opinion and Memorandum Regulation.

The P/C Loss Reserve Law Manual contains useful information to help appointed actuaries know the National Association of Insurance Commissioners (NAIC) Annual Statement requirements for Statements of Actuarial Opinion (SAOs).

Both manuals are available in a variety of formats, allowing you to pick the version that best suits your needs.

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Precept 3—Which Standards Apply?

Precept 3 of the Code of Professional Conduct requires actuaries to ensure that the actuarial services they perform satisfy applicable standards of practice. Annotation 3-1 goes on to require actuaries to “observe applicable standards of practice that have been promulgated by a Recognized Actuarial Organization for the jurisdictions in which the Actuary renders Actuarial Services.”

Most of the time, actuaries know which standards of practice apply to their work. For actuarial work products intended to be used in the U.S., the actuarial standards of practice (ASOPs) promulgated by the Actuarial Standards Board (ASB) apply. But in some cases, the actuary may be uncertain. When deciding which standards are applicable, the actuary must consider two things: the jurisdiction and the assignment itself.

Let’s take a look at “jurisdiction” first. The jurisdiction where you render actuarial services is not necessarily your physical location. It is where your work product is intended to be used. As described in the Academy’s paper on international practice, the jurisdiction of the work product may be determined by a variety of factors, such as:

- The domicile of the actuary’s principal (i.e., client or employer);
- The domicile(s) of the intended user(s) of the work product (e.g., the principal or regulators);
- The expectations of the intended user(s);
- The location where the work was intended to be used;
- The jurisdiction whose laws and standards the actuary referred to in completing the work product; and
- The stated purpose of the work product.

In some cases, standards from more than one jurisdiction may apply. In such cases, or where the jurisdiction isn’t clear, you should strive to follow the standards of all of the relevant jurisdictions, typically by following the standard that is strictest.

Once you have determined which jurisdiction’s standards are most applicable, you must then determine whether those standards are applicable to the task at hand. If the jurisdiction in which you are providing actuarial services does not have standards of practice or does not have standards that apply to the work you are doing, then professional judgment is required. Annotation 3-2 addresses this very situation:

“Where a question arises with regard to the applicability of a standard of practice, or where no applicable standard exists, an Actuary shall utilize professional judgment, taking into account generally accepted actuarial principles and practices.”

As described in the Academy’s paper on international practice, the jurisdiction of the work product may be determined by a variety of factors.

When providing actuarial work products to be used in foreign jurisdictions that lack standards applicable to the assignment, it is a good idea to consult the local actuarial organization and review local practice. In some cases, standards from another jurisdiction may be used or adapted. In such cases, it is a good idea to disclose the standard used, any adaptations made, and the rationale for both.

It is important to remember that Annotation 3-2 is also relevant in situations where U.S. practice is emerging and has yet to be covered by the ASB’s standards of practice. Even if you are working in an emerging area, certain ASB standards will apply. ASOP No. 1, Introductory Standard; No. 23, Data Quality; and No. 41, Actuarial Communications, always apply for actuarial work intended to be used in the U.S. After considering the guidance in those ASOPs, you will need to use professional judgment.

Whenever you provide actuarial services in a jurisdiction or for an assignment where no standards appear to apply, it may be helpful to consult the Actuarial Board for Counseling and Discipline or the actuarial association of the jurisdiction in question. In all cases, it would be wise to disclose which standards you chose to use and the rationale for your decision.
NEW ACADEMY MEMBERS IN THE SECOND HALF OF 2019, the Academy welcomed 345 new members. The new members’ average age was just over 30 years old, and 35.4 percent were women.

The majority of the new members, 220 (almost 64 percent), are employed by an insurance organization or organizations serving the insurance industry. There were 106 (24.6 percent) working as consulting actuaries. Twelve work in some form of government service, with six listed as “miscellaneous,” and one in a nonprofit position.

Health was the most popular area of practice at 122 (64 percent); followed by property/casualty, with 85 (24.6 percent); life, with 83 (24.1 percent); pension, with 37 (10.7 percent); and risk management with six (1.7 percent). Eleven listed “other,” and one did not identify a practice area.

Congratulations to the following new members who have taken the next step in their careers to demonstrate their commitment to professionalism and serving the public through the Academy.

Alexander J. Abraham
Casey T. Ahlbrandt-Rains
Min Seob (Max) Ahn
Sang Hoon Ahn
Bilal A. Alam
Taaha Ali
Haitham I. Aly
William A. Ampadu
Choon Hong Ang
Neal D. Aronson
Taylor L. Ayres
Corey B. Barnes
Sean H. Bartels
Alexander K. Basyrov
Michael A. Baznik
Kevin R. Beglane
John Marc K. Belanger
Allison L. Belgum
Austin C. Bergstrom
Nikhail Bharwani
Bryan M. Biddinger
Max K. Billings
Ryan K. Bilton
Nathan B. Bishop
Sarah M. Black
Joshua C. Blondell
Nicholas Boguszewski
James M. Bonny
Victoria M. Boon
Amy J. Borgone
Thomas C. Brandt
Elena Bronson
David M. Brown
Asa J. Bull
Elizabeth A. Buren
Quinn E. Cahill
Taylor S. Call
Lauren E. Canfield
Carter M. Cannon
Matthew H. Cantor
Rachael A. Carnale
Hana N. Carpenter
Laura M. Carstensen
Shelly Chang
Shih-Ming Chang
Olivia E. Chauhan
Jingshuang Chen
Shilin Chen
Shuzhen Chen
Ahsan K. Chima
Gordon W. Chin
Naomi V. Cooney
Hannah J. Cregg
Caroline E. Cross
Bryan A. Cuartas
Michael A. Cusumano
Vincent T. Dang
Frank O. Danquah
Collin C. Davidson
Amber L. Decker
Natalie J. DeClue
Christopher M. Denning
Katherine M. DeSimone
Kevin P. Desmond
William R. Detweiler
Tal E. Dieck
Jean H. Dizon
Olivia L. Doll
Chiara L. Drago
Daniel P. Driscoll
Roy F. Drusky
Mary R. Dupouy
Savannah E. Dwyre
Keith A. Edwards
Nathan M. Egner
Jacob M. Epperly
Michael J. Evans
Anthony T. Fandaccone
Huaxuan Fang
Michael T. Farrell
Jeffrey M. Feder
Jesse S. Feldman
Adam J. Feller
Li Feng
Ryan D. Fette
Daniel J. Figueroa
Colin N. Finch
Luke R. Fischinger
Lauren A. Fisher
Joel J. Fitzgerald
Amanda M. Fitzgibbon
Franklin Fotsing
Kongne
Blake A. Fredrickson
Chen Fu
Shawny J. Gabriel
Hongyi Gao
Zhihui Gao
Casey Gardner
Jordan Gerry
Selina J. Gilbertson
Beth A. Goldbach
Kenneth C. Gordon
Amy L. Gormaley
Andrew S. Greenawalt
Charles E. Greenwald
Kayla T. Greeson
Molly R. Guineau
Yujie Guo
Kyle R. Hague
William J. Han
Laura R. Harter
Jason T. Hartman
Stephen G. Hassman
Gregory A. Hawes
Ken J. Hawkins
Joseph F. Hayes
Yi Fan He
Joseph A. Heath
Francis Hebert-Losier
Ryan M. Heil
Carl A. Herdegen
Heather C. Hessenthaler
Stephanie A. Hill
Matthew R. Hillman
Eric A. Hintikka
Taisa M. Hnateyko
May Ho
Rachel E. Hochberg
Tyler R. Hoevinghoff
Donald C. Holt
Mohammed S. Hossain
Yufei Hou
Esther F. Howard
Roy Z. Huang
Paul E. Hufstetler
Evan R. Hunter
Eric J. Hwang
Rachel Hyman
Anthony C. Ip
Richard J. Ireland Jr.
Baron A. James
Katarzyna Jamroz
Jason R. Janik
Thomas Jarrold
Daniel J. Jensen
CPC Comments on Proposed P/C Rate-Filing ASOP

THE CASUALTY PRACTICE Council (CPC) submitted comments to the Actuarial Standards Board regarding a proposed new actuarial standard of practice (ASOP) on rate-filing by property/casualty insurers.

The comments addressed questions including the existing or current actuarial responsibilities in determining the final proposed rates, and in the development of a rate filing; aspects of rate filings that are considered actuarial in nature, or not; aspects of a rate filing frequently cause issues during regulatory review; if the proposed ASOP on modeling sufficiently addresses concerns with regard to rate filings; actuarial aspects need further guidance to actuaries in the rate determination process beyond the guidance already contained in existing ASOPs; if guidance to actuaries needed for all rate filings; and if the scope of this standard be confined to filings that require an actuarial certification.

COPLFR Comments to NAIC on Schedule P Instructions

THE COMMITTEE on Property and Liability Financial Reporting (COPLFR) sent a comment letter to the NAIC’s Statutory Accounting Principles (E) Working Group regarding Schedule P instructions for retroactive reinsurance between affiliates and non-affiliates.

The letter cites a May 2019 COPLFR letter regarding a reinsurance company reinsuring certain workers’ compensation and construction defect liabilities from a 2015 agreement, and attaches a 2015 Schedule P in addition to a previously submitted 2016 Schedule P. “Industry Schedule P data can also be distorted based on what is and is not included in industry totals based on the data scrubbing performed,” the letter stated.

CASUALTY BRIEFS

- Greg Frankowiak, Dave Heppen, and John Wade joined the Casualty Practice Council.
- Susan Pino joined the Casualty Loss Reserve Seminar Planning Committee.
- Scott Cederberg and Achille Sime Lanang joined the Committee on Property and Liability Financial Reporting.
- William VanDyke joined the Workers’ Compensation Committee.

This Month in Social Media

On Facebook, the Academy marked Black History Month with a look back at a conversation with Ivan Houston, a longtime member of the Academy, who spoke about his experiences as an actuary and serving as a Buffalo Soldier during World War II.

On Twitter, we shared highlights from our 2020 Election Guides, which provide valuable insights on key policy issues related to financial risk, health insurance, and other key issues in this election year.

On LinkedIn, we ask: “Is ‘Data Science’ an Existential Threat for Actuaries?” This cover story from the most recent issue of Contingencies investigates what the hot new career trend can tell us about the actuarial profession’s future.

Make sure you’re a part of the conversation online by following us on Facebook, Twitter, and LinkedIn. Like what you see? Help spread us the word by liking and sharing our updates.
Medicaid Subcommittee Comments to CMS

The Medicaid Subcommittee sent a comment letter to the Centers for Medicare & Medicaid Services (CMS) regarding the Medicaid fiscal accountability regulation proposed rule. The letter made recommendations for further analysis, and wrote that the following actions should be considered: changing the distribution of the tax burden and reducing Medicaid program expenditures through reductions in provider reimbursement levels or cuts to covered benefits or populations.

Hill Visits, continued from page 1

three issue briefs—on Medicaid costs, health care costs (smarter spending), and long-term care—to discuss during their visits.

Volunteers discussed key health issues including the Affordable Care Act, health care delivery, Medicare and Medicaid, telehealth, long-term care, individual and small group markets, and more.

“With so many health policy issues being debated in Washington, D.C., we’re pleased to have had constructive discussions on a range of topics with policymakers and agencies,” said Audrey Halvorson, Academy vice president, health. “The Academy’s reputation as a nonpartisan source of information is highly valued on Capitol Hill and by federal regulatory agencies.”

‘Separate Account Products’ Life Webinar

The Academy’s Life Practice Council (LPC) hosted a Feb. 25 webinar, “Separate Account Products,” which gave attendees information about the use of separate accounts in insurance products. LPC Vice President Laura Hanson moderated the discussion, and the presenters were Academy President-Elect Tom Campbell; Frank O’Connor, vice president of research and outreach, Insured Retirement Institute; and Antonio Rosa, director of external reporting, Talcott Resolution.

The speakers covered topics including the history of separate account products, NAIC model laws and regulations applicable to separate account products, accounting and reporting practices for separate account products, and the effects of insulation in separate accounts.

“There have been a lot of questions about the many uses of separate accounts and how companies treat those accounts from a regulatory and an accounting perspective, so the webinar was a good opportunity to go over the basics and discuss some of the practices that we have seen so far,” Campbell said after the webinar.

Slides and audio are available free for Academy members.
**Life Groups Comment to NAIC**

LIFE GROUPS COMMENTED to NAIC in February on several issues.

**Macroprudential Task Force on Liquidity Stress Testing**
The Macroprudential Task Force sent a comment letter to the NAIC Financial Stability (EX) Task Force and Liquidity Assessment (EX) Subgroup on the exposed Liquidity Stress Testing Framework. The task force wrote that a realistic implementation timeline should be followed; the proposed liquidity scenarios should be further developed; and an intended level of stress severity should be described, and scenarios should be developed in a manner consistent with the intended level.

**Life Illustrations Comments on IUL Policies**
The Life Illustrations Work Group sent a comment letter to NAIC’s Indexed Universal Life (IUL) Illustration (A) Subgroup about Guideline XLIX (AG 49) and illustrations of IUL insurance policies. The letter noted two types of usage (Type A and Type B), and offered four principles for evaluating potential changes to AG 49.

**Work Group Submits Comments on Model #787, AG 48**
The Life Reinsurance Work Group sent a comment letter to the NAIC Reinsurance (E) Task Force regarding the task force’s exposed memorandum, which requested comments on whether compliance with Actuarial Guideline XLVIII (AG 48) should be considered to be “substantially similar” to Model #787 under the NAIC Financial Standards and Accreditation Program.

### LIFE BRIEFS

- Irwin Silber joined the Life Underwriting and Risk Classification Work Group.
- Allen Jacobsen joined the SVL Interest Rate Modernization Work Group.

**Pension News**

**PPC Webinar Series to Look at Retirement Plan Coverage**

THE PENSION PRACTICE COUNCIL (PPC) will kick off a three-part webinar series next month, “Retirement Plan Coverage in America: Today’s Realities and Tomorrow’s Prospects,” which will focus on the state of the current retirement system where just over half of American workers are participating in employer-sponsored plans. Plan coverage and financial status data will be presented, along with as general background on how these plans are operated and funded and the governance structures under which they operate. Recent public policy proposals and actions also will be discussed.

The webinars will be:

- **Focus on Multiemployer Plans,** on March 24, will feature Christian Benjaminson, chairperson of the Multiemployer Plans Committee, Joe Hicks, vice chairperson, and committee member Susan Boyle.
- **Focus on Public Pension Plans,** set for April 23; and
- **Focus on Private-Sector Plans, State Programs, and Opportunities to Expand Coverage,** date to be determined.

Registration for the webinars will open soon.

**Discounted Registration Rates Available for 2020 EA Meeting**

DISCOUNTED REGISTRATION rates are available through the end of February for the **2020 Enrolled Actuaries Meeting**, to be held March 29–April 1 in Washington, D.C. Jointly sponsored by the Academy and the Conference of Consulting Actuaries (CCA), the 45th annual EA Meeting will follow the new format introduced in the past few years, with shorter sessions on key retirement and pension issues that will provide you with more EA credit opportunity. Academy and CCA members who register online or postmark their registration by Feb. 29 will receive the discounted rate. Register today.
IRS Announces Renewal Season Open for Enrolled Actuaries

The IRS has opened the renewal season for enrolled actuaries for the April 1, 2020–March 31, 2023, period. The Joint Board for the Enrollment of Actuaries (JBEA) has asked the Academy to help publicize the re-enrollment period. For details on the renewal form and instructions, click here.

ERM/ORSA Committee Comments to IAIS

The ERM/ORSA Committee submitted comments to the International Association of Insurance Supervisors on its Issues Paper on the Implementation of the Recommendations of the Task Force on Climate-Related Financial Disclosures (“TCFD Recommendations”).

The letter noted that in support of NAIC’s analyzing and improving disclosures within the United States, the committee is undertaking a two-stage research project lasting about a year. In the first stage, the committee working with NAIC to analyze the responses provided to the most recent NAIC Climate Risk Disclosure Survey, and in the second stage it will assess information that is not being provided by most companies in response to the current NAIC survey but which would be provided if the Financial Stability Board’s TCFD guidelines were being followed.

Save the Date
November 5–6, 2020

“The foremost actuarial meeting on public policy.”
—2019 ATTENDEE
Listen to Actuary Voices, the Academy’s new podcast series, to hear from our always-interesting Academy members about how and why they chose their actuarial careers.

Explore our resources, which answer your frequently asked questions about professionalism, the USQS, and more.

Read Professionalism Perspectives, our blog, which shares insights from Academy leaders about the role of professionalism in our work.