



# Ezra Penland

Actuarial  
Recruitment

OVER 35 YEARS OF INDUSTRY EXPERIENCE  
(800) 580-3972 • [actuaries@EzraPenland.com](mailto:actuaries@EzraPenland.com) • [EzraPenland.com](http://EzraPenland.com)

Company  
Brochure &  
US Actuarial  
Salary Surveys



2014-2015

# 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 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**

"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**

"I've had the distinct pleasure of having been a client of Sally's both as a prospective employer as well as a professional seeking a new career opportunity. I can say, without hesitation, that she has exceeded my expectations in all the situations that we have worked together. She doesn't view the hiring process as being a sporting event ("winning at all costs"); instead, she knows that looking for a good match should be a "win-win" proposition. Again, from both perspectives (employer and employee), her efforts have consistently paid off for me in durable beneficial relationships." - **Chief Actuary, Consulting Firm**

## **Claude Penland, Partner:**

"I first met Claude in 2003. He was a key person, being a fount of knowledge on the insurance industry in general and the actuarial profession in general. He was always very helpful in getting me and others key information, and excellent in helping me make connections with others in the actuarial community." - **VP & Actuary, An Actuarial Seminar Company**

"I have had the privilege and the pleasure of working with Claude as a function of being a member of [an actuarial networking website] where Claude was the Website Sponsor. Claude helped to manage the growth of the website and the community into perhaps the primary resource for both credentialed actuaries and actuarial students, demonstrating a keen understanding of the needs of students and established actuaries alike.

His combination of people skills, actuarial expertise, and visionary thinking is sure to be a significant asset to whatever challenge he chooses to accept (and conquer) next." - **Casualty Actuary, International Reinsurance Company**

"Over my career, I have spoken with Claude about my career and he has always given me sound advice regarding the direction of my career and what positions I should be interested to accomplish my goals. I would recommend Claude to any company considering hiring him." - **Casualty Actuary, Commercial Lines Insurer**

Ezra Penland Actuarial Recruitment was established by Sally Ezra and Claude Penland, ACAS, MAAA, partners with over 35 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 Associate-ship, 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](http://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](mailto: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\*\*](http://EzraPenland.com/submitjobs)

Candidates can visit [\*\*www.ezrapenland.com/contact\*\*](http://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](http://EzraPenland.com/salary). These surveys cover Property and Casualty, Life, Health and Pensions.



## OUR RECRUITERS



### **Pamela Brunit, Actuarial Recruiter:**

Ms. Brunit brings with her leadership skills as well as a strong background in business marketing and management. She has an excellent capacity for research and for managing client and candidate myriad demands. Contact Pam at [pamela@ezrapenland.com](mailto:pamela@ezrapenland.com) or (773) 598-4751.

### **Ryan Cashman, Actuarial Recruiter:**

Ryan brings with him a strong work ethic, and a passion for building strong relationships with both clients and candidates. He enjoys a good challenge. Contact Ryan at [ryan@ezrapenland.com](mailto:ryan@ezrapenland.com) or (773)598-4747.

### **Tom Clohisy, Actuarial Recruiter:**

Tom has executive recruiting experience, as well as recruitment business development skills. He was also a successful commodities trader for a number of years, after having earned an MBA from Loyola University and a Bachelor's degree from Purdue University. Contact Tom at [tom@ezrapenland.com](mailto:tom@ezrapenland.com) or (773) 598-4771.

### **Kevin Elliott, Actuarial Recruiter:**

Kevin has a proven business development, sales and leadership background in finance and technology. Contact Kevin at [kevin@ezrapenland.com](mailto: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](mailto:sally@ezrapenland.com).

### **Jacob Galecki, Actuarial Recruiter:**

Jacob is a graduate of the actuarial program at Temple University, and a Master of Liberal Arts from the University of Pennsylvania. He is a member of Gamma Iota Sigma, and sits on the board. His recruiting passion, work ethic and technical skills shine through on every interaction. Contact Jacob at [jacob@ezrapenland.com](mailto:jacob@ezrapenland.com) or (773) 598-4748.

## Davanna Jared, Associate Recruiter:

Davanna supports Jacob Galecki and is especially adept at candidate management. Contact Davanna at [davanna@ezrapenland.com](mailto:davanna@ezrapenland.com) or (773) 598-4749.

## Michael Leggett, Actuarial Recruiter:

Michael has extensive client management and problem-solving experience. He takes great care to understanding a candidate's goals and interests, and puts great energy into finding great fits for both the candidate and client. Contact Michael at [michael@ezrapenland.com](mailto:michael@ezrapenland.com) or (773) 598-4752.

## Yvonne McArdle, Office Manager:

Yvonne has had an impressive career juggling myriad managerial responsibilities. These have included handling daily operations in customer support, sales, marketing and accounting. Contact Yvonne at [yvonne@ezrapenland.com](mailto:yvonne@ezrapenland.com).

## Brendan McElhaney, Actuarial Recruiter:

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](mailto:brendan@ezrapenland.com) or (773) 598-4716.

## Emily Moss, Actuarial Recruiter:

Emily has impressive sales and operations experience matched by her unbridled enthusiasm for her clients and candidates. Contact Emily at [emily@ezrapenland.com](mailto:emily@ezrapenland.com) or (773) 598-4754.

## 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](mailto:claudio@ezrapenland.com).

## Lauren Scalzo, Actuarial Recruiter:

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](mailto:lauren@ezrapenland.com) or (773) 598-4717.

## Emilia Witt, Associate Recruiter:

Emilia supports Sally Ezra on candidate and client management, and is also earning a Master's in Actuarial Science. Contact Emilia at [emilia@ezrapenland.com](mailto:emilia@ezrapenland.com) or (773) 598-4738.

## Nicole Franks, Data Entry Analyst

## Dane Hansen, Data Entry Analyst

## Sairah Khan, Data Entry Analyst

## Nicklaus Lynch, Data Entry Analyst

## Maia McBurney, Data Entry Analyst

## By Sally Ezra

- "Actuarial Recruiters' Roundtable"  
– August 2012 – *Casualty Actuarial Society's Actuarial Review*
- "Attracting the Entry-Level Actuary"  
– July 2012 *Society of Actuaries' Blog*

## By Claude Penland, ACAS, MAAA

- "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*
- "111 Important Twitter Feeds for Insurance & Reinsurance Professionals"  
– February 2011
- "LinkedIn Social Networking for Insurance Professionals"  
– February 2011
- "10 Prominent Influenza Pandemic Models: Death, Disease and Economic Loss Modeling"  
– February 2011
- "40 Insurance Trends for 2011"  
– February 2011
- "An Exciting Time to Consider the Microinsurance Market"  
– February 2011
- "C-Level Health Insurance Salary Survey"  
– February 2011
- "C-Level Life Insurance Salary Survey"  
– February 2011
- "C-Level Property and Casualty Insurance Salary Survey"  
– February 2011

- "Workers Compensation Predictive Modeling Comes of Age"  
– Quoted – May 2012  
*American Academy of Actuaries' Contingencies*
  - "The Evolving Actuarial Marketplace"  
– Quote Excerpts – July 2011  
*American Academy of Actuaries' Contingencies*
  - "C-Level Property and Casualty Reinsurance Salary Survey"  
– February 2011
  - "Pension Risk Trends: Companies, Governments, Accounting, Oh My"  
– February 2011
  - "Predictive Modeling for Life, Health and Casualty Actuaries"  
– February 2011
  - "Recent Activity Among Insurance Company Startups and Branch Operations"  
– February 2011
  - "Recent Activity in the Global Reinsurance Market"  
– February 2011
  - "Recent Activity in the Takaful (Islamic Insurance) Market"  
– February 2011
  - "Ten International Emerging Risks for Insurers and Reinsurers"  
– February 2011
  - "Actuarial News"  
– January 2011
  - "Bermuda Insurance and Reinsurance Transactions"  
– January 2011
  - "China Hong Kong Insurance Market in 2010"  
– January 2011
  - "European Insurance News 2010"  
– January 2011
  - "India Insurance Market 2010"  
– January 2011
  - "Insurance Mergers & Acquisitions"  
– December 2010
  - "Predictive Analytics, Modeling News and Trends"  
– December 2010
  - "So Why Do Job Hunters Use Executive Recruiters?"  
– December 2010
  - "C-Level Salary Surveys Compared"  
– November 2010
  - "2012 Insurance Trends"  
– April 2011
  - "2013 Insurance Trends"  
– April 2011
- Many others can be found at [www.EzraPenland.com/Publications](http://www.EzraPenland.com/Publications)*

## 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), many University Actuarial programs, and regional actuarial affiliates and actuarial clubs.



EZRA PENLAND US ACTUARIAL SALARY SURVEYS  
THE INDUSTRY'S LEADING SURVEYS IN \$(000)

# SALARY SURVEYS

The Ezra Penland Actuarial Recruitment 2014 United States Actuarial Salary Surveys\*  
 Base Salary Plus Paid Bonuses, in US\$thousands  
 US Property and Casualty Actuaries, All Employment Types, ©2014 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	52-68	55-71	58-77						
1	56-71	59-77	62-83	65-87	72-91	76-97	86-129		
2	58-74	62-80	64-87	69-94	75-99	80-105	89-133		
3	60-77	64-82	67-90	72-100	78-107	83-113	93-138		
4	65-83	69-87	72-93	76-104	82-113	88-123	96-146	104-156	116-181
5	70-90	73-92	76-97	79-108	86-117	92-132	98-153	111-162	122-192
6	71-94	75-97	78-102	82-112	88-121	95-137	103-158	116-142	129-202
7	73-98	77-102	81-108	85-117	91-126	99-141	111-163	123-186	136-212
8		80-107	83-114	89-121	96-132	104-146	118-168	131-188	142-222
9		82-112	86-117	93-124	101-135	109-149	125-174	136-191	147-239
10			89-121	98-129	106-140	114-154	131-180	141-200	152-257
11			92-124	99-134	109-144	115-158	135-186	146-208	157-277
12				102-138	112-149	118-163	138-192	151-217	162-297
13				104-143	114-153	121-167	141-198	155-225	167-316
14				107-147	117-158	124-172	144-211	160-254	172-334
15				109-152	120-162	127-184	148-227	164-284	177-359
16				112-156	123-167	130-189	151-243	168-304	181-385
17				114-161	126-171	133-195	154-258	173-324	185-410
18				116-165	128-176	136-201	158-274	177-344	189-436
19				119-170	131-180	139-211	161-298	181-368	193-461
20+ years				121-174	134-185	141-220	164-330	185-397	197-489



Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	54-70	58-74	60-80						
1	59-74	62-80	64-86	68-91	74-95	79-101	89-134		
2	61-77	64-83	67-90	72-97	78-103	83-109	93-138		
3	63-80	66-85	70-94	75-104	81-112	86-117	96-143		
4	68-87	72-90	75-97	79-108	85-117	91-128	100-151	108-162	120-189
5	72-93	76-96	79-100	82-112	90-121	96-137	102-160	116-169	127-199
6	74-98	78-101	81-106	85-116	92-126	99-142	107-164	121-182	134-210
7	76-102	80-106	84-113	88-121	95-131	103-147	115-170	128-193	142-221
8		83-112	87-119	93-126	100-137	108-152	122-175	136-195	147-231
9		85-117	90-122	97-129	105-141	113-155	130-181	142-199	153-248
10			92-126	102-134	110-145	119-160	137-187	147-208	158-268
11			95-129	103-139	113-150	120-165	140-193	152-217	163-288
12				106-144	116-155	123-169	143-200	157-225	168-308
13				108-148	119-159	129-174	147-206	162-234	174-328
14				111-153	122-164	130-178	150-219	166-264	179-347
15				113-158	125-169	132-191	153-236	171-295	184-374
16				116-162	128-174	135-197	157-252	175-316	188-400
17				119-167	131-178	138-203	160-269	179-337	192-427
18				121-172	133-183	141-209	164-285	184-358	196-453
19				124-177	136-188	144-219	168-310	188-383	201-480
20+ years				126-181	139-192	147-229	171-343	192-413	205-509

US Property and Casualty Actuaries  
 Insurance/All Others, Excluding Consulting, Excluding Reinsurance  
 ©2014 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	51-64	54-67	56-73						
1	55-67	58-74	60-79	64-83	70-87	75-93	84-122		
2	57-70	60-76	63-83	67-89	74-94	78-100	87-127		
3	59-73	62-78	66-86	70-95	76-102	81-107	91-131		
4	64-79	67-83	70-89	74-99	80-107	86-117	94-138	102-148	113-172
5	68-85	72-88	74-92	77-102	84-111	90-125	96-146	109-154	120-182
6	69-90	73-93	76-97	80-106	86-115	93-130	101-150	114-167	126-192
7	71-94	76-97	79-103	83-111	89-120	97-134	109-155	120-177	133-202
8		78-102	82-109	87-115	94-125	102-139	115-160	128-179	138-211
9		80-107	84-111	91-118	99-129	107-142	122-165	133-182	144-227
10			87-115	96-123	104-133	112-146	128-171	138-190	149-245
11			90-118	97-127	107-137	113-151	132-177	143-198	153-264
12				100-131	109-142	116-155	135-183	148-206	158-282
13				102-136	112-146	118-159	138-188	152-214	163-300
14				104-140	115-150	121-163	141-200	156-242	168-318
15				107-144	117-154	124-175	144-215	161-270	173-342
16				109-149	120-159	127-180	148-231	165-289	177-366
17				112-153	123-163	130-186	151-246	169-308	181-390
18				114-157	126-167	133-191	154-261	173-327	185-414
19				116-162	128-171	136-200	158-284	177-350	189-439
20+ years				119-166	131-176	138-210	161-314	181-378	193-465

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	5 Exams	6 Exams	ACAS	8 Exams	FCAS
0-1 years	53-79	56-83	59-90						
1	58-83	61-91	63-97	66-102	73-107	78-114	88-150		
2	60-86	63-93	66-102	70-110	77-116	81-123	91-156		
3	62-90	65-96	68-105	73-117	79-125	85-132	95-161		
4	67-98	70-102	73-109	77-121	84-132	90-144	98-170	106-183	118-212
5	71-105	75-108	77-113	81-126	88-137	94-154	100-179	113-190	125-224
6	72-110	77-114	79-120	83-131	90-142	97-160	105-185	118-205	131-236
7	74-115	79-120	82-127	87-136	93-148	101-165	113-191	125-218	139-248
8		81-126	85-134	91-142	98-154	106-170	120-197	134-220	144-260
9		83-132	88-137	95-146	103-158	111-175	127-203	139-224	150-279
10			91-141	100-151	108-164	117-180	134-210	144-234	155-302
11			93-146	101-156	111-169	118-185	137-218	149-244	160-324
12				104-162	114-174	120-190	141-225	154-254	165-347
13				106-167	117-179	123-196	144-232	158-264	170-370
14				109-172	120-185	126-201	147-246	163-297	175-391
15				111-177	122-190	129-215	150-265	168-332	181-420
16				114-183	125-195	132-222	154-284	172-356	185-450
17				116-188	128-200	135-228	157-302	176-379	189-480
18				119-193	131-206	138-235	161-321	180-403	193-510
19				121-199	134-211	141-247	164-349	184-431	197-540
20+ years				124-204	137-216	144-258	168-386	188-465	201-572

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, ©2014 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	48-61	52-63	55-66				
1	51-69	55-73	58-76	60-79	63-87	69-96	
2	53-71	58-76	61-79	63-82	69-89	75-102	
3	55-73	60-79	65-83	67-85	72-91	78-109	
4	58-79	63-84	69-88	71-91	75-97	81-115	94-139
5	60-85	65-89	69-93	71-97	76-103	83-121	98-154
6	63-88	67-92	70-97	72-101	78-106	86-126	102-170
7		69-96	71-101	74-105	80-109	89-131	108-186
8		71-99	74-105	76-109	82-112	92-136	113-202
9			76-109	78-113	84-115	95-140	118-217
10				81-116	86-119	98-149	123-223
11				83-119	88-123	104-158	128-229
12				85-122	90-126	109-167	134-234
13				87-124	92-130	115-176	139-240
14				90-127	94-133	121-185	144-246
15				92-130	96-137	127-194	150-278
16				94-133	98-141	132-203	155-310
17				97-136	100-144	138-212	160-342
18				99-139	102-148	144-221	165-375
19				101-142	104-152	150-255	171-407
20+ years				104-145	106-155	155-291	176-455

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	53-67	57-69	61-72				
1	56-76	61-80	63-84	66-87	70-96	76-105	
2	58-78	63-83	67-87	70-90	76-98	82-112	
3	61-80	66-87	71-91	74-93	79-100	85-119	
4	63-87	70-92	76-97	78-100	82-107	89-126	104-152
5	66-93	71-97	76-103	78-107	84-113	92-133	108-170
6	70-97	73-101	77-107	79-111	86-117	95-139	113-187
7		78-109	78-111	81-115	88-120	98-144	118-204
8		80-113	81-116	83-120	90-123	101-149	124-222
9			83-120	86-124	93-127	104-154	130-239
10			86-121	89-127	95-131	108-164	135-245
11				91-131	97-135	114-174	141-252
12				94-134	99-139	120-184	147-258
13				96-137	102-143	127-194	153-264
14				99-140	104-147	133-204	159-270
15				101-143	106-151	139-213	164-306
16				104-147	108-155	145-223	170-341
17				106-150	110-159	152-233	176-377
18				109-153	113-163	158-243	182-412
19				111-156	115-167	164-281	188-448
20+ years				114-159	117-171	171-319	194-483

US Life Actuaries  
Insurance/Reinsurance/All Others, Excluding Consulting, ©2014 EzraPenland.com

Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	47-59	50-61	54-64				
1	49-67	54-71	56-74	58-77	62-85	67-93	
2	51-69	56-74	59-77	62-80	67-87	73-99	
3	54-71	59-77	63-80	65-83	70-88	75-106	
4	56-77	62-81	67-86	69-88	73-94	78-112	92-135
5	59-83	63-86	67-91	69-94	74-100	81-118	96-150
6	62-86	65-90	68-95	70-98	76-103	84-123	100-165
7		67-93	69-99	72-102	78-106	87-127	105-181
8		69-97	72-102	74-106	80-109	89-132	110-196
9			74-106	76-110	82-112	92-137	115-211
10			76-107	78-113	84-116	95-145	120-217
11				81-115	86-119	101-154	125-222
12				83-118	88-123	106-163	130-228
13				85-121	90-126	112-171	135-233
14				87-124	92-130	117-180	140-239
15				89-127	94-133	123-189	145-270
16				92-130	96-137	129-197	151-302
17				94-132	98-140	134-206	156-333
18				96-135	100-144	140-215	161-364
19				98-138	101-147	145-248	166-396
20+ years				101-141	103-151	151-283	171-433

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Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	50-61	53-64	57-66				
1	52-70	57-74	59-77	61-80	65-88	71-96	
2	54-72	59-77	63-80	65-83	71-90	77-102	
3	57-74	62-80	67-83	69-86	74-92	80-108	
4	59-80	65-85	71-89	73-92	77-98	83-115	97-136
5	62-86	67-90	71-94	73-98	78-104	86-121	101-152
6	65-89	68-93	72-98	74-102	80-107	89-126	105-167
7		71-97	73-102	76-106	82-110	91-131	110-183
8		73-101	76-106	78-110	84-114	94-135	116-198
9			78-110	80-114	86-117	97-140	121-214
10			80-112	83-117	89-120	100-149	126-221
11				85-120	91-124	106-158	132-228
12				87-123	93-128	112-167	137-235
13				90-126	95-131	118-176	143-242
14				92-129	97-135	124-185	148-249
15				94-132	99-139	130-194	153-279
16				97-137	101-142	136-203	159-309
17				99-138	103-146	142-212	164-340
18				101-141	105-150	148-220	170-370
19				104-144	107-153	158-255	175-400
20+ years				106-147	109-157	159-289	181-440



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Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	49-60	52-63	56-65				
1	51-69	56-73	58-76	60-79	64-87	70-94	
2	53-71	58-76	62-79	64-82	70-89	76-100	
3	56-73	61-79	66-82	68-85	73-91	78-107	
4	58-79	64-83	70-88	72-91	76-97	81-113	95-134
5	61-85	66-88	70-93	72-97	77-103	84-119	99-150
6	64-88	67-92	71-97	73-101	79-106	87-124	103-165
7		69-95	72-101	74-105	81-109	90-129	109-180
8		71-99	74-105	77-108	83-112	93-133	114-195
9			77-109	79-112	85-115	96-138	119-211
10			79-110	81-115	87-118	99-147	124-218
11				84-118	90-122	105-156	130-224
12				86-121	91-126	110-164	135-231
13				88-124	93-129	116-173	140-238
14				91-127	95-133	122-182	146-245
15				93-130	97-137	128-191	151-275
16				95-133	99-140	134-200	156-305
17				98-136	101-144	139-208	162-335
18				100-139	103-147	145-217	167-364
19				102-141	105-151	151-251	172-394
20+ years				105-144	108-155	157-285	178-424

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Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	52-64	55-66	59-69				
1	54-73	59-77	61-80	64-83	67-92	74-99	
2	56-75	61-80	65-84	67-86	74-94	80-106	
3	59-77	64-83	69-87	72-89	77-96	83-113	
4	61-83	67-88	74-93	76-96	80-102	86-119	101-142
5	64-89	69-93	74-99	76-102	82-108	89-126	105-158
6	67-93	71-97	75-102	77-106	83-112	92-131	109-174
7		73-101	76-107	79-110	86-115	95-136	115-190
8		75-105	79-111	81-115	88-118	98-141	120-206
9			81-115	83-119	90-121	101-146	126-223
10			83-116	86-122	92-125	104-155	131-230
11				88-125	95-129	110-164	137-237
12				91-128	96-133	117-174	143-244
13				93-131	98-137	123-185	148-251
14				96-135	101-140	129-192	154-258
15				98-137	103-144	135-201	160-290
16				101-140	105-148	141-211	165-322
17				103-143	107-152	147-220	171-353
18				106-146	109-156	153-229	176-385
19				108-149	111-160	160-265	182-416
20+ years				110-152	114-163	166-301	188-448

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Years of Experience	1 Exam	2 Exams	3 Exams	4 Exams	4 + FAP I	ASA	FSA
0-1 years	50-59	50-64	53-68				
1	53-64	56-68	59-73	61-76	67-88	67-99	
2	58-70	61-74	64-77	68-82	71-91	74-105	
3	59-76	64-80	68-82	72-88	75-94	79-111	
4	61-78	67-82	71-88	75-94	80-100	83-114	94-135
5	63-80	68-84	72-94	77-100	82-105	86-117	97-142
6	64-82	69-87	73-95	78-101	83-107	89-122	100-149
7		70-89	75-97	79-102	85-108	92-126	105-156
8		72-91	77-98	80-104	87-110	94-131	111-163
9			78-100	82-105	89-111	97-136	117-169
10			80-101	83-107	91-116	100-138	122-182
11				85-108	93-121	102-140	125-195
12				86-109	95-125	104-143	129-208
13				87-110	97-130	107-145	132-221
14				89-111	99-135	109-148	135-234
15				90-112	101-139	111-150	139-248
16				92-114	103-144	113-153	142-262
17				93-115	105-149	115-155	145-277
18				94-116	107-153	118-158	149-291
19				96-117	109-158	120-222	152-305
20+ years				97-118	110-163	122-286	155-335

\*All surveys are derived from  
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