

GRACE UNDER PRESSURE BY KEN QUINTILLIAN

Annette J. Goodreau (FCAS 1997; CERA 2013)

1963-2014

Annette Goodreau, long-time active volunteer, executive at HCC and ANV, and, until her illness, a member of the CAS Board of Directors, died on February 19, 2014, at her home in Houston, Texas at the age of 50. The youngest of six, she leaves behind her siblings Mary, Girard, Edward, Anthony and Paulette — her dear sister and alter ego with whom she lived for many years. Many's the time throughout their lives that Annette and Paulette were mistaken for twins.

Annette grew up in East Grand Rapids, Michigan. She graduated from the University of California (“Berkeley” to the uninitiated) in 1986. After she and much of her family moved to Texas, she lived in Houston for the rest of her life. But her eyes would wistfully light up for her college days, whenever someone suggested opening an actuarial department in San Francisco.

For the 11 years until 2010, Annette was chief actuary at HCC Insurance Holdings. It was primarily the breadth of her experience in this role that would later qualify her as a “first-generation” CERA through the Experienced Practitioner Pathway. A strong and forceful leader, throughout this time she was also a well-known doll company executive, who with her artist sister Paulette designed and sold a variety of acclaimed, quirky collectible doll lines (one of their first dolls was —almost eponymously — called “No-No-Nanette”) at specialty shops and events all over the country.

But no one who really knew Annette thought she was “all business.” The sudden outbursts of her sense of humor could be as astounding as they were entertaining. An

accomplished college gymnast, she would often surprise her colleagues by suddenly turning cartwheels or walking around on her hands at corporate events or actuarial meetings.

When Annette first “retired” from HCC in 2010, it was to start up a new, major doll venture to go head to head with the national players, expanding her line from collectible dolls into a new concept in customizable play dolls. She will undoubtedly long hold the distinction of being the only person to run for and be elected to the CAS Board of Directors while working full-time as a doll executive. But when her old HCC colleague and friend, Matt Fairfield, offered her ground-floor participation in a brand-new multinational corporate venture called ANV (*Acta Non Verba* — Actions Not Words), Annette, who could see her own personal leitmotif in the company’s name, was unable to refuse.

She joined Matt in 2012, and worked at ANV until her passing. As group chief actuary and CRO, she closely supervised or performed the pricing, reserving and capital modeling of this Lloyds-participating, acquisition-oriented startup, even after her illness began its rapid progress. Her friends love to tell the story of how she found herself under sedation during reserving season. She called all of the ANV actuarial staff from her hospital bed, asking for the triangles and thickly reassuring everyone that this little interruption was not going to cause any delays in her completing the analysis.

The analysis got done, of course.

Annette always had a strong sense of her responsibility to the profession, and she was a more or less continuous volunteer from the time of her Fellowship until the end of her life, including three years in the demanding job of chair of the Program Planning Committee. Her sense of whimsy and her love of all things Disney were on full display when, for her first meeting as chair, she brought the CAS Spring Meeting and ASTIN Colloquium to Walt

Disney World in June 2007. The culmination of her all-too-brief volunteer career came when she was elected to the CAS Board of Directors in 2011, while still working for her doll company start-up, hardly more than a year before being diagnosed with the illness that would swiftly claim her life.

Never one to abide half-measures, Annette was a deeply compassionate woman, unshakeable both in thought and in deed. No one ever went out to dinner with her without getting a practical lesson on how surprisingly delicious and varied vegan food can be. Calling herself a homebody, she lived the part. Up until just before the onset of her own sudden illness, she was attentively caring for her mother Eloise, who died less than a year before Annette did. She was just as devoted to her sister Paulette, her extended family of siblings, nephews and nieces, her endless array of dear friends from not only around the country but around the world, and the ever-changing assortment of rescued dogs and cats in her Houston home.

Caring passionately about the people and things close to her, Annette loved with conviction. Anyone once fixed by her steady, penetrating gaze, knew that at that moment, she was 100% there for you, whether you were relating a business triumph or personal tragedy. Everywhere Annette worked, played or volunteered, she left behind her a trail of best friends and cherished memories. No one who knew Annette Goodreau will ever look at a Mickey Mouse key chain in the same way again.