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By Denise Tiller

HERE'S YOUR FIRST PROBLEM. You're the actuary with a small consulting firm in Newport Beach, Calif. The woman who abandoned you as a baby reappears, begging you to search for your runaway half-sister, a sister you didn't even know you had. You find your sister unconscious from a drug overdose in a million-dollar beach house, with a gun lying beside her and a corpse in another room. Do you want a family badly enough to help the girl, and how would you do it?

Liz Matthews faces that dilemma in my first mystery novel, *Calculated Risk*. Ever since her mother disappeared on her, Liz has built her life around things she can count on and tells everyone her mother is dead. When her mother resurfaces, Liz expects trouble, and it adds up to blackmail, rape, betrayal, and death.

As the bodies multiply, Liz calculates the probability that the murders are related approaches 100 percent, but the police need more than a statistical correlation to free her sister. Armed with a black belt in mathematics, Liz uses her analytical skills to unmask the killer and learns that counting dead people for a living can be murder.

# Tiller's Thriller

## TAKING A CALCULATED RISK AS A NOVELIST

### Heads in the Attic

As an FSA and an avid mystery fan, I've always felt that an actuary would make the perfect amateur sleuth since our jobs involve researching problems, collecting and analyzing data, drawing conclusions, and proving hypotheses. Even more, actuaries are bright, intuitive people with quasi-psychic powers enabling us to pick out the number on a spreadsheet that doesn't fit and the tenacity to find the error that caused it.

My fascination with murder probably springs from my first childhood memory at age 2 of creeping up the narrow wooden staircase to my grandmother's attic and finding rows of heads.

That memory remained buried for years, and no one in the family seemed remotely concerned that Grandmother might have been America's first female serial killer. I finally realized that Grandmother used the heads to display wigs in her beauty salon and hadn't decapitated troublesome clients. But it created my interest in bizarre possibilities and often led me to imagine what secrets other people hid in their attics.

While I loved writing, I majored in mathematics at the University of Nebraska out of sheer laziness. It didn't involve term papers or labs, and rarely required classroom participation. When my friends told me I should consider actuarial science, I worried about what they thought of my personality. Counting dead people for a living sounded like a job that could bore a person to death. However, during my senior year, my friends talked salaries, and I opted for a risk-free, well-paid summer

internship at Continental Assurance in Chicago.

I had fun, even if I did spend most of the summer calculating reserves using Fackler's Accumulation Formula on a 10-key adding machine. I enjoyed the company of extremely bright people who solved problems and made decisions, and I decided to join them.

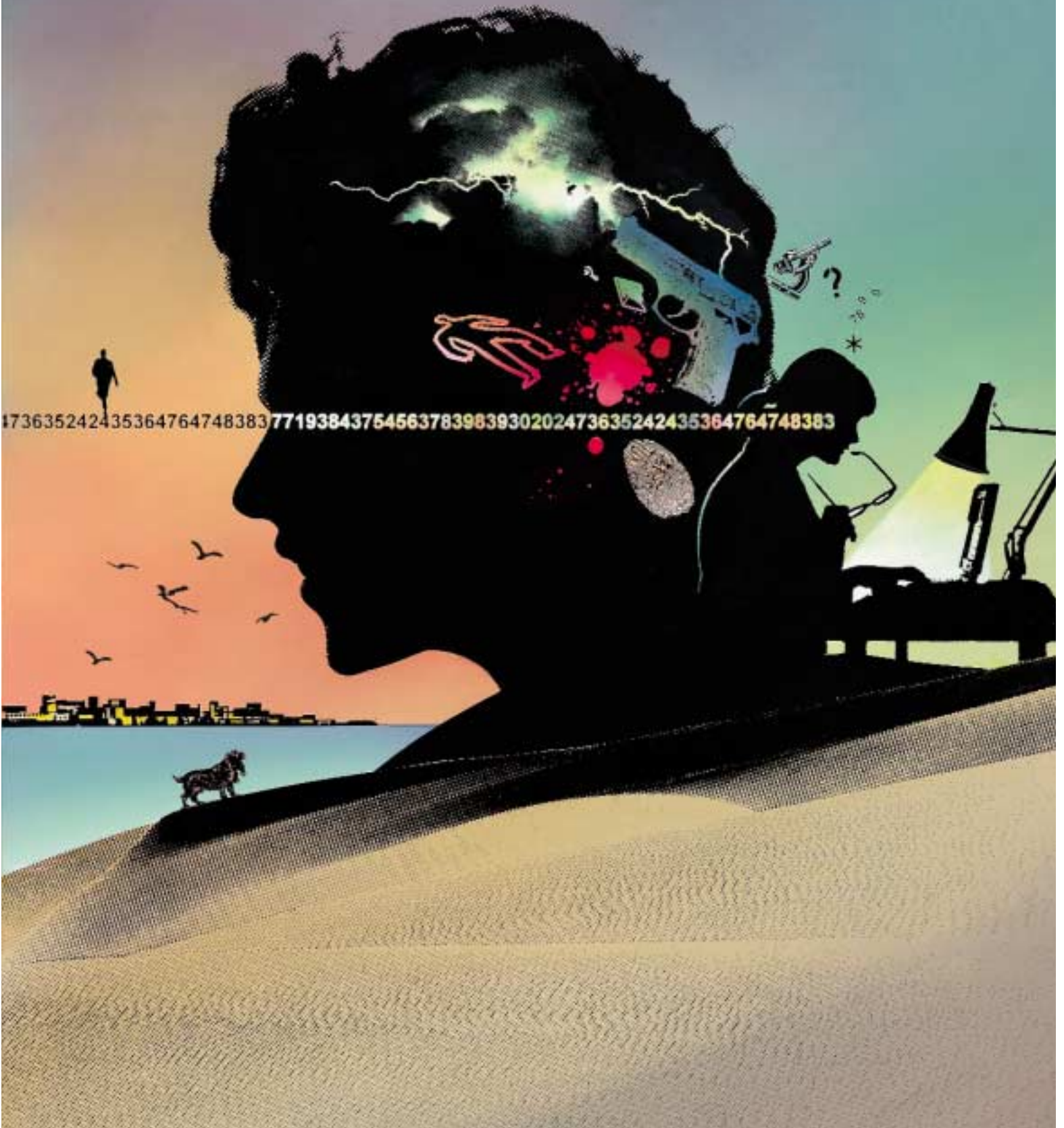
My first writing class took place at Continental Assurance when management realized most actuarial students didn't have a clue about stringing words together in a meaningful manner. We all received a copy of the writer's bible, Strunk and White's *Elements of Style*. I still reread my copy every few years.

The class taught me that clear, concise communication is vital in business. Unlike high school, counting words in a report isn't the important issue; it's making every word count. The mastery of grammar, punctuation, and spelling is as important to actuaries as life contingencies and compound interest.

My actuarial career took me from Continental Assurance to Maccabees Mutual in Detroit, Transamerica Occidental in Los Angeles, and, finally, Tillinghast in Newport Beach, Calif. As my career progressed into marketing and consulting, writing became more and more important, particularly in communicating technical information to nonactuaries.

I served on the examination committee of the Society of Actuaries (SOA) and as treasurer of the Reinsurance Section Council. I also chaired the SOA's Professional Development Committee and served as president of the Los Angeles Actuarial Club.

*As if life as an actuary isn't exciting enough,  
Denise Tiller had to add a little murder and mayhem—  
just to keep things interesting.*





In 1988, I was on the faculty of the SOAs seminars on financial reinsurance, and I've participated in numerous panels and workshops at SOA meetings.

The turning point in my career occurred when Dick London from ACTEX saw an industry need for a definitive reinsurance reference book and approached me. With the help of Jack Turnquist as our editor, mentor, and grammar cop, my husband John and I went to work. Although we'd written 100-plus-page technical reports before, we discovered our writing had to go to an even higher level. We survived the process with only minor bloodletting and we're still married. *Life, Health, and Annuity Reinsurance* took its place on the SOA examination syllabus.

The first time I held the completed book and saw my name on the cover, I knew I had to do it again. This time, I decided to employ the voices in my head and try fiction. Mysteries seemed like the natural genre. I'd gotten hooked on them while taking actuarial exams because they're quick, intelligent morality plays with clever criminals and smarter detectives, and I cut my detective teeth on Dorothy Sayers, Ngaio Marsh, and John D. MacDonald.

### Sister in Crime

Fiction writing is to technical writing as casualty actuaries are to life actuaries—they share the same foundation, but their paths diverge. Before I sat down in front of my computer, I approached my new career with the same professional attitude as I did the actuarial exams. I took classes whenever possible, and the independent study skills from my actuarial student days helped me work through books on plotting, characterization, dialogue, suspense, conflict, and voice.

Beyond the craft of writing, I've studied psychology, forensics, profiling, and police procedures. My background as an actuary gave me a solid foundation in statistics, risk selection, demographics, law, accounting, and finance, which has been beneficial in my understanding of crime and criminal investigations. A lifetime of observing people and two years of therapy helped me understand human nature. I joined the professional organizations in the field: Sisters in Crime and Mystery Writers of America, and networked with other writers. I also attend conferences, and I belong to critique groups to help polish my skills.

During this process I had to write, and write, and write some more. I had to learn to use contractions, emotions, and sensory detail, and I had to become the cliché cop, inventing a fresh way to say things. While actuarial exams don't encourage creativity, creative actuaries succeed. After all, a person who can

work backwards from an answer to derive the assumptions, or do GAAP accounting, has to possess a brilliant imagination.

The biggest difference between studying for actuarial exams and learning to write mysteries is the amount of fun involved. Anyone who enjoyed memorizing all the changes in the Social Security program since its inception is easily entertained; I used it as a sleep aid and took Part Nine twice. In the course of my research, I've fired a gun, driven a police car, lifted fingerprints, investigated a mock crime scene, gone on patrol with a cop, and graduated from the Plano Citizens' Police Academy. I've met Robert Ressler, who developed the original serial killer profiles for the FBI; an ATF agent who worked the Oklahoma City bombing; and the NYPD detective who cracked the World Trade Center bombing; plus a number of police officers and private investigators from around the country.

### Socially Acceptable Schizophrenia

One of the most challenging aspects of writing *Calculated Risk* was overcoming misconceptions about our profession. The average American thinks the average actuary is a 40-year-old male who wears smudged eyeglasses and a pocket protector, who possesses the brain and heart of a computer and the personality of an ice cube. Thank goodness, there's nothing average about Liz Matthews, except for her bust—and a fiber-fortified superbra takes care of that.

Liz puts in 60-hour weeks in her consulting firm. Buoyed by a sharp sense of humor, she whizzes through life, thinking and talking as fast as she drives her Corvette, propelled by caffeine and enthusiasm.

Crippled by a high IQ and a pathologically logical mind, Liz has never failed an exam and is accustomed to intuitively seeing the solutions to problems. Her ability to reason from point A directly to point D, skipping the boring bits in between, helped on timed tests. In the nonactuarial world, however, her leaps in logic often win her a gold medal in jumping to conclusions.

After a long day, Liz likes to unwind with her cocker spaniel puppy, Puddles, and her cop boyfriend, Jack Black. Jack doesn't march to a different drummer; he leads his own band. He changed his name at age 7 after an altercation involving half of his second-grade class. He gave up a promising career as an accountant when he didn't feel happy after he passed the CPA exams. He keeps everything in his life perfectly groomed, from his short, black hair to his Rottweiler, Useless, and he's one of the few men who'd actually look good in a Speedo—except he wouldn't be caught dead in one.

If villains used formulas to commit murder, police depart-

ments would scramble to hire actuaries, driving up salaries. Unfortunately, mysteries would read like math texts and the price of sleeping pills would plummet. While I'm fascinated by the scientific investigation procedures used by the police, I love stories pitting the sleuth and the killer on a level field, where they battle with their wits.

The most common motives for murder involve some combination of money, sex, revenge, drugs, and protecting family and lifestyle. But in all cases, murder changes the lives of the people around the victim, and ordinary citizens don't get involved. In order for the story to be believable and make the reader want the sleuth to succeed, the sleuth must have a personal stake in solving the crime. If she has nothing to lose if the murderer goes free, then there's no reason for her to accept the risks involved. I had to explore Liz's character to find the conflict in her life and let the story reflect her need to resolve it.

As writing is a socially acceptable form of schizophrenia, Liz and I had several chats. I noticed whenever she did something stupid, she worried about what her father would think and never mentioned her mother. I also noticed that her direct style and her willingness to take risks often exceeded the normal limits society places on females and intelligent men.

My experience as a mother showed me that men and women parent differently. Mothers attempt to limit injury and try to instill a sense of caution in their children, perhaps more with daughters than sons. If a child asks her mother if she can build a skateboard ramp, a mother is likely to say no. A father is more likely to grab his tools. Liz had clearly grown up without a mother telling her she shouldn't do things.

When I asked Liz what had happened to her mother, she said her mother was dead, but I could sense intense pain deep inside her. Her mother was worse than dead—her mother had abandoned her. Feeling that her mother didn't love her hurt Liz so badly, she told everyone her mother was dead. She focused on being the perfect child for her father, succeeding at everything she tried.

The worst thing that could happen to Liz would be to have her mother come back and upset her emotional balance. To have her mother come back with a troubled 14-year-old daughter and ask Liz for help is like twisting a knife in Liz's heart. In order to solve the murder and give her sister a chance at life, she must dig into the victim's past as well as face her own.

### **Bad Hemingway**

And here's the second problem. You're the actuary for a consulting firm. A colleague wants to go into a field that has a failure rate of greater than 99 percent, and the expected return over a lifetime is less than one year's salary as an actuary. How would you respond?

My husband thinks I'm crazy, but that's nothing new. Anyone who wants a career as a novelist has to be insane enough to cope with failure. Agents receive about 200 queries a week and probably reject 199 of them. The number of New York pub-

lishing houses has dwindled through mergers, and remaining companies have cut the number of books they accept. Writers often collect 40, 60, 80, 100, or more rejections before success.

How many exams would the average actuarial student fail before he or she gave up? Probably far fewer than 40. The novelists who succeed do so because the voices in their heads won't let them stop and their families support them. For me, writing is too much fun. I love the thrill of putting words together in a way that's never been done before, using the edgy humor of Liz's voice. One of my favorite bits of description is Liz's summation of her sister's boyfriend:

*Ryan "Hot Stuff" Lefebvre pushed his way to the head of the line at the admitting clerk's desk. His face belonged on a box of nutritious cereal guaranteed to make the consumer healthy, wealthy, and popular and his body wasn't bad for a kid's. He dressed in designer label clothes and a phone hung on his belt, but he wore his Y-chromosomes like epaulettes.*

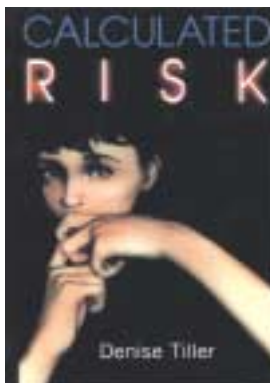
My children think talking to oneself is normal, and they want to be writers when they grow up. John worries about my library of books on murder, serial killers, and forensics as well as my fascination with *COPS* and other television police docudramas. Frankly, I think it keeps our marriage interesting, especially after he asked if the initial rough draft of my first book was supposed to read like "bad Hemingway."

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As far as writers go, I've been very fortunate. I found an agent for my first book after 18 tries, although it didn't get published. My second book, *Calculated Risk*, received one publisher rejection, but after it won several awards, publishers and agents approached me.

I signed with Timberwolf Press, a small publishing house, because of its innovative approach. The problem with a small press, however, is distribution. It's difficult to break into bookstores without a big publisher's sales force, and the marketing skills I gathered as a reinsurance actuary have helped. Still, it's like scaling a vertical slab of ice barehanded, and I'm very grateful to ACTEX, publisher of our reinsurance book, for selling *Calculated Risk* on its website and in its catalog. (Note: It's also available at amazon.com.)

I currently hold a full-time position as the CEO of an international consulting firm known as the Tiller Family with branches in Kansas, England, and Hawaii. While I no longer work as an actuary, I'm very thankful that my friends pushed me into the profession. It's a fascinating field filled with interesting people, including my husband, son-in-law, and niece. Anyone will-



ing to work hard and pass the exams has almost unlimited opportunities for success—inside and outside the actuarial world. I always recommend it to bright, young people, and I promote it on my website, [www.DeniseTiller.com](http://www.DeniseTiller.com).

Here's your final problem. You are the actuary for a small consulting firm. Several years earlier, when you are just out of college, you lie to the police to give your best friend an alibi for a robbery he didn't commit. The man convicted of the crime stalks you when he is released from prison to make you change your story, but you don't want to go to the cops out of the fear of having to repeat the lie again. When your best friend becomes a suspect in a murder, you can give him a real alibi, but the detective assigned to the case catches you contradicting your robbery story and doesn't believe either alibi. A perjury charge could end your career as an actuary. How do you save your friend and your job?

That's the dilemma Liz faces in *Calculated Revenge*, my next book featuring Jack and Liz. In the yet untitled third book in the series, Liz must solve the murder of a man who has died twice to preserve her father's reputation. ●

## Here is a sneak preview of Denise Tiller's next book, *Calculated Revenge*. CHAPTER ONE

I YAWNED AND PRESSED A BUTTON, annihilating several hundred lives before breakfast. The deaths occurred quickly and cleanly while I sipped my coffee and stroked the buff-colored cocker puppy slumbering on my lap. Within moments, the results of my action flashed on the computer monitor. Perfect. I grinned. God, I loved my job.

Just to be safe, I executed a few more lives and studied the carnage. Even in the worst-case scenario, my client could pay death claims on the nonsmoker policies and remain solvent. That was what life insurance was all about.

Like any good consultant, I checked the clock - 8:45. Not bad for an hour's work. I moused over and clicked on the printer icon. The laser-jet hummed into action.

The average American thinks counting dead people for a living is, well, macabre. They're probably right, but then, after dealing with mortality and morbidity for a third of my life it seemed like nothing more than glorified dice rolling.

I sank back and watched the sheets slide from the printer into the tray. Solving problems always fascinated me, and I even enjoyed racing through the maze of cubicles with the other young corporate rats in the beginning. But when I reached the prize, a manager's office with a door, a window overlooking the parking lot, and a glass ceiling providing a rodent's view of the games going on above me, I asked myself, why?

A couple of years after that, my best friend, Scott Timmerman, suggested opening our own actuarial consulting firm. The idea of losing a regular salary terrified me, but I was tired of the corporate games. Since then, if a woman could work her butt off, I'd wear size one jeans instead of a nine. Still, succeeding on my own made me feel taller than my five-foot-ten.

Without the scrutiny of the office police, I decorated the spare room of my apartment with a black leather executive chair and

an oak desk large enough to hold the computer, a printer-scanner-fax, and three in-baskets labeled "important things," "stuff to read someday," and "junk that can be tossed if sufficiently ignored." The bookcase contained massive actuarial, accounting, and legal tomes and the four-drawer file cabinet would bulge if I had the time to fill it. Until then, stacks of paper covered all available horizontal surfaces. I decorated the walls with diplomas along with a dartboard for those tough decisions.

The curtains flapped gently as the cool, salty ocean breeze flowed through the open window. While the window overlooked my neighbor's house, I could stick my head out and see Newport Beach's finest stretch of sand just a block away. When the printer stopped humming, the Pacific seemed to call, "Liz, Liz, take a break."

The invitation sounded tempting. I normally waited for the caffeine to kick in before for my morning run, but I hated to disturb the warm puppy sleeping in my lap. I took a random dart from the pencil holder and tossed it at the board. Work. I loaded my client's proposed smoker premium rates and ran the profit test. A few moments later, negative numbers flashed on the screen. Talk about dying for a cigarette.

Half an hour later after raising the premiums and saving my client from bankruptcy, the cocker pup and I stretched and yawned. I lifted Puddles and nuzzled her face. Her tiny tongue licked my nose.

"You silly baby. Waking me at the crack of dawn and then going back to sleep. We need a better schedule."

Before her paws could hit the floor, I grabbed my sunglasses and my fanny pack, and whisked her outside. Although I'd read two books on dog care, housebreaking had proven more difficult than anticipated and the leash business only complicated matters. At least I'd budgeted for new carpets. ●