Kelly
Welcome to the American Meteorological Society's podcast series on careers in the atmospheric and related sciences. I'm Kelly Savoie and I'm here with Jason Emmanuel and we will be your hosts. Our podcast series will give you the opportunity to step into the shoes of an expert working in weather, water, and climate sciences.

Jason
We're excited to introduce today's guest, Albert Batacourt, a catastrophe management analyst at American Family Insurance in Madison, Wisconsin. Welcome, Albert! Thanks so much for joining us.

Albert
Thank you. I'm really happy to be here.

Kelly
Albert, could you describe what a catastrophe management analyst does and where they work?

Albert
Absolutely. So… so sort of a mouthful, so I'll do my best to explain it simply as I can. But essentially a catastrophe modeler is someone who works in either insurance, reinsurance, financial institutions, or different corporations that want to evaluate and manage your catastrophe risk from all sorts of natural perils and even man-made perils. Me specifically, I primarily focus on natural catastrophe risk, so anything from earthquakes to hurricanes to floods, you name it.

Kelly
So do insurance companies hire catastrophe managers to figure out, you know, I don't know what the cost would be for some type of event or, um, you know what the consequences are, like how does it work?

Albert
Well, so, to answer the first part of your question, yeah, the insurance companies, reinsurance companies, and these catastrophe model developers are probably the biggest employers of catastrophe managers and analysts like me, and essentially what we're trying to achieve is how much you can expect to lose in a given year for whatever location you're modeling against or even an entire book of business. What I mean by that is all the policies in your book of business, so it could be thousands, millions of policies across the country, and the models take a lot of earth science, concepts, engineering, financial and insurance structures, and on this very complex model there's a lot of outputs but one of the primary um, one of the primary outputs that we use is going to be, it's called an average annual loss—kind of of self-explanatory. In an average year, how much can you expect to lose from whatever peril you're modeling against. Another primary metric that we get out of these models is called probable maximum losses or exceedance probability—so in a given year what's the probability that the losses for this portfolio or this book of business, whatever it might be, will exceed a given financial threshold. And there's a lot of uses for these catastrophe models: potential uses include ratemaking, portfolio management and optimization, it's used in underwriting for risk selection—lots of things—loss mitigation strategies, and then when insurance companies are trying to purchase reinsurance, which is

insurance for the insurance companies… it's sort of like a type of currency that's used to help make those decisions, and yeah. I could go on and on—there's a lot really, so.

Kelly
(laughs) No, that makes more sense to me; thanks for that explanation—that was great.

Jason
And so could you give us a little bit about your educational background—just the path you took to where you are now?

Albert
Oh, yeah, that's a good one. So I started off… my freshman year, I thought I wanted to be a doctor. My father is a pediatrician, so naturally I felt like I'd be a doctor as well. But I quickly realized that my real interest were in the earth sciences, but I couldn't quite pick what I was… what I wanted to pursue. So growing up in Michigan, I wanted to get out of my home state—I wanted to just leave. I'm from a small town in central Michigan called Ithaca and I had the opportunity to study at Florida International University in Miami, which conveniently there was family down there that I rarely got to see, so I got to go to school, I studied geoscience and it was also nice to be able to live with family—it definitely helped on the cost of college.

Jason
Oh yeah, defintely.

Albert
Yeah, yeah, but. Along the way, I was going into my junior year, in my undergrad, and I realize that I haven't had any internship experiences—like do I know what am I getting into? Is that what I'm gonna want to do for my career? Thinking lifelong career. So I had six different internship experiences ranging from time at the National Weather Service at the Miami Weather Forecast Office, doing academic research at Colorado State University, I got to do some work with Penn State University and the Everglades National Park, and I also had some other internships at the Florida International University, and pretty much what I learned from all those experiences was that I didn't want to do any of those things as a full-time career.

All
(laughter)

Albert
As cool as they were—they were all were very valuable to me and it really helped shape my path to where I wanted to go. I graduated in 2016, my bachelors, and I was kind of nervous, honestly, because I knew that pursuing a Masters in atmospheric science during researche for a Ph.D. wasn't really… I just didn't have that spark, that motivation to really want to do that. I wanted to do something more applicable and, without diverting too much, I ended up going in an 8-week road trip across the country and—with my dog—and along the way I learned about this program at the University of Miami: it's called a Masters in Professional Science or MPS. It's essentially, it's a Masters degree program but instead of focusing on a thesis, that research component is supplemented with, directed towards applicable skills in the workplace. Not to say there's

nothing valuable about learning how to do research, but it was just a different degree type and it interested me because it kind of skipped a component that I was not too fond of, or maybe I was just nervous at the time. But regardless, the week that the application was due, they had just released a new program called Natural Hazard and Catastrophes. It was this new program that was directed towards insurance catastrophe modeling and emergency management. And as soon as I read that first article about it, just a spark went off in my head. I remember all the way back from Geneneral Meteorology 101, my very first meteorology class, where my professor, Dr. Willoughby, was going over all the different areas where meteorologists could work, and obviously the primary focus was academic research, the National Weather Service, and then the private sector, but it was very um, all the stuff about the private sector was very… there wasn't a lot of detail there, and at the very bottom of that list was insurance, and at the time I didn't even think about it. I was like, "What?" and it went over my head. And then once I read that article I was like "Whoa, what is here?" I have something I haven't explored yet. And after reading more about the types of, like the details that go into the roles of a catastrophe modeler or an analyst, it was just so intriguing to me and I was like "This is what I want to do." So I applied for the program and as part of that program, a requirement is an internship experience. A relevant internship experience. So I had the opportunity to intern at Munich Reinsurance, which is one of the—it's the largest reinsurer on the the planet, and it was—I was just like walking in the clouds because even though I was only there for five months. I just realized, I'm like "This is what I want to do" and I was very excited. A type of motivation that I had not experienced before. So it just felt the right fit, and honestly it totally was and I haven't looked back, and I'm really happy with the choices that I made along the way and am very thankful for the internship opportunities I had, because like I said, that is what really helped steer me in the direction that I am now.

Kelly
I was going to say, that was really important that that you had those internships in all the different sectors, because if you didn't have those experiences, you may have ended up taking a job at one of those areas and just like, ugh, this is not what I expected it to be, so that's some good advice for students to really do as many internships as you can, just so you can get an idea of what you like and what you don't like.

Albert
Oh, absolutely. I think that's the biggest takeaway from an internship. It's just kind of like a teaser, like this is what you could be doing: you like it or not? And, yeah. It was very important for me, and I would highly recommend anyone, any student. Even if you've graduated, I know it's kind of tough finding a job after graduation. But I mean, I wouldn't turn down the opportunity for an internship, even if I had already graduated. Because you never know, there's lots of potential doors that can open and you, who knows, you might learn something new, or something might pique your interest elsewhere and that could lead to a whole new area, which is sort of what happened to me.

Kelly
So the Masters in professional sciences that you said you enrolled in. Now I'm assuming that didn't have like the typical math and science courses that you took for your undergraduate degree? So what were some of the other types of courses that you took that were helpful, you know, in getting a career in catastrophe management?

Albert
So the definitely the MPS program. The requirements to get in were not as stringent as a traditional Masters program in meteorology or atmospheric science, but there was definitely still the expectation that you have taken different math courses, etc. However, a lot of the students who were in the program were not just atmospheric science majors. There was people in emergency management and environmental science, so it was little bit more generalized. However, a lot of the courses that I took in that program were not, it wasn't completely unfamiliar to me, I mean because I did a geoscience degree with a focus in atmospheric science, all the atmospheric-science-related courses were, you know, I don't want to say repeated information but just more in depth. In a graduate-level course you expect is more challenging and more in-depth. You really realize how much you don't know. But I think one of the courses that really contributed to me was a GIS course that I took. For those who don't know what GIS is, it's geographic information systems. It's more than just maps, but it's essentially a mapmaking software. But I took a course there on fisheries sciences, so it was irrelevant to the natural-catastrophe-like perils, but the underlying concepts in GIS that I learned in statistics and those were really beneficial for me moving forward, moreso than I anticipated, in fact. So, but really a lot of what I have learned in this role has been here at my job, which I think is probably a typical answer for many people in many different fields. Having the earth science and analytical background is extremely valuable in this field, but it's really having come from that geoscience background. I work in an insurance company, so there's a lot of concepts, moving pieces… Insurance is very complex, and really a lot of the things that I'm learning now is about insurance and the fundamentals of insurance, whether they know from marketing to actuarial to underwriting everything, really. And in fact, I wouldn't say it's a online college. It's called The Institutes. It's a essentially a bunch of professional designations, all related towards the insurance and risk management field. So one in particular that I'm pursuing, it's called the CPCU, which stands for the Chartered Property Casualty Underwriter, and it really, it kind of has the equivalence of an MBA, but where an MBA is more focused on—is more general, the CPCU would be more focused on insurance and risk management. So if you know this is the field you want to pursue, the CPCU in my opinion would be a better route to take. But within the CPC designation, I believe there's like seven or six or eight—I don't remember exactly—it's about a two-year commitment, according to their website, but it gives you a very deep understanding of the insurance space and reinsurance and all the different cogs that go into how the business works. So that has been very important to me, because personally, one thing that frustrates me is if someone asked me a question that I would be expected to know, if I can't answer it, I feel useless. So a lot of times I'll be in a meeting or hearing something about insurance and it kinda goes over my head as far as like what the actual concepts we're talking about are, and I feel, I don't want to feel useless like that, so it is really a big motivator to want to learn more about the business that I'm in. I don't want to just be pushing a button and running these models and here's the results, but not knowing how it gets used, why it gets used… And so it's always a learning experience, I mean you never stop learning, really you don't. On top of the CPCU courses that I'm taking, I'm also pursuing another catastrophe modeling or management—a specific professional designation that was just released this year. It's part of the CAS, Casualty Actuarial Society, and the International Society of Catastrophe Managers, otherwise known as ISCM. So it's really just courses specific to catastrophe modeling to really get you, you know, into all the nitty-gritty details of how the models work, what these mean, how it gets used here in different parts of insurance. So it's exciting for me because, again, having done everything in a geoscience

framework like taking a class that's not related to some type of earth science is kind of refreshing—

Kelly
Right.

Albert
—because it's something new to learn. Not that I know it all, but you know what I mean. It's just a totally different topic, and it's very interesting to see how the two fields can overlap in terms of how do you connect the science that goes behind these models to the industry, and it's very interesting work. I love it.

Kelly
So Albert, was your first job in the field the catastrophe management position or did you have another job before that one came along?

Albert
I've had many jobs, none of them related to the field where I am right now at American Family. This is my first job in the field. I, in fact I was hired before I even graduated, so that was a relief. I said at that point I only had to worry about my final presentation, but it felt nice knowing that the program I pursued paid off, and it was totally a worthwhile investment into my future and into my career.

Kelly
So you were able to find the position you are at now through your graduate program, through career services?

Albert
Yes. Well… yes and no. Maybe I can rephrase that. Since my program that I was in was so new—I was one of two people who graduated from the first class of that program—

Kelly
Wow.

Albert
—yeah yeah. So, I guess since my name is Albert Betancourt, technically I was the first graduate because I was read first—

Jason & Kelly
(laughter)

Albert
I joke about that with my friend, because we were both in that program. But regardless, the sensor program was so new, the university didn't necessarily get me the job. It was moreso, it was definitely the experience. Like during my interview, I just talked about my, I want to say minimal experiences in these catastrophe models, and those are huge highlights on my

application because really, for getting a job in this field, a lot of these positions, they're entry-level but they expect that you have some type of experience using these models, but there is no way to get access to these models, unless you're interning in the field or in a company that licenses them because they're certainly not cheap—

Kelly
Ohh, I see what you're saying.

Albert
—they're very expensive, yeah. So it's not like you can go and, you know, do some, you're on your own projects in Python, or trying to get experience and have some type of portfolio, I guess, what you've done. Really the only way to use these models is to get an internship or, you know, work at the different model vendors. So I think that's definitely a big inhibitor as far as getting that kind of experience. But, like I said, the internship I think is what really got me the job, because it was just practical, relevant experience. I could just migrate directly from school to work, and I think it's exactly what happened.

Kelly
That's great.

Jason
Yeah. So can you walk—

Albert
Not to, I'm sorry to interrupt, not to discredit the university because, it certainly helped get me into my position. It's, yeah.

Jason
Right.

Kelly
It was, yeah, it was something else on a resume that looked excellent that you had a Masters in that in that program—

Albert
Exactly.

Kelly
—so I'm sure that, coupled with the internship, was what sealed the deal.

Albert
Yup.

Jason
So can you walk us through a typical day at your current position? Is the workload fairly varied or do you have a strict routine?

Albert
Okay, so it definitely varies. There are quarterly, annual, biannual processes that we do that are, I would say the core parts of our job, and that would include running our books of business, all of our policies and different lines of business, whether that's commercial, personal auto, whatever… there's a long list of them. We run all those through the models and we get our loss reports and we disseminate all this information and boil it down in a way that these differences are—I call them our customers, so that could be like, you know, people in the claims department, or underwriting, or actuarial, loss reserving. There's many different departments that take our information and then they use it for their work. So those are like the main function, but on a day-to-day basis, it really varies. I mean there's five of us here, catastrophe modelers here in the company, and we all have like our own focus areas. I would say a lot of the work that I do involves GIS. There's a heavy GIS component to my daily tasks and I use it every single day. Other people on my team, they probably use it maybe once a month or a little bit more than that, but our skill sets are very diverse, which I find very interesting, because there's just so many different perspectives that are useful in this kind of work. So, anyways, I arrive in the morning and one of the first things we do is we do a daily weather report. Me and another modeler here, we are both the only two with any kind of atmospheric science meteorology background, so, and in fact American Family's largest natural catastrophe risk is from severe weather, so it's just an added benefit to have meteorologists here working on this stuff. A natural fit.

Jason
Yeah.

Albert
But so our daily weather report. I wouldn't say we are, you know, it's not like we're live on air, you know doing forecasts like you see on TV, or, you know, getting into the nitty-gritty details that goes into making a forecast. Really, we are echoing information from official sources because what one thing we noticed is that a lot of people— there's a lot of people in this company. They're all getting information from all these different sources and, you know, they might not have… I mean, weather information is pretty complicated if you don't know what you're looking at, so it really, we want to act as that central hub for any weather-related information. We're your guys. And, so, that daily report that I'm referring to, that covers everything from weather to, you know, current wildfires that are going on, earthquake activity, which is obviously rare but they do happen every day, and that information gets sent out to a—I think we have close to 300 or a little more are recipients of that report, comes out daily, at least during the active season, and those recipients range all across the industry from, you know, people in marketing and sales to, you know, the CEO and high-level executives here in the company. So it gives us great exposure and especially for our department—I'm part of Enterprise Risk Management, and within that division I'm on the Catastrophe and Management side. It's a pretty new entity here in the company; I believe they started in 2014, so there is still a lot of people that don't even know what we do or that we even exist. And as we become more popular and gain more leverage here in the company, we get all sorts of different requests that come in, and so that's when it really becomes more project based. So we all work together when it comes to our, like, annual modeling and quarterly modeling processes, but on a typical day were all doing our own things. So for me specifically, I've been working a lot with a wildfire-related… wildfire hazard, so essentially I'm trying to create a wildfire risk hazard layer

for the states that we operate in to give us a better understanding of, you know, what is our wildfire risk in these different geographies before we have to either, you know, quote a policy or fetch that information from a vendor. What kind of things can we produce in house because, from my research here, a lot of these vendors use publicly available information and they just kind of repackage it, and brand it, and then, "Here you go! Pay us." So it's like, why can't I do something like that? Obviously they all have their own secret sauce in the black box what they do in the background, but it's essentially all the same information. And, so, yeah. A lot of my work—

Kelly
So—

Albert
Go ahead, I'm sorry.

Kelly
I was going to say, so the weather briefing or the weather reporting that you do, that's like national, right?

Albert
Yes.

Kelly
Because you cover so many states, so…

Albert
American Family, as an enterprise, we have many different, some subsidiaries under us, and in total we cover all 50 states. And American Family also has a reinsurance branch, which they operate on a global scale. But as far as our weather reporting, we are focused exclusively on the United States.

Kelly
So how how much of your day does that take? Is that like a—

Albert
Oh man. (laughs)

Kelly
A big chunk, right, of your day, to—

Albert
In the beginning, it certainly was. Like I said it's still a new area, so we are, when I started here, they kind of already had a process in place as to how they were going to do this, but what used to take us maybe two or three hours in the morning to do all that reporting, we can now do it in like probably 30 minutes depending on how—

Kelly
Oh wow.

Albert
Yeah, it's just essentially an auto-generated report that's pulling all this information and really what we're trying to give to our customers is like policy counts; like, for example, the convective outlook provided by the Storm Prediction Center? Like we will overlay that information and extract how many policies are in these different risk categories and, I mean, it's just high-level information. You know, if we have, some of our biggest exposure is in the Midwest, so like if you have an enhanced risk, or high risk, whatever, even slight risk, we just want to report how many policies do we have that could potentially be impacted by severe weather today? And like I said, that goes to a big audience, so what they do with that information, it could be something as simple as "Hey, cool, I know the weather." Or in our claims department might need to organize… in the event of a catastrophe, they'll send out like an estimate of how many claims we're expecting, or we have a catastrophe response team, so they'll actually send out like a bus, and to these different areas. Like in Denver when they had their huge hailstorm, they might send out a bus to, I don't know, some parking lot of some business, and essentially it's like a mobile claim center: so everyone lines up to get their check, essentially.

Kelly
Ah!

Albert
It's just really it's a customer focus: we really want to be there for the customer when something goes wrong. And when I say customer now I'm referring to the actual policyholder.

Kelly
Right.

Albert
Yeah. So we want to make the experience as stress-free as possible. I mean, they've already gone through a terrible situation, whether it's hail damage, or tornado destroyed their home or their business. You just want to get them back on their feet as soon as possible. We're trying to restore their dreams.

Kelly
So it sounds like it's very varied, so is there anything in particular that you like most about your job?

Albert
Every aspect of it. It's a hard question for me and when I was reviewing it I was like, man, how do I stay concise? But every aspect of his job, I love. The work-related—I mean obviously, I studied geoscience—atmospheric science. Anything weather-related is, to me, exciting. I mean, remote-sensing, like there are so many implications for that those fields in insurance that I just want to be there to help—I want to be that bridge trying to, "How do I connect this? How do I connect these concepts, the science, to the industry and how can we make better… whether that's

better products, better decisions, whatever it might be." I find all that stuff to be very exciting and the work itself is fun, but on top of that is the environment. Between being at American Family, and interning at Munich Reinsurance, there's definitely a difference in like, I guess like the corporate culture—however you however word that appropriately—but regardless, it's just being here makes me feel good. Like I just never would have expected that I would end up where I am today, in insurance as a meteorologist. It's fascinating work. I really can't emphasize that enough. I can't choose, in other words.

Jason
So on the flipside, what you find the most challenging about this job?

Albert
As far as challenging, there's definitely a lot of problem-solving. You know, you run into a lot of obstacles in it's really, I mean, aside from reaching out to technical support for these different models or, you know, different forums online of whatever problem you might be running into, sometimes that can be a challenge because you just, sometimes you do something so unique that nobody's really had that problem and then you can't find a solution online or any kind of reference, that it really comes to, you know, trying to find that person who might have that background or skillset that is trying to do what you're trying to accomplish. It's really long-winded, but essentially, like for me with GIS I didn't have any kind of formal GIS background, besides that one class, which doesn't really count. So a lot of times I run into these what I think would be fundamental concepts I just don't quite grasp, and whether that be in the software or the type of process that I'm executing, or the results they might be, is I don't want to just do something and because the tool says it's this, that's what it is. I want to make sure that what I'm doing makes sense, do these results make sense…

Jason
Right.

Albert
So it's like a fundamental component that I'm missing and that actually led me to pursue a graduate certificate from the University of Wisconsin. They have a very good GIS program here and, I mean, thankfully was paid for by the company—I mean they're investing in me, which is a very refreshing feeling and it, honestly, that was one of the best things for me because it really answered a lot of questions that I had. And like I said, some of them very fundamental, some of them very technical that I can't even resolve to this day, but I think that's the biggest challenge for me is just like hitting a dead end, because obviously critical thinking and problem-solving, you're trying to get to the answer, but sometimes you just can't. And then what you do?

Kelly
Right. So you touched on this a little bit, but now that you're in the position you're in, what level of education do you think would be required? Say somebody was interested in becoming, you know, a catastrophe manager working in insurance. what would your advice be to them in terms of the educational background? Would it be a Masters or would it be some of these other courses that you mentioned?

Albert
Okay, yeah, great question. When you look at the job descriptions or applications for a catastrophe manager or analyst, whatever, there's different iterations of the same job, but essentially they all say a bachelors, you know? A bachelors in some type of quantitative background, economy, risk management, and data. It isn't—like I'm looking at one right now, in fact, because… as reference, it says "preferably mathematics, finance, economic statistics, or computer science or a similar field." So it doesn't say anything about meteorology, about geoscience, but this field is inherently a quantitative field, so it's a natural fit. And it's just a coincidence that American Family's largest natural peril risk is severe weather—from severe weather, so having someone with that kind of a background was just a great fit. And I think that's true across most of the insurance industry: weather seems to be the biggest—at least for property insurance—seems to be, weather is the biggest problem. So, really I think as a meteorologist if you come out with a bachelors, I think it is possible for you to get job. It really comes down to your—the practical experiences that you've had. Like I said, getting access to the catastrophe model to, like, play around with is not really an option. You just have to get an internship or, you know, just learn as much as you can about the field itself so that when you get to the interview, you can display that you're motivated, you want to learn about this, and this is career that you want to pursue, and obviously it's not always as easy as that. You had mentioned these courses that I took—well actually I refer to them—but um, in an interview that I had, I actually asked that same question, like "Would you recommend that as I'm searching for jobs"—I was technically still in school at that time—"should I, you know, pay for these courses?" I wouldn't say these Institute courses are expensive as a typical university or college credit cost, but, you know—you're being a student, you're most likely already in debt, so having to add more on top of that to take these courses on your own free will to hope to get into this position? It wasn't actually recommended to me. In fact, the woman told me that most companies, at least in her experience, once you're in, they'll gladly pay you to continue your education in the field because it just shows that, I guess that dedication or interest in the field and it ultimately it's just a big benefit. So I wouldn't tell a student right now listening, "You know, go to the institutes, take these insurance-related courses," because I don't think that's the best use of your time. I think as an undergrad, like taking a business course or some type of finance or whatever might be, something in that regard may have added benefit to this field, because it is a business after all. But technical skills is also I think a good flashy way get into this type of work. And as I mentioned, I use Python, R is honestly a good one, another really important one that I did not mention, in fact, is SQL, or however you'd say that. I wouldn't say any of these technical, like, programming skills are required for the job, but they are definitely a plus, because especially SQL, because with these models, like the outputs of these models are all in its plethora of different tables and you have to connect these different databases together, you know, with different keys and really you do with SQL. There are other ways of course, but SQL seems to be the tool that stands out. Like, learn SQL! It's not difficult. I mean, if you've never used it before, of course it is going to be, but it's not as complex as trying to learn Python or whatever other language, or the many different languages that are out there.

Jason
Right. So you had mentioned that there is some seasonal variation in your workload, but does your job generally allow for good work/life balance?

Albert
I—yes, absolutely. That was one of my first questions, in fact, when I was applying, was there a work/life balance, because one of the things that steered me away from the weather service was that it doesn't matter if you been there for, you know, six months or six years. There doesn't appear to be any kind of seniority when it comes to your schedule. You're always on a rotating shift. You're gonna work nights, you're gonna work that third shift, and work early morning hours. And, you know, the kind of life that I wanted, I didn't want to have my life be determined by my work schedule, at that high of a degree.

Jason
Right.

Albert
And I give tremendous amount of credit to those forecasters in the Weather Service that are able to do that because that is tough. I could not do it. That's one of the main reasons I didn't continue that way, regardless how cool it would be to be a forecaster at the Weather Service. But as far as my own work/life balance, I mean… typical 9–5, you know, you're not open on the weekend, so you get your weekends off. But for us specifically, our catastrophe managers here, we actually rotate on-call. We have, every week we rotate who's on call. And really, what it comes down to is if there is severe weather, or a hurricane brewing, or an earthquake just went off in California, or whatever it might be, one of the big things we do is event response. So, using GIS and different methods, we're able to get information that our customers—in this reference, I mean like executives and directors and across the different lines. They want to know information about like what is the impact, how much total insured value do we have in this geography that was impacted by hail, or whatever the questions might be. So really we're just there, answer any questions that might be there. But a lot of the work is also proactive, like a lot of times people—you know, it's the weekend, they disconnect, and they're not paying attention to what's going on the other side of the country. But we are, so when—if the weather is bad and it's your week on-call, you just have to be vigilant, stay aware of what's going on. Don't really be caught off guard. It'd be pretty bad if a hurricane is making landfall on a Saturday and you have no idea there is even an event going on out there. But I guess to answer your question, the work/life balance in my experience has been excellent.

Jason
That's great to hear.

Albert
Yeah.

Kelly
Albert, we always ask our guests one last fun question at the end of each of our podcasts. What is your favorite band or musician?

Albert
Oh. (laughs) Um, okay, well, definitely. I have a hard time choosing a particular band. I am a huge fan of death metal. I love—my favorite band is At the Gates, um, and I used to play the

drums, so there's just something that I find fascinating about metal drummers. They're just—they're so fast, and some of them it's just a bunch of noise to people, but when I listen to this kind of music, I only hear the drums. Like I'm just envisioning what they're doing, and one of the biggest regrets is selling my drum set, when I was, I think I was 16, to do a repair on my first car. It was this kind of desperation. Like "Let me just get some money" and honestly I regret it because I miss my drum set and I'm always tapping on my desk and just having beats in my head. But yeah, I'd say At the Gates, it's probably one of my favorite metal bands.

Kelly
I'll have to check that out.

Jason
And it's not too late to get another drum set!

Kelly
Yeah!

Albert
Yeah, yeah, totally. I'm actually actively looking for one… just got to be the right one.

Jason
Well thanks so much for joining us, Albert, and sharing your work experiences.

Albert
Of course.

Jason
That's our show for today. Please join us next time, rain or shine.