Kelly Savoie (00:00):

Hello, Clear Skies Ahead listeners. This is Kelly Savoie, and I'm hoping you can take a moment of your time to rate and review our show wherever you listen to podcasts. We have produced over 100 episodes and you can help us reach even more individuals that will benefit from the diverse experiences shared by our guests. Thanks so much for listening, and I hope you enjoy this new episode.

Welcome to the American Meteorological Society's podcast series, Clear Skies Ahead: Conversations About Careers in Meteorology and Beyond. I'm Kelly Savoie, and I'm here with Emma Collins, and we'll be your hosts. We're excited to give you the opportunity to step into the shoes of an expert working in weather, water, and climate sciences.

Emma Collins (00:52):

We're happy to introduce today's guest, Steve Bennett, head of climate and catastrophe science at Mercury Insurance in Chapel Hill, North Carolina. Welcome, Steve. Thanks so much for joining us today.

Steve Bennett (01:02):

I appreciate the invitation.

Kelly Savoie (01:03):

Steve, could you tell us a little bit about what sparked your interest in meteorology and how it influenced your educational path?

Steve Bennett (01:09):

Yeah, for sure. So probably like a lot of meteorologists, I can link my interest in weather back to a storm event. So I grew up outside of Atlanta in Georgia. And during the time I was growing up, we had successive years of mostly ice storms, not so much snowstorms. So it's not really a blizzard that got me there, but the ice storms, they'd close school. So I was always very interested in trying to figure out when school would close. And my mother jokes around that as a kid, I used to watch The Weather Channel instead of watching Saturday morning cartoons. Now, I know that's not true because when I was in the second grade, there was no Weather Channel. It hadn't come on the air yet. But I think to her point, I was sort of an avid ... I really enjoyed watching the weather on local news.

(02:01):

And then once The Weather Channel came out, I petitioned my parents to get cable so we could get that pretty quickly. So, storm event, and then just always a fascination, I think, with watching the weather on TV.

Kelly Savoie (02:15):

And so did you decide that you wanted to be a meteorologist and pursued colleges that had those programs or did you major in something different?

Steve Bennett (02:24):

No, interestingly, I never thought about actually being a meteorologist until my senior year of high school. So I always knew I was interested in the weather, but I never even really put my finger on that. It

wasn't like it was something that… I didn't self-identify as being very interested in the weather. I just was. I did do an internship when in high school with a local TV meteorologist. So I think that was probably some expression of interest, but I never thought about studying it as a major in college until my senior year of high school. And at that point, I was thinking about scholarships. I was thinking about how do I pay for college? And as I was researching sort of the best way to get scholarships or the best scholarships that were available, I was in JROTC in high school. And so an ROTC scholarship was pretty high on my list of things to investigate.

(03:20):

And I learned through that research that for the Air Force, they had open scholarships and they were relatively ... I don't want to say they were easy to get, but there were fields that were in need. So it was, electrical engineering was one, and meteorology was the other. So those were the two most in need fields in the Air Force at the time. And so I decided to go to visit Florida State and I wound up not actually attending Florida State, but I went to Florida State to visit. And we spent two days in ... We spent one day in the engineering school. We spent the second day in the meteorology department. And so the first day we're walking around the engineering school, looking at a bunch of circuit boards and a bunch of classrooms and all that kind of stuff, and that was fine.

(04:19):

And then the next day, we went to the Florida State meteorology department, visited the weather loft and all that kind of stuff. And boy, at the end of that day, I was so jazzed. It was really clear to everyone, myself included, that meteorology would be a much better, much more interesting field of study. So I declared at that point that I would apply for the meteorology scholarship. I wound up getting the scholarship, and that was sort of what took me into the field.

Emma Collins (04:45):

So what opportunities did you pursue that you knew would be beneficial to securing a job in your profession? You mentioned JROTC, but when you finally got there, what new stuff was available to you?

Steve Bennett (04:56):

Yeah. So as I was going through college, I went to …I wound up going to the University of South Alabama, and I went there on an ROTC scholarship. So I went on an Air Force scholarship. So the career path was pretty much predetermined so long as I was going to finish in ROTC. So the idea was that I would go into the Air Force. During my senior year of college, the plan shifted sort of in an involuntary way from my perspective. So the Air Force wound up not being a potential career path. And that was in my last semester as an undergrad. So I had to do a bit of a switch, a hard switch at that point to think about ... And I never thought about switching careers at that point. It was really just saying, okay, well, if I'm not going to the Air Force, what direction would I go?

(05:47):

And private sector. So I applied to a number of television jobs and I applied to ... I didn't know a ton about the private sector, but at South Alabama, Dr. Bill Williams was the head of the program at that time, and he knew a number of ... He was running a private sector weather center. So we had clients around the Gulf Coast that we worked with. And so because of his position there, he was able to introduce me to some people in the private sector. And so that gave me a feel for what the private sector path could be like. And I basically applied in both directions. So I applied for TV jobs and I applied for private sector jobs. And I wound up in the fortunate position that I was offered. I had offers on both

sides. So I had an opportunity to go to ... WeatherData Incorporated was the offer out of Wichita, Kansas on the private sector side.

(06:44):

And then I was also offered a weekend meteorology gig, sort of a floater for a television station in Albany, Georgia. And funny enough, as we get to the rest of this story, but funny enough, I thought that the television job, I thought that a career in TV would probably have too much moving around, that I would need to … because I knew I would have to move from one station to another and sort of work your way up the ladder.

(07:14):

And so that didn't seem as attractive to me at the time. And so I decided that the private sector route would end up being probably a more stable ... I couldn't have been more wrong. I still wound up moving around an awful lot, but that's what took me into the private sector.

Kelly Savoie (07:28):

So getting back to the ... I have a question about the ROTC. So you're not obligated to join the Air Force or one of the armed services. So what's the requirement for a scholarship through ROTC? Do you have to do a class or certain things throughout the year?

Steve Bennett (07:50):

Yeah. So the way it worked for me, and I assume it probably works similar now, so there's a couple of ways to think about this. So first is the service commitment. So typically, as a cadet on scholarship, you do typically have a commitment to serve. So typically they pay for four years of college, and then your commitment is to serve for four years, essentially in respect for the four years that you spend in college. The cadence of how ROTC works is, it is a class. So there is ... I can't remember now. It's been too far back. I can't remember how many times a week we met, but there were a couple of meeting requirements each week. And the class, at least for the Air Force curriculum, it varied from year to year. So you basically went through ... One year was a lot of military history.

(08:51):

Leadership was a big topic of education. So there was actually a class where there was a lecture and there were tests and books and all that kind of stuff. And then there was a secondary component, which was actually more of a military ... More of what you think of when you think of ROTC on campus, which is we met in uniform, we learned drills, we did physical training together, we did sort of military exercises. And then in the summer, at least for the Air Force at the time, in the summer between your sophomore and junior year, you would attend officer training, which is pretty much like bootcamp. So you basically did bootcamp in that summer. And then once you came back from bootcamp is where you're actually enlisted at that point as a reserve in the military reserves. And then when you graduate, you would become a commissioned officer into the service.

Kelly Savoie (09:56):

Oh, wow. So, but you didn't fulfill that obligation, like you didn't do the four years or did you do the four years?

Steve Bennett (10:04):

No, I did not do the four years. So in my senior year of college, of undergrad, there was a situational change and I was unable to serve the four year commitment. And so I exited the program at that time and I switched gears, essentially.

Kelly Savoie (10:27):

You don't have to pay the money back, do you, the scholarship money?

Steve Bennett (10:31):

So the reason I wound up leaving the Air Force in my senior year of college, so this was in 95. And so in 95, there was a policy in the military in 95 of don't ask, don't tell. Some of us will remember that. And in my senior year of college, I came to understand that I was gay, and it's not something I had really come to grips with up to that point. And when I came to that realization in my senior year of college, it meant a lot of things for me. Integrity was a big deal for me. And so the notion of don't ask, don't tell, was very, very difficult for me because I felt like the military was such a big part of the center of my integrity that I just ... I couldn't square it up. I just couldn't put it away.

(11:30):

So what I decided to do in conjunction with consulting with my friends and family, I decided to go into my detachment commander. So the colonel that was over the top of our campus unit, so an active duty Air Force officer, and I had decided I needed to talk to him about it. I needed to basically tell him what I had been going through because I had so much respect for him and for the unit. And when I went in there, I told myself, I said, "Whatever he says to do, I'm going to do." So if he says,"Bennett, just shut up and serve your time", right? That's what I'm going to do. And I had orders. I had received my orders. I was planning to move to Anchorage, Alaska to be a weather officer there, an Air Force weather officer in Anchorage. And so I went into the Colonel's office, I sat down, I told him what I had been going through.

(12:34):

It was a very challenging period of months leading up to this. And so I told him what I'd been going through and I sort of told him, I said, "I'm gay." And I'll never forget the look on his face. And this is someone that I still respect to this day very highly.

(12:59):

His face went pretty much stone cold. I'll never forget the picture of the giant blue swivel chair. So the office chair behind his desk, he swiveled around. There was a bookshelf behind him and he pulled an enormous blue three ring binder off of the bookshelf, swiveled back around, opened it up on his desk and started thumbing through it. And I was like, "Oh gosh, that's the regulation book. Those are the Air Force regs." So I don't know where this is going to go, but he's not going to tell me, "Just shut up and serve." So I went through a period of, it was probably six weeks.

(13:43):

I actually went through a, I don't want to overdramatize this because it may not be what comes to mind when I say this, but I went through a trial. So I went through an inquiry with the Air Force. And the whole reason for the inquiry comes back to your question, Kelly, long-winded answer to your question. What they were trying to determine is if I was trying to get out of my commitment. And so I went through a trial. They determined that I was being honest with everything that I had told them. Based on the military regulations at the time, I was basically separated from the Air Force. It was a, I think they called it an administrative discharge. So it was not an honorable discharge or a dishonorable discharge. It was

basically just a flat discharge. But the trial was to see if I was going to have to pay back my scholarship money.

(14:40):

And at the end of the day, I wound up not having to pay back my scholarship money.

Kelly Savoie (14:44):

Oh, that's great. Well, thank you for sharing that personal story. My mind was just saying like, okay, well, how did he get out of that? That's interesting. I had to ask.

Steve Bennett (14:56):

Yeah. I never mind telling the story because it's definitely part of who I am and it's part of my ... I mean, it's as much a part of my professional experience as it is my personal experience because that experience as a young professional, I mean, I was in the Air Force at the time, right? Right. As a young professional, that experience formed part of how I think about integrity today on the job. And so it's just a long story that I think a lot of people may not know what they're getting into when they ask me that. So that's why I tend to say I did not have the opportunity to serve.

Kelly Savoie (15:36):

Well- I appreciate you for explaining it. But getting back to the professional side, so you started off in the private sector, and so how did you end up at Mercury Insurance? What's the professional journey there?

Steve Bennett (15:52):

Yeah, talk about a long story. So I'm going to preface this by saying that I did not ... The story I'm about to tell was not a strategy. It wasn't like I laid this out from the beginning and decided that I wanted to move into insurance at some point in my career. I think the best I knew at the time was that I just wanted to be in meteorology. And so I started, my first job was at Weather Data Incorporated in Wichita. My role was as a newspaper meteorologist. So we did weather forecasting for newspapers all over the country. We would actually design the weather page at the office in Wichita. So the job was basically forecasting the ... Oh man, I'm going to forget what the name of the paper was, but the Providence was on our beat. So I was working with the Providence Journal or something like that. I forget.

(16:53):

Kelly Savoie (16:54):

That's it. Providence Journal.

Steve Bennett (16:55):

Yeah. Okay. There you go. The Providence Journal. So I had the Providence Journal along with probably six other newspapers in various cities around the country. And so my job would be to come in and to do a five-day forecast at the time, a three to five-day forecast. This was back in the '90s. And we would just fill in all the blocks on the weather page. So what the high temperature next three days would be with the low temperature next three days would be what icon should they use on the weather page to be a sun or a cloud or a raindrop. And then we would, in many cases, it was like a little local weather map that

we would draw by hand. And then we had to type in the weather summary, so the short block of text that described ... In every single block on the weather page, we had to fill in.

(17:45):

And we did this all either on paper or in a small text editor on the computer. And then we shipped all that over to a graphic artist who actually created the page, the weather page. So that was my first job. From there, I moved to Weather Services Corporation, which was in Lexington, Mass. Neither WeatherData nor Weather Services are still around today. Weather Data is part of AccuWeather today and Weather Services Corporation I think is probably part of DTN today. They went through a couple of different transitions. So I moved to Boston in the late '90s to work for Weather Services, and there I got to do radio. So my role there was similar to newspapers in that we would work with a half dozen or a dozen different radio stations on a shift, and basically we would prepare the forecasts for those stations. In the old days, they had a weather line.

(18:51):

So you used to call the radio station on the phone and you could get a recorded weather forecast. So we recorded those and then we would send them a fax. We would actually send them a piece of paper over fax that had the weather forecast on it, so they could read the forecast themselves. And then we would do the on- air work. So we would record weather forecasts for them to play at various times of the day, and in some cases we would go live with the on- air talent, so all of those things, and that was a lot of fun. The challenge for me there, I hit a bit of a ... I mean, I think looking back on it, I would call it a ... I wouldn't call it a crisis by any means, but I would call it maybe an issue, like a mental health issue.

(19:48):

So I was in my mid- 20s and my schedule at work was I would go into the office on Saturday and Sunday from 10:00 AM to 6:00 PM, and then I worked Monday through Wednesday from 2:00 AM to 10:00 AM.

Emma Collins (20:01):

Oh my gosh.

Steve Bennett (20:02):

So I would leave the office on Sunday at 6:00 PM and I would come back in on Monday at 2:00 AM, and Thursdays and Fridays were my days off. As someone in his mid- 20s, living in Boston at that time, single, didn't have a lot of friends, my friends were pretty much the people I worked with. That was tough. And working that schedule specifically, it made it very difficult to make friends. It made it very difficult just to live on so little sleep. And so after I'd been at Weather Services for a couple years, I just decided it was too much. I'm like, "I don't want to work every holiday. I don't want to work every weekend. I don't want to work in the middle of the night." And so I made the decision at that point to get out of weather. I decided not to be a meteorologist anymore.

(21:02):

And so my plan was to leave Weather Services. My parents still lived in Atlanta at the time. They had a full finished basement that they offered that I could come move into. And my plan was to go back to grad school and get a master's degree in education and become a high school teacher. That was my plan.

Kelly Savoie (21:22):

Oh, wow. Yeah, that's quite a switch.

Steve Bennett (21:25):

Yeah. So I resigned from Weather Services and I have to say in that moment when I resigned from Weather Services, this comes back to you never know, you never know what will come back to help you at some point. So when I was leaving Weather Services, number one, I was very upfront with the issues I was facing sort of mentally, like just the nights, the weekends, all that stuff. So the Weather Services team had a lot of respect for the work that I had done and they really didn't want me to leave, but I was pretty firm. I'm like, "I need to make this change in my life." And Joe Zona was the head of the radio division there at the time. And on my last day, before I left, Joe sat down with me and he was like, "You're a good kid."

(22:17):

He said, "I want to see you do well", "I wish you all the best as you head down south." He said,"If you ever think about … if you ever need a connection," he said, "The Weather Channel is based in Atlanta." He said, "And I know Stu Ostro at the Weather Channel very, very well. And so if you ever want an introduction to someone at the Weather Channel, you just let me know." And I was like, "Thanks, Joe. I'm getting out of weather, but I really appreciate it." And so I left and I went down, I moved into my parents' basement and started waiting tables during the period where I was applying to grad school, getting into grad school, all that stuff. So it was about a six month period there where it was sort of in between. And after about three months of waiting tables, the thought popped back to my mind.

(23:05):

I was like, "Hmm, The Weather Channel's in Atlanta and Joe offered to introduce me to someone at The Weather Channel. That might be more fun than waiting tables."

Kelly Savoie (23:15):

Plus you used to love watching the weather channel when you were a kid.

Steve Bennett (23:18):

Exactly.

Kelly Savoie (23:19):

It's calling you back. Yeah.

Steve Bennett (23:21):

Exactly. So I reached back out to Joe who then connected me with Stu and Stu was very kind. He took the email from Joe and from me and he reached out to me and said, "Hey, we don't have any jobs available right now, but if you'd like to learn a little bit more about The Weather Channel," he's like, "You are welcome to come up. We'll give you a tour. We'll introduce you to people here." And so I just said yes to that. That seems really cool to just go get a tour. And so I went up without even thinking I would be working there and I took the tour, met a bunch of people there and within some period of time following that trip, Stu actually came back, reached back out to me and said, "Hey, we've actually just had somebody leave and I don't have a full-time position available."

(24:10):

He said, "But I do have a temporary position available. It's 90 days. So it's full-time, but it's 90 days. The job ends after 90 days." He said, "Is that something that you might be interested in?" He said, "It's not a

forecasting role, it's a data quality role, and so you may not even be interested in it, but if you are, let me know." And again, I'm like, "Well, I don't know what data quality means, but it's probably more fun than waiting tables." So yeah, I reached back out to Stu. I said,"Yeah, I would be interested in that."

(24:42):

And so Stu said, "Okay, great. Well, you have to go through the whole interview just like you were interviewing for a regular job at The Weather Channel. You have to do the whole thing." So I'm like, "Okay, fine." So it meant taking the test and they gave a written test at the time, interviewing with a bunch of different people there. And long story short, I wound up getting the temporary job. And then while I was in the temporary job, I realized that there were roles in weather that didn't necessarily require you to work overnight. They didn't necessarily require you to work every holiday. The Weather Channel at that time was a great company to work for. Generally people were very happy there. And so it dawned on me that The Weather Channel would be potentially a good full-time job to stay in weather. And so at the end of my 90 days, there was an opening for a full-time position.

(25:34):

And I applied for that and I got that and I wound up staying in weather. So I worked for The Weather Channel for a while. While I was working for The Weather Channel, again, another, I won't do the long version of this story, but the moral of this story is again, you never know where these connections are going to come from. So while I was at The Weather Channel, I was actually at the office, sitting at my desk, phone rings, I answer the phone. It's somebody whose name I don't know from a company I've never heard of that's basically saying, "Hey, we're looking for weather forecasters and we've heard you're a good one. Would you be interested in learning more?" And I'm like, "Okay." That was back before we would've thought that was spam. Today, I don't know that we would think the same thing, but back then I was like, "Oh, that's interesting."

(26:24):

And what I came to learn later was that the company that was recruiting, they didn't actually come looking for me first. The individual that they had heard was really good was someone else at The Weather Channel and they called her first and she took the call and she said,"I'm not interested." And she said, "But I know somebody else here who's good, who you might be interested in." And so that's how the call got to me. They weren't looking for me. They were looking for her and she gave them my name. So that wound up offering an opportunity to shift gears and change industries entirely. So that company wound up being Enron and this was when energy trading was beginning to become a field. And Enron was one of the first companies to hire a weather team to be part of the trading floor because the price of natural gas, we were on the natural gas trading floor, the price of natural gas is driven by supply and demand.

(27:35):

And at that time, the biggest variable was demand. So if it's very cold, demand is very high and prices will go up. If it's warm in the wintertime, demand is low and the price will go down. So we were all about trying to predict whether the price would go up or down as a function of how cold it would be. And so I learned about that job. Again, long story as far as how to make the decision between ... I love The Weather Channel. That was a dream job for me. And I had a lot of conversations with the management at The Weather Channel as I was making this decision. I was very upfront with them about what the opportunity was. And I just saw that whole ... I saw the energy trading world as a whole different ... It's just a very different universe.

(28:22):

I never saw that coming. When I was an undergrad, there was no energy trading. That wasn't something that we thought about doing. And so at the end of the day, I decided to take a risk and go try that job. The Weather Channel was very clear with me. They're like, "If you don't like it, you can come back. We understand where you're going." So if you can leave a door open behind, it makes it easier to take a step forward. So I did that. A year and a half later, Enron was on the front page of every newspaper in the country and went bankrupt and tens of thousands of people lost their jobs.

(28:59):

So I went through that whole period at the company, which was very stressful. That was a really interesting but very stressful time. There was a pretty significant corporate scandal going on at the time that I didn't know anything about. I was a mid-twenties meteorologist. I didn't even know what corporate scandal meant, but it wound up killing the company. I was fortunate enough to be working with a very smart group of people who are very well respected in the energy markets, and that group of people was also pretty tight. And so when Enron went under, there was a hedge fund in Chicago that was looking to build an energy trading desk, and the head of that hedge fund came to Houston and was looking to try to recruit people in to build a commodity trading desk. And he actually came to Houston looking for my boss's boss.

(29:57):

And we were such a tight group of people at the time that when Ken Griffin from Citadel offered Vince Kaminsky the job as the head of quantitative research to build an energy desk for Citadel, Vince said, "I'll do it, but six people need to come with me. The first six people that I want to hire are this group." And I was one of those six people. So that led to an opportunity that I probably would've never been able to move into otherwise. I didn't have a PhD, I didn't even have a master's degree at the time. So it was basically a bachelor's meteorologist going to work for a hedge fund. That's not very common. Even today, that's not very common. And it was all because of the group of people that I worked with.

Kelly Savoie (30:41):

And that probably helped with going into the insurance realm with ... That's kind of in that same department with risk analysis and things like that.

Steve Bennett (30:53):

Yeah. So the turn into energy trading and from Enron to the hedge fund, that's what helped me understand how weather is used for financial decision making. And that's very linked to weather or to insurance. And actually, while I was at Citadel for a couple of years after the 2004 and 2005 hurricane seasons, the reinsurance, the insurance and reinsurance markets in Florida had significant challenges after it was like six different hurricane hits in Florida over those two years, maybe even more than that. And so Citadel actually built a reinsurance business as part of the hedge fund. So that's where I first got exposed to the insurance and reinsurance business. I wound up leaving Citadel to take an opportunity to take another turn or twist in my career. So I did not go straight from Citadel into insurance. I went from Citadel out to Scripps Institute of Oceanography at UC San Diego to help them think about how climate research could be connected to the financial markets.

(32:13):

And I saw that as a really interesting opportunity. So I went out to Scripps in early 2008. That opened a whole new door for me. So number one, I learned kind of the academic complex a little bit.

(32:29):

My role there was connecting research to commercial applications, and that led to the start of a couple of startup companies, one of which I helped to form. So that was EarthRisk Technologies. That company spun out of UCSD in 2010. It was basically a software company, a weather application company, and we started by selling long range weather forecasts to commodities traders. And then over the course of five years or so, we pivoted to supply chain meteorology and forecasting temperatures for the shipment of beer and mayonnaise and margarine.

Kelly Savoie:

Wow.

Stephen Bennett:

And then after another five years after that, we wound up selling the company to an investment consortium, but the anchor for that was DHL, the Big Yellow Planes, Big Yellow Trucks Company. So that offered me an opportunity to make another change in my career. And that is where I intersected with insurance. It was in another startup.

(33:39):

So I actually connected back with a group of people that I had worked with around 2005 at Citadel and they were starting a company that was looking at how to do insurance products for snowfall and for temperature and for those kind of things in a way that was insurance, not weather derivatives. Weather derivatives had been around for a while, but this was a new concept to do it in insurance. That company is Demex. So I helped to found that company. I joined that group and we formed a company in 2020.

(34:17):

We ended up developing a parametric reinsurance product for severe convective storms, so for tornado, hail, and severe wind. So it was basically … reinsurance is just insurance for an insurance company. So we're developing a product at that level. That's when I saw the role at Mercury open up. And what was so interesting to me with the role at Mercury was that Mercury was looking at weather the way a hedge fund would look at weather, which is pretty unusual for an insurance company. Insurance is not known to be particularly innovative. And the way Mercury was thinking about building weather intelligence was super interesting to me. And the company was very focused on changes in weather distributions based on climate and sort of understanding how our portfolio of risk, and we basically write homeowners insurance. So it's, what is the risk of loss to your home from all kinds of events, but specifically hail, tornado, wind, and wildfire.

(35:29):

And so this was, I first met Mercury in November of 2024, and we're saying that Mercury is the third largest homeowner's insurance provider in California. So we're very heavily focused in California. And I met the executive team at Mercury Insurance on January 7th, 2025, which was the day of the LA Fires.

(35:56):

Mercury's on record today is having lost $2.2 billion in the Southern California fires in 2025. I knew Mercury had a large exposure in Southern California, and I fully expected that the interview would be canceled, that basically they may not even decide to hire anybody at that point. I had no idea how they were going to react to it. But to the company's credit, all the interviews continued. I met the executive

team at Mercury and the COO at the time had just such a calm and curious demeanor in the midst of a massive loss for the company. His questions were all about, how do we learn more about the likelihood of these events, where they would occur, because clearly we don't know enough. And that was so interesting to me that an insurance company would be that interested in getting into the science. And so, long story short on that one, we wound up putting that together.

(37:07):

I joined the company in March of 25, and so post-fire. And we've been building a team ever since to basically produce what we call a view of risk, which is basically the probability of every loss-causing event in our portfolio, the magnitude of those lost-causing events in our portfolio and the loss caused by those events in our portfolio. We've started by looking at California fire and taking a very high resolution view of how those events start, how they spread, especially how they spread into urban centers. And it's been really, really fascinating. We're early days, but we've built about a 10 person team to do this here. And it's been a great ride. I would never have predicted ending up where I am now if you had asked me in my first job coming out of college.

Kelly Savoie (38:04):

Right, right. And I mean, it's good to know everything that you've done for our student listeners. There's other jobs out there. Maybe they're not traditional, but there are other jobs out there for them besides just the normal television meteorology. So that's good to know.

Steve Bennett (38:21):

There are a lot of other jobs out there other than the traditional, what you learn most about, especially as an undergrad, there's a whole universe of professional opportunities outside of that. And I would say, so when I went to Enron, five years prior to that, there had not been meteorologists on energy trading floors. So the field evolves. So you have to keep up with where things are going, essentially, because you don't even know what opportunities may exist five years from now.

Emma Collins (38:56):

That's a great piece of advice for everyone, honestly. Well, we're so grateful for everything you've told us about your career, Steve. However, before you go, we always ask our guests one last fun question at the end of our show. So what is your favorite hobby?

Steve Bennett (39:10):

So for me, the hobby question, this one's always weird because everybody looks at me funny when I talk about this hobby. Some people will get it, but I would say my hobby ... So I lived in California for 12 years. I lived in the Bay Area for six years. I have learned to understand, appreciate, and just really become super interested in wine. Wine is a really interesting product from not just the taste and effect, but it is so driven by the weather. It's so driven by climate. And as you learn more and more about it, you can actually start to link those factors to specific taste profiles. And then I've always also been very fascinated in business. So the business of a winery or the business of a wine distributor is also fascinating. There's the old joke of how do you become a millionaire in wine country?

(40:09):

You start as a billionaire in wine country. So it's known to be a great investment for very few, but it's a really interesting business model as well. So that's what I would say is the hobby is probably ... So I collect wine and also really just enjoy learning. It's a learning experience essentially that I really enjoy.

Kelly Savoie (40:33):

Yeah. It could be another career turn in the future. Who knows?

Steve Bennett (40:38):

I'm not going to be allowed. My husband is not going to allow me to invest in a winery. I've been told that about a thousand times.

Kelly Savoie (40:45):

Well, thank you so much for joining us, Steve, and sharing your work experiences with us.

Steve Bennett (40:49):

Kelly, Emma, I appreciate the invitation.

Emma Collins (40:51):

Well, that's our show for today. Please join us next time, Rain or Shine.

Kelly Savoie:

Clear Skies Ahead. Conversations about Careers in Meteorology and Beyond is a podcast by the American Meteorological Society. Our show is edited by Johnny Lay. Technical Direction is provided by Peter Killelea. Our theme music is composed and performed by Steve Savoie, and the show is hosted by Emma Collins and Kelly Savoie. You can learn more about the show online at www.ametsoc.org/clearskies, and you can contact us at skypodcast@ametsoc.org. If you have any feedback or would like to become a future guest.