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# Up Front With the SOA Staff Fellow

By Joe Wurzburger and Karen Shelton

*Note from Joe: Regular readers of this column know that I typically write it from my own perspective. But in this issue's column, I share the byline with my friend and fellow health actuary Karen Shelton. What follows is a transcript of the discussion she and I had following the recent Women's Leadership Forum at the 2017 Health Meeting. (The CAS held a similar event in March titled "Women's Actuarial Professionals Network on Confidence and Negotiation Skills for Women in the Workplace.")*

Joe Wurzburger: Karen, it was great to see you at the Women's Leadership Forum. What a fantastic event!

Karen Shelton: It was good to see you, too! Yes, it really was wonderful. We have such strong, female leaders in our industry, and we need even more.

JW: True.

KS: So, Joe, I've got to ask, what was it like being one of the few males in attendance?

JW: [Laughing.] Yes, there were a few of us, but we were definitely in the minority. I have to admit, in previous years I thought the attendance was limited to women-only. I only learned this year that men were welcome, too,—which is probably my fault for missing that message in prior years. But I've got to say, I loved it. I've been blessed to have many strong women in my life—family, friends, colleagues—so I actually got a bit emotional a few times as we discussed some of the challenges women face in the workplace. I think I sometimes make the mistake of thinking gender bias is a thing of the past, so it's eye-opening to hear about struggles still going on today, particularly in positions of increasing leadership. And hard to hear.

KS: Would you attend again?

JW: Absolutely. And I'm going to encourage my fellow male colleagues to attend, as well. It's important that we all engage in this kind of dialogue, women and men, in order to see real impactful change.

KS: That's so true. My supervisor, who is male, attended the Women's Leadership Forum at a prior SOA meeting to increase his awareness of women's issues in the workplace, particularly



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since much of his team is made up of women. His view is that awareness can only make us better colleagues, and I couldn't agree more.

JW: So, Karen, what did you think of the event?

KS: Oh, where to begin?

JW: Well, it was kind of broken into two parts, the keynote speaker and then the workshop. So let's start with keynote speaker Deborah Watkins.

KS: OK. Ms Watkins—the CEO of Care Bridge International—had an interesting journey, going from a nurse earlier in her career to a CEO now. The part of her story that particularly resonated with me was when she talked about her daughter. As you'll recall, her daughter was going through major physical issues, including hospitalization and brain surgery. And during this period, she said that she found work to be a place of “normalcy.”

JW: I was struck by that part, too.

KS: Right, and I felt that I could really relate to it. As a working mom, I sometimes find myself wondering if I'm pouring too much into my career at the expense of my family.

JW: Parental guilt is a real thing.

KS: Exactly! And I guess sometimes I am, but most of the time my career provides the balance I need for my unique wiring. I'd say I'm a better mom because I work, and I'm a better employee because I'm a mom.

JW: That's a really good way to look at it. Sometimes I worry that as the father of two young children myself, I'm not able to be 100 percent devoted to them nor 100 percent devoted to my job. But what you're saying is probably truer, that having divided attention actually helps keep me balanced and allows me to do a better job in both roles.

KS: I think so. That's how it is for me, at least. The other part of Deborah's presentation that I really appreciated was that she didn't necessarily set out to be the CEO of an organization. Rather, it happened organically. She did her best at work, always

giving 100 percent, avoiding gossip and striving to make a positive impact. And those things helped get her noticed and the growth opportunities followed.

JW: I liked that part, too.

KS: While there are no guarantees, I like to think that hard work and doing things the right way gets rewarded most of the time.

JW: So what did you think about the second part of the event, the workshop? I've got to say, that was my favorite part.

KS: Me, too! We had free-form table discussions where we tackled a variety of thoughts and observations regarding women as leaders.

JW: Right. Did anything stick out in your mind from this?

KS: A few things, actually. It was noted that women often undersell themselves. They don't tend to apply for positions unless they meet, say, 90 percent of the qualifications. Whereas men are more likely to apply for jobs when they are less qualified.

JW: Do you think that's true?

KS: Sometimes. I mean, it's a generalization, so there are plenty of counterexamples. But it might be truer than we'd like to think. I personally have tried to take this to heart and have applied for “stretch” roles. I haven't always been offered that “next big opportunity,” which is an important lesson itself.

JW: Do you think you haven't been offered those next big opportunities because of gender bias?

KS: Not necessarily. In fact, some of the times the role was ultimately given to a woman. But it has taught me that you can't just wait for something to fall into your lap. We talked a moment ago about doing things the right way so that growth opportunities present themselves. But that doesn't mean you can just put your head down and work hard and expect these growth opportunities to just happen. Regardless of gender, sometimes you need to stretch beyond your comfort zone and put yourself out there.

JW: That's so true. And sometimes putting yourself out there for a big opportunity might not work out for that particular role, but it makes it known that you're interested in taking on a bigger role. Sometimes people think that's just assumed, but you'd be surprised. I think it really benefits someone, regardless of gender, to make their career aspirations known. You might not get one particular role for which you put yourself out there, but you might be more likely to be considered for another role down the road since your intentions are known.

KS: Agreed. In my case, it was difficult to experience rejection, but it was also an opportunity to learn resilience and improve my game. I'm a firm believer that the right opportunities will come, but we need to be diligent and resilient along the journey.

JW: Well said.

KS: So, Joe, what part of the discussion stuck out to you?

JW: I was fascinated by so many parts of the discussion. I mean, the time really did fly by. I think what sticks out in my mind the most was a concept that was brought up at my table. Someone said that men are always so confident about their abilities. And I said, No, we're not! But I think we might be less likely to show it if we're lacking in confidence.

KS: [Laughing] Meaning you fake it?

JW: Yeah, something like that, at least at first. Maybe a better term would be "forced confidence" rather than "fake confidence." Because I think sometimes forcing yourself to appear confident can actually make you more confident. Real confidence can grow out of this initial forced confidence. And it might empower you to try new things and expand your skills. In

large part that's what Amy Cuddy discussed during her keynote speech earlier today.

KS: In Amy's words, "Fake it until you become it!"

JW: That's right! So anyway, the discussion that followed was interesting. Really, the whole afternoon was fascinating. I'm kicking myself for not having come in previous years.

KS: So will I see you here again next year?

JW: Definitely. ■



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