March 2017 we asked, "**What is the biggest risk you've taken in your career, and how did it pay off?**" Here are the replies we received:

"*The biggest risk I have taken in my career was to attempt to form a solo consultancy. My resources were limited, and a contract that I was counting on to get started fell through. After several months in which I landed only one client, an opportunity to start a new career as a regulator came my way. I am enjoying my new role immensely. Everything happens for a reason*."

"The biggest risk in my career would have to be taking a two-year consulting assignment in the U.K. early in my career. The pay-off was not at all what I expected. Instead of just expanding my resume, it expanded my horizons! I learned so many things about myself—that I adapt well in new situations, love to travel and am exhilarated by learning about new cultures. I've brought these insights into the workplace by leading through change and being able to see issues from the perspectives of other stakeholders. I'm simply a better person because of this experience! I hope this encourages others to take risks and not fear change!"

"The biggest risk I took in my career was to switch from Life & Health to Property & Casualty and then quickly switch from actuary to underwriter. It is an extremely interesting and rewarding experience. It expands my knowledge base and changed how I think and how I approach and solve a problem. Everyone comes from different backgrounds, and not everyone is going to think like an actuary, so it is critical for an actuary to speak a language that is accessible to non-actuaries for our technical skills to be appreciated. The actuarial education builds a strong foundation for any career path we choose, but being eager to continue to learn new knowledge and curious to explore different areas make our career unlimited."

"I changed my primary practice focus from pensions to health insurance in 1994. Fortunately, I was able to do that without changing employers. It was rough at first, having to learn something new almost every day, but with the help and mentoring from our health practice leader, it led to all sorts of new consulting opportunities."

"I left my position as director of International Risk at UNUM in 2002 to work full-time setting up a network of food banks in Argentina to collect excess food and distribute it to the hungry. It meant a big pay cut, an uncertain future and a geographical move. It was one of the best decisions of my life, and has been a touch point in my life. It helped me grow as a leader and make a strong contribution to the common good as well as prepared me well for future professional challenges. It was one of the most challenging times of my life, but it brought me tremendous long-term satisfaction."
