LIKE MANY OF US, when I declared my mathematics major in college, everyone assumed I was going to become a math teacher. After all, what else do you do with a math major? But I wanted to become an actuary, and again, like many, my decision of life versus property and casualty (P&C) insurance was based on one very important factor: which company gave me the highest offer. So having graduated from my university, I was off to begin my career as a life actuary in benefits consulting.

For over a decade, I happily drowned myself in exams, the Employee Retirement Income Security Act (ERISA), mergers and acquisitions, cash balance and traditional pension plans, nondiscrimination testing, union negotiations and government forms. Life was good for a math geek like me. But after the unexpected sale of the partnership to a then Big 6 consulting firm, followed by a rapid merger, reorganization, resale and reorganization, many of my colleagues and I decided to walk away from the chaos and uncertainty. After all, our “family” had been broken, so it was time to find something new.

My “something new” came six years later. I had taken a break to thoroughly enjoy my three small children, but once they were all in school, I was ready to jump back in the saddle, which to me simply meant anything with numbers, equations, probabilities and data-driven decisions. I wanted to expand and deepen my knowledge and capabilities, and believed that my actuarial designations gave me the opportunity to do just that. In fact, they did. I landed a vice president role within a global P&C company, charged with building a comprehensive analytics team from the ground up. The goals were to develop internal predictive modeling capabilities, optimize reporting and data warehousing, and bring innovative analytical strategies to decision-making such as pricing, risk selection and target marketing. I found this role both challenging and exciting. I hired a diverse team of actuaries, statisticians and programmers. We thrived and learned from each other.

After a few years, I was ready to bring this knowledge back home to the life insurance space. So I reinvented myself yet again. I resigned from my position to launch an independent consulting business dedicated to the advancement of analytic capabilities, techniques and methodologies throughout the life and health spaces and, yes, P&C and marketing applications as well.

I have learned some valuable lessons during my career as an employee benefits (mostly retirement) consultant, turned P&C predictive modeling, reporting and data warehousing lead, turned analytic strategist and independent consultant.

The SOA is a tremendous source of support—use it. It had been nine years since I had attended an SOA event, yet when I flew to San Diego for the annual meeting in October 2013—not knowing a single other person in attendance—I felt immediately welcomed and included. In his address to the attendees, SOA President Mark Freedman said it best: “When you walk into an event like this, you’re surrounded by people you know who have a unique and
common experience. You have an instant connection just by being an SOA member.” Isn’t that the truth. Not only did my SOA credentials support me during my P&C adventure, but the SOA members made it an easy transition back.

**When performing a job search, don’t simply rely on the keyword “actuary.”** We actuaries are highly skilled and trained, and often can outperform statisticians and other data gurus simply because we know how to make strategic, practical decisions from the data we are manipulating (and effectively communicate the results). Your next great position could come from the keyword “analytics” or “strategy” or “optimization.” Think of all the amazing skills you have been honing, and how relevant these may be to other industries and areas. “New opportunities” is currently one of the top three priorities of the SOA. We can all expand the breadth and depth of the actuarial profession and our own career by seizing exciting, new and, perhaps, nontraditional roles. Keep your finger on the pulse of rapidly expanding industries, top-level positions and salary trends. Just because the keyword “actuary” doesn’t appear in the position description doesn’t mean you aren’t the best candidate to fill the role.

**Embrace the continuing education (CE) requirement.** Sixty units of continuing professional development (CPD) over a two-year period may seem overwhelming. But perhaps this shouldn’t be viewed as simply another requirement to plod through. Instead, consider the obligation as 60 hours of career building. Learn a new concept while networking with actuaries you have just met. Volunteer for the SOA or your local actuarial organization by presenting new ideas or research, developing syllabi or grading exams, or designing CPD sessions (and earn an additional line on your resume and LinkedIn profile for your volunteer efforts!). Welcome the CE requirement as an opportunity to talk and learn with actuaries from a different company, industry, background, country or culture. Share your insights with less-experienced actuaries who may be looking to you for career-building advice.

The CE requirement was the motivation I needed to attend the SOA annual meeting. What I got back in return was far more than 17 CPD credits. I made relationships that will allow me to expand my business, knowledge, networking base and volunteer efforts. And I gained the confidence that, as actuaries, we really can do amazing things.

I’m not sure where the next 20 years of actuarial and analytics work will take me—life, health, P&C, marketing, all or maybe even none of the above. What I do know is that I have a strong network of support and a profession that is highly respected, which frankly can take me wherever I want to go.

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