

Actuaries as Thought Leaders with Chris Dolman

Interview Transcript

Julia Lessing: Hi, everyone. Today we're talking about actuaries as thought leaders. And joining us for this discussion is 2022 Australian Actuary of the Year, Chris Dolman.

Chris Dolman: Hello.

Julia Lessing: Hi, Chris. Nice to have you again.

Chris Dolman: Thanks for having me back.

Julia Lessing: So little bit about you before I launch into the questions for today. You are an actuary working at IAG. Your current role of executive manager data and algorithmic ethics helps to ensure that modern decision-making algorithms and other advanced uses of data are designed and implemented in an ethical, responsible and thoughtful way. And I'm sure lots of people know you for the work that you've been doing in AI and ethics. And so prior to your current role, you've had a variety of senior management positions both in the insurance industry and in consulting, both here in Australia and in the UK. And as well, you are an award winning volunteer, researcher and Fellow of the Actuaries Institute and a Gradient Institute fellow. So Chris, welcome to We Are Actuaries today.

Chris Dolman: Thanks for having me. It's going to be an interesting chat again, hopefully.

Julia Lessing: So congratulations on being the 2022 Actuary of the Year. What's that been like for you?

Chris Dolman: Thanks. It was a huge surprise and obviously a great honour and fantastic to get that sort of recognition. I didn't even know I was nominated. So the first - - -

Julia Lessing: Didn't you?

Chris Dolman: No. So the first I heard of it was when I got the call from the president. And we have a family tradition on a Friday night where we make pizzas and have a movie night and stuff, so I was in the middle of making pizzas with my kids and my phone rang and I answered it. It's a work phone, you do, and it's the president. And so I said to the kids, "I'm talking to the president, I've got to go." Which one of them said, "What, Barack Obama," which I thought it was superb. He hadn't been president for years, but anyway. So then I got told that I was going to get that award, which was a big surprise. And the interesting thing I found is, I found it a bit hard to accept in my own mind. Like I've been - - -

Julia Lessing: How so?

Chris Dolman: I've been a little bit embarrassed by it all, and I've got over that a little bit now. But especially at the start, it was like, there's still so much to do in this space. So I've been doing responsible AI research and what have you for a while, but there's still so much to be done. And so I was like, well, it's not the end, there's still so much more that I want to contribute. So I found that a bit of an interesting discovery about myself, that maybe I need to go back and accept success and things like that a little bit more as I go along. So it took reading out a whole list of things I'd done for me to go, yeah, okay, I probably have done quite a lot and so I can accept that that's a reasonable award to give me. But I was quite surprised. So - - -

Julia Lessing: Well it was very well deserved, and it probably wasn't a surprise to those of us around you, so.

Chris Dolman: Well, that's what everyone said, so maybe I need to get a bit better at recognising things that have been good in the past and not just looking forward all the time, which is what I tend to do. So that's been interesting. The other thing that's happened is, which has been really nice, so a lot of people have just approached me for a bit of a chat about stuff. And there's all these people that have followed my work and stuff for a while who I've never met, I don't know. And people have just gone, "Look, I've really enjoyed these things you've done, keep doing it," what have you, which at least for me was nice validation that people have been listening and reading things I've written and stuff like that, which you're never sure is happening because you'll hear from some people, but for every person you hear from, it's like complaints in companies.

Julia Lessing: Exactly.

Chris Dolman: Every one you get, there might be 100 more. And maybe thought leadership is similar, people read your stuff but not say anything and the one person that comes to you is a validation at least someone's reading it, but there's loads of others who are silent. So that's been interesting as well.

Julia Lessing: Right. So you've met a lot of new people? You've broadened your network?

Chris Dolman: Yeah, a bit. And it's been nice, but it's a bit odd for me. I don't know that I'm suited to fame. And it feels like I have a little bit, at least in a very small niche circle now which is extremely odd for me personally. It's never something that I've sought, but it's interesting that it's happened, so.

Julia Lessing: And I remember you telling me that your daughter was asking about whether you got a trophy for being Actuary of the Year. In her eyes, is that the idea of fame, having a trophy?

Chris Dolman: Well, her first question was whether I got a cash prize.

Julia Lessing: Oh, a cash prize!

Chris Dolman: She was very interested in the money, which I didn't, for the record. But I did in the end get a trophy so that was nice.

Julia Lessing: That's great.

Chris Dolman: So she's happy that that exists, I think.

Julia Lessing: She's happy.

Chris Dolman: Yeah.

Julia Lessing: That's really good. Very well deserved and certainly not a surprise for those around you. But I think I liked your reflections on, you may be feeling like you hadn't done enough because there is more to do. And I think that's probably reassuring for a lot of actuaries as they come through their career because, when have you done enough? When are you at that point where you know everything? And I think the short answer is, you never get there.

Chris Dolman: Never.

Julia Lessing: It's a career. It's a career, so.

Chris Dolman: That's right.

Julia Lessing: So, today we're talking about thought leadership, and so I wondered if you could start by telling us how you define thought leadership, Chris.

Chris Dolman: Well, there's a few, think of it in terms of personas. Because, if you look on social media, you see various thought leader types, but there's quite different types of people. So maybe let's think about the different types of people that you observe. And, well, I've come up with my own little classification ahead of this conversation.

Julia Lessing: Okay, great. Well, you are the thought leader, so.

Chris Dolman: Well, I might have other ideas. But I think there's a character that we might think of as the aggregator or amplifier who, they'll produce newsletters, share lots of other people's work, like point to things that they like and maybe comment a little bit on it. They're not necessarily producing huge reports of their own or anything like that, but they're amplifying the work of others. So quite a lot of people seem to be in that ilk and they get a lot of attention quickly. And I follow people like this because they're really helpful. If you want to know what 10 things to read, well, someone will have produced that list - - -

Julia Lessing: They've already done the work for you.

Chris Dolman: - - - and curated it. And podcasts are a little bit like this as well. You're a podcast host now and so you're inviting people on and trying to curate content in a certain area. And so it's like being a news editor in a way, you're creating your own news or newspaper in a way in a modern form. So there's that character anyway. And there's quite a few of these sorts of people that I follow. Another type, totally separate, is what I think of as storytellers. So they've got a particular thing they're trying to influence and they do it by just telling either real-life or hypothetical stories to try and nudge people in a certain direction. But they're really solidly pumping stuff out all the time, really consistently. So these aren't as common.

I follow Robynn Storey on LinkedIn who, I don't know if you know. So she does stuff in recruitment or what have you, brilliant content. Just real-life stories, good and bad about recruitment to try and help people reflect on what they're doing and improve recruitment practices, but really engaging stories. So people like that are fun to follow. You get nice little anecdotes, that you can retell as well so that's quite good. And it's a way of being, I think, really engaging, but totally different character to the first one.

And then the last is probably more what I've been doing, which is more deep-dive technical commentary and innovation on that front. So more longer form content with surrounding promotion when you've got something to say. So you're not necessarily saying something every day, but you're saying things occasionally and doing it in quite a few different formats. And I say technical content and to actuaries, that often means maths. And I don't mean maths necessarily, it could be policy work, it could be commentary or critique on what's going on, certain types of white paper, even strategy type of stuff. That's exactly this type of thought leadership.

And so there's probably two subtypes here. There's the blogger op-ed type who might be saying things a bit more often in shorter form. And then there's the more academic sort where it's like a 50-page report on something with promotion. And often people traverse both of those so I've done both of those in my time. The main thing with this type is, you're trying to have some influence in an area but you're not every day pushing content out and doing it like that, it's from time to time. So I think a lot of actuaries can be that type quite easily without that much day-to-day effort, if you like, in terms of the promotion side. But they could obviously do the others as well. So that's my three characters. There might be others. That's - - -

Julia Lessing: I really like that. I really like that, Chris. And I've never thought about thought leadership in that way of having different personas, but as I've listened to you describe it, it makes total sense. I remember back in my - - -

Chris Dolman: I'm glad it makes sense to you. It makes sense in my own head, so I've now got one point of validation.

Julia Lessing: Well, I'm sure our listeners will also validate that for you, but certainly that makes sense. And I remember back when I was big four consulting, thought leadership was just about writing papers. And for many actuaries, that can feel quite daunting. The idea of

just doing that deep dive type report writing and everything's under scrutiny and everything's got to be referenced and stuff, that can feel quite intimidating, and so I think that can put a lot of actuaries off thought leadership. But the way you've described it as well, the storyteller and the amplifier, they are also some – and we don't all have to just be one of those personas, but - - -

Chris Dolman: No, you could be all three, but - - -

Julia Lessing: - - - thinking about it from a different perspective, I think some of those ways are different but equally effective ways of being thought leaders as well.

Chris Dolman: That's right. And none of those are more important than the other, they're all essential in the environment in the way it works. And if you're a deep-dive thought leader, you want amplifiers amplifying your content. That's useful. You don't - - -

Julia Lessing: It's part of the ecosystem.

Chris Dolman: You don't want to be like, these amplifiers, they're not doing anything on their own. No, they're essential. They're the ones that are going to help your work be better known, so.

Julia Lessing: Yeah. Well, that makes me feel better, that we're all part of the ecosystem.

Chris Dolman: That's right. It's all essential and useful work, so.

Julia Lessing: Okay. So that's how you define thought leadership and your different personas. I really like that. Why would someone want to be a thought leader?

Chris Dolman: This is a really interesting question. And I think a few people have had conversations with me over the last year or so, and people have come to me and said, "Look, I want to be a thought leader but I don't know where to start." And having had a few of those sorts of conversations and not really knowing how to approach them, I've come to the conclusion that you've got to start answering that by attacking the mindset that that question comes from.

If people say, "I want to be a thought leader," it's a bit like when your kids say, if they do, mine haven't thankfully, but I know people's do say, "I want to be famous." And as a parent, you know if you hear that, the appropriate response is along the lines of like, "Well, that's great, Johnny, but what do you want to be famous for?" So you've got to really focus on the outcome or the thing you want to do, not just the being famous part. That's not really going to motivate you for long and it's not really the appropriate motivation in anyway.

The follow-up question I get then on that is along the lines of, again, it's the wrong sort of question, it's like, how do I get involved with things? And again that to me is the wrong mindset. This is like, I want to be famous by tagging along with another famous person and

riding on their coattails. And that's not really, again, how you want to be approaching this. So I think you need to be working out what your own motives are, and it's got to be more than just, I want to be a thought leader. There needs to be some influence you want to have on the world, and some reason why you want to do that.

So it's important for you to sit back and reflect on that a bit and work out, what do you actually want to do and why, and then go and do it. You don't need other people to help you, you can just go and do it. So that's how I've been approaching those conversations, which I think has maybe helped some people, I don't know.

Julia Lessing: So what you're saying is, you don't say I want to be a thought leader just to be a thought leader - - -

Chris Dolman: That's right.

Julia Lessing: - - - like you don't want to be famous just to be famous?

Chris Dolman: That's right.

Julia Lessing: So, but you want to be a thought leader so that you can achieve some other goal. It's like an enabler to achieve some of the - - -

Chris Dolman: That's right.

Julia Lessing: - - - goal around propelling your career in a certain direction that you're interested in or helping you to get some information out to the world that you think is missing or there's some sort of purpose

Chris Dolman: That's right. So you want to - - -

Julia Lessing: - - - that the thought leadership helps you with?

Chris Dolman: You might be wanting to raise awareness of an issue or enact some change or convince people in general about something or you might want to lobby government for something. All of these things, you might want to do. And a mechanism by which you do that is doing thought leadership work, so putting stuff out into the world and trying to enact change. But you're not doing it for the hell of it, you're doing it with an underlying purpose.

Julia Lessing: Purpose. And your purpose being?

Chris Dolman: Well, so I've thought about my own motives with this. My own motives, well, it varies depending on stuff I do and I've done a bunch of different things as we've discussed before. But my motives are often quite negative in some sense. So I'm usually coming from a place of being a bit frustrated or annoyed about something or something needs to happen, which you just hope someone's going to do and it doesn't happen.

So I often found myself in that place. And I did a little deal with myself a couple of years ago and I said, "If I'm in that sort of place, don't whinge, get up and do something about it." Or option number two is, find the person to do something about it and convince them to do what needs to happen because you can't do everything. Or option three - - -

Julia Lessing: So take some sort of action.

Chris Dolman: That's right. Or option three, just ignore it and get on with life, just don't sit there whinging. Now, I'm sure I don't always achieve this. I guarantee I still whinge about stuff all the time, but hopefully I do it a bit less. And that mindset change just forces you to be a bit more proactive. So you're forcing yourself to say, "Okay, what can I do about this thing that I can see?" Because I think sometimes as actuaries, we know a lot. We understand a lot of particular things about the world, but I think we think that that knowledge is more common than it is.

So maybe the things that you see are not commonly known, and so maybe you are the one that actually needs to take them on and sort them out. So people need to maybe have that attitude a little bit more. Maybe what they think is obvious isn't quite so obvious.

Julia Lessing: It's not always obvious to everyone around us, and not always obvious to the people who aren't doing the kind of work that we are doing, so.

Chris Dolman: That's right. That's right. So then once you've got your motives sorted out, you know what you want to do or you know what influence you want to have. Then you've got to, I think, get a bit more practical; so like what does success actually look like? You know what your motives are, but how are you going to actually understand whether you're achieving what you want? Are people going to have read your work, are they going to change what they do in some way? Is policy going to change if you're engaging with government or what have you? Because, depending on what your audience is, you might want to present things in different ways. So if you - - -

Julia Lessing: Can you give me an example?

Chris Dolman: Well, so I've done a few submissions to government on policy reviews and things that are going on. You're writing that in a very different way to how you'd write a research paper or what have you which is going to have a much broader audience. The policy things are often a lot more targeted. There might be specific questions you're addressing and so you're a bit more punchy. If you're giving a talk, you're not writing as much in detail. You've got some slides, you want to make it visual and engaging and what have you.

So there's all these different formats that you need to think about. So you might have different audiences at different times, so you've got to adapt your content to those audiences as much as you can. And I don't think I'm the best at this, by the way, but at

least I'm aware of it and have a go. The other thing to do is find collaborators. So it's much more fun to do things with other people rather than on your own.

Julia Lessing: That's true.

Chris Dolman: And a lot of actuaries are not great at collaborating with non actuaries though. We're getting better I think as a profession, but we're often still a little bit insular. And I've found the multidisciplinary work to be exceptionally good, both the quality of the content that you can get at the end because people will bring their own expertise to the table and you get something that's better, but also just you learn a lot from people who know different things to you.

Julia Lessing: For sure! Why do you think we're bad at that, Chris? Why do you think actuaries typically find that challenging?

Chris Dolman: I don't know, but it's just something that I observe. Not everyone, there are quite a lot of people who do interdisciplinary work, but quite often you go to these conferences and it's a paper written by five actuaries. And I just think, wouldn't it be great if it was two actuaries and three other different people that might bring different perspectives to things and it would be a bit better as a result? So

Julia Lessing: More diversity of thought.

Chris Dolman: Yeah. So things I'm doing at the moment, I try and – well, sometimes I have other actuaries, but I try and at least have other people as well so you can bring diversity into it. And that's been very good. What else do you need to do when you're doing thought leadership? I think you need to acknowledge that it's going to take a bit of time. So sometimes people think it's like one of those little side projects that just happens when it happens. And we all know how they work out, you've got to actually dedicate a proper amount of time to what you're doing. It doesn't have to be days and days and days, you can get quite a lot done in short chunks, but it can't be zero. It can't just be, oh, it happens when it happens because you'll go and have a break and make a coffee and get distracted, because that's just what people are like.

Julia Lessing: That's true.

Chris Dolman: So you need to - - -

Julia Lessing: So how do you make time for thought leadership, Chris? You've got a busy role, you've got a family; how do you make time for it?

Chris Dolman: Well, I'm fortunate that part of my role includes time for research so I'm allowed to, in my day job, spend a little bit of time doing stuff. But also, just you block out chunks of time in your diary same as you do for anything at work. If you're going to write a report, you're best off blocking out a chunk of time in your diary and getting it done. Well, research is no different. If that's what you're going to do, block the time out, make sure

you dedicate the time. It's like any meeting, you don't move it unless you really have to, and then make it happen. Otherwise, the diary fills up and things just - - -

Julia Lessing: It does.

Chris Dolman: - - - don't occur. The other thing I try and do is, I try and have multiple things on the go at once, which people just find terrifying, because then just there's too much happening surely. But not everything's going to be in a critical phase all at the same time, so you can balance things a little bit. And - - -

Julia Lessing: Can you give us an example of how you might have more than one thing on the go?

Chris Dolman: I always have at least half a dozen things on the go. But - - -

Julia Lessing: Wow.

Chris Dolman: - - - I go from vague thought bubbles to actual written stuff, and it's a continuum. So, and vague thought bubbles often don't amount to much. So because my motives, as I said, was irritation sometimes, and one of my ways of processing that is just to write stuff, and sometimes that'll turn into a paper, sometimes, that just turns into a cathartic rant that I gave to myself that I can then delete and that's fine. So - - -

Julia Lessing: Still served its purpose.

Chris Dolman: That's right, it served its purpose. And so you just need to work out what you want to publish, what you don't want to publish, what state it's in, and also how long you want it to go on for before you decide, does it need to die or not. I've had some papers that sit on the back burner for years and then they resurrect themselves when the right opportunity comes about. So you might need the right co author, for example, to bring something else to the table. So there was a paper I did for, I think it was a year or two ago, the Actuaries Summit and that had been in percolation for about six years I think. But I hadn't touched it for about four, and then I had a random conversation with someone I know and it just happened.

Julia Lessing: Came back to life.

Chris Dolman: That's right. So these things sometimes can just percolate for a while, and that's totally fine.

Julia Lessing: Interesting.

Chris Dolman: So it's not like you've not got a publishing deal with a book publishing house where you've got to crunch out content on a certain schedule or anything like that, you're doing this because you want to have influence and you need to do it at the right time. Recycling is important. This was a revelation to me.

Julia Lessing: Recycling?

Chris Dolman: Yeah.

Julia Lessing: Okay. So tell us about that.

Chris Dolman: If you've got some content, you don't present it once, you present it 20 times in different forums to different people with different slides because you've got to emphasise different things in different groups. And often, people can look like they're a lot busier than they actually are in this space because they're recycling content. I've seen some people, particularly those first two personas I've talked about on LinkedIn, they just recycle content all the time because, you post something twice; different people see it both times. I hadn't really thought about this until a couple of years ago, but it's quite a revelation when you try and do it because you realise you can get a lot more impact for a single piece of work by just presenting it in different places. Seems obvious, but until you think about it, you think, I've written my report, I've done my presentation done, next thing. No, you can recycle things.

Julia Lessing: You can recycle it. And it sounds like recycling isn't necessarily just reusing, re-presenting, but maybe thinking about your different audience and, like you said, emphasising different slides or presenting it in a different format or - - -

Chris Dolman: That's right.

Julia Lessing: - - - to increase your reach?

Chris Dolman: That's right. And sometimes, things, they evolve over time. So I did a few presentations on risk management of AI systems probably three or four years ago and the content of those evolved over time to different groups over a couple of years. Then that turned into a paper at the Actuaries Summit a couple of years ago, then that turned into a chapter of a book, which I got invited to contribute. So these things evolve over time. But you're basically recycling the same ideas in different places. And that way, your idea can have more influence because different people are going to see it at different times. So, yeah.

Julia Lessing: So you've shared a couple of ideas about good ways to become known as a thought leader or good ways to do thought leadership, but is there anything else that you wanted to share around good ways to become known as a thought leader?

Chris Dolman: Probably the only thing I've not mentioned is just making use of your Association. So I'm an actuary, you're an actuary, we're members of the [Actuaries] Institute, the Institute's got a voice and you can use that voice sometimes rather than your own voice for certain issues. So the Institute does policy submissions on various things, some of those I've written, some of those actuaries write them. The volunteers write them

including myself. And sometimes that means you can have more influence than if you wrote it yourself.

So same with, I work for a big company, you've worked for companies before that do policy submissions, they're written by staff. Those staff can push opinions that they have using that voice rather than their own, and that might be more effective on certain matters. So it doesn't always need to be stuff in your own name, sometimes it can be stuff in someone else's name if that's a louder or more powerful voice that might be effective. Because, if your motives are to enact change not to be famous, then you don't need to be, personally, your name on everything. It can just be the change is happening and you're happy to have played your part, so.

Julia Lessing: So the thought leadership doesn't need to just be all in your name, you can collaborate with others, you can - - -

Chris Dolman: That's right.

Julia Lessing: - - - use work or the Institute or your professional body to elevate the messaging that you're wanting to get out there? You don't have to do it all on your own.

Chris Dolman: That's right. That's right.

Julia Lessing: Very interesting. So I want to ask you a bit about career planning. Was there anything else that you wanted to share on thought leadership, before we move on?

Chris Dolman: I'll talk about something I found tricky maybe. So I'm a fairly shy, fairly private person a lot of the time which some people find surprising because I think I've gotten better at this over time. But I certainly had to deal with a bit of fear, and two types of fear really affected me. And people get affected in different ways but, certainly for me, the first type is natural fear of saying something silly, which a lot of people have and it holds people back from doing this sort of stuff. And you work out ways of managing that yourself over time, but for me, having a bunch of people around that can objectively review or give you feedback on some of your work like, no holds barred, "Chris, you're being an idiot, don't say that, that's wrong". You just need a group of people you trust that can do that.

And they're not going to be like, "Oh gosh, I couldn't say that." You need someone to be honest with you. So having a bunch of people like that is helpful. For presenting, just practicing I find is useful. So if I'm doing a presentation, I'll practice it a bunch of times and then it's obvious basic stuff, but you just have to do it. And I find that helps you manage your own nervousness about what you're going to say because you already said it five times. I don't find I can use scripts. I'm not one of those people that can write down exactly what they're going to say and say it, I have to ad lib a bit.

So that practice is essential. But just being kind to yourself. You're going to fail sometimes, you're going to say something silly, you're going to have to backtrack. That's fine, you're not a politician, you're not having to defend a U-turn and things like that. You're allowed to

change your mind, that's totally fine. You're allowed to say, "I didn't quite mean that I meant this other thing instead." That's totally fine. The other type of fear is just I used to think – sorry, I used to think it was fear of public speaking, but it's actually not. And it's been quite interesting to tease out what this is about myself. So I find certain types of presentations super easy. Like this for me is pretty easy. Even though it's going to be pasted on the internet, lots of people watching it hopefully, that's totally fine, no problem. But standing up in front of a room of 20 people I don't know, it's very hard. So for me, it's all about the environment.

So certain environments, I find more intimidating than others. So it's not just presenting, I've presented online to 2,000 people and you can see lots of little boxes with heads and that's fine, but rooms with people, quite intimidating, even small rooms. So the way I manage that is, it's practicing, but environmental practicing. So I had to get on stage at the Congress of Actuaries, which was very intimidating for me. I saw that we were billed on that stage and went, "Holy hell, what am I going to do?" So I get on stage beforehand in the break, stand at the lectern, just practice in the environment and then it's not so bad. It's still scary, but you can get through it, so.

Julia Lessing: Great tips there. And, well, sorry to hear, but also great to hear that you do have that fear as well because sometimes it's easy to look at the people who are up there on stage and go, "Oh, they look like they know what they're doing, I could never do that." But really, quite often, they're managing their own fear and they've taken steps to - - -

Chris Dolman: That's right.

Julia Lessing: - - - manage that as well. So some preparation is good.

Chris Dolman: People have told me that they can't tell, which - - -

Julia Lessing: No.

Chris Dolman: - - - is nice to know, but it's not true.

Julia Lessing: Well, I saw your presentation at the Congress, I thought it was fabulous. And you looked very comfortable and you looked like you totally knew what you were talking about. You didn't look worried at all, so.

Chris Dolman: Yeah, Actually, the environment in the end wasn't quite so bad because the lights were so bright I couldn't actually see the people in front of me, so that helped in a way.

Julia Lessing: Very good. All right. So I did want to ask you about career planning, but I probably just want to ask maybe your top tip or view on that before I ask my final question for the interview.

Chris Dolman: No worries. Well, planning, I'm not a big planner. I'm in a job now that didn't exist 10 years ago. It might not exist in 10 years' time, and so just don't worry too much about the long-term plan. Do the things that motivate you and interest you now and be open to ideas and create opportunities for yourself. You don't have to wait passively for things to come along, you can create opportunities for yourself. So, and just do that in the moment incrementally and see where you go. You don't have to have a 10-year plan.

Julia Lessing: That's great advice. Very good advice. And that's paid off very well for you because you're Actuary of the Year 2022 and famous as an actuary, if we can use that word.

Chris Dolman: Well, apparently I did earlier in this so there you go.

Julia Lessing: Okay, Chris. So my final question for the interview is this, what is your top tip for actuaries who are aspiring to become thought leaders or maybe even Actuary of the Year?

Chris Dolman: So my main advice is just to get started. Actually do something. A lot of people don't even start because they're worried or scared or don't quite know what to do. And it's okay, we all have those problems, but just do something anyway. Just get started and actually lead it. Don't tag along, don't wait for someone else to start something so you can join in, do the thing that you want to do. And it doesn't have to be perfect, you don't even need to actually publish the thing that you start doing because you're just doing it and you only know about it and no one else knows about it. If you decide it's rubbish, you can delete it and that's fine. But if you don't start, then you'll never know if it's going to be rubbish or if it's going to be good.

And in the end, you'll create something good and you'll publish it and put it out into the world and off you go. And the more you do it, the easier it gets. The first time you write a paper, it's scary and it takes forever and you're not quite happy with it, but it was good enough and you put it out there and it's okay. The second time is so much easier. The third time, it's easier again. And by the time you've written 10 things, it's like, so just get started and see what happens.

Julia Lessing: Get started and see what happens, great advice. Thank you, Chris. I'm sure that will be very encouraging and inspiring for all of the actuaries listening today. Chris Dolman, thank you for your time on We Are Actuaries today.

Chris Dolman: No worries. Thanks for having me. Been great.