



Meet CCA Member:
Melissa Chacko

Title: Director
Employer: Buck Global
Location: New York, NY
Area of Practice: Health

CCA CONFERENCE OF
CONSULTING ACTUARIES

“The Consulting Actuary Simplified: Not a Bird Doctor”

At one time or another you’ve most likely heard the saying: ‘don’t judge a book by its cover.’ The underlying concept is modest and straightforward enough for most to grasp – don’t make snap judgments; it tends to be misleading to base any substantial conclusion on the smallest amount of information. In that same vein of thought, one might also argue it’s wise not to judge a profession by its loosely associated homonyms.

At least that’s what one could imagine Director at Buck Global, LLC, **Melissa Chacko** might have thought upon being told an **actuary** is in fact a **bird doctor**. The only rational train of thought seems to be: ‘is this person perhaps thinking of an aviary?’ (*Side note:* an aviary is a large enclosure for confining, you guessed it – birds.) Regardless, actuaries are **not** bird doctors (surprise!), and while the various roles and responsibilities across practice areas are significantly diverse, the key actions behind becoming a successful actuary aren’t that complex once you know the job is for you, according to Melissa. It sounds like such a clear and almost obvious process when you hear her talk about it, yet how many among us can claim we’ve done the same? Her advice (in simplified terms) is: connect with your fellow actuary, communicate with them often, be authentic and true to yourself, and **above all else** build your confidence through the process of discovering **who it is that you are** – as well as who you clearly **are not**.

So, please kick back and take a couple of minutes to get to know a bit about how this exceptional actuary found out who she is – a CCA member, volunteer, bike riding, arrow shooting, overall easygoing (and might we add ultra-likable) person: Melissa Chacko!

Name: Melissa Chacko / **Location:** New York, New York / **Employer:** Buck Global, LLC / **Title:** Director / **Area of Practice:** Health

How did you get in to the actuarial profession?

I first heard about the profession through a family friend. We had a quick conversation about what he did but at that time it did not resonate with me. It came full circle though when I was flipping through the university pamphlets and saw the actuarial science degree as one of the options for those interested in combining math and business.

Where did you go to school and what did you study?

I attended Concordia University in Montreal, Canada. I studied Actuarial Mathematics.

What is the strangest thing someone has told you they assumed about being an actuary or what it means to be an actuary?

The strangest thing that I have heard when I say: "I'm an actuary" is: Bird doctor.

Is there something about you people would be surprised by if they knew it? If so, what is it?

They would be surprised at the fact that I have been listening to death metal (a specific form of hard rock/heavy metal music defined by its extreme speed and technical intricacy) as of late.

What is your favorite part about being a CCA member?

My favorite part is meeting people from all around the U.S. and learning about different areas of practice and how actuaries have a role in each. I also appreciate the fact that the CCA encourages the involvement of younger actuaries.

Do you have a favorite book, newspaper, blog, or writer?

My favorite book is *Creative Visualization* by Shakti Gawain. My friend pointed this out but the first page states that the book is, "dedicated to you." That I found special. The very simplified premise is that anything you can imagine can become reality.

I also love the Metropolitan Diary section of the NYT Today morning newsletters; they're touching and just a good way to start the day. I often take screenshots of the stories and send them to friends because you can easily get a good chuckle out of it.

Who was a professional mentor of yours and how did he or she impact your career?

I have been very lucky to have several professional mentors. One was a former colleague of mine. To me, she was an example of excellence, humility and kindness; she was tough, honest and always wanted you to succeed. She would also look out for opportunities for me and push me to be more than I thought I could be. What stood out to me the most however was her endless and deep knowledge of what seemed like everything. When I asked her about how she got to be so well-rounded, her message to me was to just continue being curious and to read absolutely anything I could get my hands on.

Can you tell us about your favorite experience working with the CCA?

My favorite experience was at the 2018 Annual Meeting's Emerging Leaders forum. We ended up being a small group of around 10, so we sat casually in a circle and had an open dialogue about what we thought an emerging leader was and what we wanted from our careers. We then shared ideas about how each of us could get to where we envisioned ourselves and what the future of the Emerging Leaders forum could potentially be. It was a delightful and fun experience but most of all I felt reassured that there were experienced actuaries who wanted to lend a helping hand to guide and brainstorm with the younger generations. I am very grateful for that experience.

How do you define success?

To me, success means having made a difference in – and a positive impact on – someone's life.

What advice do you have for future actuaries or actuaries just getting their careers started?

My advice is to try to work in different areas (pension, health, M&A, insurance, etc.) early on to figure out what it is that interests you. Make contacts and build your network. Be yourself and don't be afraid of making mistakes.

If you weren't an actuary, what else might you like to do for work?

I would do something in the theatre, be a bicycle mechanic or racer, a doctor, coffee shop owner, or teacher.

What do you do in your free time?

I like to bike, read, try different activities (the latest is archery and powerlifting), go to Broadway shows/plays and concerts (many concerts!), and catch up with friends.

Thank you, Melissa, for taking the time to share this with us and the actuarial community!

[Have a question for Melissa? Send the CCA an email at conference@ccactuaries.org containing your contact information, and we'll get the message to her on your behalf.]