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# Settling in an Alien Land

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Striking the correct work-life balance is a notion only few comprehend with a degree of pragmatism. It is one of the biggest challenges we face as actuarial students making our way toward fellowship. How we handle this challenge has a strong bearing not just on our exam results, but also on how we progress in our careers. For example, a request for study leave during peak valuation season is usually not a strong career move.

Things become even tougher when you decide to move abroad for “greener pastures.” I recently had the experience of switching not just my employer, but also my country of residence by moving from Pakistan to Saudi Arabia. As guided by the actuarial principles we study, I prepared a full list of “to-dos” before and after landing at the airport. Despite my thorough a priori study, I was confronted with myriad problems I did not anticipate. More so, the execution of my “planned solutions” for the ones I did think of was itself an uphill task.

Before setting foot on foreign land, here are some things to consider:

- Always talk to someone living there, not just the HR department of the company, to hear the real deal. HR was extremely supportive, but the “on-the-ground” issues can only be known by someone who has also moved offshore. Learn important phrases in the local language like “how to find the exit”, “how to go to xyz place”, and of course the national greeting and the basic customs. Study maps of the city you are going to and mark your hotel, airport and office. Also use the Internet to locate restaurants and modes of public transport. Find a few favorite eating places close by. You may want to spend an extra hour or two exploring newer recreational and/or eating places on the weekends, but don’t expect such liberty every day.

- Keep an internationally working mobile SIM card for the time you reach the airport. It may be a while before you are released from Immigration Control and Customs and have access to a public phone. Find a place to live close to your workplace so your commute is easy. Prepare to arrange for a short-term

loan from your company (if they do not give you a relocation allowance), because you may not be able to get one from a bank in the early stages of your move.

With all this happening, let’s not forget the first few months at a new workplace are a challenge and takes some “getting-used-to.” Numerous hours are spent going through the documentation and existing models, sometimes off working hours as well. This necessitates systematic learning and complete devotion. Add the extra pressure of things you have to think about at home (finding a laundry, a barber shop, a place to eat, a grocery store, a pharmacy, acquainting yourself with the local language) and you may already fancy heading back home.

Yes, it is quite normal to be thinking of repatriation within the first three months of your relocation, but it is critical to maintain your focus. Always return to the objectives you set out at the time you chose to switch. These are (expectedly) of long-term nature, (supposedly) free from distressed sentiments and carefully thought through.

A companion at this stage can also help. Sharing your thoughts over the current circumstances fitting your overall plan can, at least, relax your nerves, even if you do not expect any meaningful advice! Therefore, it is important to try and socialize with the people around you. These may be your work colleagues, neighbors and fellow actuaries.

As time unfolds, you will become more familiar with the environment and the people. You will begin to learn the local language along the way, which will catalyze your familiarity to a great extent. You find the right places to go to enjoy your leisure time. Gradually things begin to fall in place and you feel at home.

One year later you may hear about someone else also endeavoring to relocate from your country. This is the time to repay your loan and help him or her during this difficult phase. Best of luck! ●



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