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The Zen Actuary Installment 16

The Challenge of Transitions, Part 2

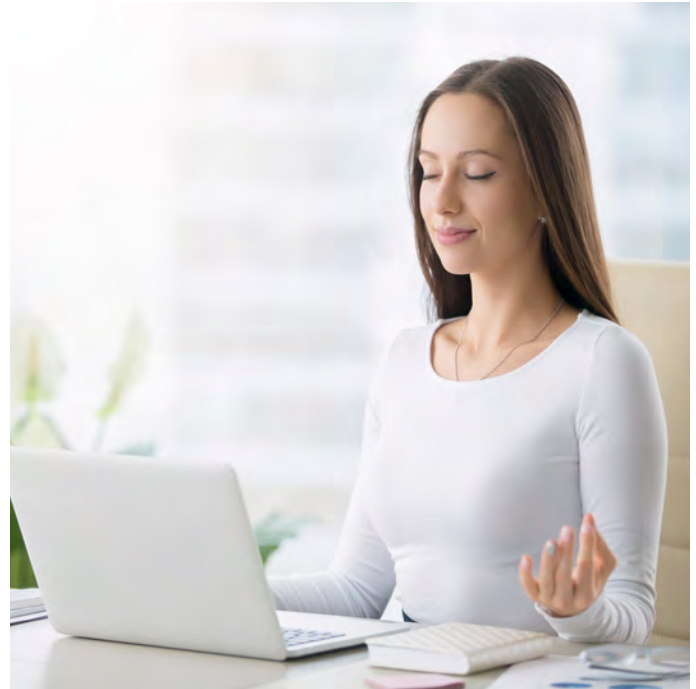
By Rich Lauria

*Author's note: This is the continuation of a series¹ adapted from the book *Awake at Work* by Michael Carroll, covering the application of Buddhist teachings to situations encountered in a modern corporate workplace setting. This series addresses challenges frequently encountered by practicing actuaries.*

Over the past year, I have noticed the growing popularity of the following innocuous sequence of poses and breathing cues across a number of yoga classes of various categories:

From a standing position at the top of the mat, take a large step back with the right foot and place it at about 90 degrees in relation to the front foot, parallel to the short edge of the mat. Raise the arms to a T and bend the front knee to come into Warrior 2. Make sure the torso is centered and there is a long line of energy radiating through the fingertips. To protect the front knee, make sure the bend is tracking toward the pinky-toe side of the front foot. Keep the back leg straight and keep the arch of the back foot lifted. Tuck the tailbone, pull the low belly in, look out over the fingertips of the front hand and breathe.

On an inhale, sweep the left arm up toward the sky while keeping the bend in that front left knee and letting the right arm ease down the back of the right leg, coming into Peaceful Warrior. On the next exhale, bring the torso forward and place the left forearm lightly on the left thigh while turning the ribs and chest toward the sky and sweeping the right arm extended straight up or over the right ear in Side Angle pose. Immediately on the next inhale, come back into Peaceful Warrior; on the next exhale, come back into Side Angle.



Continue alternating between these poses using the breath to guide you, keeping the lower body quiet as you adjust arms and torso in the transitions. After four or five iterations, come back into Warrior 2 for a breath, and on the following inhale, swing the right leg back to meet the left at the top of the mat. Lower the arms on an exhale and come back into a standing position. Take three or four deep breaths, and repeat the sequence on the opposite side.

I have been practicing yoga for over 10 years. Each of the poses described above I can do individually without much difficulty. I have also practiced transitioning between the poses for many years. What makes this sequence unusual and challenging for me are the quick transitions between Peaceful Warrior and Side Angle.

I had developed a “samskara,” or mental habit, of getting settled into each pose for at least three breaths before transitioning to the other. When I was first introduced to switching between them on the half breath, I was surprised and dismayed at how difficult it was to keep both my balance and my form. My inner voice (critic) would immediately kick in with, “Hey, Yogi, what’s with you! Doing yoga for all these years and you still can’t do these poses! Put a speed transition in and you’re thrown off!”

If you want to find out how centered and focused you are, change jobs or, better yet, change careers.

The anger and shame I was experiencing were palpable. I almost fell the first handful of times I did this. I still struggle with it after about a year of working on it and there is always an “Oh no!” that goes off in my head when a teacher cues that quick transition between the two poses.

As highlighted in the [previous installment](#) of this series, I am working through a major career transition of my own. Effective Aug. 1, 2019, I was appointed full-time lecturer and associate director of the Enterprise Risk Management (ERM) program in the School of Professional Studies at Columbia University. My last official day in my prior position at Assurant was six days earlier. Talk about a quick transition! I barely finished saying my good-byes to many beloved colleagues when I had to take my talents to Morningside Heights and hit the ground running. I had three classes to prepare for—each a different topic in the ERM program—and slightly more than a month to get everything ready for my students. As I write this on the last day of final exams for this watershed first semester, I humbly realize that this would have been impossible to achieve without the following extenuating circumstances:

- Two of the three courses I was teaching I had already taught before. I had previously authored a successful reconstruction of one and had cocreated the other and fleshed it out in the classroom. The third class I was coteaching with an instructor who had just taught it in the summer, and he was scheduled to lead the first four lectures.
- One course is purely applied case studies. The main preparation is the creation of the case study materials and assignments, some of which can be deferred until later in the semester. Although this is a fair amount of work, my experience teaching the course shortened the preparation time considerably.
- The other courses already had lecture materials created. All I had to do was study the assigned readings and master the slide decks in order to present them effectively. (Or so I thought, as one of the courses required significant revamping of the lectures.)
- Two courses had small class sizes (11 and 12 students). Although this did not materially affect class prep time—preparation is largely a “fixed cost” whether you have one

student or 100—it did reduce the amount of grading required. In addition, it provided some flexibility to introduce more class exercises and student presentations.

- I was helped by the enthusiastic engagement and support of the students I had been assigned to teach. They were patient and understanding as I worked through the inevitable hiccups and missteps that occur with such a material transition.

Nevertheless, I was thrown by the change. The quick move into full-time teaching challenged my equilibrium. Classes to prepare for came thick and fast. Switching gears between the different classes became a way of life. Responding to student emails became first, second and third priority. Nonteaching administrative assignments began to emerge, partially due to my associate director role. Student meetings, faculty meetings, admissions decisions, cross-registration approvals, reviewing résumés and interviewing new faculty, monitoring and advising existing faculty—all things I never had to do in my “prior life.”

Many of these tasks have turned out to be enjoyable and meaningful, but it frankly took some time to make progress on the learning curve. Thankfully, my boss has been exceptionally patient and understanding of the challenges of transition. In addition, my wife has demonstrated similar virtues as I work through this shift. However, she does occasionally gently ask the rhetorical question, “I thought you were supposed to have more free time teaching ...”

This has definitely challenged my mindfulness practices! If you want to find out how centered and focused you are, change jobs or, better yet, change careers. I have been humbled by how unsettled my mind has been during this time. My initial tendency was to place blame on externals: blame the job, school, commute, students, other faculty, challenging course content—you name it. I looked all around and found plenty of culprits causing my unsettled condition. But over the past few weeks, I began to turn inward for reflection. My meditation practice took on new urgency. I began embracing those challenging yoga poses and transitions, recalling the wisdom of one fellow yoga teacher who stated, “Be grateful for the poses that you cannot or struggle to do, for they provide us with the challenges we need to continue growing our practice.”

I have to continually remind myself of that word, “practice.” Deep down inside I know I am not and never will be the finished article, but I continue to work diligently to be a better person and professional. And teaching full-time has definitely provided a fantastic new vehicle for continuing that never-ending work. As I contemplate the end of this first semester, I cannot say I’m settled in or in any way “comfortable,” but I see more clearly than ever how my mind creates so many obstacles in finding that place of stillness. More important, I realize that many of these disturbances have been there for years and that I have the capability to work on and reduce them. The practices work but sometimes we don’t know they do until we have uncomfortable feelings.

How comfortable are you in your current position? Being comfortable is not necessarily a bad thing. I know full well the joys of working on similar types of projects day in and day out. Progressing along such a path, whether it's developing and pricing existing and new products, expanding valuation skills and techniques, researching and implementing new underwriting standards, honing data analysis skills for experience studies and other applications, or as in my case, modeling risks and their interactions across the enterprise and using this information to advise key stakeholders on the company's risk profile, can be very worthwhile endeavors for actuaries. Such practices continue to ensure sound and robust institutions providing quality financial protection programs to the general public on a cost-efficient basis.

However, if you take a step back, you will recall a time when you may not have been so comfortable in what you were doing. The data didn't behave the way it did in the textbook. Certain policy features had to be shoehorned into existing systems. Developing robust assumptions about operational and strategic risks required as much art as science. There was a transition from the "model" or expectation of the work into the reality of what can and needs to be done. Making that adjustment can be very difficult, especially at first.

If you are in that comfort zone today, I invite you to think back to those experiences. What went through your mind? How did you feel when you hit a seemingly insurmountable obstacle to progressing in your work? Did you resist it, try to escape, put it aside temporarily, seek guidance or continue working through the issues? None of these feelings and reactions are "wrong." They are all part of the personal growth experience that comes when we reach our edge—that point where things don't come



so easily anymore. I have found in my experience that this is a juicy place to be, loaded with information on where I am psychologically and inviting me to work through the fears and limiting thoughts I've placed on myself. These moments arrive even when I'm not going through a major transition, but the escape button is much easier to reach then.

Transitions—if we're going to engage them with sincerity—require facing up to those challenges and working through them. For actuaries, this may mean navigating everything from a new data warehouse to an upgraded modeling system, to sweeping regulatory revisions, to adapting to a different corporate culture brought about by changes in leadership. Not all transitions are created equal. Some are a bit unsettling to get our feet grounded, while others feel like the drop from the top of a roller-coaster ride, as this following challenging asana transition illustrates.

From a standing position, bring the feet wider than hip width apart and turn the toes outward. On an exhale, bend the knees, bring the hands to a prayer position at heart center and lower the torso into a yogi squat. Keep the heels on the mat, lift the chest, and press the elbows against the inner thighs. Stay here for a few breaths. Then place the hands directly in front of the feet on the mat. On an inhale, lift the left knee onto the back of the upper left arm. On the next inhale, lift the right knee onto the back of the upper right arm. On an exhale, lean forward onto the hands, engage the pelvic floor and navel and lift the feet from the mat, coming into crow pose. Take a few breaths in this arm balance and then begin to slowly lower the head toward the mat while still in the pose. Place the crown of the head on the mat and begin to shift the hips upward until they are over the head. Further engaging the low belly muscles, extend the legs upward toward the sky, coming into a full tripod headstand.

OK, reality check. I cannot do the above transition, although I can do all three poses described on their own. Going from crow to tripod headstand takes tremendous arm and core strength, as well as superior focus and concentration. If your mind is wandering to your grocery shopping list, do not even think about attempting it. I've had my fair share of bumps and bruises from trying even with a clear mind! The point here is that while some things are difficult to do unto and of themselves (crow and tripod headstand can take years to master individually), transitioning from one to the other is another level or three of difficulty altogether.

Although I think it would be somewhat of an exaggeration to say that my transition to academia has been equivalent to going from an arm balance to a headstand, it has certainly challenged my equilibrium and self-awareness. My commute time is no different, but I now have far fewer options coming to campus in Morning-side Heights than I did traveling to the Financial District. Places to eat out are far fewer, and most on-campus dining options are

limited to items with grease, fat, salt and sugar. (Ah! To be 20 years old again—when the body can digest virtually anything!)

On the flip side, I now have to go up and down one flight of stairs to use the restroom, which given the amount of water I drink provides me with plenty of built-in exercise and glute work each day. And my spacious office is now a cubicle, offering me further practice in humility. I'm well aware that these are small things, but they are all part of the adjustment as well. Oh, and I forgot, I no longer have a top-flight professional staff making me look good (even more humility practice).

All that being said, I am glad I've made this transition. Not necessarily because I am "happier," per se, but because I have learned a good deal about myself and what brings me satisfaction. And the good news is that I sense this is only the tip of the iceberg. Whether I do this one year or 20, I have gained perspective and insight less attainable on my prior path.

Regardless of where you are in your career, I encourage you to consider ways to find your edge. You do not need to change careers, companies or even departments in your current company.

All you need is an open mind and the curiosity to see things in different ways. And be fearless about those seemingly massive obstacles we all run into in our work, whether as company actuaries, consultants, regulators, bankers or even academicians. Begin viewing them as opportunities rather than obstructions, and over time the idea of a major transition will be something less to be feared than explored. Perhaps you will stand on your head, too! ■



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ENDNOTE

- 1 The first 15 installments in the Zen Actuary series were published in the November 2013 through November 2019 issues of *The Stepping Stone*, available online at www.SOA.org/ld.