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The Zen Actuary Installment 15: “The Challenge of Transitions, Part 1”

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.*

During an outdoor yoga retreat I had the pleasure of attending early on in my exploration of the practice, the instructor gave a complex sequence of poses and breathing cues:

Stand tall in mountain pose, with the crown of the head reaching toward the sky and taking nice deep breaths. Place equal weight into all four corners of each foot. Now on an inhale gently step the right foot back a comfortable distance at a 45-degree angle facing the upper right corner of the mat. Keeping the hips square, raise the arms comfortably overhead into Warrior 1 and breathe through the rib cage while maintaining relaxed shoulders. Be sure to press into the outer edge of the back foot and bring the navel to the spine. Now on your next exhale, press into the left foot, bring the right foot forward, rotate the right hip externally while keeping the right leg lifted and arms lifted, and place the sole of the right foot anywhere on the inside of the left leg other than the knee joint. Find your balance standing on the left leg. Make this transition into tree pose nice and smooth. Accept wherever the right foot lands; do not force it to be higher.

My recollection of that transition is one of sheer frustration. I had been making progress on tree pose as a stand-alone pose by getting that darn foot high up onto the thigh, keeping my hips nice and square. But now I had to step into it from Warrior 1. Sheer horror! I was lucky to get that foot to settle on the inner

calf, with a lot of body shaking and stumbling. The transition between the two poses was not something I had contemplated before, and doing this gracefully proved quite difficult.

Careers of all kinds consist of multiple transitions. For actuaries, the early stages typically consist of internships and entry-level work with lots of supervision and very limited authority to make decisions. As competence is demonstrated, the reins are gradually removed and the actuary takes on more responsibility, usually as an individual contributor with some independence to make decisions, especially on technical matters. Many then advance into management, using their individual expertise while also supervising more junior professionals. This mix gradually transitions to more supervision and mentoring and less direct modeling.

Although this is a fairly standard set of career steps, there is no guarantee that it will automatically unfold that way. And when and how any transition occurs is anything but assured. I have seen more than one highly successful individual contributor struggle with managing people.

The transition between the two roles is not trivial (not unlike transitioning from a grounded standing yoga pose to balancing on one leg without the assistance of one’s hands). One can know how to build a model without being able to communicate that skill to others, or evaluate another’s capabilities in that area. I went through my fair share of growing pains as a manager. And going from middle management to a senior role brings into play a whole other set of skills in influence and negotiation that often move the actuarial professional further away from his or her comfort zone. That was certainly the case for me!

Part of me loves being comfortable and knowing what comes next. I feel able, competent, productive and secure in my place in the world. I observe that to be a fairly common trait among human beings. I believe it connects to something told to me by a neuroscientist with whom I will be co-teaching this fall: “All human behavior is essentially geared around two things: survival and procreation.” The desire to be secure and comfortable is a manifestation of the will to survive.

That’s what makes transitions so challenging, whether in yoga, career or life in general. We are at point A, nice and comfortable, and want to get to point B, hopefully nice and comfortable as well. Getting there is where things can get a bit shaky, even when the path from A to B is fairly common, as illustrated by the following standard sequence of yoga postures.

- Lying flat on the back, on an inhale, lift the legs up straight and if able, lift the hips as well.



- Catch the lower back with the palms of the hands and bring the elbows closer in toward each other.
- Engage the pelvic floor as the toes reach toward the ceiling in a shoulder stand. Take a few deep breaths into the rib cage while holding the posture.
- From here, on an exhale, lower the knees toward the forehead or extend the legs overhead with toes reaching the floor in plow pose.
- Breathe into the lower back and backs of the legs for a few cycles. Enjoy the stretch.
- Then inhale and begin lowering the legs back to the mat in a lying flat position, rolling down one vertebra at a time, using the belly muscles to control the descent.
- When lying flat on the back again, place the hands underneath the buttocks, palms down.
- On the next exhale, press into the elbows to lift the heart, placing the crown or back of the head on the mat. Breathe into the rib cage for a few breaths in fish pose.
- Release the pose by bringing chin to chest and removing the hands from underneath the body.

Anyone who has done yoga for some period of time is familiar with this sequence. It often is done right before corpse pose—the final relaxation pose. Having practiced it for many years, I know the transitions are critical to creating a state of relaxation.

In my early years of practice, I often struggled to move from shoulder stand to plow as my legs shook like a jellyfish. And transitioning from plow to fish was always accompanied by a crash due to my chronically weak low belly muscles (see Zen Actuary Installment 14 about the importance of a strong core!). These difficulties in transition often disturbed that final relaxation, which is a vital part of the practice.

How often do we struggle moving from one project to the next? Are we still thinking about a point made in a meeting this morning when we are reviewing a model built by one of our direct reports? Is that model conversion from Version X.1 to Version X.2 of our favorite actuarial software taking a lot longer than it should? Are we stuck trying to translate our experience study findings into rate changes that we can sell profitably?

In fact, much of our effort goes into making such transitions work because once completed, we usually know what to do and the level of required effort is reduced considerably. We also know that if we do not pay attention and use our “actuarial belly muscles” in making these transitions, we can create future problems:

- Transitioning too abruptly from a prior project can leave the first project incomplete.
- Dwelling too long on the prior project can put the new project critically behind schedule.
- Hanging on to a prior conversation robs us of the present moment and keeps us from performing our best in whatever we are doing now.
- System conversions can be quite costly in terms of time and money if not handled with proper care and management.
- Data analysis is only as good as one’s ability to convert it into actionable insights.

Other transitions are much less common and can be exceedingly difficult to navigate. They involve aspects of personal management and career development that are off the beaten path of most professionals. They may require the actuary to develop skills not covered in the actuarial education system.

These more difficult transitions tend to occur for more seasoned actuaries. The blessed curse of establishing professional success is that it often opens doors not anticipated by the actuary when beginning the journey. While the resulting opportunities are

often exciting and invigorating for one’s career, they usually require the actuary to seek other sources of education and training to meet the new demands. In addition to managing people, skills in influence and persuasion, strategic communication, sales, collaboration and conflict resolution become vital to ultimate success in these nontraditional roles.

I am currently in the midst of my own major career transition. I recently joined the full-time faculty in the Enterprise Risk Management program of the School of Professional Studies at Columbia University. Although I am teaching material that I have used extensively in many years of corporate practice, the transition from corporate to academic life has been anything but trivial.

I will explore the evolution of this transition, and my current experiences and impressions, in the next installment. I will also describe more physically demanding yoga asana transitions to further illustrate the challenges involved in making such a change. Stay tuned! ■



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ENDNOTES

- 1 The first 13 installments in the Zen Actuary series were published in the November 2013 through November 2017 issues of *The Stepping Stone*. Subsequent installments begin in March 2019. All issues are available online at www.soa.org/sections/leadership-development/.