



A newsletter of the Society of Actuaries/Casualty Actuarial Society

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## Workplace Etiquette Series: How NOT to Break the "Codes" at Work

By Jessica Kachur

Working as an actuary requires an individual to display superior technical abilities. No matter which of the actuarial paths you choose after graduating college, you will constantly be relied upon to solve complex numerical puzzles. The more experience you gain as an actuary will enhance your abilities to break these complicated number codes. Although enjoying mathematical problems and being able to break the number codes associated with those problems is a key component to being a happy and successful actuary, there is a different underlying code that an actuary does NOT want to break at work. This is the Dress Code.

In order to lay a framework, I will start by providing some common workplace dress code terms and definitions (information from Wikipedia):

**Business Attire:** Dress code that calls for an individual to wear a suit. This should be accompanied by long-sleeved shirt with a necktie for men and a blouse for women. This used to be the dominant dress code for professional employees; however, this has been replaced in many organizations by business casual attire.

**Business Casual Attire:** Dress code that calls for an individual to dress neatly and professionally. This is less formal than the aforementioned business attire. Over the years, this has currently become the most popular dress code for the majority of white-collar professionals. According to Wikipedia, 43 percent of white-collar, non-self employed workers in the United States opt for business casual attire on a daily basis.

**Casual Attire:** Dress code that calls for an individual to dress comfortably. This is less formal than both the business and business casual attire previously discussed. Although this is not the typical daily attire for white-collar professionals, companies will often offer a "Casual Day" for its employees.

Although I have provided broad definitions of the dress code policies that you will likely encounter during your career as an actuary, it is important to remember that each company has its own unique definition and interpretation of the dress code. The best way to ensure that your attire is within adequate standards of your company's dress code is to read about it in your employee handbook. This is available to all

employees and is provided to you upon being hired as a full-time employee or as an intern. Your employee handbook may contain a list of items that are unacceptable. If you are still unsure if something is appropriate or not you can observe how your coworkers dress. For example, if your employer consistently offers employees the option to wear jeans on Friday, you may want to skip the first one and note how others in the office are dressing. This will help you feel more confident in the attire that you choose for the next casual Friday.

There could be many direct and indirect consequences for dressing improperly at work. Let's pretend that you did not check your employee handbook or consult with your Human Resource department and decided on to wear your favorite college T-shirt, your fashionable ripped-jeans, and your tennis shoes on your company's casual day. When you walk into the office you see that everyone else is wearing jeans (with no holes), a dress shirt, and dress shoes. Initially your first consequence is feeling out of place. As the day goes on, more and more people start to notice your outfit the next consequence you will encounter is possibly having your coworkers making comments behind your back. As an actuary you will be judged based upon your technical abilities, however, as a professional you will also be judged upon your appearance and your ability to present yourself in a suitable manner. Visual impressions matter. You do not want to surrender the hard-work that you have put in to become actuary by having coworkers and clients undermine your abilities based upon the inappropriate clothes you have worn. Those are two indirect consequences that you would experience; however, there are other direct consequences. For example, some companies will give their employees a warning if they do something not in-line with standard policy. This may entail having an uncomfortable discussion with your supervisor or Human Resource director. If the company that you are working for is not as forgiving then you ultimately could lose your job or if you are working as an intern, you may never be considered for a full-time position.

As a final point, remember a good rule to follow before going to the workplace is that it is better to over-dress than under-dress. If on your first day you are not sure whether the dress policy is business or business casual opt for wearing a suit. You only get one chance to make a first impression, so make it count. Always dress for success, because when you look good, you feel good, and you will work to the best of your abilities. When you are studying and working as an actuary you can break all the difficult numerical codes that you desire, but in order to ensure your career will be smooth and thriving ... never break the *Dress Code*.