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# Cooking Up a Successful Cross-Cultural Career

## Lessons for a Navigating the Multicultural Melting Pot

**I recently completed my 50th round-trip flight in 2019, up from 40 or so the year before. While I'm not particularly proud of these numbers, they do tell a story that began when I first stepped on a plane at age 19.**

As a boy living in a nondescript town in the southern state of Malaysia, I knew I would be venturing somewhere in the world, although I wasn't quite sure where. I came from a family of 10 siblings and a mother who is very good with numbers. She decided early to spread her risks by sending some of her children to English-speaking schools, some to Chinese-speaking schools, and the remainder to a Malay school. This is one of the great advantages of truly multi-cultural Malaysia. Being the baby of the house, I grew up with a "rojak-like," or mixed-fruit-salad-like, ability to enjoy the English writer Enid Blyton, write up tear-jerking Malay poetry, and spout fluent Chinese without knowing how to write a single character.

In many ways, this upbringing has prepared me well for a cross-cultural career in insurance. My experiences span different languages, geographies, and facets of the insurance industry, from consulting; to regional, local, and direct insurance roles; to reinsurance. Through it all, I've learned some key ingredients to building a career. My recipe for success in the insurance industry comes down to a few simple steps:

### **Add a Spoonful of Courage**

When facing a challenge, begin by asking: "What do I want to do in life?" Does the new opportunity help achieve these goals? If the answer is "yes," then find the courage to take that first step.

This is often easier said than done. Courage requires fear. Fear of failing. Fear of losing. Courage requires us to ask, "So what?" So what if we fail? We can bounce back. So what if we lose some creature comforts? We can encounter wonderful new experiences. Despite growing up in multi-cultural Malaysia, I still encountered culture shock when starting my actuarial education in Australia and experiencing my first hot, fly-infested winter. Little did I know this was the first step on a path that led me on a life-changing experience spanning 8,324 kilometers and many wonderful countries.

Armed with an actuarial degree after graduation, I moved to Singapore and began to cut my professional teeth in actuarial consulting. This swim-or-sink environment allowed me to learn many things on a broad level. To achieve greater focus, I joined the young actuary program of an Asian multinational insurer in Hong Kong. After an exhilarating experience, I returned to consulting and traveled between Hanoi, Beijing, Shanghai, Tokyo, and finally Seoul. But before I was asked to go to Korea on assignment, I was told a horror story about a senior consultant locked in a room until she completed a task, and I also heard the working hours were long. I did not let these rumors daunt me.



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To build courage, I learned to follow these three steps:

- 1.** Know what you want to get out of each opportunity. Examine each fear and weigh them against your level of motivation. The stronger and more aligned motivation is to a new assignment or challenge, the easier it can be to find the courage to make a career move.
- 2.** Make sure to deal with important questions first, and do your research. In my case, I prioritized finding accommodation and schools for my kids. I also tried to find out more information about Seoul and prepare my family to move by showing them all the wonderful things that we could do. In other words, I learned to look at the big picture. Do not be afraid to negotiate for reasonable requests, and make sure to build a good support system for the move. I have my spouse and my manager, who I know will support me.
- 3.** Have a well-defined backup plan. Set a duration for each assignment and build in flexibility and options. Understand and test scenarios with your manager. After all, nothing is guaranteed, so set expectations early. My manager and I agreed on a one-year assignment, with the understanding that I could return to my old role in Hong Kong. As it turned out, my assignment was extended twice, and my family and I ended up staying for four wonderful years.

### Throw in a Fistful of Humility

After accepting a challenge, can you increase your chances of success? My experiences suggests the answer is “yes,” but you must be an information sponge. Always keep an open mind, stay ready to learn, and remain humble. You will find people are very willing to share and teach you if you keep the right attitude.

Remember, humility does not require you to deny what you know or can offer. It is a mindset, an openness to learning from anyone regardless of rank or station. For me, humility means I am prepared to do anything reasonable to further the cause of the team, even if I, as a manager, need to take on tasks typically performed by a more junior member.

It is easy to forget to be humble, and the consequences can be lasting. Once, I was asked to check the actuarial model of a very senior and experienced local non-native English-speaking consultant, who had a well-deserved pride in the complexity and accuracy of his model but unfortunately could not explain some unusual results well to other English-speaking consultants. This lack of an explanation generated doubts, and I set out to prove him wrong. He became defensive, and predictably, we did not get on well. Looking back, I should have taken a different, humbler approach. Perhaps we may have arrived at the same technical conclusion, but we would also have avoided conflict and further misunderstandings moving forward. Humility requires us to adopt an open mind, avoid passing quick judgment, and trust others. In other words, it requires an investment of energy and effort, but never fails to generate a good return.

### Sprinkle a Bit of Humor

A good way to put away the ego is to be able to laugh at yourself in the company of others. Why is this important? Your career development may require you to enter environments in which you are the stranger; others are not obligated to teach or befriend you. A little self-deprecating humor, deployed appropriately, can go a long way in helping you appear more genuine, approachable, and vulnerable. This can encourage colleagues and direct reports to open up to you about their work, practices, and culture.

During my time in South Korea, for example, I made sure to interact with all my colleagues regardless of title or position. Even though I did not take formal classes, I tried to learn the language and pick up useful phrases. I also learned how to read Korean characters. During work or personal conversations, I would throw-in appropriate Korean phrases when joking about myself and try to text-message using Korean characters. My very broken Korean and genuine effort to learn helped to smooth many workplace interactions. Being vulnerable does not mean being weak. It is about trusting and empowering others. It is a natural product of good teamwork, a function of relying on each other.

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## Fire It Up with Passion

Companies often ask employees to go on new assignments. But a new role can push the individual out of his or her comfort zone, presenting unfamiliar challenges or unexpected issues. To thrive, despite or even because of these barriers, requires passion.

One of the most instructive phases of my career came early, when my employer at that time became embroiled in a crisis. I was with the actuarial department, working long hours to resolve the issue and perform our day-to-day work, when we encountered technology barriers to reconstructing necessary historical policy illustrations. Rather than push our Information Technology team to resolve the problem, and further lengthen the duration of the crisis, the actuarial department took the lead. I headed the project to develop the necessary automation within a short time frame. Was this within the scope of our role? Strictly speaking, no. But I was driven by my passion to help to solve the problem.

Imagine three circles in a Venn diagram: one circle represents market demand (what we need to do), another represents talent (what we can do), and the last represents passion (what we want to do). Most of us find value and joy in the area where these three circles overlap. Market demand constantly changes, but talent remains static unless we are challenged to learn. This happens when passion pushes us to experiment, to test, and to try new things. Different people may have different passions, so it's important to identify a core motivation that also meets a demand in the market.

## Cook it Yourself

Courage, humility, humor, and passion are all important, but I haven't mentioned the most important ingredient for career success: initiative.

Human Resources cannot build your career for you; you are responsible for your own satisfaction. So, if you haven't taken the next step and seized an opportunity, it may be time for some self-reflection. What is holding you back? Examine this question in earnest, and you may be surprised how much you can learn about yourself.

Life is too short to keep doing the same things, in the same way, without growth or change. We each have the ingredients necessary to make life delicious, but we must get started cooking ... by following our own recipes for success.