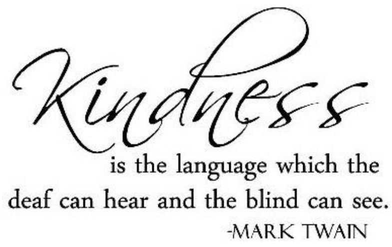

Nuance Matters

Numeracy is a requirement for entry into the profession. However, much of the latter part of pre-qualification training for actuaries is about combining actuarial skills of analysis and calculation with decision making and crucially with communication.

As actuaries develop, they acquire considerable fluency in minimising professional risk with nuanced language i.e. our written communication is characterized by subtle shades of meaning and expression. Any experienced actuary, for example, will know that there is an important difference between stating that an action is "not unreasonable" and stating that the same action is "reasonable" which is why one sees the former much more often in written reports than the latter.

But what has this to do with the lexicon of kindness and inclusivity?

Over the past five years I have worked with various community organisations who demonstrate kindness and live inclusivity in all they do; whether it is offering creative courses to adults with mental health challenges, empowering young girls from the travelling community, helping women and children who are caught up in the Direct Provision system or patrolling the river in Limerick City and intervening to prevent suicides.

What struck me immediately as being the common factor in all these groups is the combination of kindness, empathy and compassion. But, as I have observed more closely, I have come to the conclusion that, while empathy, compassion and kindness are essential ingredients in helping vulnerable people, these are, in mathematical terms necessary but not sufficient qualities.

What is also needed is the ability to communicate these qualities in an impactful way i.e. the need to develop, refine and implement a vocabulary of kindness and inclusivity. Coaxing someone on a river's-edge not to jump needs empathy for sure but also needs the right choice of words allied to good intent.

As actuaries, we need to develop throughout our careers a lexicon of actuarial terms and communication skills on top of the numerical abilities to become more impactful actuaries. We should also develop better communication, vocabulary and use of language to become more positively impactful human beings.

Over the past two years I have given a series of talks about mental health issues, latterly concentrating on the issue of how we as professionals can all create better mental health outcomes for our colleagues. In that time, I have learnt so much from listening to attendees including fellow actuaries in follow-up conversations about barriers that they have faced or continue to face. Much of the barrier is related to communication and language. And this feedback echoes conversations I have had with groups helping vulnerable or excluded people where vocabulary and language are common themes in relation to disconnection.

This article looks at how the language that we all use can be expanded to improve kindness and inclusivity in the workplace ensuring that we draw from, and get, the greatest contribution from the widest pool of actuaries and potential actuaries, and ensuring we make the workplace, physical or increasingly virtual, a much more welcoming place.

It examines the impact of silence as a barrier to understanding and inclusivity and then looks at examples of how, by applying the same level of thought to our verbal communication in the workplace as we do to written communication with external clients, we can develop a more nuanced, kinder, more inclusive and effective workplace.

It looks at examples of how silence and language can cause stress and make people feel unwanted or excluded and how even relatively minor tweaks, implemented continuously, can improve the work environment for so many people.

The article looks at situations where

- People are returning to work after a prolonged absence – be it after illness or parental leave or career break
- People feel that their gender identity is not being recognised

and how developing a language of kindness and inclusivity can help.

The Sound of Exclusion

Understanding what Inclusion and Exclusion sound like.

To understand inclusivity and what it sounds like, one must understand exclusion and what it sounds like. Most of us are familiar with abusive language and how it stigmatises people, categorises and undermines people based on ethnicity, sexual orientation, perceived disability, political affiliation or religious beliefs. These issues are well-understood, recognisable and easier to deal with within a professional setting.

A much more insidious version of exclusion is the sound of silence. I spoke to a senior member of the profession who described to me the wall of silence that would appear when somebody was off ill due to mental health challenges. She described the feeling of observing senior managers leave a company after many years' service without even an announcement, a note of thanks or a leaving-do. The initial silence when someone was off sick may have been down to a misplaced notion of kindness, but the message given by the silence and lack of recognition on exit was not only unkind but also devalued the contribution they had made to the company. The silence amplifies the exclusion and reinforces the stigma around mental illness.

The sound of silent exclusion has other tones, undertones and resonance. For someone who never recognises themselves described in the company work lexicon it is hard to feel that they are seen or even belong. It is heartening to see more multi-ethnic faces in advertising reflecting wider society but internally, is the language inclusive or does it fail to reflect the diversity of our colleagues?

It is worth considering whether our individual language in conversation generates silence by making people feel ashamed of sharing their sexuality or gender identity.

Personal Pronouns & Respect

Consider the feeling you encounter when someone calls you by the wrong name despite having introduced oneself. Didn't I tell them my name already? Why did they forget?

Michael ('Mike') Fitzgerald FSAI on his graduation day

Michael is my given name, but my parents and siblings call me Mike, my wife calls me Mick and in more hirsute days I was known as Mick De Hippy, Rasputin and Moses. As a result, I don't mind which of the many abbreviations/nicknames are used but I always see myself as Michael. On the other hand, my friend Emma Jane baulks at being called Emma as "it's only half my name" so once I became aware of this, I would never think of calling her Emma. It's a matter of respect.

Many people do not identify or live as the gender that was assigned to them at birth, and many of those do not identify as either male or female. References to "he", "she" or "he/she" in documents or in conversations are therefore often not adequate to describe all the people in the workforce. Similarly, a move beyond gendered terms can make a document or conversation more reflective of the diversity of families and relationships in our places of work - for example, a woman's spouse is not necessarily male, and a single parent is not necessarily female.

The same logic applies when it comes to personal pronouns. If a colleague feels that the pronouns "she" or "he" are not applicable in their case and lets you know this, then it is common courtesy to use their preferred pronoun once they have communicated their wishes.

A different approach to the use of personal pronouns may seem strange at first but respecting colleagues wishes should not be. Much like our individual names, pronouns are tied to our deepest sense of identity. Unfortunately, many of those who are aware of the importance of correct pronoun usage are often those who have most experienced the pain and discomfort associated with being misgendered. Utilizing inclusive pronoun practices in the workplace is vital in building organizational cultures of respect and belonging, not just for the LGBTQ+ community, but for anyone who in some way challenges the traditional model of gender identity and expression.

Welcome Back – Unconditionally

"Practice makes perfect" goes the proverb. We all know that the more often we carry out a task, the easier it becomes. One of the benefits of moving to more regular reporting is that the checklist of tasks to be completed is familiar and our brain's muscle memory remains finely tuned. Compare that to a task that turns up on an ad hoc basis every so often. I suspect that I'm not unique in finding these tasks more challenging as I try to remember how I approached it the previous time. I usually have to dig out the previous documentation and calculations to gain confidence in the methodology.

Working from home has taken a lot of getting used to for many in 2020, as we adapt to a new situation and a new working environment. Many have not fully adapted yet and there is recognisable stress associated with making that transition. The mental health fall-out from this year is yet to be tallied and it may only become fully evident over time.

Similarly, if and when we move back to the office, it is universally recognised that this transition will need to be managed.

But this adjustment from home back to work in the office is not a new phenomenon except in scale. Every month pre-COVID-19, individual employees have been faced with the herculean task of returning to offices after relatively long periods out due to maternity (and in some cases paternity) leave or through periods of absence due to physical or mental illness. I'm not sure that we as employers and colleagues have up to now recognised the stress involved at this difficult transition when it was an individual rather than an organisation involved?

Two conversations I have participated in come to mind when I think of this topic:

1. "My brain has gone to putty minding the baby – it's going to take a while to get myself back up to speed and I'm certainly not signing anything for a while"
2. "Don't come back into the office until you are fully right because we need you to be 100% from the get-go"

The first accurately reflects the difficulty of returning to a highly technical role after twelve months of broken sleep and dirty nappies. The second is too often the demand put on employees returning after a period of absence, and given the negative impact on professional self-esteem associated with a period of illness or other absence, is totally counter-productive.

If we as a profession can recognise the challenge of switching between office and remote working and vice versa then surely it is time that we adopt a kinder approach and set realistic expectations for those returning to work after a long absence.

The first step is to recognise that it is hard starting back and state that explicitly. Think how much more human and motivating it would be for a returning employee to hear "It's natural that it will take you time to get back up to speed so don't be surprised".

Most companies have "buddy" systems in place and the first few weeks planned for new employees. It should be relatively simple to plan a similar system of support for returning employees which recognises the natural challenges that exist when one has not been doing one's job for an extended period.

After a talk on mental health last Autumn I was discussing this point with some people and one pointed out that during her maternity leave the company moved buildings and brought together staff from several locations for the first time. Coping with that change alone was intimidating enough even before dealing with the work in her inbox.

Language & Inclusivity

Bizarro Funny (Egyptian Grammar)

Over the past couple of decades our workforce has become more heterogeneous. It is now not unusual to work with colleagues in Ireland whose first language is not English. This can often prove a barrier to integration and a sense of connection for such employees. I was involved in the establishment of the Conversation Café: a monthly facilitated open-to-all conversation under the auspices of the Cork Central Libraries. Observing these sessions, I was able to see first-hand that by having discussions that are in their nature universal, those whose first language isn't English can be given room to let their personality and insight come through. And once that initial confidence is gained, they continue to contribute and become connected.

We can all readily apply this in the office to find common ground and make our new colleagues feel at home. I started work in the UK in the mid-80s knowing not a single person within 100 miles and still remember how the kindness of my English colleagues helped me integrate (once they understood the Cork accent). As a nation which has fuelled a large diaspora, it would seem only fair that we show kindness to those that are making a new life in our country.

Kindness & Inclusivity

Making colleagues feel included isn't always easy but considering the language we use, and its impact, is a vital first step. Asking ourselves the question "What language would make me feel welcome and able to be identified as part of the larger "We"" will help inform how you can express yourself in a kinder and more inclusive way. Even as we work from home, let's check to ensure that everyone feels that they are truly "in the room" and learn how to make it a more welcoming room for those who don't yet feel part of it.

Be kind – we all need it.

Michael Fitzgerald FSAI, D&I Committee

Leading the Way in Wider Fields

An Interview with Bríd Quigley FSAI

Continuing our focus on actuaries operating in wider fields, I took the opportunity to catch up with Bríd Quigley (via a Teams call) to find out about her role on the Society's Diversity & Inclusion Committee, her new role on Council, and to see what else life holds in store after recently finishing up in Irish Life / Great West Lifeco after a 30-year career there….

Bríd Quigley FSAI, SAI Council Member and Chair of SAI D&I Committee

Kevin Manning: (KM): ***When we think about actuaries working in wider fields, the Irish Life and Great West group of companies probably wouldn't be the first to spring to mind, but your career path has not been a traditional one.***

Bríd Quigley (BQ): I think that's a challenge and opportunity for the Society in some ways. When we think about how we support our members, our focus has traditionally been heavily on the core practice areas, as you would expect. And then when we have thought about wider fields, we tended to look to non-traditional areas like banking and aviation financing. However, we have quite a few Society members who are actuaries, working with insurers or other "traditional" actuarial employers, but working in non-actuarial roles. I think that for the Society to serve and connect to all of its members, we have to give consideration to those members too.

KM: ***Give me a sense of your background and the path that led you to your most recent roles in Irish Life.***

BQ: I left school in 1990, back when there were no Irish actuarial science degree courses, and the standard route to becoming an actuary was to join one of the actuarial employers straight from school and start taking the exams. So I got a job offer from Irish Life. I'm not sure how much my decision to give it a go arose from the lure of a salary and new life in Dublin (coming from rural Limerick) versus wanting an actuarial career – bear in mind, I was barely 17 and there really was no grand career plan. Nowadays, I'd probably be finishing transition year at that age and probably not launching into a career that would cover the next 30 years! But I liked having a job, and the independence of working and living in Dublin, and having a pay packet of course. Probably too much initially, but after a couple of years of enjoying the student life and with some encouragement from the late Bruce Maxwell, who was the Company Actuary at the time, I knuckled down and polished off the exams. For the first 9 years or so of my career in Irish Life, I followed a fairly traditional actuarial path. Then in 1999, after doing some work on the product side of a significant systems migration project, I was asked to help out on the migration project itself which was in some difficulty. This brought me into a world of operations and IT – God forbid, even Y2K. I found I enjoyed it and was good at it, and it took my career in quite a different direction.

KM: ***For people not familiar with your career history, give us a sense of where that path took you.***

BQ: Well from there it was full on operations, customer service, organisational change. I became a Lean Six Sigma Black Belt and immersed myself in that world. Roll on to 2013 and an opportunity came up to apply for the role of Head of Customer Service for the Irish Life Retail business. This was just after the acquisition by Great West Lifeco, and to be honest, I wasn't sure if it was a role I should go for. By then our three children had been born – they were aged 6, 4 and our youngest was only two and a half – and having been in and out on maternity leave 3 times over the previous number of years, my confidence in my ability and in my scope to take on such a massive role had taken a hit. I knew it would be very challenging – heading up a function with over 400 people in it, integrating three administration functions and teams, migrating two books of business and vertical integration into the Great West Lifeco world.

KM: ***That confidence hit must be something that many people face coming back from maternity leave. How did you overcome that?***

BQ: It is a challenge all right for anyone who is out of work for any extended period, whatever the reason – whether it's maternity leave or sick leave or any other type of extended leave. In my case, I had 3 maternity leaves within 5 years and at a time when paternity leave in general wasn't yet available and/or taken. In addition to the disproportionate impact of maternity on women vs men, there is also lots of research out there that points to cultural, family and educational conditioning that also has a disproportionate impact on women's confidence in aspiring to more significant roles. In my experience, having good support at home is really important and I don't just mean around family responsibilities, but also around building confidence and providing encouragement. I would also stress the importance of sponsors and mentors – I was very lucky to have had a number of brilliant sponsors and mentors at various stages in my career, who saw my potential and saw it unencumbered by the fact that

I was a woman or by the fact that I was in and out on maternity leave over that period. Going back to the decision to go for the Customer Service role, I chatted it through at home and with some senior people in work and they gave me the encouragement I needed to recognise that I had the skills to do the role, and do it well. The interview process was tough. I think being an actuary helped in some ways, in that there is an immediate assumption that you have what it takes to get your head around the subject matter. There will be a sense that you have the smarts and the knowledge, but you have to prove yourself in terms of the leadership skills. Most of the focus of the interview process was on leadership skills, and I obviously did enough to convince them that I had what it took.

KM: ***How did you find that role, and what led to your move from there into the IT world?***

BQ: I loved the Head of Customer Services role. As I expected, it was very challenging, and at times quite stressful. Roles like that show you how much personal resilience you have. But I also got to practise and develop my leadership skills in that role. Why did I move to IT? In part it was influenced by the fact that my husband David became CEO of the Irish Life group. We had each managed to have successful careers in the Irish Life world without really working closely together, but I felt it would be cleaner to move to a different area and the opportunity came up to take on a leadership role in the shared services IT business that serves all of the European businesses of Great West Lifeco – this was a good opportunity to test whether my operational / customer / leadership skills were transferrable outside the life assurance world and also for me to learn more about technology.

KM: ***The step from an actuarial role in an insurance company to the head of customer services role in an insurance company, feels like one step away from the actuarial world. Was it a bigger step to move to a completely different type of business unit and into the IT world?***

BQ: Yes, definitely. I certainly couldn't have regarded myself as any kind of IT expert, but the skills from the Head of Customer Services role in the life assurance business were surprisingly transferable. Even though the customer was now internal and for very different services, there were huge parallels in terms of the challenges faced and the skills needed – customer service, operational, people development, strategy, general leadership skills. Moving so far from an "actuarial role" was a bit of a wrench from a security point of view but I think I will always think of myself as an actuary. Maybe surprisingly, the actuarial skills transfer across strongly, even to the world of IT. You can forget, or take for granted, the skills that are ingrained through actuarial training. We are trained to be analytical and rational. I maybe assumed this was a skill that people naturally have or don't have, but moving into other areas I can see that it comes in part from the actuarial training. Actuaries have an almost automatic tendency to analyse and test different scenarios - asking what-if questions, analysing movements and looking for causes and patterns. In my time outside the core actuarial functions, I have come to realise that these skills aren't as common as you might think in other fields, and those skills are hugely transferrable and important.

KM: ***The Irish Life chapter in your career has recently drawn to a close - looking back on your time at Irish Life – what are you proudest of?***

BQ: I was very proud last year to win Business Leader of the Year at the Women in IT Awards. I felt that, in the shortlisted candidates, I was in the company of lots of heavy hitters and it was a recognition that you can be a mother to young kids, and have a partner with their own successful career, while forging a successful career for yourself and being a role model for other women grappling with some of the same challenges. Saying that, probably the thing I am most proud of is the role I got to play in leading the original development of the Diversity & Inclusion programme for the Irish Life / Canada Life Dublin campus businesses and how my own path gave many other people, particularly women, the confidence to go for it in their own careers, something that many people took the time to say to me as I departed the organisation. When I stepped up to run the Irish Life Retail Customer Service function, I guess people were wondering if it was possible with a husband who was senior in the organisation and with three small kids. One person told me that she was in a similar position, back in the workforce after having children, and assumed her chance at progression had passed. Seeing me take the risk and go for the Head of Customer Services role and having good career and developmental conversations with her were instrumental in her having the confidence to step up too. I did feel very proud to hear that feedback, and it

"With David and our 3 boys at Pride – wonderfully colourful and feel-good event to be part of – we loved it."

underscores the importance of role models.

KM: ***Which presumably influenced your involvement in the Diversity and Inclusion committee with the Society?***

BQ: Eventually yes, but it came after spending a couple of years working on the D&I programme in work and trying to figure out how to make it a programme for everyone rather than just focusing on issues like gender diversity, which is a gap in the industry at senior levels and Boards, but not the only gap. We wanted a programme that everyone could feel connected to but which also addressed the clear gaps too. Over the last number of years, there have been some great initiatives – some that spring to mind are reviewing leave policies and bringing in 8 weeks of paternity leave, participation in Pride and broader education around LGBT+ issues, a number of initiatives and a lot of education around Mental Health. Probably the highlight for me was getting to co-facilitate a programme for female leaders called "Taking the Stage" – a programme designed to help women increase their leadership presence and tackle issues preventing them from achieving their potential. Over the time since it started, close to 100 women have been on the programme and we have never seen such positive feedback from any programme and you could literally see the participants grow in confidence and determination in front of our eyes. Many of them have gone on to be promoted or take risks in their careers to broaden their experience or position themselves to compete for higher roles. One of the themes that comes through the programme is how conditioning plays a role – how girls who show leadership at a young age can be labelled as bossy or how girls are more likely to be directed towards the softer careers and roles, an issue that featured recently in an article about the conditioning girls get around Maths. Anyway, I guess it was my involvement in the organisation's D&I programme that led to Nuala Crimmins, who was leading the Member Engagement Committee at the time, asking me would I be willing to get involved in the Society's Diversity Committee. At the time, I would say I felt a little disconnected from the Society probably because of having stepped away from the core practise areas but also a product of being so busy with work, home, kids and so on for the previous number of years. I thought this was a good opportunity for me to reconnect with the Society and my profession while also giving something back and hopefully being able to bring some of the Irish Life experience to the Society's Diversity Committee.

KM: ***What areas are you looking at through the D&I Committee?***

BQ: The D&I Committee started as a sub-committee of the Member Engagement Committee but, since September, it is now a full committee in its own right, reporting to Council. I also joined Council at the recent AGM so that D&I would be represented there. It feels like quite a different ask in terms of this being a professional body as against an organisation, however, I expect a lot of experience from the organisational D&I programme should be relevant to the Society's journey on D&I. As a start, we felt it was important for the Society to have a statement of intent on this area so we developed a Diversity and Inclusion Mission Statement which is published on the Society website. D&I also forms an important element of the Society's new Strategy. We have a number of areas we are working on at the moment including reviewing the make-up of our committees and panels for events and developing D&I-related sessions for the upcoming Graduation programme and for the Convention scheduled for December. We are engaging with the Professional Affairs committee and CPD Working Group on our Practising Certificate and CPD schemes from a D&I perspective. Mental Health is also a key topic for us. It could be argued that, compared to maternity impact on people and careers, Mental Health issues and impacts are less understood and less protected and so greater focus is needed to support our actuarial colleagues who are dealing with these impacts. And now, with the Strategy agreed and with the focus on Diversity & Inclusion in the Strategy, we are starting to plan for 2021 and on what we need to do as a Committee and a Society to achieve the vision and strategy as set out. It was also super, on the back of my recent step up to Council and in the context of my own journey in wider fields, to have been asked to be on the judging panel for the competition run by the Wider Fields Committee for college students on the potential uses of actuarial skills in non-traditional areas. It was really encouraging to see the creativity of the next generations of actuaries in showing how actuarial skills could be used productively in the charities sector, government, sport and on the environmental challenges facing us all.

KM: ***Finally, what's next on the agenda for you?***

BQ: I had 30 incredible years in Irish Life, and it feels strange after all that time to finish with a Zoom call, as necessitated by the current pandemic situation. While the Covid situation has been difficult for everyone and has been a strange time to find myself with more time on my hands but I am enjoying taking a breather and spending more time with the kids – they are growing up so fast. Beyond that, when I am ready to look for a new challenge, I would like to get out and do something different I might look at non-executive roles as a way to balance the time commitment with feeling challenged and making a difference. I am in the process of completing the Institute of Directors programme and am enjoying that, and with an actuarial background plus leadership experience, customer service and IT experience, I feel I have a lot to bring to a Board in this space. It could be an opportunity to help push the D&I agenda at Board level too. It would be a big change though, having had a career that has been very hands-on to date but I feel I have a lot of great and varied experience to draw on and it would be wonderful to find a way to use that experience to help other organisations. So we will see where the next while takes me. I can't say that every step in my career so far has been planned meticulously in advance, but I felt like I ended up where I was always meant to end up. If you were to ask me if I was back at the start of this career path, would I have taken the same route, then the answer is a resounding 'Yes'!

Interviewer: Kevin Manning