Title: 'Having your voice heard'

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Guest: Duncan Fish
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Ashish:	Hello and welcome to the Actuaries Institute podcast. I'm Ashish Ahluwalia, and I'm a member of the Institute's Diversity and Inclusion Working Group. Welcome to another one in the series of diversity and inclusion-related podcasts. In the past, we've covered a lot of issues around diversity and inclusion, and some of the issues that are out there that actuaries and the broader public is dealing with. Today we're going to take a little bit of a different angle and focusing on inclusion, which is something we haven't really spoken a lot about before, but is the other half of the D&I initiative that's out there, and it's a really important one. What I'd like to do today is really focus on some practical elements of inclusion, and we're going to start by really focusing today on what you can do to help your inclusiveness and to be included in the conversation and to have your voice heard. And to help me with that, I've got Duncan Fish joining me today, and Duncan is an executive coach and author of an Amazon bestselling book, Engage: A Practical Guide to Understanding, Influencing and Connecting. Duncan has a unique background as a chartered occupational psychologist, executive coach, and a former dating coach, and specialises in helping professionals with a technical or task-focused background to develop the interpersonal and soft skills around leadership. So who better to talk to us about having our voices heard than Duncan? Duncan, thanks for joining me and welcome.
Duncan Fish:	It's an absolute pleasure to be here.
Ashish:	Good. So, Duncan, you've got quite a unique bio and quite a unique background in terms of your experiences. So just tell us how you got here and how did you get into all of this?
Duncan Fish:	All right, thank you. It is a little bit of a of a tale that's brought me to this place in my life, and what I specialise in helping people with today are all of the things that I used to be very bad at myself. I actually started life as a very, very, very shy young man. In fact, from a boy, from a tiddler all the way up until my mid 20s, I was very shy, very socially reclusive. Wouldn't say boo to a goose. Didn't know how to assert myself. If I had to speak to more than three people at the same time, my neck would go beetroot colour.
Ashish:	Right.

Duncan Fish: So at the age of 25, I decided that I wanted to sort this out. I wanted to become the person I wanted to be. So I decided to become a psychologist. So I did that and finished, and then during that process, realised that psychology was fantastic. Didn't give me everything I needed. So I went on to study the subject of Neuro Linguistic programming, and that, again, filled in a lot of the details.

But there was still one area of my life I hadn't mastered. And at a later stage of my life, I realised that I also needed some help in the dating world. And just like everything else, started off not being very good at it, became very good at it and then went on to help other shy men and women to meet each other. So between those three lenses, I've really developed quite a crystallised insight into the human condition and what makes someone very likable, approachable, and influential.

Ashish: Okay. That's really interesting, and I think, I guess what you describe about where you started your journey, without overgeneralising I think it's fair to say that the personalities that are attracted to our profession, there's a general level of introversion and then shyness that's natural, and the introspection in particular that's actually very important to do the job well. But with it, comes some of the challenges that you described. So great conversation to be having, then, with the members.

So I understand that you've also worked quite extensively with actuaries and then sort of understand actuaries from a professional perspective as well. what are your observations on us? And what are some of the challenges that you see us having in terms of having our voices heard in the broader world?

Duncan Fish: All right. And we'll just caveat that I am going to use some very broad generalisations. So when you say, "What are your observations on us?" it makes you sound like you're an alien lifeform.

Ashish: I'm sure some people see it that way.

Duncan Fish: My general observations on actuaries are, yeah, are quite well-defined based on experience. I've probably been working with actuaries for about the last nine years from multiple organisations, and I've noticed a few trends. So first of all, to me, when I think about an actuary, I think about someone who is a technical expert, not just good, but excellent. They are one of the tops of their fields when it comes to that application. And I also like to think of it as it's the pursuit of truth. It's all about the numbers. What do the probabilities tell you? What does the data show us?

Ashish: That's really nice. Sorry, you're describing us in a very noble light, maybe we should be writing that down.

Duncan Fish: Don't worry. I'm going to get to the other stuff in a second. But one of the things I would say is having met a lot of actuaries, you have brains the size of a planet when it comes to the analytical side, very process-driven, excellent with the details, and to use some old psychology parlance, I'd say very left-brained.

Ashish: Mm-hmm.

Duncan Fish: I guess some of the challenges that I've noticed that actuaries face is on that sort of the right side of the brain. And as a very broad generalisation, I'd say actuaries are great with dealing with data, facts, and logic and not always quite so strong when it comes to dealing with people or being as great with people.

Ashish: Right. Okay. And so do you sort of mind unpacking that a little bit, then?

Duncan Fish: Yeah, absolutely. So one of the things that I've noticed as I've worked with actuaries, and not just actuaries but other specialist professions, is the people at a very young age, they tend to do quite well at the maths and the sciences. So they do well in school. They then get into a good university. Then they do well in university in those same sorts of subjects. Then they get into a good organisation, normally into some sort of graduate scheme and they start to go up through the levels and at every stage, they're being rewarded for that technical prowess and that attention to detail and the logic and the facts and the data.

But then what happens is at a certain stage, they hit up against what I call in my book the concept of the technical ceiling. Below the technical ceiling, it's all about how good you are technically. Above the technical ceiling, that ceases to become what you trade in, and what you trade in starts to become the quality of your relationships. And so making that transition from, if you're like a technical expert to a leader of people, and so I can see some actuaries starting to struggle.

Ashish: Right. It's an interesting point because in some ways, for all the diversity that that the membership of the profession has, in some ways being part of a highly skilled and trained profession, is that you're actually losing some diversity along the way because everyone's being trained in the same way. And there's a great focus on technical factors as a success to get to the, I guess, level of the profession where people want to start their careers. And then you end up in a work environment, which is full of very diverse people and diverse professions, and people with very different perspectives and ways of thinking in the business world.

So that then becomes a challenge for us in grappling with the diversity and making sure we have our voices heard and get included in the right conversations and can make a difference to those and influence our clients, our businesses, our companies. So I guess, with all of that in mind, what are your views on the skills and techniques that people that are left brained, like actuaries, should be thinking about and trying to train themselves in, in order to position their voices in the right way and to be heard?

Duncan Fish: Okay. So that's a great transition into the concept which I live and breathe every day in what I do, and that is the concept of being an engaging executive. Now an engaging executive isn't a job title. It doesn't exist in any organisation, but it's a philosophy, and that is taking two sets of skills. If you can imagine two circles crossing. So there's an intersection. On the one hand, we've got the amazing technical skills, and on the other side we've got the awesome people skills, and this intersection where they cross is what I call an engaging executive. Do you mind if I share a psychological study ...

Ashish: No, go ahead.

Duncan Fish: ... that kind of talks about this? So back in 2008, two psychologists, Zenger and Folkman wrote a book called The Extraordinary Leader. And in this, they looked at all different facets of leadership, and in fact, they measured, I think it was 14 different capabilities. But they found a few interesting intersections, and two of those relate to task and people. Now, how they measured this was they did 360-degree assessments. So I don't know if your audience is familiar with that, but it's basically your people above you, below you, and to the side of you and your organisation will rate you on your performance, and then they put all of this together. So they had 250,000 data points to play with. And what they found was that if someone was average on all of the competencies but exceptional when it came to delivering on a task, only 14% of people would rate them as an exceptional or extraordinary leader.

So if you look at the other circle that they talked about, and that is someone who is awesome interpersonally, a great people person, a very likable person, someone very easy to get along with, when they were put through the same sort of assessment average on everything else, but exceptional on people, only 12% of people thought that they were an exceptional leader.

But what happened, which was quite magical, was when you looked at these, just these two things together, someone who was high on both task and people got rated as exceptional by 90% of their followers.

Ashish: Right.

Duncan Fish: So it just goes to show that these two facets, which I can break down a little bit more, are absolutely essential to making the modern workplace leader.

Ashish: So what's the takeaway from that, then? So if I'm reading correctly, it's you've got to both deliver the job and look after the people, or think of, be people-conscious in order to lead.

Duncan Fish: Absolutely. Absolutely. So, and I'm never going to say, despite the fact that I'm a psychologist, and I am quite people-focused and biased, I'm never going to say, "Don't worry about your technical skills. They're not important." Of course they are

Ashish: Yeah. That's kind of your ticket to play.

Duncan Fish: Absolutely. That's the ticket to play. But what I am saying is you have to invest as much time, particularly as you evolve beyond the more junior levels, into the development of the people skills in order to get ahead. And I've actually worked out through 20 years of practice and study that there are three pillars that make an awesome, if you like, leader of people. Can I share those with you?

Ashish: Yeah, go for it.

Duncan Fish: All right, so the first one is understand, and that is the ability to truly understand what's important to somebody else, to understand their values, their motives, their emotions, to be able to see the world through their eyes. So there's a bit of emotional intelligence in this and a bit of empathy.

Ashish: Yep.

Duncan Fish: The second one is influence. So this is the multiplier, because in order to be a great influencer, you need to be able to say things in a way that's going to land with people so that when you're not there, they're still doing the things that you need them to do. So in a way, it makes you omnipresent. You can be everywhere at the same time because you've made an impression.

And finally, it's connection, and this is about being able to relate to people no matter where they are, what their background is. Whether they're a prince or a pauper, you can make that connection. And what I find is when you have the intersection of all three, that gives you a really powerful performer in the people space.

Ashish: Right. So you talked a little about these good leaders. So thinking about people that lead in organisations and these executives, the ones that engage, the ones that are in a position to help those less experienced staff members progress and to develop these qualities, what can and should they be doing to help people?

Duncan Fish: So what should the more, if you like, the senior sponsors in an organisation ...

Ashish: That's right.

Duncan Fish: ... be doing to help the younger people and-

Ashish: To make sure they're developing those traits.

Duncan Fish: Absolutely. I'm going to start by saying, and again, I hope this doesn't scare any of your listeners to this, but I believe at some point in the future, Artificial Intelligence will be able to do many things that an actuary will be able to do today. Maybe not everything, but certainly the hard yards of the number crunching. What it won't ever be able to do is have a human interpersonal relationship with a client.

So I guess my take on this would be the simplest answer is to start developing even in the more junior levels of actuaries, those people skills earlier so that they're not just developed as when they need them in this sort of the middle tiers but right from the get-go. Because I often find that if you wait until they're needed, that's a bigger jump, a bigger leap, and it puts more pressure on those individuals who need to develop those skills.

Ashish: What can they be looking out for? What are the things that they should be? What are the initiatives that they should be trying to make happen in their workplaces

Duncan Fish: First of all, The low-hanging fruit is taking younger actuaries along to client meetings, betting to them to see that it's not all about the numbers it’s actually about relationship management. It's about influencing on non-technical matters.

Ashish: Right.

Duncan Fish: It is much more than what they get to see when they're sort of stuck maybe in the background.

Ashish: So giving them that exposure, right, right from day one.

Duncan Fish: Absolutely. Absolutely. That's exposure. And then the other thing I would say is it's investing in actual training in the soft skills. So I do see this happen in some organisations that employ actuaries, but I see it's a little bit too late and a little bit too little.

Ashish: Right. So you'd suggest going in very early, starting to train those skills up.

Duncan Fish: Absolutely. And something which is tangible and practical and done in a way that actuaries like to think, which is step by step. And that's the magic ticket to development.

Ashish: Right. So taking a slightly different angle on that whole discussion. I'm going to be quite frank and possibly controversial in generalisation here, but I guess if I look at our membership, and particularly those younger, less experienced members who are at the start of their career journey, they tend to be of a very different cultural background to more senior people in organisations, and often the cultural diversity at senior levels just across the organisation more generally, even outside of, say, the actuarial team, or the business team they're in, the broader team is much more diverse or doesn't have the same cultural elements to it.

Now I guess I'm conscious from personal and observed experiences that there are some inherent cultural factors there that come into play, and mostly at a subconscious level in the way people engage with more senior people. And again, to generalise from my background in the Indian culture, it's quite common to be deferential to more senior people and there's less, or it's seen as risky to be possibly challenging. And then that, while people may not be doing it consciously, maybe they're at a subconscious level.

So that becomes, a possible hurdle to having your voice heard and to being influential. And sometimes that just means that there's an inability to connect between senior people and then the younger people because of these fundamental differences in thinking and possibly some blind spots there in terms of "What am I not getting about what this person is saying or asking of me?" depending on who you are.

So with those kinds of vast generalisations and personal observations in play, any thoughts on how people on both sides of that coin ... so the people trying to develop their careers and people that are managing and then helping less experienced staff members, what can they respectively do to try and bridge some of those gaps that may exist because of that factor?

Duncan Fish: Hmm. Okay. All right. So just to put a bit of a frame around my answer, I think that it's always about the right tool for the job. So if someone is from an Indian background or an Asian background or any background that isn't, I guess, the majority of people, and you're working in your own environment, your own culture, then you've got to do whatever it is that is the social norm.

I think there's an extra challenge for anyone that's chosen to work in say, Australia, or any other western culture where there are slightly different norms. And then I think there's a bit of a double whammy because A, actuaries generally are a little bit more on the introverted side, and then B, if there's an a another cultural overlay on top of that then that can be extra challenging to deal with. So I think it's the responsibility of the more senior people in the organisation is to encourage those younger members or the members from different ethnic backgrounds to have a voice and to share and to let them know that it is safe, and they're not going to get punished or penalised in any way if they do express themselves. Because unless they create that kind of environment where people feel comfortable to go against two, if you like, opposing forces, then that's not going to happen.

Ashish: So is that being really explicit and saying it out loud?

Duncan Fish: I think it is.

Ashish: Because often in workplaces there is a lot of kind of unspoken kind of elements to the culture or things that are left unsaid and implied and can get missed. So is there something there around just for the avoidance of doubt, being overly communicative or be making your kind of views known to the person to help kind of make sure that they feel safe and in a supportive environment?

Duncan Fish: Absolutely, and I would always suggest that it's done in a one-to-one type development discussion rather than a town hall type meeting.

Ashish: Of course. Yeah.

Duncan Fish: But yeah, definitely, people need to know that it's safe as human beings, we will always follow the path of least resistance. So if that is your cultural upbringing and the fact that you're naturally more introverted anyway, you're really not going to put your head out, stick your head out if it's got any risk of being chopped off.

Ashish: Okay, and shoe on the other foot, if you're ... and it sounds like you've been there when you were younger, if you are more that person who's struggling to have their voice heard and wants to do something about it, what do you do?

Duncan Fish: If you don't mind, I'm going to sort of go almost like half a step back from that question.

Ashish: Yeah.

Duncan Fish: Because I think there's a bit of a mindset shift that needs to happen in some of the younger actuaries as they're coming up as well, regardless of their ethnic background.

Ashish: Yeah.

Duncan Fish: And that is, when you are at the beginning of your profession, and I can relate to this as a psychologist as well. When you're at the beginning of your profession, the emphasis is on really grinding out your technical capability. And for the first few promotions that it's going to be mostly based on that. But there will become a time where you start to notice that people less technically skilled than you are the ones getting promoted.

Ashish: Mm-hmm.

Duncan Fish: And there's a good reason for that, and that is all about the power and importance of building relationships. And I like to talk about the concepts of the emotional piggy bank because I think actuary is being that little bit more introverted, particularly if they're from another, I guess, more reserved ethnic background as well. They'll tend to just assume that "If I do a good job and I work really hard, then people will notice and I'll get the promotion."

Ashish: Yeah.

Duncan Fish: That doesn't always happen. Not necessarily the best technical person gets the job. So I just want to underline the importance of understanding the concept of the emotional piggy bank, and you have to start investing in it early, which means developing your relationships. It means talking to people that are not necessarily directly involved in the task but around the periphery.

Ashish: Right.

Duncan Fish: Because you've got to invest in it before you need to drill down on it.

Ashish: Okay, I think we're just about out of time, Duncan, but that's been a really interesting conversation. Thank you very much. It's been really insightful, I think, to hear from someone outside the profession to share their reflections on us, having worked with a lot of us. I think it's been really interesting to explore the whole aspect of, I guess, how, what people can do to empower others and to empower themselves to have their voices heard and help themselves be included. I think there's sort of there's something to that. There's a responsibility on both sides.

I think often when we talk about inclusiveness and inclusion, there's a very much employer-focused, but I think it's been nice to hear about the employee side as well and then what you can do to help yourself, really, which is often, that's the thing that we as individuals have the most control over is our own actions. So it's kind of nice to reflect on that. Any sort of final words or thoughts to share with us before you go?

Duncan Fish: Really, just to come back to the point that regardless of your technical background, never underestimate the power of relationships. Again, I know I'm biased as a psychologist, but this will be the currency that you trade more and more regardless of whether it's your age, whether it's your seniority or whether that horrible thing called Artificial Intelligence comes along and starts replacing the things that we do, The one thing that can never be replaced is human-to-human interaction.

Ashish: We hope.

Duncan Fish: We hope.

Ashish: No, I think that's some very, very wise and insightful advice, so thank you, Duncan. For our listeners, We really hope you enjoyed this discussion. If you're interested to hear more about this topic or just to hear from Duncan more generally, make sure you register for his Lunch and Learn insight session to be held here at the Institute on Monday, 9 September.

Listeners, check out our Actuaries Institute podcast for more thought leadership content. Write in with your questions and comments on the show. We, of course, love to hear from you, and we'll get in touch. I'm Ashish Ahluwalia. Bye for now.