

Actuaries Institute Podcast

Diversity and Inclusion Series: Spotlight on Dyslexia

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Interviewer: Harrison Gee,

Guest: Brandon Raiter

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Harrison Gee: Hello, and welcome to the Actuaries Institute Podcast. I'm Harrison Gee. I'm an actuarial consultant with The Heron Partnership and a member of the Institute's Diversity and Inclusion Working Group, also known as DIWG. Today, I'm joined by Brandon Raiter. Brandon is an actuarial consultant with Deloitte Australia and joins me on the podcast today to discuss dyslexia. In particular, his own diagnosis with dyslexia and how this has affected his life from schooling to career and more.

We'll also be squashing some myths around the learning and reading disorder and discussing how key decision makers in the workplace can facilitate support systems and resources for those with dyslexia.

Brandon, welcome.

Brandon Raiter: Hi Harrison. Thank you for having me.

Harrison Gee: Let's get straight into it. To start, could you please describe to our listeners what is dyslexia?

Brandon Raiter: Dyslexia is a lifelong neurological learning disability that affects people's ability to read, write, and spell. There's other similar learning disabilities that affects people's ability to perform mathematics and often people, I think dyslexia includes difficulty with mathematics as well, but that's not the case in practice.

Harrison Gee: **Thanks Brandon. It sounds like having dyslexia can pose some unique challenges, particularly considering how content heavy, actuarial is. So how has your approach to school and studying changed as a consequence?**

Brandon Raiter: My parents realised there's something a little bit different about me when I was quite young. They saw all the other kids reading, whilst I couldn't. I think my mom described it once as I used to listen to them read me the book and just memorise it and guess based on the pictures rather than actually reading the words.

They brought that to my school probably around year one and my school said that's normal and he'll catch up to his peers. But my parents weren't sure about that. In year two they got me formally diagnosed with dyslexia and then, from that point they moved my school and I actually got intervention throughout my schooling, which was extra English classes and I think that really set me up for success, that early intervention and my parents were always around to keep on pushing the school and working with the school to get the best out for me.

I found these extra intervention classes quite harder in a few respects.

Brandon Raiter: One, I was always missing my normal classes like math and history and I learned through listening so by missing the classes, I felt I was getting further and further behind my peers in the areas that I would normally score okay in and I also found the classes very difficult, I was doing something quite often that I was very bad at and I didn't enjoy doing, and it was a very disheartening thing. All my extra practice [yet] my peers were still accelerating and faster rate than me.

I've got this extra help for a while and then by year ten. I got diagnosed again with dyslexia, and this was because I wanted to use a scribe and a readar for my year 12 exam and at this point, it was life changing once I got that scribe, I found that my exam results exponentially improved. I went from a below average student to a student that was receiving pretty good marks and some of my subjects and then the English was still a sore point for me. I ended up practicing with that scribe probably on a monthly basis for my whole of year 12 and it taught me how to communicate verbally in an efficient way that I could describe good work, the write down what i'm saying, but also do it in a timely manner because it takes quite a bit longer to use a scribe compared to writing yourself and this allowed me actually to improve incrementally.

Brandon Raiter: And over that year, I got feedback from my work and then i've got to implement that feedback with the scribe again. I ultimately finished up year 12 in the top 5% for English and the top 3% overall, which is something that I could have never imagined in the early years of my schooling.

Brandon Raiter: I then went on to university and they offered me also the same reader and scribe which I was very grateful for and there was also an adjustment period where I found the first semester, as most uni students do, a little bit more challenging, learning what's the best way to study for yourself? and I think that's very important, especially if your way of studies quite different to your peers.

And I actually ultimately finished my course topping quite a few units, such as actuarial control cycle, which is a part two unit as well as life insurance and contingencies, which is the capstone part one unit at Monash. Overall, I finished with Deans Honours and these achievements, I could never have done without my scribe and a reader so i'd recommend to anyone who has dyslexia, try out as many different help [options] that's out there and find what works for you, maybe you're describing a reader doesn't work for you, and it is now a laptop and be able to type rather than hand write, so you can use spell check, but I found that ability, just to verbalise my thoughts really helpful in my studies.

Harrison Gee: **Well, that's great to hear of the support you received while studying. What about the workplace? What does an average workday look like for you?**

Brandon Raiter: I guess I'm lucky I do actuarial consulting, so we don't have an average workday, it changes by the project, but I can compare my experiences to maybe someone who doesn't have dyslexia. I guess there's a few challenges that dyslexia poses for me.

First of all, with reading. If I skim a paragraph or someone's email, it's more likely that I will misread the content and that sometimes can drastically change what I think they're asking.

Brandon Raiter: Just a 'not' in a paragraph changes the whole meaning and also report writing. My draft of pieces of text would contain a lot more grammatical and spelling mistakes than someone who may not be dyslexic.

So, to overcome these challenges, I use different technologies. I'm very good at picking up these spelling and grammar mistakes through listening. There's technologies that read back any text to me. The two that I use is Read and Write, which can be used on any technology or any platform such as PDF or photo text, as well as Microsoft has an inbuilt reading function. So, if I'm typing up on a Microsoft document it can read text back to me and that has been instrumental and it's part of my process to ensure that those mistakes that I otherwise would've made won't happen and so my end product can be polished.

There are also other technologies such as Grammarly, which I use, which checks the grammar as well as... I'm starting to use some dictation software and Microsoft also has an inbuilt dictation function which is very helpful. However, it's not always accurate.

Brandon Raiter: So, I can see over the years that it's improving. But at the moment, I find I have to edit the dictation more than I have to edit myself. So, I mainly type up what I want to say and then listen to it back to make sure it's correct.

There are also other programs that I'd recommend to any listeners to look at such as Otter AI or Dragon Natural Language Processing and they also help with the reading as well as dictation. However, I haven't found, personally, them to be as helpful as the other software I've listed earlier.

Harrison Gee: That's interesting that such software's available that not many may be aware of. On this theme of awareness, what institutions, companies, or groups in Australia are available to provide support for individuals with learning disabilities?

Brandon Raiter: I've used two main organizations up until this point. One would be SPELD. SPELD is an organization that diagnosed me with dyslexia and they also have tutors so that they helped me through my high school years with some of the more fiddly parts of our language and to teach me the fundamentals as well. The other organization I use is Dear Dyslexic and they are a newly formed foundation that aims to spread awareness about dyslexia and they're targeted towards adults and working individuals. They have podcasts, they have seminars, and I find it listening to other people with dyslexia quite interesting because there's some traits that I didn't associate with my dyslexia that I learned that actually is a dyslexic trait.

One is short term memory. So, I always found it very difficult if a manager lists five or six tasks for me to do, to remember them all six perfectly.

Brandon Raiter: I've always written them down just to ensure that I've ticked off everything they need. And through listening to these Dear Dyslexic podcasts, it turns out that this is a trait that many other people with dyslexia face so that's a very interesting community that brings people together. I'd recommend any of our listeners with dyslexia to check them out.

Harrison Gee: So it sounds like even for individuals with dyslexia, there's a lot to learn. I guess to help us all learn a bit more, Brandon, do you have any views on the stigma attached to having dyslexia?

Brandon Raiter: Yes. I've been very fortunate that I haven't been affected by other people's stigmas around dyslexia. They may have held them, but they've never verbalized them to me. But there are a few general stigmas that are out there. The first few would be that people with dyslexia are lazy or dumb, and this comes from the fact that if you read someone's work with many spelling mistakes, you just assume that either they haven't put the effort in to check their work, which is lazy, or that they're just not competent enough to do the work in the first place.

I'm fortunate that I've found a process to ensure that those mistakes don't creep into my work. But if that wasn't in place, these, probably stereotypes and stigmas will start creeping in. And the hard thing is, someone could edit their work three or four times and miss that mistake every time. They could have spent an hour doing that, but the end product doesn't look like they've done that and that's where those stigmas come in place.

There's also, I think internal stigmas. So, people with dyslexia, and including myself, we've always been behind our peers at school.

Brandon Raiter: I can remember from my earliest ages when other kids could read and I couldn't read, other kids could write and spell and I couldn't write and spell and that gap continued for most of my schooling up until I got my reader and scribe in Year 10. Even though I've passed that point, and I know I'm capable, it doesn't matter how many exams you pass or awards you get, you always feel that you were not good enough because there's always that comparison to the past of knowing that you weren't back then.

Brandon Raiter: I found that very difficult in the workplace because I would love to produce a document that is perfectly polished and then goes out to the client and with no managerial oversight and when that doesn't happen, I'm disappointed in myself. Whilst in reality, most of the time, if I'm performing above a consultant level or at a consultant level, I shouldn't be comparing myself to perfect, which may be at a partner level. I think there's an internal stigma that I think many people with dyslexia face due to that, their childhood gaps.

Harrison Gee: **Definitely. So, from what you're saying, it sounds like a little bit of empathy from external parties, internal parties can go a long way. So, what can our listeners take away from your experiences?**

Brandon Raiter: I'll split this up into two aspects. Maybe those individuals with learning disabilities like dyslexia and maybe the managers who will have to manage them one day. For any dyslexic listeners, I found that the best way to mitigate some of my issues is by splitting improvements up into small bite size goals, because sometimes looking forward to where you want to be is overwhelming and unless you have a plan to get there, and that's doable, it's quite difficult.

Brandon Raiter: For example, if one of my goals is to improve my report writing ability, after each report I would seek active feedback from my managers and mainly constructive criticism. Areas that I could actively improve on more, and I would limit that to probably two or three points that you can understand and implement for your next iteration or a different report and then next time you have to write a report, implement those three or two ideas and make sure you are actively thinking about them.

Brandon Raiter: How will you get this report to not make those same mistakes as last time? And by doing that, then you can receive feedback whether or not you've done that or other areas you need to improve on and the cycle continues.

By doing that I find in quite a short period of time, you can really improve and that's helped me drastically, but that involves, I think having open and honest conversations with those around you and I think those conversations will ultimately get the best outcome.

One other thing I would say is sometimes individuals don't want to disclose that they have dyslexia and every situation is different, but I find by being upfront and honest with those around you, they're more likely to understand and they're more likely to help.

Secondly, I personally would not want to work in an environment that isn't accepting of who I am. So, if you feel scared and you think that you're going to not get those opportunities, maybe that environment isn't the right environment for you in the long run anyway, but everyone's situation is obviously different. But I found out for myself.

Brandon Raiter: Then on manager's side, I've been very fortunate at Deloitte where all my managers have been very open, honest with me and that's really helped my journey. They've all created an environment that I feel safe and comfortable expressing about my learning disability. And they've always come to the table to understand what challenges I face, listen to my solutions, and implement my solutions. For example, Deloitte pays for my read and write software on my laptop, which reads out texts to me, which I couldn't do my job to the level that I do without that software.

Brandon Raiter: I think finally, a communication plan is often necessary for people with dyslexia, or I found that very helpful. The ability to speak to managers before projects and say, "This is my preferred working style. I would much rather speak to you for 10 minutes on the phone and talk about an issue that I see with the data, and then solver it, rather than do back and forth email chains that may have some issues. But those issues may not get solved because there's a miscommunication along the path and ultimately that would take longer". I've been fortunate that my managers are very happy to get on the phone with me and discuss any problems to resolve them quickly.

Harrison Gee: **Thanks Brandon. That's great. what can an individual with dyslexia or similar learning disability bring to an organisation or team?**

Brandon Raiter: Good question. I think personally dyslexia has been a huge challenge in my life that I have to overcome, but it's taught me some very unique skills that individuals can get from other aspects, but I've definitely received it from my dyslexia and those characteristic traits have probably made me very driven and it's made me very gritty.

Brandon Raiter: So hard tasks... I find small goals as I said before, so that ultimately large changes could happen and I believe that that was one reason why I passed all my actuarial exams now. I'm a Fellow and I think most actuaries probably do have that grit factor. These exams are not easy, but I found that that has definitely steered me in a good space going into this profession.

Brandon Raiter: Secondly, I think my brain works a bit differently to my peers sometimes, which I've only noticed through study groups and at work. I find that I sometimes think of ideas that are out of the box and different, which may not be on the usual tick lists of things to cover, but are just a different way of looking at things.

I find personally, I thrive under projects that do require lateral thinking. One example would be, we had to value an insurance product that has been enforced for a while but has made zero claims and so just coming up with different scenarios where claims could happen and assessing the likelihood and severity of those claims, I found that very fascinating and it was a project that I excelled at because it required probably not the standard approach of thinking. I'm no scientist, I can't say that this is for all dyslexic people, but I find that there's just something sometimes different about how I approach problems and solutions that maybe others may not have.

Harrison Gee: **Brandon, what advice do you have for high school students with dyslexia who have perhaps been pushed to limit their future aspirations? Who was inspirational in your high school journey that led to your aspiration to commence university studies?**

Brandon Raiter: I was very fortunate that my parents were very instrumental in my learning journey. They were very actively involved. They worked very closely with my school to ensure that I didn't slip through the cracks and at my school we had very good disability support workers that worked with me. I would have to say that their mantra was always to be your best. You didn't have to be number one, you didn't have to receive a certain mark.

Brandon Raiter: But if you've done the best that you can do, that was good enough for my parents and that was good enough for my school and that gave me the confidence to keep on improving, because being your best, even though it's hard, it's not as hard as perfection and for me, that was a very good milestone to try and reach for.

I think having that mantra allowed me ultimately to get to university. I've always wanted to be an actuary from year 10. I was quite fortunate that I've had that aspiration. I don't actually always know why. I just knew that it had something to do with mathematics, it had something to do with business. I'm okay at maths so let me try this out and if it doesn't work for me, I could always transfer into something else. In year 10 and year 11, and even by the end of year 12, it wasn't a guarantee that I would get in, especially the earlier ages, even getting to university.

I never gave up on that dream and I don't think anyone should. I think that there's room for being pragmatic and having other options, but I don't think our listeners should just give up because people don't think they can.

Brandon Raiter: There's always a way to get what you want and I was fortunate enough to get into the course that I wanted to at the end. But if you're not, there's always different ways into the system. I know individuals that had to study other (courses) like commerce at university and transfer into actuarial. I know individuals who didn't even get into university and came in a few years afterwards and there's no one set path for anyone. If you do have a dream to go to university as an actuary or otherwise, I don't think you should limit yourself, but put steps in place to allow you to achieve that.

Brandon Raiter: And you do that through understanding what's required to get in and then slowly improving to get to the stage where you can reach those hurdle requirements.

Harrison Gee: Thank you. That's all we have time for today. I hope everyone listening to this podcast has enjoyed learning about living with dyslexia and how something as simple as an alternative approach or mindset can support others to succeed. Please check out our Actuaries Institute podcasts for more actuarial content.

Harrison Gee: If you have more questions or comments, we'd love to hear from you. Plus, keep an eye on your inbox for emails and on the Institute's social media channels. Brandon, thank you so much for joining us on the podcast today.

Brandon Raiter: Thank you for having me. I just want to say to anyone who has a learning disability, that becoming an actuary is possible and even though it's a hard process, it's a very rewarding career, in my opinion. Feel free to reach out to me on LinkedIn, it's Brandon Raiter. I'd love to discuss with any actuaries who have any learning disabilities, what tricks or processes they've put in place to get to where they've got to, or if you're just starting out, I'm happy to speak further with anyone who's listening today. Thank you.

Harrison Gee: I'm Harrison Gee from the Diversity and Inclusion working group. Bye for now.

Contact Brandon Raiter via LinkedIn

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Find out more about Dyslexia:

- SPELD: <https://www.auspeld.org.au/>
- Dear Dyslexic Foundation: <https://www.deardyslexic.com/>
- Australian Dyslexia Association: <https://dyslexiaassociation.org.au/>
- Learning Difficulties Australia: <https://www.ldaustralia.org/>

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