



Institute
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think

Much to GAIN

– valuing neurodiversity
in the workplace

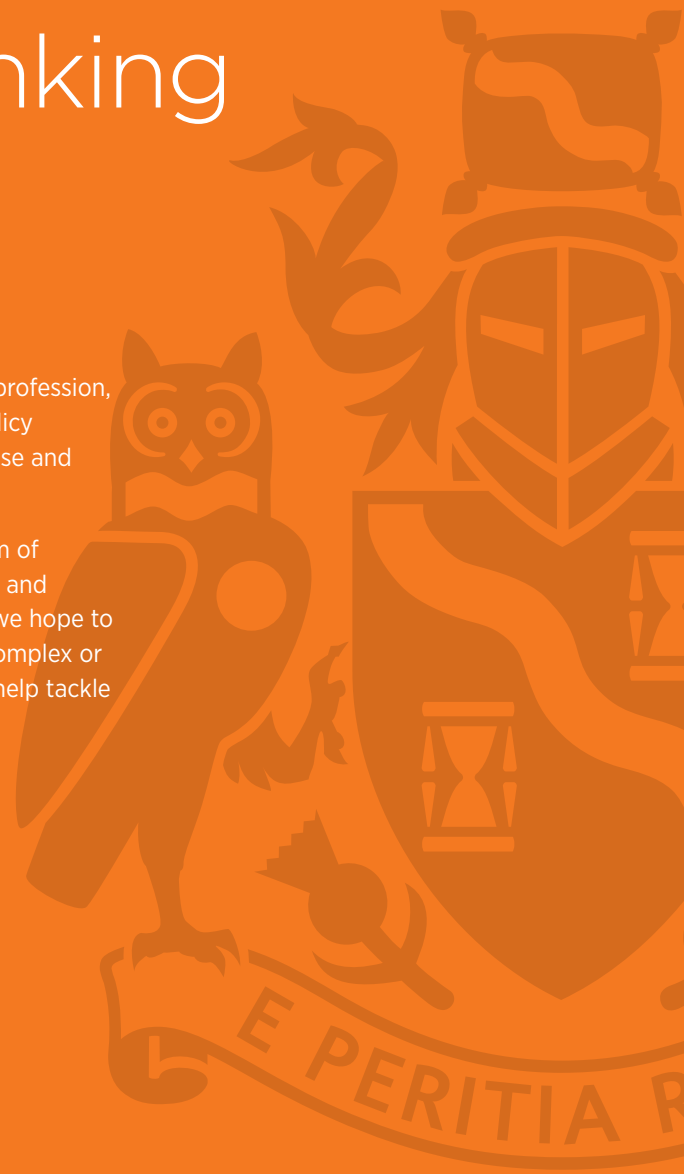
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Independent thinking from the IFoA

Part of the IFoA's purpose is to promote debate within and beyond the profession, and to position our members as leading voices on the biggest public policy challenges of our time. We aim to showcase the diverse range of expertise and critical thinking both within and outside the profession.

Our 'think' series seeks to promote debate on topics across the spectrum of actuarial work, providing a platform for members and stakeholders alike and sharing views that may differ from the IFoA's house view. In doing this, we hope to challenge the status quo, question the orthodoxy, and shine a light on complex or under-examined issues, thereby stimulating discussion and dialogue to help tackle issues in a different way.



Dr. Vina Theodorakopoulou - Supervisory Board Member & Individual Member Lead at GAIN (Group for Autism, Insurance, Investment & Neurodiversity)



With a doctorate in behavioural economics and 25 years' experience across the wider financial services sector, Vina is a passionate advocate for diversity of thought in the workplace.

A polyglot who has led multi-disciplinary deal teams with focus on aligning deliverables with corporate values, Vina is a Supervisory Board Member and leads GAIN's individual member stream. GAIN's mission is to spark a radical improvement in the employment prospects of neurodivergent people in the financial sector.

Through both her professional endeavours and community-led initiatives, Vina aspires to an inclusive insurance and financial services industry that utilises talent, embraces neurodiversity and celebrates human potential.

To start a dialogue, you may email her at vina@gaintogether.org or contact her on [LinkedIn](#).

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Introduction – the future of work

Let's assume we all agree that the future of work is underpinned by uncertainty. One of the core attitudinal virtues of working in the industry of risk is that we are accustomed to tackling uncertainty, (non)calculable risk as an everyday occurrence rather than once-in-a-lifetime challenge.

Trying to fit a curve to the data – presumably the determinants of the future of work outlined below resonate – is a task actuaries would readily undertake. The core question, however, is not about the curve fitting techniques – maximum likelihood estimation remains my technique of choice without arbitrarily rejecting others – but the 'why'.

Why do we need to care about the future of work? For qualified, permanently employed actuaries – ditto, other professionally accredited, experienced practitioners in the sector – our career trajectory may appear relatively smooth. In the era of AI, however, looks are deceiving. For as the landscape continues to evolve, individuals and organisations must adapt, invest in learning and development and embrace change to first survive and secondly thrive. At a minimum we must at least acknowledge that the future of work impacts virtually every aspect of our lives, from our individual well-being to the prosperity of businesses and the stability of societies, something backed up by a growing branch of research¹.

It is such observations, amplified by the ongoing "war for talent" – coined by McKinsey in the 80s – that is pushing organisations to take action, and adopt key strategies and practices to remain competitive. The workforce being the righteous protagonist.

- **Embrace remote and hybrid work**

The COVID-19 pandemic accelerated the adoption of remote work and it is likely to remain a significant aspect of the future of work, as employees prioritise health, well-being and personal life over work. Organisations are hence re-evaluating their policies to accommodate remote and hybrid work models, which can help attract talent from diverse geographic locations and improve work-life balance.

According to Microsoft's global Work Trend Index study, 47% of respondents say they are more likely to put family and personal life over work than they were before the pandemic. And 53%, particularly parents (55%) and women (56%), say they are more likely to prioritise their health and well-being over work than before (Microsoft WTI 2022).

At a minimum we must at least acknowledge that the future of work impacts virtually every aspect of our lives.

- **Endorse flexible work arrangements and agile workforce models**

In addition to remote work, flexible work arrangements, such as flexible hours and compressed work weeks, are becoming more common. This flexibility helps businesses accommodate the diverse needs and preferences of their workforce. Similarly, agile workforce models, such as gig work, freelancing, and temporary contracts, are being incorporated into workforce strategies to meet fluctuating business demands.

The future of work seasoned by the war for talent are pushing organisations to be more agile, adaptive, and people-centric.

- **Revamp recruitment and talent acquisition**

The tug-of-war for talent is driving organisations to rethink their recruitment strategies. This includes targeting passive job seekers, returners, improving employer branding, embedding innovative recruiting technologies and – most importantly – looking outside the traditional funnel of candidates for untapped talent.

- **Invest in technology and digital transformation**

The future of work is heavily influenced by technology. Businesses are investing in digital transformation initiatives to enhance productivity, streamline processes and enable remote collaboration. Many organisations are using data analytics and workforce planning tools to make more informed decisions about talent acquisition, workforce optimisation and talent development.

- **Offer upskilling and reskilling**

To address skills gaps and stay competitive, businesses are investing in employee training and development. Upskilling and reskilling programmes are helping employees to acquire new skills and adapt to evolving job roles.

- **Prioritise Diversity, Equity, and Inclusion (DEI), Sustainability and Corporate Social Responsibility (CSR) [not the box-ticking versions]**

DEI initiatives are a critical focus for organisations, so long as they are working – alongside the business units and executive sponsors – to create more inclusive workplaces that attract diverse talent and promote a sense of belonging. Prospective employees actively seek alignment between their personal values and the business's.

- **Care about employee experience and well-being**

Corporates are increasingly recognising the importance of employee well-being and its direct impact on performance. They are implementing wellness programmes, mental health support and initiatives to help identify early signs of burnout. Employee experience is a key focus, as organisations seek to create positive, engaging and meaningful workplaces that support employee retention and productivity.

The future of work seasoned by the war for talent are pushing organisations to be more agile, adaptive, and people-centric. But how well do we really know our fellow humans?

Cognitive diversity

While the focus on cognitive diversity is partly motivated by the war for talent, it is important to acknowledge that it goes beyond a simple competition for skilled individuals. Cognitive diversity refers to the presence of individuals with different cognitive abilities, thinking styles and perspectives. Neurodivergent individuals exhibit diverse cognitive profiles. The recognition and acceptance of neurological differences, including conditions such as autism, ADHD, dyslexia and dyspraxia in the workplace is increasingly regarded as a critical factor for driving innovation, problem-solving, overall performance and consequently organisational success.

But how does cognitive diversity relate to the broader talent landscape?

Businesses are increasingly seeking ways to foster innovation and creativity. Cognitive diversity, which brings together individuals with different ways of thinking, problem-solving approaches and perspectives, is seen as a catalyst for generating a wide range of ideas and novel solutions. The Boston Consulting Group² found that diverse teams are more innovative and generate 19% higher revenues from new products and services. Neurodivergent individuals often possess unique skills, such as exceptional attention to detail, pattern recognition and analytical thinking, which can be highly valuable in various roles. A 2011 study³ found that neurodivergent individuals often excel in tasks requiring sustained attention and precision.

By introducing new ways of thinking and sparking creative discussions, diverse teams stimulate creativity. Research published in *Psychological Science*⁴ suggests that exposure to diverse perspectives boosts individual creativity. In today's complex and rapidly changing business environment, organisations face multifaceted challenges. Cognitive diversity allows them to tackle these challenges from multiple angles and adapt more effectively. Diverse teams are often better equipped to make well-rounded and informed decisions. A study published in the *Harvard Business Review*⁵ found that diverse teams make better decisions 87% of the time.

Diverse teams can consider a wider range of factors, anticipate potential pitfalls, and identify more comprehensive solutions. They harness collective intelligence⁶, bring a variety of viewpoints to the table, leading to better decision-making processes. The McKinsey Diversity and Inclusion report, *Delivering Through Diversity* (2018), revealed that diverse companies are 35% more likely to outperform their less diverse counterparts. Cognitive diversity allows organisations to adapt more effectively to changing market conditions and unexpected challenges.

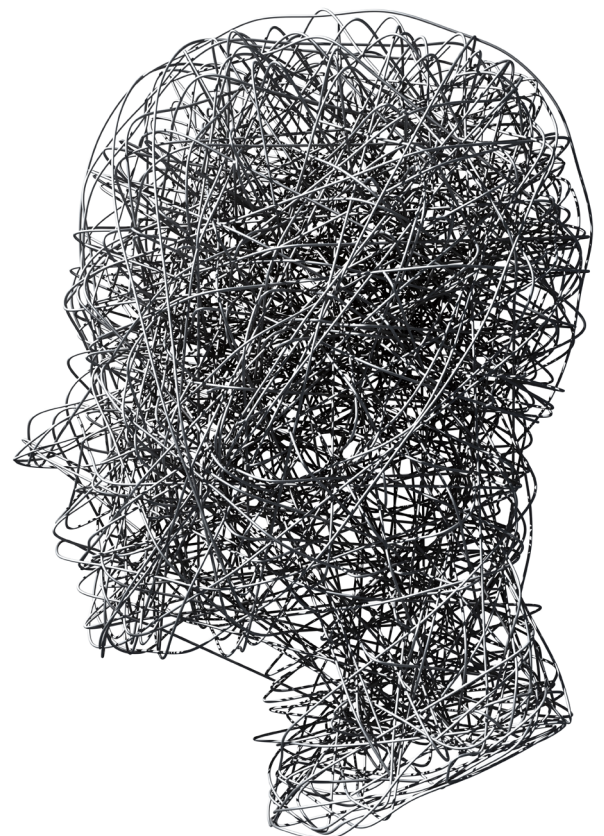
The Boston Consulting Group found that diverse teams are more innovative and generate 19% higher revenues from new products and services.

Diverse teams are often more adaptable and resilient in the face of change and disruption. They can draw on a variety of skills and experiences to navigate uncertain times. Different cognitive perspectives enable teams to approach problems from multiple angles, improving their problem-solving capabilities. A 2006 study, *The Effects of Diversity on Group Productivity and Loyalty*, in the journal *Organizational Behavior and Human Decision Processes* showed that diverse groups perform better in complex problem-solving tasks.

Hiring neurodivergent talent promotes inclusivity, creating a workplace culture that values diversity. A report, *The Autism Employment Gap: Too Much Information in the Workplace* (2016) by the National Autistic Society in the UK showed that many neurodivergent individuals are underemployed or unemployed, representing a significant untapped talent pool. In the same vein, Harvard Business Review⁷ highlights the unrealised potential of neurodivergent individuals in the marketplace.

While the war for talent may be a driving force behind the recognition of cognitive diversity, it is important to view this emphasis as a strategic response to the evolving needs and challenges of the modern workplace. Organisations that prioritise cognitive diversity are not only better positioned to attract top talent, a requirement for the sectors evolutionary change (future of work, as presented above), but also to thrive in an increasingly complex and competitive business landscape.

Potential employees often seek workplaces that value diverse perspectives and offer opportunities for personal growth and development. A representative workforce can help organisations address bias and stereotypes in the workplace. By valuing different cognitive styles and perspectives, organisations can challenge preconceived notions and promote a more inclusive culture – a foundational pillar of employee engagement. When individuals feel their unique contributions are valued, they are more likely to be motivated and committed to their organisations.



Diverse teams are often more adaptable and resilient in the face of change and disruption.

Support for neurodivergent talent in the workplace

The litmus test of a company's inclusive culture is its ability to nurture a sense of belonging across its workforce. In other words, offer the necessary support so that employees feel fully accepted as members of the workplace. Employing neurodivergent people is not the catalyst. Supporting them effectively is. Approaching each situation – for each [neurodivergent] person is different – with empathy, flexibility, respectful curiosity and a willingness to adapt. Specific needs for support may vary depending on the individual's condition and personal preferences, but here are some considerations worth making.

Recognise that the needs of neurodivergent individuals can be highly individualised. Hence having the capacity to work with each employee to identify their specific requirements, which may include adjustments to their workspace, flexible work hours, or assistive technologies, is key. Accessibility to assistive technologies (such as screen readers or communication devices), namely availability to those who require them, can be a liberating experience for those concerned. The success of this process is dependent on open and transparent communication. Clearly explain role expectations, tasks and deadlines, and provide regular feedback. Conduct regular check-in meetings with neurodivergent employees to discuss their experiences, challenges and any additional support they may need. Encourage them to provide feedback on the workplace environment.

A well-structured work environment that communicates planned changes to the employees in a timely manner and sets clear routines and guidelines can help neurodivergent individuals better understand and navigate their work responsibilities. Employers aware of sensory sensitivities that some neurodivergent individuals may have are able to provide options for sensory breaks and/or access to quiet spaces when needed to reduce sensory overload. Awareness is not a given across the sector, mainly due to the lack of neurodivergence representation. Training sessions for employees and managers that showcase role models and their lived experiences are means to raise awareness about neurodiversity and can reduce stigma.

According to financial services' sector-wide community interest group, GAIN (Group for Autism, Investment, Insurance and Neurodiversity), flexible work arrangements, such as remote work options or adjusted work hours are notable accommodations to the needs of [neurodivergent] employees. There is also a strong preference towards the provision of opportunities for job rotation and/or task flexibility, allowing neurodivergent individuals to focus on tasks that align with their strengths and interests. This in turn can help raise awareness of neurodiversity across teams as well as introduce new approaches to work. Supporting neurodivergent employees to participate in relevant training and professional development opportunities to enhance their skills and career growth is also encouraged.













With the objective of nurturing the development of the employees according to their needs, aspirations and skillsets, employers should establish mentorship programmes and support networks within the organisation where neurodivergent employees can connect with colleagues who are committed to offering guidance and assistance, whilst being open about their own lived experiences and vulnerabilities. Equally impactful are employee resource groups (ERGs) – or affinity networks – for neurodivergent employees, where they can share experiences, offer peer support and provide input on workplace improvements, so long as the organisation actively utilises their insight. Monitoring the actions taken and their effectiveness is essential and it is ultimately down to the executive leadership team to sponsor.

But what does a leadership team committed to supporting neurodiversity initiatives and fostering an inclusive culture look like? It leads by example in creating an accepting, open, accountable and respectful workplace environment and is prepared to make reasonable adjustments to policies, procedures and job roles to accommodate neurodivergent employees, while maintaining productivity and inclusivity.

Permanent, temporary or situational barriers? Does it really matter?

I respectfully ask you to take another read of the above. Whichever your point on the neurodiversity scale, the above attests to the fact that such a support infrastructure is potentially beneficial to all employees. Whether (y)our need for such support is permanent, temporary, or situational. I stand a firm advocate of universal design that aims to create environments, products, and services that are accessible and usable by people of all abilities and disabilities. I strongly believe that we should endorse (asynchronous) collaboration to ensure that the message reaches the decision-makers.

Universal design ensures that workplaces and public spaces are welcoming and accessible to everyone. It accommodates various learning styles and preferences across the workplace's training and educational practices; and emphasises clear and consistent communication, including the use of straightforward signage, written instructions and maintaining a logical layout. Essential for individuals who may struggle with ambiguity or uncertainty, such a workplace promotes a sense of belonging and reduces the risk of exclusion or isolation through also harnessing new technologies. For example, providing speech-to-text software benefits individuals experiencing challenges with communication, including those with autism or speech disorders.

	Permanent	Temporary	Situational
Touch	 One arm	 Arm injury	 New parent
See	 Blind	 Cataract	 Distracted driver
Hear	 Deaf	 Ear infection	 Bartender
Speak	 Non-verbal	 Laryngitis	 Heavy accent

Microsoft Design - Inclusive Toolkit
(2016)

Some employees may experience sensory sensitivities. Universal design incorporates elements that reduce sensory overload, such as providing quiet spaces, controlling lighting and minimising loud noises. Similarly, for those who may struggle with spatial orientation or executive functioning challenges such workplace features – e.g. clear pathways, intuitive layouts and color-coded systems – can help them navigate their surroundings more easily. Overall, there is considerable value in workplace design principles that encourage flexible workspace arrangements, allowing individuals to tailor their environment to their needs.

Inclusive design principles promote social interaction and collaboration, which can be particularly important for individuals from communities under-represented in the workplace, who may face social challenges. It is essential to highlight that gender, race, ethnicity, sexuality, disability, socio-economic background and financial status often intersect with the outcome of intensified exposure to accessibility barriers and marginalisation (intersectionality). Acknowledging intersectionality, ensuring accessibility, and promoting social mobility go beyond mere diversity and inclusion checkboxes; they are about recognising the unique experiences, needs, and potential contributions of every individual.

Creating spaces and opportunities for positive interaction at work can help build connections and form relationships based on understanding and acceptance. It is no longer enough to focus solely on one dimension of diversity (e.g. race or gender) and fundamentally wrong to use dichotomous measures on diversity parameters. Gender is not a case of 0/1 [female, male]; ditto, nominal data does not represent race, sexuality, etc.

When office spaces are universally designed, assistive tools and meaningful allowances are seamlessly integrated, reducing the stigma associated with requesting special accommodations, whilst opening a path for growth and advancement. This can lead to higher levels of employee engagement, greater self-confidence and a strong sense of belonging in accessible and anthropocentric work environments that address systemic barriers and support diverse needs. By adopting these principles, organisations – and communities alike – can create more inclusive spaces that benefit everyone, regardless of their neurodiversity or ability. Commitment to intersectionality, accessibility and social mobility creates a competitive advantage and contributes to long-term sustainability.

Universal design ensures that workplaces and public spaces are welcoming and accessible to everyone.

Professional practice in the AI era

In the era of artificial intelligence (AI) and automation, revisiting professional practice and embracing digital learning approaches is critically important for employees and employers alike. As AI and automation continue to advance, traditional job roles in our sector are bound to evolve, while others are likely to become obsolete. Industry practitioners should stay updated on the latest technologies and adapt their skills to remain relevant in the job market.

So long as they are curated in response to the changing landscape, continuous learning and development offerings are essential for career growth and job security. These programmes can help individuals acquire new skills or enhance existing ones to meet the changing demands of their roles. Upskilling and reskilling are key strategies to future-proof one's career. Professionals who engage in lifelong learning are more likely to be adaptable and prepared for changes across the sector (and wider society).

Digital learning approaches, such as online courses, webinars and e-learning platforms, can help professionals acquire knowledge and skills more efficiently and conveniently, improving their productivity. Professionals and organisations that prioritise learning and development are more competitive on a global scale. Continuous improvement of skills and knowledge keeps individuals and companies at the forefront of their industries.

To promote the ethical use of AI, professionals need to develop a deep understanding of AI technologies and their potential impacts. Learning and development can include ethics and responsible AI training to ensure that AI is used ethically and responsibly (irrespective the level of individual engagement with AI, I'd argue; this is a good citizenship undertaking). Accountability for the ethical use of AI should be nurtured across all levels of an organisation. This includes leadership, managers and employees. Training programmes can help instil a sense of responsibility for AI's impact on society and stakeholders. For instance, implement training programmes that cover the ethical implications of AI, including bias, transparency and fairness, accessible to all employees, from entry-level to leadership.

Clear policies and guidelines for AI usage within the organisation communicated effectively and regularly updated to address emerging ethical concerns can reinforce a culture of ethical governance. Promoting diversity and inclusion in AI development (or user) teams has the potential to reduce bias in AI algorithms and enhance critical thinking; diverse teams are more likely to consider a wide range of ethical perspectives. Moreover, considering third-party audits and assessments of AI systems to ensure transparency and accountability can provide an unbiased evaluation of ethical practices.

In parallel, establishing mechanisms for employees to report ethical concerns related to AI is key. It showcases a culture of open communication and a commitment to address issues promptly. Continuously monitor AI systems and other corporate decision-making practices, and their impact on the workplace culture, in order to promptly identify and resolve any ethical and reputational issues that may arise. Leadership should set an example by prioritising ethics in AI adoption and decision-making starting from the company board. Their commitment to ethical AI practices will influence the entire organisation.

In summary, the era of AI underscores the importance of continuous learning and development, both to stay competitive in one's career and to ensure the ethical use of AI technologies. Industry-wide efforts to promote ethical AI and accountability should be inclusive, starting from the individual employee and extending to leadership and organisational policies.

Neurodivergence and actuarial roles

Research specifically linking neurodivergence to roles in the actuarial sector remains limited. However, the consideration of neurodivergent individuals in this context is an emerging area of academic and corporate focus: there is growing recognition of the potential benefits of neurodiversity in various industries – including (re)insurance – and some organisations are actively working to include neurodivergent talent in their workforce.

Based on skillsets, the potential link between neurodivergence and roles in actuarial science is showcased below:

- **Analytical roles**

Some neurodivergent individuals, such as those with autism or attention to detail-focused conditions, may excel in roles that require strong analytical and data-driven skills, like actuarial positions or risk assessment.

- **Technical proficiency**

Neurodivergent individuals may have a natural aptitude for technical skills and computer programming, which are increasingly relevant in the insurance industry as technology plays a larger role in underwriting, claims processing and risk assessment.

Neurodivergent traits, such as a high degree of attention to detail – and precision – can be beneficial in roles where accuracy is critical.

- **Attention to detail**

Certain neurodivergent traits, such as a high degree of attention to detail – and precision – can be beneficial in roles where accuracy is critical, such as underwriting, policy analysis (wording) and claims handling.

- **Communication skills**

While some neurodivergent individuals may face challenges with communication, others may be exceptional communicators (written, technical, or social communication). This can be valuable in roles involving wording, data analysis reports, compliance, but also business origination and market /client management.

It is important to recognise that neurodiversity is a broad spectrum encompassing a range of neurological conditions and traits, and not all neurodivergent individuals will fit into stereotypical roles or possess the same strengths. Companies that are interested in tapping into neurodiverse talent often focus on individual assessments and accommodations to match the unique skills and abilities of neurodivergent candidates with specific roles within the organisation.

To leverage the potential of neurodivergent talent actuarial firms should allow for inclusive recruitment processes, provide appropriate accommodations (as discussed above) and offer neurodiversity awareness training to colleagues and management under the auspices of senior leadership. Research and specific data are also needed to establish concrete links between neurodiversity and roles in the insurance industry with exciting projects in this space being currently underway.

Individual assessments for skills, attitudes and passions

In my view, we can no longer afford to confine employees to narrowly defined roles that do not utilise their full range of skillsets, attitudes and passions. In many cases, such confinement can lead to job dissatisfaction, decreased motivation (I would suppose you have read about – if not experienced – ‘quiet quitting’⁸) and missed opportunities for both individuals and organisations. Eventually, it may result in an articulation of ‘conscious quitting’⁹ under the bigger phenomenon of the Great Resignation (Great Attrition).

Employers who are able to identify and leverage the unique qualities and potential of their employees through ongoing communication, individual assessments, career development opportunities and a culture that values and supports individual growth and contributions will sow the seeds of high workforce performance.

Allowing individuals to use a broader range of their skills and pursue their passions within their roles can contribute to their overall sense of fulfilment and well-being. And also, greater job satisfaction. Employees who are happy and fulfilled in their roles are often healthier and more motivated. When people feel engaged and fulfilled at work, they are more likely to perform better and stay committed to their organisations. Similarly, encouraging individuals to explore different aspects of their skillsets and interests – and contribute them in the office debate – can lead to greater creativity and innovation.

When people feel engaged and fulfilled at work, they are more likely to perform better and stay committed to their organisations.

Cross-functional teams, where individuals with diverse skills collaborate, often produce more innovative solutions

Tapping into a person's varied skillsets and interests has the power to enhance problem-solving abilities and amplify the diversity of thought across the team. Different challenges may require different approaches and having a versatile team can lead to more effective solutions. In today's rapidly changing business environment, flexibility and adaptability are crucial. Employees who can apply their skills in various contexts are better equipped to adapt to new challenges and evolving roles.

Allowing – and nurturing – individuals to explore their interests and develop new skills can contribute to their long-term career growth. It can also help them discover and pursue new career paths within the organisation. Employees who are encouraged to use their diverse talents are more likely to be engaged with their work. Engaged employees are often more productive, collaborative, and committed to their employers. When businesses support employees in pursuing their passions and utilising their full skillsets, they are more likely to retain top talent. Employees are less likely to seek new opportunities elsewhere if they are satisfied and challenged in their current roles.

Employees are less likely to seek new opportunities elsewhere if they are satisfied and challenged in their current roles.

More than one's actuarial qualification

There is a view that because the actuarial profession is so highly technical, it is also seen as siloed and regimented. Actuaries take an interest in topics beyond their direct professional qualification remit, such as climate change, financial literacy and digital inclusion. How can we further engage actuaries in the debate and decision-making in the workplace?

Engaging highly-qualified colleagues more effectively in broader debates and decision-making within the workplace, especially on topics they are passionate about, requires a multi-faceted approach that values their technical expertise while fostering a culture of collaboration and inclusivity. For example, individuals can:

- Encourage collaboration with professionals from other fields across the office, such as environmental science, finance and technology, on projects related to societal (environmental, etc.) topics of mutual interest.
- Provide opportunities to gain knowledge and expertise in areas beyond their core technical competencies. Offer training sessions, workshops, and access to resources that help them understand and contribute to broader topics.
- Create internal networking groups or committees that focus on specific areas of interest, such as climate risk modelling or financial education programmes.
- Establish mentorship programmes that pair experienced actuaries with junior colleagues interested in broader topics.
- Encourage aspiring leaders within the actuarial profession to take on leadership roles in initiatives related to their advocacy.
- Recognise and reward actuaries who contribute thought leadership articles, research papers, or presentations on topics outside their traditional roles. Create platforms within the organisation for them to share their insights. Encourage participation in public debates, forums and relevant discussions. This can help raise their profile and influence public policy.
- Engage with industry associations and working groups dedicated to topics like climate risk assessment or financial education. These associations often provide opportunities for professionals to contribute to industry-wide discussions. Provide resources and support for those colleagues who wish to conduct research in areas of interest. This can include funding, access to data, and collaboration opportunities with academic institutions.
- Emphasise the importance of environmental, social and governance (ESG) considerations in actuarial work, particularly in relation to climate change. Encourage actuaries to integrate ESG factors into their modelling and risk assessments.
- Secure the support of senior leadership for initiatives related to broader topics. When senior leaders champion these causes, it sends a clear message about the organisation's commitment. By taking these steps, organisations can empower actuaries to expand their roles and contribute meaningfully to discussions and decision-making processes on important societal and industry issues, going beyond their technical expertise to make a positive impact.



The rejection of diversity, equity, and inclusion (DEI) efforts as mere “box-ticking exercises” is a valid concern. However, the key is to go beyond superficial diversity and focus on creating a culture and environment where all individuals have equal opportunities, can contribute their unique perspectives and feel a sense of belonging. True DEI efforts are about fostering a culture of equity and justice, not just compliance.

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