

Emerging Actuarial Leaders with Desmond Muzorewa:

Interview Transcript

Julia Lessing: Hi everyone, today we are talking with emerging leader, Desmond Muzorewa. Desmond is an actuary with experience in the superannuation field and he has a passion for big data management and automation including AI and ML. Desmond's currently the head of actuarial analysis at Super SA at the South Australian Department of Treasury and Finance and he's responsible for performing actuarial analysis to identify, review and evaluate superannuation-related policy options for state and individual agencies. Desmond, thank you so much for joining us.

Desmond Muzorewa: It's an absolute pleasure, Julia. Thank you for having me here.

JL: So Desmond, there's not a lot of actuaries who are South Australian based so I wondered if you could start by telling us a bit about how you came to be working in South Australia.

DM: Great, thanks Julia. So, a little bit of a background, I'm originally from Zimbabwe and I worked as a superannuation actuarial analyst for about 10 years in South Africa before I moved to Australia six years ago. It's very interesting that you mentioned that there aren't so many actuaries in South Australia because that's the first thing that I was told when I landed in South Australia looking for a job. Everyone was saying, what are you doing there? Why don't you go to New South Wales and Victoria? My migration arrangements required me to arrive in South Australia and live and work in South Australia for the first three years at least before moving on. But also, I have family here in South Australia so it kind of helped with settling in a new environment.

JL: That's good. So having family there made a difference. So, without many people working in South Australia though, how did you find work as an actuary in South Australia? What helped you with that transition?

DM: Oh, the two key things that helped with that transition, especially regarding the work, which is networking that was facilitated by the Institute as well as mentoring, which was also facilitated by the Institute. I'll talk about the Institute networking opportunity first.

So when I got here, I got in touch with a recruiter called John from New South Wales who remarked the same thing. What are you doing there? He was kind enough to assist me with connecting with the handful of actuaries who are based here in South Australia. What he did was, hey, I have a list here of about 12 or so people who I think would be very useful to get in touch with and talk to. Just give them a ring, ask to go out for coffee and just have a quick chat with them. They're very good people. Announce your presence, tell them, hey, I'm here. I'm an actuarial professional and I'm available if there are any roles that pop up. And I did exactly that and got in touch with a few actuaries who I still have a longstanding relationship even up until today. Some of those whom helped me to get the role, the initial role that I got back in the day.

And we also had a mentorship program that was facilitated by the Institute in 2017. And through that program, I managed to connect with Niki, who kindly accepted my invitation to engage in a mentorship relationship. And that was very, very useful for me because we set a lot of objectives to begin with. And one of the crucial objectives that we set was settling in the Australian workspace and adapting to local culture. And Niki did very well to help me in that transition from a cultural and a personal point of view. And in our discourse through the mentorship engagement, Niki emphasized the importance of developing an ability to engage different stakeholders and progressing with the project, even if it doesn't have a monetary value. And that all naturally led to me volunteering with the Institute through the actuarial hackathon exercises. And that opportunity of volunteering also provided me with a wider opportunity for networking.

And I might be just quick to just mention one quick thing about Niki and our engagement that made it very special. You know, Niki was just so invested in my professional and personal development to such an extent that when I managed to get an initial interview for an actuarial role based here in South Australia, she volunteered to assist me. We actually went through a rehearsal, like a role play type of an interview. All right, so tell me about yourself. So how is this going on and all that kind of stuff, which was very, very useful and very insightful because the kind of things that she told me to prepare for that interview were very useful. All right, this is what you need to look out for. This is what they're probably looking for in this role. These are the key elements that you need to concentrate on and so forth. So, she was very hands on with me throughout our mentorship relationship. And I really do value her input.

JL: Wow, amazing. So, sounds like really networking and mentoring and volunteering were the three key things that really helped you to land in South Australia, not really knowing how to start and get work. But through networking, through it sounds like you were building a network with some support from John, the recruiter, and then also doing some networking locally and meeting people and just putting yourself out there and then joining the Institute's mentoring program. And that's how you met Niki. And she was able to help you understand the local culture and also some of the things to prepare you for those job interviews. And that sounds like a really interesting scenario that she did some role playing with you around those interviews that that would have been immensely helpful, I imagine.

DM: Absolutely, it was very, very helpful. And the other key thing that that role playing helped was that, you know, in a typical mentor / mentee relationship, you're not really supposed to be telling someone what to do. So, you sort of like, if you're the mentor, you're expected to take more of a coaching type of a role. But Niki was just so adaptable and flexible enough to realize that there's a cultural difference between myself and the typical mentee, to such an extent that she was able to bridge that gap and strike a very delicate balance between being a coach and also being a leading one person suggesting options, suggesting solutions and suggesting directions for me was very useful.

JL: That's amazing. So she was able to really understand where you were at, and where you needed to be and not just listen to you not just be a sounding board, but she was through that listening and understanding process, she was actually able to give you some good advice, which like you said, is not typical of that sort of mentoring arrangement, but I think can be professionally. You know, if a mentor really understanding who you are and what you need, and it sounds like Niki did an amazing job of that, that can be a really powerful combination.

DM: Absolutely.

JL: Yeah. Wonderful. And now you touched on volunteering, and I know volunteering is a big part of your life. You've told me before that you would set up a Parkrun in your local community, you're a keen runner and a keen Parkrunner. And you touched on volunteering in terms of the hackathon. So, I wondered if you could tell us a little bit about how volunteering has helped you and your actuarial career?

DM: Oh, yes, indeed. I might just talk about Parkrun because that's the most recent achievement that's been obtained to date. So, as you may be aware, I work remotely from Port Pirie. And last year, we had an actuarial dinner, which was held virtually. And when I introduced myself to the team, I'm like, oh, I'm working in Port Pirie, I'm working remotely there.

And then Jefferson Gibbs, the then president was there, he's like, "Oh, that's very interesting that you're working in Port Pirie. So, you must be one of the few actuaries who are based in a regional area. What have you done to announce yourself there as an actuary?" That was very thought-provoking. It got me thinking, what am I passionate about? What are the things that are existing in this community that I think could be changed to assist me in assimilating with the community or to give back to the community? And in the broader context of the whole arrangement, then announce myself as an actuary who's amongst you.

And the immediate thing that came into my mind was Parkrun because I love Parkrun. And I figured we don't have a Parkrun here. It's quite ideal for us to have one that's very close to where I live. So, then I

got started with all the protocols that I needed to undertake in order to establish the Parkrun, which eventually I did.

But the key thing that came out of that engagement, which also is a key theme amongst all the other volunteer activities that I've engaged in, is these opportunities are good in the sense that they assist in the creation of a holistic problem statement and the development of the solution thereof, which is sort of like innovative as well, and also the management of a diverse group of stakeholders. That was very, very useful. And it also then gets encompassed with a very key skill set that is important for any profession, especially the actuarial, which is the application of effective communication techniques.

JL: That's fantastic, Desmond. Like you, I'm a big fan of volunteering, and it sounds like you've been able to volunteer, not necessarily in a work capacity, but in a non-work capacity that you've then been able to build skills and transfer into your actuarial career. And I think that's really powerful. I think sometimes we overlook that. We're thinking about building our career, building our work skills as something separate to what's going on in our lives. But quite often, those things that we're passionate about, and in your case, running, that can be a great platform to volunteer in your community and benefit your community, but also build those skills that are really useful and transferable into your day job as well. So that's amazing. And you, in fact, wrote an article about this, didn't you, about your volunteering experience and the transferability of that for Actuaries Digital. So, listeners can go and read more about your experience and what you learned from the Park Run volunteering and how that helped you build your leadership toolkit.

DM: Yes, absolutely.

JL: So speaking of leadership, Desmond, tell us a bit about what prompted you to first take on a leadership role.

DM: Okay, so prior to being in the current leadership role that I am in at the moment, I'd always been technically oriented. I worked as an actuarial analyst just doing technical pieces of work, which was really awesome in the sense that you had systems and structures and processes that were already in place. So, you're just going in there and doing the technical bits of the implementation and coming out with results, shooting the results off to senior consultants so that they can be communicated further up the chain.

Now, at some point, I got thinking about it and more especially because around the time I changed my career, that's when I qualified to be an associate. So, I was then beginning to think about how to expand, you know, my professional horizon within the context of the academic growth pattern that was sort of like emerging. And I thought, what best opportunity do I need to move into than a leadership role? In the technical roles that I always occupied, it was really good in the sense that it was a comfort zone, it was a good space, it was a safe space. In those kinds of environments, it's difficult to make a mistake because everything is there, the systems are there, the checks are there. But the thumbscrew there is that there is no opportunity for innovation, for being creative. Half the time, any problem that you experience has been encountered before. And any solution that you provide, a better solution has been provided before. So, there's a bit of a constriction in that you don't then get that opportunity to expand outwards.

Now, I thought, I must then move on to a leadership role. And quite fortunately, I got that leadership role in the public sector. What I was keenly looking for in that transition was to be able to address the "what if?" type of questions and to feel empowered to bring proactive insights. I wanted to have the ability to have that broader picture, that broader context of problems, and then contributing to strategic decisions and influencing outcomes.

JL: So, you've mastered the technical side of things, you had been doing all of that analyst work, but you found that it was so process driven, and there weren't many opportunities for some creative problem solving or innovation that you were just sort of following the process or turning the handle on certain bits of analysis. And you wanted to be able to challenge yourself and look at the big picture and solve broader business problems as well. That's really interesting. And you mentioned you're in the public sector now. And I think as actuaries continue to use data for good, we are increasingly stepping

into roles in the public sector. So, I wonder if you could tell us a little bit about what that was like for you, Desmond, making that transition from working in the private sector to working in the public sector.

DM: It was a massive shift. I have to admit, it was a very, very big shift moving from the private sector to the public sector, primarily because the cultures in these two worlds are different. So then coming into a place where you've got a certain way of communicating, a certain way of thinking, a certain way of thinking about problems, approaching problems, and then creating the solutions thereof was a little bit of a challenge. But coming to the specific role that I am occupying within the public sector, there were a few interesting challenges that came up with this role. First being that in this role, I was succeeding a very smart professional who had occupied that role for about 40 years. So that then presented a very immediate challenge of credibility, which I had to establish with all the stakeholders as soon as I got into this role, which was very interesting and successful.

The other thing had to do with the perception, because our organization is going through a holistic transformation, just like most organizations within the superannuation industry. So, the actuarial portfolio naturally had to undergo the same transformation. And what that meant now was that we had to unbundle and unpack the actuarial function to the rest of the business. Now, what we had generally been doing here was to have a little corner of actuaries, very smart people who are doing very smart things that no one really understands and knows about. Now, the immediate challenge then coming from where I was coming from to the public sector was then to unpick that black hole, that black box, and then explain to the rest of the business, who are we, what do we do, where do we come from, what do we bring on the table, what skill sets and capabilities do we have that we can offer to the rest of the business? And then that naturally led through to other items such as communication, largely with non-actuarial people talking about technical actuarial concepts, and also just the general stakeholder engagement and management ongoing piece.

JL: That sounds like a real challenge. So not only have you come in and you're filling a role that has been held by somebody for several decades, and you need to establish credibility, you also have come into an organisation where, and probably very similar to lots of organisations, where the actuaries fulfil a certain role, they just do what they need to do, but there's other parts within the business that don't really fully know what the actuaries do, or they just have a narrow view about what the actuaries can do based on what they've done before. So tell me, how did you overcome that? How did you build credibility? How did you start to let those other teams know what the actuaries could do and what you and your team could do? What was helpful?

DM: The first immediate thing, like I mentioned before, had to do with the engagement. So putting out the feelers out there, just going to talk to people, just even about general conversations, you know, you go to the risk department and you just go and say, hey, I'm right here, you have a general conversation, and within that conversation, you then pick out certain things, and you realise, oh, that's a problem that could be solved by the actuarial function. These are things that we could do, these are things that have been done in the past and things like that. So to all the business units, to all the directors, you just go and present yourself, similar to what I did when I came to Australia, put yourself out there within the business, talk about yourself, talk about the capabilities and what you can do. Within the context of those conversations, then there'll be that realisation that, hey, we've got a team there that can assist us in a, b, c and d. So one other thing that's quite important about what I did was that some of the problems that the business faces are not really defined properly or well understood, the problems themselves, and for you to get an understanding of the problems through the formal channels of communications, it may not be sufficient, you won't get that much context. So you sort of need to do that informal engagement, just grab a cup of coffee or go and sit in the kitchen room and interact with anyone and everyone, get a feel for what's happening, get a feel for the tempo of the business and connect all the dots, get that whole big picture and the context of the organisation.

JL: So really just building your networks and building those informal relationships as well, so that you can have those informal discussions and just get a better sense of what's happening. So that takes a lot of courage, Desmond, though. As you said, you did that when you came to South Australia, putting yourself out there and letting people know who you were and what you could do, and then you've done the same thing now that you've joined your current organisation. That could be quite a terrifying idea for many actuaries, many emerging leaders. What's your top tip for reaching out to someone

you've never met before? What's your approach? How would you do that if you wanted to get to know someone, like you said, in the risk team that you hadn't met before? How would you initiate that informal contact?

DM: Well, a very straightforward thing would just be to talk about yourself. I realise that I'm very good at doing that. So just go there, spend some time, talk about yourself, even if it's not items that are related to the professional landscape. Just talk about yourself in general, this is who I am, this is my day, this is what's going on. My easy picks have to do with my passions. I can easily talk about running and spend the whole day talking about running. So it's all about just trying to present yourself as a person, because the perception that's already there when they look at an actuary, they'll be like, this is a very smart person. Half of the things they're going to tell me, I won't understand. So you want to try and demystify that thought set. You're just trying to go out there and relate to people, firstly, just as a human being. I'm just like you and you're just like me. So let's just start from there. And then everything else will start branching out.

JL: Great advice. I love that, Desmond. We are just all human. We're all just people and connecting on a human level. I think that's really great advice. So speaking of humans and people that we work for, no doubt you've worked for many leaders across your career. I'm interested to hear if you could tell us about one of those great leaders that you've worked for and what was unique or different about their management style? What made them great?

DM: Oh, yeah. No, that's quite great. You're quite right. They have worked for so many leaders and all of them have been very awesome. But one leader comes to mind immediately, Erin. She was very, very good in the way she approached everything that she touched. So she keenly understood. She understood my passion. She understood where I was. And she had absolute confidence in my ability and the contribution that I made to the portfolio. And she vocalized it consistently, which was very, very appreciated. And she gave good directions, proper direction, clear instructions, clear expectations and outcomes. And it was quite easy for you to know exactly what was required. And she didn't prescribe the method of coming up with a solution, which is exactly what I was looking for in the sense that I wanted to use my brain to be creative and to be innovative in providing good solutions that were good for the business. She was very good in that sense. She was also a very great listener and an excellent sounding board. So most of our conversations would be punctuated with, "Oh, OK, Des. So this is what I'm hearing: X, Y, Z, X, Y, Z. And would you think that this would help you in creating a solution that is very efficient and good?" She was that good at listening and good at knowing how to assist in getting outcomes.

JL: Wow. Sounds like Erin's an amazing communicator. And it also sounds like when she was delegating work, she wouldn't tell you she wouldn't micromanage or tell you how to do it. She'd be clear about what the outcome was, but then give you the freedom to figure out how to do that, which met your need to be creative and to find new solutions and to do different things to achieve that outcome.

DM: Yep, that's right.

JL: Yes. Wow. What a great leader and what a great example of some very effective and powerful communication and coaching as well. A lot. Yeah, it's great to have that all in one person. So I can imagine she would be a great leader. So finally, Des, can you tell us, having now stepped in yourself from a technical role into a leadership role, what's one tip that you would have for other actuaries who are emerging or aspiring leaders as they make that transition from technical roles into leadership roles?

DM: Oh, yes, I have a very good tip for them. Now, the fact that you belong to an organization or an institute that's as big and as reputable as the Institute of Actuaries of Australia, that on its own is a very good feather in your cap. And that you have technical, the technical argument for actuarial work is also a very good feather in your cap. Now, whilst that is very, very important, as you progress up the ladder, transitioning to the leadership role, more prominence then becomes around having that big picture argument and establishing context. And with that comes issues around communication. You need to be very, very cognizant of the fact that you need to be able to communicate with non-actuaries, especially communicating technical actuarial concepts to non-actuaries.

And you also need to be able to read, you know, conversational terms. You should be able to communicate effectively by means of reading non-verbal communication pieces and body language when engaging. That helps in giving you context. Like I mentioned before, the trouble is so many of the problems that we solve are ambiguous and very contestable in nature, particularly in the public sector. So you won't really get a feel for what the problem is if you don't move away and go a little bit outside the box to then establish the context and understand exactly what the question is beyond the question that is being vocalised.

JL: That's great advice, Des. So thinking beyond what's right in front of you, not just solving the problem that you can see, but thinking about the context, thinking more broadly about what's actually happening and what's the actual question, what's the actual problem and taking steps to solve that. And from what you said also, some of the important things around that are talking to others and building networks and relationships across your organisation so that you do have that information at the right time to be able to make those decisions and to have all of that information to really understand the problem.

DM: Absolutely.

JL: Yeah, fantastic. So Des, you've shared so much great insight and some great reflections from your career to date. You've talked about what it was like coming to South Australia as an actuary and how networking and putting yourself out there and seeking assistance from mentors and also volunteering has helped you to raise your profile and to get to know other people. And it's opened opportunities for you, not just in your actuarial career, but also in your local community.

DM: Absolutely.

JL: You've told us about why you wanted to move into leadership and how excited you were about being creative and innovative and doing some different things at work and solving some different challenges and some bigger picture business problems as well as just getting tasks done and some of that analysis completed as well. And you've also talked about what it's like moving into the public sector and some tips about how to meet new people in a new organisation and outside the actuarial team as well, which is really powerful. And you've also told us about Erin, your great leader that you've worked for and how she was such a great communicator and listener and also quite clear about what she needed from you, but without micromanaging or telling you exactly how to do everything. And now you've shared some advice for actuaries making that similar transition. Is there anything else that you'd like to share with us today before we wrap up?

DM: Yes, Julia, I guess the one thing is that it can never be overemphasised the fact that the actuarial skill set is very, very broad in the sense of where it can be applied and how it can be used. And I would like to say that I think in every organisation or every sphere of life, there is a need for an actuary. So we need to be brave as young leaders, brave and have the confidence, take that little portion of risk to jump into that leadership role and explore the world of opportunities that are there for the actuarial skill set.

JL: Fantastic advice from emerging leader, Desmond Muzorewa. Thank you so much for your time today, Des, it's been lovely chatting with you.

DM: Great. Thanks, Julia.