

What Does Diversity Mean to You, and What Does a Diverse Insurance Industry Look Like?

By Shannon Bryan, ChFC

Having confidence in an unknown is something that most people struggle with for a life time. For some this unknown is a connection with the spiritual; while others it could be more about terrestrial pursuits. Diversity means there are enough differences that everyone can find a connection to something. This relate-ability then translates to a comfort and trust; which finally leads to asking for help and guidance. For me this is what diversity means. Diversity means that I am not alone, and that by having a connection to build upon I can grow through that experience and develop trust with individuals. In the insurance industry having people one can trust helps to bring an abstract concept of a promise to protect into something more tangible that people will be more contented in seeking out.

Let me start with explaining my story. I am the youngest of 2 girls who grew up in the urban section of Boston, MA. Our racial background is African American by way of Jamaica, but you would never know that by just physical appearances. One of the games I used to get the biggest laugh from was "Guess what I am?" My sister and I felt we had to exaggerate certain behaviors so that others in our community would accept us because we looked so different. See, our community was not very diverse. On the contrary, our community was extremely segregated and therefore my family always gained attention. My sister and I due to these differences kept to a very small group of friends. Culturally, there is distrust against anyone considered an outsider.

My first true understanding of diversity came at college. During this time I become exposed to many different groups of people. From being on the tennis team, to studying with classmates, to hanging out with people in the resident halls, I had the opportunity to experience and jump between different groups of people with different threads of commonalities. This was a time when I was in control of the amount I invested in each of these relationship circles, and I was in control of how far I would let them develop. Liberating as college can be; it was my first experience of seeing how fulfilling it is to be able to observe and participate with others that are

different from you while at the same time having a comfort place with those that were the same. The wisdom of diversity started during these years and has continued into the present.

A diverse insurance industry is one that recognizes that there are more than just ethnic differences among people. We are now in an age where it might become more politically correct to have people fill in what their racial background is on applications rather than checking off a box. Multi-national families are such the common place that even in children cartoons characters coloring and nationalities are purposely being made abstract to increase connections to a wider audience. There is an increase in the use of actors/ actresses that have physical disabilities in network television. There are openly gay/lesbian/bi-sexual leading characters in prime time television and movies. Lastly, more school programs have inclusion classrooms that have teaching of children with learning disabilities and language differences during the same time, and in the same classroom, as the standard population because studies have shown a higher level of learning by all when groups are brought together rather than separated.

Diversity has come a long way, but there are still barriers that give the optics that there is a separation. There are times that by the over zealous nature of working towards diversity and inclusion, that we begin to alienate those that need to hear the message the most. Some companies proclaim and highlight their efforts so much that one begins to contemplate if their actions are pure, or are they just trying to highlight their efforts to distract from their faults. No one in their right mind will ever openly proclaim that diversity and inclusion is not important. The shame they would bring onto themselves would and could be career ending. The goal of diversity and inclusion should transform into a state that is common and comfortable so that all could find meaning, rather than a pressure full meeting that will not go away until everyone makes some form of proclamation.

When a child is growing up, they tend to emulate the people that enter their lives. These people could be their parents, teachers, doctors, or even those from the media. We aspire to be what we can see. Without exposure to an occupation; most people never pursue a line of work. Most children do not say "I want to work in insurance when I grow up?" unless there is someone in their life that already does. Also most people when given an option to work with someone from their community or someone "different", they tend to pick the person they feel they have a connection with. The future for diversity and inclusion are not continuous meetings and table topics of conversation, but by actions so that others may take a moment and think. For the insurance industry that is going into new neighborhoods and talking to church groups, PTAs, Girl & Boy Scout meetings and providing the facts of what insurance can do to improve your life. Showing people that just

because you rent does not mean you do not need insurance. Homeowners are not the only ones who are important. Improved perception can take place by having programs that bring children from different neighborhoods into an agent's office or a claim office so they can see insurance in action. Starting scholarship programs to help individuals go to school with the aspirations of working in insurance will start to diversify the industry. Also by spreading the word through the neighborhoods, future generations of workers will look at diversity as just a natural state of life, and not something that always need a meeting.

Large impacts can be generated from small actions. Not giving up a seat on a bus. Not eating until policies are changed. Change through attending a school outside of your neighborhood. Saying that we have the right to have our voices heard. Diversity is saying that it is okay that we are different while at the same time not broadcasting those differences. The object is not to shun or punish people for having a difference in opinion, but illuminate the possibilities of seeing a situation through a different perspective. Diversity is the natural course of life that promotes evolution. The insurance industry should look towards simple actions to bring more people into our environment, and to build trust out in the community. If efforts are done correctly, eventually there should be no need for diversity and inclusion committees because it will become the natural state of business.

In conclusion, I feel that working to be more diverse and inclusive is the key to survival. The perception of the insurance industry has taken a beaten over the last 4 years. The notion that our goal is to pay as little as possible, and to take away coverage after someone files a claim, has really put distaste in the public's perception of the industry as whole. A diverse insurance industry is one that goes out to the public and let our actions speak louder than our words. It should not be made a "big deal" that companies advertise in Spanish or show a gay/lesbian couple on their materials. Comfort comes from just accepting that the insurance company is there to find ways to give you protection, not just to take your money and abandon you. Internally companies can look for ways highlight how we are common, instead of having meetings on how we are different. By using new communication technology such as Blogging employees may start to feel comfortable and to be honest about their feelings. This engagement will help relieve some of the pressures that are place on employees about the topic. Once there is trust that thoughts can be expressed openly, then changes in behavior would soon follow.