

Challenges of Diversity — It Takes a Society

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This essay primarily focuses on diversity challenges of today. I believe our society (particularly in the US) will evolve at an even more rapid pace in the next 10-15 years, and that will greatly impact diversity in the future. As seen in the diversity statistics for both the society and the industry, the make-up of employed individuals that is female continues to rise. I anticipate that will continue. The make-up of minorities employed in the industry has risen as well, although within the CPCU society that remains very small. This is where I see the society changing more in the next 10-15 years. Issues around race and ethnicity will become different as there are more and more multi-cultural individuals. That will change what we consider a minority, as well as how those individuals are represented.

My passion for diversity issues began in high school, and has continued to grow throughout my career as I have matured as a person. I was raised in a household where I was taught openness and the value of each individual.

I spent my childhood in a primarily white town in Ohio until I was 15, when we moved to South Carolina. That's when I was faced with diversity of race issues for the first time and realized the realities of racism in our society. While a lot has changed since then, many of the issues are still there.

When I was 10 and was being tested for musical instruments, I wanted to play the drums. At that time, the response was they weren't sure there would be a place for me in the future. While no mention was made of my gender, there were no female drummers in the schools at that time. My parents stood up for me, and I still play percussion to this day. Since that time, I never really felt that gender became an issue for me as our society continually changes.

So why is gender still an issue for some? Why is race still an issue? Why are people who are different than "normal" in the way they act, and don't "fit in" can find it hard to work in our environment? I adopted an African American girl in 2004. As part of my education in becoming an adoptive parent, I took

a class about inter-racial families. An exercise that we completed included placing a colored bead in a bag for each area of our lives. There was one for our families, one for our friends, one for our churches, one for our schools, one for our doctors, etc. And finally, one for the children we were to adopt. While I always thought of myself as being an open and diverse person, when I saw the reality that my black child would be surrounded by white people in my life, it made me realize how differently I may have thought about diversity. What I thought was a diverse attitude was not really expressed in how I lived my life.

I've shared a few personal examples, but my life has been fairly limited in controversies or challenges. There are many others who have had many tougher issues to face. But each of us is a product of our own unique experiences, and we must learn from those to discern how we exemplify diversity.

When we are in the workplace, how do we think about diversity? Do we give enough thought to including the person who looks different from the majority, and how that person feels being surrounded by people who aren't like him/her? Beyond race and gender, do we give thought to including people who may act or think differently than us? Do we too often dismiss their ideas and contributions without recognizing their value? We may believe strongly in the importance of it, but without intentional efforts, we may not express true diversity in our actions.

There is no easy way to solve the challenges with diversity. In the end, it's about creating an environment where any individual can thrive and be included. Establishing such an environment does not happen overnight. It will take years of dedicated, consistent efforts to change. I'm sure there are still many challenges with gender, but I believe they have generally been overcome more than others, so my suggestions relate more to other issues.

First, my suggestions around race include taking action to change the look of the CPCU society, so those who are among the current minority will grow. Since the Society is 96% Caucasian, the "look" is very white. I currently serve on the Committee on Actuarial Diversity (CAD), a joint Casualty Actuarial Society and Society Of Actuaries committee, so many of my ideas here come from my experience in that group. We focus our efforts on a few minority groups that are under-represented in the profession. Similar to the CPCU Society, we have partnerships with other professional societies. One in particular that I would recommend reaching out to from the CPCU society is the International Association of Black Actuaries. Many actuaries also obtain a CPCU designation. The IABA seeks to help engage and connect black members into the profession, and thus in many cases are reaching out to

those just beginning their careers. Perhaps creating an affinity group within the CPCU Society to engage minorities would accomplish many of the same objectives as these professional groups. This affinity group could provide support for their initiatives as part of that partnership.

The CAD also talks to predominantly minority high school students about the profession. We want to get students interested in the profession early on. While I'm not sure the CPCU society needs to reach out at the high school level, developing relationships with historically black colleges, or colleges of primarily Latino or Asian ethnicity would be worthwhile. Supporting those colleges with scholarships in the insurance program, or speaking at club meetings would be particularly helpful.

One of the strongest programs of many chapters of CPCU is the mentoring relationships with students. Leveraging relationships with colleges that have minority students and developing mentoring programs with students would be an excellent strategy. Because of the location of these colleges and universities, this might need to be done at the national level, rather than local chapters. However, those who live in these communities would still probably be the best for this program.

Mentoring not only provides a path to talk with individuals about the society and industry, it provides an avenue for the mentees to educate the members of the society about diversity issues and things the society can do to improve it. Presentations to classes and clubs can be very helpful, but the one-on-one relationship developed through mentoring will do much more to encourage the individuals.

While diversity of gender and race are easy to see physically, there are many other aspects of diversity that will become more important over time. For example, diversity of sexual orientation, religion, gender identity, or disability are also critical. Diversity in non-physical attributes not only brings the cultural differences that race and gender bring, but they bring diversity of thought into the organization. Diversity of thought may seem like the easiest to obtain on the surface. However, I believe it's the most challenging to overcome. The primary reason is we all think a certain way, and we interpret others based on that thought process. It's difficult to overcome how you think and see another point of view. To do so, we must first understand the other person's thoughts. Then we need to respect them, even if we disagree. When serving together on projects or committees we need to be open to doing things differently than we have in the past to include those who might have different ideas.

The only way to succeed in this area is to develop deeper relationships with people. Engaging in conversation about people's individual interests,

socializing at society events, and serving on committees all serve to deepen relationships. Mentoring with college students provides a great avenue to develop relationships with potential future members. Perhaps forming diversity partnerships where 2 to 4 members within the society (not necessarily from the same chapter), agree to talk periodically just to share ideas and thoughts about their interests, what's going on in their careers or companies, and about ideas for the society would result in diversity of thought. While these conversations may not go further than the small group itself, it provides opportunities for sharing and starts the process of diversity of thought among those individuals.

Diversity is a challenging issue. We all know the value from our own businesses and personal lives, but it's not a challenge that can be solved overnight. The CPCU Society has already recognized it in the paper titled "The Business Case for Diversity at the CPCU Society." It's going to take years of dedicated, unwavering attention to make a difference. And, it cannot be done by a few individuals; it takes a "Society".