





EMBRACING **DIVERSITY** IN YOUR ORGANIZATION

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OUR NATION AND OUR WORKFORCE are becoming increasingly diverse as demographics shift and more women enter the workplace. In the process, the word “diversity” gets thrown around a lot and may mean different things to different people. But in its simplest terms, “diversity” means difference, and a diverse workforce encompasses many kinds of differences.

The importance of embracing diversity and becoming more inclusive goes beyond being simply a “feel-good thing.” Businesses that embrace diversity and inclusion gain a more solid footing in the marketplace. So it’s not something to encourage for a day or a week. It’s not about meeting a quota or making sure your agency “looks right” to the consumer or to senior leadership. Diversity is something to practice in the office because it’s the right thing to do and because you want it to be a permanent part of your organization.

Workplace diversity has a plethora of benefits, including:

- It gets everyone to the table.
- It emphasizes common interests while celebrating differences.
- It increases effective communication among groups — in the workplace and with clients.
- It enriches everyone’s lives when knowledge of others’ cultures can be shared.
- It takes advantage of strength in numbers.
- It creates community through shared experiences.
- It leads to an environment that is not just a society but a family built on common values and trust.

Embracing diversity makes for a stronger organization by improving creativity, innovation and productivity. And, ultimately, building an inclusive business strengthens our ability to compete by being able to recruit the best talent.

The sense of diversity in the United States has always intrigued me. Moving here from South Asia more than 30 years ago, I was always challenged by others who did not understand the importance of diversity. While in college at Southern Illinois in Carbondale, I’d often speak to other students about diversity, and they would be awestruck by the idea that I’d ever sat in a car, having assumed my only ride in Pakistan was a camel, even though I was not from a little desert in the Middle East. It might have been their lack of geographic knowledge, but it was also the stereotypes that clouded their ideas about me and led them to make judgments they didn’t even realize were offensive.

In my early days as an insurance agent, I had similar experiences. Upon hearing that I was from Pakistan, clients asked me about arranged marriages, burqas and ethnic food. One client even said American football and the NBA were probably too hard for me to understand. But, of course, I knew about those sports — I’d spent much of my childhood playing football and basketball in the streets, the same way he had in America.

These assumptions amused me, but they also underscored the importance of understanding differences. As a response, throughout my entire career I have championed diversity. When I became a manager, I began meeting agents of many ethnicities and was struck by the realization that I didn’t know enough about other cultures. Consequently, my focus on diversity increased. I started reading and learning more about various ethnicities so that I would be more familiar with them when I hired agents from those backgrounds. This not only helped me in the hiring process, but also afterward, as I was able to assist them more in their marketplace and understand their behaviors and lifestyles.

So how do we increase inclusion and diversity at our firms?

Foremost, tap into your innate curiosity — and encourage your managers, agents and advisors to do so as well. Everything is all about learning. Human beings, in general, want to learn, though we don’t know what we don’t know. And that’s why it’s important to be sensitive, to try to understand our own biases and to not make assumptions. Even people who share similar physical traits or grew up in the same area don’t necessarily share the same cultural practices. Get to know the nuances.

Educate yourself. As a leader, you likely already have a good idea of who lives in the communities your firm serves, but if not, take the time to find out. What countries and cultures are represented, at present and historically? What do you know about their backgrounds? You can learn a lot just through the normal course of your community involvement — by attending social and sporting events, business-networking meetings, street fairs, talent shows, campaigns, neighborhood-improvement meetings and projects, demonstrations, local school festivals and lobbying efforts.

Learn what’s culturally acceptable among the groups in your community. When it comes to interacting with people from different backgrounds, even seemingly small

things make a huge difference for your agents and advisors. Are the clients from a culture where it's common to remove shoes at the front door? Is their background one in which it's not acceptable to make eye contact with women? Are they from a culture where you share a meal first and have a few conversations before you ever open your briefcase and take out a yellow legal pad to make notes about finances? Or are they part of a culture that welcomes getting right to the point? Learn which cultures are which. When I was starting out as an agent, I learned these lessons the hard way. You'd be amazed what a difference knowing the nuances can make.

Being multilingual isn't necessary; however, it helps to know something about the language. If there is a large population of Mexicans in your market, know that they don't speak "Mexican," they speak Spanish. Likewise with Chinese, a catchall word for the many dialects that people who come from China speak. This seems simple, but a lot of people in our industry could be better served by learning a bit more about language differences. And it helps to truly consider the words you use before you speak. For example, "minority" has a negative connotation and may be factually inaccurate as, in many areas of the United States, groups of people with diverse backgrounds make up a collective majority.

Train and educate your agents, advisors and support staff — and be open to learning from them, too. My success at Futurity First is largely a result of recruiting from diverse markets. Some of my top agents are from diverse markets and have clients that come from diverse markets. We are much like the United Nations in terms of cultures represented, and we are creating a name for ourselves in the Chicago marketplace and becoming an agency of choice for someone with a multicultural background looking to work in insurance and financial services.

Ensure that inclusion and intercultural competence are practiced across all management levels and are a part of all the organization's processes. All managers who are part of our organization and who help create the overall experience of the people who work there understand and feel accountable for inclusion and diversity. For example, we use diversity as a lens for looking at, identifying, developing and advancing talent. It's not enough to have one recruiter seeking to hire people from diverse backgrounds; we train all recruiters to do so. At the same time, it's important not to assume that an agent has to have a particular background or be of a particular ethnicity, race or sex to work in a particular market or community. Intercultural competence reaches beyond our workplace and enriches the lives of those who work there. And if you have woven intercultural education and training into all your processes, any agent or advisor should be knowledgeable and skilled enough to facilitate interactions with any client of any background.

Focus on building cultural dexterity. This gets to the heart of what intercultural competence is all about: the ability to connect across myriad areas, backgrounds and

points of focus that are different. It's difficult to be a true leader today without a minimum level of cultural dexterity. At our firm, we develop projects that small groups and teams of diverse backgrounds can work on together. This promotes exposure to differences and also sharpens communication skills. We even have special activities, such as organized dialogues, to educate everyone about different cultural concerns. You can hold forums, panels or conferences and do the training yourself or bring in outside trainers who are familiar with or specialize in our industry.

When you do public outreach, hold your events at informal locations — community centers, libraries and schools — and be sure wherever you hold an event to accommodate people who have physical challenges. Informal, neutral spaces help people relax and get to know one another more easily. And when your firm takes part in events that center on a particular celebration — a Polish festival, for example — be sure to send a mix of agents or advisors, not just those with the ethnic or cultural background that matches the event.

Know that it takes time to attain intercultural competency. It's best to gain experience firsthand, but that doesn't happen overnight. We all make mistakes, and we learn from them and do better the next time around.

Last, be sure to share with your colleagues what has worked for you and your firm. GAMA has tremendous materials available for members, and at LAMP, you can connect with others who have done a lot with diversity. There you will find many in our industry who have done a lot of work in mastering intercultural competence, and interacting with them may get you to a level of understanding on how to embrace diversity.

Diversity is woven into the fabric of our nation. Even though we've made progress in the realm of intercultural understanding, there's still work to be done. Diversity is not about "us versus them," an in-group and out-group, not majority and minority. In our industry, it's all of us working together toward a common cause of providing employment to our agents and advisors and giving them the best possible training to ensure the financial security of our clients.

Ultimately, we need to ensure we're creating a culture where every individual is valued for his or her unique contributions as well as ensure that everyone can achieve his or her highest potential, not simply regardless of his or her background, but with the value of that background taken into account and appreciated. ❖



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