Inclusion Toolbox

Empowering LGBTQ+ Inclusivity in the Workplace

Link
LGBTQ+ Insurance Network

Contributing Organizations:

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Introduction

Welcome to our Inclusion Toolbox, a comprehensive resource designed to assist you in embracing and promoting diversity within your organization, with a special focus on LGBTQ+ individuals. At Link, our mission is to establish the insurance industry as the employer of choice for the LGBTQ+ community by championing inclusivity. We engage with insurers, reinsurers, brokers, and industry bodies to support and enhance their efforts to become more attractive to LGBTQ+ talent.

We understand the critical role that awareness and education play in fostering an inclusive workplace. This toolbox is crafted to guide your organization through the process of not only accommodating but also celebrating the diverse identities within your team. Link has been instrumental in initiating numerous market initiatives, including supporting the establishment of several new LGBTQ+ employee resource groups in the insurance sector. We are committed to offering continual support and guidance to firms looking to enhance their diversity and inclusivity efforts.

In today's competitive marketplace, inclusivity is both a moral imperative and a strategic advantage. A diverse workforce encourages creativity, innovation, and a broader range of perspectives, all of which contribute to a more dynamic and successful business environment. However, true inclusivity requires more than good intentions—it demands ongoing education, clear policies, and a commitment to change.

Within these pages, you will find a variety of resources tailored to help your organization at every step of this journey. From an introduction to LGBTQ+ terminology to best practices for inclusive hiring to cultural competency training, each section is designed to equip you with the knowledge and tools necessary to create a genuinely inclusive workplace.

We encourage you to review these materials, share them within your organization, and integrate the concepts into your corporate policies and culture. Together, we can build a work environment where every employee, regardless of their gender identity or sexual orientation, feels valued, respected, and empowered to succeed.

Introduction to LGBTQ+ Terminology

This glossary provides definitions of key terms related to the LGBTQ+ community. Understanding and using these terms correctly in all communications is essential to ensure respect, inclusion, and sensitivity toward individuals' identities. This list is not exhaustive but covers commonly used terms that are important for workplaces aiming to be inclusive of LGBTQ+ employees.

- **Ally:** A person who does not identify as LGBTQ+ but supports the rights and social acceptance of LGBTQ+ individuals.
- **Bisexual:** A person who is attracted to both their own gender and other genders.
- Cisgender: A term used to describe individuals whose gender identity aligns with the sex assigned to them at birth.
- **Gay:** A person who identifies as a male and who is emotionally, romantically, or sexually attracted to men.
- **Gender Expression:** The external display of one's gender, through a combination of dress, demeanor, social behavior, and other factors, generally measured on scales of masculinity and femininity.
- **Gender Identity:** A person's internal, deeply held sense of their gender, regardless of their biological sex.
- **Gender-Nonconforming (GNC):** A broad term referring to people who do not behave in a way that conforms to the traditional expectations of their gender, or whose gender expression does not fit neatly into a category.
- **Genderqueer:** A term used by some individuals who reject traditional gender distinctions and identities and see themselves as neither entirely male nor entirely female.
- **Intersex:** A term for a variety of conditions in which a person is born with reproductive or sexual anatomy that doesn't fit typical definitions of male or female.
- **Lesbian:** A person who identifies as a female who is emotionally, romantically, or sexually attracted to women.

- **LGBTQ+:** An acronym for "lesbian, gay, bisexual, transgender, and queer/questioning" with the plus sign signifying the inclusion of other sexual orientations and gender identities.
- **Non-Binary:** Describes any gender identity which does not fit within the binary of male and female.
- **Pansexual:** A person whose sexual attraction is not based on gender and who may be attracted to all genders or gender identities.
- **Queer:** A term used by some people, particularly younger people, whose sexual orientation is not exclusively heterosexual (often used as an umbrella term).
- **Questioning:** The process of exploring one's own sexual orientation and/or gender identity.
- **Transgender (Trans):** An umbrella term for people whose gender identity and/or expression is different from cultural expectations based on the sex they were assigned at birth.
- **Two-Spirit:** A term traditionally used by Native American people to recognize individuals who possess qualities or fulfill roles of both genders.
- **Visibility:** The degree to which a minority group is seen and positively represented in the mainstream culture, promoting greater awareness, and understanding.

Cultural Competency : Understanding LGBTQ+ History, Culture, and Issues

To build a truly inclusive workplace, understanding the rich history, diverse culture, and pressing issues faced by the LGBTQ+ community is essential. This section will provide you with materials to begin your journey toward enhancing your cultural LGBTQ+ competency.

Over the next three pages, you will find a brief timeline of important milestones in American LGBTQ+ history, curated by CNN[1] and The Trevor Project:[2]

1924	The Society for Human Rights is founded by Henry Gerber in Chicago. It is the first documented gay rights organization.
September 1955	The first known lesbian rights organization in the United States forms in San Francisco. Daughters of Bilitis (DOB). They host private social functions, fearing police raids, threats of violence and discrimination in bars and clubs.
July 1961	Illinois becomes the first state to decriminalize homosexuality by repealing their sodomy laws.
June 27, 1969	Police raid the Stonewall Inn in New York City. Protests and demonstrations began, and it later became known as the impetus for the gay civil rights movement in the United States. Thousands took to the streets in the days and weeks that followed, leading community organizations to form globally, and the first Gay Pride march to mark the uprising one year later. It was the start of the modern LGBT rights movement.

1. CNN Editorial Research. "LGBT Rights Milestones Fast Facts." *CNN*, CNN, 31 Oct. 2021, www.cnn.com/2015/06/19/us/lgbt-rights-milestones-fast-facts/index.html.
2. *LGBTQ History Moments and Figures*. The Trevor Project.

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1969	The "Los Angeles Advocate," founded in 1967, is renamed "The Advocate." It is considered the oldest continuing LGBTQ+ publication that began as a newsletter published by the activist group Personal Rights in Defense and Education (PRIDE) in 1966.
June 28, 1970	Community members in New York City march through the local streets to recognize the one-year anniversary of the Stonewall riots. This event is named Christopher Street Liberation Day and is now considered the first gay pride parade.
1978	Inspired by the murder of the first openly gay man to be elected to political office in California, Harvey Milk, Gilbert Baker develops the first rainbow flag.
October 14, 1979	The first National March on Washington for Lesbian and Gay Rights takes place. It draws an estimated 75,000 to 125,000 individuals marching for LGBTQ rights.
October 11, 1988	The first National Coming Out Day is observed.
June 2003	The US Supreme Court strikes down the "homosexual conduct" law, which decriminalizes same-sex sexual conduct, with their opinion in Lawrence v. Texas. The decision also reverses Bowers v. Hardwick, a 1986 US Supreme Court ruling that upheld Georgia's sodomy law.
September 20, 2011	"Don't Ask, Don't Tell" is repealed, ending a ban on gay men and lesbians from serving openly in the military.
June 26, 2013	In United States v. Windsor, the US Supreme Court strikes down section 3 of the Defense of Marriage Act, ruling that legally married same-sex couples are entitled to federal benefits. The high court also dismisses a case involving California's proposition 8.

April 4, 2017	The 7th Circuit Court of Appeals rules that the Civil Rights Act prohibits workplace discrimination against LGBTQ employees, after Kimberly Hively sues Ivy Tech Community College for violating Title VII of the act by denying her employment.
June 15, 2020	The Supreme Court rules that federal law protects LGBTQ workers from discrimination. The landmark ruling extends protections to millions of workers nationwide and is a defeat for the Trump administration, which argued that Title VII of the Civil Rights Act that bars discrimination based on sex did not extend to claims of gender identity and sexual orientation.
December 13, 2022	President Biden signs the Respect for Marriage Act which includes new federal protections for same-sex and interracial couples. The new law officially voids the Defense of Marriage Act, which defined marriage as between a man and a woman. It mandates that states honor the validity of out-of-state marriage licenses, including same-sex and interracial unions.
May 11, 2023	The FDA finalizes new risk-based recommendations paving the way for more gay and bisexual men to donate blood. The policy changes eliminate deferrals and screening questions specific to men who have sex with men (MSM) and women who have sex with MSM. It brings the US in line with other countries such as the UK and Canada, which have also implemented risk-based rules.

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Best Practices for Inclusive Hiring

Creating an inclusive hiring process is essential to building a diverse and vibrant workforce. For organizations aiming to improve or enhance inclusivity for LGBTQ+ individuals, certain best practices can be implemented to ensure that every stage of the hiring process is fair and welcoming to all candidates, regardless of their gender identity or sexual orientation. This section outlines key strategies and actionable steps that can be adopted to foster an LGBTQ+-friendly recruitment environment. American Progress notes through their Household Pulse Survey[3] that,

"Compared with the general population, LGBTQI+ people face significant challenges that obstruct pathways to achieving economic security, including discrimination in employment and housing, workforce exclusion, and lack of access to jobs that pay well and offer benefits that meet their needs and those of their families."

Your organization's hiring practices set the tone for your operations and workplace culture. Consider the following to improve your hiring practices:

1. Revise Job Descriptions and Advertisements

Building an engaged and diverse workforce is your organization's strongest asset, and it all begins with the hiring or recruiting process. Recruitee.com[4] suggests the following to make your hiring practices more inclusive:

- **Use Inclusive Language:** Review your job descriptions to avoid gender-coded words (like "strong" for men or "compassionate" for women). Also, examine the job titles for gender neutrality. For example, use the term "salesperson" instead of "salesman" or "saleswoman." Some companies now use the term "you" to speak directly to the candidate.
- **State Non-Discrimination Policies Clearly:** Include explicit statements in job postings that your company does not discriminate based on sexual orientation, gender identity, or expression. This reassures potential applicants that your workplace values diversity and inclusion. You may even consider including a note on the job posting about your organization's commitment to diversity and inclusivity.
- **Highlight Benefits:** Clearly outline benefits relevant to the LGBTQ+ community, such as same-sex partner benefits, transgender-inclusive health care coverage, and parental leave policies that do not assume traditional gender roles.

3. Medina, Caroline, et al. "Fact Sheet: LGBT Workers in the Labor Market." *Center for American Progress*, 1 June 2022, www.americanprogress.org/article/fact-sheet-lgbt-workers-in-the-labor-market/.
4. Deprez, Stephanie. "6 Ways to Create an LGBTQ+ Inclusive Recruitment Process." *Recruitee.com*, 13 June 2023, recruitee.com/articles/lgbtq-inclusive-recruitment-process. Accessed 3 May 2024.

2. Implement Fair Application and Interview Processes

No one can fully turn off their unconscious biases because it's part of being human. With that in mind, including additional team members in your recruiting and interview process can minimize your tendency to hire based on affinity biases. This cognitive bias, also known as the similar-to-me effect, explains why you might prefer candidates who look and think like you. Here are several other suggestions to improve your interview process:

- **Structured Interviews:** Use a structured interview process with a standard set of questions for all candidates, which helps reduce unconscious bias. Ensure that the interviewers are diverse and trained in inclusive interviewing techniques.
- **Respect Pronouns and Names:** During the recruitment process, use the candidate's preferred pronouns and/or names respectfully. You may include a question regarding their preferred pronouns in your standard questions as consistent practice. Ensure that all communications use the candidate's stated name and pronouns.
- **Gender-Neutral Facilities:** Ensure that your office has gender-neutral restroom accommodations for employees and candidates, signaling your respect for gender diversity.

3. Cultivate an Inclusive Company Culture

Finally, as you might imagine, top candidates will be more inclined to apply to an organization that is openly welcoming them, rather than those that keep them guessing. Of course, you have to go beyond just copying and pasting inclusive language into your job postings, you must make them feel included in your workplace culture as well. Consider the following three suggestions to creating a welcoming environment for LGBTQ+ employees:

- **Visibility of Inclusivity:** Regularly share stories and news internally and externally that highlight your company's commitment to LGBTQ+ inclusion, such as participation or sponsorship in Pride events or supporting LGBTQ+ organizations.
- **Training and Education:** Implement diversity and inclusion training that includes specific content on LGBTQ+ awareness and sensitivity for all employees, with additional specialized training for HR and recruitment teams.
- **Feedback Mechanisms:** Implement mechanisms for candidates to provide feedback on the inclusivity of the recruitment process, especially focusing on any areas where they felt discomfort or bias.

Legal Frameworks and Compliance – the Protections for LGBTQ+ Employees

On June 15, 2020, the United States Supreme Court delivered a pivotal ruling in Bostock v. Clayton County, establishing that Title VII of the Civil Rights Act of 1964, which prohibits sex discrimination, extends to discrimination based on sexual orientation or transgender status.

You should discuss with your employees what type of behavior is lawful, professional, and appropriate in the workplace. Discrimination and harassment based on sexual orientation, transgender status, gender identity, gender expression, and intersex conditions are illegal, and you should make clear the consequences your employees will face if they violate the law. You should also make sure that LGBTQ+ workers know their rights under nondiscrimination policies.

The two pages are a summary of the protections for LGBTQ+ employees, shared from the U.S. Equal Employment Opportunity Commission's, *Protections Against Employment Discrimination Based on Sexual Orientation or Gender Identity.*[5]

Please Note: *The information provided below is for educational purposes only and not intended as advice. You should speak with an Employment Practices Attorney for a full understanding of the law, your obligations as an employer, and any additional questions regarding your rights and responsibilities.*

Case Background and Supreme Court's Decision:

The Bostock case consolidated three cases where employees were terminated after their employers learned of their sexual orientation or transgender status:
- Gerald Bostock was dismissed from his role as a child welfare services coordinator after joining a gay softball league.
- Donald Zarda, a skydiving instructor, was fired following the disclosure of his sexual orientation.
- Aimee Stephens, a funeral director, was terminated after she announced her transition from male to female.

5. U.S. Equal Employment Opportunity Commission. "Protections against Employment Discrimination Based on Sexual Orientation or Gender Identity | U.S. Equal Employment Opportunity Commission." *Www.eeoc.gov*, U.S. Equal Employment Opportunity Commission, 15 June 2021, www.eeoc.gov/laws/guidance/protections-against-employment-discrimination-based-sexual-orientation-or-gender.

The Supreme Court held that discriminating against someone on the basis of sexual orientation or transgender status is inherently a form of sex discrimination under Title VII. This landmark decision reaffirms that employers cannot legally consider an employee's sexual orientation or transgender status in employment decisions.

Implications of Title VII:

Title VII's protections apply nationwide regardless of state or local laws, ensuring all employees are protected from discrimination based on sexual orientation or gender identity. Discrimination can include adverse actions related to:
- Hiring and firing practices
- Promotions, demotions, or transfers
- Work assignments and duties
- Pay, benefits, and other compensation
- Training and career development opportunities
- Other terms, conditions, or privileges of employment

Furthermore, Title VII prohibits both overt discrimination and the creation or tolerance of a hostile work environment based on an individual's sexual orientation or gender identity. Employers must address and prevent harassment from coworkers, clients, or customers, ensuring a safe and respectful workplace.

Inclusivity in Application:

Title VII's scope of protection extends to all job applicants and employees, including those who are straight or cisgender, guarding against all forms of discrimination or harassment based on non-conformity to traditional gender stereotypes. Employers cannot discriminate based on perceptions of gender non-conformity in appearance or behavior, nor can they mandate transgender employees to adhere to dress codes inconsistent with their gender identity.

Addressing Harassment:

The use of incorrect names or pronouns for transgender employees can constitute harassment if it is intentional and repeated, contributing to a hostile work environment. This aligns with the principles outlined in *Lusardi v. Dep't of the Army*, which clarifies that while accidental misuse does not violate Title VII, persistent misuse does.

Workplace Policies for Inclusivity

Inclusive workplace policies are essential for fostering an environment where every employee feels valued and empowered to excel. To ensure that everyone feels welcome, it is vital for your organization to explicitly incorporate a commitment to inclusivity in the employee handbook. By establishing a framework that embraces and celebrates diversity, your organization can proactively address and prevent discrimination, creating a more harmonious and productive workplace for all. Omni,[6] an all-in-one HR management software organization, driven to empower modern companies in their journey to cultivate engaged and high-performing teams, suggests you consider the following seven policies and procedures:

- **Mission Statement:** Create a definitive mission statement that clearly articulates your organization's dedication to fostering diversity, equity, and inclusion. This statement should reflect your core values and underscore the significance of cultivating a workplace where every team member is respected, valued, and equipped to thrive.
- **Definitions and Terminology:** Provide clear definitions of key concepts related to diversity, equity, and inclusion as they apply to your workplace. Ensuring that all employees understand these terms is vital for maintaining clarity and can serve as a reference in policy enforcement.
- **Employment Protections:** Detail the scope and applicability of your DEI policies, specifying who is protected under the policy. Make it clear that the policy applies to all employment practices including recruitment, hiring, promotions, compensation, training, and development.
- **Non-Discrimination and Anti-Harassment Policies:** Articulate policies that strictly prohibit discrimination, harassment, and retaliation based on protected characteristics. Clearly outline unacceptable behaviors, procedures for reporting grievances, and your organization's protocol for investigating and resolving complaints promptly.

6. Chua, Amanda. "10 DEI Policies Your Organization Needs and How to Implement Them." *Omni HR*, 20 Feb. 2024, omnihr.co/dei-policies/. Accessed 3 May 2024.

- **Diversity and Inclusion Initiatives:** Describe the specific initiatives, strategies, and programs your organization will implement to promote diversity and enhance inclusion within the workplace.
- **Training and Education:** Emphasize your commitment to ongoing training and education on DEI topics for all employees. Detail the type of training, how it will be delivered, and the expected frequency, along with participation requirements.
- **Accountability and Measurement:** Establish accountability frameworks to ensure that leaders, managers, and all staff members uphold the principles outlined in your DEI policy. Include provisions for regular monitoring and feedback to measure progress toward achieving your DEI goals.

Mentorship and Support Programs for LGBTQ+ Employees

Mentorship and support programs tailored specifically for LGBTQ+ employees are not only vital for their professional development but also for enhancing their sense of belonging and engagement within the company. These programs help bridge the gap between diverse identities and corporate cultures, promoting an atmosphere of acceptance and mutual respect.

In addition to fostering career advancement and professional skills development, these programs offer crucial emotional and social support, helping to mitigate the unique challenges faced by LGBTQ+ individuals in the workplace. By connecting LGBTQ+ employees with mentors and peers who share similar backgrounds or experiences, organizations can provide powerful role models and advocates, thereby strengthening the entire corporate ecosystem.

This section outlines best practices for establishing effective mentorship and support frameworks that cater specifically to the needs of LGBTQ+ staff. Through thoughtful design and implementation, these programs can serve as a cornerstone of a broader diversity and inclusion strategy, ultimately leading to a more inclusive, productive, and innovative organizational culture.

1. Objectives of Your Mentorship or Support Program:

To create any successful mentorship or support program, you must first outline the goals and objectives of the program. You might consider any, or all, of the following suggestions:

- **Career Development:** Providing LGBTQ+ employees with guidance and advice to advance their careers within the organization.
- Skill Enhancement: Offering opportunities to develop new skills that are essential for professional growth and advancement.
- **Networking Opportunities:** Facilitating connections with other LGBTQ+ professionals and allies within and outside the organization.
- **Emotional and Social Support:** Creating an environment for sharing experiences and challenges related to being LGBTQ+ in the workplace.

2. Structuring Mentorship Opportunities:

Develop a system for matching mentees with mentors based on shared career interests, experiences, or goals. Consider both one-on-one or group mentoring to accommodate different preferences and needs.

Mentors should be thoroughly briefed or complete specialized training that covers LGBTQ+ cultural competencies, sensitivity training, and strategies to support mentees' career and personal development effectively. Suggested programs might include, but are not limited to:

- Link sponsored or endorsed programming or tools,
- Maintaining the Equity in Insurance Leadership (EIL) Designation, or
- The Big "I," Inclusive Agency Training Series
- DiversityResources, LGBT Training in the Workplace e-learning course

Links to these resources can be found in the Additional Resources section.

3. Employee Resource Groups (ERGs):

For larger organizations, creating an employee resources group can help your workers advocate on behalf of their peers for broader LGBTQ+ inclusiveness and/or training.

The Human Rights Campaign,[7] established in 1980 to end discrimination against LGBTQ+ people, offers the following framework when creating an ERG in your organization:

1. Goal and mission: Write a mission statement for the group, then formulate and prioritize goals for the short and long term. Possible goals include:

- *Encourage the organization's leadership team to improve its policies and practices*
- *Establish a mentoring program to enhance leadership skills, particularly for younger employees*
- *Push for the company's chief executive officer to endorse LGBTQ+ inclusive policies and procedures*
- *Identify opportunities for the organization to engage LGBTQ+ consumers (e.g.: obtaining a booth at a LGBTQ+ pride event, launching an inclusive advertising campaign, or strategic philanthropy to LGBTQ+ organizations)*
- *Identify opportunities to recruit LGBTQ+ employees*

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7. HRC Foundation. "Establishing an Employee Resource Group." *HRC*, www.hrc.org/resources/establishing-an-employee-resource-group.

2. Membership: To comply with the organization's anti-discrimination policies and applicable law, ensure that membership is open to all employees. You might consider reinforcing this point by selecting an executive champion who does not identify as part of the LGBTQ+ community.

3. Executive Champion: The 2022 Corporate Equality Index reported that 97% of LGBTQ+ ERGs are sponsored by an executive champion who connects the group to the upper management of the company. Find a sponsor or advocate for the group in a senior leadership position – preferably someone who is personally connected to LGBTQ+ issues. Sometimes the wisest choice is not necessarily a known ally. Getting an open-minded skeptic on board can sometimes have greater long-term benefits.

Tips for Promoting Visibility and Representation in the Organization

For LGBTQ+ employees, seeing themselves reflected in various levels of an organization not only enhances their sense of belonging but also underscores the organization's commitment to diversity and inclusion. This section provides practical tips and strategies aimed at promoting the visibility and representation of LGBTQ+ individuals within your organization.

Effective representation involves more than mere numbers; it requires thoughtful integration of LGBTQ+ perspectives into leadership roles, decision-making processes, and key initiatives. Increasing visibility is not just about acknowledgment but also about celebrating the contributions and achievements of LGBTQ+ employees in meaningful ways. By implementing these practices, organizations can break down barriers of exclusion and foster an environment where all employees feel valued and motivated to succeed.

Below, you will find thirteen suggestions on how to increase visibility and representation in the workplace.

- **Visibility of LGBTQ+ Leaders:** Encourage LGBTQ+ leaders to share their stories and experiences, both within the organization and in public forums, to serve as role models and normalize diversity in leadership.
- **Recognize LGBTQ+ Events and Milestones:** Mark important LGBTQ+ dates such as Pride Month, Transgender Day of Remembrance, and National Coming Out Day with events and activities that celebrate and educate.
- **Utilize for LGBTQ+ Media:** Feature LGBTQ+ content in company media, such as newsletters and internal communications.
- **Inclusive Advertising:** Ensure that marketing and advertising efforts reflect the diversity of the community, including LGBTQ+ individuals and themes.
- **Public Commitment to LGBTQ+ Issues:** Clearly articulate the organization's stance on LGBTQ+ rights and issues.
- **Highlight Achievements:** Regularly feature the professional successes and personal stories of LGBTQ+ employees in company communications, such as newsletters, annual reports, and on social media.

- **Create Platforms for Voices:** Develop forums where LGBTQ+ employees can share their experiences and insights, such as blogs, podcasts, or panels.
- **Employee Resource Groups (ERGs):** Foster the establishment or support of LGBTQ+ employee resource groups that can offer a sense of community and visibility for LGBTQ+ employees.
- **Mentorship Programs:** Create or enhance mentorship programs that connect LGBTQ+ employees with allies and advocates within the organization who can provide guidance, support, and visibility.
- **Ongoing Education:** Implement regular training sessions on LGBTQ+ issues, sensitivities, and allyship to cultivate an informed and supportive workforce.
- **Guest Speakers and Workshops:** Invite LGBTQ+ speakers, activists, and community leaders to speak at company events or workshops, enhancing understanding and visibility of LGBTQ+ perspectives.
- **Inclusive Policies:** Regularly review and update company policies to ensure they explicitly include and support LGBTQ+ individuals, such as non-discrimination clauses and equal opportunity employment.
- **Transparent Reporting**: Encourage and facilitate the reporting of successes and challenges faced by LGBTQ+ employees in a manner that respects their privacy yet informs future policy.

Marketing and Communication Guidelines

The LGBTQ+ community in America, which includes approximately 20 million people, is a significant and integral part of the nation's social and economic fabric. This demographic, larger than the population of New York State, wields an estimated purchasing power of $1.4 trillion. Despite these figures, there remains a glaring gap in data concerning the financial well-being of LGBTQ+ Americans, a deficiency that hinders financial advisors and service providers from effectively serving this substantial and influential group.

Recent findings through a survey conducted by The Motley Fool and the Debt Free Guys[8] reveal a troubling trend in the experiences of LGBTQ+ individuals within the financial sector.

- **Prevalence of Financial Discrimination:** Over half (55%) of the survey respondents reported facing discrimination from financial service providers in 2023, marking a 7% increase from the previous year. Discrimination is particularly pronounced among transgender individuals, with 74% reporting adverse treatment. This discrimination contributes directly to financial insecurity, with 49% of those discriminated against attributing it to their financial instability.
- **Heightened Financial Stress:** The financial strain on LGBTQ+ Americans is significant, with 72% of those surveyed indicating a high level of financial stress—an increase of 3% from 2022. A third of the community frets over finances daily, while more than half feel stressed about money at least once a week. Such widespread anxiety underscores the critical need for tailored financial education and services that address the unique challenges faced by LGBTQ+ individuals.
- **Underutilization of Financial Tools:** The disparity extends to the utilization of essential financial tools. Compared to the broader U.S. population, LGBTQ+ Americans are less likely to use financial resources such as retirement accounts, non-retirement investment accounts, and life insurance. This underutilization highlights a gap in financial planning that could potentially leave many in the LGBTQ+ community inadequately prepared for future financial needs.

8. Caporal, Jack. "LGBTQ Finances: A Survey of 2,000 Americans." *The Motley Fool*, 17 Apr. 2024, www.fool.com/research/lgbtq-money-study/.

Opportunities for Your Organization

The findings illustrate challenges and significant opportunities for insurance providers. Insurance agents can better serve this underserved community by developing strategies that directly address the issues faced by LGBTQ+ people, thereby unlocking a substantial market segment. Effective marketing and communication highlighting a commitment to inclusivity and respect can transform how services are provided to the LGBTQ+ community, strengthening brand perception and building trust. Below you will find four recommendations when it comes to marketing and communication:

- **Use Gender-Neutral Language:** In all forms of corporate communication, from internal memos to customer-facing advertisements, use gender-neutral terms such as "they/them/theirs," "partner," and "team member" instead of gendered pronouns and titles. This practice not only fosters inclusivity but also ensures that communications do not alienate any group based on gender identity.
- **Avoid Stereotyping:** Stereotypes are often ingrained in language and imagery and can be harmful. Content creators must be mindful and sensitive to language that may inadvertently reinforce stereotypical notions. Each piece of content, whether written or visual, should undergo a review process to ensure it does not perpetuate negative stereotypes or misconceptions about the LGBTQ+ community or any other group. This includes avoiding assumptions about roles, behaviors, or appearances based on perceived gender norms.
- **Diversify the Representation:** Marketing materials should mirror the diversity of society at large, showcasing individuals of various sexual orientations, gender identities, and expressions. This diversity should be evident not only in visual imagery but also in the narratives and contexts presented. Campaigns should aim to depict a wide array of individuals in roles and scenarios that reflect their real-life diversity, moving beyond tokenism.
- **Authenticity in Portrayals:** Authentic representation involves portraying LGBTQ+ individuals in a manner that is true to their experiences and lifestyles. To achieve this, collaborate closely with LGBTQ+ consultants or team members who can provide insights and feedback on portrayals. Additionally, consider involving LGBTQ+ people not just as consultants but as active contributors and decision-makers in the creative process.

Incorporating LGBTQ+ individuals into marketing and communications is a progressive step towards inclusivity but also requires careful preparation to manage potential backlash. Open communication with your team about the reasons behind these inclusive efforts is crucial. This transparency ensures that everyone understands the company's values and the importance of representation, equipping them to handle questions or negative feedback effectively. In this context, visible and vocal support from leadership is indispensable. When top management actively backs inclusion initiatives, it sends a strong message both internally and externally that the company stands firmly by its principles, even in the face of adversity.

However, it is essential to acknowledge that inclusivity goes beyond periodic campaigns or events like Pride Month. Real inclusivity is demonstrated through consistent support and representation throughout the year. This approach helps avoid "rainbow-washing," where brands only superficially engage with LGBTQ+ symbols and themes during specific times like Pride, which can be perceived as insincere or merely profit-driven. Continuous engagement shows a genuine commitment to the community, supporting LGBTQ+ organizations and advocating for LGBTQ+ rights regularly, not just when it's visibly advantageous.

Organizations should seek guidance from LGBTQ+ employees on how to be effective allies. This could involve organizing discussions where LGBTQ+ employees can voice their experiences and provide insights into effective allyship. Such initiatives help build a culture of openness and respect, ensuring that allyship is informed and meaningful rather than rushed.

By adopting these practices, companies can move towards a more genuinely inclusive approach that values and supports LGBTQ+ individuals consistently and authentically, thereby avoiding the pitfalls of performative allyship and strengthening their social license to operate within this community.

Event Planning Guides for Inclusive Events and Celebrations

Planning inclusive events and celebrations requires some consideration to ensure the event is respectful and inclusive to employees part of the LGBTQ+ community. An essential aspect of this is to avoid any initiatives that might invoke tokenism. Authentic engagement with the community is crucial. One effective approach to ensuring your efforts are received as genuine and helpful is to directly involve LGBTQ+ individuals in the planning process. Taking cues from LGBTQ+ employees can provide valuable insights into how to be a better ally and ensure that events are both respectful and celebratory. pc/nametag, a platform promoting meaningful connections at meetings and events, suggests the following when creating your next inclusive event:

- **Work with an LGBTQ+ friendly event space or location:** Choosing the right event location and venue is a key part of hosting a successful event. Show your support for the community by choosing a location that promotes LGBTQ+ friendly policies, so all employees feel comfortable attending the event.
- **Use inclusive event marketing and messaging:** Ensure that the messaging and phrases used in your marketing is inclusive. Consider using gender-neutral terms when such as "all employees" or "staff members."
- **Incorporate LGBTQ+ topics into programming:** Today, there is an increasing demand for presenters who reflect the diversity of the event's audience. In other words, the audience will struggle to identify with the programming if they do not see accurate representation.
- **Include pronouns on name tags:** Help allies learn the preferred pronouns of the attendees by including pronouns on the name tag so people do not feel uncomfortable or uncertain how to address someone at the event.

9. Maybee, Meaghan. "LGBTQ-Friendly Event Planning: How to Create an Inclusive Meeting." *Blog.pcnametag.com*, 27 June 2023, blog.pcnametag.com/lgbtq-friendly-event-planning.

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Chris has been with Amwins since April 2000 and is currently a National Practice Leader and Senior Vice President for Amwins Group Benefits. He served on the DE&I Council at Amwins Group, where he focused his efforts on Achieving an Inclusive Workplace at Amwins. More recently, he helped launch Link-USA – a non-profit LGBTQ+ Insurance Network, and he now serves as National Co-Chairperson. Chris is passionate about driving the mission of Link-USA, which is to "Make the Insurance Industry, the Industry of Choice for the LGBTQ+ Community". As National Co-Chair of Link-USA, Chris recently helped organize a new industry organization called United Insurance Networks (UiN), which is a collective of 5 non-profit insurance industry associations all focused on DE&I.

- Asian American Insurance Network (AAIN)
- National African American Insurance Association (NAAIA) Chicago
- Latin American Association of Insurance Agencies (LAAIA)
- LGBTQ+ Insurance Network (LINK)
- Association of Professional Insurance Women (APIW) Chicago

By coming together, United Insurance Networks objective is to further strengthen and amplify our collective voices within the insurance industry to continue to advance our DE&I initiatives.

Chris lives in Tampa, FL with his husband Ferdinand and has two adult sons also living nearby in Florida.

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About the Authors

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Matthew O'Neill is the Chief Executive Officer of CX Synergy and Director of Customer Experience for GMG Insurance. For over a decade, Matt has collaborated with small, regional, and national organizations and associations to enhance customer satisfaction, loyalty, and the employee experience. He focuses on transforming the customer journey, from brand awareness through sales and service, to drive growth, increase customer lifetime value, and foster enduring brand loyalty.

Crucially, Matt is the creator of the industry designation *Certified Advocate for Insurance Diversity* (CAID) and the companion facilitated workshop, *Beyond the Checkbox, A DEI Playbook for Collaborative Success*. These initiatives are central to his vision of fostering diversity, equity, and inclusion within the insurance industry, reflecting his commitment to reshaping industry practices and enhancing organizational cultures.

In his role as Customer Experience Director at GMG Insurance, Matt analyzes stakeholder engagement, both online and in-person, working closely with all departments to deliver training on "predict and prevent" risk mitigation strategies. He also serves as a risk advisor, aiding in the implementation of the GMG Advantage process for prospective and current clients. Prior to his tenure at CX Synergy and GMG Insurance, Matt was a staunch advocate for the insured, coaching and consulting with independent agencies and carrier organizations. He provided training to accelerate growth, boost new business production, and develop high-performing teams. He also supported the fourth largest independent insurance agency network in the US, with clients across North America and the UK.

Matt has been featured in magazines and podcasts and is the author of *A Journey to CX Synergy*, a monthly LinkedIn newsletter that focuses on enhancing the insurance industry's perception and credibility through customer experience strategies.

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Additional Resources

This section provides a curated list of external resources for further exploration and education on LGBTQ+ inclusivity. Please note that while these resources are offered to enhance understanding and provide additional context, they have not been extensively vetted by the authors of this document. The content provided by the resources listed below does not necessarily reflect the opinions or endorsements of the authors. You are encouraged to use your own discretion while navigating and utilizing these resources.

1. Diversity, Equity and Inclusion Policy Available online: https://www.shrm.org/topics-tools/tools/policies/diversity-equity-inclusion-policy.
2. HRC Foundation Establishing an Employee Resource Group Available online: https://www.hrc.org/resources/establishing-an-employee-resource-group.
3. Columbia Business School Diversity, Equity, and Inclusion Event Planning Checklist;
4. LGBT National Hotline Available online: https://lgbthotline.org/national-hotline/ (accessed on 3 May 2024).
5. Movement Advancement Project Movement Advancement Project | Messaging Guides Available online: https://www.lgbtmap.org/effective-messaging/talking-about-lgbt-issues-series.
6. The National Queer & Trans Therapists of Color Network QTPoC MH Practitioner Directory Available online: https://www.google.com/maps/d/viewer?mid=1o0LXILHNdiqf-CCLsfSFYwFQB60&ll=55.43014892901571 (accessed on 3 May 2024).
7. GLMA - Health Professionals Advancing LGBTQ+ Equality Available online: https://www.glma.org/.
8. Out & Equal Available online: https://outandequal.org/.
9. Trans Lifeline - Peer Support Services, Hotline and Resources for Transgender People Trans Lifeline Available online: https://translifeline.org/.
10. Out Leadership Available online: https://outleadership.com/.
11. Big "I" Grow Your Business through Diversity, Equity and Inclusion | the Inclusive Agency Training Series Available online: https://www.independentagent.com/diversity/pages/inclusive%20agency%20training%20series/sneakpeek.aspx (accessed on 3 May 2024).
12. Diversity Resources LGBT Training in the Workplace Available online: https://www.diversityresources.com/lgbt-training-in-the-workplace/.