

LEADERSHIP IN DEI



Sunil Hirjee

Vice-President, Group Sales & Partner Experience, Brokerage and Consulting for Ontario, Western and Atlantic Canada



In what ways is diversity, equity and inclusion (DEI) an opportunity for the group insurance industry?

Companies with inclusive business cultures and policies see a 59% increase in innovation and 37% better consumer interest and demand, according to the International Labour Organization. Employees experience 3.4 times better job satisfaction when they view their managers as being inclusive, says the fall 2021 *BetterUp Insights Report*. And in the 2021 *WorldatWork* survey, 64% of employees reported that DEI is a very or extremely important issue.

Being DEI-focused helps organizations innovate, develop products and services, adapt to clients' needs, and attract and retain talent. Furthermore, DEI initiatives and strategies foster a sense of security and belonging and improve mental health – a long-standing benefits industry priority.

What obstacles must the group insurance industry overcome to become more inclusive?

First, operational infrastructure needs to adapt – for example, by allowing more than just a binary option for gender, adjusting identifiers on forms, and perhaps even tackling gender-based optional life rate tables. Second, there's room for improvement in communication. This can be as simple as asking people how they'd like to be addressed; it can also include the language we use to describe certain

benefits (for example, switching from fertility/infertility treatment to conception support). Third, as an industry we have to comply with legislation, but we can offer coverage for health expenses that are ineligible under the *Income Tax Act* in other ways, such as through a taxable spending account.

How is Beneva addressing DEI in its group insurance solutions?

We're developing our future-state IT ecosystem to accommodate non-binary gender options, we've revisited policy wording to make it more gender-neutral, and we're looking at how our benefits can evolve. For example, we now offer gender affirmation coverage to larger organizations. Taxable spending accounts can be leveraged to offer coverage for different health-care practitioners that incorporate ceremony and natural remedies in their therapy, which may be crucial to well-being in certain communities. In addition, we're considering how to overcome obstacles to connect patients with practitioners who share aspects of their identity if that's important to them.

Why is DEI important to Beneva?

Beneva is all about people protecting people. We focus on DEI because it drives employee engagement by creating an environment that respects and celebrates differences and similarities.

Internally, we can count on our DEI committee, and we've offered training in unconscious bias, micro-inequities and DEI 101. Philanthropically, we've partnered with the City of Quebec, where our head office is located, on an initiative that will help citizens, city employees and local organizations be more inclusive and sensitive toward cultural differences. We also have an ongoing financial partnership of \$200,000 over four years with the Cree Eenou-Eeyou Community Foundation in Northern Quebec.

For me personally, DEI was an important consideration when I was thinking about joining this organization. I come from a first-generation immigrant family, I'm a proud member of the LGBTQ2S+ community, and I want to make sure I'm dedicating my time to an organization that believes in making me feel comfortable and at home. I asked the executive leadership team a lot of questions about DEI, and their answers made my decision to come on board much easier.

We are still integrating the activities of SSQ Insurance and La Capitale as we become Beneva, and initiatives will continue to be put in place in the future as we evolve. DEI will certainly be part of our company foundations.

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