

Do Insurance Professionals Need to Adopt the Concept of Allyship?

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He/Him

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2. Introduction

The insurance industry has a reputation for being predominately middle class, pale, male and stale (Insurance Age, 2015). For those who fit into this category, this paper might feel like the new “fad” or “making sure we’re all politically correct” or just another HR initiative but it isn’t. This dissertation aims to assist readers in acknowledging, respecting and supporting colleagues, employees and anyone else engaged with both professionally and socially.

The focus of this discussion paper is to address power dynamics which can be used to support individuals who are both intentionally and unintentionally marginalised and oppressed through actions and words.

There has been much positive work undertaken on diversity within the insurance industry, however there is still more work to be done to assist individuals explore how they can influence inclusion of all colleagues and drive a corporate culture where everyone feels able to be authentic. This paper will hone in specifically on allies and allyship as this is applicable to everyone regardless of age, ethnicity, gender, class, nationality. It is vital that everyone within the insurance industry understands the power dynamics in conversations to ensure they are aware of this and are not blind to how others in the conversation might feel. This is not a “how to” paper advising individuals and businesses to manage allyship.

Allyship has been chosen as a subject of significance to the insurance professional as a whole. It is critical for all employees working at a firm adhering to the Chartered Insurance Institute’s (CII) code of ethics as it encompasses the fifth core duty which encapsulates equality and respecting differences (CII, 2021b) is to treat people fairly regardless of:

- Age
- Disability
- Gender reassignment
- Marriage and Civil Partnership
- Pregnancy and maternity
- Race
- Religion and belief
- Sex
- Sexual orientation (CII, 2021b)

3. Development

a. What is Allyship?

The initial item to understand is what an ally is so we can explore it in more depth in the context of the insurance industry. There are many definitions available but for this paper an ally is:

An ally is any person that actively promotes and aspires to advance the culture of inclusion through intentional, positive and conscious efforts that benefit people as a whole. They make a concerted effort to better understand the obstacles which individuals from marginalised groups face. Because an ally might have more privilege (and recognises the resulting advantages), they are powerful voices alongside marginalised ones. (Travers Smith, 2019).

Other literature furthers this and several other terms such as “advocate”, “champion”, “change agent” and “sponsor” are used, (Madsen, Townsend and Scribner, 2019 cited in Nash et al., 2021). To put it simply, allies align themselves with disadvantaged or oppressed groups and recognise the need for further progress in the journey towards equality (Drury, 2014 cited in Nash et al. 2021).

It is important to highlight that marginalised groups go beyond the diversity groups which are openly visible or experienced. Much diversity and inclusion work has been undertaken on visible elements such as physical traits. However, there are a number of unseen/unheard elements which are under the water when using Brown’s (2019) iceberg metaphor as seen in Figure 1. These terms are often termed ‘invisible illnesses’ or ‘hidden disabilities’ (CII, 2019). It is important to acknowledge this, as people within these populations can easily be overlooked because they only become apparent and known about through engagement.

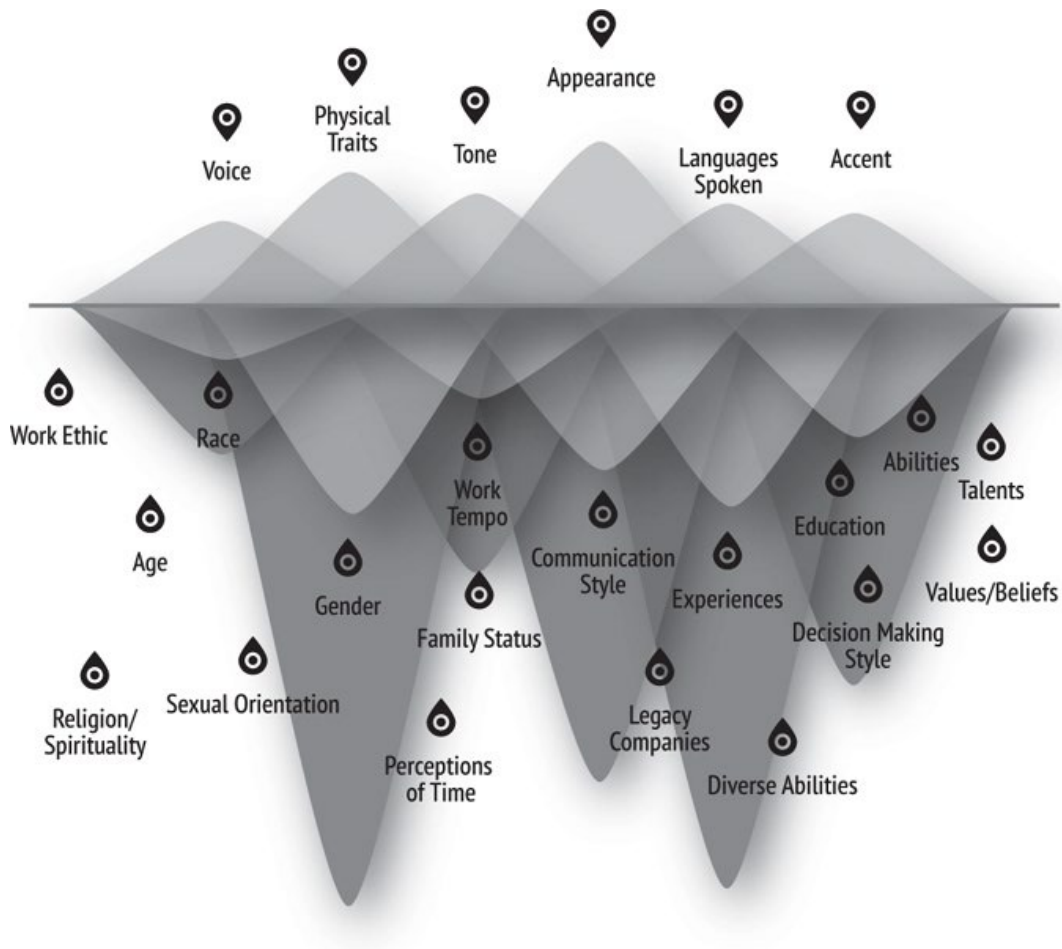


Figure1. The Iceberg highlighting diversity dimensions (Brown, 2019).

Allyship is not a new concept, in fact, the advocates and Allies pairing was initially seen with LGBT+ organisations back in the 1980’s (Anicha, Bilen-Green and Burnett, 2018). Table 1 identifies the growth of interest in allyship based on the number of internet search enquiry “hits” for these specific terms. The evident growth and focus on these terms furthers the justification of this dissertation. There is clearly a population of individuals who want to better understand the concept of allyship.

Table 1. Internet History search terms from 1980’s through 2016 (Anicha, Bilen-Green and Burnett, 2018).

| Time Period /Search Term | Allyship | Advocates and Allies |
|--------------------------|----------|----------------------|
| 1980’s | 1 | 1,110 |
| 1990’s | 14 | 6,870 |
| 2000-2010 | 983 | 102,000 |
| 2011-2016 | 20,100 | 1,110,000 |

More recently the main peak for internet searches related to allyship was in June 2020 which was as a result of the Black Lives Matter movement which followed the death of George Floyd on May 25th 2020. Figure 2 shows just how much of an impact this had on Google searches for allyship and there is visibly a higher rate of searches post this event.

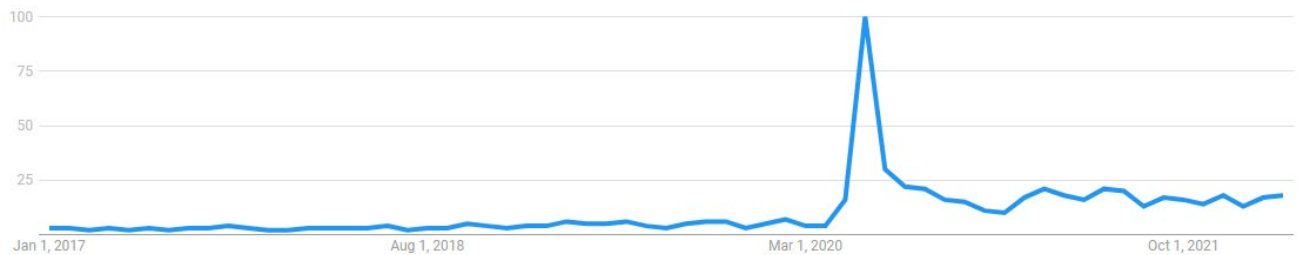


Figure 2. “Allyship” search term on Google Trends (2022).

To clarify Figure 2, numbers represent search interest relative to the highest point on the chart for the given region and time. A value of 100 is the peak popularity for the term. A value of 50 means that the term is half as popular. A score of 0 means there was not enough data for this term (Google Trends, 2022).

b. Active Allyship

With an understanding of what ally and allyship is and how the concept has gathered traction, it is essential to consider what this should look like in the working environment. Table 2 provides some examples of what active allyship is and is not.

Table 2. What allyship is and is not (adapted from Travers Smith, 2019)

| What Allyship is | What Allyship is not |
|---|---|
| A lifelong process of building relationships based on trust, consistency and accountability with marginalised individuals and/or groups of people. | A badge of honour or a title. |
| An opportunity to grow and learn about ourselves, whilst building confidence in others. | A vehicle to “save” or “liberate” Black, Asian and minority ethnic (BAME) people or any other marginalised individuals and/or groups of people. |
| Amplifying and liberating the voices of people from minority groups and advocating for them (Eddo-Lodge, 2017). | An expectation to be praised for your actions. |
| Critical consciousness and reflection, through pushing for structural change and deconstructing the power that marks people out as different (Eddo-Lodge, 2017). | Only being an ally when there is an audience or group of marginalised people. |
| Assisting those who are unaware that there are issues. | Using your own voice or power at the expense of others. |
| Something to be applied both personally and professionally. | Permission to speak on behalf of marginalised individuals and/or groups of people. |
| Learn from the expertise of, and work in solidarity with, historically marginalized groups to help understand and take action on systems of inequality (Nixon, 2019). | About tokenism and ticking a box or posturing to those in more senior positions than you. |

c. The UK Insurance Industry at a Glance

Having explored the concept of allyship it is important to understand where the Insurance industry is at present. In order to do this, ethnicity data (Table 3) has been used as there is limited other data which captures the invisible/unseen diversity elements. In 2021 it is clear that the industry is still significantly white with 49% of participants identifying within this ethnic category. Lloyd’s (2020) research identified that only 29% of women are in leadership and that 1 in 5 still do not feel they have equal opportunities regardless of gender.

Table 3. Results from survey undertaken by Lloyd’s. Comparative data which shows the underlying data of the culture dashboard (Lloyds, 2021).

| | 2020 | 2021 |
|--|-------------|-------------|
| Ethnicity disclosure | 49% | 60% |
| Number of firms providing ethnicity data | 43% | 74% |
| Disclosed ethnic minority representation in the market | 8% | 8% |
| Ethnicity breakdown | | |
| White | 56% | 49% |
| Black | 1% | 2% |
| Asian | 4% | 4% |
| Mixed/multiple | 1% | 1% |
| Other | 2% | 1% |
| Prefer not to say | 36% | 2% |
| No data | N/A | 40% |

EY (2020), suggest that the growth of the #MeToo movement in 2018 and 2019 cast a spotlight on the insurance industry, urging it to shake off its archaic image and become a more progressive and inclusive environment where the brightest minds are proud to work. This is evident within the industry now with 95% of firms now have a D&I policy (Lloyd’s, 2020).

According to the CII (2022) Knowledge Services, who only record gender demographic data and at present, there is a split of 35% female and 65% male membership base. For this reason there is a heightened importance to ensure males are the primary focus for the discussion.

Evidently there is plenty of work being done on D&I but there is still content missing to drive the concept of allyship forward. Only one item appears for allyship or ally when searching on the CII website compared to the 76 results for diversity.

2. Discussion

This discussion paper has considered what allies are and what allyship is, where it originated and why there is heightened interest in this subject. It is also clear that while the majority of individuals in the market place are males and white, with only single digit representation from other ethnicities, there is a lot to learn.

This discussion addresses the need for allyship at an individual and corporate level. The concept of allyship will seem natural and right for some individuals however there will be others who will need encouragement to understand how allyship adheres to corporate and regulatory conduct expectations/regulations. Allies focus on promoting and advancing a culture within an organisation, which focuses on the inclusion of all colleagues. This is reemphasised when focusing on the CII's fifth core duty:

1. *“it is about remembering everyone is individual and deserves to be treated as such*
2. *it is about treating everyone with equal respect and with equality of opportunity*
3. *it is about putting yourself in someone else shoes and seeing things from their perspective*
4. *it is about challenging unfair practices and not just ignoring them, hoping that they go away*
5. *it is about everyone you deal with at work, not just clients and work colleagues.” (CII, 2021b)*

Therefore, individuals working within a firm which claims to be adhering to the CII's core duties, then allyship should part of their daily routine. I would argue that this should be by choice but if not then to adhere to the industries professional body's standard. My first-hand experience is of working within a CII chartered firm is that the fifth core duty is not everyone's focus and some colleagues will openly voice that this goes beyond what the CII should be looking to achieve. There is an importance to promote this core duty more widely and promote awareness of it for those working within the insurance industry.

With having established that, allyship should be a focal point for anyone or firm which claims to adhere to the CII code of ethics, the following sections will discuss allyship on an individual and corporate level.

a. Individual responsibility

Allyship has to be adopted by us all individually as allies recognise their roles in potentially perpetuating the status quo (Patton & Bondi, 2015 cited in Nash et al., 2021). Historically,

people who identify as allies generally become connected to movement and social support efforts of marginalised groups due to a personal connection to someone within the marginalised group, and that they can provide at least symbolic comfort and friendship for members of marginalised groups navigating potentially hostile and/or isolating social spaces, situations, and groups. (Sumerau et al., 2020) However, I would argue this this is now changing and there are a number of individuals looking to become allies based on a better understanding of their privilege.

There are certain people within a room which will have a level of safety compared to others around them. Figure 3, provides an insight into where individuals could find themselves within a conversation. Those who are in the green are safe and the ones with more power in that environment. Those in the red have less power and therefore there is more risk for them to speak up and support marginalised individuals/groups. Even if those white males, early in their career may well be safer in the conversation.

| More Power= Safe | | Less Power= Risky | |
|-------------------------|----------------------|----------------------------------|--|
| Senior executive | • Seniority | Worker | |
| Male | • Gender | Female | |
| White | • Race | Black/BIPOC | |
| Western country | • Nationality | Non Western country | |
| Eloquent in English | • Language | Non English speaker | |
| Straight, CIS | • Sexuality | LGBTQ+ | |
| Able bodied | • Physical Ability | Differently abled | |
| Neurotypical | • Neuro-ability | Neurodiverse | |
| 35-55 | • Age | under 35/ over 55 | |
| Tertiary education | • Education | No degree | |
| Upper class | • Class | Working class | |
| Permanent | • Tenure | Probation, on contract | |
| Citizen | • Immigration Status | Need Work Visa | |
| Married man/single | • Caregiver Status | Single parent, primary caregiver | |

Figure 3. Power dynamics of meetings (Kosai, 2021).

Given that white men are statistically going to be the main readers of this paper it is important to emphasize that to be a confident and effective ally, men require a reasonably sophisticated understanding of gendered inequality and therefore education about gender equality is integral (Nash et al., 2021). They should also remember that being a ‘good’ man doesn’t make an ally (Kincheloe and McLaren, 2002 cited in Nash et al., 2021). Rather a critical element of equality initiatives is that men understand their roles as allies. In other words, effective allies

understand how to use their powerful positions to support social justice without perpetuating domination (Patton & Bondi, 2015 cited in Nash et al., 2021). Figure X, should aid men in understanding their position and just how many other positions there are within a single meeting.

For those in positions of leadership and management the individual focus on allyship is even more crucial as direct reports will be learning from these individuals. Given that men are senior leaders across all facets of contemporary society, gender equality increasingly requires men's participation and support (De Vries, 2015 cited in Nash et al., 2021). A passion for allyship at a management level needs to be based on individual desire as the business case for managers to behave inclusively to acquire strategic advantage is ineffective in motivating dominant groups (Warren and Warren, 2021). To further this, the deontological moral framework that translates into top-down policies, legal compliance and mandatory training that punish discrimination often elicits backlash and hostility (Warren and Warren, 2021). This is supported by Mercer (2020), who identified that data shows that managers are significantly less involved in supporting diversity and inclusion efforts than senior executives which is a major barrier to achieving progress.

In short, managers need to shift their mind-set when it comes to allyship and personally invest into it. A manager may easily recognize the need for courage when delivering a public presentation, but they might not immediately see the courage-relevant of a situation on which Black colleagues demand reforms in performance evaluation procedures. (Warren and Warren, 2021).

One of the challenges of being an ally is the not knowing what this right thing to do is. How do we know where to draw the line if so much of allyship is about pausing and listening, there are multiple voices to try and listen to and it is hard to establish which is the right one. This element of discussion falls outside of the dissertation as we are all at different stages of understanding and are all in unique work environments. However, the CII (2021a) acknowledge that we might not do the right thing on every occasion, but we should be able to recognise such situations and know what we can do about them. This is very much the same for allyship and part of the journey will involve making mistakes along the way which we need to learn from.

Leaders should focus on the following four qualities, as when these are woven in with a personal desire to be an ally and subsequent action is taken, there will be personal growth as seen in Table 4.

Table 4. Four attributes to be reflected in leaders. (CII, 2021a)

| | |
|---------------------|---|
| <i>Awareness</i> | <i>This is about how attentive we are to things going on around us, and how we perceive those events and incorporate our thoughts on them into our own views. It is about both being watchful and being questioning: there is an active element to it as well as a passive element.</i> |
| <i>Engagement</i> | <i>We respond to what we become aware of in order to understand it better and learn how to gain value from it. This is not just around the situation at hand, but with the people touched by it. It's about building relationships to create mutual understanding.</i> |
| <i>Authenticity</i> | <i>This is about developing self-knowledge and a responsible approach to leadership that is built on the qualities of awareness and engagement. From this comes a character of leadership that allows you to make ethical choices when in the midst of ambiguous and complex situations.</i> |
| <i>Sustaining</i> | <i>This is about the ability to think through the longer-term implications of decisions and show consistency and reliability in delivering them. It is a quality upon which those aforementioned qualities of engagement and authenticity rely, for ethical leadership is very much a journey, not a destination.</i> |

b. Corporate responsibility

As outlined already in the discussion, effective allyship is undertaken at the individual level. Regardless of this, organisations still have a corporate responsibility to drive the allyship agenda and support individuals in their learning and development. Mercer (2020) found that improving workforce diversity and inclusion is high or very high on the agenda of 92% of organisations surveyed in the country. If companies want to achieve this then they need to be advocating for allyship.

Mercer (2020) also identified a number of important factors and forces have emerged and evolved, resulting in increased pressure for organisations for greater progress. This pressure is coming from many directions and few organisations remain untouched in some way:

- Environmental, Social and Corporate Governance (ESG)
- Disclosure
- Shareholder activism
- Regulation an quotas

- Pay-equity mandates
- Millennial and Generation Z demands

In some situations companies are increasingly calling on dominant group members (e.g. white heterosexual, cisgender men) to commit to allyship towards marginalised group members (e.g. people of colour, LGBTQ+ identified, cisgender women). However, the individuals who listen to these calls should be doing it out of their individual desire and not due to the mandate as motivation to behave as allies may wax and wane, particularly if tied to external rewards and punishments such as business interests and policies (Warren and Warren, 2021).

It is important that the right messaging is provided at the corporate level and leaders need to understand the difference between “diversity” and “inclusion” as you cannot have one without the other. A company with diverse employees will not stay with the business if they do not feel welcomed and wanted in that environment. Organisations can fall short of achieving sustainable change because, while they’re attracting a greater diversity of people, they fail to embrace difference in everyone (The Clear Company, 2022). Others (Kelan and Wratil, 2018, cited in Nash et al., 2021), outline that to successfully address institutional structural inequality there needs to be support from top leaders, as these are the individuals with most power, they need to be brought to the table by the business.

For the businesses that do get this right and have individuals opting to be allies out of desire and not mandate then there is also an institutional benefit because others in an organisation are more inclined to pay closer attention to arguments for gender equality when they are delivered by allies (Nash et al., 2021).

One area which is often hard for a business to change is culture. Introducing the concept of allyship may often be a culture shift in some firms. Allyship introduces the need to authenticity and the ability to create a culture where all colleagues can speak up and aren’t afraid to make mistakes. This also include senior leaders within a business. They are the ones who set the tone of the ethical culture which is about ‘how things get done around here’. It covers the beliefs and behaviours that characterise a particular organisation (CII, 2021a). There are four sources of ethical values which we all draw on and the first and fourth are often driven at a business and not individual level. The ethical values are:

1. *The ethical values of your organisation*
2. *Societal values*
3. *Personal values*
4. *Values of a professional body like the CII (CII, 2021b)*

It is clear that at a corporate level, it is critical to understand how allies' motivation can be powerfully sustained over time so that real systematic change can be integrated into the fabric of our intuitions and organisations (Warren and Warren, 2021). There needs to be a shift in mind-set from 'fixing the women' (or other marginalised group), to fixing the system which makes us think in a certain way (Latimer et al. 2019 cited in Nash et al., 2021).

For those firms without this ethical tone set from the top there are also commercial reasons for developing more inclusive workplaces through allyship which are clear. There is a wealth of evidence demonstrating that inclusive organisations, comprised of people from diverse backgrounds, consistently perform better (Travers Smith, 2019). In fact, a recent Boston Consulting Group (BCG) study suggests that increasing the diversity of leadership teams leads to more and better innovation and improved financial performance. In both developing and developed economies, companies with above-average diversity on their leadership teams report a greater payoff from innovation and higher EBIT margins (BCG, 2018).

Ultimately, there is no point in driving to create a diverse workforce if there is no intent in including colleagues who feel marginalised otherwise they will start looking for opportunities elsewhere. Allyship ensures that these colleagues feel valued for what they bring to the table.

It is clear that the more authentic individuals are, the more a business can cater for their needs and provide them with the appropriate reasonable adjustments they might need which supports every firm's duty under the Equality Act 2021.

c. Challenges

The discussion has so far addressed the individual and corporate rationale on why allyship should be an essential part of day to day business. However there are a number of challenges which need to be addressed in achieving this.

A certain level of emotional intelligence is required to understand the need of allyship and there will be individuals who don't come to work to be told how to engage with colleagues. These individuals will want to be left alone to get on with their job and allyship doesn't form part of this. The challenge here is to establish how these individuals can be engaged to see the value of allyship. Additionally, it has been found that in some instances members of high-status social groups might not recognise discrimination because doing so would undermine the naturalised privileges afforded to their group (Adams, Tormala and O'Brian, 2006 cited in Nash et al., 2021).

There is also the challenge of authenticity in the workplace. In order to be a truly effective ally individuals need to create an environment where all colleagues can bring their full selves to work – without it feeling like a liability – and empower others to do the same (Brown, 2019).

This is extremely counter cultural to a number of business where individuals feel the need to mask their identity to conform to the firms culture. For some colleagues allyship might seem fairly emasculating as it is counter cultural to some current business environments.

It is important to note that changing social structures and in particular, culture, requires considerable time and patience. Introducing allyship will not change the business overnight as the trajectory is not linear and for every advance that is made, a corresponding backlash can be expected (Berbec-Rostas et al., 2018).

Colour blindness could also pose a challenge when driving the allyship agenda on race and ethnicity. This is when interracial relations of sub ordained racial groups are not considered and incorporated into discussion of allyship for fear that discussing race will lead to further problems, and instead race, or colour, is ignored in place of discussing the impact of race (Patel, 2011)

Intersectionality can also pose a challenge as it focuses on how individuals with multiple, intersecting social statuses create more complex social hierarchies, which are defined by multiple and intersecting systems of social disadvantage and oppression (Mielke, et al., 2022).

Berbec-Rostas et al., (2018) suggest that there is a need for greater awareness that some people belong to multiple marginalised communities and, therefore that their discrimination is amplified on numerous levels. People with intersectional identities are generally marginalised the most even within identify-based movements and their specific experiences of multiple forms of discrimination are often overlooked and ignored.

To become an effective ally means developing an awareness of personal privilege and bias. This is the overarching challenge as there is no one solution a business can roll out. This will be different for everyone and shaped by a whole host of items. Therefore, it makes sense to cover this to enable individuals to understand how this shapes who they are. Assessing both of these elements should help individuals open their eyes which is essential. This needs to be done because an integral part of maintaining inequalities involved people in privileged groups defining inequalities as someone else's problem rather than taking responsibility for changing oppressive systems themselves (Schwalbe et al., 2000 in Sumerau et al., 2020).

Two key challenges in becoming an effective ally, are understanding personal individual privilege and exploring unconscious biases.

Privilege is a set of unearned benefits given to people who fit into a specific social group. Due to our race, class, gender, sexual orientation, language, geographical location, ability, religion, and more, all of us have greater or lesser access to resources and social power (UCL, 2022).

Unconscious Bias (or implicit bias) is the unconscious attitude and/or automatic mental attitude made between members of a social group (FitzGerald, et al., 2019). Unconscious bias resides in the subconscious level and does not require any endorsement from the perceiver (Ogungbe, Mitra and Roberts, 2019). This impact of this leads us to unequal treatment and evaluation of employees and colleagues, which has detrimental effects on recruitment, development, and promotion as well as for their well-being and productivity (Clar et al., 2021).

There are overarching challenges to allyship itself which include the need to move to coalition as allyship relies on information and not knowledge and does not stand up to scrutiny and advocates more for inclusion into systems predicted in inequality rather than creating new systems (Dabiri, 2021).

It is evident that allyship is a journey, there is no shortcut to be the perfect ally to every colleague as we're all unique. Some key challenges from reading include:

If you aren't pushing yourself to do more, and pushing others around you to improve, chances are, you aren't doing enough (Brown, 2019).

Inclusive leaders bring more of themselves to the workplace than other leaders, believing that through their own vulnerability and authenticity, they can create a space in which others can do the same (Brown, 2019).

d. Limitations of Discussion

Much of the work being undertaken in the insurance industry focuses on gender and ethnicity which is readily available. Therefore, keeping in mind that allyship spans across all marginalised groups and diversity dimensions, there is much work to be done to understand how individuals in those groups should be supported.

It would not be in scope to offer a solution to all of the reader's allyship. We are all on a journey and hopefully this discussion has provided insights into the importance of allyship for individuals at all stages of their career.

There were also word count limitations on the depth of information which could be provided on other large topics such as privilege and bias which could in their own rights be the subject of a dissertation.

3. Conclusion

This dissertation has focused on allyship and why there needs to be increased adoption of this concept within the insurance industry. What is primarily evident is that more dialog is necessary on this subject and there needs to be increased interaction across businesses about how they have successfully engaged their employees in this. This has not been a “how to” paper as there is no one approach which will work as the core of allyship is about the tough conversations, about getting uncomfortable, about making mistakes but also learning through all of this and making sure individuals are building this knowledge up to enable colleagues to be authentic. To help them remove any feeling that they need to mask their authentic self.

So many of us have influence and yet many wouldn't be aware of this until reading this paper. A call to action is for those individuals to use the influence they have, don't be a bystander and think that it is not your place to say something. There is a need to “talk the talk” of equity and walking the walk through our careers to make sure everyone is bringing every voice to the table in the way that it needs to.

From all that I have read, there is nothing to lose by being an ally, but there is so much individuals can gain. For those in their early career, there is a role here, allyship is not something for those in senior management positions or HR.

I do not claim to have the answers with respect to allyship, in fact I am in the early stages of my journey but I know I want to be an advocate for change. I see the value in making sure I am creating a culture and environment where all can speak and that voice is welcomed and heard. For some more experienced than I it will be clear that I lack some of the vocabulary to talk about all aspects of allyship.

For those who remain dubious, I firmly believe that all businesses can thrive by adopting allyship. We've seen that more diverse businesses outperform those lacking diversity. The challenge is retaining that workforce and making sure we're creating an environment they want to stay and grow in.

I challenge the reader to go away and research more about privilege and bias as a starting point. Talk to colleagues who have mentioned these terms. Seek clarity on what your business is doing in this place and push for anti-bias training. If there isn't anything happening then

challenge them as to why it isn't on the agenda. We've seen there is place for it in any chartered firm.

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5. Word Count: 4,990