


# INSURANCE

## Journal

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# Group benefits association attracts increasingly diverse membership

The meetings of the Canadian Group Insurance Brokers (CGIB) are decidedly different these days. Like most other associations, CGIB members have turned to Zoom to meet – but it’s much more than that. The target audience of group benefit advisors has shifted to be more inclusive, younger and increasingly female. And that, said CGIB founder Dave Patriarche, is a very good thing.

BY SUSAN YELLIN

**T**he goal of **CGIB** is to discuss issues, trends and tips for success for those in the employee benefits industry. But many salespeople who have been in the business for 30 years or more seem to be disconnected from the idea of continuing education, newer technologies and options like biologics that weren’t even on the drawing board when they started out, said Patriarche.

## Younger and increasingly female

At the same time though, there is a new emerging group of people who appear to be more passionate about the job and interested in learning and coming to CGIB, he said. These group benefit specialists are younger, increasingly female and come from diverse backgrounds.

“Having people to reflect the community we live in is really important,” said Patriarche. “Benefits, or insurance in general, is a personal thing and you want to

“I just fell in love with the whole corporate culture and sales,” she said. Seib then got her general insurance licence and when her relatives sold their business to a larger insurer, she went to another agency. She then earned her LLQP and sold general insurance. From there, it was to group insurance where she went to trade shows and gave employee presentations around the province.

At the same time, she had a baby and decided that she could do her best work in group insurance and still have a family life. So she got her own company up and running. “All I needed were some office supplies, a vehicle, a phone and I could go.”

That was about 20 years ago. While the group benefits field was dominated by men at the time, she said they were also her greatest mentors and she never felt intimidated.

## Mentorship helps everyone succeed

“I found there were people who took a chance on me and believed in me right from the start. Everybody has been so incredible and all the colleagues I’ve worked with, we are all determined to see everyone succeed. It’s not so much that we are male or female – we’re all part of the solution. The progress will follow if we just stay with it.”

When it comes to the values that women bring to the table, Seib said women generally have empathy, are more detail oriented and have an innate ability to understand clients and remember the little things that make a difference and create long-term relationships.

On top of that, adds **Sophia Nizamuddin**, an independent advisor with **Svab Insurance Inc.** in Thornhill, ON, women are more apt to ask questions of employers, drill down to exactly what the prospect wants and potentially bring in new ideas.

Nizamuddin likes to take courses and goes onto webinars to learn more about products and how to sell them. While her goal is to help group benefit clients, her ultimate aim is to be a mentor to other women who want to come into the industry.

She said she is not concerned about being in a “man’s world” and wants to be in front of clients in a competitive arena, taking pride in her customer service.

“I have seen more women in our industry over the past few years – women who are ambitious and willing to work. I feel I have an equal opportunity.”

**May Ng** is on the administrative side of the industry as client service manager at **HJ Group** brokerage in Markham, ON.

Ng fell into the business when she was hired by **Standard Life** as an administrator, working in the group benefits’ back office, acting as the middle person between account executives and brokers and sending quotes to underwriting.

At the time, she didn’t realize she was in a male-dominated industry because she started fresh out of university and worked mostly with women in her department.

“It wasn’t until I went into the brokerage world where it really hit me that it was men who were predominantly going out there and selling insurance and dealing with group benefits for the most part.”

## Adding value

While some may say the selling agent has the bigger role, Ng said when it comes to the intricate details of group benefits “sometimes the female perspective adds a lot of value.”

Her main goal is assisting the sales folks in making sure they have accurate proposals and rate sheets and are prepared to go out and present to prospects.

“The more diverse the advisor group, the more people are comfortable dealing with different customs and value sets.”

— Dave Patriarche

The firm also has its own block of business. There, Ng provides servicing when it comes to preparing quarterly reports, renewals and changes to a group benefits plan and provides recommendations on how clients can optimize their plan, fit their plan within their budget or perhaps add in a group retirement plan.

Seib said she is looking to the future when issues like diversity and inclusion are standard.

“We’re so fortunate where we are. It would be nice to see every generation to come see women in business be the norm, not the exception, and that a woman can have a family and a career if she wants.” ■

“I have seen more women in our industry over the past few years – women who are ambitious and willing to work. I feel I have an equal opportunity.”

— Sophia Nizamuddin

have a good relationship between advisors and prospects to feel comfortable giving advice and creating a partnership. The more diverse the advisor group, the more people are comfortable dealing with different customs and value sets.”

Now these diverse cultures are being reflected in the CGIB membership. Younger people are stepping up to the plate, giving the group a new shot of energy. In addition, female membership in the group of about 260 has increased to 27.5 per cent – and they’re turning out to be more active and involved in both the CGIB and the industry, he said.

Patriarche said it’s his experience that women tend to be good listeners, are collaborative, think outside the box and are good problem solvers.

One of those women is **Chantel Seib**, the owner of **ACT Benefits Consulting** in Calgary. Seib began in the industry as a summer job working for an aunt and uncle in a general insurance agency.



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