

# LAAHU's Mentor and Allyship Program Aims to Attract Young Talent

*Consider sponsoring an intern for your benefit and theirs*

**CAL BROKER approached LAAHU's Diversity, Equity, and Inclusion (DEI) committee members to learn more about their Mentor and Allyship Program Adopt-A-Community College effort, and how this can be an important recruitment strategy for your agency.**

## **DEI Committee Chair June**

**Taylor:** This month we are excited to put a spotlight on LAAHU's new Mentor and Allyship Adopt-A-Community College Program championed by Elizabeth Underhill. Elizabeth is one of our lead committee members who serves as the enthusiastic team captain of our Mentor and Allyship Program. Through this initiative, we hope to foster awareness and "diversify" the talent entering our profession.

Elizabeth has asked Dr. Jezabel Urbina to be her co-chair, in part for her "enthusiasm in the subject, support, and unique insight," says Elizabeth. "Plus, even though I haven't known her long I can tell she's an incredible person and will be an amazing asset with her experience."

Elizabeth is laser-focused on breaking barriers within our industry and association. We are looking forward to her contributions in this space.

In addition, Dr. Urbina LAAHU Communication Chair shares insights here on the value of entering the insurance industry. A millennial with extensive personal experience navigating the education system, she is using that knowledge to attract young talent.

**Dr. Jezabel Urbina:** I joined the insurance industry at age 21 by coincidence. I was working for a Medicaid HMO in my hometown doing clerical work while I attended college to be an engineer. I don't think anyone really graduates from high school and says, "I want to be an insurance agent someday."

What I experienced is a very flawed education system which typically perpetuates the idea that undergraduate and graduate degrees are the best (and sometimes ONLY) strategy for future success. Apart from the 'option' to join the military, I don't think we ever had anyone in my community college days sit us young people down and tell us: "Hey, there are other options. You can still be successful without a college degree." Many young adults do not have the money to go to college and don't want to take out student loans.

I was really surprised to find in my research that the average insurance agent is 59 years old. This is not saying that is the average age when they first start. However, the fact that 59 is so close to retirement age lets us know that we are missing attracting that younger age group. Somewhere out there is a large group of millennials or Generation Z's who may be naturally skilled sales agents.

There is definitely a lack of advocacy from the insurance industry to that younger population. If they knew how prosperous they could be in this industry they could make different choices. Why would someone in college take a job selling shoes for a department store if they knew they

could make exponentially more selling insurance?

Truth is, building and developing that young talent is going to lead to higher agent retention within your agency and bring on more technologically savvy agents to keep up with today's changing insurance industry. We at LAAHU wanted to spearhead the Mentor and Allyship Program to show the added value sponsoring interns can bring to agencies. The Adopt-A-Community College aspect of the program gives us a chance to go into the community colleges and present our industry's possibilities.

**Elizabeth Underhill:** I wanted to establish the Adopt-A-Community College program for many reasons. One being that so many young adults have absolutely no idea of the opportunities that lie within the insurance industry. I was certainly guilty of this; I spent my life vowing I would never be in insurance like my family. (Let's face it—insurance isn't exactly "sexy" to the majority of young individuals). Instead I obtained a B.A. in political science and set my path toward politics.

Then after "temporarily" working at my family's agency and a trip to Sacramento with my dad, Chuck Underhill, just weeks into this "temporary" position to attend CAHU's Capitol Summit (then Day at the Capitol), I was hooked. I told him on the flight home that we better get me signed up for classes so I could become licensed. Thankfully, I took an alternative path than the one I originally intended!

Insurance as a career isn't attractive

to young people until they dip their toe in it. Then they will have their mind blown by how wrong they were once they learn about just how amazing this industry is. If we show them the multitude of opportunities, I think they'll get excited. We really need to focus on turning young adults on with an internship/mentorship program that rocks so we can actually attract new agents. Whether they are right out of high school, community college or university—it doesn't matter. There's a place for their talent.

That is why when June K. Taylor, Wayne

Guzman and Ross Pendergraft asked me if I would be interested in being a part of their committee and if so, what area I would like to captain, I chose the Mentorship and Allyship program. I developed the Adopt-A-Community College program, which I do not think would be possible without the support of Jezebel. She has already helped me clear my mind of all the noise from others and provided me with supportive suggestions to create the blueprint for the committee—and I will be relying on her heavily to finalize the committee's "architectural plans" so to speak.

I would emphasize that this program is especially important in underserved communities. In communities primarily made up of ethnic minority groups, children and young adults tend to feel "stuck" in their situation. Many may feel like they have been dealt the "two of hearts" and there's nothing they can do to trade it in for the "ace of spades."

Through this program I hope we will attract more youth, show them opportunities waiting for them, and provide a path to success. Ideally, they would enter the insurance industry professionally after their internship. If they decide a different profession is best for them, they have at least gained experience working in a professional setting. They acquire confidence to aim higher, and have a solid network of established and respected professionals as references and mentors to help guide them along the way.

For those who do choose the path of insurance, they may one day end up working for the agency they interned with. Heck, they may even be the future owner of or partner in your agency—all because of the confidence

you instilled and the encouragement and support that inspired them.

Our members will also benefit greatly from this program. An intern can be a huge benefit to our member agents. Having another person on hand to help with various tasks while learning about insurance

allows agents more time to focus on what is urgent rather than distractions of time-consuming tasks that could be handled perfectly well by an intern.

Most agents also don't have a succession plan and often find themselves wondering what in the world to do when it comes time to retire. An intern may very well end up becoming a part of an agent's succession plan. Most people feel better about selling their agency to someone they groomed and has worked for them for years. The program can really be a win-win for everyone involved.

**Dr. Urbina:** Exactly, Elizabeth. It is a win-win. I also believe it benefits agencies to have a diverse agent workforce, not just in terms of language capabilities, but also age groups. Many caregivers handling their parent's or grandparent's insurance may better connect with agents in their age group.

Honestly, I feel a sense of urgency in piloting this program. We have to remember that the retail industry tends to be most teenagers' or young adults' first job. That industry is changing. Many retailers are switching to self-checkouts or closing their doors to the in-person shopping experience and going directly online.

That "first job" experience we all grew up with is changing. Why not be part of that change in a good way? I always tell students I mentor that obtaining my doctorate was a personal goal since I was young, but

definitely not something essential to be successful. Young adults need that guidance to let them know that there are other options. The insurance industry can be so rewarding in many different ways besides financially. It can build your social skills, confidence and professionalism early on.

Elizabeth and I are very excited to help LAAHU bring this program to fruition and I hope that many agencies will consider participating.

**Elizabeth:** See, that right there is exactly why we need Jezebel! She can take the words right out of my mind (albeit much more eloquently) and has the strength and experience to be a key role in such an important initiative. 🙌



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