

In this document you will find more detailed information about how to implement some of the suggested tactics from the [Insurance Recruitment Disruption Action Toolkit](#) developed Future Coalition and Insure Our Future.

Ask Questions

Asking a company about their sustainability practices and climate policies is an easy and critical way to signal to them that this is important to the people they want to recruit and that they will be a more attractive employer if they take real action.

Where you can ask questions:

- Career/job sites and platforms
 - Handshake
 - LinkedIn
 - ▶ In the comments section of content posted by the companies
- Recruitment fairs: virtual and in-person
- Campus-based events like lunch-time talks with a company rep
- Interviews
- Any time you talk to a company recruiter

Sample questions:

- "I'm concerned about climate change and understand that insurers can play an important role in the transition away from fossil fuels. Does company X have a policy to stop providing insurance coverage and investments to fossil fuels?"
- "I have heard that many insurance companies are adopting company policies to end coverage for fossil fuel companies and projects as a critical step to address climate change. Is company X doing this? What is X's policy on insuring fossil fuels? [If no policy] Does X have a plan to adopt such a policy?"

- "[If you are talking to a representative from Liberty Mutual, AIG, or Chubb]: I learned that [Liberty Mutual/AIG/Chubb] are providing insurance coverage for the Trans Mountain tar sands pipeline. Since local Indigenous communities and other advocates are very opposed to this and global entities like the International Energy Agency are saying we can't build new oil and gas infrastructure any longer, does [Liberty Mutual/AIG/Chubb] plan to continue underwriting this pipeline?"

- Tips when asking questions:

▶ **Ask specific questions.** "Does your company have a policy to stop insuring fossil fuels?" will get you a better answer than "What is your company doing to address climate change?" The latter invites the company to answer with generalities and to greenwash their efforts (e.g. "We are making our office light bulbs energy efficient so we're doing our part."). It's also important for the companies to understand what is specifically being asked of them.

▶ If the person you ask doesn't know the answer, it's okay to follow up with a "Who could I talk to about it?" or "How can I find out the answer?"



Hand out materials at career events

Handing out flyers to attendees is a good way to educate other job-seekers and to send a strong message to recruiters. Feel free to use the materials that are included in this toolkit. The flyers are tailored for most of the insurance companies that are listed above that are the most egregious fossil fuel insurers. There is also a flyer that includes the logos of all of the priority campaign target companies that you can use for Berkshire Hathaway and Markel.

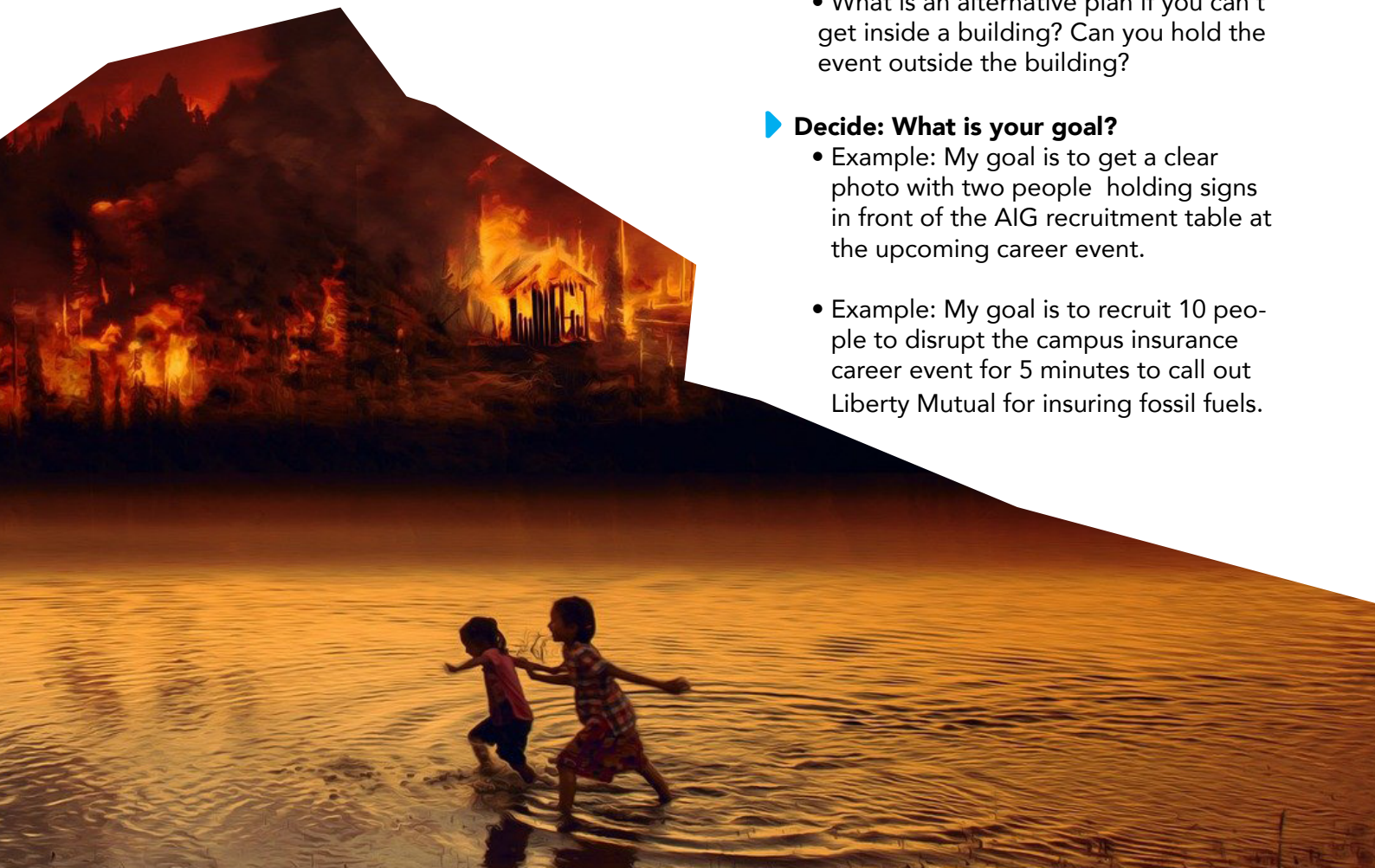
Tips:

- Take a photo of yourself in front of the recruiting booth and/or with materials in place and tag the insurance company and @Insure_Future (Twitter) so we can amplify (Twitter and Instagram accounts for the companies are included in the materials packet)
- Hand out flyers to other event attendees and tape up a few in places where people will see them.

Hold a demonstration at an event

Simple demonstrations at in-person events like career fairs or other recruitment events where your target insurance company is going to be present are very effective to get attention to the issue. If the demonstration is well-documented and shared on social media, it can reach insurance company employees and executives and inspire other activists and aspiring insurance professionals to speak up and take action.

- Steps to organizing a simple demonstration at an in-person insurance recruitment event: (NOTE: A demonstration could be adapted to a virtual setting - get creative and experiment taking the demonstration to the virtual space!)
- ▶ **Use this sample recruitment event planning template if it's helpful for you**
- ▶ **Confirm date, time, and location of the event**
 - Do you need to register to get access?
 - What is an alternative plan if you can't get inside a building? Can you hold the event outside the building?
- ▶ **Decide: What is your goal?**
 - Example: My goal is to get a clear photo with two people holding signs in front of the AIG recruitment table at the upcoming career event.
 - Example: My goal is to recruit 10 people to disrupt the campus insurance career event for 5 minutes to call out Liberty Mutual for insuring fossil fuels.



- ▶ **Recruit:** Are there campus climate groups or sympathetic students in a major or program like risk management, environmental sciences or business? Are there other students concerned about climate change you can invite to join you?

- Typically plan to invite twice as many people as you want to actually show up
- Consider practicing or doing a training beforehand, depending on the complexity of your activity
- What are the specific roles you need to fill?
 - Examples: banner holder, flyer distributor, photographer, chant leader, livestreamer, etc.

- ▶ **Communications:**

- For communications support, including help writing a press release, contact Sof Petros - sofpetros@futurecoalition.org
- Your message and tone
 - Tip: The simpler the better!
 - Example: "Liberty Mutual: Stop Insuring Fossil Fuels"; "We Want a Fossil-Free Travelers Insurance"
- Your visual materials
 - Signs
 - Banners - can be butcher paper or fabric
 - Flyers
- Who is speaking? Is there chanting, singing?
- Will you contact your campus paper ahead of time or after the event?
- How will it be documented?
 - Photos
 - Video (example)
 - How will you let people know about it to help amplify once it's happened? Where will this visual content be shared?

- ▶ **Logistics**

- **Tip:** Walk through the demonstration with your group from start to finish, in advance of the demonstration and away from the actual location.

- ▶ Go for it!

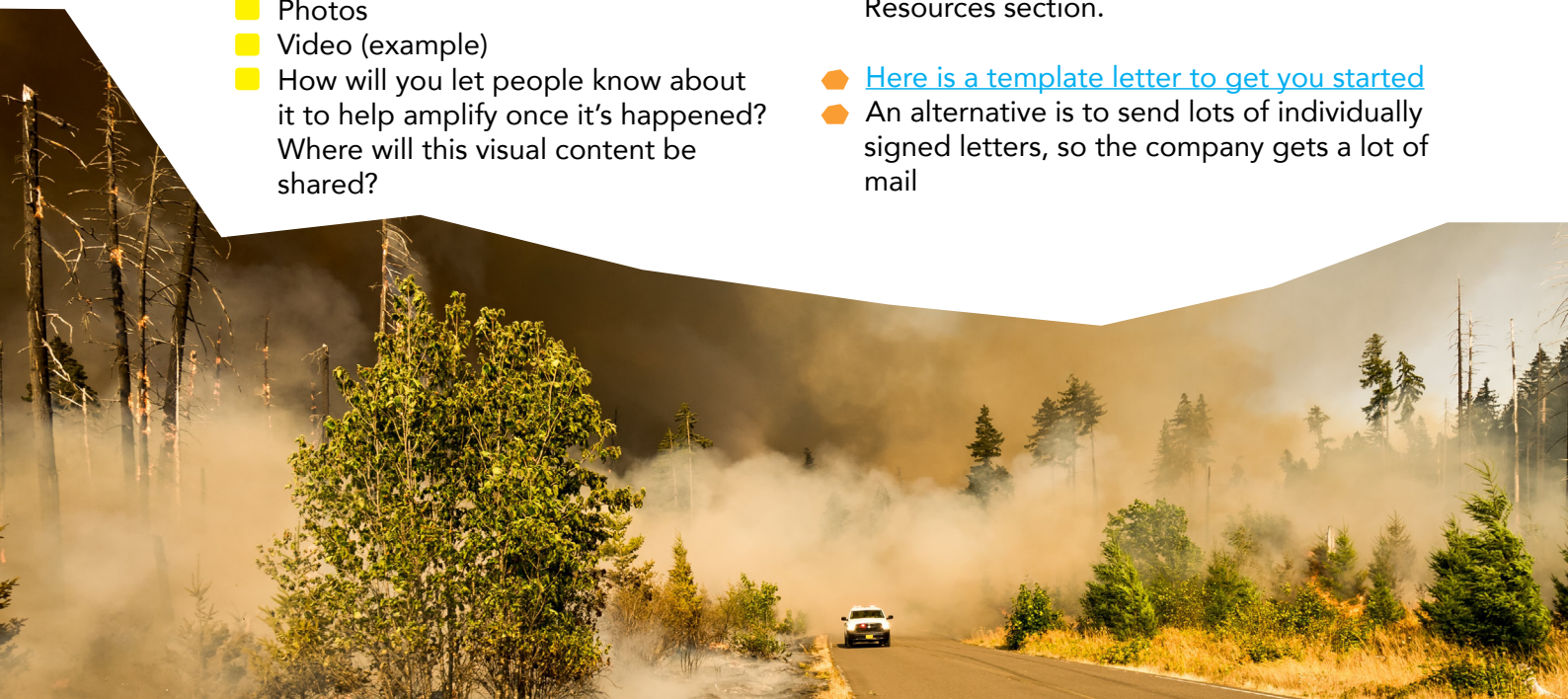
- ▶ If you get a response from the company, please email **Sof Petros** at sofpetros@futurecoalition.org right away!

Send a sign-on letter with your fellow students or job-seekers to the companies

Show strength in numbers and demonstrate broad support for an insurer to cut ties with fossil fuels by sending a letter signed by your fellow students and/or job seekers. If you belong to a campus group such as an actuary club, finance club, Gamma Iota Sigma, etc., a letter is a great way to formally communicate with company leadership and show an organized effort.

Tips:

- ▶ Send the letter to the Chief Executive Officer (CEO), the Chief Financial Officer (CFO), and Chief Sustainability Officer (CSO), if that position exists at the recipient insurer. See a list of contacts and a template letter in the Resources section.
- ▶ [Here is a template letter to get you started](#)
- ▶ An alternative is to send lots of individually signed letters, so the company gets a lot of mail



Write an opinion essay (aka an op-ed) to your campus paper

Whether or not your campus is a 'feeder' school into the insurance industry, it is important to raise the issue among your fellow students and faculty.

Tips:

- Use the sample op-ed in the Resources section of this toolkit
- Find out if there is going to be a recruitment fair or other event coming up on your campus with some of the key insurance companies. Submit your op-ed a few weeks before the event.
- You were aware of or recently attended a career event where they were recruiting
- You have learned about how they are enable fossil fuels to expand
- You are concerned about climate change and think the insurance industry should do its part
- If you are planning to enter the insurance industry, speak about what considerations you are making when applying to a company or job - make it clear that you won't apply to work for a company that is underwriting fossil fuels
- If you are not planning to enter the insurance industry, speak about your concerns as a youth who is or will be personally affected by climate change.

Flood the company with email from your fellow students after an event

- ▶ Contact **Sof** sof@futurecoalition.org to get the most up-to-date email addresses for company executives!
- ▶ Draft a direct but polite email explaining to the company:
- ▶ Share the draft email with your peers for them to use as a template and ask them to send it within the next 3 days - so the company feels like they are getting a lot at once and so people don't forget to send them.
- ▶ Send reminders to your peers to send the email!



Some other creative ideas and tactics for targeting the recruitment pipelines of insurance companies on campus...

Base Building Tactics

- Relational organizing
- Phone banking
- Webinars / teach ins
- Op-eds in school/local papers
- Letter/email writing campaign
- Faux protest application drive

Tactics for Large Actions

- Flyering/stickering on campus
- Wheatpasting
- Art installations
- Bird dogging /low-level disruption of campus events/speakers
- Petition/letter delivery
- Calendar jams
- Call drives
- Zoom backgrounds

Escalated Tactics

- Disrupting a recruitment event/career fair
- Banner drops
- Non-violent occupation - sit-in/teach-in/pray-in

Did you try out any of these actions? Let us know how it went!

Want to talk through your plans more before taking action? Reach out to us here:

- For activists in Connecticut, please contact **Angel Serrano** at Connecticut Citizen Action Group at angel.serranoccag@gmail.com or via phone at **860-849-7049**
- For activists nationwide, contact coach **Sof Petros** at sofpetros@futurecoalition.org or schedule a conversation with her [here](#) to learn more and get your questions answered!

