



Moral Courage gets a warm welcome at Progressive Insurance / Photo: Brian Tuft

Case Study: Progressive Insurance unifies employees with viewpoint diversity

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THE CHALLENGE

Diversity, Equity, and Inclusion (DEI) efforts **typically fail to foster belonging** for most, never mind all, employees. When “diversity” becomes an exercise in labeling people, it creates in-groups and out-groups, ultimately feeding an Us-against-Them dynamic at work.

According to **research** by the Society for Human Resource Management (SHRM), 95% of U.S. employees have been involved in polarizing discussions, whether as participants, bystanders, or managers. Some 41% say they’ve quit because their values are stigmatized by colleagues.



What's in it for me?

You can make a statement or ...
you can also make a difference.

Not just at work, but also at home
and in spaces beyond.

Workshop slide: the skills of Moral Courage empower people to have impact

THE CASE

Forbes has ranked Progressive Insurance as America's top "employer for diversity" in 2022 as well as 2023. It's been a multi-year journey. Yet even in 2015, when I first led professional development at Progressive, I sensed why its culture is summed up as "courage at our core." Back then, artwork advocating human rights festooned the walls of company HQ.

Fast forward to April 2023. Progressive's head of DEI, along with its director of ethics and compliance, retained Moral Courage College again. Returning to corporate HQ, I taught communication skills that equip employees to hear different points of view, whether from each other, from customers, or from potential customers.



Illustrating the martial arts master Bruce Lee's teaching to "be like water"— be agile, not fragile / Photo: Brian Tuft

The employees taught me something, too. Engaging with them for a full day, I observed three ways in which Progressive gets belonging right.

First, it defines diversity to include different viewpoints. Says Marisa Afzali, head of DEI, the company recruits talent "from a variety of backgrounds, experiences, and *perspectives*." [Italics mine.]

Afzali recognizes that individuals aren't the same even when we identify with the same group. After all, how I, as a Muslim, interpret my faith can (and does!) differ dramatically from how other Muslims do. Just ask my disappointed mother. An honest take on diversity honors individuality.

It also **invites fresh air into business**. By encouraging diversity of viewpoints, employers drive innovation. Creativity requires multiple ways of thinking — not a free-for-all, of course, but thoughtful dissent .

The challenge is to address fears that people naturally feel about bucking the herd.

Which brings me to the second attribute of Progressive's belonging strategy: No shaming. In fact, Progressive takes its stated commitment to different perspectives so seriously that it promotes an internal campaign called "Celebrate Disagreement."

Tolerate disagreement, sure. But out-and-out celebrate it? "You bet," says Michael Uth. As Progressive's director of compliance and ethics, he notes that "successful businesses have good products and services, but what they're actually selling is trust."

The Moral Courage skill set, Uth adds, "builds and reinforces trust internally. This is crucial for keeping our promise to customers."



Fireside Chat with executives / Photo: Brian Tuft

What would happen if Progressive scorned rather than celebrated disagreement? Science has the answer: Repeated finger-wagging leads to humiliation.

Psychologists find that **humiliation is a more intense emotion than anger or even happiness**. Humiliation's claws tear deeply into people's psyches, cultivating defensiveness, resentment, and blowback.

But if we're not going to call out someone's misguided ideas, how else can good people take a stand for what's right?

Welcome to a third attribute of Progressive's DEI strategy: It teaches everybody to engage in ways that lower emotional defenses and thereby motivate mutual listening.



The Moral Courage Method of communicating across divides

Five skills – not steps!

**Skills to lower emotional defenses,
yours and others', so that everyone
can *think* more clearly.**

Workshop slide: Moral Courage leads to clearer thinking

Let's say you're an employee who wants to move the needle on an issue that you're passionate about. You'd be smart to heed how the human brain works. Researchers have **demonstrated** that the most reliable way to get a fair hearing is to give one first.

To be effective, then, a strategy for belonging should equip people with relational skills instead of dictating which words are acceptable and unacceptable. Complying isn't buy-in. Caring is. No wonder SHRM concludes that empathy is DEI's "**missing piece**."



In deep conversation with an employee at the Progressive Corp / Photo: Brian Tuft

THE PAYOFF

You'd think a top ranking in *Forbes* is the ultimate payoff of this strategy. Not quite. Great publicity won't keep employees around unless Progressive's culture lives up to those accolades.

What I witnessed at corporate HQ tells me that the big payoff is workforce wellness. Rarely do I see so much joy among employees whom I'm brought in to teach. Almost to a person, I noticed an eagerness to learn, grow, and even introspect.

Marisa Afzali describes Progressive's approach to belonging as "holistic." No disagreement there.

To learn more about the Moral Courage strategy and toolkit for inclusion, [*download this eBooklet.*](#)

