

Celebrating Black History Month 2024

A conversation with Bernell Williams,
VP of Reinsurance Underwriting, Vantage Risk

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5 min read



Black men and women are underrepresented in commercial re/insurance. For those of us in the industry, Black History Month is an opportunity to listen and work toward change. *Bernell Williams shares his thoughts with us.*

Q. What does Black History Month mean to you?

A. I went to the Oakwood University in Huntsville, Alabama, one of many Historically Black Colleges and Universities across the US. So, my tertiary education was steeped in African American tradition. For me Black History month is about focusing on a part of history that was often overlooked. The storytellers of history have all too often focused on the achievements of people that don't look like me, while minimizing or ignoring the contributions of those who do.

Imagine being a young person of color, or any underrepresented group, whether that's Native American, Latinx or female, and not getting to see many people that look like you who have done great things. The more you see people like you that achieve at the highest levels, the more you're able to realize that this level of achievement is not the exception, it can be your reality. This realization inspires self-confidence, it motivates, it drives one forward .

We want to shift the entire distribution. That's my mathematical background coming into play. We want to shift the distribution so that excellence is seen as the norm and not just the exception.

Q. What is your role at Vantage and how does your typical day unfold?

A. I'm an underwriter and VP on our Property and Emerging Risk team. We manage a portfolio of reinsurance risks across several classes, including low cat property, both Risk XL's and proportional, agriculture, cyber, title, intellectual property collateral, and multiline or whole account classes. Part of my role as an underwriter is market facing. And so, a typical day for me will often involve communicating with brokers and clients to discuss existing and future opportunities, or market strategies and risk appetite. Then there's lots to be done internally. There's quite a bit involved in the underwriting process. I'm reviewing broker submissions to determine whether the opportunities they've presented are within our appetite and priced appropriately for the level of risk.

Q. How did you choose re/insurance for your career, and would you recommend the industry to other people of color?

A. I like to say that reinsurance chose me. I aspired to be in the medical arena or a research scientist. You know, I was going to save the world! Returning to Bermuda after almost 14 years and joining the re/insurance industry was a humbling experience. But I had a tool kit that was relevant in terms of my scientific analytical mind and my mathematical and computer skillsets.

Now, here I am, 15 years and three companies later. I've been able to progress, maybe not as fast as I would have liked initially. I wasn't sure if big business was for me. I wasn't confident, at first, in the value of my contribution. Over time, as my experience and responsibility have grown, so has my confidence. Now I am certain of the value that I bring to the conversation.

Would I recommend the industry to people of color? Yes! Not just for the compensation, but the opportunities to broaden your horizons, opportunities to travel, and to be part of an organization that really has global reach and global impact.

Q. What are some personal or professional accomplishments that you are the proudest of?

A. I'm at the point in my career where my voice is being heard. I have a seat at the table, and for me, that is really satisfying. I didn't always feel that was the case and now I do.

Q. Why do you believe it's important for companies like Vantage to commemorate Black History Month?

A. It's easy to forget that there are other perspectives out there. We don't always understand why people

- Q. do what they do, make the choices they make, or say what they say. I think Black History Month is about more than just learning about what happened in the past. It is about encouraging dialogue and conversation about inclusivity in the future. It is about putting yourself in the shoes of others to better understand their point of view. We have to be humble enough to do that and be empathetic to the plight of others. Companies like Vantage have a role to play in fostering that conversation.
- Q. **This year's Black History Month theme is "African Americans and the Arts". If you could expose others to a Black writer, musician, artist or otherwise, who would you recommend and why?**
- A. British actor, singer, songwriter, Cynthia Erivo, born to Nigerian immigrant parents, is an undeniable musical and acting talent. Her story is inspirational. She worked her way up from being in theater in the UK, to Broadway, to now being on the big screen. Her voice is powerful, but she doesn't overcook her delivery. She pours her genius into each performance, but somehow remains true to the humble soul that she is.

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