

Deaf Culture Question of the Week – June 4 - 8, 2012  
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What is the nickname given to an insurance company founded by deaf people, for deaf people and of deaf people?

- a) The Frat
- b) DICA (Deaf Insurance Company of America)
- c) AID (American Insurance for the Deaf)
- d) The League

Answer “a” – The National Fraternal Society for the Deaf (NFSD) was affectionately referred to in the Deaf community as The Frat. The Frat was officially launched as a business providing insurance to the Deaf community in 1901. The idea for forming this business initially “began in 1898 during an alumni reunion at the Michigan School for the Deaf when 13 young men met to explore the possibility of providing some kind of insurance protection for themselves and other deaf men. They were concerned about the difficulty they and other deaf persons had in purchasing life insurance. Insurance companies in those days considered deaf people high risks and accident-prone, and they believed, mistakenly, that the deaf had shorter-than-average lifespans.” (Gannon, 1981)

The NFSD provided insurance to the Deaf community for 106 years from 1901 to 2007 when the Frat closed its doors. As insurance companies updated their practices and policies to include deaf people the NFSD found it harder to compete with the very large insurance companies.

The Frat is an example of the entrepreneurial spirit of Deaf people. The long history of the Frat in providing insurance and philanthropic support to the deaf and hard-of-hearing community is a shining example of how deaf people create cultural solutions to the challenges they face. This company is truly one representing the “of, by, and for” theme that is a cultural value within the Deaf community.

Read a full accounting of the history of the NFSD at: <http://blog.wsd.net/cflygare/>  
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