



# ERNESTA PROCOPE

The Trailblazing Black Businesswoman  
Who Transformed E.G. Bowman Co.  
from a Storefront to America's  
Largest Minority-Owned Broker

*By Henry Stimpson*

IN 1953 RACIAL MINORITIES had just taken their first few big steps toward equality. It had been only six years since Jackie Robinson had broken the color line in baseball, and five years since Harry Truman had desegregated the armed forces. But progress was halting. The U.S. Supreme Court's decision outlawing segregation in schools was still a year in the future. Few minority brokers could get standard contracts from carriers; they had to place their clients in the high-priced substandard market.

That didn't deter Ernesta G. Procope, who set up a storefront insurance agency called E.G. Bowman Company in Brooklyn's Bedford-Stuyvesant neighborhood that year. Her late husband, Albin Bowman, a successful real estate broker, had convinced her to get her broker's license so she could learn the business and also insure his properties.

She saw opportunity where no one else did. Bedford-Stuyvesant was full of beautiful owner-occupied brownstones, but hardly anyone wanted to insure them. Her firm would fill that void. In 1953, she also married a rising young advertising executive, John Procope.

If anyone had suggested back then that this startup agency would grow to become the nation's largest minority- and woman-owned insurance brokerage, serving some of America's biggest corporations and institutions, it would have seemed as outlandish as the idea that men would walk on the moon.

Ernesta Procope's story is one of a remarkable perseverance that mir-

rors the changes in American life and the insurance industry for minorities over the past 56 years. The secret of her success is as simple as it is hard to duplicate: “I don’t give up,” she said.

The daughter of Caribbean immigrants, she was the only girl in her family, and having to stick up for herself among her brothers made her tougher, she said. Music was her first love, and she became a piano prodigy who debuted at Carnegie Hall at age 13. But that didn’t guarantee her a living, so she went into business.

In the 1950s and ’60s, Procope sold insurance but focused her prodigious energies on real estate development, rehabilitating and selling about 500 brownstones in Brooklyn from 1955 through 1970. In March 1956, she was

featured on the cover of *Jet* magazine, under the headline: “New York’s Lady Builder—The First Negro Woman to Build Homes in New York State.”

When the real estate market fell victim to a cyclical recession, Procope redoubled her efforts to increase her insurance business. To convince insurance companies to insure her customers, she hired limousines and ferried insurance executives from Manhattan to Brooklyn to show that property in Bedford Stuyvesant was valuable and insurable. “They didn’t know that Bedford-Stuyvesant had substantial, middle-class homeowners, blacks and whites, who needed and deserved coverage,” she said. “They were shocked.”

But insurance executives changed their minds again after the urban riots of the mid- and late 1960s. They pulled out of the urban neighborhoods en masse and began “redlining” minority neighborhoods. In a single day, E.G. Bowman Company received 90 cancellation notices for property insurance. Procope realized that banks would foreclose on thousands of homeowners unless they could secure insurance. She personally took this issue to New York Governor Nelson A. Rockefeller and convinced him to support legislation to make homeowners insurance available to all in the state. The successful bill created the pioneering New York State FAIR Plan, which became a model for similar plans nationwide.

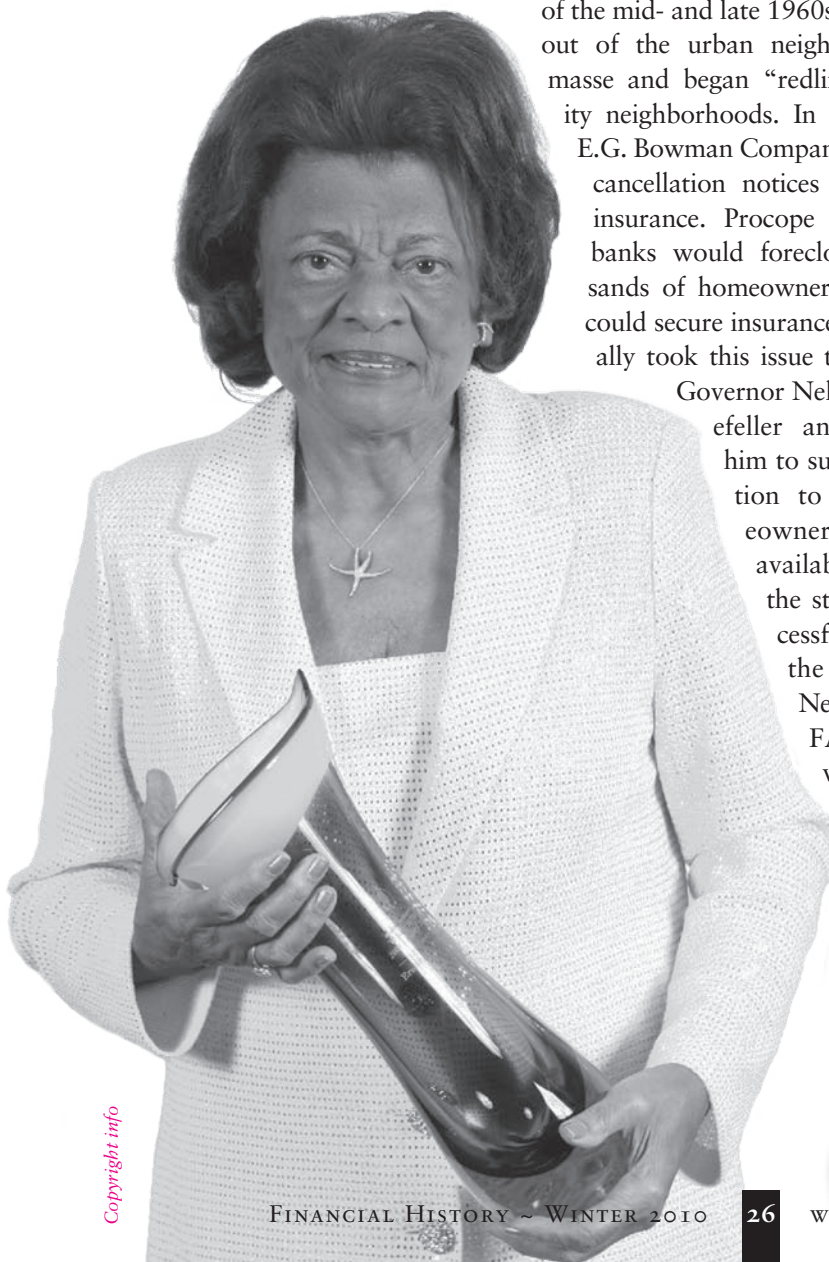
The tumult of the late 1960s saw the beginning of affirmative action; minorities would no longer accept being shut out of the mainstream economy. Encouraged that she would have a chance, Procope bid for the Bedford-Stuyvesant Restoration Corporation, a community development program started by Robert F. Kennedy. She won the account, which became the firm’s first major commercial customer.

But when she decided to go after big businesses in the late ’60s, even her husband thought she was too audacious. It was unheard of for a small black-owned insurance brokerage to insure a giant like PepsiCo. But Procope was undeterred, and the soda company became one of the firm’s first big-business clients. It remains a major today. The firm was also named agency of record for the U.S. portion of the Alaska Pipeline and the Fulbright Scholars Program through the U.S. Information Agency.

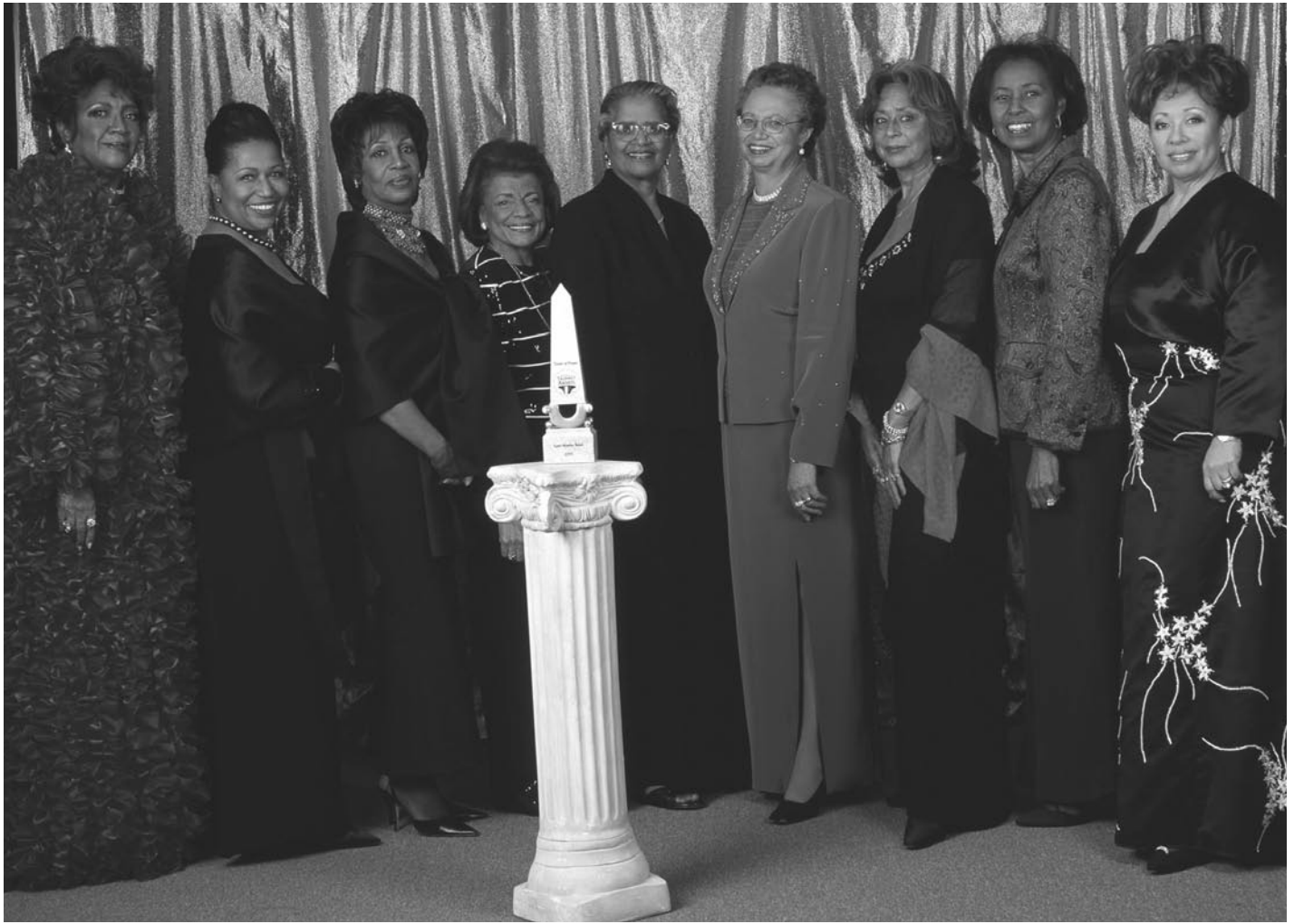
None of the E.G. Bowman’s successes have come easily. “It’s been a constant battle to open doors and get a chance to show what we can do,” Procope said. But once the firm won an account, it kept it by providing top-notch service and deep expertise in insurance and loss control. In 1979, E.G. Bowman moved to its current location on Wall Street, becoming the first major black-owned business on “The Street.”

“Here was a black company from Bedford-Stuyvesant coming to Wall Street—that was significant. It showed that we had entered the mainstream of the American economy,” Procope said. “And it opened doors for other blacks.”

In the 1980s and ’90s, Procope was named to many corporate and non-



*Left: Caption to come*



*Caption to come*

profit boards, including The Chubb Corporation, Avon Products, Columbia Gas System, New York Urban League and Cornell University. She chaired Adelphi University's board.

Procope has been featured in many national magazines and has received dozens of awards, including *Essence* magazine's "2004 Power Award," Turner Broadcasting System's "2002 Trumpet Award," Business Insurance's "Leading 100 Women in the Insurance Industry," Ernst & Young's "Entrepreneur of the Year," the U.S. Small Business Administration's "Small Business Person of the Year" and the Institute for Community Development's "Community Leadership Award." In 1972 First Lady Patricia Nixon named her "Woman of the Year." She's been

inducted into the African American Business Hall of Fame and received the Excellence Award from the New York Chapter of the Chartered Property Casualty Underwriter Society and Lifetime Achievement Award from the National African American Insurance Association. She's an advocate for insurance education who has written on the topic for *Risk & Insurance* and *Insurance Journal*.

E.G. Bowman today serves Fortune 500 companies such as Kraft and Pfizer, major non-profits, small businesses, government agencies, labor unions, educational institutions and families. Procope, now chairman of the board, credits her capable colleagues for the firm's success. Harry Ennevor, the firm's president and CEO since 2003,

has worked at her side since 1970. John Procope spearheaded marketing at the firm from 1982 until his death in 2005. James Tom, vice president and controller, has been with the firm since 1978. The firm's staff reflects the diversity of New York City and includes African-Americans, Hispanics, Asian-Americans and Caucasians. **FH**

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