

# Working Groups Recap

*In the past few weeks, our Working Groups have been meeting virtually as they discuss the challenges, lessons learned and how they are continuing to focus on the needs of the business. We have had record attendance for each group which speaks to the desire for peer share and the ease of virtual connection. The following is a recap of the central themes that have come out of each working group.*

## International Working Group

May 7 and April 16, 2020

**Chaired by:** Tarun Chopra (Clements Worldwide) and Vlad Gololobov (CIAB)

### May 7

58 Attendees

#### The key themes discussed included:

**Transmission protocols dictate logistics and long-term plans.** Sectors, like food services, will be different. At most 50% may return first to evaluate the need for real estate and see if these companies will need space. Risk managers are setting a timeline for return to work implementation.

**Remote work guidance.** Work from home liability is more applicable to the U.S. Regulatory pieces for remote work in other countries include: Australia – remote risk assessment; UK – adequate working environment; remote assessment of the workplace; ensure that there is a telecommuting policy in place; setting parameters and performance expectations for employees.

**Best practices:** regulations are all over the board globally. Germany retailers are open, but employees must use masks. The US – mask use in the office. India is strict about shelter in place; temp screening. Have to plan logistically; South Korea has 24-hour masks. **The key elements of any safety and health plans to return to work: cleaning protocol; building readiness; PPE; in-house screening.**

### April 16

72 Attendees

#### The key themes discussed included:

**Pandemic experience in Africa.** Members continue to attend to clients' need and maintain high level of service quality and flexibility for clients' premiums payment and coverage terms. On the P&C side, they are scrutinizing clients' policies in cyber, BI, extension for BI, D&O.

**China's response to COVID.** The pandemic gave an impetus to roll out new products in China to encourage companies to bring workforce back to work. Risks are supported by government-sponsored insurance policies already in place.

**Renewal at Lloyd's.** Lloyd's remained open by leveraging tech advancements. Market conditions were getting more challenging before the pandemic, so now the importance of a good quality submission has increased because underwriters can decline electronically. Underwriters could seek exclusions at renewal, but they also showed leniency on exclusions for vacant properties, premium holidays and some language negotiating flexibility. Capacity is available, but risks need a proper presentation to underwriters.

## CIO Working Group

April 27, 2020

24 Attendees

**Chaired by:** Nick Lozano (CIAB)

The CIO group tested a new meeting platform that allowed groups to conduct conversations in smaller breakout groups and move throughout the call to join different conversations (by joining a different breakout).

### The key themes discussed included:

**Fast tracking the use in using technology tools for firms:** Moving to a virtual environment has fast tracked the use of technology tools. Team members are starting to see the value in using video conferencing, chat apps, and virtual desktops.

**Zoom Fatigue:** After several weeks people have gotten comfortable with video meetings and using their cameras and teams are feeling more connected than ever. Now that more time has passed, too many meetings are leading to **Zoom Fatigue**. It is advised that ongoing Zoom meetings now have a more focused purpose to help avoid this fatigue.

**Creating Work – Life Boundaries while working remotely:** The line between work and home life have become a little blurred. Some organizations have started to tell employees to stop working early on Fridays and created incentives to take breaks and stop working at closing time.

**Next Working Group Call:** *May 26 @ 2pm ET*

## HR Working Group

April 29, 2020

72 Attendees

**Chaired by:** Elizabeth McDaid, Julia Ruiz, and Maureen Lilienthal of CIAB

The HR Working Group had three attendees share their experiences and their lessons learned since they have worked remotely.

### The key themes discussed included:

**Enhanced internal communication across organizations:** With everyone working remotely, the need for more ongoing communications becomes essential

**Underscored the value of company cultures and the importance of people.**

**Importance of authentic and transparent Leadership:** at a time when anxiety about the unknown is high, on-going communication and checking in regularly with staff –sharing vulnerabilities and experiences as well as educating them about COVID-19 and its impact on the business helps to provide a sense of safety and security.

**Internal engagement activities with staff have been well received:** Specifically, the use of pulse surveys have been helpful in informing leadership decisions. Finding additional ways to connect colleagues through sharing family activities, photo-sharing, etc. has encouraged participation and connectivity at a time when work worlds were blending into home/ personal life.

**Next Working Group Call:** *May 14 @ 2pm ET*

# Marketing & Communications Working Group

April 30, 2020

64 Attendees

**Chaired by:** Kevin Wellfare (Insurica) and Susan Rushford (CIAB)

Three members of the working group shared their lessons learned and relayed how they were able to shift priorities and balance the new workload with existing initiatives.

## The key themes discussed included:

**Reallocate staff based on their strengths to manage business:** Shifting roles and responsibilities was necessary to handle demanding workloads and manage expectations. Align colleagues with the skill sets that best fit the demands of the work (business continuity vs. managing COVID-19 initiatives).

**Importance and value of empathy and transparency:** at times when tough business decisions need to be made, employees value the unvarnished and transparent information that their leaders share about business plans, revenue, and commissions. It's been important that their leaders convey empathy and that the managers check in with their teams regularly (this is happening even more than pre-COVID) to ensure their staff's wellbeing which has created more personal connections.

**Client communications shifted from sales focus to education and information:** Marketing messaging was repositioned to be more straightforward, relevant and empathic. All "marketing speak" was omitted with fewer expectations of generating leads or sales and more emphasis on client support.

**Concern for Webinar Fatigue:** This topic came up several times as marketers are looking at different ways to engage their clients since clients are overwhelmed with the content and the webinars that they are on. One firm is pushing out short videos to answer specific crowd-sourced" questions.

**Next Working Group Call:** June 3 @ 2pm ET

# Claims Working Group

April 28, 2020

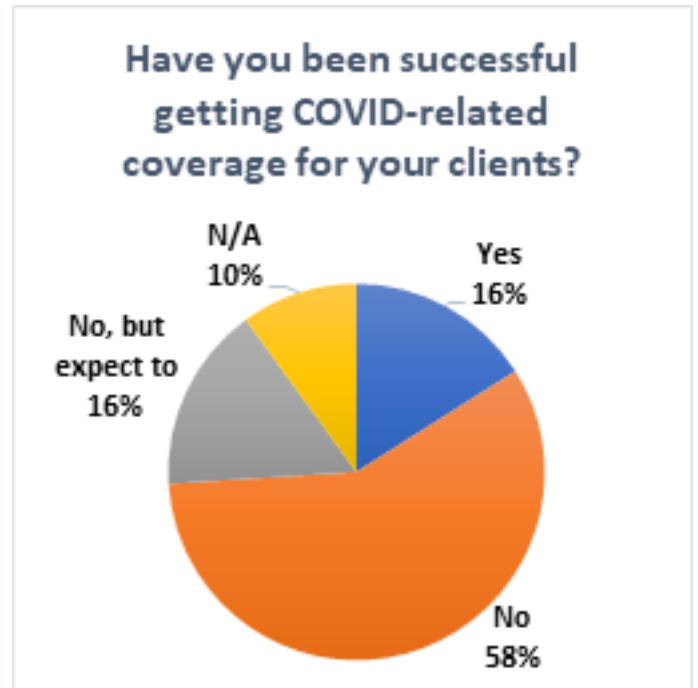
46 Attendees

**Chaired by:** Michael Rivas (Assurance Agency) and Rob Boyce (CIAB)

## The key themes discussed included:

### Have you been successful getting COVID-related coverage for your clients?

Outside of Business Interruption, several respondents mentioned they were able to get coverage for hospital clients on manuscript policies that had communicable disease coverage and others were able to obtain coverage for event cancellation, particularly in the hospitality industry. For working with first responders in regards to Workers' Comp, Working Group members described mixed responses from carriers, mentioning that carriers would sometimes deny claims for "lack of medical records" or other legitimate reasons, but would also deny claims in situations where there was almost incontrovertible proof, such as a "healthcare workers working at a healthcare facility where there have been cases of COVID-19." Respondents saw a trend of carriers outright denying claims and working backwards, giving them the option to "fight this later."



### Have you begun working with your clients on a post-pandemic strategy?

67% of respondents are working with their clients on a post-pandemic, back to work strategy. Participants agreed that their firms (attorneys specifically) are cautious on advising clients on this type of strategy from an E&O perspective. Firms are working with their in-house counsel on creating documents and best practices to give their teams some cover from this liability. In regards to challenges and best practices when working with clients, Working Group members are providing public documentation and regulations (CDC, state, federal, ect.) in an "easier to read" format to allow clients to make an informed decision on opening safely.

**Next Working Group Call:** May 26 @ 1pm ET

# Legal Counsel Working Group

**April 14 and April 28, 2020**

*75+ Attendees (at both groups)*

**Chaired by:** Andy Impastato (BXS Insurance) and staffed by The Council's General Counsel John Fielding, Chief Legal Officer Scott Sinder, Senior Vice President of Government Affairs Joel Wood, Vice President of Government Affairs Joel Kopperud, and Director of Government Affairs Blaire Bartlett.

## **The key themes discussed included:**

**Federal and state actions undertaken in response to the novel coronavirus (COVID-19).**

**The Council's Government Affairs team discussed their federal work in three tranches:**

- 1) potential of legislation around retrospective business interruption claims;
- 2) a federal facility different than the Paycheck Protection Program (PPP) to provide liquidity to all sizes of employers
- 3) a prospective pandemic risk insurance program.

### **Healthcare:**

- Updates specifically pertaining to protecting Employer Sponsored Insurance (ESI) and providing 100% federal reimbursement for COBRA subsidies were shared.
- Feedback from participants has been requested in the benefits space (e.g., implications of high unemployment on migration from employer-sponsored coverage to Medicaid or the exchanges, HSA expansion, subsidies for employer plans, etc.). As well as compliance items/concerns for members (e.g., 1095 reporting, Form 5500 filings, 226-J responses, flexibility for individual coverage health reimbursement arrangements, etc.).

### **State Efforts:**

- Tracking legislation and guidance from the regulators. Topics such as refund payments, premium forbearance, workers compensation, and business interruption were discussed. LCWG participants shared their own interpretation and research into these issues.
- Also discussed was The Council's outreach to regulators and a template letter was made available to participants so they can send to regulators.

### **Other Issues:**

- Return to work issues such as liability, testing; vaccine development; etc.

**Next Working Group:** *May 12 @ 3 pm and May 27 @ Noon ET*