

Love and Loathe

We invited members of the CIAB Board (and their companies) to reflect on the past 18 months and discover what their Executives, HR and Talent teams, Employees, and Clients “loved and loathed” during this challenging period.

Thirty companies responded and produced a vast and rich set of data from the open-ended question. That data was categorized and collated, and presented here.

The output’s depth and nuance reflect the vast array of feelings, contradictions, and tensions within and between the four constituents. This complexity and dichotomy of perspectives highlight the challenge that, as leaders, you face as you move forward—embrace what was loved and address what was loathed while resisting the temptation to snap back to “what once was” and “no longer is.”

You will see highlighted rows; these are the entries that we used in the in-person exercises. They do not represent any ranking but reflect our views of issues that you may face moving forward or ones that may have underlying tensions.

Executive Loves

Business

- Potential cost savings if we can reduce real estate expense long term
- Expense savings on T&E and other areas
- Allowing us to consolidate some offices we wouldn't otherwise consider because of commute times.
- Experienced record profitability.
- Decrease in Office Expenses
- Lower OpEx
- Strategic Hires
- In our business, that we are COVID recession-proof.
- Increased rates across all lines
- Saved money on in-person meetings and events
- Learning new ways to get appointments and sell business.
- Clients are not shopping business or changing coverage during pandemic.
- Retention is high.
- Save money by having employees work remotely
- Being in an industry shielded from the economic fallout of governmental response to covid.
- Our Merger & Acquisition team had a successful year in 2020.
- Economic uncertainty can create new opportunities
- The expanded geographic footprint for talent acquisition and employee retention
- Potential M&A opportunities
- Higher investment returns
- Lower debt finance costs
- Theoretically, higher margins.
- Leaner organization to maximize efficiencies
- Business optimism
- Back to work and refocus on corporate goals
- Historical perspective on Pandemic to better plan for future ones
- Equity compensation aligns well with long term vision for the firm
- Highly committed, ethical Chairman/CEO with a crystal clear vision and execution plan

Technology

- Proved out our laptop vs desktop strategy.
- Teams have become more comfortable with technology to fulfill the needs of the business.
- Pushing technology to the front of the line

- Leveraging new technology/efficiencies
- Significant higher adoption rate of our current technology
- Sped up the use of technology
- That our technology team was ready and able to move everyone to a remote work environment nearly seamlessly.

Ways of working

- It provided an opportunity to evaluate/challenge the old way of doing things.
- Things are more scheduled and routine.
- More structured environment
- The insurance industry pivoted quickly to the COVID environment -- with many employees working, many elements of insurance/brokerage companies were able to execute in close to a “business as usual” way compared to many other industries. This allowed execs to focus on creating new opportunities for their business in this environment.
- More flexibility with their work schedules
- Employees working with and embracing a “less paper” workflow – learning to be paperless
- Less out of town travel but still able to conduct meetings via Zoom
- Time to reflect on a “stop doing” list of things that no longer were adding value to the client relationship and experience.
- Increased the use of our outsourcing partner
- Reinforcement within the department that one location is not necessary for accounting - that we can all work together from different locations and get the job done, and that we had items in place to ensure it was completed (check printing by all offices).
- Rethinking workforce, environment, office space
- Developing content, solutions, and strategies to help clients and prospects navigate through the pandemic

Collaboration

- Increased collaboration across offices (heard from many Partners that they talk and collaborate more than we ever did being present in the office)
- More collaboration across the state and across the country - video calls are better than voice.
- Ability to meet clients and business partners virtually using technology like Teams
- Easier to schedule internal and external meetings because of not spending so much time traveling.
- The new collaboration came out of the need to work remotely while still maintaining close contact with teammates.
- Getting more people together irrespective of “place.”
- High frequency of getting into touch with managers/staff

- Brought the leadership team closer, more often, due to needing to problem-solve together for common issue (pandemic)

Work-life-balance

- No commute
- Flexibility
- More time with family
- No travel hassles
- Less time on the road.
- The separation between work and home life has been easier (close the office door at dinner and do not enter again until the following day)
- Healthier lifestyle habits
- “Found time” that was previously consumed with travel

Productivity

- Fewer distractions
- Project completion and planning more concise
- With less travel -- exec were able to “be” more places -- attend more internal meetings than Pre-COVID, participate in meetings in other parts of the globe that would not have been able to get to before. Zoom/virtual meetings gave execs the chance to expand their output if they used their time correctly.
- Time better spent than commuting
- More time in the day to accomplish tasks
- Increased productivity results in better work from employees
- Fewer office “pop-ins” when trying to get something done
- Identified new areas to streamline processes
- Validated our cross-training plan was effective.
- More time strategically thinking and planning due to fewer distractions.

Remote working

- Pushed the industry to adopt remote work more widely, as other sectors have already done.
- It forced us to implement a viable, permanent, formal work from home and a hybrid work schedule, which many employees appreciate.
- The ability to work off site or from home was positive.
- More empathetic to those employees who were already working remotely before the pandemic—we now understand how to create a more engaging experience for them.
- I loved that we prepared for an earthquake, and we got a pandemic and transitioned to remote work like a breeze
- Enhanced Technology for remote work, lack of commute on remote days, productivity at home
- More agency with the use of time

Client Relationships

- Using relationships that have been over years to get things done. Proving that relationships matter and allowed the business to continue due to the trust built.
- It made us re-think which clients prefer us to be in-person and which clients are okay with conducting business online or via Teams/Zoom. This prevents unnecessary travel.
- Constant changes in rules and impact on coverages led to increased interactions with clients, strengthening our relationship.
- The need for assistance reinforced the value of our claim mitigation and risk mitigation services.
- Clients allowed us grace and acceptance to meet virtually.

Team and Culture

- Working through ways to meet the needs of our team, clients, and organization, all while keeping everyone safe.
- The can-do spirit of employees when faced with insurmountable challenges and the ingenuity that comes with them.
- Being there to support their teams and peers during challenging times
- Closely bonding with operations team to achieve maximum results
- Increased employee retention
- Workplace happiness
- I loved seeing the resiliency of our team and dealing with the challenges while still beating goals and helping Clients.
- Improved morale
- Increased empowerment
- People were focused on lifting one another up.
- Opportunity to evolve our company culture
- Brought the leadership team closer due to needing to problem-solve together for a common issue
- With offices around the country, this forced everyone to be on video and have an equal say versus some people being in a conference room and some on video(pandemic)
- Being able to see which individual employees recognized us as their support system versus the bad guy that still wanted the work to get done
- The company culture has stayed intact and has improved with strong leaders navigating through the difficult environment and optimism.
- How our teams adapted and actually got to know each other more because we became more creative in our meetings and took time for personal interaction
- Fewer complaints
- The sense of community that was created as their organization tackled the pandemic together
- Rally around mission and employees
- The adaptability of our workforce
- Knowing employees were safe at home during the height of the pandemic

- More casual dress as Zoom meetings versus in person

Communication

- Easier to gather via Zoom
- Focus on more frequent organizational communication via multiple techniques (email, video, intranet, etc.)
- Close and frequent communication among the executive team to ensure common vision and coordination of how to work through dynamics of the working environment.
- Ease of getting the entire company on calls for transparent communication
- Has arguably been more connected to all employees through more frequent, intentional, caring touchpoints.
- More focused 1x1 time with team members

Appreciation

- Having the flexibility for those that have earned it
- Very appreciative of how quickly our company and IT team responded to COVID-19 and had teammates up and running efficiently in a remote environment.

Innovation

- Encouraged innovation - how we connect with clients and provide solutions
- Thinking differently about operating the business results in different ways to provide value to our colleagues and clients.
- Opportunity to test WFH- what indeed does work, what doesn't, etc.
- More opportunity for creative freedom to serve clients and our employees
- It caused us to challenge "do we need to do it this way?" ...if so - why?
- Time to work "on" business and not just "in" the business.
- Viewing the environment as an opportunity & incorporating it into strategy
- Brainstorming strategies that never were considered before
- Many of our leaders seek out new and innovative ways to collaborate with staff, carriers, and clients.

Performance

- The pandemic offered more insight to executives on their top/bottom performing managers and divisions.
- Easy to spot underperformance
- Expedited the decision to adopt a performance analytics program
- Recognized additional areas where performance &/or technology utilization could be improved

Leadership Development

- Challenge of managing through the pandemic adding an additional skill set in a time of crisis.
- Being able to lead through a massive change. Feeling of pride based on the team's accomplishments.
- Learning to use Zoom and new ways to communicate
- Forced new leadership skills to be built or enhanced, needing to lead in a different style.
- There were opportunities for leaders to step up and help others navigate the uncertainties and engender increased unity.
- Adversity creates opportunities to show leadership, communicate more often, and bring people together.
- The focus required in a long-term "emergency."

Executive Loathes

Business

- Unknown of what else we may have to spend money on in the future
- Challenges building longer-term M&A pipeline as prospects weren't inclined to meet.
- Financial concerns for the sustainability of the business.
- Decision-making on layoffs/furloughs.
- I believe our clients suffered and did not see our best work this past year. Everyone was in the same boat - BUT as we emerge out of the pandemic, we should be very cautious NOT to fall into group-think and get caught up in allowing most of our people the option to work from home - I believe we will lose our edge and it will bite us in the end.
- Cost to manage virus mandates
- The sunk cost of office and equipment leases without being used
- Inability to execute plans, ideas or strategies freely - forced to constantly pivot due to changing political and regulatory environment
- Worry about commission levels and reduced compensation
- The additional expense of PTO, because staff didn't take time off
- Difficulty planning for budgets
- Dealing with the "unknowns" due to Covid is definitely a challenge
- Sales activity down - it was challenging to get new business during the pandemic.
- Seeing clients struggle financially and having to reduce their workforce, or go out of business.
- Tough to bring on new agencies and employees during a noncontact setting
- Finding the balance of reducing operating expenses – how much travel is needed?
- Less predictability across the business
- Prospecting (lifeline for revenue growth) slowed dramatically
- How to forecast and plan for the future based on an unprecedented pandemic—False results or artificial results due to lack of travel and expenses
- Geographic footprint – Can I downsize for location square footage
- Inflation issues impacting costs for delivering goods and services

Technology

- When tech gets glitchy, it can cause issues with finalist presentations
- The increased push towards a paperless workflow
- Technology costs went WAY up
- Complexities involved with a mobile workforce (IT security, regs based on states and localities, tech infrastructure needed, etc)
- Cybersecurity risk has increased exponentially with the remote workforce.

Relationships

- Personal interaction is more challenging
- Staying connected via Zoom
- Limited Relationship building
- Harder to build new/retain client relationships without face-to-face interaction, which is very important in our business
- Hard to connect with employees, clients and carriers
- Loss of connection at networking events.
- Missed opportunity to really see people and have quick connections - remotely, you only connect with those you have to and you miss out running into people and staying connected organically
- Conducting meetings with a mask on, if you could be in person
- Feeling like we are redeveloping our relationships with clients after they had to hit the pause button with interacting on a regular basis

Communication

- Lack of face time
- For execs used to speaking to a room full of people -- it felt like speaking to an auditorium of empty seats. It was hard to know what was landing right and if there are needed to be adjustments to your pace or material.
- Harder to influence and convey message via virtual
- Inability to read body language or facial expressions of clients, prospects, employees
- Knowing what, when, and how often to support employees' emotional needs while keeping communication transparent & professional
- Effectively and consistently getting important communications out to all
- Lack of quick hallway discussions where you actually learn or accomplish something in a short period of time. Almost every conversation had to be scheduled.
- Challenge of leading during uncertainty

Work-life-balance

- Amount of time spent in virtual calls and meetings is exhausting (especially late in the week)
- More meetings in a day with fewer breaks
- Too many virtual meetings
- Too many emails - Daily email floods
- Video call fatigue
- Back to back calls with no breaks
- Overscheduled

Well being and feelings

- Questioning sense of purpose some days (working in solitude).
- For execs that truly and deeply care for their health and the well-being of their employees-- this was a very challenging time. Many employees were suffering under the stress of managing work/life with children at home, or people to take care of not having an ideal work set-up. And for employees that didn't share that information with work -- it was hard to know which employees were in poor or less than ideal situations. For larger workforces, this was very difficult to manage. It created an issue for execs that they had not encountered before COVID.
- Loss of energy, excitement, collaboration
- Not feeling supported.
- High level of frustration when feeling a loss of control
- Not having control over the situation.
- Personal Financial Concerns and Strain
- Feeling guilty about not being able to touch and talk to all of the team daily
- Deteriorating mental health
- Ongoing physical, mental, and emotional fatigue
- Dealing with your own distractions at home, plus everyone else's
- Fatigue of no "off switch"

Collaboration

- Loss of collaboration through not being physically together.
- Not being able to brainstorm face to face
- Physically disconnected from management team and employees
- Interactions have been scheduled vs. impromptu- decline in collaboration.
- Meetings virtually -- to a screen full of muted participants -- had less engagement and interaction.

Team and Culture

- Less opportunity to celebrate
- Feeling like you're losing or stagnation of the culture you worked hard to build
- Lack of energy/miss the vitality of group interaction
- Culture & relationship-building have suffered - especially with sensitive issues (e.g., post-merger integration work)
- Remote team building was difficult
- Without the in-office/in-person experience -- culture was a challenge to define and measure.
- Teammate expectations have changed and will be challenging to work through
- Culture begins to fade with new or existing teammates
- Dress attire is too informal

- Driving and maintaining our unique sales culture has been challenging in a remote work environment.
- Unappreciative employees—staff feeling ungrateful for what we felt was quick action to accommodate their needs at home and safety, without the threat of losing their job.
- Employees feeling like management didn't care about their well-being.
- Lack of Esprit de Corps—lost our camaraderie as an organization
- Harder to get a “feel” for the organization
- Hard to impose a sense of culture virtually
- Lack of relationships among coworkers/some employees can at times feel isolated
- Hard to get back into the swing of things and get back to some routines that might not feel as important, but are key components of our culture
- Fearing the “new” post-pandemic culture
- Camaraderie and connection with staff were nearly nonexistent.
- Disappointment with some staff taking advantage of the situation
- Strategies to keep employees engaged and positive
- Lack of community spirit slowly takes its toll
- Lack of accountability with employees

Employee Well-being

- The impact the mental and emotional stressors (along with the reality of working from home with kids doing school from home) had on productivity
- Coping with employee anxiety
- Concern for Employees well being physically and mentally
- Loathe the worry and concern felt by employees across the organization.
- If they need in-person assistance, there's nobody around!
- Not being able to provide a total sense of security for the team/organization
- Mental health stability for those with personal issues at home
- Managing physical, mental, and emotional well-being of team members—worry about who is slipping through the cracks.
- Constant decisions around employee/client safety
- Dealing with emotions—fear, anger, trust.

Development

- For execs that have employees that they mentor and sponsor -- the opportunities to mentor were muted and not as impactful.
- Challenge to identify and develop future leaders when many of them want to work full time remotely
- Effectively onboarding and training new teammates in a remote work environment are very challenging.
- Ability to engage with employees and teach them about the business — especially new colleagues

- Figuring out how the transfer of knowledge happens from experienced employees to new employees
- New employees are not being indoctrinated into culture or opportunities to develop.
- New hires were slower to get up to speed
- The challenge of managing ineffective and underperforming employees
- Providing resources and flexibility across teams in a fair manner while retaining top talent
- Lacking objectivity in the treatment of and building of trust with new leaders vs. legacy leaders

Hiring and Staffing

- Interviewing people over Zoom and the inability to recruit effectively
- Trying to differentiate our business in hybrid work from home environment
- Hiring key talent was tricky -- not impossible -- just more steps. If part of your process for key people is to get a feel for them in person, it was a challenge to do this during the height of COVID.
- Onboarding new teammates in virtual format are challenging
- Dealing with hiring and retaining talent as people want to primarily work remote or be 100% remote.
- The Hybrid Model / Flex Schedules
- Originally might have chosen his job because she/he loved to work with people “face-to-face” -> over long periods of time enthusiasm/motivation is reduced
- Loathed knowing that recruiters were busy combing LinkedIn targeting some of our employees
- Retention issues – wondering if a client or colleague would have left if it weren’t for circumstances due to the pandemic
- Dealing with personnel issues in a virtual world
- Employees unilaterally deciding to move out of the area
- Laying off employees
- Current retention and compensation challenges.
- Lack of qualified talent available to hire
- Increased labor and benefit costs to retain and attract employees
- Talent – How do I retain talent and hire new talent in a tight labor market

Ways of working

- Being creative via Zoom
- Inability to keep an eye on employees if they are not in the office
- Each day became overly repetitive
- Not traveling (airport withdrawals)
- Too many Zoom calls
- More issues with internet and phones in remote settings - most remote do not have complete office setups

- Employees become very task-oriented and less focused on strategic issues.
- Competing demands, both personal and professional, from varying team members that need addressed and considered when formulating RTO strategy.
- Loss of new ideas through not being physically together.
- Disruption of the normal workflow
- There is an even more magnified disparity between the hardest workers and the workers who are doing the minimum and pushing work to others.
- Teams call fatigue is real. Shorter meetings were good - but more meetings than ever. You can't just go down to someone's office with a question and to get their time, you have to schedule a meeting. 10+ meetings per day have been common when about 5-7 meetings were the norm in the office.
- Employees taking advantage of the situation
- Learning news ways to prospect (broker)
- The realization that while we were able to electronically receive and make payments, that there is still room to grow in that area, and need it sooner rather than later.
- Don't love managing remotely
- Dealmakers felt hamstrung

Oversight

- Tendency to lose trust in employees focus on work
- Inability to monitor teammates at their desks
- Keeping track of the entire team and how everyone was doing both personally and professionally.
- With increased flexibility comes increased oversight to ensure each part of the organization is directionally operating within the same set of expectations.
- Inability to manage employees that require constant oversight
- Employees working the bare minimum
- Lost the ability to observe the team and interject when needed/requested
- Less control over sales/prospect meetings and outcomes
- Colleagues who have downloaded Teams, could be at Walmart and show "green".
- Not being able to really gauge work efforts.
- The pandemic was a bit of an excuse for many and there were some concessions for new brokers since getting appointments was more difficult.
- Tougher to discipline for performance issues for those working from home
- That some took advantage of the company policy for sick leave and missing work whenever with a simple "may have been exposed"
- Calling a Producer to check on their sales feels more aggressive than casually stopping by their office to ask how things are going.
- Lack of visibility over workforce engagement

New Leadership Problems

- Being the decision-maker in a health-related crisis.
- Trying to do what's right for the team based on what you know, while still having to deal with the naysayers in regards to your decisions. Executing on the decisions which they feel are putting employees first, only to have those actions quickly forgotten by some within the organization.
- Decision-making for employee safety.
- Filing for PPP loans. Navigation of the implications of legislative changes.
- Concerns with lawsuits and errors/omissions.
- Not having people in the office.
- Continued exposures and outbreaks within the office requiring quarantine
- The stress of trying to think of ways to keep people engaged
- More time to create negative stories about what others were or were not doing and how much time they were really working.
- Felt like the pendulum moved too far to "accommodating personal side" vs "getting work done"
- Some positions should have more flexibility to work from home, but we are a client-focused, high-touch organization, it is absolutely not sustainable to have the vast majority of our associates working from home the majority of the time.
- Managing remote workers
- Motivating producers who aren't used to working 40 hours a week due to drive-time/fly-time pre-pandemic
- Dealing with challenges following state or federal guidelines
- Loathe having to monitor Covid sickness, quarantine, immunization etc while staying compliant, empathetic, and neutral in the process
- The politicizing of mask-wearing, other protocols, and the severity of the virus created a greater potential for division among co-workers, as well as with carrier personnel and clients.
- Loathe how political the pandemic became and the politicization of everything
- Very difficult to keep employees happy- while we thought they should be happy that they still had a job- they were looking for more pay....other benefits
- Loathed disagreements among management on how to return to work
- The untimely death of key leaders from COVID and the challenge to perpetuate them quickly
- Which physical offices are needed?
- How to drive performance/growth while having concerns about productivity of remote workers
- Never-ending questions from employees and managers – on topics that just don't have answers yet
- Challenges with staff who do not want to come back to the office (feel it unnecessary).
- Working longer hours and challenging to shut down work from home

Employee Loves

Ways of working

- Working with clients - more efficient due to being remote - clients love it
- More time was frequently spent with clients due to a change in the way we interacted. Shifted from quarterly face to face to weekly 30 minute sessions. We were able to accomplish more.
- Intentional effort when organizing meetings with colleagues
- Ability to focus on detailed tasks without interruption
Learn to value how lucky we are to have such a dynamic workforce and culture
- For introverts specifically -- people that really do not small talk or office chatter -- this was a huge win.
- Less supervision so more freedom - Less control
- The opportunity to learn new skills and immediately implement them.
- Flexibility while still being held accountable.
- Trust from the organization that the team is getting the job done. Trust in leadership that they are monitoring performance to ensure the job is getting done.
- Learning to utilize electronic presentation formats better and reducing the amount of paper used and retained.
- A home office allows for keeping the computer on and encourages checking of emails and project status early morning or late at night- not simply during office hours.
- Increased confidence with the technology
- Ability to start work earlier, take breaks as needed, or work later - more flexibility with their schedule and time worked
- Feeling more independent and not like their manager is babysitting them.
- Having to be more creative with getting appointments.
- Increased autonomy with how and when they performed tasks.
- Having access to a work computer from home
- Less Physical Mail
- Increased access to flexible work environments the ability to tailor work hours to personal needs.
- Clients readily accept service provided virtually instead of the demand to be in-person.
- Love the ability to travel less and do more via Zoom
- Our technology improved significantly upgrades that enhance work efficiency (instigated by pandemic)
- Our IT dept can just remote into my device to fix issues fast
- Sense of freedom once routine established

Collaboration

- Collaboration with all offices due to remote work, able to set up regular consistent meetings to keep the momentum going
- Virtual meetings allowed pre-covid remote employees to feel more included, not an outsider, a part of the meeting since everyone was now joining the meeting virtually.
- Ability to collaborate with people in different offices across the state via virtual tools - these types of meetings could only happen once or twice a year when scheduling in person.
- Learned that we all liked working from home- some of the time- but wanted/needed the camaradery and collaboration of the in-house environment.
- More open communication with teams via Teams
- Easy to get ahold of people
- Use video calls instead of phone calls at least 50% of the time.

Work-life-balance

- Control of schedule - more flexibility on work hours
- Less travel
- Empathy around individuals' situations and needs
- No commute - major quality of life boost
- NO MORE TRAFFIC!!
- Flexibility to handle certain non-work tasks during the day without losing any efficiency
- More time with family
- Flexibility--pure and simple. If you had something important to you -- your dog, seeing your baby more often, taking afternoon walks, visiting family -- you had the opportunity to do that as you were working from home.
- For employees with long commutes or hectic morning schedules (pre-COVID), those headaches faded with work from home.
- Ability to do home chores during lunch
- More free time before and after work hours
- Less time needed to get ready in the morning opened opportunities for new habits. (working out in the morning, eating a better breakfast, engaging with kids/spouse, shovel the driveway, etc.)
- Win/Win opportunities for me to maximize productivity (no commute, greater energy) AND experience more time with family (a breakfast with family, drive kids to school, make an afternoon sporting event)
- More free time.

Well-being

- Sunshine/Greenspace at my home office.
- Walking outside during webinars.
- Ability to spend time with kids during lunch hour if needed
- Ability to exercise during lunch
- Being with family and pets
- Easier to eat healthy at home
- Ability to reserve PTO for enjoyable activities, rather than taking time off for being ill or other appointments.
- Being able to safely isolate to protect me and others
- More sleep
- More time for yoga and long walks in the woods...

Productivity

- No Commute—Commute was huge for our employees. Near the larger cities, some people were spending 2+ hours a day driving.
- Getting major projects done due to more time in the day without having to commute
- Fewer interruptions or distractions working remotely
- Ability to schedule multiple meetings consecutively without having to build in travel time or arrange locations—Our salespeople were able to meet virtually with multiple clients in a single day. Sometimes they would have to drive 2+ hours to get to the next appointment making it less efficient
- Less office distraction
- Elimination of office chatter
- Increased productivity through the utilization of technology.
- Less traffic for those still commuting to work.
- Ability to multitask while still being productive.
- Access to information “whenever wherever”
- Being able to work on weekends / after or before hours easily to get things caught up when I am feeling behind
- No in-office drama
- Less time waste and water cooler type chatter—Intentional purposeful gatherings
- Shorter, more efficient communication

Surprise Benefits

- Negativity and gossip was less
- Saved \$ eating out, work clothes, dry cleaning, gas, parking etc.
- Don't have to deal with people I don't like
- Less wear and tear on vehicles

- Reduction in automobile insurance premiums
- Not around sick people at the office
- Suits/formal dress was less frequent
- **Safety: weather days- no longer have to drive, downtown locations**
- No need to navigate snowy roads, fewer accidents
- No expense reports
- Not having the expense of after school care or child care
- Working in pajamas!!!!!!!!!!!!!!!!!!!!!!
- Better parking spots! (with more employees remote)
- **No uncomfortable shoes!**
- Looking for employment in a much wider geographic area since I can work remotely for practically any company
- **Higher leverage with the tight labor market for potential compensation reevaluation**
- Sense of empowerment

Remote working

- Companies support with equipment needs to work remote successfully
- More comfortable office - wear comfortable clothes, the temperature is controllable - you have control over your environment
- **Potential to move to a different part of the country and keep the job**
- **Staying safe & healthy along with accomplishing our daily duties in our positions**
- Work from home, work from anywhere - The ability to take extended vacations and work certain days to better coordinate with travel/availability.
- Love the efficiency of how quickly we adapted to working at home
- More opportunities to work remotely in other positions/offices within the organization
- Nicer work environment (home vs cramped cube)
- **Improved feeling of trust from my employer that I will perform remotely**

Relationships

- **More empathy from clients, markets, and peers**
- **The amazing energy and hard work of our (department) team. We supported each other with our work and our emotions.**
- Learned to get through some very difficult operational differences of opinion with our management team without lasting resentment.
- **A sense of belonging and purpose**
- Lots to talk about w/ clients/prospects-common bond
- We were able to continue to help our clients
- Opportunity to showcase the importance of risk management

Appreciation

- The fact that we've put the employee first. Protected them as best we can while still serving clients. Not furloughs, rifts, etc. Maintained merit increase, bonus, profit sharing, and premium reimbursement.
- Our company providing us with the important tools to be able to accomplish our jobs as if we were in the office.
- Pride for my organization's decisions to keep employees working and safe. My employer stepped up and demonstrated their care and concern.
- The ability to be at home/assist with virtual learning for my child. The ability to work from home during that time was one aspect I didn't have to stress about, that I know other families did.
- I was able to keep my job during a time of uncertainty
- Support from company to be flexible with our needs
- The increased compassion and concern I felt from my employer as I had to juggle childcare, education, and workload
- New benefits and tools to allow employees to work from home, even while experiencing childcare issues.
- Employers putting employee's mental and physical health first
- Giving back to the community through donations to nonprofits
- Backdating wage increases from the wage freeze
- Felt respected by the leadership team that we were moved home very quickly in uncertain times to keep everyone safe
- Our clients were very adaptable/receptive & understanding to us working from home
- Job stability
- Appreciation of benefits and retirement package

Team

- Co-workers willing to support anyone who became sick or dealing with school-age children
- Continued support and understanding of the possible risks
- Strategic Hires that made an immediate impact
- I work with people from all over our footprint and I feel more connected to people I work with than pre-covid
- Teams/technology and kept engagement high even when not seeing each other face to face.
- There was a common challenge that required everyone to problem solve together and look out for one another
- Increased camaraderie as we all went through it together
- The support and feeling of community felt from the top down.
- Creative ways developed to remain connected - cooking classes, zoom happy hours, trivia
- Fourth-quarter activities and items were sent to employees to let them know they were appreciated even though we couldn't be physically together

Availability

- Easier to get hold of people by phone or email - more responsive
- My clients received better service, as I felt more responsibility to be available, working from home.
- Managers are not traveling and are therefore more available to their teams
- That my clients can email me on weekends and I can respond immediately

Communication

- Communication via e-mail or meetings became the main way of providing directions or instructions to the entire staff. It was definitely easier to understand, follow, and put into practice those instructions. Sometimes, in-person instructions are provided to the employee that is asking the question but not to the entire staff
- Communication was easy and quick over new technology
- Great continuous communication from our leadership team in regards to the covid response

Employee Loathes

Burnout

- Zoom fatigue
- Too many meetings and burn out
- Work/life balance is difficult when your office is in your home. People feel like they are at work 24/7 causing burnout
- Having to talk on the phone much more
- Ongoing mental fatigue. Not just “tired”.
- Feeling burdened by so much bad news and chaos
- Weary of it all

Work From Home

- Family and other pressures and distractions at home
- Kids at home - hard to work remote
- Discipline to focus timely to complete the task—too many “unintentional” distractions working from home
- Some people do not have a setup at home, or the space, to have privacy for work, IT issues
- For employees with no designated office - your desk was in your bedroom or family room or dining room.
- Inability to break up the day at home and in the office if stuck at home all-day-everyday
- Less time needed to get ready in the morning opened opportunities for bad habits.(hitting the snooze button, not starting work at 8 AM, eating more throughout the day, etc)
- Longer hours with less breaks
- Having to purchase my own equipment (printer/scanner, supplies)
- Giving up my living space to set up a work area
- Having to go into office to print/get mail.
- Lack of a quiet workspace in their home—family, pet interruptions on virtual calls
- Attempting to maintain regular work schedule while children are home due to school/daycare closures
- Perceived loss of professionalism - embarrassment from having children and pets interrupt video calls.
- I felt like I wasn't doing enough to prove that working from home was valuable
- Trying to create professional-looking 'office' in their home when they never had an intention of having a home office
- Ability to effective work in a remote environment given physical space, roommates, kids, dogs, etc.

Technology

- Some equipment issues
- Challenges and delays doing day to day work from issues with new technology
- Learning new technology
- Internet issues
- The initial technology challenges with Citrix and the way were treated by our IT staff.
- Tools not being on the cloud
- No ability to print from home
- Always having to work electronically when sometimes you want to print something out to review.
- Resolving computer issues became difficult if hardware repairs/replacements were required since all equipment was moved to employees' homes instead of in the office.
- Quick shift to new technology - so much information to learn in a short time
- Needing to use personal cell phones to contact clients

Team

- Feeling disconnected and isolated from the team—not seeing colleagues in person
- Lack of team interaction
- Missing social activities (holiday and luncheons, etc.)
- Missing the structured and unstructured interaction and socialization with team
- Not having lunch with work friends
- Less comradery in the office
- Inability to hear senior teammates' discussions about insurance that they could learn from and benefit from.
- Lack of accountability for some employees
- Colleagues onboarded since the pandemic started haven't met many/any other teammates in-person and feel less connected to the team
- Lack of shared experiences/culture
- Culture is no longer palpable/lost.
- Not a great connection to current and future direction and feeling part of something

Communication

- Lack of cohesive messaging from Leadership
- Death of regular conference calls — a normal meeting over the phone is now on video
- Making sure all documentation for communications is properly stored.
- Difficult for leaders to keep in contact/check in with everyone.
- No group meetings.
- Difficult to have a team meeting with a very large group.
- Communication and/or lack thereof from Senior Leaders on agency matters, not feeling that we were still a community even though some were in the office / some were WFH.
- With “bad communicators” on the other side (colleagues/clients/insurer) in lockdown-times it becomes even worse

- No one-off conversations
- Easy to misread cues via electronic communications
- Harder to stay focused on calls/meetings when they are virtual - the engagement is not the same as in-person meetings
- Contact with peers and Management was not always as fast as it is when you are physically in the office
- Lack of communication from Management could cause confusion on certain procedures
- Unable to understand certain decisions or changes after being communicated by Management
- Virtual Summits - not even remotely the same as the real interaction
- Stress is caused by the lack of immediate manager feedback that working in an office can provide.
- Loss of face-to-face interactions with both colleagues and clients; all interactions now have to be intentional

Relationships

- Personal relationships with clients are harder to develop/maintain remotely
- Less personal connection w/ Colleagues
- Depth of relationships harder to build—Lack of team interaction on a personal and professional level
- Miss the “hallway interactions” - while you meet with teammates, you miss interacting with people who you aren’t working on a project with
- Many people ENJOYED the office environment -- meetings, social gatherings, seeing colleagues that you don’t work with every day ... just passing by.
- No relationship with new teammates
- Work hours are all work - no fun
- Lack of empathy, trust and respect from our Senior leaders in the early days of the pandemic.
- On an island, it may be harder to advance your career and be seen as a key stakeholder or a high potential employee.
- Feeling like you are the only one doing all the work
- For those that never left the office, there was a level of frustration and bitterness towards co-workers they felt took advantage and stayed at home “too long”
- Sensitivities of the differing views of the pandemic and the politics involved. The effects of the pandemic treated people vastly differently which created some tension in how it was viewed.
- I miss humans!!!!!!!!!!!!!!!!!!!!!!
- I miss getting to know my colleagues (lake homes, grandkids, random convos... the chit chat that built deeper relationships)
- I felt disconnected from my CEO (I work most closely with him)

Uncertainty and Fear

- Uncertainty with knowing when things would return to 'normal' and what expectations would both personally and professionally.
- Double the workload or immediate stress from the unknowns of the future
- Financial Concerns - non-essential family members, increases in data usage on personal devices, additional living expenses on being home all day, fear for the economy
- Indecision about "coming back together."
- The feeling of the uncertainty of the "unknown" creates anxiety about the future. New changes to companies are observed, changes in positions and personnel, companies acquiring other companies, changes in benefits including higher premiums, different carriers, more restrictive options, etc.
- Uncertainty in general
- Fears about job security
- Uncertainty of what their work-life was going to look like in the future
- Thought of returning to office full time after being home so long
- Concerns about job loss for my family and me if the business doesn't grow
- Concerns about pay/bonus reductions based on changes in business

Collaboration

- Lack of spillover knowledge shared in the workplace
- Less collaboration- teams/zoom works, but you don't get the side chit chat that can create the juices to flow
- Random idea generation better in person
- While employees could meet more often via Zoom, collaboration is not always as effective. In most cases, in-person is better for collaboration
- Reduced ability to bounce ideas off teammates
- Overwhelmed with changes with reduced ability to get immediate help from teammate next to you

Well-being

- Feeling isolated from family, co-workers, and friends.
- Shortage of colleague support
- Added stress all around
- Need a change of scenery
- Sitting in place all-day
- Health declined for many employees -- for some, it was mental health issues, anxiety, and depression -- either from financial stresses, pandemic fear, or sadness from missing friends and family.
- Physical health issues -- problems with soreness from staying stagnant all day in poor home office setups or headaches from staring even longer hours at the computer with little breaks.

- Challenging to be motivated to work all day (especially on Mondays or when the weather is great)
- Difficult to balance home from work when there is no separation (actually miss the commute transition).
- Weight issues.
- External pressures...school, vaccination, childcare, inflation issues.
- Lack of movement during winter months
- The stress of trying to keep the parents/grandparents safe.
- Vices are more easily accessible while working from home - Alcohol, Nicotine, Marijuana, etc
- Blurring lines between work and private life
- Hard to take time off - nowhere to go!
- Stress
- Miss the fun- lunches, happy hours, separation of work/home. When I left the office I would not automatically check my email at night. When I'm at home, I leave my computer on and almost always do. Many nights I'll "just check one thing" and then 2 hours later I'm still working.
- Never away from work because it's literally in your house.
- Lonely
- Body aches
- Dealing with change is hard when you work remotely
- Losing loved ones
- The toll the pandemic wreaked on my mental and emotional health
- Fear about the safety of their families and themselves.
- Work can feel like it is done in a vacuum.
- Keeping my energy and morale up
- Emotional well-being. I am struggling with family demands and a lack of personal engagement.

Business

- Missing networking events
- Constant legislative updates with FFCRA, Cares, CAA, and APRA. Each legislative change required at least 1-hour conversations and decisions with each client.
- Increased workloads as clients needed us navigating through decisions on furloughs/layoffs.
- Service from other companies we do business with that were closed or short-staffed affecting the ability to do my job efficiently.
- Resolving accounting matters
- Being remote during a hard market
- Dealing with lack of response from carrier underwriters
- Dealing with carrier underwriters lazily reviewing a submission and quickly declining
- Not able to conduct in-person claim reviews or loss control visits
- Dealing with the loss of relationship of meeting with clients in person

- Figuring out how to prospect
- Preparing presentations for virtual versus in person
- Delayed merit increases by 9 months
- Clients missed in-person interaction
- Not being able to travel to meet with clients

Work Practices

- Number of meetings that could be emails
- Increase in the number of meetings - meeting to just stay connected in a remote world, often unnecessary.
- In-office benefits
- Online meeting fatigue -- somehow there were more meetings in COVID than before. It was a challenge for some employees to stay engaged during long meetings and sitting in one place for many hours.
- Difficult to remove from teammates that do not work well remote
- Difficult to measure productivity for teammates
- Relying on essential staff within the office to provide help with physical paper items
- Micromanagement from managers.
- Harder to delegate and to ask others for help
- Loss of long-standing traditions & celebrations - holiday parties, retirements, etc
- Having to do someone else's work, because they were in office and other person was at home and couldn't do the full job
- Every time a check was sent to an employee, having to contact them to determine if they were in the office or at home.
- Covid caused unhappy employees to become more annoyed; which in turn, caused the loss of very good employees
- Not knowing if the right tasks are being accomplished and if those tasks are being done well.
- Challenges in both PTO and work-from-home scheduling of staff to ensure adequate coverage in the office

Training and mentoring

- Training opportunities for new employees or new to the field employees -- was a challenge, Video training doesn't have the same impact as in-person.
- Mentoring opportunities were less than before.
- Harder to train and mentor younger team members
- Feeling of losing touch/connection to my mentors / to my boss/colleagues as some people tend to Communicate very different "online/phone" vs. "face-to-face"
- New associates were "left behind in their training and development.
- Difficult to grow professionally and be mentored when working remotely

Onboarding

- New teammates starting out are difficult to train remotely and they lose the energy from being in an office.
- New employees have no opportunity to be around the company culture, have issues with housing, are not able to meet co-workers outside of a virtual work setting, and lack of intimate engagement necessary when you're new to a role/company.
- New hires lack the ability to learn from older/more seasoned employees by listening to them in conversations
- Onboarding of new groups of employees via acquisition is not as seamless as it could have been.

Career Development

- Lack of exposure with senior folks from a development perspective
- If you earlier in your career, more difficult to move up
- Risk of being overlooked

Availability

- Expectations from clients to respond immediately
- Since meetings are virtual allowed more people in the room from other offices - which is great - but there was at times a general lack of consideration of time zones. Example: are you expecting me to meet at 6 am my time / or 6 pm my time depending on which coast etc you are in.
- Expectations that you can always be available and always on
- There was no escaping the workday -- your computer was just there always. It was easy to pop back on to check-in.
- Not able to get in touch with coworkers
- With email being more important than ever, we needed to rely on quicker response time to complete tasks and get answers.
- No reliable availability during working hours (colleagues/clients/insurer not reachable, no response to emails and phone attempts, etc.)
- There aren't really "off-hours" as everyone works "all hours" to some extent
- Work and personal time bleed into each other
- Frustrations when you want to stick your head into someone's office, but they're remote or you're remote and you can't track them down.
- Phone calls going to voicemail when calling those at home
- Admins had a hard time getting colleagues working from home to answer phone calls when transferring
- Spend even more time working than normal

Future of Work

- Changes to insurance benefits
- The idea of returning to the office more than 1 or 2 days a week to just fill seats
- Understanding if the job has changed or should change.
- While the option to work from home was finally given, the feeling that senior leadership was not 100% behind their employees with their decision to work from home.
- The WAH was not a consistent message or offered to ALL employees.
- Risk of retaining/obtain consistently productive support staff as other companies adopt a permanent hybrid model
- The feeling of frustration because we have the tech to work remotely but agency and/or managers unwilling to trust employees to use it correctly?
- Most colleagues loathe the feeling of having to return to the office. One shared a meme that said, "You don't get to make work from home mandatory for over a year and then suddenly decide it is a privilege again". While that seems an exaggeration - I understand the feeling.
- New challenges are presented to employees as a result of Covid, and that means more work, more restrictions, more rules, and more demanding expectations.
- Uncertainty of company's long-term strategy of work from home/work in the office
- Reintroduction of commute

COVID Protocols

- Non-Vaccinated Employees not masking in the office, but is required to be in person (them and others)
 - Lax guidelines re: what qualifies as a known exposure
 - Lax guidelines re: proof of vaccination for visitors (holding people to an honor system versus requiring proof of vaccination)
 - Even being in the office brought a feeling of isolation since we couldn't congregate.
 - In-office rules not keeping pace with current scientific data about best practices.
 - Wearing a mask
 - The constant cleaning and wipe-downs.
 - Facilities, making sure we have enough safety supplies for all locations.
 - The facilities team had to be on-site every day putting them at high risk.
 - Having to wear masks in the workplace and with airline travel.
 - Loathe the relationship strain related to masks, vaccines, etc. - unfortunately, it has pitted some friends and family members against each other.
-
- Tight labor market. Should I consider moving to a new company and receive higher benefits and compensation?

HR/Talent Team Loves

COVID Innovations and Change

- The pandemic accelerated our internal discussions on work from home resulting in a formal program that employees could elect. This is a strong retention tool and recruitment tool
- Rethought a lot of “historical” processes; explored alternative ways to accomplish traditional business structure/models.
- Opportunity to change benefits in a new environment
- Testing work-from-home plans on a large scale -- many with great success stories. The HR professional has been working on work-from-home plans for many years, and their pre-work and planning allowed the transition for the larger workforce to work from home to happen. If COVID happened 10 years earlier--it would have been a much more challenging transition to work-from-home.
- Allows us to test our capabilities, strengths and weaknesses in a WFH model
- Using creative methods to solve for issues
- Making operational changes that would have taken too long absent the pandemic (open to remote work, using technology)
- Systems were established for the management of remote employees that include data analytics which brings an objective measure to performance evaluations that was not readily available or utilized in the past.
- Improved usage of telemedicine and EAP services
- Companies popped up out of nowhere to support remote workforces. Enhanced tools and resources have emerged to assist HR with delivering targeted benefits for employee groups
- Technology updates and gaining expertise with web-based meetings/communications
- Cybersecurity enhancements implementation
- Creative solutions to collaboration and team-building established
- Increased use of technology that we had not used before.
- Opened up new ways to collaborate and connect (conferences, zoom, teams, etc.)

Talent Recruitment

- Open to the fact that we should allow more flexible work options.
- Hybrid and remote work removed geographic restraints to be able to recruit talent without boundaries
- Expands access to a broader pool of the best talent not limited to a specific footprint
- Better able to pursue diverse talent
- Opens up new markets to hire talent that previously would not have been in the right market, now they can work from anywhere
- Successful remote work has changed the way some positions are viewed and recruiting pool has expanded

- With flexibility around successful remote work, see a deeper pool of candidates interested in insurance
- From a talent perspective, we are able to remove some location bias and focus more on skill set and growth. Instead of looking for the best talent within a few square miles, in many ways, we could look nationally for certain roles.
- There are still some very good people out there willing to work and that have decided to change their career direction which is creating opportunities for us with recruiting passive candidates
- Ability to focus on client needs and utilize talent wherever it sits
- Faster hiring process and logistically easier to conduct hiring process virtually – no need to travel for interviews or schedule on-site, ease of meeting candidates
- Paperless onboarding
- Forced HR to think outside the box regarding new ways of onboarding, which resulted in increased productivity and efficiency in terms of new hire orientations and virtual onboarding
- Changes to the interview process actually made us stronger
- We learned that Remote employee situations are not necessarily a 2nd choice scenario. We were able to refine our internal processes and better engage with our Remote team thereby expanding our ability to find and hire some really wonderful and qualified folks outside of our area. It is nice not to see that as the impediment we once did.

Competitive Differentiation

- Saved us from Competitors recruiting our people
- Remote work is an attractive benefit that many of our competitors were already offering. This is a valuable tool when we are in a competitive market
- Gave opportunity to find great employees when their current employers could not be flexible for long term remote or hybrid work situations
- Differentiated ourselves from our competitors by letting our culture and adaptability shine through

Employee Retention and Support

- Employee retention was higher, which decreased demands on hiring
- Focus on support increased
- Employees are happy with the added “benefit” that the organization supports remote work
- Enabled us to try some new tools and ideas to keep employees engaged and maintain the culture
- The improved viewpoint of benefits and the importance of attracting and retaining talent
- Job stability/industry resilience
- Retained employees who moved away to be with family during COVID

Work / Life / Balance

- Provides for a better work-life balance
- Fewer distractions.
- Decreased employee conflict interactions
- Ability to allow for remote work environment depending on business need
- The employees who have adapted and continue to do great work.
- We learned that we can do our jobs from anywhere - and there are upsides to that (no commute, better work-life balance, more time with family)
- Personal Well Being

Flexibility for staff

- Employees appreciated additional work-life balance gained by working remotely
- Love being able to be more flexible with employees who have small children/babies
- Flexibility for themselves and their people
- Schedule flexibility. Personal schedules.
- Creating some flex options for families with children or taking care of others. Work-from-home allowed employees that would often take time off to be with family members to be more flexible with their current situations--allowing for less time off for sick time.
- The first step toward virtual working experience
- Time with family
- More productivity with more flexibility
- Same as the client response
- Flexibility based on what's best for the employee and knowing we can allow for different work scenarios
- The ability to avoid commuting allows more time for work and personal tasks.
- Being able to efficiently schedule your day through zoom
- Successful & quick transition to full work from home
- Adaptability of workforce
- Slower pace
- Ability to catch up on projects
- Working from home

Employee Engagement

- Increased awareness on employee well-being and [remote] engagement activities
- Ensuring that employee needs are met and that we're doing what's best for the team.
- Created an opportunity to be more creative to keep employees engaged virtually.
- Assisting employees to do their best work in a new environment
- Ability to reassess how we maximize our talent with a remote, hybrid, or working location

- Employees reach out more often with challenges. Creates opportunities for meaningful interaction and more touchpoints for employees
- Leverage of Glint survey data quarterly to help determine how we can help increase employee engagement
- High employee engagement scores even in the midst of a pandemic
- Love the opportunity to get creative in showing appreciation and support to employees at home
- Employee Moral with increased flexibility and time to spend on self-care
- Fewer office complaints/issues due to most employees remote
- Good virtual connection and keeping connected
- Greater Town Hall participation

Professional Development & Growth/Career Advancement

- Training possibilities: migration to virtual training has allowed us to reach significantly more employees
- More ownership and empowerment of roles, less need for management hierarchy
- Appreciating all the great people whom you can trust to get the job done, regardless of the circumstances
- Mobility of people
- Easy access to staff via online tools
- New (automated) evaluation/feedback options enable shorter and better adaptation cycles of HR-toolset
- Highlights employees that are efficient and take initiative
- Highlights tech-savvy employees
- Development opportunities for all
- Ability to partner closely with managers and coach them in different ways not needed in the past
- Brings to light managing for performance versus managing for time - opportunity here to highlight strong workers and coach managers on best practices
- Providing resources for employees in unprecedented times (i.e. EAP, Outschool)
- Professional Development - personally and with our talent
- Some people felt more open to exploring new options, particularly those options that would be less impacted by an economic downturn or pandemic. Some used the time to get more education and training in preparation for when things became more normal

Overall Communication

- Work from home forced increased communication between front line supervisors and staff - created an opportunity to build a relationship with a team members through formal meetings to problem solve
- Zoom and other resources expanded our ability to meet, train and interact while most were remote. We learned these methods can be preferable for some of our one-on-one training and will continue to use these options.
- More of a focus on DEI and having transparent, supportive conversations

- Increased collaboration across offices and connected offices/people that have not connected before due to distance
- This resulted in more virtual manager chats, allowing our managers to come together across the organization to discuss hot topics and to get real-time feedback and direction from HR and L&D
- Communication and navigation of varying employee needs and demands in a changing environment.
- Ability to adapt to varying needs for varying individuals and their personal situations.
- Creative communication - everyone was pushed out of their comfort zone. Learning to communicate differently
- Leadership communication - the video clips from Adam and E
- Opening up additional lines of communication
- Communication of content made easier

Unexpected Delights

- More time to think strategically without the commute
- More unrest in the world causes more people to look at different options and explore different opportunities
- Improved experience for pre-pandemic remote employees
- Ability to keep our employees safe
- Ability to showcase the value of HR function through dependence on HR partners for help with more severe HR issues during a pandemic
- The ability to be more creative in thinking through HR challenges.
- Employees completed their job every day and results were positive
- Found ways to operate by being flexible and thinking outside the box
- Employer saved money on bills and other services since no one was going to the office
- Joy is coming back to the workplace and working together- you don't appreciate what you have until it's gone
- The support and flexibility the company was able to offer the employees during a truly difficult time where there was no roadmap.
- The new challenge of adapting to COVID in the workplace
- Being on the front line helping employees through difficult times. Feeling like you are making a difference in the lives of the team. Keeping employees employed. Pride for the leadership team's impact.

Corporate Image/Culture

- Fostering a culture in a virtual environment
- Employees really banded together as a family and worked together at all levels of the company despite changes in the world
- Forced creativity and ability pivot to fully remote almost overnight
- Sense of community, purpose, and pride for what we accomplished.

- Elevated importance and inclusion in C-Suite discussions with the support from leadership to allow HR to lead the way with COVID response and ongoing strategy.
- The organization has been able to exhibit greater leadership due to the challenges of Covid; it goes to strengthens the culture.
- Our company is more cognizant and accepting of mental health issues. Employees are a little more open to talking about it.
- The willingness to put their Employee's personal health & well-being first
- Challenges provide individuals the opportunity to build stronger bonds. While difficult, and sometimes forced, teams had to learn how to interact and communicate in different ways. It Will ultimately benefit the collective group as we come back together.
- No layoffs
- The Core Values and belief are that if you take care of your employees they will take care of the customer.
- Determining creative ways to stay connected virtually to maintain the culture, all while trying to keep things fun (Happy Hour, contests, Dash, ERG webinars).

HR/Talent Team Loathes

Employee Well-being

- Influx of calls and concerns about employee mental and emotional health, socialization, collaboration and engagement during COVID
- Work/life balance concerns - always being on, always connected/no way to take a break from work
- Zoom fatigue - with the use of new technologies, the expectation to “always be available” has increased
- Feeling of just trying to keep head above water - overwhelmed
- The pressure of feeling like you have to have all the answers in such a rapidly changing, unprecedented situation
- Challenging for employees during WFH to manage children, homeschooling, daycare, home office space, etc while maintain productivity and focus on their own work responsibilities
- Understanding what is going on in the personal life of the employee.
- Impact of change on the employee
- There was little separation between home life and work life -- creating more burnout and emotional fatigue.
- Employees view working remotely as more of a right than a privilege
- Forces us to address WFH policies
- Handling the difficult transition back to the office for employees who are fighting the changes or return
- Substance abuse and depression are also increasing as a consequence of isolation and the pandemic.
- Workers compensation coverage challenges.
- Challenges of managing remote work spaces and liability. E.g. ergonomics
- Stress and other health-related aspects of the pandemic have led to claim and treatment challenges - seeing an increase in FMLA and ADA issues or resolutions
- Employee Covid Fatigue and other Mental Health concerns
- Concerns for employee well-being within their family and communities and the inability to help in some situations
- Fear for Employee wellness over all
- Overload of issues to solve for in unprecedented situation
- Employees with personal issues struggle and become “lost” without daily interaction
- Employees who struggle with tech become less productive
- Need to dedicate time to focus
- Employees struggling with burnout and stress
- Personal colleague connections
- Unable to control times and schedules since employees were not physically going to office

- Don't move around as much
- Constant barrage of questions from employees and managers where they were still working through trying to provide answers themselves
- Watching associates loved ones suffer/pass away/managing through mental health challenges
- Inability to take meaningful time off because the effort of the entire HR team was needed daily in order to manage the situation

Professional Development & Growth/Career Advancement

- Quick shift to new technology so much information to learn in a short time
- Training and mentoring employees difficult
- Tough to develop new people virtually
- Performance management and training more challenging
- Losing the network opportunities that is known in the HR industry
- Lack of talent acquisitions resources - Not being able to bring a candidate in for a job shadow, meet other employees, or ability to the office/place of work
- Harder to develop newer employees
- We have hired and on-boarded a lot of new associates and many of them with little or limited insurance experience, this past year stunted their development and it is not sustainable. People need a collaborative and aggressive learning path, doing it on-line does NOT work.
- The difficulty in managing employees remotely that really aren't a fit for working remotely
- Challenge of employees who take every opportunity to try and not be managed
- Lack of staff development - so much of what is learned is just being around colleagues and hearing something you didn't know. This was lost in the virtual world

Employee and Client Engagement

- Bringing on new agencies during 2020 and not getting to meet anyone in person like we normally would.
- Difficult to see/feel when talent is disengaging; hard to get a pulse on employee population
- Energizing employees to return to work, stay remote or create a hybrid model
- Harder to monitor employee satisfaction, missing the personal interaction
- Engaging staff
- Maintaining connectivity is more challenging
- Team building via Zoom
- Harder to connect with new employees and make sure they feel welcomed into the organization
- Lack of communication/enthusiasm as they chose working with people face-to-face
- "Out of sight, Out of Mind"

- Some people took advantage of the pandemic to be less engaged and use the remote working environment as a lifestyle convenience
- Managing employees with return to work hesitancy
- Maintaining high levels of morale
- Getting employees to come back to the office is a challenge
- Determining the right balance between mandatory return vs. at home going forward
- New colleagues are at disadvantage because they do not have the established in-person relationships that colleagues built in the office
- Unemployment mentalities of employees
- Working through logistics of WFH & short time frame when sending everyone home

Employee Turnover and Retention

- Retention and recruiting challenges.
- Turnover has definitely increased through and particularly post pandemic, tracking with the national trend.
- Navigating layoffs, furloughs, government subsidies and rehiring
- Increase in pay or benefits to try and steal talent - Retention
- Competitors have been calling our teammates and lure them away
- Competitors are offering full-time remote work to lure our teammates away
- Handling turnover in positions not approved for permanent remote work.
- Increased turnover within all areas of the organization. This is challenging when HR recruiting/talent teams are facing the same staffing concerns as the other parts of the organization which they are trying to serve.
- Layoffs/furloughs/unemployment. Benefit extensions needed for those not actively at work. Constant communication. Questions about returning to work. Unappreciative employees. Challenges in hiring. Turnover. Workplace flex decisions.
- Mobility of people
- Lack of Loyalty
- Employees continue to expect accommodations in their favor, because if we don't give them what they want here, there are many businesses willing to do so to get people in the door.
- Having to deal with open positions if an employee left the company
- Harder to find employees and handle hiring process

New Hire Recruitment, Onboarding

- Lack of applicants for recruiting
- Long interviewing process
- Interviewing via Zoom is challenging on getting a read on the candidate
- Candidates leveraging remote work opportunities to ask for higher starting wage – they can work for anyone from anywhere
- Hiring colleagues without ever meeting them in person

- Hiring employees in a difficult labor market - reduction and difficulty finding employees when needed
- Hiring process takes longer
- Having to find new talent
- Onboarding in the virtual world is very challenging given the fact that they cannot meet their coworkers and supervisor and takes additional time/resources
- The effectiveness of training programs is challenging as they all need to be done remotely.
- Integrating employees in organizational culture when hired remotely
- Global talent issues and mobility concerns
- Difficult to attract/retain employees due to the countless other job openings across the country and the desperate measures to fill them.
- The difficulty in filling new positions as many just hunkered down where they were
- Hard to train new employees
- Not having any applicants for open positions.
- New hire onboarding did not have the same cultural feel. We pride ourselves on having a unique culture and doing things virtually left things feeling a bit sterile to new associates
- Compliance with tracking and reporting
- Lack of professionals willing to make a move (Talent Manager) - Hiring
- Tougher recruiting environment - pressure on both pay and schedule flexibility as a result of 'remote' hiring practices across the county. Staying competitive not only locally, but now nationally regarding salary, benefits and the overall compensation structure.
- It has become the new norm to ask "what is your WFH" policy. While 100% of all employees pre COVID joined us without that being an issue or question or perk.
- Inculcating new hires into corporate culture
- Competing with more companies across the country for pools of talent, sometimes in areas that have a much higher cost of living.
- Hard to convince someone to leave a job with all this uncertainty in the world
- You open up the floodgates to receive a lot more applicants than you likely would with a more local search, which slows the hiring process.
- Losing candidates to jobs out of other locations that pay a higher salary for the same work
- To meet potential candidates face-to-face was not easy to do (but was it necessary?)
- New risks identified as employees where located remotely

Performance Management

- Compliance is difficult to manage in this environment
- Employees not wanting to come in to work, work from home, updates to handbooks and posters all while keeping up with the regular work
- Holding employees accountable for time and attendance
- Difficult to measure productivity and performance

- How to gauge/manage work product
- Tracking workforce
- Lack of support and structure
- Inability to effectively monitor workloads and performance issues remotely
- Employees having a difficult time, burnout
- Tougher to deal with performance management issues virtually (especially in service center operations)
- Hybrid work schedule expected by majority of candidates and some positions require full time in office work
- Productivity can be diminished with too many distractions at home and the inability to manage teammates while they are working from home. When teammates are in the office, they can be better monitored by leadership
- Tracking of employees sick time through covid
- Building return to work plans without knowing a time-frame
- Not knowing where employees are and where they are going to be working from
- Having to be the enforcer of all new guidelines and regulations
- Harder to know if employees are getting their jobs done which leads to more conversations about performance
- Managing remotely
- Too much accommodation offered
- Reconciling a shift in responsibilities and accountability - difficult to measure and manage

Corporate Image

- Trouble building a culture
- Challenging to maintain culture without a majority of employees in office.
- Lack of a “collective soul” and unity that we have historically prided ourselves on
- Negative impact that the lack of physical interaction has had on culture. Lost intimacy with the team
- Stalling out on culture
- Organizational ability to onsite (essential companies), hybrid or fully remote workforce in the future
- Challenges maintaining the unique company culture over time
- Loss of “community”
- The detachment from our culture. As much as we tried to keep our culture going remotely, it’s just not the same.

COVID Policies and Guidelines

- Managing polar opposite views on return to work or vaccines
- Contact tracing
- New requirements to keep employees safe at work
- Apprehension about reopening procedures and repeat shutdowns

- Attempting to enforce a Mask Mandate on non-vaccinated employees
- Pivoting to new protocols on short notice
- While keeping up with typical job function, staying up to date with HIPAA, WHO, CDC and several other organizations in regards to managing expectations in handling employee inquires and RTO protocols. The unbearable amount of legislation that was impossible to understand and keep straight
- The neverending onslaught of “what-ifs”
- MANY questions about exposure, sickness, working remotely, not working at all.... Etc.
- Compliance during COVID was a nightmare
- Balancing corporate-wide policies with local realities
- Home office setups are not always ideal, issues with ergonomics
- Not seeing employees
- Constant cleaning and wipe down.
- Dealing with different levels of comfort from each employees.
- **The polarization/politicization of situation**
- HR managing different directives / requirements in multiple counties was challenging as was developing processes, communications and policies that continually needed updating in order to be in compliance.
- Pandemic related work taking up the majority of time for the HR team resulting in all other work getting completed after the work day (and work weeks) ended resulting in extreme burnout and stress for the team.
- HR continually being “shot” as the messenger every time there was a change in regulations
- Mitigating potential outbreaks and managing real outbreaks
- Legislature didn’t address exempt vs non exempt
- Many people have taken the path of least resistance with government payments and unemployment, choosing to stay home and not work
- The challenges in keeping vital customer services open in an environment where implementing safeguards against a covid outbreak became emotionally and politically polarizing
- Immediate responsibility for unique employee issues during Covid and now determining new protocol moving away from Covid
- Security concerns with company equipment in multiple remote locations
- Uncertainty of the variant strains and managing next steps to keep associates safe and productive
- Managing through the sometime political affiliation related to vaccinated/unvaccinated
- Having to police wearing masks, COVID symptoms, etc. - non-value add activities
- Difficulty to apply work requirements consistently

Communication

- Constant need to send out new and revised communications to managers and employees due to constantly changing environment
- **For team members who DON’T use technology, communication was strained.**

- Isolation and disconnection from team
- Missing a connection in-person with my team
- Communication with staff and entire company could be challenging
- Difficulty in dealing with personnel matters
- Lack of cohesive messaging from Leadership
- Online meetings became a drag quickly throughout the workforce.
- Not being as connected with all teammates in the office - inability to pick up on HR issues that might be developing with a particular leader
- A lot of teammates have expressed wanting to come into the office 1-2 days a week. My fear is we will start to lose our unique sales culture. Less team collaboration and sharing of ideas. Today, it is easier to send a quick message on teams than to walk to someone's cubicle and ask a question. I see teammates just giving an answer instead of turning a question into a real opportunity to teach/train
- Delivering a message you don't support
- Can't quite get to know someone virtually - better to meet in person to make a character judgement
- Loss of personal communications - negative impact on loyalty and on our ability to see people who are struggling
- No ad hoc conversations
- Overly regimented - most interactions needed to be formally scheduled and no organic collaboration among team members.
- Missing out on the face-to-face presence that gives a sense of the person / missing body language cues.
- Having to keep colleagues working in a professional manner (e.g. No pajamas on zoom)
- Trying to figure out the appropriate way to fairly deal with changing situations
- Zoom Fatigue
- We recognize the difficulty, longer term, of developing and maintaining the type of personal relationship with our Remote employees that we have been accustomed to with our in-office team
- Not being to see team members in person during the pandemic

Client Loves

Technology

- Better use of online tools e.g. digital proposals
- Fewer paper forms—most clients like DocuSign and more electronic ways of doing business.
- Clients love the new technology platform we are using to communicate their benefits (Airbo).
- Processes like certificate requests, coverage confirmation, proposal presentations, are more streamlined.

Virtual Meetings

- Virtual meetings can replace (and preferred to) some in-person meetings e.g. Claim Review, Loss Control
- Increased efficiency of virtual meetings vs 2 days of travel for the same meeting
- Ability to connect with a client in real-time to work through an opportunity or challenge using a virtual meeting.
- The meeting experience via virtual meetings where everyone has their own microphone/camera
- “Face to face” connection via virtual meetings.
- Virtual meetings allow easy screen sharing and the ability to all be focused on the same content (spreadsheets/proposals/allocations) at the same time
- Virtual meetings offer a less formal, more comfortable environment for them - either in the comfort of their own home or at their place of work but with less noise/distractions.
- Easier to schedule a quick call vs. an in-person meeting due to not having to contemplate travel time

Productivity

- More time to get projects completed with less face time meetings and commute time
- The flexibility in scheduling meetings, more times were available due to less travel
- Additional time to think strategically on how to be of better service to the client.
- Not having to travel to a meeting
- Shorter virtual meetings —realizing we could get things done in 15 minutes
- The efficiency of meetings conducted virtually—what took 2 hours in person down to a 30-minute zoom meeting
- Was able to hold renewal meetings with a virtual meeting and not have to meet in person or book a conference room

Service

- No gap in services when teams went full-time remote
- It created opportunities to continue to do business in a way that provided safety for their employees.
- At times, the support we provided was out of scope- clients understood this and appreciated that we were in this together.
- Clients are happy & satisfied when we understand what their communication preferences are.
- Love that my broker took more time to ensure my current needs were being met.
- Quicker response to emails
- Dedication of service teams despite disruption to regular business practices.
- No geographic limitations to accessing a new broker or carrier resource.

Increased engagement

- Customer connectivity was enhanced—more frequent more efficient engagement with the ability to meet via virtual meeting
- Clients loved outreach from our service team asking them if there was anything we could do to help them during the pandemic.
- Created more of a personal relationship with many clients
- Having more members of the client service team participate in client meetings through virtual meetings
- Clients had more time with us. This allowed us to help them navigate through challenging times.
- More “face to face” meetings versus phone calls
- Introduction and inclusion of unfamiliar members of the team to the relationship via the use of virtual meetings.
- Having all team members/stakeholders (ours or theirs) participating in the virtual meeting rather than limiting it due to travel, room size, etc.
- Easy to jump on a quick call and knock things out over video
- More collaboration between decision-makers since “getting people in the same room” became less of an issue.

Response Times

- The team responding all hours, due to a flexible schedule
- Account teams are more available

Meeting behavior

- More efficient use of time, less wasted moments
- Meetings were much more on point and focused.
- Better defined meeting times, especially at the end

Availability

- Can usually connect with producer/team same day - less “phone tag”
- Prospects were more open to jumping on a 15-minute Zoom call than they historically have been to a “drop-in” at their office location - seemed to be less of an imposition
- The efficiency of being able to have same-day meetings with multiple clients/prospects in disparate locations.
- Availability of experts irrespective of *place*
- Convenient and uncomplicated virtual appointments without great effort (travel, organization, etc.)
- Availability for more frequent meetings
- Times are more convenient
- Access to their agent at all times of day via cell or text.
- Technology made it more efficient and easier to connect with their account teams.
- Can reach more people, more often if needed
- Direct access to account executives via cell phone calls.
- Brokers and carriers have over-compensated due to the pandemic and are more accessible than ever, even if not in person.
- Remote access like Zoom allows for broader access to resources.

Innovation Mindset

- More open to trying new things that may have seemed “risky” in the past but became necessary in a remote environment.
- Clients loved the innovation and new solutions offered.
- Business can be done effectively and efficiently over phone, email, and virtual meetings.
- Ability to quickly adapt to the changing environment.
- Love that we know understand and embrace virtual technology platforms

Relationship

- We were there when they needed us most.
- Feeling more connected during a time when personal connections were at a premium.
- Some of our clients have never met or seen our faces, even though in some instances we’ve spent years working with one another.
- Easier to discern the differences between brokers in terms of embracing technology and digitization.
- More empathetic connections with clients at a personal level—as we were all dealing with the same situation, same struggles.
- Opportunity to be a trusted advisor to our clients
- Frequent client outreach/check-ins
- Ability to rely on my broker to help navigate through the pandemic
- Client’s perceived comfort level knowing that they are still being taken care of.

Personalization

- How they managed their team, their communications, and their COVID protocol.
- Able to adapt to the unique needs and circumstances of each client.

Product

- Self-funded benefit plans typically had good financial performance allowing groups to make minimal changes, not raise contributions, and bring new low-cost benefit solutions - behavioral health and financial wellness.
- Clients appreciated the grace given for payment delay and to be able to amend the rating basis
- Clients appreciated the assistance of the carrier with Covid related claims and reporting procedures
- Flexible WC recoding
- Broker partner understanding my needs to reduce costs and minimize risk
- Brokers are adding risk control and analytics resources to assist with identifying and helping us manage risks.
- Brokers are more focused on creative ways to manage risk and uncertainty

New communication models

- Frequent and timely communications via new website resources for answers to and thought leadership on all things COVID.
- Custom communication plans with clients.
- The purposeful and intentional way of making connections.
- Webinars offered around benefits, finance, well-being, always at the forefront and well-executed.

Life

- Fewer dinners/events and time away from family
- Not having vendors pop into their offices unsolicited
- Pace slower

Client Loathes

Burnout

- Email fatigue
- Zoom fatigue—“One more Zoom call”
- Personal well-being challenges amongst themselves, their teams, and partners. (Depression, Anxiety, Weight issues, etc)
- Constant communication.
- Mental anguish is a real problem for the people in charge.
- High-frequency and at the same time efficient meetings are exhausting, a part of the togetherness is lost through it
- Longer hours (feeling like personal and professional bleed together)
- Balancing employee well being/productivity
- Back to back meetings—each meeting running up to (or over) the start of the next meeting
- Reports of higher burnout rates and limited work/ life balance for their employees.
- Too many requests to meet
- “I don’t get a break”
- Too many voicemails

Virtual Meetings

- Different videos systems used and difficult to access at times
- Personal interaction, Zoom calls lack depth and interaction, creativity.
- Repeated “your muted” which interrupted the flow of conversation
- Added expenses to contract with companies to be able to run company meetings with employees and clients such as zoom or skype.

Communication

- No face-to-face interaction
- Not Getting immediate feedback with the team vs having to schedule a call
- Conflict resolution is not as easy
- Concise communication harder via the use of technology
- Struggles with communication
- Not being able to always physically see body language and facial expressions - tough to get a read on the room virtually
- Inconsistent communication from different teams based on how they are operating
- Not as much “back and forth” due to virtual setting

Availability

- People were harder to get in touch with and did not receive the same responsiveness when people were working in the office.
- Availability (not bound to office hours)
- Loathe figuring out remote vs. in-person work schedules
- Phone systems going either to VM or direct to AM's cell - we need permanent softphones quickly

Technology

- Dislike Ring Central and teams platform due to various technical difficulties
- Challenges that came with IT integration
- Technology is great, but when it doesn't work or is glitchy, it created frustration
- WIFI issues - bad connectivity.
- Differing tech platforms for web conferencing (Zoom, Teams, GoToMeeting, WebEx, etc.) are used by different organizations. Some were not compatible in their environment so caused some frustrations and communication gaps.
- Concerns about Information Security - remote working, personal cell phone use, increase in Cyber-threats
- Investing in technology needed for remote working
- Not all team members are comfortable with the presentation of documents or technology usage in the virtual environment for client meetings. It can lead to a less than satisfactory experience or an appearance that the team is not up to the task.
- Some Clients are less comfortable with technology and could feel "stupid" or "behind the times" when attempting electronic communications.
- When technology is mismatched and screen sharing or passing presentation content is difficult
- Communication with clients, especially those with limited access to the internet or e-mail such as board members from community associations was difficult. (As a result, the client must have lost accounts or some canceled due to non-payment of premium.)

Process

- Delivering tough renewals online rather than in person
- Clients were so busy with reacting to COVID that they didn't always want to talk about their insurance
- With prospects - not being able to go onsite to better understand business and its risks.
- Business is primarily transactional; not meeting in person removes relationship aspects if the client and producer/broker team are not intentional about replacing it with virtual meetings on a more frequent basis
- Notary requirements are not as easily handled
- Some clients had a perceived impression of lack of seamlessness. Takes an extra step to get an auto ID card mailed to them (have reception do it) or have to specifically

request policies to be mailed. I think they thought less was being done for them than if they knew our staff was all in the office

- Some still wanted hard copy proposals, etc. which was difficult early on with everyone working from home.
- Clients frustrated that they could not come in the office and meet with the broker and/or account manager
- The ability to market accounts to different carriers was difficult, so the insureds didn't get many options
- Delay in getting information, quotes, policies, endorsements, certificates from carriers
- Inability to have in-person open enrollment meetings
- Push to paperless and virtual communication before some clients felt ready
- Most brokers and carriers were not immediately prepared for the impact of the pandemic—caused delays and missteps in service.
- Uncertainty around insurance coverage positions related to the pandemic has created lots of stress.
- It's harder for our broker to fully understand our changing risks without actually seeing our operations
- Covid presented several new claims scenarios. While access to broker and carrier claims' staff has been there remotely, in-person interaction would be much preferred for this vitally important challenge.
- Lack of insurance coverage for Pandemic-related income loss
- Employee contribution decisions for furloughed employees.
- Carrier extensions for benefits.
- Carrier refunds on dental and vision contributions that needed to be distributed back to employees.

Relationships

- Don't feel like can build as strong of a relationship—more impersonal, less bonding, less “non-business” talk to gain a connection to the client. Limited additional time before and after meetings to discuss life and connect personally.
- Developing or growing meaningful interpersonal relationships is extremely difficult without the face to face meetings.
- The loss of the personal touch when you physically see someone in person, shake hands, and dive into an issue.
- Loss of personal touch and TLC. Rely too heavily on phone calls and zoom, zoom does not replace in-person meetings with key people.
- Something was “missing”.
- Loathed not being with people
- Miss face-to-face interactions with teams they have worked with for years

Collaboration

- Collaboration is more challenging and not as effective when working remotely
- They are used to meeting in person with our teams and having comprehensive discussions about their business and insurance. I had one client tell me - “it feels like during my renewal this past year - “something was OFF with your team”.
- Brainstorming meetings are done remotely - easier and quicker to set up; more clunky and less effective than in person.

Work From Home

- Distractions at home from life that would normally be removed if at work (Dog Barking, Doorbell, Lawn Care ETC)
- Set-ups at home did not have printers and scanners. Made it difficult for clients wanting hard copies.
- lack of organization/routine
- Less than professional appearance/backgrounds
- Personnel issues related to working from home
- Cabin Fever from being home all of the time
- Lack of balance — Increased lack of distinction between work and home environment and life
- No “off switch for work,” so boundaries became somewhat nonexistent

Team

- Loss of networking opportunities
- Perceived loss of company culture
- Missing out on the entertainment part of the job - employee events, broker sponsored events/lunches/dinners

Future of work

- Office clients are having difficulty bringing people back to non-remote working.
- Return to work.
- Increase in expenses due to needing additional supplies for employees to work remotely such as laptops and other devices, mobile phones and mobile services, internet services

Business Decisions

- Balancing the need to make a living (keep the business open) vs. the concerns of being shut down or found liable for a patron or employee contracting the virus
- Businesses shuttering due to the pandemic.
- The downturn in business and reduced revenue
- Employee turnover

- Uncertainty of future stability for an organization based on the past 18 months and continued concerns regarding future pandemics and ongoing Covid concerns.

Rules

- Legislative updates to benefits and HR: FFCRA sick leave, unemployment changes, stimulus payments, retention credits, flex plan flexibility, mental health comparative analysis, transparency legislation, HSA plans, and telemedicine.
- Concerns re: the legality of enacting change/restrictions for their business (eg requirements for their clients, their employees, etc)
- And continually changes to rules/laws with conflicting guidance from fed, state, and local government authorities
- Too much paperwork and new rules needed to be implemented
- Compliance with changing and conflicting CDC, ADA, FLSA, and state and local requirements

Uncertainty

- Feeling of uncertainty when having to address questions regarding Covid
- Uncertainty around their own businesses, having to let people go due to the economy.
- The unknown -not knowing what was coming next - shutdowns, regulations, staff health, and staff families health
- Fear of COVID among employees
- Uncertainty as to how to navigate in a pandemic; how to keep employees safe and retain clients