Team 1

We believe that:

Executives

Have a problem:

Feeling like you're losing or stagnation of the culture you worked hard to build

Culture & relationship-building have suffered - especially with sensitive issues (e.g., post-merger integration work)

Which leads to :

Lack of growth

Stagnant organization

Productivity loss

Employee retention problems

Lack of engagement

And that if we tried:

If we communicated more frequently and more clearly

Virtual team building

On-site team socializations

It would lead to:

Connected and engaged team members

Team 2

We believe that:

HR and Talent teams

Have a problem:

We have hired and onboarded 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

Which leads to:

Loss of customers

Frustrated workforce

E&O potential

Loss of Productivity

And that if we tried:

(Virtual) Collaborative teams

Collaborative workspace for common days

Dedicated training people

It would lead to:

Improved productivity

Motivated employees

Stronger culture

Increased employee referrals

Team 4

We believe that:

Clients

Have a problem:

Clients frustrated that they could not come in the office and meet with the broker and/or account manager

Which leads to:

Client frustration

Listening to competition

Lack of trust

And that if we tried:

Use wholesalers

More Zoom without those in-person visits

Bringing bigger team with more intellectual brain power

It would lead to:

Greater client retention

Team 5

We believe that:

Clients

Have a problem:

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

Which leads to:

Relationships suffer

Loss of business

And that if we tried:

Reestablish personal relationships

It would lead to:

Greater success against those who don't adjust

Team 6

We believe that:

Employees

Have a problem:

New hires lack the ability to learn from older/more seasoned employees by listening to them in conversations

New associates were "left behind" in their training and development.

Which leads to:

Long term drop in morale

Lower employee engagement

Lower employee retention

Lower customer experience

Lower customer retention

And that if we tried:

Create an office environment that employees want to come

Hybrid remote RTO

More mentor face-to-face —in office, or not

It would lead to:

Improvements in employee engagement, retention, experience.

A better stronger culture

Team 7

We believe that:

Colleagues/Employees

Have a problem:

On an island, it may be harder to advance your career and be seen as a key stakeholder or a high potential employee.

Difficult to grow professionally and be mentored when working remotely

Which leads to:

Top talent vulnerable

More turnover

Poor service

Disproportionate impact for women/diversity who desire both WFH and career balance

And that if we tried:

Senior leadership connection (new methods)

Flexible career paths

It would lead to:

Higher employee satisfaction and engagement

Better succession and career pathing

Better customer outcomes