Finding the Right Work-Life Balance When Working Remotely

By Andrea Wells

Leading a sales team during a global pandemic hasn't been easy. For Dave Zeornes, business development executive at Aon Edge Insurance, it has meant "bumping heads" and "stubbing toes" along the way.

"We've tried stuff that hasn't worked, but ultimately, we've gotten to be pretty effective at not just getting our message out, but getting in front of agents and having conversations that are meaningful," he said. "But if you would have told me 10 years ago that we were going to be selling without seeing the face of an agent in real life for a year, I would have called you crazy."

With the pressures of the pandemic to generate new business opportunities, and the virtual environment keeping everyone online at all hours, agents are working more than ever. Zeornes offered a few tips for agents, or anyone, trying to find balance in a hectic remote work environment.

Be Flexible

"One of the keys that we've learned is you have to be willing to be flexible with just about everybody all the time," he said. As a sales team, not meeting in person has been a challenge. "Meeting in person is a really important part of building culture on our team," he said. To continue to build comradery, Zeornes and his team implement fun Friday meetings. "We've started to do different things, fun stuff, on Friday calls. Just silly things that have helped build a culture within our sales team."

He suggests always being flexible on where, when and how to meet as well. "That's been a big help."

Set a Hard Stop Time Each Day

Working from home makes it hard to stop working and that could lead to employee burnout. Creating a hard stop time helps to rewire the brain to get certain tasks done. "The end of the day might be a different time every day," Zeornes said. It might be 4 p.m. on one day or 6 p.m. on another day. "But when you're done, the best thing to do is to be done and not go back and forth." That could "blur the lines" between work life and home life. "That will drive you crazy," he said. "So, having set times, even if those times aren't regular, is going to be very helpful." Also, be proactive with work time by scheduling a "things to do" list appropriately and allowing time for rest.

Set Up 'Away' and 'Snooze' Capabilities

Set the standard for your team and do not be afraid to use the "snooze" and "away" functions to establish boundaries. This will allow your team and or clients to keep business hours unless an emergency comes up. You can also turn off your business phone at certain hours and create exclusive time for work that does not interfere with private life.

Take Time Off

Many workers have not taken vacation time in the past year of COVID. Of those that did, 43% said they worked or planned to work while on vacation and 59% checked or planned to check work emails and communications while on vacation, according to a December 2020 IPX 1031 survey. Zeornes says it's hard for agents to "turn off the phone" for a client. "But I think clients are getting better and more comfortable communicating in different ways." Time off is essential. "I've heard of agencies and even larger companies realizing how much time is being invested by the employees," he said. "And so they actually have days off. They say, 'OK, this coming Friday, everybody's off.' A little holiday."

Focus on Things That Really Matter

Planning is important — especially when it comes to carving out time to focus on those strategic issues that are critical to your business but easily pushed aside in favor of tackling all the other little things that pop up every day. Make a point to create specific times each week to think about strategy, Zeornes says. One that has helped Zeornes' own sales team is to schedule the actual work. "Identify the five or six hours that you're going to plan for outbound phone calls because if you don't set that time aside, you're not going to do it and you're not going to generate new business." IJ

Dave Zeornes, Aon Edge Insurance

Why Working at Home Brought New Risks for Agencies, Clients

In some recent Academy of Insurance classes, I've been asking people about their working situation. Most of the people I've been talking to transitioned for a while to the work from home space, and many are still there at least part-time.

By Patrick Wraight

So how did that happen?

For many of these people, it happened the way it happened for you. The decision was made to shut down businesses, offices, restaurants, etc. To keep their business going, and despite not wanting to do it, most employers figured out how to make working from home possible for their team.

Consider the change in risk for companies that suddenly moved all of their people to the home office.

Property Risk Changes

The obvious change in property risk is in the distribution of business personal property. Many employees of the insurance company that we're thinking about had business personal property on their desks. The property didn't go anywhere because their job descriptions didn't anticipate the need for business personal property that could go anywhere else.

Most team members have a desk that's connected to the cubicle where they work. There is a chair and maybe a filing cabinet, or other drawer space. They have a phone on their desk and their desktop computer, both of which were not meant to leave that space until the employee left, and even then, the IT department would probably reformat the hard drive and desk phone remotely from wherever IT is.

Now multiply that by hundreds of employees in companies all over the country. That doesn't even account for the personal property that each employee left at their desk because they were planning to come back to the office the next day. Until they couldn't.

That's when the scramble started. The company had to source computers, telephones and other business personal property for its employees to use while at home. Each employer that set up their team to work remotely was suddenly required to decide how they were going to help their team work somewhere else.

They may have had to buy or lease laptop computers. They may have had to bring the computers from the desks to people's homes. They had to create ways for their telephone systems to work remotely. Some may have even sourced office furniture for their employees to use while they were working at home.

We started by talking about an insurance company, but broaden this to any company that suddenly moved its people to a work from home position. Did anyone consider the insurance implications of the extra business personal property? Did anyone consider coverage for business personal property off premises?

Just for context, look at the Property Off-Premises Coverage Extension on the ISO CP 00 10 10 12.

You may extend the insurance provided by this coverage form to apply to your covered property while it is away from the described premises, if it is:
a. Temporarily at a location you do not own, lease or operate;
b. In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
c. At any fair, trade show or exhibition.

The most we will pay for loss or damage under this Extension is $10,000.

We would say that there is likely coverage for the property the employees are using at their homes, but is it enough without endorsing the policy? That depends on how much property they have out there around their city, state or the country. By the way, it is worth noting that many businesses might have an issue with coverage for their buildings if the building suddenly fits the description of a vacant building in the property policy, especially if they haven't returned to their offices since this time last year.

Then as companies start using their buildings again, there may be the issue of the plumbing systems not being able to handle the increased load. There are more faucets running today than six months ago. There are more toilets running than there were six months ago.
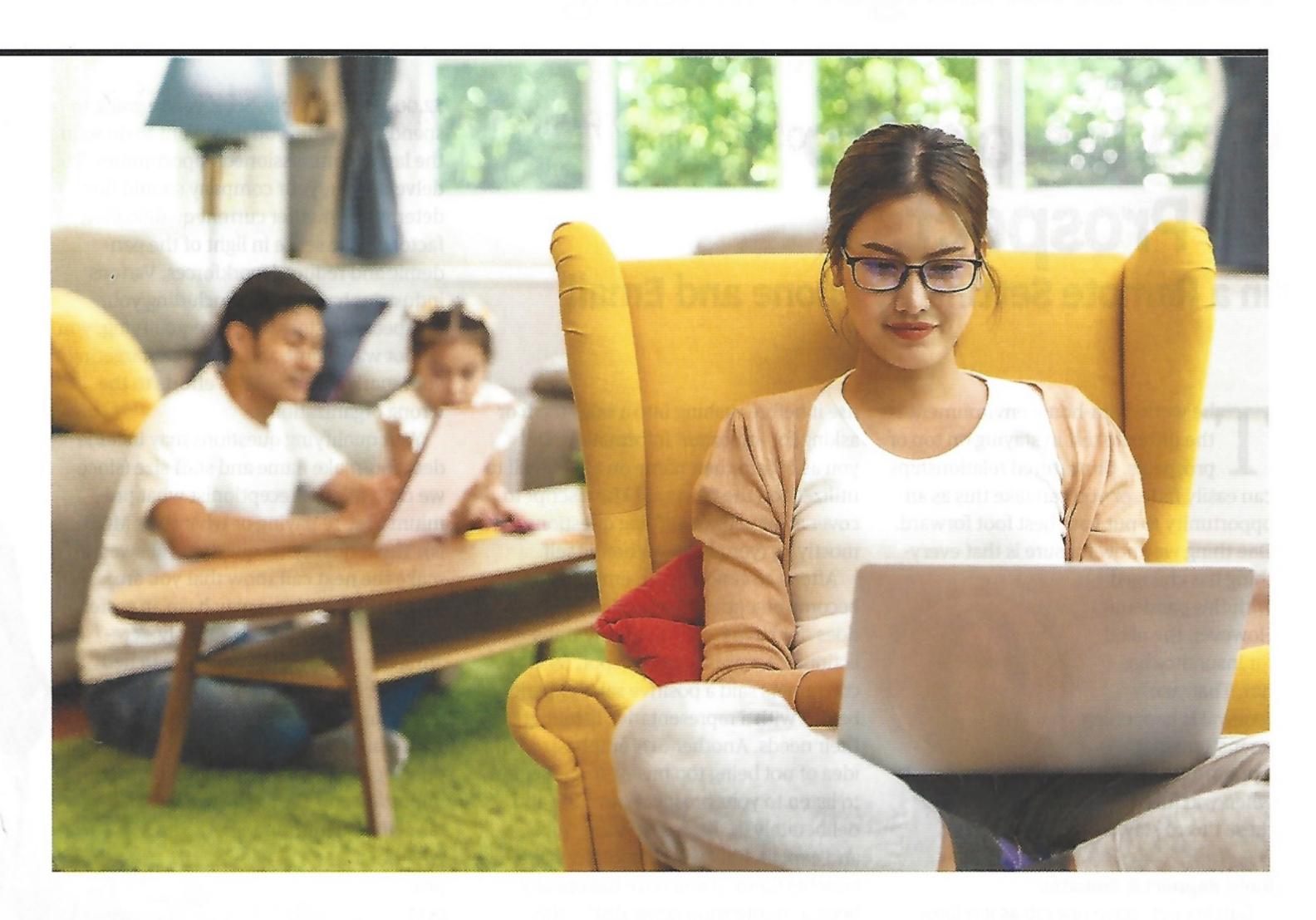
Liability Risk Changes

For many businesses, the liability risks have been reduced in one way. There aren't nearly as many people coming to the business, making the premises liability almost nothing, at least for now. Yet, there are other liability exposures that are going to change, and when they do, coverage may not respond the way we would think.

Other businesses that normally have a fleet of vehicles on the road found a reduced liability risk, too. One way that they have reduced their auto liability risk is that in some areas, they didn't drive as much. While liability often arises out of the ownership, maintenance, use or entrustment of autos, that is normally in the context of the vehicles moving down the road to somewhere.

For a time and in certain parts of the country, there were fewer cars on the road, making it less likely that business vehicles would have an accident and lowering the risk of auto liability.

In a work from home environment, one liability exposure that became cloudier is the risk of employee injury. An employee working in their own home environment complicates what happens next if they are hurt. It makes it very difficult to show that they hurt themselves because they were doing something home related or work related.

If an employee is walking down the hall at work and they are injured, it's easy to discover whether their injury is compensable under workers' compensation. But when they are at home, walking down the hall, that is a whole different thing. Was the employee

walking down the hall and working or walking down the hall collecting laundry?

One last liability related thought: How many businesses thought through the internet needs of their employees when they sent them home to work?

How many businesses thought specifically about their employees' internet security when they went home?

Did they create virtual private networks?

Did they make sure that they briefed their teams on how to use internet security that would work with their systems?

Did they help them understand what phishing attacks might look like when you don't have someone right there to ask about an email?

Employment Risk Changes

Working from home has been a struggle for many people. Not only are some people just not as efficient or as effective at home because they like and need an office environment. Some people can't concentrate without the buzz of the office. Some people can't set aside the fact that there's a pile of laundry on the bed.

On top of that, at the same time that workers went home for work, their children went home for school. So that created another issue for employees.

They found themselves splitting their time between their own work and helping their children work. Parents found themselves acting as parent, teacher, employee, tech support and a host of other duties at once. These duties would often conflict as schools attempted to have children working remotely at the same time that their parents were working. If the home had an office, it didn't have two or more of them.

What does all of this have to do with employment risk? Work still demands to be done, and when these demands began to pull people in multiple directions, their employment status would come into question. It might be marginal employees that couldn't handle the requirements of working from home. It might be that companies looked for reasons to release employees and used

their inability to get their work done on time because of these conflicts as a reason.

Don't forget the issues that came up as employers started to recall their workforce back to the office. With employees that feared the virus finding them at work and other employees that just liked working from home, the risk of there being an employment related issue is real.

Working from home has brought with it many additional risks for the businesses that sent their teams home to work, and those risks did not just go away when they recalled them to the office. IJ

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