

# THE SHIFT TO FULL-TIME VIRTUAL EMPLOYMENT IN THE FACE OF COVID-19



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In these unprecedented times of the COVID-19 pandemic, underwriters all over the world have had to change their working environments in compliance with their respective countries' shutdown orders. To find out what the effects have been on the work, processes and psyche of underwriters due to the changes brought about by COVID-19, *ON THE RISK* asked underwriters to share their current experiences and insights as they continue to do their work during the shutdown.

We wanted to know if there were any tips, advice and/or effective strategies from their virtual employment experience that underwriters could recommend to their colleagues and friends. Phone interviews with these underwriters did reveal many effective coping strategies and insights that seemed to work well for them to stay productive and energized. These strategies and insights are shared in the following interviews.

*Terri Huber, FALU, FLMI, PCS, Senior Underwriting Consultant, RGA, US*

Terri had been working from her home in Iowa for several years for RGA and prior to that for another company. Her work schedule was not changed so there was nothing to adjust. However, many of her team members had been working in RGA's St. Louis headquarters, and full-time remote work became a new experience for them. To sustain their connection as a team, the underwriting group at RGA hold Zoom meetings to share their personal experiences with each other and lift spirits.

There are theme days, such as "crazy hat," "crazy sock" and "crazy hair," where team members shared pictures of themselves depicting the specific theme. The day of *OTR's* interview with Terri happened to be "Tropical Thursday," when underwriters put on their

**Executive Summary** *With the recent COVID-19 pandemic, the lives of underwriters around the world have been affected as never before. ON THE RISK went looking for how underwriters are adapting to these changes and if they had any thoughts they would share. We hope you find this helpful as we continue to adapt to the "new normal."*

most colorful tropical shirt and shared pictures of the beach and sunsets with each other.

Another group activity is the sharing of recipes contributed by each underwriter. The underwriting department is putting together a cookbook and printing it off so each underwriter can have a copy of their *COVID-19 Underwriting Cookbook*. For Terri, sharing, especially during a time like this, is a good way for people to connect. According to her, "Activities like this bring us together as a team and make us stronger."

To be successful as a remote worker, a habit Terri had to break was sitting still at her desk for hours on end. She gets up from her desk several times a day to stretch and do some sort of exercise or physical activity. Such breaks are necessary to keep her focused, energized and productive.

Terri keeps on top of what she needs to do by keeping a weekly prioritized to-do list of both personal and work tasks. Having a list helps accomplish the things that need to be done and brings a feeling of accomplishment each time a goal is completed and checked off the list. Terri feels she may not always get everything on her to-do list done, but then she knows what she needs to get done the following week and can prioritize accordingly.

To Terri, remote work can be both a blessing and a curse. It's easy to sign-on early and work late, especially when you're at home. Too much work can be unhealthy and counterproductive. It's important to find balance, be resilient and recharge yourself so your best work is done consistently. Everyone has a different balance and different method of recharging their mind and body. We all need to find this balance for ourselves and do what we need to live life well. An inspiring quote for Terri is this: "When life gives you Monday, dip it in glitter and sparkle all day!"

*Hilary Henly, Chartered Insurer/FCII (DLDU/DLDC), Head of Underwriting Ireland, and Director, Divisional Underwriting Research, RGA, Ireland*  
Hilary is the Director of Divisional Underwriting Research and is located in County Wicklow, Ireland. She had already been working from home 4 days a week. The change for her was not as great as it has been for others. As a single parent of a 6-year-old and an 8-year-old, Hilary found her biggest challenge is trying to home-school her children while getting her full-time job done each day. She sits down with her children at the kitchen table to oversee their school work and activities consistently throughout the day, making sure they are involved in their school routine from 10 am to 4 pm every day, Monday through Friday.

To Hilary, having discipline is important to keep things normal. She sees that other parents are in the same challenging position she is in, having to work full-time while having to mind and teach children. What she does is take breaks with her children to get out of the house at the end of the day. This helps with the routine, keeping herself and kids organized and sane. Maintaining regular hours that are consistent, with working during work hours and staying off-duty during hours normally spent at home, keeps the important line between work and home intact.

During the workweek, Hilary gets up every morning as if she is going to the office and does not break that habit for staying on the same timetable and routine. She still keeps her weekends as real weekends, shutting her laptop down on Friday evening and not looking at it again until Monday morning. Helping her kids do a school project, such as building a tinfoil replica of a space helmet, gives Hilary a much-needed mental break from work. Hilary lives on a farm in a rural area. She and the children take care of their animals and take walks in the nearby woods for miles.

Another practice is keeping in mind the timelines for accomplishing tasks that need to be done, keeping track, and gladly checking off each task as it is done. The ability to finish certain tasks at their intended

times is important to meet desired goals, demonstrate achievement and stay focused on results.

Weekly meetings on Zoom with her office colleagues involve a 30-minute chat over coffee, where everybody can see each other. For Hilary, seeing her colleagues on video lets her know how everybody is doing, as they catch up socially in this setting. Showing photos of themselves as children, sharing family recipes, and providing mystery photos taken through a keyhole to guess the object photographed are all group activities that provide touchpoints to make working under these conditions easier.

Hilary finds that there needs to be a balance between the amount of time spent on video meetings and the amount of time spent on getting the work done. She advises balancing the numbers of meetings for social contact purposes only, because they tend to displace and/or interrupt time that is necessary to accomplish the work. To Hilary, there needs to be a distinction between a meeting held because there is a need for it, and a meeting held "just because."

*Georgetta Bolleter, ALMI, ACS, Account Executive, MIB, US*

Georgetta has been working remotely since 2005, so there has not been much of a change to her workspace during the COVID-19 move to a virtual workplace environment. The biggest impact to her work is the loss of travel and in-person networking sessions that allow her to connect to her members. If you know Georgetta, you know she is all about relationship building with her members and peers in the industry. She cannot wait for the day when she can safely travel and see everyone again! The first few weeks required patience and a newfound understanding and appreciation for the technical challenges from both Georgetta and her co-workers, as they all shifted from an in-office workspace to a home-office environment. MIB has been very supportive during the transition and made the shift as seamless as possible.

Georgetta suggests treating each morning during the workweek just as if you were going into the office. Resist the temptation to stay in your pajamas, no matter how comfortable they may be. Try (keyword: "try") to stay as close as possible to your regular work schedule, as if you are in the office. However, do not forget to set aside regular breaks for yourself. Set those reminders for a lunch break, coffee break(s), and perhaps a quick 15 minutes around the block for some fresh air. Even though the usual coffee break conversations are not happening around the office coffeepot does not mean you cannot take a quick 5 minutes and call to check in on a co-worker. It is a

strange time for everyone and a comforting voice can go a very long way.

Georgetta reminds everyone it is OK to not be OK every single minute of every day. These are very tough, scary and uncertain times. We face so many unknowns, but the key is that we are facing these times together. Take the time to call co-workers, family and friends to check on them. Take advantage of the virtual opportunities for a meeting, happy hour or coffee break. Hug your kiddos and spouses and even the dog! Together we will get through this, and we will be all the stronger. Remember, the key is to stay connected!

*Gary L. Miles, FALU, Regional Chief Underwriting Officer (Life), AXA China Region Insurance Company Limited, Hong Kong*

Gary said that in Hong Kong, the restaurants practice social distancing while the bars have been closed. The protests had hindered the economy for several months earlier this year, and all direct insurance companies in Hong Kong were feeling the effect. While working from home 1 day a week was an option for his office, since COVID-19, working from home is now the norm for most of the employees. Those who do come to work must wear a mask, and it's strongly recommended to keep meeting size to a minimum.

Gary misses the social interactions with his work colleagues. Being confined at home gets old quickly so he is glad to go to the office when he can. The biggest change has been the move to work from home, where Skype is now the main tool used to communicate with co-workers. To Gary, nothing has changed about his job specifically, which he can do from his home. However, a meeting in person has so much more to offer and appreciate than a virtual meeting.

Gary's typical work hours are from 7:30 am to 5:30 pm. He is keeping these hours because they are the most productive for him; he has no habits to break or establish in his schedule. To Gary, working from home should not become a way of life, even though COVID-19 has caused more people to work from home. To be productive during this virus, he believes people should go into the office at least twice a week to meet with people.

Gary tries to avoid distractions like television, but he says he eats much healthier at home than when he is at work. Working from home is also less tiring than working in the office, but that is to be expected as his home workstation is his couch. Gary is passionate about cycling. He has an indoor virtual trainer he uses regularly after he is done with his workday.

Gary believes it's important to have a life outside work and make sure that the work-life balance is organized and planned.

*Chris Regione, ChFC, CLU, FALU, FLMI, MBA, AVP, Chief Underwriter, Sammons Financial, US*

Chris has been working full time from home remotely for years. For him, the biggest change the shutdown has brought is the more extensive use of webcams and video services instead of phone conferences for meetings. Meetings with video are more fun; presentations by vendors and marketers are now done via video-conference. Different services such as GoToMeeting and Webex are used, depending on the type of group meeting desired.

One habit Chris has broken during the shutdown is making sure he separates his work life from his home life. Chris has two teenage boys at home. When Dad has the door to his home office shut and is working, the boys know they can't come in to interrupt until the workday is done. This helps to make the separation between work and home happen more easily.

It is easy to get distracted at home, especially when the spouse and kids are around. To keep the distractions to a minimum, everybody has to really understand what the right mindset is to make things work. Do not let home chores blend into work time. Chris advises to keep your personal laptop and phone away from your home office and not use them until work is done for the day. Whatever distracts you from work, take them out of your home office workspace or mitigate them somehow. Do not let distractions take you away from what you need to get done.

As the chief underwriter, Chris is responsible for five people directly reporting to him, the underwriting department philosophy, technical training and strategy for the department. What has changed for him is more communication is necessary in the remote world. There is a fine balance in deciding if a short email would be more effective in taking care of an issue than a big team meeting. Technology does help Chris when working one-on-one with his team. It helps him to be available and accessible when his people need him for everything, ranging from empathy to help with system issues.

Chris believes if you are not proactive or don't follow through with checking on your people, they will feel disengaged. It's important to acknowledge people and their contributions, since at this time we cannot have special meetings for recognizing people and the valuable work they do.

On his desk for inspiration Chris has a Vince Lombardi bobblehead because he is a big Green Bay Packers fan. One of Chris's favorite Lombardi quotes is: "Perfection is not attainable, but if we chase perfection, we can catch excellence."

*Sophie Clément, BSW, FALU, FLMI, RHU, Assistant Vice President, Business Development, SCOR Life Canada*

For the last 2 years, Sophie was spending about 3 days per week in the office with a great deal of traveling to visit with clients. Her commute to the office is an hour each way. Now she is home working full-time. Her biggest change is the lack of a commute, which traditionally added 2 hours of time to her workday.

A new challenge she is experiencing from the shutdown includes Sophie's two daughters, ages 16 and 18, at home along with her husband 100% of the time. The 18-year-old has a job she has to do remotely from home. Sophie's husband works for a rival reinsurer. They both have to work in a way that keeps all of their communications completely private from each other. To do this, Sophie works in a downstairs room and her husband works upstairs, with doors kept closed to make sure nothing is seen or overheard. This took some adjustment, as Sophie's husband had been working full-time at his office.

A good thing Sophie sees with these changes is more closeness with her family, and the increased opportunities for exercise she did not have previously because of her long commute to work. Now she can take long walks with her daughters and the dog before dinner to socialize and relax.

Sophie's biggest challenge as a self-admitted procrastinator was addressed by establishing a regular routine every day. Every morning, she showers, gets dressed, and even puts on make-up as if she were going to the office. She sits at her desk every morning at the same time with her coffee and starts working right away. One big recommendation Sophie has is to make sure you take care of yourself; otherwise, you may start feeling depressed and suffer from a lack of motivation and energy.

With other people working at the same time in her home, Sophie advises, ideally, a separate office or workspace should be used by each person. She would not recommend working at the kitchen table, because it's a common room for everyone in the household and, thus, a source of major distraction. That pile of dirty dishes might get to you!

Sophie finds being in management requires her to be a self-starter. As someone who works closely with her teammates on underwriting and product development for living benefits, it is important for her to stay on track to get things done; otherwise, it is easy to start feeling overwhelmed and stressed. Sophie works with a team that is usually very close, and she finds that she has been able to connect with her team as much, if not more, easily now than before the shutdown. She can communicate with people easily on Skype or MS Teams.

Every Thursday at 4 pm, the entire Canadian team socializes together in an online happy hour. Everybody takes a turn sharing their experiences and talking about their week. Some show live images of their suburban backyard and pool; some in more rural areas even show their chickens. Sophie enjoys these times for personal connection.

*Philippe Aussel, Director, Life Underwriting, SCOR Life Canada*

Philippe has been in the industry for almost 43 years, working exclusively from the office until about 2012, when technology allowed him to easily work from outside the office (from home, on the road, etc.) and connect remotely. It is a 90-minute commute one way to the office, which means he has a 3-hour commute every day he goes to the office. For the last 2 years, Philippe has been working mostly from the convenience of home, as the technology to support remote work has continually improved virtual networking and services.

SCOR was an early responder to the COVID-19 pandemic, because it became aware of the emergency with closure of its offices in Asia. After SCOR's offices closed in China early in January 2020, all SCOR offices globally closed in early March. As SCOR Canada was already used to having remote work and meetings via video-conference, the shift to remote work was easier to do, as SCOR Canada was already "ahead of the pack."

Philippe did recognize some people who had been working full time in the office may be affected by feelings of isolation after the shutdown, but he was used to seeing people on Skype and had been working with them that way for years. "We were keeping busy as ever, the systems were working well, there was really no adjustment by anyone on the business side to the change, thanks to a tremendous IT support team."

To be more efficient remotely, Philippe always has the same setup and arrangement of hardware and software at home on his laptop as he does on his office

workstation. He has always been a sort of nomad; he could work the same way from anywhere, whether it is the office, home, hotel or airports.

One habit Philippe had to break was any reliance on hard copies and paper printouts. Going electronic to enable remote work anywhere means everything must be stored in an electronic format. Printing something on paper and putting it into a binder no longer makes sense. SCOR Canada has a process where electronic documents produced are put into a common reference source online that everyone can access. Philippe still has to watch himself to not print out documents reflexively.

Philippe works on large and jumbo cases in a team of other senior underwriters. In general, Philippe's team operates as autonomous professionals, where everybody manages their own time in the best way that suits them. Each person is accountable and responsible for their productivity and do so even in this unusual situation of shutdown. "At the reinsurance level we are all experienced professionals, and there are very few reasons now to micromanage the work. If any one person needs help to cover the work on one day, such as someone who has to take a few hours to handle a school issue with a child, that flexibility is available and well supported. The next day that person may have the ability to take on work someone else is not able to do for a few hours." Philippe finds that flexibility and cooperation with getting the work done are essential for succeeding during the shutdown. Being able to be autonomous is a critical skill that has made the COVID-19 shutdown for these people familiar and not unusual.

*Michael Maunder, Underwriting Client Solutions, Individual Reinsurance, Munich Re, Canada*

Michael misses the office. He lives only a 10-minute walk away from the office where he had been working every day before the shutdown. Now, he is confined full-time in a small condominium apartment with his girlfriend who is an ICU nurse. Because she works in close proximity with COVID-19 patients, they have been especially cognizant of the isolation guidelines, and have remained home for most of the pandemic.

In Toronto there has been a great deal of public discussion about how to handle COVID-19, with major corporations asked to work from home until September, after which people can go back to work in gradual phases of increasing numbers of people. Michael finds that the open-area concept implemented across many offices as a means to collaborate more easily will be reversed in favor of the "old guard," i.e., cubicles, personal offices, fixed workstations, etc. The

elevator, once regarded as an opportunity to engage with colleagues, now becomes a dreaded "germ box".

For Michael, the biggest change for him has been not working side-by-side with colleagues, clients and service providers. He does business development, which means he sets up new ways for Munich Re to improve its business with solutions for the future of the business. Michael's work typically involves face-to-face meetings with many different people over coffee, at restaurants, at client and vendor sites, and in meeting rooms with a white board. All of this has changed with the shutdown, losing that in-person touch remote contact cannot really replace. When meeting with people directly, one can have spontaneous conversations and read body language that provides critical insight during communicating, which a video cannot provide. To make up for this lack of direct, in-person communication face-to-face, Michael finds he needs to be on the phone for 8 to 9 hours each day, which can be challenging and taxing.

One habit Michael had to break was overspending time on work without any breaks. Unlike the office, where there are constant interruptions due to interactions with other people, there are no such natural breaks at home. He had to learn to take breaks and get up from his desk at various times, instead of getting comfortable at his desk for many hours and going way past the end of the usual workday. Another habit to break is snacking. It is easy to snack when food is readily available – those chips and pizza can disappear very easily when they are right there in front of you.

Michael advises that when working from home, you need to establish firm breakpoints during the day, times when you can reset your mental clock. When you are focused on your work without mental breaks, the 9-to-5 workday can come and go as a blur. It is much better for your mental health to take personal time during the day as breaks, taking time to leave your desk for lunch or to take a quick 10-minute walk outside.

There are different distractions involved with working from home than in the office. Michael has noticed that many times on phone calls he will hear background noise from children and/or pets. Everybody is trying to keep such distractions minimized by being flexible with the needs of those with children, such as working with parents at times after their children have gone to bed. As a nurse, Michael's girlfriend has a different schedule than Michael, and they work together to schedule their lives so both can be productive in a very small living space with as few distractions as possible.

Michael manages about five to seven business development projects with different people on each project team. Before the shutdown, it was easy to walk over to people at their workstations and have a quick, meaningful chat about a project. Now that there is no spontaneity or easy access to people and their attention, Michael finds he has to schedule time to be on the phone with the people on his project teams to try to accomplish the same kind of communication, which is far more cumbersome and takes much more time than was possible when everybody was in the office together.

To Michael, technology suffices for certain kinds of work. When it comes to being spontaneously collaborative and coming up with ideas to be shared on a whiteboard, it takes much more effort to accomplish. Bringing ideas together to mold into something new remotely is a huge learning curve. A virtual whiteboard is not as much fun as doing it together with everybody in the same room.

What has worked for everyone is having patience and being flexible with time and attention. Michael has found himself in phone meetings at 9 pm, because that's often when the children of his colleagues are asleep. At first, accommodating everyone's schedule and personal needs was a huge deal, but now everyone is used to being flexible with calls and texts happening at any time of the day or night. Given that people have to handle both work and home simultaneously with the shutdown, trying to fit work only into a 8-to-5 context doesn't quite succeed. Everyone is working hard and managing their work-life balance as effectively as they can.

At his home workstation, Michael has a daily source of funny jokes, tips and quotes from his "Life Hacks" calendar he was able to retrieve from his office before it shut down. Maintaining a good sense of humor has helped him cope during this unprecedented time.



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