



Working Remotely — Winners and Losers

By Susan Preston

With COVID-19 many companies are rushing to embrace the idea of having their people work remotely. If this becomes the new norm, it is important to analyze who will win, who will lose and what the overall result in society will be.

We are sociable creatures. Since the pandemic began in early 2020, most people have sheltered at home and gotten their social interaction from their family. The other main way to get personal interaction while sheltering is on social

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media. Both of these methods have one drawback, in that the viewpoints expressed are limited to people we know and people we chose to be “friends” with. This can make for a very one-sided understanding of what it all means.

A single person living alone without family to shelter with can get even more isolated. Single or not, an office environment provides social interaction with people you don’t necessarily choose as contacts. The office environment is a way to help promote diversity in our thinking.

A young adult coming out of high school, junior college or a four-year university may not have any experience in the business world. No matter what type of insurance we offer, there is a learning curve almost no one gets until they are employed. A person new to insurance would not be able to place orders in California. Our office kept our newest employees on site, as that is the only way they could learn and be productive.

More experienced staff could and did work from home during the pandemic. This created inefficiencies because we were getting different directives and mandates on a daily basis from carriers, departments of insurance, and states. If a remote employee had a question, their only choice was to call or email a fellow employee. This is not as quick or efficient as simply getting up to ask someone in the office.

Being able to talk over a problem was no longer an easy thing to do, since there was no face-to-face interaction.

It is hard to work together as a team without on-site team meetings and a coach present. We have all become proficient at Zoom meetings, but many of us have experienced others on the call being distracted by dogs, kids and other people in the household. If the meeting becomes too large, many people do not speak up. There have always been better discussions during on-site meetings, especially because we can read faces as to who is actively involved in the discussions.

Strategic thinking is often something you learn outside of schools, in my opinion. Many people now grow up focused on a cell phone and do not understand the big picture. Think of it like a map. You can get from point A to point B by following the GPS in your car or on your cell phone, but you do not know what is going on around you. The only way to do that is to read a map, and most people do not do that anymore. People who want to move up in business and be financially successful have to understand the big picture. That will be very difficult to do when working from home. If most people work remotely, you wonder where we will get the leaders of the future. It will be interesting to see if anyone figures out how to mentor people on iPhones.

Insurance is a very conservative industry, and there is not enough diversity in management, as witnessed by



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looking in the press at who gets promotions. If women and minorities are not interacting with top management, it will be even more difficult for them to get noticed. It is

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hard enough to promote yourself when you are interacting in person with managers. It is going to be much harder to stand out over Zoom.

Another issue is the development of a professional image. When working from home, many of us have gotten used to wearing jeans, sweat pants, leggings or pajamas. When offices open up, there will be times where it is important to present a professional look. You can seek to do this on web meetings, but the picture is one-dimensional. It is much harder to understand body language and a person's essential character over the internet.

A person who wants to do the same job their entire career may be a good candidate to work at home. Anyone who wants to learn new jobs, work with mentors and/or move up the corporate ladder will need to be in an office at least part of the time. If mentors can only get together, say, on golf courses, which is traditionally a way of interacting in business, you have to wonder where that will leave those who do not play golf.

As noted above, there are way more losers than winners in a remote work environment. Let us analyze who in fact the winners will be. For one thing, corporate costs will go down if a business has less office space and therefore lower lease payments. If the business is providing employee benefits such as meals, exercise rooms, and on-site office

supplies, all those costs will go down. Businesses therefore come out ahead on the cost factor. On the other side of the aisle, business leaders have to ask themselves where they are going to get leaders of the future and how will they develop them. There are different reports on the effect working remotely has on productivity for some employees. It works for some, but not all people. This is why it is important to have a strategic plan before jumping into a remote working mandate.

The other main winner in a remote working situation is technology people and programs. Those of us who have stock in Zoom and other web-based programs will do well. These programs have been a lifesaver for business during these pandemic times, but we have to ask ourselves if this is all we want for the future. Many of us would have to say no to that. 🤖

Susan Preston is president of Professional Program Insurance Brokerage (PPIB) in Novato, California. PPIB was founded in 1993 as a National Program Manager. Preston has been providing insurance to the permanent cosmetic, tattoo, and beauty industries since that time. Over the years PPIB has developed or managed programs for medispas and laser centers, pyrotechnics, carnivals and circuses, cannabis centers, and medical directors. This has enabled PPIB to be at the forefront of setting up programs for up-and-coming industries across the U.S. Preston works with states and other governing bodies who have desired to set regulations for these fields.

In 2017 Preston was one of 35 people inducted into the first Insurance Industry Hall of Fame. In 2019 Preston was a featured speaker at the Womentalkbiz conference in Northern California where she was "In Conversation" with Julie Zhou, vice president, Facebook. Preston has been recognized as an Elite Woman in Insurance four times including June 2019.

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