

# BIG I

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## NEW YORK

# Independent Agency Approach to Operating During COVID-19

PREPARED BY BIG I NY  
SPRING 2021

**Big I New York surveyed members in April 2021 on how they plan to move forward with agency visits, a hybrid workforce, technology upgrades, and events at that point of the COVID-19 pandemic.**

A similar report was published in June 2020 and is available at [BigINY.org/Coronavirus](https://BigINY.org/Coronavirus).

### Respondent Profile

550 Big I New York Members

#### Breakdown:

Downstate\* IA Leaders

Upstate\*\* IA Leaders

Downstate IA Employees

Upstate IA Employees

\*'Downstate' includes NYC, Long Island, & Hudson Valley (Westchester & Rockland Counties up to just south of Albany).

\*\*'Upstate' includes all other NY regions.

Big I NY represents 1750 New York independent insurance agencies.

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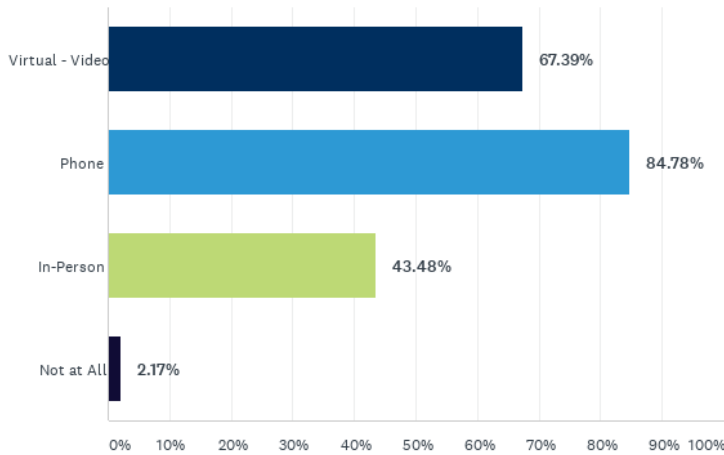
*Results have been rounded for simplicity. Distribution of survey findings requires written permission from Big I NY. Contact Kathy Lawler ([klawler@biginy.org](mailto:klawler@biginy.org)) or Christine Neet ([cneet@biginy.org](mailto:cneet@biginy.org))*

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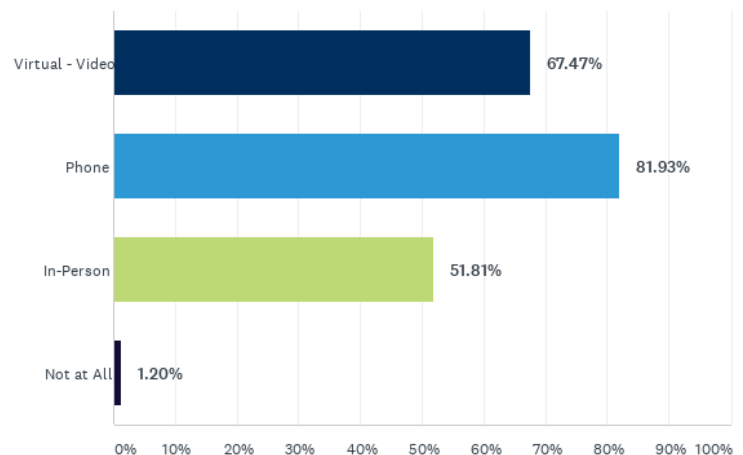
# How do you currently participate in carrier, partner, and customer visits/meetings?

Respondents were instructed to select all that apply.

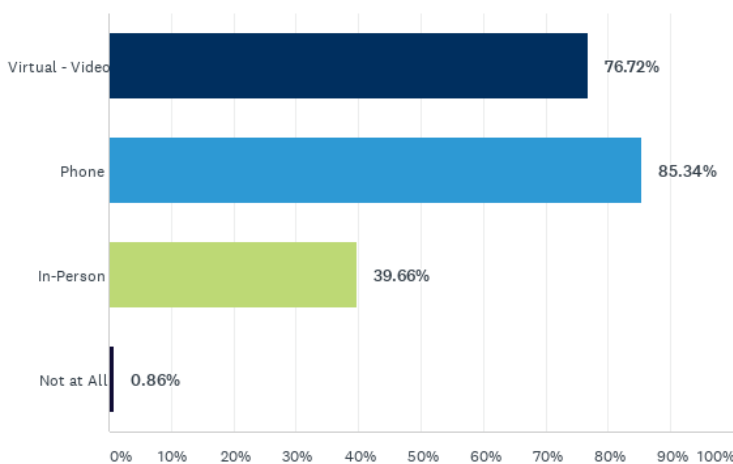
### Agency Leaders - Downstate



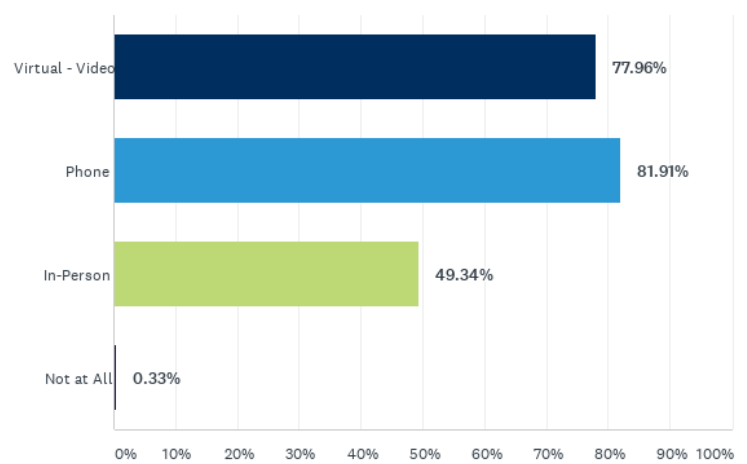
### Agency Leaders - Upstate



### Employees - Downstate

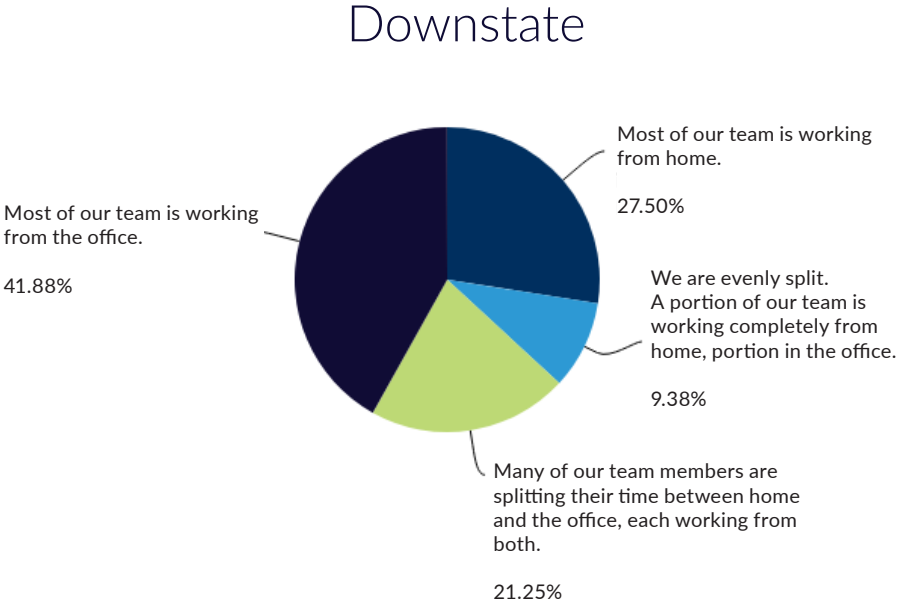
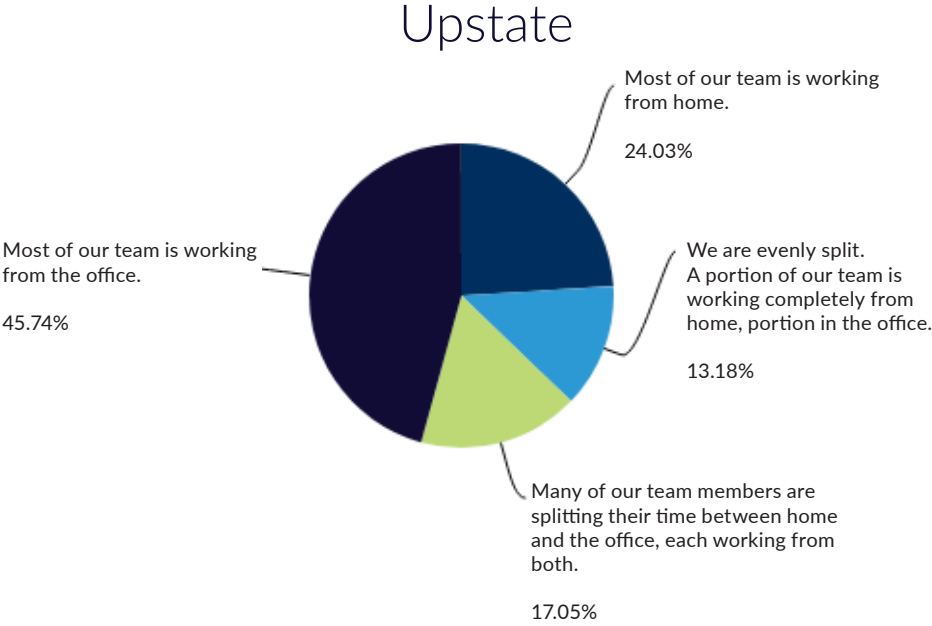


### Employees - Upstate



**Key Takeaways:** The majority of meetings are taking place over the phone, with virtual (video) visits following closely across the board. **There is opportunity to continue virtual visits post-pandemic as a way to reach carriers, partners, and clients, as many are now comfortable with this technology.**

# Are your employees working in the office, remotely, or both?

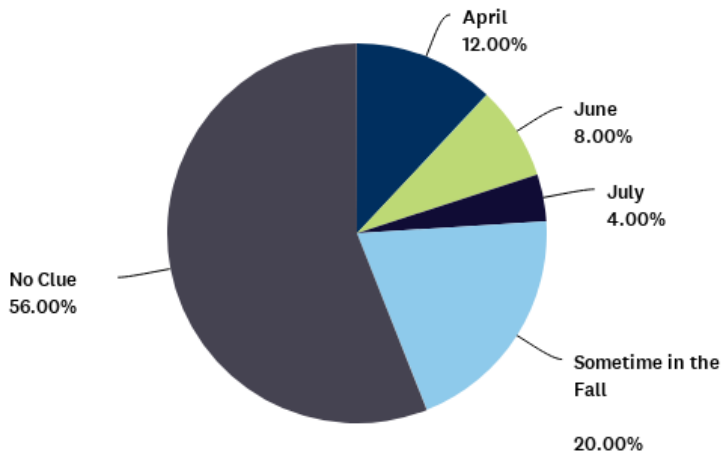


**Key Takeaways:** Most employees, both upstate and downstate, are working from the office, with about a third of respondents reporting employees working from home or hybrid office/home models.

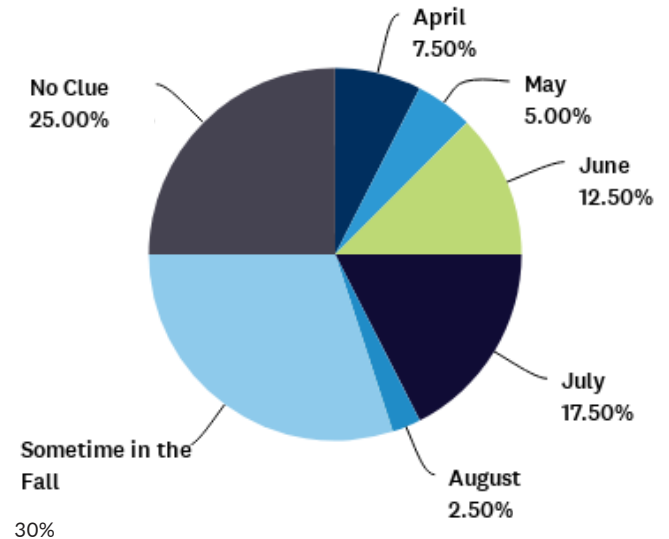
**Hybrid work settings may continue into the indefinite future.**

# If you aren't now, when will your agency allow in-person visits again?

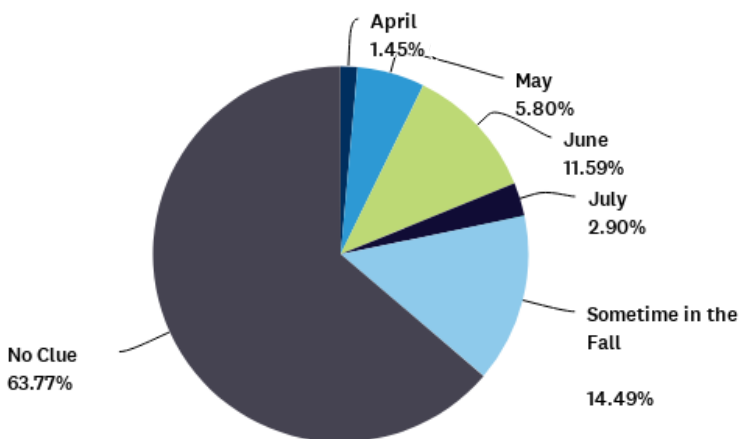
Agency Leaders - Downstate



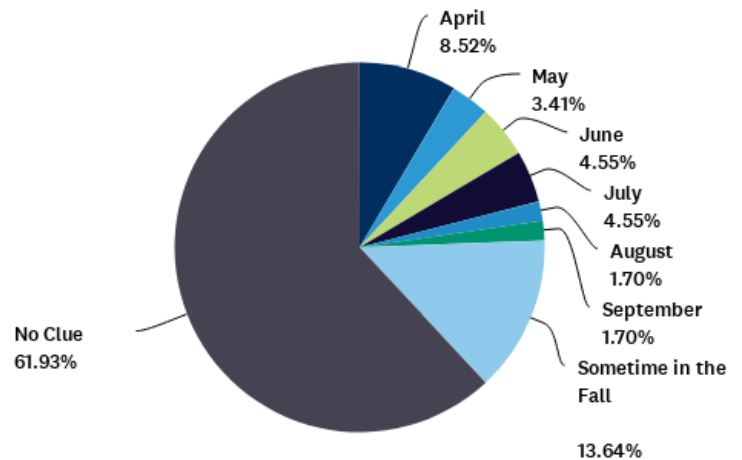
Agency Leaders - Upstate



Employees - Downstate



Employees - Upstate



## Key Takeaways:

Downstate leaders and employees foresee a possibility of allowing in-person visits sometime in the fall (16%), but the majority still don't know when they will resume (62%). Upstate leaders and employees are split on this matter. Leaders only responded that they didn't know when in-person visits would resume at a rate of 25%, with popular options being June (13%), July (18%), and sometime in the fall (30%). Fourteen percent of upstate employees anticipate in-person visits resuming sometime in the fall, but 62% responded that they didn't know.

**Communication between leaders and employees is key.** Keeping employees informed of plans to resume in-person visits will help reduce confusion moving forward.

# What tech have you upgraded because of the pandemic?

*Respondents were instructed to select all that apply.*

## Key Takeaways:

The pandemic pushed agencies to make technology changes that allow their employees to work in a variety of circumstances, as well as make customer communication and payments easier.

More than half of agencies added laptops, and more than a third of agencies upgraded their phone systems during this time.

Ten percent of agencies upgraded their online payment systems, making it easier for customers to pay without mail delays.

**Agencies increased flexibility in how their employees are able to work in a variety of settings, and utilized technology to provide a smooth customer experience.**

Top results:

**52%**  
added **laptops**.

**35%**  
upgraded **phone systems**.

**18%**  
upgraded their **website**.

**16%**  
added **desktop computers**.

**10%**  
upgraded their **online payment systems**.

# When will you be comfortable attending in-person events?

## Downstate

**32%** Once more people have the vaccine? Maybe late summer.

**23%** Now, inside or outside with safety measures, any size.

**16%** Now, inside or outside with safety measures, under 50 people.

**9%** Next Year

**8%** Fall

**6%** Now, if it's outside with safety measures, under 50 people.

**4%** Now, if it's outside with safety measures, any size.

**1%** Winter

## Upstate

**42%** Once more people have the vaccine? Maybe late summer.

**16%** Now, inside or outside with safety measures, any size.

**14%** Next Year

**8%** Now, inside or outside with safety measures, under 50 people.

**8%** Fall

**7%** Now, if it's outside with safety measures, under 50 people.

**3%** Now, if it's outside with safety measures, any size.

**3%** Winter

## Key Takeaway:

Both upstate and downstate, **the majority of leaders and employees will feel the most comfortable attending in-person events when a higher percentage of the population is vaccinated**, perhaps in the fall. However, as long as safety measures are in place, 23% of those downstate and 16% of those upstate are already comfortable with in-person events.

# Support agencies need from Carriers through the reopening phase:

*The following trends were discovered from open-ended responses.*

## **Flexibility & Patience**

Delays with USPS and the DMV are out of agencies' and clients' control. A need for flexibility and patience from carriers was mentioned repeatedly by leaders and employees alike.

## **Communication & Responsiveness**

With many carrier employees working from home, leaders & agency employees expressed difficulty receiving full attention and fast responses from carriers. Agencies need to feel like they are a priority, even when working conditions are not ideal as we continue to navigate this time.

## **Marketing Assistance**

There is a desire for carriers to extend more marketing and advertising assistance to agencies, as well as make materials easy to find and use.

## **Compassion for Client Hardships During COVID**

Multiple respondents want carriers to remember that humanity is at the core of the insurance industry, a notion that may have been lost at times during the pandemic.

***“Each client should be treated as a person, not just a policy number, and with compassion.”***

## **The Path Forward:**

While we have now weathered over one year in the pandemic, the long-term affects and outcome are still uncertain. However, agencies have implemented technology to continue their work, offered flexibility to their employees, and made strides to accommodate clients and improve the client experience. We may see long-term changes in how we view our “office”, whether it be at home, in an office building, or a combination of both. Leaders and employees are starting to take the first steps toward the new normal; the technology put in place during the pandemic allows greater flexibility in what that entails. And finally, as shown by many responses, assisting and advocating for clients during a difficult time is a driving force in the work we do and what we believe, and that is what will propel us forward as an industry in the days ahead.