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The Jacobson Group is the leading provider of human capital solutions to the insurance industry. For nearly four decades, Jacobson has met the needs of its client organizations through three operating divisions: professional recruiting, executive search and interim staffing.

## PULSE OF THE INDUSTRY'S LABOR MARKET

- The total U.S. unemployment rate was reported as 9.6 percent for September 2010, which is flat from August 2010.
- The insurance unemployment rate climbed from 4.9 percent in August 2010 to 5.5 percent in September 2010.
- The insurance industry saw a decrease of 5,700 jobs during the same period.
- However, individuals within the industry saw an overall increase in wages.
- The recent downturn of the health insurance sector has slowed; but with a loss of 1,000 jobs from July to August, it still reported a 1.9 percent decline since August 2009.
- All insurance sectors saw a 12-month decline in payroll. Life reported a 1.8 percent reduction, property/casualty was down 2.8 percent, title insurers were 5.7 percent lower and reinsurers dropped 3.3 percent. The largest category, agents and brokers, decreased 2.1 percent. Claims adjusters fell 8.2 percent and third-party administrators were 2.7 percent lower.
- According to August 2010 data, no insurance sector reported year-over-year growth. However, property/casualty, title and reinsurance all saw modest month-to-month improvements.
- Average weekly earnings for the industry's nonsupervisory positions continued to move in a positive direction. All eight categories reported monthly gains between August 2009 and August 2010. Claims adjusters saw the highest monthly increase, up 7 percent. ▲

*\*Derived from the data released by the U.S. Bureau of Labor Statistics*

### READ "MAKING WORK-AT-HOME WORK FOR YOUR COMPANY" ON PAGE 3 FOR STRATEGIES ON CREATING AN EFFECTIVE WORK-AT-HOME PROGRAM.

- Personality types, work histories and characteristics that indicate work-at-home success
  - Best management styles for work-at-home employees
- Ways to motivate work-at-home employees and ensure they are meeting their metrics
  - How to retain employees who work remotely, while continuing to develop their skills

Click to view The Jacobson Group's webinar  
"Winning Techniques for Managing Work-at-Home Employees."



# INDUSTRY EXECUTIVES ON THE MOVE

Congratulations and best of luck to the following executives who recently took on new challenges within the industry:

- **Lynn Allen**  
*President*  
Molina Healthcare of New Mexico
- **John Ammendola**  
*President of Personal Lines*  
Grange Insurance
- **Brian Baskir**  
*Senior Vice President and Head of Global Consultant Relations*  
ING Investment Management
- **Celia R. Brown**  
*Executive Vice President,  
Group Human Resources Director*  
Willis Group Holdings
- **Mark W. Callahan**  
*Executive Vice President and Chief Actuarial Officer*  
HCC Insurance Holdings, Inc.
- **Tom Dameron**  
*President and General Manager,  
CIGNA HealthCare, Mountain States Region*  
CIGNA Corporation
- **Andrew Dreyfus**  
*President and Chief Executive Officer*  
Blue Cross Blue Shield of Massachusetts
- **Philip Emond**  
*Executive Vice President and Chief Information Officer of CIGNA's U.S. Operations*  
CIGNA Corporation
- **Kenneth J. Fasola**  
*President and Chief Operating Officer*  
HealthMarkets, Inc.
- **David J. Firstenberg**  
*President and Chief Executive Officer*  
Canal Insurance Company
- **Michael Fleischer**  
*E & S Segment Chief Underwriting Officer*  
Argo Group International Holdings, Inc.
- **William M. Gracey**  
*President and Chief Operating Officer*  
BlueCross BlueShield of Tennessee
- **Dan Hanlon**  
*President, Individual Retirement Investor Channel*  
ING
- **Ce Harrison**  
*Chief Financial Officer*  
The Council of Insurance Agents & Brokers
- **Greg Kalinsky**  
*Senior Vice President and Chief Information Officer*  
GEICO
- **John Kessler**  
*Chief Information Officer*  
The Motorists Insurance Group
- **Stephen Macias**  
*Specialty Market President in Northern California*  
Humana, Inc.
- **Shawn Mihal**  
*Vice President and Chief Compliance Officer*  
Transamerica Financial Advisors, Inc.
- **Lisa Morgan**  
*Senior Vice President of  
Middle Market Commercial Insurance*  
The Hartford Financial Services Group, Inc.
- **Andy Napoli**  
*President of Consumer Markets*  
The Hartford Financial Services Group, Inc.
- **Pat O'Brien**  
*Chief Executive Officer*  
Aviva Investors North America, Inc.
- **Uwe Schoberth**  
*Executive Vice President and Head of North America  
Property & Casualty Regional Management*  
XL Insurance
- **Martin J. Sullivan**  
*Deputy Chairman of Willis Group Holdings plc  
and Chairman and Chief Executive Officer  
of Willis Global Solutions*  
Willis Group Holdings
- **Karen C. Tripp**  
*Executive Vice President,  
Marketing and Communications*  
The Hartford Financial Services Group, Inc.
- **Steve White**  
*Chief Actuary*  
Guy Carpenter & Company, LLC
- **Sheree Williams**  
*Senior Vice President and Chief Financial Officer*  
AssuranceAmerica Corporation

# MAKING WORK-AT-HOME WORK FOR YOUR COMPANY

by Jack Johnsey, *Senior Vice President*, The Jacobson Group

**“Work-at-home” or “telecommuting” used to evoke images of people wearing their pajamas and working in front of the television. With more than 17.2 million people reporting that they work occasionally from home, this is no longer the case.**

Numerous studies have found that work-at-home employees have higher morale, increased job satisfaction and save companies money. A study from The Telework Research Network found that for each employee that works from home half of the time, a business can save \$10,000. That, along with increased productivity and reduced absenteeism, provides a significant value proposition for a company. Work-at-home employees also report reduced stress and improved family life – resulting in lower job turnover.

Maybe you already have employees that work at home or maybe you are just starting to warm up to the idea. While there are widespread benefits to a telecommuting program, it also comes with its share of challenges. How can your company adjust to the new age of telecommuting? And how can you ensure success for both the employee and the business?

## **WHAT IS THE IDEAL WORK-AT-HOME SITUATION?**

### *PERSONALITY CHARACTERISTICS*

When considering someone for work-at-home opportunities, ask yourself, “Is this person independent and motivated?” Some people are motivated by the possibility of their boss dropping by at any moment. Work-at-home employees must be dependable and trustworthy, able to monitor their productivity and motivation independently, as well as able to stay organized and on top of their tasks. Other noteworthy characteristics include a low need for social interaction, excellent communication skills and comfort with technology.

### *WORK HISTORY*

Someone who does not perform well in the office will not perform well at home. Telecommuting is a privilege. Work-at-home employees should consistently receive above average performance reviews. They should be knowledgeable about their job responsibilities and the industry in which they work, as well as demonstrate their ability to effectively and independently manage and lead projects.



### *JOB CHARACTERISTICS*

Not all jobs can be accomplished at home. A position that requires a lot of concentration and independence is ideal, while one that requires a great deal of face-to-face interaction is best performed in the office. While it is essential that employees still meet all of their job responsibilities, also consider what the impact on the rest of the company and your clients will be.

## **IS A FORMAL WORK-AT-HOME POLICY NECESSARY?**

It is not enough to merely identify which employees and job functions are best for work-at-home situations. A successful work-at-home program starts with an official work-at-home policy. Without a formal policy, your organization is left open to liabilities ranging from workplace injuries and discrimination lawsuits to the confidentiality of client information. This policy can be broken down into several parts:

### *GUIDELINES AND EXPECTATIONS*

Communicate that telecommuting is a privilege that is earned, not given. With that in mind, make sure standards of selection are uniform and all requests go through the same evaluation procedure. It is important that the entire company culture, especially the executive management level, be supportive of the idea; so be open about telecommuting and address all concerns.

Before an employee begins working from home, expectations and requirements for both the employee and manager should be put in writing. Be sure to discuss short-term versus long-term objectives, as well as individual and team responsibilities. An employee who does not work in the office is still part of the team and company goals.



Standards should include hours available to managers, other employees and clients, and acceptable processes for vacation and sick days. Expectations of when the manager will be available to the employee should also be put in place. Provide work-at-home employees with the same access to training, manuals and technology as on-site employees. Additionally, consider offering specific work-at-home training to the employee and the manager.

In order to guarantee that your work-at-home employees continue to grow within their positions and careers, set clear measurement standards and guidelines for their progress. It is especially important in work-at-home situations to evaluate employees on their performance and output, not where a project was completed or how long it took. Be sure to clearly communicate the consequences of not meeting goals and responsibilities. As a company, it is also important to monitor the ROI of your work-at-home employees.

#### COMMUNICATION

In the world of work-at-home, it is easy to become reliant on email. Get in the habit of discussing more complicated questions over the phone, as well as utilizing chat software such as IM. For face-to-face interaction, Skype or web conferencing can be ideal. Video conference tools are also great for team meetings. Scheduling regular meetings helps ensure ongoing communication, completion of projects, and discussion of obstacles and challenges. Try to organize face-to-face meetings at least once per year.

#### TECHNOLOGY

Require that your work-at-home employees have a designated office space with a laptop or desktop computer, appropriate software, printer, office supplies, high speed internet and some type of voiceover IP software. Work-at-home employees should have access to the same company software, data and files as on-site employees. A server that can be accessed remotely and, of course, access to remote technical support is ideal.

#### SECURITY

One of the biggest concerns companies have with employees working off-site is the security of their and their clients' data. There are many things you can do to ensure that your company data remains secure and confidential. Inform and train your work-at-home employees on regulatory and compliance concerns. Set up passwords that automatically and frequently change; and require the use of a secure server and encryption software. It may be necessary to restrict or prohibit personal use on work computers. For particularly confidential information, configure a computer without print

capabilities. Depending on your business, initial and periodic at-home office visits may be needed.

#### HOW CAN YOU KEEP YOUR WORK-AT-HOME STAFF ENGAGED?

A successful program depends on your ability to keep your work-at-home employees feeling like they are "part of the team." Encourage teamwork and collaboration by mixing and varying project teams. Include work-at-home employees in on-site perks. For example, if you have an employee appreciation lunch, send work-at-home employees a gift card. Encourage employees to attend company outings and parties. If this is not cost effective, consider giving work-at-home employees the day off while on-site employees are enjoying an outing.

Career development is also integral to employee satisfaction. Establish mentors and create a career development plan with each work-at-home employee. Be sure to set dates to visit and evaluate career goals – ideally in person. Encourage employees to take

advantage of local opportunities to expand their skills and knowledge. This can be in the form of continuing education classes, seminars or conferences. Webinars and online courses are also great options.

If you still are not convinced that a work-at-home program is right for your organization, implement a pilot program. It is important to remember that telecommuting and flexible schedules do not work for everyone. Be flexible and open to trial and error; and most importantly, remember that telecommuting not only benefits the employee – it benefits your business. ▲

#### About the Author:

*Jack Johnsey is Senior Vice President of The Jacobson Group, a national human capital solutions firm serving the insurance industry. He would be happy to share his thoughts on best practices for managing work-at-home employees and can be reached at [jjohnsey@jacobsononline.com](mailto:jjohnsey@jacobsononline.com) or (800) 466-1578.*



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"Winning Techniques for Managing  
Work-at-Home Employees."