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## A Time for Resilience

**W**hen I think about our industry and resilience, I think about how responsive we've been to the changes brought about by the COVID-19 pandemic. Like many companies, Ohio National implemented changes to support our associates, financial professionals, and policyholders during this unprecedented time. We quickly and efficiently began working remotely. When it became difficult to obtain paramedical exams, we launched a temporary underwriting program. As a prudent measure in response to the current environment, we built additional liquidity into our investment portfolio. Because of our investment in technology, our eBusiness tools were ready, and many of our financial professionals have adopted them to do business virtually. Finally, to assist our policyholders, we extended grace periods for premium payments.

### **Wake-Up Call**

The pandemic has been a wake-up call that life can change overnight. People are thinking about their mortality and morbidity — and there is an enhanced realization that the public needs our products and services. While more people understand the need, I've also seen too many stories of people collecting money for funerals via crowdfunding, and I think, *if only they had a life insurance policy!* These stories make me ask, "What can we do to help people understand the role that life and disability income insurance can play in their life? How can we better meet the needs of the middle market? How do we convey the many affordable and flexible insurance options available to protect families and businesses?" It starts with financial literacy and education.

Our industry has kept families together, and hopes and dreams alive, for a long time. We make valuable contributions to the U.S. economy and society in general. We must continue to work to enhance our image and take

pride in what we do. Our business serves a noble cause. With the help of our financial professionals, we can be the financial safety net that people desperately need.

We need to leverage every opportunity to spread the word about the value of our products. There's a huge gap in the need for insurance versus the amount owned. Death and disability do not discriminate based on age or socioeconomic status. It's time to reach all markets. Middle- and low-income households need access to affordable protection products. We have solutions that make a difference in the lives of others!

Company leaders must be ambassadors and share our time, talents, and treasures to help educate those in need of valuable and sustainable life and disability income insurance.

### **Tone at the Top**

I am so proud of the resiliency of our team at Ohio National. Our leaders have set the right tone at the top — leading with empathy, care, and concern, and putting the health and safety of our associates and financial professionals first. Our associates have been flexible and agile — they didn't miss a beat after we began working remotely. They immediately began answering calls, processing business, and sending out claims checks.

Our associates and distribution partners have learned a lot about resilience. They've learned to operate differently and effectively in a remote environment and have reinforced our commitment to our policyholders. We must be there when they need us — pandemic or not.

### **The Path Forward**

Consumers need our products now more than ever. As a result, Ohio National plans to continue expanding our distribution footprint. We will operate with a mindset of continuous improvement, and leverage technology to gain efficiencies and reduce unit costs. Providing an excellent



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**We will be intentional about recruiting and retaining women and people of color to our company and our industry.**



customer experience will always be a high priority. Given changing demographics, we will be intentional about recruiting and retaining women and people of color to our company and our industry.

Even when it's safe to return to the office, I expect that 30 to 40 percent of our associates may continue to work remotely. I welcome the opportunity to provide our associates with more flexibility. They have demonstrated an ability to serve our clients effectively and efficiently, from our home office or their home office.

Ohio National cares about all our stakeholders — our community, policyholders, associates, and financial professionals. *Life changes. We'll be there.*® It's our simple, yet powerful tagline. It's our promise to be there for our policyholders, no matter what the environment. It's a promise that our industry as a whole needs to stand by, as we take charge of change and respond with resilience. 🌐

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*A high-level overview of the industry is important for our employees. It's important they go beyond internal training to get a 360° view of the business.*

— Head of HR

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