

WRITTEN STATEMENT OF PROPOSED TESTIMONY:

I was very honored when Congresswoman Beth Van Duyne asked me to participate in this Small Business "National Small Business Week: Celebrating our Main Street Champions"! Thank you Beth. I appreciate all you are doing to pay attention to the Small Business Owner and to try to understand the challenges we face.

I am a co-owner of Shaw Insurance Agency, a family agency started in 1981 by my father, who was a Nuclear Physicist for General Dynamics for many years, however, after opening up a Real Estate office, his main passion was Real Estate, not Insurance! My husband Howard and I purchased the agency in 2000 where it was just one carrier and only wrote home! Prior to that, my background had been in the Title business and selling Real Estate. Howard owned a contracting company for 17 years and then sold Real Estate as well. When the opportunity came up to purchase the agency, we jumped on it! Growing up in an entrepreneurial family as well as being a small business owner as a Realtor, we knew from day 1 that we did not want to try to be everything to everyone and that most importantly we understood that *all business is not good business*. We only wanted to carry "A" rated carriers and began to build Shaw Insurance growing from the 1 home carrier only to now having a Personal Lines Department and Commercial Department with over 60 Carriers in house to serve our clients.

Although Howard and I had never owned an Insurance Agency before, we knew people, we knew, and lived our values, knew how to market ourselves and most importantly, we knew what we wanted the agency culture to look and feel like. We have a total of 9 in the agency and we work hard to serve our clients well.

March 2020 came and the way of doing business around the country changed in an instant. While some states were certainly hit harder than others, it was the small businesses in each community that bore the brunt of the shutdowns. Small business doesn't have those same deep pockets. They can't afford to keep the staff and the electricity, so they must choose in sometimes flailing attempts to save their business.

We were fortunate in that I felt very strongly from the beginning that we were not going remote if possible. I knew from human nature that we need people and routine, but especially in times where fear is the presiding factor. Fear of the unknown is hard and certainly none of us expected this to last for as long as it did. We are still dealing with it, although I believe strongly that not only Texas, but our North Texas area in particular fared better than the majority of the country did. Decisions had to be made not only about my business but as Chairman of the HEB Chamber of Commerce, we had to make decisions that affected the Chamber as well as all its members. How can we continue to support them became the question that the Chamber President and I discussed daily, usually multiple times each day. We made hard choices, but our mission was to support our small businesses and we did so in many different ways.

So, Shaw Insurance remained open during the Pandemic in its entirety. We made changes in our way of doing business such as closing the lobby to walk in salespeople, delivery people and even our clients. All deliveries were made on the side door where the person opening the door had to be masked and then have delivery person put the package on the table, thereby reducing the chance of our agents picking up something that could have been contaminated. Temperature checks were required daily when arriving for work and we had a form by the back door for each agent to record as they took their temperature. That went on for months. We had a local company come in multiple times to fog the office to kill any possible airborne particles that could contain airborne germs. We wiped down and continue still wiping down all touchpoints 3 x day to maintain top cleanliness and reduce the risk of spreading germs. When clients did come in, it was by appointment only and our receptionist would take them directly to the Sales Office and the one agent would come in to meet, both wearing masks. Afterwards, the area was cleaned thoroughly.

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At the beginning when the kids didn't come back from Spring Break, we had every agent bring in their laptop so we could get them set up for remote in worst case scenario. We ended up having 2 agents that needed to work from home in the morning to help their child do remote learning for school. At noon, they would head to the office to finish out the day. We did that through the end of the school year. When it came time for school to start again, we noticed our two agents were getting stressed and did not want to have to work from home again. Howard and I decided to offer to them to bring the girls here to the office. We have extra office space, and the girls would be able to have their own space for school. This time school was not going to be only until noon, but all day. When we offered this option to our staff, you could see the relief on their faces! We had school that way for 6 weeks and it worked great for everyone.

During all this time, I saw people spiraling emotionally and physically from the stress. The kids have been hit so hard literally not having school for over a year. The emotional toil was what Howard and I wanted to avoid from the beginning and we have all talked about it. Our staff feels the same – that we avoided what so many others went through. Yes, it was tough, but we continued to work regular hours and to maintain a sense of normalcy. Our insureds needed us and we were there for them. More importantly, our staff knew we valued them and did what we could to take care of them physically and emotionally. We did not cut hours or pay and maintained full staff during this time.

While we are not all the way through this Pandemic and things continue to change. We as small business owners must learn to cope and be willing and ready to change when necessary. Lessons learned along the way, but overall caring and dealing with our clients and our staff with compassion has allowed us to still grow during this time when many businesses closed their doors.

Thank you for allowing me to share our story.