



**Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.**



**New Normal. Again.**

Humans are creatures of habit. For well over a year, people re-adjusted their lives. For many, they lost a stressful work commute, stressful office dynamics, a lack of work/life balance and so much more. When people talk about life before the virus, their recollections are often sentimental: about the “good old days”; about what we miss. Although most of us look forward to the end of the constraints and inconveniences, deep inside there are probably a few things you dread about going back to normal life.



**Post-Pandemic**

To choose-your-own-adventure or choose-your-own-lack-of-adventure scenario is one that more Americans will start facing again soon. Their answer will indicate which of the two competing post-pandemic impulses they feel more strongly. Introverts and extroverts alike may feel torn between taking advantage of their regained freedom or preserving some of the quiet of pandemic life.



**Panic Buying**

During an international crisis, such as the COVID-19 pandemic, the definition of panic buying becomes complex. Media headlines and word-of-mouth warnings of shortages spur the public to take more frequent shopping trips and leads the propensity to “pad” the home with a few extra essentials. There are reasons that suggest that far from hoarding or impulse shopping, panic buying during the early days of the Covid-19 pandemic was a rational response to a terrifying situation. Then why are shoppers panic buying now? The first reason is that panic buying is a reflexive response to bad news. The second reason is even more insidious: the impulse to [herd](#). Shoppers are panic buying in response to observing others' panic buying through social and news media.



**What About Cryptocurrency?**

Cryptocurrency is a form of payment that can be exchanged online for goods and services. Many companies have issued their own currencies, often called tokens, and these can be traded specifically for the good or service that the company provides. Think of them as you would arcade tokens or casino chips. You'll need to exchange real currency for the cryptocurrency to access the good or service.

Electronic versions of currency already predominate most countries' financial systems. In the U.S., for instance, the physical U.S. currency in circulation is only about [one-tenth of the overall money supply](#); the remainder is held in various bank deposits in electronic form.



**Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.**