Charging Into the Future:

Technology, Tenacity & Transformation

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Agenda

01	Introduction
02	Technology: Tools that Power Your Agency
03	Tenacity: Withstanding and Navigating the Hard Market
04	Transformation: Leading Change from the Inside Out
05	Wrap up & Q&A

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What does your current tech-stack look like?

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The Agency's Tech Stack
How many technology platforms does your agency use ?

AGENCY SIZE BY REVENUE	AVG # OF TECH PLATFORMS USED
Less than 500k	5.7
500k to 1MM	6.6
1mm-2mm	7.8
2mm-3mm	9
3mm-5mm	9.2
Over 5mm	12

2025 CATALYIT State of Tech report

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THE AMS VS CRM

The Agency Management System (AMS)

93%

The Customer Relationship Manager (CRM)

28%

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The Agency's Tech Stack
What stage of technology presents the biggest challenge?

AGENCY SIZE BY REVENUE	FINDING THE RIGHT TOOL	IMPLEMENTING THE TOOL	GETTING THE MOST OUT OF THE TOOL
Less than 500k	31%	18%	51%
500k to 1MM	16%	15%	68%
1mm-2mm	26%	22%	53%
2mm-3mm	12%	18%	70%
3mm-5mm	8%	18%	73%
Over 5mm	14%	19%	67%

2025 CATALYIT State of Tech report

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Technology
Tools That Power Your Agency

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How to Audit Your Current Tech Stack
Step-by-Step Audit Process:

List All Platforms:
Every technology your agency uses

AMS	Acounting	Digital Payments
CRM	Automation	Marketing/Lead Gen
Quoting	Data/Analytics	Reputation Mgmtn
VOIP	AI Tools	And more

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How to Audit Your Current Tech Stack

Assess Usage & Impact:
For each platform, ask:

Does it enhance client experience?
Does it improve team efficiency?
Does it contribute to profitability?
Does it talk to our other technology?

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How to Audit Your Current Tech Stack

Identify Gaps & Overlaps:

Look to Eliminate Redundancy.
Look for Missing Capabilities.

P**rioritize Solutions**
Focus on tools that solve the agency's biggest challenges
Focus on tools that address our client biggest pain points
Focus on tools that align with current workflows

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Shiny Object Syndrome
Charging into the future: Technology

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What is shiny object syndrome?

Shiny object syndrome is where people focus undue attention on an idea or product that is new and trendy, exiting and expensive, with total disregard for logic or practicality !

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What's the biggest cause of Shiney object syndrome?

1. Lack of Direction/ no plan
2. FOMO- Keeping up with Joneses
3. Finger off the pulse

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Does this tool make life easier for my team or better for my client?
If not, then why are we buying it?

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Avoiding Shiny Object Syndrome

Your Tech Stack should help you…

1. Have a more efficient staff
2. Better service for your clients
3. Serve your community

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Avoiding Shiny Object Syndrome

- An effective tech stack solves real problems.
- It should empower, not overwhelm.
- Ask yourself: How does this technology impact:
  - My client?
  - My team?
  - My carriers?
  - My community?

"More isn't always better. Sometimes more is just more, regret."

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Build a Decision Matrix…

Criteria for Evaluation

- ROI Potential
- Integration Capability
- Ease of Adoption
- Scalability

Always test everything against this criteria

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Tech Stack Decision Matrix

ROI Potential

- Does the tool deliver measurable financial or operational benefits?
- Will it help reduce costs, increase revenue, or improve efficiency?
- Are there clear metrics to track its impact?
- Scoring Guide:
  - **1:** No clear ROI
  - **3:** Some potential for ROI,
  - **5:** Strong, proven ROI

Integration Capability

- Can the tool integrate smoothly with your existing tech stack?
- Does it "talk" to other platforms you use?
- Will it help eliminate redundancy or fill gaps?

Scalability

- Can the tool grow with your agency?
- Will it continue to meet your needs as your business expands?

Ease of Adoption

- Is the tool user-friendly for your team?
- Will training and onboarding be straightforward?
- Are there "power users" or champions who can help drive adoption?

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2026-01-26

EXAMPLE TECH DECISION MATRIX

Product	ROI Potential	Integration Capability	Ease of Adoption	Scalability	Total score	Notes/comments
AMS	4	3	4		11	Good Reporting/ features
CRM	5	4	3	1	13	Strong user interface
RATER	3	5	4	3	15	Eliminates redundancy
VOIP	4	4	5	4	17	Reliable call quality

Score 1-5
0-5= Poor Fit/not recommended   11-15-Good/Recommended
6-10=Marginal Needs Improvement   16-20=Excellent Highly Recommended

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Where do I even start?

The entire team should be involved

- Ask :
  - Where are our bottlenecks
  - What process or workflow takes up the most time?
  - What tools do you wish we had?
  - How often is this challenge occurring?
  - What is the cost of not fixing it ?
    - **Time , money, reputation**

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Where do I even start?

Don't be afraid to involve your clients:

Ask your clients :
- What feels clunky or slow?
- Where do we drop the ball ?
- What tools do you wish we had?
- How often is this problem happening?

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Where do I even start?

- Get your team involved in demo's
- Provide training & documentation
- Assign "power users" / champions
  - Have them train your staff
  - Assign them the relationship with the vendor
  - Give them overall ownership in the process

Celebrate the victories… even the smallest ones

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Why it matters...

Tech isn't magic - it's only as good as how it's used

- A tool that looks great in a demo can bomb in your workflow
- If your team hates using it, it won't get used
- If your clients don't benefit, it's just noise

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The 3 Layers of an Insurance Agency Tech Stack

The Foundation: Tools you simply can't run your business without:
 AMS: Reports, policies, renewals, and compliance.
 Core Communication Tools: Email, phones, and basic document storage
 Accounting/Payments: How you get paid and keep the lights on.

The Efficiency Boosters Tools that help you do your job faster & Smarter
CRM: Track leads, follow up, Renewal workflows
Quoting & Rating Tools: faster quotes, compare carriers, and win more
Automation & Workflows: Reminders, follow-ups, and repetitive tasks
E-signature & Digital Forms: No more chasing paper.

The Game-Changers: Tools that help you stand out
AI & Analytics: Predict which clients might leave, spot cross-sell opportunities.
Client Portals & Self-Service: 24/7.
Integrations & APIs: Make all your systems "talk" to each other

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Break time!!

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Tenacity

Withstanding and Navigating the Current Market

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How many of you would say that we are still in a hard market ?
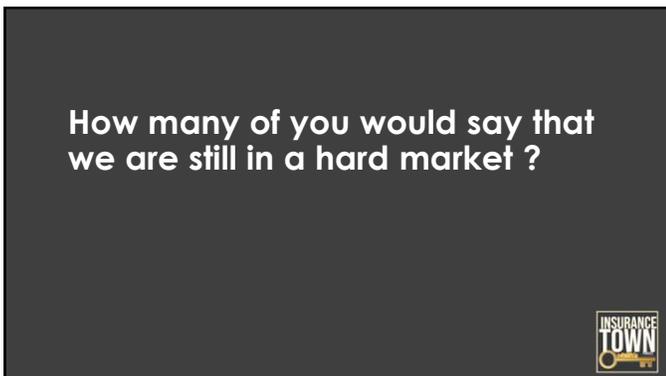
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Hard Market Stats

Only 3 TRUE hard markets during my lifetime

1985- 1987 Major lawsuits (against Hartford, Allstate, Aetna, and Cigna and Lloyds of London) that led to Tort Reform

2001-2004-Triggered by 9/11

2019-Present day- Worldwide Pandemic

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What is causing this current Hard Market?

- **Increased costs of materials/services**
- **Higher interest rates**
- **2020-2024-Supply chain disruptions**
- **Inflation (which has changed)**
- **Uneven Capacity**
- **Legislative and Regulatory Changes**
- **Natural Disasters, claims etc**

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What is causing this current Hard Market?

Since 2020 Residential replacement cost are up 30-40% driven by higher material and rebuilding Expenses.

Construction and Labor cost remain elevated-with increases of 25-30%

Auto claims severity has increased, fueled by higher speeds, distracted driving, larger vehicles, and more severe injuries

Carriers are prioritizing underwriting discipline and sustainable, profitable growth.

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What is causing this current Hard Market?

In 1997 a car repair priced at $500 would be equivalent to $1300 in 2026 due to inflation

"Studies show EV repair costs can be 30–60% higher depending on damage type."

2022 was the eighth year in a row the U.S. suffered at least 10 catastrophes causing over a billion dollars in losses

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What is causing this current Hard Market?

In 2025, the U.S. experienced 23 weather and climate disasters with at least $1 billion in damages, which is 3rd highest year with a total of 115 billion in damages

Since 1980, the U.S. has sustained 426 billion-dollar disasters, with a total cost exceeding $3.1 trillion.

The frequency of U.S. billion-dollar disasters has increased dramatically since 1980 due to the rise in extreme weather and a growing number of people, homes, and businesses in harm's way.

*Climate Central Jan 8 2026

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What is causing this current Hard Market?

BILLION-DOLLAR DISASTERS
January - December 2025

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What is causing this current Hard Market?

US Homeowners Multiperil - Calendar Year Underwriting Ratios

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What is causing this current Hard Market?
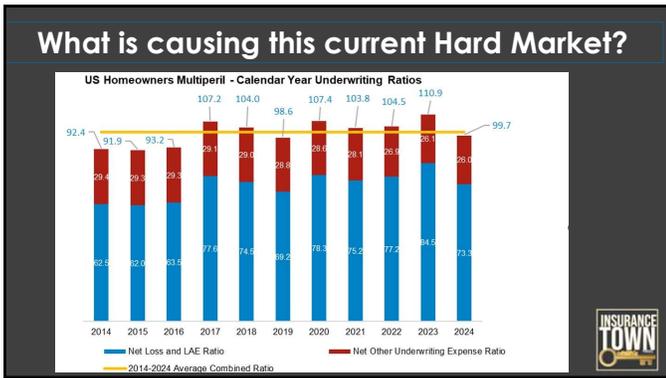
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Predictions for 2024

Based on Market Research

Homeowners insurance premiums are expected to continue rising in 2026, though at a slower pace than prior years

General liability will likely Remain firm due to ongoing claims severity, and litigation cost pressures

Commercial and personal auto pricing is still increasing in 2026, often in the mid-to-high single-digit range...

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Predictions for 2024
Based on Market Research

Casualty lines continue to offer more flexibility than property, but underwriting discipline remains high, making strong, well-documented submissions critical.

Carriers will still increasingly rely on loss data, risk controls, and operational insights to evaluate accounts and differentiate risk quality.

Accounts that demonstrate proactive risk management, data transparency, and loss control alignment are more likely to achieve favorable terms and pricing outcomes.

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Predictions for 2024
Based on Market Research

Industry forecasts project overall P&C premium growth in 2026 around 3–4%, following stronger gains in prior years. This means carriers are still pricing above loss trends, not cutting back aggressively.

U.S. P&C premium growth will slow to roughly 3% to 4% in 2026, down from elevated hard-market levels, but still signaling continued pricing discipline across key lines.

National construction costs rose roughly 2.8% year-over-year in early 2026, keeping property replacement cost trends elevated relative to pre-pandemic baselines.

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What Defines a Hard-to-Normal Market in 2026

Loss costs and claims severity will remain elevated

Underwriting standards reflect current loss experience, not historical pricing norms

Capacity availability varies by line, geography, and risk profile, creating uneven outcomes

Coverage terms continue to evolve through deductibles, limits, & sub-limits

Risk quality, data accuracy, and risk management efforts increasingly influence results

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Bottom line :

This is not just happening to YOU!!

This is effecting agencies all over the country !

Its happening to their clients too.

No One is immune to the hard market conditions

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The Biggest issue that agents and their clients are facing :

Control or Lack of Control

WHEN IT COMES TO PRICING !!

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AGENCIES ALL OVER THE COUNTRY ARE FOCUSSING ON??

Things that they can control !

The Customer Experience
        Communication
        Technology
         Processes & Procedures
        The Journey

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AGENCIES ALL OVER THE COUNTRY ARE FOCUSSING ON??
Things that they can control !

What else can they control ?

Their Tech Stack

Their team morale

Visibility of the agency in community

Processes & Procedures

Who they chose to work with

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How to Navigate the current Market :

- **Tiering your clients**
- **Understanding your value add**
- **Confidence matters**
- **Handling tough conversations**
- **Working with carriers**
- **Dangers of remarketing**
- **Relationships still matter**

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Tiering Your Customers :

Focus on the clients that you want to do business with :

Your IDEAL CLIENT:

What does that look like for you?

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Tiering Your Customers :

Make it your own!!

Gold, Silver, Bronze

Preferred, Standard, Non Standard

1, 2, 3 or A, B C

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Tiering Your Customers :

Don't Be afraid to Fire Bottom Tier clients

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YOUR VALUE ADD

What Value do you offer?

Education
Resources
Technology
Training
Time/effort

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Provide Value to each call :

Look for risk changes and updates
- HVAC/Plumbing/Electrical
- Roof
- Operations changes

Educate and reduce risk
- Safety trainings
- Loss control resources

Optimize the account
- Identify applicable discounts
- Explore coverage and structure options

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Confidence Matters

Do not apologize
Educate
Provide Stability
Know your stuff

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Handling Difficult Conversations

Show empathy
Listen First, (2 ears one mouth)
Look to hear what the customer is truly saying
Manage Your Emotions
Be Prepared (know your stuff, role play, stay engaged)
Look to give / show Value!

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Working with Carriers

Consistent , open communication

Build trust early and maintain it
Get on same page when it comes to defining success.

look for ways to make the rep or underwriters life easier

Ask for Feedback

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Working with Carriers

Understand their processes and their goals

Develop a strategy to hit the target / hot market/ niche

focus etc

Utilize technology

Attend the trainings

Accept NO graciously

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What are some dangers
of the remarket?

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The Inspection

- **Undisclosed Changes to the Property (I forgot)**

- **Unaddressed Hazards or Repairs (oops)**

- **Decline in Property Conditions**

- **Underwriting Changes**

- **Failure to address previous recommendations**

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The Age of …

- **Roof**

- **HVAC/Electrical/Plumbing**

- **Age of Property**

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Claims
Pretty Obvious right ?

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Other Reasons to Think about

Insurance Score

Down Payment

Weather

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RELATIONSHIPS STILL MATTER

DO WE STILL BELIEVE THAT?

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PEOPLE WANT TO DO BUSINESS WITH THOSE THAT THEY.....

KNOW   **LIKE**   **TRUST**

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Any questions…..
Thoughts….
Ideas….

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Break time!!

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Transformation
Leading change from the inside out

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Why is change so hard?

This isn't an insurance industry problem it's a human one!

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Approximately **70% of organizational change efforts fail...**
not because of strategy, but because of **people and communication**

Mckinsey & Co

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What Do We Mean by Transformation?

Transformation is the ongoing evolution of:
- How people work
- How decisions are made
- How processes are designed
- How value is delivered

Transformation is not:
- A single initiative
- A new software rollout
- A reorg or title change

It is a long term operating shift

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Most people confuse transformation with disruption. Transformation is about sustainability, not disruption…

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What Do We Mean by Transformation?

Transformation Affects Everyone
- Clients and policyholders
- Front line service and sales teams
- Operations and compliance
- Leadership and strategy

When Agencies/companies do not evolve:
- Errors increase
- Stress increases
- Client experience suffers
- Talent disengages

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Why Faster Is Not Always Better

Most organizations try to transform by making people **work faster** instead of making the **system work better**.

There is a big difference between: Efficiency & Effectiveness

Efficiency asks:
Are we doing things faster?

Effectiveness asks:
Are we doing the right things the right way?

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Real world example

Agency wants to "modernize" one of its workflows.
Reduce turnaround time and improve responsiveness.

So they:
• Shorten intake conversations
• Reduce required documentation
• Push files downstream faster
• Measure success by speed

On paper, productivity improves.

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Real world example

What Actually Happens (Step by Step)
Step 1: Incomplete information enters the system.

Step 2: Downstream teams fill in gaps based on assumptions.

Step 3: Corrections happen late in the process.

Step 4: Clients experience delays, confusion, or coverage issues.

Step 5: Employees spend more time fixing work than doing work.

The system got faster…..The outcome got worse.

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Change Management

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Change Fails When We Communicate the What, but Not the Why

People don't need:
• More tools
• More emails

They need:
• Purpose
• Context
• Outcomes

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Why People Resist Change

People do not resist change itself.
They resist **what they think they are losing**.

• Control
• Competence
• Comfort
• Confidence

Resistance isn't defiance. It's **uncertainty about purpose**

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Why People Resist Change

Resistance Is a Signal, Not a Problem
Resistance usually signals:

• Uncertainty
• Fear of failure
• Lack of clarity
• Past negative experiences

Resistance isn't defiance. It's **uncertainty about purpose**

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Why People Resist Change

Maybe you've heard these before ....

- "We've always done it this way"
- "This won't work for our clients"
- "This adds more work"

Resistance isn't defiance. It's
uncertainty about purpose

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THE 3 main Causes of Resistance

Why People Push Back

1.Lack of Understanding
They don't know what's happening or why

2.Fear of of inability or imposter syndrome
They fear they can't succeed in the new way

1.Loss/lack of Trust
They've seen change fail before

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Now for the Mayor's answer to these...

Overcoming Lack of Understanding

Clarity Beats Control
People don't resist change, they don't like *confusion*.

How leaders can overcome it:
- Clearly explain **why the change is happening now**
- Connect the change to real outcomes: clients, workload, growth
- Communicate early, often, and consistently
- Repeat the message in multiple formats (meetings, email, 1:1s)

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Now for the Mayor's answer to these…

Confidence Comes From Competence
Fear grows when people believe they won't
succeed in the new way. Imposter syndrome is real

How leaders can overcome it:
• Provide training *before* expectations change
• Break transformation into small, achievable steps
• Create space for questions without judgment
• Celebrate progress, not perfection
• Lead with Encouragement

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Now for the Mayor's answer to these…

Overcoming Loss of Trust
Trust Is Built Through Follow-Through
People push back when they've seen change
fail before.

How to overcome it:
• Acknowledge past failures openly
• Set realistic timelines and expectations
• Deliver quick, visible wins
• Hold leadership accountable first

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Transformation

Better communication leads to success….

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Communicate Vision, Purpose and Outcomes Effectively…

Change feels harder when we don't know where we're headed.
Most frustration during change comes from:

- Uncertainty about direction
- Worry about our role
- Fear of falling behind
- Vision isn't about titles.

It's about everyone having a clear direction to move toward.

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Communicate Vision, Purpose and Outcomes Effectively…

When change is introduced, most people are quietly asking:

Why are we doing this now?
How does this affect my day-to-day work?
What's expected of me?
Am I still doing a good job?

If leaders don't answer these questions,
people answer them on their own and usually not in a good way.

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Communicate Vision, Purpose and Outcomes Effectively…

Change without purpose feels like disruption.

Change with purpose feels like progress.

Purpose helps everyone understand:
Why this matters to our clients
Why it matters to our team
Why it's worth the effort

People will stretch when they understand what they're stretching toward.

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Communicate Vision, Purpose and Outcomes Effectively…

Clear outcomes help everyone:

- Know what success looks like
- Reduce confidencesecond-guessing
- Build confidence

Why would you want to keep your team in the dark? Just be open and Honest!! Its that simple Yall!

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Transformation
Recognizing and Managing Change Fatigue

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How to recognize Change fatigue!

Change Fatigue Is Real

Change fatigue happens when:

- Change feels constant
- Wins feel rare
- The finish line keeps moving

It's not laziness….It's exhaustion.

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How to recognize Change fatigue!

Sometimes it sounds like:

• "Another new thing?"
• "This one wont last either"
• "Let's just get through this year"
• "I'll deal with it later"

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How to recognize Change fatigue!

What Actually Helps:

• Clear priorities everyone understands
• Fewer initiatives done right, not rushed
• Time to settle in before the next shift
• Real conversations about workload and capacity

"Progress doesn't come from doing more. It comes from doing the right things more"

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Research shows teams are **up to 6 times more successful** when we slow down, pick the right priorities, and let people actually absorb change before jumping to the next thing.

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90% of organizations with excellent change management meet or exceed objectives. Change Management Success | Prosci

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Transformation

Lets talk about change Management in other areas too

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Lets talk about….

AI tackled with intention:

- AI does not fail because it is too advanced.
- It fails because it is introduced without context, clarity, or care.

Why this causes issues :
- AI rolled out without explaining the "why"
- Tools added on top of broken processes
- Fear of job replacement instead of job elevation
- No clear ownership or accountability

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Let's Talk about...

Purpose driven AI starts with friction points, not feature lists.

- Identify tasks that drain time and energy
- Look for repeatable, rule based processes
- Prioritize workflows that impact client experience

Examples:
- Lead intake
- Renewal follow up
- Data entry and rekeying
- Coverage comparisons

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Let's Talk about...
Why AI Fails in Change Management

AI does not fail because it is too advanced.
It fails because it is introduced without context, clarity, or care.

Failure happens when:

- AI rolled out without explaining the "why"
- Tools are added on top of broken processes
- There is a fear of job replacement instead of job elevation
- There is no clear ownership or accountability

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Let's Talk about...
Agency AI Immersion Week

An AI Immersion Week is a focused, learning experience with a few hours per day dedicated to understanding, discussing, and planning the use of AI across the organization.

Structure	Key components	Why
1-2 Hours a day for 1 week	Short educational sessions, open discussion, workshops	Reduces resistance through shared learning
Education: What AI is, and is not, how it applies	Conversations: Adress concerns, misconceptions, E&O concerns, etc	Empowers the entire team and addresses fears and concerns
Cross Functional collaboration	Breakout rooms- role based discussions on use cases	Builds alignment, trust, and accountability

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Lets talk about…

Adding a new Carrier into the mix

Why This Is Harder Than It Looks

- New carriers means new underwriting, new log ins, new things
- Appetite uncertainty creates fear of declined business
- Learning new portals, contacts, & workflows just adds one more thing
- "I already know the carriers I've got"

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Transformation That Lasts

Sustainable transformation requires alignment across five areas:

• **Change Management-**clear communication, training, and reinforcement

• **Effective Leadership-** protect culture, and remove friction

• **Process Discipline-** reduce risk, redundancy, and confusion

• **Technology and AI-**

• **Measurement and Feedback-**Create feedback loop

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Any questions…..
Thoughts….
Ideas….

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Thank you…

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