

# People / Culture

ACT

*Letters to the Industry*

## **Navigating the Future of Technology: The Human Connection**

The Agents Council for Technology (ACT) held a highly interactive and collaborative session at a past Ivan's Connect event. This session, called "A Letter to the Industry", was designed to engage agents, carriers, and technology providers in meaningful, actionable conversation in four strategic areas:

- Data
- Connectivity
- Artificial intelligence
- People/Culture

The goal was simple. Let's lay it all on the table by facilitating discussions about each group's perspective on a topic, thoughts on current state, ideas on how we can better collaborate, and a call to action for the industry. And lay it all on the table we did.

In this follow-up to our introductory letter to the industry, here's a deeper look at where the three major stakeholder groups think we are with regard to people and culture. Suffice to say, there is significant alignment around how important it is to focus on both employees and customers for overall success.

The most notable issues cited among the group:

- Defining and bringing a culture to life is a challenge for businesses of all sizes.
- Distributed and hybrid work models pose challenges with process and culture consistency.
- Despite the opportunities presented by technology, employee burnout is very real.
- Employee adoption of technology varies greatly, in part due to fear of being replaced.
- Technology change decisions are often made without input from the people doing the work.
- Change management is a formal skillset and step that can get overlooked or receive less focus than it should.

What does all this mean? In an industry based on choice, competitive differentiation, AND people, there are very fair questions about whether there is a utopian set of scenarios that solve for this lengthy list of pains and opportunities. But that is certainly no reason not to try. After all, though our industry may not be the fastest, it is resilient. If we place a concerted effort with the right people in the room, we can and will make improvements. We have to.

That's where ACT intends to advocate for and with each stakeholder group. As we evolve our strategy and take a broader perspective on newer and more relevant issues such as these four topics, we'll continue to leverage our foundational goal of bringing all stakeholders together in a

neutral environment to facilitate thought provoking, actionable insights for member agencies and the industry at large. In 2025, ACT launched a new working group model, is reengaging leaders from partner companies and agencies, and has begun to tackle these issues and opportunities head on.

What will it look like? Some of those answers are still in flight. But rest assured that we have the industry's best interest mind as we partner with and challenge all to consider a more common vocabulary for all stakeholders when making and reacting to strategic decisions, and to look for common ground wherever possible.

We do not believe it is naïve to think that together we can:

- Drive people and culture through each work group and other ACT resources where applicable.
- Help agencies of all sizes understand the importance of a defined culture and employee experience regardless of working environment.
- Discuss how a defined culture can influence technology decisions.
- Consider tools and resources that facilitate gathering employee feedback and framework for effectively involving employees in technology decisions and implementation.
- Promote the ethical and transparent implementation of new and emerging technologies.
- Offer guidance when appropriate about how to lead change in an organization.

As society continues to evolve, businesses change, and new generations enter the work force, it will become increasingly important for insurance agencies to place greater focus on their culture and their employee experience. While technology can and will enable us all to do business more efficiently and effectively, it also allows our team members to be productive in different ways than ever before. The companies who embrace these ideas, engage their team, and drive intentional culture through their business will be the winners in the future. Thus, rather than carve out a separate work group to focus on people and culture, we intend to proactively have this conversation in each of our work groups and other resources wherever appropriate.

The independent agency channel sustains from a position of overall strength. There are many carriers and technology provider who are collaborating for the greater good. And there are some amazing people across all groups who deeply care about getting this right and taking the best possible advantage of new capabilities to enable every independent agency and company to succeed long into the future. But we clearly have work to do!

If you'd like to join this conversation, to help write the next chapters in our letters to the industry and would like to effect positive change in the IA channel, please let us know!

With a vision for the future,

*The Agents Council for Technology*

