

THE NOW AGENCY



# Marketplace Changes



# AGENT OF TODAY



Relationships



Data



Technology



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# Consumer Changing Expectations



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THEN



NOW



FUTURE



**THEN**



**NOW**



**FUTURE**



# THEN



# NOW



 AGENCY FOCUS

# FUTURE





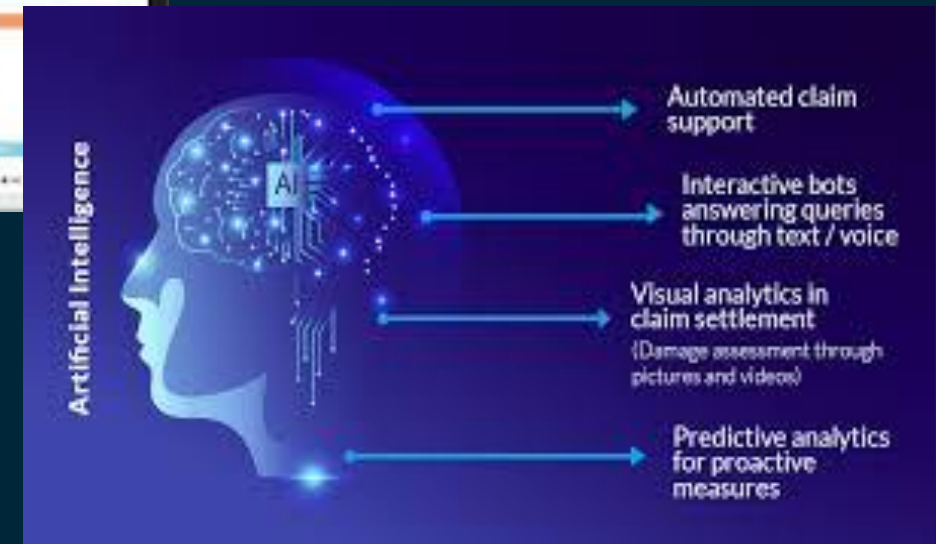
# THEN



# NOW



# NOW & FUTURE





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# Technology Automation & AI





T A R M I K A



# 75%

of Population  
only knows the  
Google Life



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## Resident population in the United States in 2022, by generation

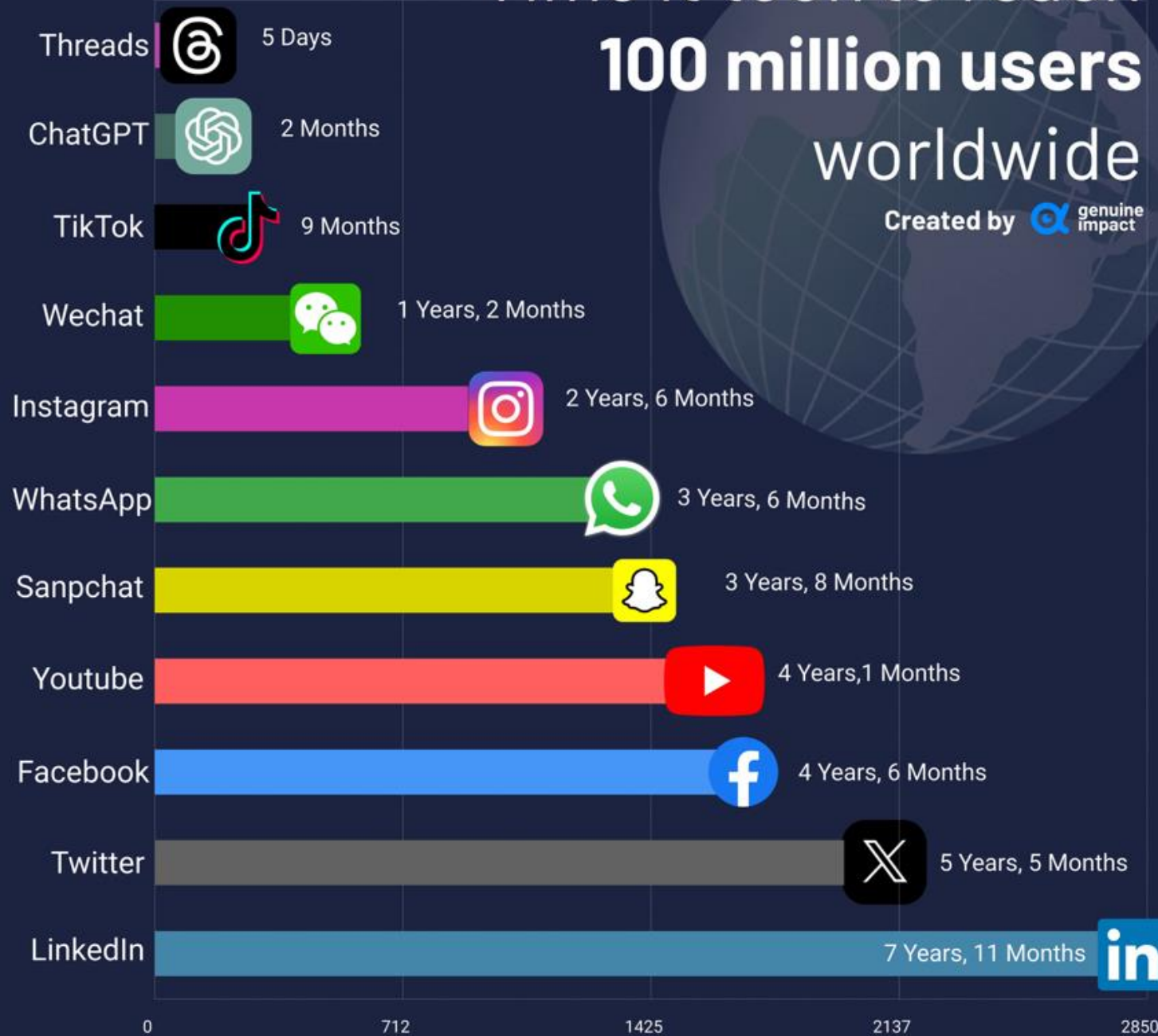
(in millions)





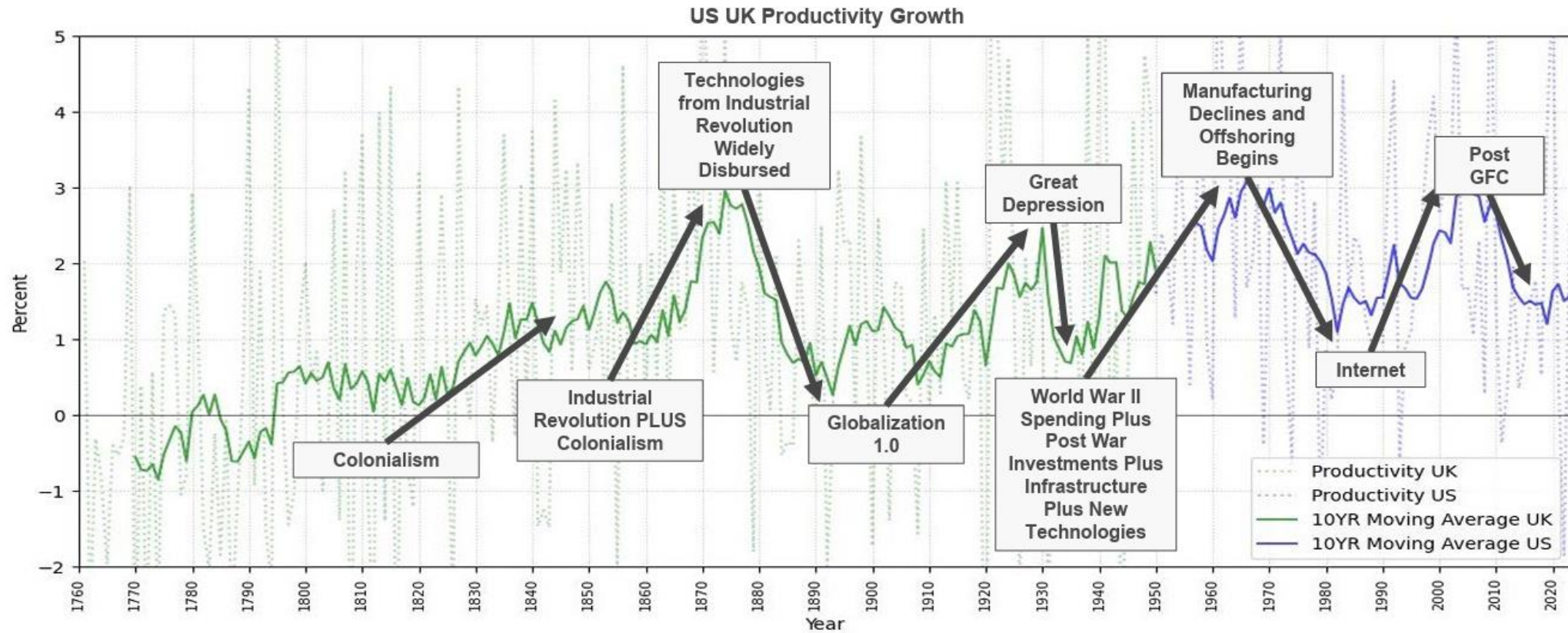
# Time it took to reach **100 million users** worldwide

Created by  genuine  
impact



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## Artificial Intelligence: 300 years of productivity gains following technological changes.





INSURANCE HAS  
HISTORICALLY BEEN  
SLOW TO EVOLVE...



**BUT CAN WE AFFORD TO BE?**



# Talent Shortage



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Insurance News · US insurance sector to lose around 400,000 workers by 2026

# US insurance sector to lose around 400,000 workers by 2026

New insight highlights concern around an aging workforce



# 50% Agency Workforce Retiring by 2028





# Silver Tsunami

- Half of the workforce over age of 52
  - Average age Owner - 56
  - Average age of producer 54
  - Average age service 52
- Talent is the #1 concern



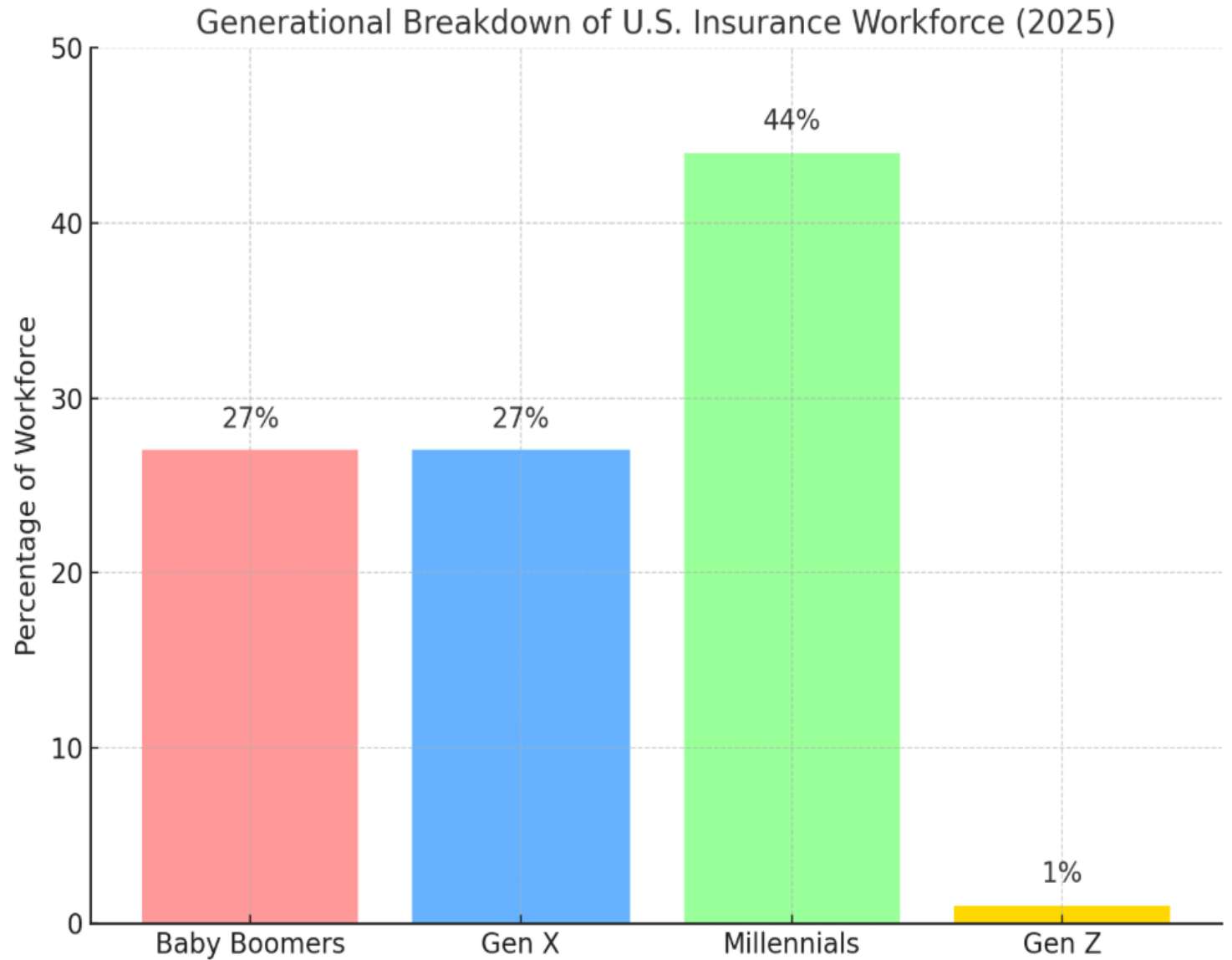


# Workforce Changes

- **67%** of agencies are looking to expand headcount
- Producer roles expected to grow by **6-7%** over next 5 years
- Account Managers/CSRs - mixed stability with technology and digital tools increasing efficiency expectations – will reduce overall number of roles.
- **40%** of Owners will be seeking succession and ownership transition within 5-10 years



# Current Makeup of IA Workforce



# Remote & Hybrid Working

**74%** of professionals expect to be able to work remotely

**97%** state that they do NOT want to work full-time in office.

You will offer it **or**  
compete against it





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# Redesigning the Team



# Explore Utilizing Virtual Assistants



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A humanoid robot is seated on the first of a row of blue plastic chairs. The robot is white with black joints and is looking down at a laptop on its lap. The background is a large window showing a city skyline with several tall buildings. The scene is brightly lit, suggesting daytime.

# Automate it

An alternative to Virtual Assistants



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Build a Niche



Join a Network



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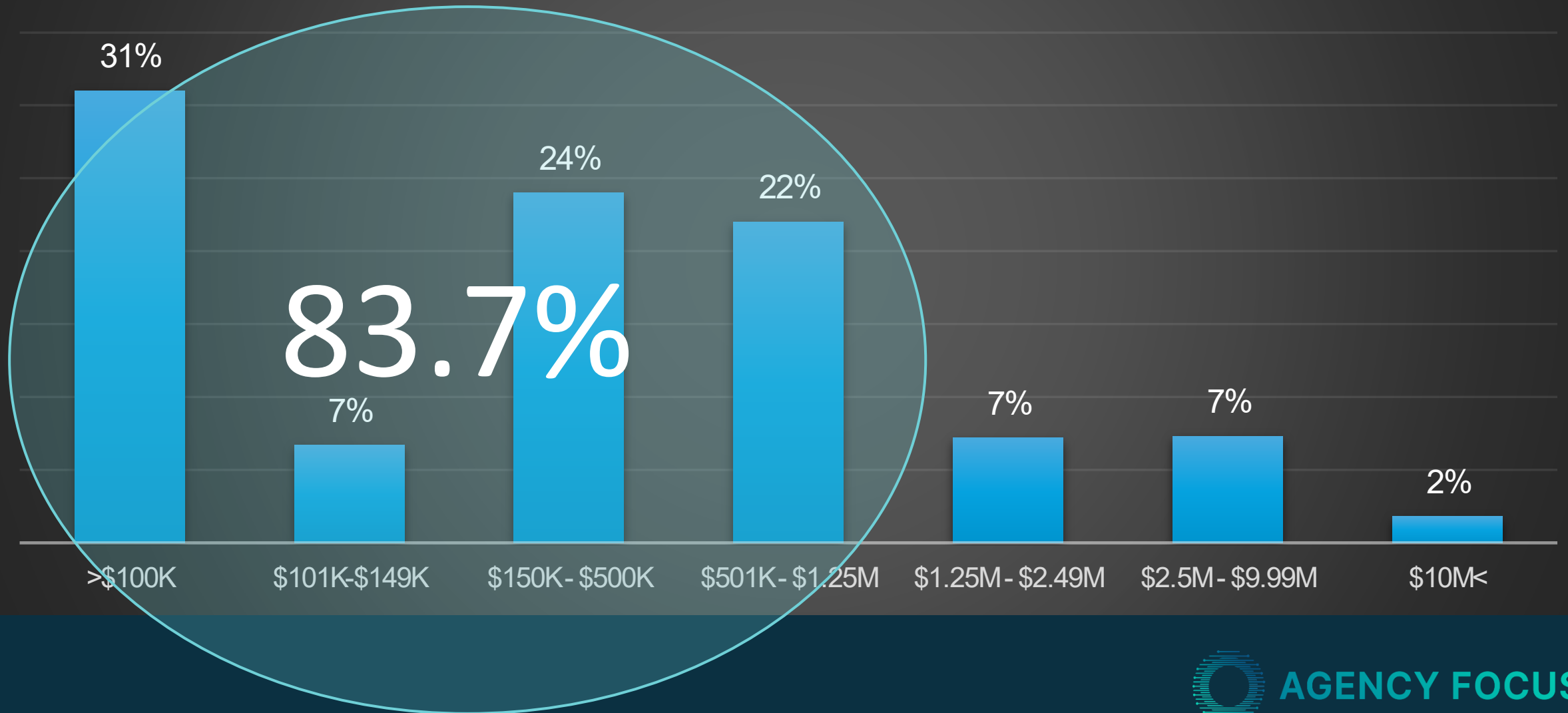
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Acquisition  
Opportunities



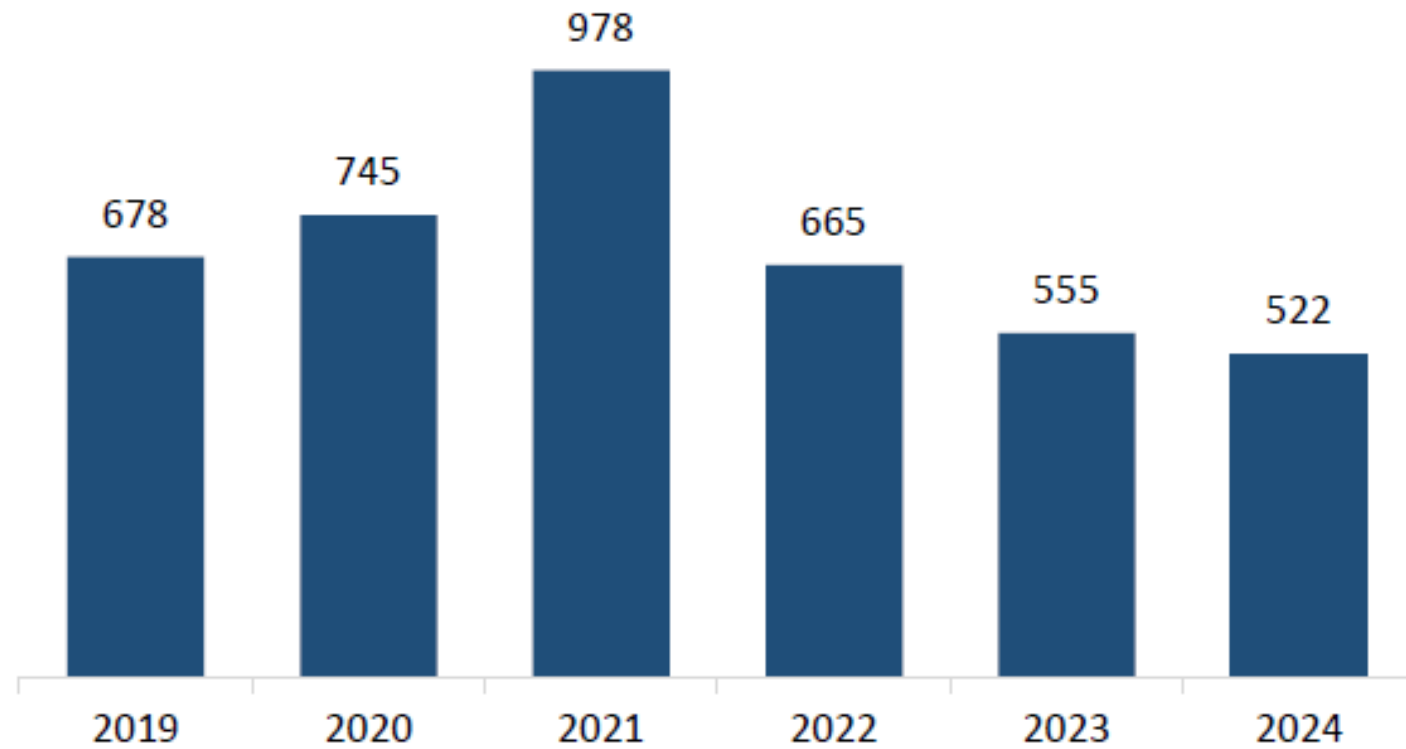
## Independent Agencies by Size - 2025

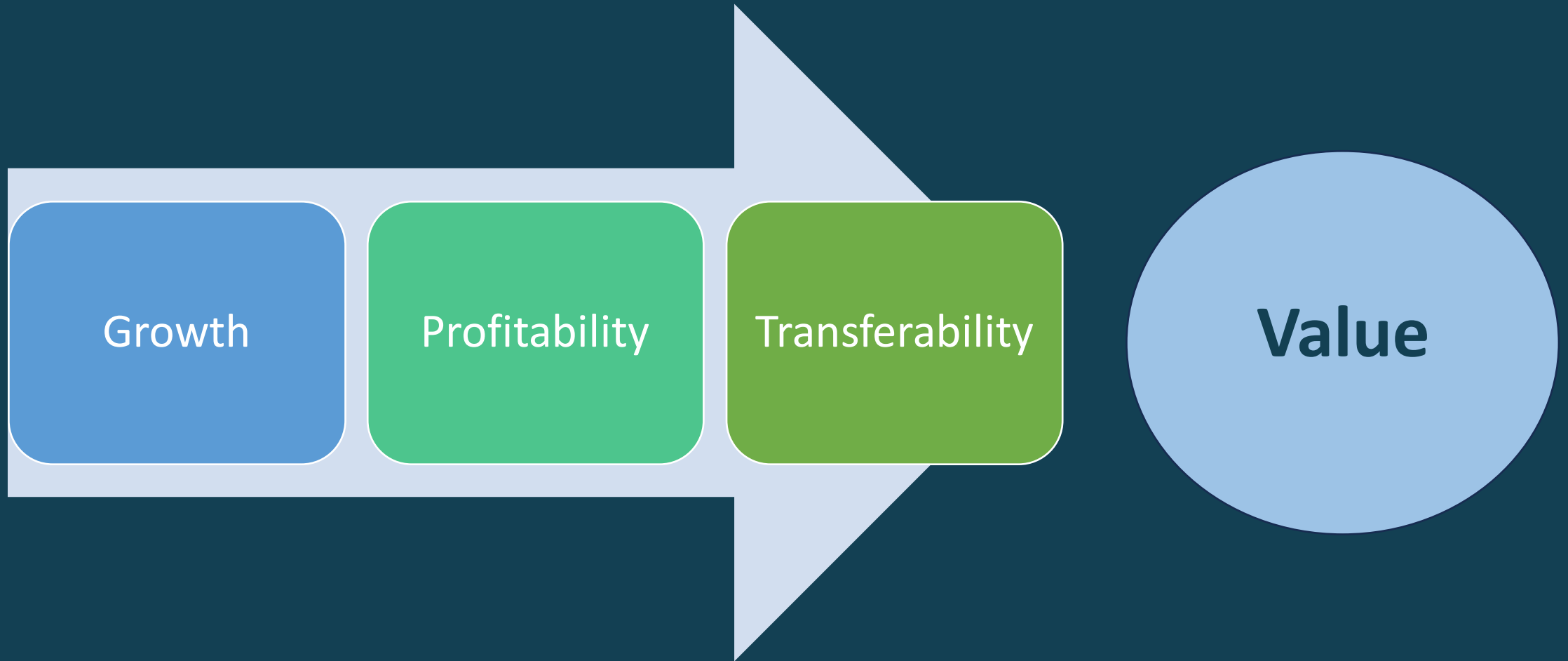


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## Number of Insurance Broker Deals – North America

*Source: S&P Global Market Intelligence.*





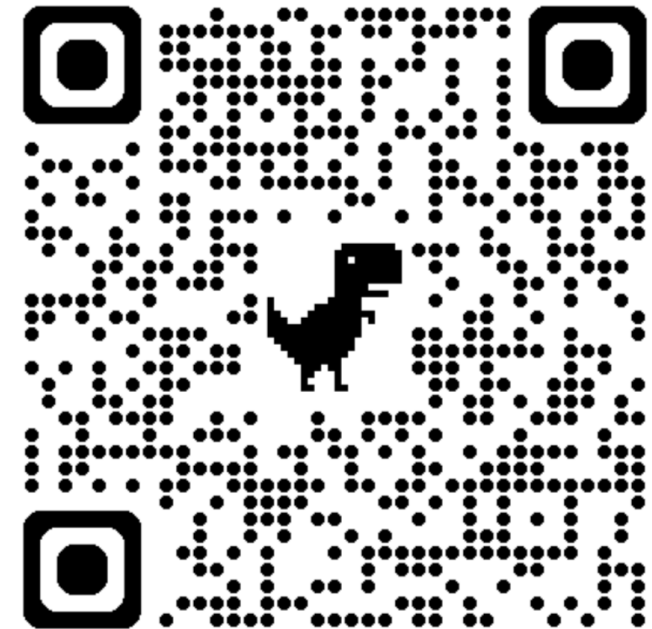
The background is a blurred image of a document. It features a line graph with several data points connected by lines. A pen is visible in the upper right corner, pointing towards the graph. The overall color scheme is a muted blue-grey.

What is the biggest risk inside  
an agency?



# Dependency & Disaster Preparedness

Want to make sure your agency is de-risked and prepared for anything? Use this preparedness worksheet to identify gaps in your plan.





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What's your agency's  
next big move?

A black and white photograph of a person walking up a dark, narrow staircase. The person is silhouetted against a bright light source at the top of the stairs, creating a strong lens flare effect. The walls of the staircase are dark and textured, and the steps are also dark. In the background, a tall building with many windows is visible, also silhouetted against the bright light. The overall mood is one of aspiration and reaching a goal.

Is this your high?



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