

# Exclusivefocus

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# Five Strategies for Creating a More Resilient Agency

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**I**n today's fast-paced and ever-evolving world of insurance, agencies must not only adapt to change—they must thrive in it. Whether dealing with market shifts, technological disruptions, or evolving customer expectations, building a resilient agency is the key to navigating challenges successfully. Resilience isn't just about surviving challenges; it's about thriving through them. By fostering resilience in your agency, you're setting the stage for long-term success, growth, and stability. Here are five tips to help you build a resilient insurance agency that can weather any storm.

## 1. Cultivate a Growth Mindset Across Your Team

Resilience starts with a shift in mindset. More specifically, move away from a fixed mindset—the belief that skills, intellect

and talents are set and unchangeable—to a growth mindset, where development and curiosity thrive and create a culture that sees challenges and setbacks as opportunities. Growth mindset starts with a vision three- or five- years out. The vision is big and bold and completely possible with the right strategy.

When obstacles get in the way of the strategy, those obstacles are seen as stepping stones that create a way forward. As another stone gets tossed or thrown harshly, avoid anger and resentment. Instead, place the stone gently on the ground and ask yourself, “what can I learn from this?”

Home Office changed underwriting rules or stopped writing a certain product. What can you learn from that news? Are there other, better products or customers that fit the new profile? What if your best employee resigns? Did you have a succession plan in

place? If not, today is a great day to start building one so the situation isn't as devastating next time.

Be sure that the entire team embodies a growth mindset. Let them be curious, ask questions, make mistakes, obtain new certifications. This positive, growth mindset environment will thrive with resilience.

## 2. Lead with Clear Communication and Empathy

Clear and transparent communication is essential for building resilience within your team. During times of change, it's vital to not only communicate what's happening but also why it's happening and how it will affect your team. Lead with empathy. Ensure that your team feels heard, valued, and supported.

Clear communication is not just a one-way street. Listening and understanding is vitally important in any team dynamic. The key to good listening is not just hearing the words, but observing body language, tone and words that aren't said. Be curious during conversations. Ask questions to be sure you fully understand what the other person is saying (or not saying).

Host regular team meetings to provide updates and listen to concerns. If possible, host one-on-one meetings with each team member individually, throughout the year or each month, where they can share concerns and ideas without judgment. When team members feel supported and informed, they are more likely to stay engaged and motivated, even in uncertain times.

## 3. Foster a Culture of Accountability and Ownership

A resilient team is one that takes ownership of their work and holds themselves accountable for their actions. When team members feel responsible for the success of the agency, they are more likely to proactively seek solutions and contribute to the agency's growth, even in the face of challenges.

Set clear expectations for every role within your agency, and make sure your team understands how their work contributes to the bigger picture. Regular performance check-ins and feedback sessions help keep

everyone aligned and on track. Empower your team to make decisions within their roles, while holding them accountable for the outcomes.

While it may seem counterintuitive, encourage failure. Failure, in a resilient team, can lead to growth. Let team members try new ideas to meet the goals you set at the beginning of the year. Positive feedback will result in learning from mistakes and creating new opportunities for growth.

#### 4. Build Strong Client Relationships for Stability

A resilient agency is built on strong, trust-based relationships with clients. In times of market instability or industry disruptions, clients who feel valued and connected to your agency are more likely to stay loyal, providing a steady stream of business.

Go beyond price and the transaction by building relationships with clients based on trust and personalized service. Regular check-ins, personalized communication, and proactive advice can help reinforce your agency's role as a trusted advisor.

Take notes on each client. Learn children's names, activities, and birthdays. Take an interest in their pets and offer to connect with neighbors to show that you'll be there in a crisis, even if the client is on vacation.

#### 5. Invest in Leadership Development for Sustainable Growth

Resilient agencies are led by resilient leaders. Tip one encouraged a growth mindset, which is one that embodies lifelong learning through workshops, certifications, business books, and podcasts. Set goals for learning for yourself and for everyone on the team. Offer leadership development opportunities for current and potential leaders. Include training, coaching, and mentoring for everyone. Lifelong learning will cultivate a resilient team who can be ready for future challenges.

By modeling adaptability and supporting leadership growth, you help your team not only navigate challenges but also turn them into opportunities for innovation and growth.

#### Conclusion: Thriving Through Change

In today's ever-changing insurance landscape, resilience is the key to success. By cultivating a growth mindset, leading with empathy, fostering accountability, building strong client relationships, and investing in leadership development, you can build an agency that not only survives change but thrives through it. Resilience isn't just about enduring challenges—it's about growing stronger and more capable with each one. Building



resilience is a continuous process. Start now with small, actionable steps, and ensure that your agency is always prepared for change, with a mindset that embraces growth, innovation, and client-first strategies.

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A graphic for a NAPAA advertisement. It features a large, glowing yellow lightbulb with rays emanating from it, set against a blue background. To the left of the lightbulb, the word "Did" is written in a large, cursive, yellow font, followed by "YOU KNOW?" in a bold, black, sans-serif font. Below this, the text "NAPAA members enjoy 25% off payroll services from Paychex? Not a member? Join online today!" is written in a black, sans-serif font. At the bottom left, the website "NAPAAusa.org" is listed. At the bottom right, the NAPAA logo is displayed, consisting of a blue and white icon followed by the text "napaa National Association of Professional Alliance Agents".