



2026 Planning Guide for Insurance Professionals

Featuring Trends to Watch and Strategies for Growth



Planning with Purpose

2026 presents the insurance industry with both challenges and exciting opportunities. Shifting customer expectations, emerging technologies, and regulatory changes demand thoughtful, proactive planning.

This guide is designed to help brokers, carriers, and agency leaders build a strategic roadmap for the year ahead. Each step offers practical guidance and key questions, along with actionable tips, to help shape your business strategy for the year ahead.

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Planning Guide - 8 Steps for Strategic Growth

Developing a plan for 2026 should include a roadmap that not only provides useful insights but also positions you for growth. The steps highlighted below include some tips to help you put your plan into place, including thoughtful questions designed to encourage team participation and collaboration.

1 Step

Reflect on 2025 Performance

Begin by reviewing last year's performance across financials, client satisfaction, operations, and team development. Identify what worked, what didn't, and what lessons learned should inform your 2026 strategy. Revisit your mission statement to ensure it still reflects your agency's purpose and values. After all, it should be the foundation for everything that follows.



TIP: USE YOUR YEAR-END REVIEW AS A STRATEGIC LAUNCHPAD.

Take the time to thoughtfully connect the dots between last year's outcomes and this year's goals. A careful review sets the tone for intentional growth and helps you avoid repeating missteps.

Ask yourself:

- What areas of our business delivered the strongest results—and why?
- Where did we fall short, and what changes are needed to improve in 2026?

2 Step

Reassess Your Competitive Position

Understanding where your agency stands in the market is essential for making strategic decisions. A fresh **SWOT (strengths, weaknesses, opportunities, and threats)** analysis can reveal where you're excelling, where you're vulnerable, and where untapped potential exists. This exercise helps clarify your competitive edge and informs how you position your agency moving forward.

Your value proposition should be front and center. It's not just what you offer—it's why clients choose you. Make sure it's clearly defined, consistently communicated, and aligned with what your target audience truly needs.



TIP: USE YOUR SWOT TO REFINE YOUR MESSAGING.

Once you've identified your strengths and market opportunities, revisit your brand messaging. Ensure it reflects your unique value and speaks directly to the challenges your clients face.

Ask yourself:

- What differentiates us from competitors, and are we communicating that effectively?
- What market shifts or client needs present new opportunities we haven't yet explored? A value proposition could be, "Experience personalized solutions, expertise and coverage with our 24/7 customer support team."

3 Step

Set Clear Goals and Priorities

Effective planning starts with clarity. Establish **SMART goals (specific, measurable, achievable, relevant, and time-bound)** that align with your agency's long-term vision. These goals should serve as a blueprint for growth, retention, and operational excellence. Prioritize initiatives that will deliver meaningful impact, and consider what resources, partnerships, or innovations will be required to support them.



TIP: ALIGN GOALS WITH OUTCOMES THAT MATTER.

Don't set goals in isolation. Tie each objective to a measurable business outcome, whether it's client retention, revenue growth, or operational efficiency, to ensure your strategy drives real results.

Ask yourself:

- Which goals will have the greatest impact on our business in 2026?
- What resources or collaborations will be critical to achieving them?



4 Step

Determine Technology Needs

Technology is no longer a luxury, it's a strategic necessity for businesses that want to stay relevant. As client expectations rise and operational demands increase, insurance organizations must ensure their digital infrastructure is keeping pace. Take time to assess your current systems and identify where digital tools can improve efficiency, enhance service delivery, and support scalability. Consider whether your platforms are integrated, intuitive, and aligned with your business goals.

AI, automation, data analytics, and client-facing tools can all play a role in streamlining workflows and elevating the customer experience. The right technology can both support operations and strengthen your competitive edge.



TIP: LEVERAGE INSURTECH PARTNERSHIPS FOR SMARTER GROWTH.

Collaborating with insurtech providers can unlock new capabilities, from automated quoting and claims to predictive analytics and personalized engagement.

Ask yourself:

- Where are our current systems falling short—and what impact is that having on performance or service?
- What AI or insurtech solutions could help us work smarter and deliver more value to clients?

5 Step

Optimize Operational Efficiency

Efficiency is the foundation of sustainable growth. Streamlining workflows and reducing manual tasks frees up time for client engagement and strategic initiatives. Identify bottlenecks and explore how technology or process improvements can eliminate them. Use data to guide decisions and align operations with performance goals.

Producer productivity should be a priority. Equip your team with the right tools, training, and support to drive results and validate success. Consider how AI tools could enhance your organization's performance.



TIP: TREAT EFFICIENCY AS A GROWTH LEVER.

Operational improvements aren't just about saving time. They create space for innovation, service excellence, and revenue generation.

Ask yourself:

- Which processes are slowing us down, and how can we simplify them?
- What support do our producers need to perform at their highest level?

6 Step

Refresh Your Marketing Plan

Your marketing strategy should align with your business goals, target audience, and brand identity. Focus on tactics that drive lead generation, client retention, and visibility. Ensure your messaging is consistent, compelling, and delivered through the right channels.



TIP: MAKE MARKETING A GROWTH ENGINE.

A strong marketing plan includes clear audience segmentation, a solid digital presence, and meaningful community engagement. When done right, it builds trust, drives traffic, and fuels long-term growth.

Ask yourself:

- Are we reaching the right audience with the right message?
- Which marketing efforts delivered the strongest ROI last year, and how can we build on them?



7 Step

Strengthen the Customer Experience

Today's consumers expect more than coverage. They expect convenience, personalization, and transparency from their insurance partner. Delivering a seamless experience across every touchpoint can set your agency apart. Use client feedback to identify service gaps and explore tools that improve responsiveness, automate communication, and personalize interactions.

According to [Deloitte's 2025 Global Insurance Outlook](#), insurers must evolve how they interact with customers and distributors, emphasizing operational excellence and innovation to meet rising expectations and maintain trust.



TIP: MAKE EXPERIENCE YOUR DIFFERENTIATOR.

A modern customer experience isn't just about satisfaction—it's about loyalty, retention, and referrals. Streamlined service and proactive communication build lasting relationships.

Ask yourself:

- What feedback have we received and how are we acting on it?
- Which tools or processes could help us deliver faster, more personalized services?

8 Step

Build a Financial Plan That Supports Growth

A strong financial plan turns strategy into action. Align your budget with your top priorities, forecast revenue realistically, and allocate resources where they'll have the greatest impact. Planning for potential risks ensures your goals remain achievable, even when conditions shift.



TIP: LET YOUR BUDGET REFLECT YOUR STRATEGY.

Your financial plan should be more than numbers; it should tell the story of where your agency is headed and how you'll get there.

Ask yourself:

- Are we investing in areas that directly support growth and client value?
- What financial risks could disrupt our goals and how can we prepare?

Tracking Trends That Matter in 2026

Proactive planning starts with understanding the forces shaping the market. In 2026, several key trends continue to redefine how agencies operate, engage clients, and drive growth.

MEETING EXPECTATIONS WITH INTELLIGENCE

AI and data analytics are transforming underwriting, product personalization, and fraud detection, enabling smarter, faster decision-making. Meanwhile, customer centricity is no longer a differentiator; it's an expectation. Clients want tailored solutions and seamless digital experiences, and agencies must be ready to deliver. 2026 is the year to consider [what AI could do for you](#).



Check out
our latest
[advances in AI](#).

PRECISION OUTREACH, POWERED BY AI

Artificial intelligence is transforming the insurance industry, from underwriting and claims to customer engagement and marketing. As automation and predictive analytics become more essential, the most forward-thinking firms are embracing AI to stay competitive and streamline workflows. Zywave is leading the charge, with agentic AI that's redefining how insurance marketing gets done.

ELEVATING PRODUCER PRODUCTIVITY

Producer productivity remains a critical focus, especially as talent gaps widen. Supporting onboarding, training, and performance with the right tools is vital to long-term success. Agencies that invest in scalable enablement strategies not only accelerate ramp-up time but also retain top talent in a competitive market. Empowered producers drive growth, deepen client relationships, and strengthen the agency's bottom line.

CYBERSECURITY AT THE FOREFRONT

Cyber risk is also front and center, with rising demand for specialized coverage and proactive risk mitigation strategies. And across the board, digital transformation is accelerating. Agencies that embrace technology will be better equipped to streamline operations, improve service delivery, and stay competitive.

KNOWLEDGE IS YOUR COMPETITIVE EDGE

To keep pace, carve out time each week to read industry news, attend webinars, and engage with thought leaders. One powerful way to stay informed is by exploring [Zywave's Resource Library](#) and website, where you'll find insights, planning tools, and expert guidance tailored to insurance professionals.

Staying informed helps you adapt quickly, lead confidently, and plan with purpose. Consider signing up for [webinars and special events](#) that highlight trends and changes you should be aware of. Not only do these events connect you to other peers, but they offer an intriguing glimpse into the future of the insurance industry.

Make Strategy a Year-Round Habit

Strategic planning is a mindset that should be incorporated all year.

To stay on track throughout 2026:



Review goals and KPIs regularly to measure progress, identify roadblocks, and celebrate wins.



Encourage team collaboration and feedback to surface new ideas and keep everyone engaged in the mission.



Invest in professional development to sharpen skills, boost morale, and future-proof your workforce.



Stay agile and open to change so you can pivot quickly when market conditions shift or new opportunities arise.

HELPFUL RESOURCES FOR FURTHER READING

[Becoming a Cyber Insurance Leader](#)

[2025 Risk Report - Zywave](#)

[Win More Business and Build Client Loyalty](#)

TIME TO GET PLANNING!

Want to learn more about how Zywave can support your 2026 goals with smart technology and industry expertise? [Contact us now](#) to learn more or to request a demo.

