



# INSURANCE LEADERSHIP PODCAST

*Tools for success in the industry*

## A Year of Change

### *Episode 56 Show Notes*

Welcome to another episode of the Insurance Leadership Podcast. Markets moved fast, technology moved faster, and leadership had to keep pace. In this roundtable episode, Casey Combest, Ryan Eaton, and Ben Markland look back on a year defined by digital adoption, market shake-ups, AI's real-world uses, and the ongoing work of mentoring the next generation. From carrier exits to new admin partnerships and smarter data tools, the message is clear: adapt early or get left behind.

From forecasting your misery to celebrating small wins, Sam's timeless lessons apply directly to sales professionals, brokers, and leaders looking to secure their financial independence while leading well today.

### **The Digital Shift Redefining the Broker's Role**

In 2025, technology became the defining factor separating forward-thinking agencies from those struggling to keep up. Brokers are now expected to provide seamless digital experiences that mirror what employees and HR teams expect in the rest of their lives—instant access, transparency, and efficiency.

Ben shared how agents are leaning into **Insurtech tools**—online enrollment systems, quoting platforms, and real-time data analytics—to make benefits selection easier and faster for employers. Meanwhile, Ryan noted how legacy processes like paper checks and manual data feeds can disrupt the entire billing and eligibility cycle, proving that modernization isn't optional anymore.

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*The best brokers in today's market operate like tech partners, not just salespeople. Digitizing systems and syncing data flow allows clients to focus on strategy—not fixing file feeds.*

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## When Markets Shake: Exits, Risk, and Resilience

Gap and supplemental markets saw carriers/TPAs exit after mispricing and over-leverage. Private equity misalignment and admin failures created ripple effects across groups, brokers, and members.

The team agreed experience and staying power matter more than chasing short-term growth. Companies that have weathered 10, 20, or 30 years of market cycles are better equipped to handle volatility and regulatory shifts.

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*In volatile cycles, choose partners with tenure, clean balance sheets, and operational depth. Longevity and disciplined pricing beat “too good to be true” every time.*

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## AI as a Force Multiplier (Not a Replacement)

From claims triage to data pulls and member service, AI is removing drudgery so leaders can do high-touch work. The trio emphasizes: AI augments advisors; it doesn't replace them.

AI is a tool, not a threat. Ben pointed out how carriers and TPAs are using AI for claims triage, fraud detection, and automated service requests—freeing up time for people to focus on relationships.

Ryan shared a real-world example of using ChatGPT to summarize a 350-page contract into three pages before a Monday meeting, illustrating how AI can make professionals faster and smarter without replacing expertise.

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*Automate the repetitive; elevate the relational. Use AI to surface insights, then let experienced humans handle strategy, negotiation, and trust.*

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## Building the Bench: Mentorship and Human Skills

While younger professionals enter the industry fluent in technology, Ryan and Ben stressed that human skills still win the room. Being able to hold eye contact, make a cold call, or present confidently is what separates top producers from good ones.

Ryan admitted he wishes he'd invested more time in developing younger talent earlier, and now his focus is on pairing veteran leaders with new hires—a model that lets experience and energy sharpen each other. Ben echoed the need for intentional mentorship, pointing out that while younger generations know how to use tools, they need guidance on how to connect, lead, and close.

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*The future of leadership isn't just digital—it's relational. Equip your next generation with both confidence and character, and you'll build a team ready for any market.*

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## Conclusion

2025 proved that adaptability is the ultimate advantage. The leaders who modernize their tech stack, vet stable partners, deploy AI wisely, and invest in people don't just survive disruption—they compound through it. That's the ILP playbook for a changing industry: digitize the work, humanize the leadership.

At ILP, we believe leadership extends to your financial health as much as it does your professional role. Take the lessons from today's conversation and start writing your own *Millionaire Milestones*.

## What's Next on the Insurance Leadership Podcast

In our next episode, we're rolling out the **2025 Highlight Reel**—the most practical moments, smartest one-liners, and leadership lessons from a year of standout conversations. Don't miss this fast-hit recap you can share with your team.

## Let's Keep the Conversation Going!

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