COO WORKING GROUP
THE COUNCIL
RECAP

Chief Operating Officer (COO) leaders from across The Council's membership community recently gathered at Council HQ in Washington D.C. for the **Spring 2025 COO Working Group meeting.**

- Below you will find a **full recap** of the event, including resources from our sessions and speakers.

- If you wish to reach out to any of your Working Group colleagues post-event, **you may access the Attendee Roster here** *(username: COOWG25; password: CIAB25; case-sensitive).* The roster will be archived at the end of the month.

- As always, feel free to contact us with any questions. We look forward to seeing you all this fall and connecting via Basecamp in the meantime.

  - **Catherine Richardson, COO, The Council (catherine.richardson@ciab.com)**

April 9-10, 2025

Retention and Service Team Optimization

This session explored strategies for enhancing account retention and optimizing service team performance, highlighting the pivotal role of internal capacity modeling, talent alignment, and operational consistency. Amanda Vail, COO, at MMA Southeast opened the session by framing retention as both a critical business metric and a shared industry struggle, particularly as firms grapple with evolving service models and heightened client expectations.

Key Takeaways:
- **Strategic Talent Alignment Drives Retention**
  Conducting a structured inventory of roles and skills - paired with clear role definitions and title alignment - helps firms place the right people in the right seats, leading to improved performance and stronger account continuity.
- **Capacity Modeling Enhances Resource Allocation**
  Using data-driven scoring models to assess account complexity and demand enables smarter staffing decisions and helps balance workloads across service teams.
- **Shifting to Team-Based Leadership Improves Accountability**
  Moving from a producer-led model to one led by team leaders supports better personnel oversight, clearer performance tracking, and improved service consistency—all of which are critical to client retention.

MMA's approach focuses on capitalizing on existing talent, better measuring team capacity, and creating space for growth-oriented structures that encourage specialization and performance visibility. Vail detailed a multi-step framework to help organizations balance workload and structure

teams for efficiency. This begins with conducting a comprehensive inventory of talent, in partnership with HR, to calibrate current roles and assess skills at the individual level. MMA created a baseline by position, evaluating each role's primary responsibilities and categorizing staff as either delivery-focused or strategy-focused. This helped identify gaps, inform promotions or hiring needs, and create career paths for employees. After undergoing this process, approximately 5% of team members had to change their role.

The process also evaluated title structures and refined role clarity, which supported better alignment with account needs and enabled smarter decisions about staffing, training, and investment opportunities. To further manage workload, they built an empirical scoring model that rated accounts based on size, complexity, and client demand - especially useful for modeling service team capacity. It was more challenging to deploy this model for employee benefits (EB) accounts due to their service intensity and lack of skill assessments and training tools, but after applying the exercise the value of defining EB service levels more explicitly was underscored.

The firm shifted from a producer-led model to one that emphasizes team leaders who oversee personnel administration, track performance, and maintain continuity—one of the clearest drivers of account retention. However, depending on the size of the team, some leaders are still managing accounts, while others are strictly managing employees. Vail shared examples of internal dashboards and scorecards used to monitor service outcomes and operational gaps.

The session emphasized the importance of task prioritization, continuity of staff, and creating a workplace culture that not only retains talent but nurtures performance. Ultimately, the conversation underscored that clarity in roles, smarter resourcing, and strategic performance tracking are key to unlocking service excellence—and, by extension, client loyalty.

The Evolving Role of the CIO & Technology

During this session, Kate Bang, VP, Corporate Development & Digital Transformation Leader at USI, shared her experience and led a discussion on how the CIO's role is shifting from a traditional IT manager to a core business strategist. Framed around the broader theme of digital transformation, the session defined this shift as the strategic adoption of technology to improve efficiency, enhance client experiences, and enable scalable growth. This transformation involves automation, AI integration, and the creation of digital touchpoints to support a more agile, responsive, and data-driven organization. Kate emphasized that effective CIOs today must bridge business acumen with technical expertise, excel in change management, and foster strong stakeholder alignment to drive impact.

Key Takeaways:
- **CIOs Must Evolve from IT Managers to Business Strategists**
  Today's CIOs play a central role in aligning technology with business goals, driving transformation, and ensuring organizational agility—requiring both technical expertise and strong business acumen.
- **Digital Transformation Starts with Clear Problem Definition**
  The most effective innovation begins by identifying the problem space, not just deploying new tools.
- **Build the Right Teams to Support Scalable, Sustainable Change**
  Success in digital transformation hinges on assembling cross-functional teams—platform and product leads, digital transformation roles, and data specialists—while balancing quick wins with long-term initiatives to avoid change fatigue.
- **Promote Personal Experimentation with AI to Better Envision its Strategic Application**

It is important for leaders to immerse themselves in personal use of AI tools to unlock creative business applications.

The session explored how CIOs are increasingly responsible for aligning business strategy with technology, selecting scalable solutions, managing tech vendors, and ensuring robust data security and compliance. Building the right team to support these goals was discussed in detail, highlighting roles like digital transformation leads, platform teams focused on architecture, application development, data science, QA, and agile product/project teams dedicated to specific initiatives.

Participants resonated with the challenges outlined: unclear goals, inconsistent executive engagement, difficulty extracting meaningful business intelligence from data, and managing change fatigue. Firms shared frustrations about the overwhelming amount of unstructured data, the complexity of tracking tech investments, and the challenge of balancing quick wins with larger transformative goals. Firms should benchmark technology spend with an eye toward future competitiveness, ensuring that the majority of investments support forward-looking innovation rather than maintenance. If a solution isn't a clear differentiator, it may be more strategic to partner than build. Conducting a break-even analysis with a 3–5 year horizon can help inform smart build vs. buy decisions.

The group discussed the increasing difficulty of integrating fragmented AI tools and the growing demand for specialized tech talent—where contract-to-hire approaches have been successful. It was noted that transformation must happen thoughtfully, with firms realizing that more than one or two major changes per year may hinder adoption. Tracking technology investment by product and embracing tools like telemetry were recommended as strategies for clarity and accountability.

This discussion underscored the shared complexity of digital innovation in the insurance space and highlighted the importance of strategic leadership, cultural alignment, and team structure in ensuring successful technological adoption.

Legislative & Political Update

The Council's President/CEO, Joel Wood, joined by the Government Affairs team, shared an insider view of the current political landscape and tenor in Washington D.C., and outlined several of **The Council's 2025 legislative priorities**, including the **preservation of the current tax treatment** for employer-sponsored healthcare tax benefits.

Insights on Brokerage Marketing Tech

In a discussion on marketing technology, Justin Jacobs, EVP of Marketing, at IMA Financial Group, shared insights as a chief marketing officer to highlight the priorities and challenges faced by marketing and communications teams within brokerage firms to provide COOs with a clearer understanding of how to leverage marketing technology to drive growth.

Key Takeaways:
- **Marketing and communications talent within the insurance industry has become more sophisticated,** a shift perhaps attributed to increased private equity influence—yet attracting and retaining strategic marketing leaders remains a widespread challenge.
- **Generative AI is rapidly reshaping the marketing tech stack**, prompting firms to question which department—IT or marketing—should own and lead marketing tech decisions in the broader digital transformation effort.

- While technology has improved brand consistency across platforms, operational integration of tools and processes continues to be a significant barrier for many firms.
- **Marketing's role in M&A is expanding**, with a growing emphasis on onboarding acquired employees, reinforcing culture and values, and becoming a strategic driver of internal storytelling.
- **Low brand equity in local markets creates additional complexity during M&A**, making it critical to assess how much internal "will" exists within the acquired firm to adopt and transition to the new brand identity.
- There is **growing tension around ownership of the employee experience and employer brand**, with responsibilities split—or at times unclear—between HR, marketing, and executive leadership.
- Members are exploring how **AI can drive operational efficiencies** and **free up capital for brand-building efforts**. While the timeline and scalability of these returns remain uncertain, unlocking capital through efficiency could position firms to build strong "challenger brands" and compete more aggressively as large regional players.

Real-Time Problem Solving & Knowledge Share

This roundtable discussion provided attendees with the opportunity to bring forward pressing challenges, seek immediate feedback from their peers, and discuss emerging trends that may impact brokerage operations.

During the discussion, many firms noted efforts to build internal **data lakes** versus outsourcing to third-party vendors, with caution expressed about vendors using firm data to train proprietary models. With employees being directly marketed by vendors, one firm mentioned implementing an employee submission-based intake process. This would aim to assess tech tools based on problem-solving needs to alleviate the requests to sign on **new technology tools**. Concerns were also raised about unmanaged SaaS adoption at the individual employee level, with some firms instituting annual agreements and domain-blocking measures to enforce policy. While most firms do not have formal **AI governance** programs, many reported informal teams comprising operational leaders and super users. The CIO role is evolving to include AI expertise, with increasing alignment between IT strategy and broader business objectives.

The group also discussed **compensation models and career pathing for account executives**, debating the balance between subjective performance metrics and more measurable KPIs like book size and retention. There was agreement that AE compensation structures could create inequities, particularly when AEs don't control book size. Account rounding and cross-selling were seen as areas where AEs could exert more influence, and some firms reward "player-coach" roles for bridging leadership and client service. However, AEs are not typically included in equity arrangements, and their exclusion from M&A earn-outs remains a challenge.

Career development and management training were major discussion points, with emphasis placed on the transition from individual contributor to people leader. Firms are increasingly partnering with HR, leveraging resources like Franklin Covey and local universities, and formalizing mentorship programs. A shared recommendation was to tie mentoring opportunities to employee interests and to provide managers with tools to guide career conversations. With 2% unemployment in the insurance industry, indicating a tight labor market with challenges in finding and retaining skilled workers, firms stressed the need to "grow their own" talent and make career paths more visible internally.

Additional discussion revealed concerns about engaging more junior service teams who may struggle to see the bigger picture in their day-to-day roles. Some firms are experimenting with internal campaigns to increase business acumen, such as giving teams discretionary budgets or inviting them to sales meetings. Meanwhile, more senior service staff are finding the increasing structure in today's environment difficult to navigate.

On the **client experience** front, firms are using post-renewal surveys and NPS scoring to drive service improvements and recognize top-performing teams. Use of **carrier service centers** for small commercial and personal lines was also discussed, with emphasis on assigning internal staff to oversee service quality. Lastly, the group briefly explored credentialing tools for carrier access, though no standout solutions were identified.

SAVE THE DATE FOR OUR NEXT MEETING

Join us for the next COO Working Group meeting, which will take place during the annual Operations & Working Groups Forum. Registration will launch in late spring.

2025 Operations & Working Groups Forum*
November 5-7 | San Antonio, TX

Rebranding to the **Operations Leadership Forum in 2026!*

JOIN OUR BASECAMP COMMUNITY

Access the COO Working Group Online Community on Basecamp where you can connect with your Council member peers.

Request Access

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ADDITIONAL RESOURCES

Here are a few more ways to stay connected with The Council in between Working Group meetings.

- Access our Calendar of Events
- Read our bi-weekly newsletter, Council Brief
- Subscribe to *Leader's Edge*
- Check out our podcasts
- Connect with The Council and our Working Groups on LinkedIn

GET IN TOUCH

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For more information, visit our **COO Working Group page.**