



Steady in the Storm

Navigating Uncertainty in a Changing
Insurance Landscape

HAP 26

Dr. Jackie Henry & Dr. Heidi Strohmaier
H&S Wellness Consultants

Intro

- Who we are
- Why this matters



Objectives

- A clearer understanding of why uncertainty feels so uncomfortable (and what's happening in the brain)
- Practical, in-the-moment strategies to stay steady and make effective decisions
- Tools to communicate clearly and confidently during times of change
- A framework for maintaining momentum without needing perfect clarity

Pulse Check

How many of you feel like the pace of change in your work has increased over the past five years?

- ☐ A Little
- ☐ A Lot
- ☐ I can't even remember what work was like 5 years ago!



The Reality



- Technology is evolving rapidly.
- Client expectations continue to shift.
- Markets fluctuate.
- Regulations change.
- Information moves faster than ever.

The question isn't:

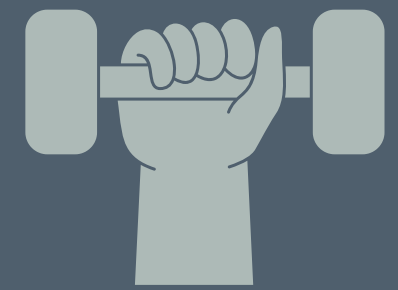
"How do we avoid uncertainty?"

It's:

"How do we lead ourselves through it?"

Why Does it Feel so Hard?

- Our brains crave certainty and predictability.
- Change = loss of control → triggers stress response.
- We feel unmoored even when nothing is “wrong.”



Key Shift: Discomfort ≠ Danger

Feeling uncertain doesn't mean you're unsafe.
It often means:

- You're learning.
- You're adapting.
- You're growing.
- You're facing something that matters.



Not every uncomfortable feeling requires immediate action!



The Cost of Fighting Uncertainty

When we demand certainty before acting...

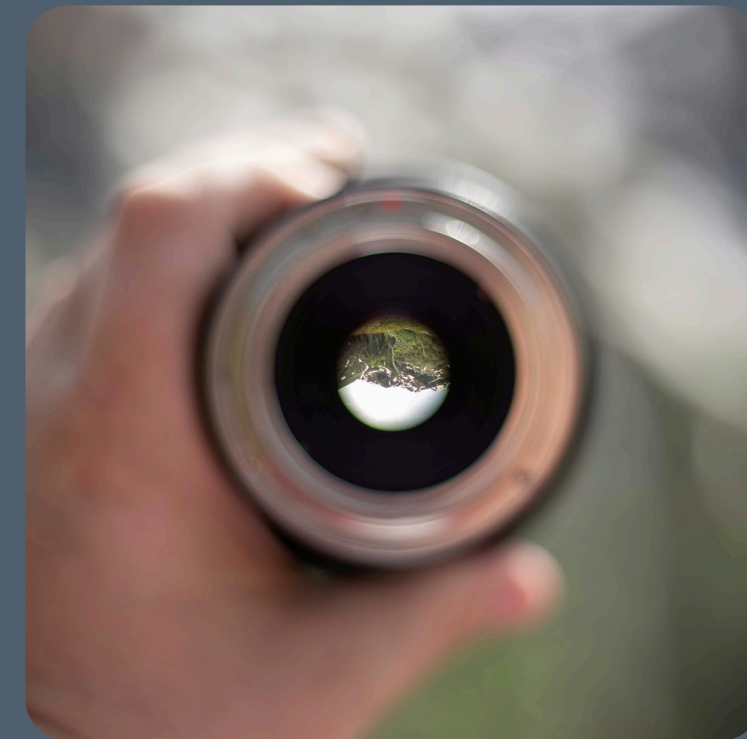
- We delay decisions.
- We overanalyze.
- We wait for perfect information.
- We lose opportunities.
- We become exhausted trying to control what's uncontrollable.

What has fighting uncertainty cost you?

What can we do about it?

When the horizon gets blurry, bring your focus **NEAR**

- **N** - Name What's Known
- **E** - Establish a Narrow Horizon
- **A** - Anchor to Values
- **R** - Regulate, then Respond



Name What's Known/Unknown

When uncertainty grows, our attention drifts to what we **don't** know.

Instead, ask:

- What do I know for certain today?
- What facts do I have?
- What assumptions am I making?

Facts calm the brain.
Assumptions fuel anxiety.



Establish a Narrow Horizon

Our brains love jumping months (or years!) ahead!

Instead, ask:

- What matters today?
- What's my next conversation?
- What's my next decision?
- What's within my control this week?



Anchor to Your Values

In uncertain times, values give us a direction when plans can't.

- Values are a lighthouse through the fog.
- Anchor to values, not to certainty.

What are a few of your top values?



Regulate → Then Respond

Your nervous system influences your decisions.

- Pause before reacting.
- Take one slow breath.
- Notice your body.
- Choose your response intentionally.



Responding thoughtfully is often more powerful than responding quickly.

Reflection

Think of one area of uncertainty in your own work.

(Technology, leadership, your team, a client relationship)

Ask yourself:

- What do I **know**?
- What's one **next step**?
- What **value** do I want to lead with?
- How will I **regulate** to respond?



How will you try out NEAR this week?



Communication in Uncertainty



What we know: State the facts clearly.

- *There have been a lot of changes recently and I have questions.*

What we don't know: Acknowledge uncertainty honestly.

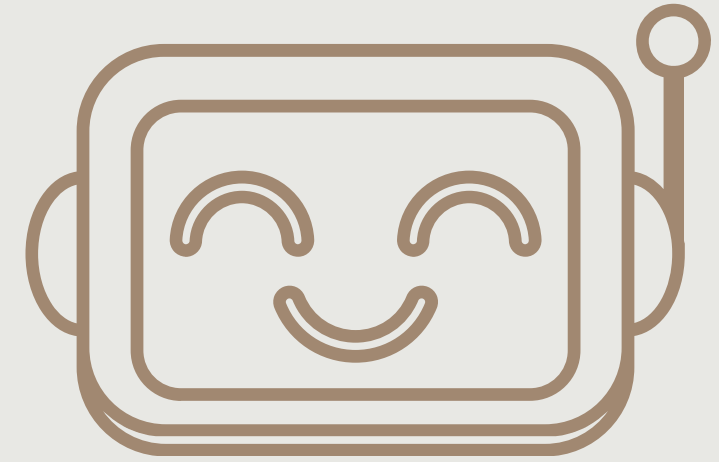
- *We can't predict every market or regulatory change that comes.*

What we're doing next: Explain the next step.

- *We'll continue reviewing your coverage, monitor any changes that affect you, and make adjustments together as new information arises.*



AI + The Future



- **Changing workflows:** Some tasks are becoming automated while new responsibilities and opportunities emerge.
- **Faster access to information:** Clients expect quicker answers and more personalized guidance.
- **Evolving client expectations:** The human value of trust, judgment, and relationships becomes even more important.

We don't have to know everything about AI to respond to it effectively.

The Opportunity

Resilient professionals don't wait for certainty.

They:

- Move with flexibility.
- Stay grounded under pressure.
- Learn continuously.
- Adjust without losing direction.



***The future belongs to people who can adapt—not
those who can predict.***

Thank you, HAP26!

Questions? Want to go deeper?

We offer:

- In-depth workshops & retreats
- Communication & leadership training
- Custom sessions for teams
- Corporate assessments & consulting

Dr. Jackie Henry & Dr. Heidi Strohmaier

drjackie@hswellnessconsultants.com

drheidi@hswellnessconsultants.com

hswellnessconsultants.com

