2026 Leadership Retreat
Values, Culture, and Next Steps

Leaders worked in groups and were assigned a Connect value. They discussed the value through three lenses:

AT OUR BEST	AT RISK	LEADERS Must
What does this look like when we are living it well?	What could weaken, dilute or compromise it as we grow?	What must leaders consistently do to protect and strengthen it?

The conversations surfaced more than feedback about individual values. They revealed what leaders believe is distinctive about Connect's culture, what they most want to protect, and where growth could put that culture under pressure.

The opportunity now is to take what we heard and translate it into something actionable and scalable.

Our values tell us what matters. The Connect Way can define what those values look like in action.

SERVICE:

Provide excellent, fair service to our insureds, producers, and claimants

AT OUR BEST	AT RISK	LEADERS Must
• Efficiency • Consistency • Exceptional customer service	• Losing good people and customers • Loss of revenue • Decline in quality of work • Regulatory/compliance pressures	• Understand the pressure points of customer service • Ask for feedback • Ensure a customer-centric culture

WHAT THIS TELLS US:
Service is viewed as more than responsiveness. Leaders connect exceptional service with consistency, quality, and understanding the pressures employees experience while serving customers.

INTEGRITY:

Being honest and applying strong moral principles to our day-to-day business practices.

AT OUR BEST	AT RISK	LEADERS Must
• Honest decisions • Leaders who lead by example • Hiring for integrity	• Losing connectedness and the ability to work together • Failing to hold people accountable	• Be transparent • Demonstrate integrity • Maintain one-on-one connection • Maintain personal rapport

WHAT THIS TELLS US:

Integrity is something leaders believe must be demonstrated, not simply stated. Transparency, accountability, relationships and leading by example were all identified as evidence that integrity is alive in the culture.

PASSION:

Approaching our business with enthusiasm, capturing the energy and excitement of being one of the best companies in the Non-Standard Auto Space.

AT OUR BEST	AT RISK	LEADERS Must
• Enthusiasm about coming to work each day • A family atmosphere • People enjoy working with one another • Great results	• Losing the spark and becoming ambivalent • Losing chemistry and becoming disconnected • Delayed goals and taking longer to achieve results	• Use leadership skills to keep morale high • Maintain connection • Reach out and create time and space for the team • Continue to set a clear vision of what success looks like

WHAT THIS TELLS US:

Leaders see passion as a combination of energy, connection and purpose. They worry that growth and change could lead to disconnection or complacency. Leaders protect passion by staying connected to people and keeping the destination clear.

SUCCESS:

Creating consistent company accomplishments and sharing those accomplishments with employees and owners.

AT OUR BEST	AT RISK	LEADERS Must
• Consistency • Transparency • Acknowledging and celebrating • Rewarding success	• Losing continuity • Losing sight of individual strengths as the company grows • Placing metrics over people	• Encourage accountability and doing the right thing • Lead with confidence • Foster communication • Give credit where credit is due •

WHAT THIS TELLS US:

The group surfaced an important tension: performance matters, but how Connect achieves performance matters too. As Connect grows, leaders do not want success to become purely metric-driven at the expense of people, individual contribution, recognition and transparency.

WORK ENVIRONMENT:

Provide a sense of family and a work environment of mutual support and growth where employees are respected and valued and provided opportunities to grow and succeed with the Company.

AT OUR BEST	AT RISK	LEADERS Must
• Sense of family • Mutual support • Growth • People feel respected • People feel valued • Promotion from within	• Diluting the sense of family • Employee retention • Quality of employees • Flexibility	• Delegate and “pass the puck” • Build the team • Clearly communicate company goals • Invest in training • Stay connected

WHAT THIS TELLS US:

Leaders clearly value the supportive, connected environment at Connect. They also recognize that preserving it as the company grows will require more intentional delegation, development, communication and connection.

VALUE

Provide value to our producers by offering a consistent competitive product that can be sold in all types of market cycles

AT OUR BEST	AT RISK	LEADERS Must
• Making agents happy • Offering new products that keep Connect competitive	• Loss of market • Political influence • Loss of large agencies	• Deliver outstanding customer service, including claims • Provide meaningful incentives for agents

WHAT THIS TELLS US:

The producer perspective connects culture directly to the marketplace. Leaders see agent experience, product relevance and service quality as essential to maintaining Connect's competitive position.

DIVERSITY

Provide value to our producers by offering a consistent competitive product that can be sold in all types of market cycles

AT OUR BEST	AT RISK	LEADERS Must
• Inclusive • Supportive • Fair • Open-door policy	• Losing the human element • Culture • Employee retention	• Maintain core values while remaining open to change and new ideas • Maintain transparency

WHAT THIS TELLS US:

Leaders see diversity as more than representation—it is reflected in an environment where people feel included, supported, treated fairly and able to speak openly. As Connect grows and changes, they see a risk of losing the human connection and culture that contribute to employee retention. Leaders believe protecting this value will require holding firmly to Connect's core values while remaining open to new ideas, change and different perspectives, and maintaining transparency.

SYNTHESIS

What Leaders Want to Protect

Connection	Family, mutual support, personal relationships, open doors, staying connected and working together. It is part of Connect's cultural equity.
The Human Element	People feeling respected, valued, supported and recognized. Growth should not make Connect more transactional or allow metrics to overshadow people.
Integrity + Transparency	Honest decisions, doing the right thing, leading by example, open communication and accountability. People should know what they can consistently expect from one another.
Service	Exceptional and consistent service—with customers, agents and one another. Service remains central to how leaders think about Connect's success.
Growth + Development	Training, promotion from within, delegation, recognition of strengths and opportunities to grow. Development is part of sustaining the culture.
Accountability + Results	Accountability, clarity, consistency, quality and results. The opportunity is not to choose between people and performance. It is to build a culture capable of delivering both.

RECOMMENDED NEXT STEP: ALIGN – EQUIP – SUSTAIN

Align:

Values Focus Group

Create a focus group of 6-8 people representing different roles, levels, tenure and perspectives.

Deliverables:

- Build on the foundation started at the retreat to clearly define what Connect employees, leaders, and customers consistently SEE, HEAR and EXPERIENCE when we are living this value.
- Consolidate the input into Connect Way framework.
- Determine other stakeholder feedback.
- Identify priority opportunities to embed the Connect Way across the employee experience (onboarding, development, etc.).