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Insurance accounting 101

Every agency runs on two billing paths. Both create reconciliation complexity. Understanding this is the foundation for everything else.

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INFLOWS

Agency Bill Premium

Insured pays agency; agency remits to carrier

Direct Bill Commission

Carrier bills insured; sends commission to agency

Contingent / Bonus Income

Performance bonuses from carriers

AGENCY

Where all money passes through

Reconciliation zone

5+ touchpoints per policy
Every touch = error risk

OUTFLOWS

Carrier Payables

Net premium (minus commission) to carriers

Producer Payouts

Commission splits to producers

Agency Retained Revenue

Net agency income after all payouts

KEY INSIGHT

Every dollar touches the agency at least twice — once in, once out. Each touch is a reconciliation event. Across hundreds of carriers and thousands of policies, this creates the complexity that manual processes can't keep up with.

01

The Pain

“A problem stated is a problem half solved”

— Charles Kettering (Inventor)

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Common Revenue Management headaches

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Operational Silos and Low Visibility

Direct bill and agency bill live in separate worlds. Finding a holistic business picture is difficult with “spreadsheet spaghetti”



No Standardization

Every carrier has their own processes and standards, making accounting workflows slow and messy



Inaccuracies and E&O Risk

Unapplied cash, misapplied payments, disbursement and posting errors expose the business to risk



Your Customer Feels the Pain

Staying out front of the customer relationship is difficult without operational efficiency and data visibility

02

How AI changes the game

Finding patterns in the chaos

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AI accounting workflow

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How AI interprets & routes documents

01

Document recognition

What it does: Reads incoming emails and attachments, identifying document types — invoices, binders, endorsements, statements — regardless of carrier format.

How it works: Pre-trained on thousands of generic examples, the AI learns structure, layout, and content patterns — even across inconsistent carrier formats.

02

Data extraction & matching

What it does: Pulls key fields — policy #, insured, premium, terms — and matches them to your system of record.

How it works: Fuzzy matching compares extracted values against your AMS records — tolerating variations. A confidence score is assigned to flag low-certainty matches for human review.

AI in action

Pattern recognition

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STATEMENT

STMT #2847

Carrier: Acme Insurance Co.

Agency: Riverside Risk Mgmt.

Statement Date: 03/01/2024

Agency Code: RRM-4429

Due Date: 03/31/2024

Period: Feb 2024

POLICY #	INSURED NAME	PREMIUM	COMMISSION
GL-00182-A	Thompson Hardware LLC	\$4,218.00	\$421.80
WC-00519-B	Sunrise Bakery Inc.	\$1,875.50	\$187.55
BOP-00741-C	Metro Auto Parts Corp.	\$6,540.00	\$654.00
CPP-01024-A	Lakewood Dental Group	\$2,990.25	\$299.03
TOTAL AMOUNT DUE:		\$15,623.75	

Format

- Watermarks
- Format changes
- Inconsistency across pages

Data Points

- Policy #
- LOB
- Insured
- Policy term
- Payer code
- Premium

The matching challenge

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CARRIER STATEMENT			AMS RECORD	
Insured:	Acme Mfg. Corp	Name variant	Insured:	ACME MANUFACTURING INC
Carrier:	Travelers Indemnity Co.	Carrier name	Carrier:	The Travelers Companies Inc.
Policy:	TX00441/2024	Policy format	Policy:	POL-2024-00441-TX
Period:	Annual term commencing Jan 2025	Period desc	Period:	01/01/2025 – 01/01/2026
Amount:	(\$1,240.00)	Amount label	Amount:	Audit Adjustment – \$1,240 CR

SURFACE MATCHING (Classic fuzzy logic)

Surface characteristics within one data point. No understanding of what the words mean — only the relationship between characters (letters, numbers).

vs

SEMANTIC MATCHING (Artificial Intelligence)

Reads meaning, not characters. Weighs multiple signals holistically: components in the policy number, transaction type semantics, amount reconciliation, and date alignment — arriving at one combined confidence score.

03

Humans are always in the game

“If a machine is expected to be infallible, it cannot
also be intelligent”

—Alan Turing (Mathematician)

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Complementary roles

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Technology excels at

- Pattern recognition at scale
- Continuous improvement
- Efficiency and visibility
- Audit trail logging
- Flagging for human attention



People excel at

- Exceptions review and routing
- In-platform communications
- Judgment on edge cases
- Feedback for AI training
- Workflow design and maintenance

The critical role of people

- **We know you**

Serving exclusively the insurance industry for 23 years

- **Process at scale**

Deep experience in delivering scalable insurance processes

- **Standardized delivery**

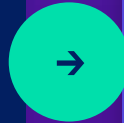
Consistent, repeatable delivery

- **Triage and exceptions**

Exceptions are inevitable, and people must clear them

- **Platform agnostic**

People working within your platform of choice



The real-world results



**Fewer errors made
and
More errors caught**



**Efficient
communication within
a single platform**



**Clearing exceptions to
prevent backlogs**



**Proven workflows with
repeatable results**

04

What Success Looks Like



Revenue management as a strategic function

Revenue management is more than accounting. It is a strategic function for the business, where trusting your numbers is critical for effective decision-making. Even small errors in reconciliation or revenue flow management processes do not stay small for long. They show up as delayed decisions, missed revenue opportunities, and uncertainty where there should be clarity.

That is the challenge we are helping solve for hundreds of retail agencies and brokers.

ReSource Pro's Revenue Management Suite provides solutions:

Direct Bill

AI-powered reconciliation, 95% auto-match

Agency Bill

Premium collection and trust account management

Contingency Intelligence

Data-driven insights to maximize carrier incentives

The result? Agencies achieve higher applied cash rates with minimal manual effort.

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Revenue Management done right

- ✓ Direct Bill Complete
- ✓ Agency Bill
- ✓ Contingency Intelligence

Protect cash flow.
Gain confidence in every dollar.

Metrics to manage revenue

Data visibility with the Revenue Management dashboard

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Total amount & amount posted

Track revenue in-flight vs. revenue landed, with daily deltas showing change

Cycle times

Average processing times, and calling out items specifically at risk

Auto-match & auto-routing rates

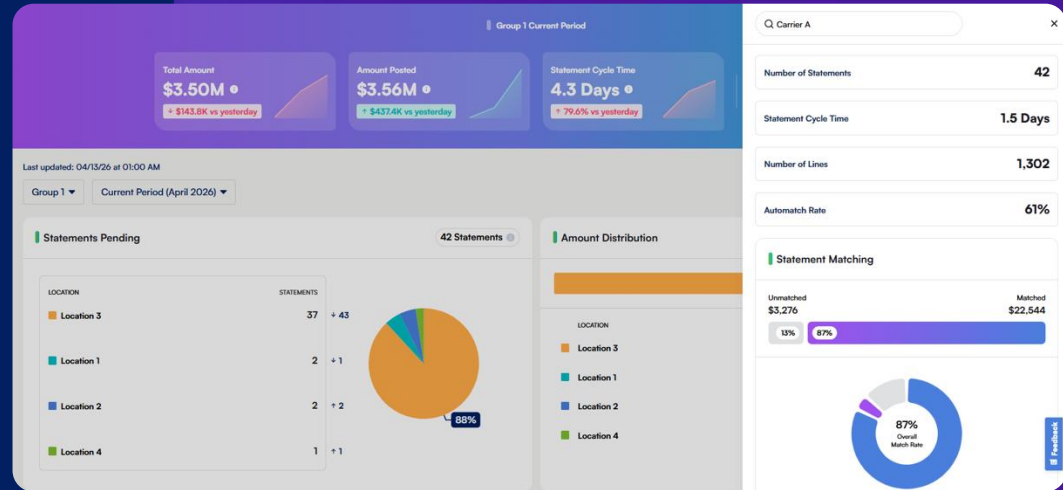
% of lines matched by AI with no human touch, and success rate for AI routing of inbox items

Amount distribution

Track statements by location in the workflow. Spot bottlenecks before the impact is felt

Carrier performance

Track performance by carrier and forecast contingency commissions revenue



KPIs that matter

Signals showing that AI-powered revenue management is working

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97%+

Cash Applied Rate

Payments matched & fully posted by close of the accounting period

70%+

Auto-Match @ 6 months

AI-matched statements. Consistently rising rate signals the AI is learning

<2.5

Days to Invoice

Average days from policy binding to invoice delivery.



Trend

Cancellation Rate

Policies lapsing due to errors should trend down quarter over quarter.

Tackling Revenue Management Pain Points

with AI + Expert-in-the-Loop Workflows

The Pain Points

Operational Silos

Direct bill and agency bill in separate worlds dominated by spreadsheets

No Standardization

Every carrier has its own formats and processes

Inaccuracies & E&O Risk

Misapplied payments and unintended actions expose the business to risk

Customer Relationship Strain

Operational inefficiency affects customer experience and impacts reputation



AI in Action

Document Triage

AI classifies and routes incoming docs automatically

Pattern Recognition at Scale

AI Learns carrier formats and continuously improves

Data Extraction & Matching

Matching imperfect carrier data to your AMS records

Detect problems

Flagging potential errors and at-risk policies for expert review and resolution



The Outcomes

Faster Close, Cleaner Books

Speed and accuracy across billing workflows

Unified Visibility

One framework spanning direct bill and agency bill with visibility into your data

Human Validation

Experts review exceptions to ensure accuracy and compliance

Happier Customers


Fewer errors, faster response time, stronger relationships

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Tell us your thoughts
Stop by the demo booth
Contact your client executive



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