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RESEARCH REPORT

An Agency Technology Blueprint

Transforming your agency

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ReSourcePro INSIGHTS

ReSource Pro Insights offers a broad range of research and observations on the insurance industry. We provide substantial studies, analysis and perspectives on business and technology strategies and plans across the P&C ecosystem, covering retail agencies and brokers, MGA/wholesalers, carriers, and tech vendors. Our coverage includes distribution, underwriting, policy servicing, billing/payments, and claims business areas, as well as cross-enterprise areas such as strategic initiatives, digital transformation, innovation, customer experience, and talent.

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Framework for transforming your agency

Continuing to build on the foundational and optimizing technology layers explored in prior reports, the next phase of agency technology adoption focuses on transformational capabilities that fundamentally reshape how agencies operate and deliver value. As digital maturity increases and operational complexity grows, agencies are no longer evaluating technology purely through the lens of efficiency or incremental improvement. Rather, leading organizations are adopting transformational solutions that augment core workflows, elevate decision-making, and redefine key agency roles.

To bring clarity to this evolution, we examined the agency technology landscape through three levels of digital maturity: foundational, optimizing, and transformational. The transformational solutions explored in this report (indicated in green in Figure 1 below) are innovative and significantly augment and transform agency workflows/operations, often leveraging technologies such as AI and NLP to automate tasks, enhance agency capabilities, and increase efficiency and productivity.

Figure 1. Agency technology landscape

It's important to view our analysis of the agency tech landscape within the broader context of AI and automation. As these capabilities continue to reshape how work is performed across the industry, agencies must first establish strong foundational systems and standardize workflows to fully capitalize on more advanced technologies. This report focuses on the critical and final stage of this journey: transformation.

The role of humans vis-à-vis AI and automation

Agency investment in advanced technology and standalone solutions will differ based on industry niche, account complexity, agency need, and size. While AI and automation will streamline processes, provide insights, and enhance efficiency, human expertise and judgment will remain essential. These tools are designed to augment the work of producers, account managers, CSRs, and other agency staff, rather than replace them. Humans will remain instrumental in relationship-building, complex problem-solving, and strategic decision-making.

Agency transformation: Sales and marketing

Within sales and account marketing, transformation extends beyond speed and efficiency to improve decision quality and recommendations throughout the sales cycle. This section focuses on two areas of coverage placement where this shift is particularly pronounced: risk/needs analysis and placement. Both are central to the trusted advisor role, enabling producers and account managers to move beyond transactional and manual workflows and deliver more informed, tailored guidance to customers.

Risk/needs analysis

Risk and needs analysis solutions shift exposure reviews from manual, judgment-based methods to dynamic, data-driven risk intelligence, enabling agents to quickly obtain a more complete picture of the insured. Historically, gathering underwriting information was time-consuming and involved frequent exchanges between the agent and insured. Solutions such as Canopy Connect address this challenge by automatically pulling in-force policy and coverage details from carriers via API.

Beyond obtaining the required underwriting information, agencies face another persistent challenge: accurately assessing complex, varied risk exposures and making appropriate coverage recommendations. Many agencies serve insureds across multiple industries, making it difficult for individual producers and account managers to develop sufficient expertise across every risk profile they may encounter. Risk assessment and profiling solutions bridge this gap by boosting agent expertise with analytics-driven insights. Platforms like Relativity6 and Linqura analyze data related to operations, loss history, geographic exposures, locations, and asset schedules to provide more precise risk classification and scores. These insights allow agents to identify potential coverage gaps, make more informed recommendations, and proactively address underinsured exposures.

Finally, enhanced benchmarking further strengthens agents' abilities. Solutions such as Advisen and LeO allow agents to compare an insured's coverage to that of peers with similar risk and operational profiles. These tools further position the agent/broker as a trusted advisor and enable them to strengthen both their renewal and new business discussions and coverage placements.

Placement

Placement automation solutions are designed to streamline one of the most labor-intensive workflows: converting insured underwriting information into complete, accurate submissions and obtaining carrier quotes. Historically, placement has required producers and service teams to manually gather data, rekey information across multiple systems, and navigate a landscape of carrier portals or raters. This resulted in delays, increased the likelihood of errors, and diverted time away from higher-value work.

ReSource Pro's last report on optimizing technologies explored submission and quoting solutions such as appetite assessment tools, comparative raters, and quoting platforms that help reduce some of this friction. While these tools improve efficiency, placement automation solutions go further. Advances in artificial intelligence and intelligent document processing (IDP) enable a shift from manual placement processes to more intelligent, automated workflows. The areas on the following page are notable examples.

Data capture, enrichment, and pre-fill

Incomplete and inconsistent insured data remain common barriers in coverage placement. Technology solutions that capture, validate, and/or enrich insured information, such as industry classification, COPE details for property locations, and vehicle information, help expedite data gathering and enable agents to provide more complete submissions. For example, FurtherAI offers statement of values (SOV) mapping, which normalizes SOV spreadsheets, PDFs, and other attachments into a clean, standardized property schedule while also flagging missing or inconsistent information. Sembley complements this by enriching property and company data through trusted third-party sources and importing that information directly into applicable forms. Together with pre-fill capabilities that populate key systems such as the AMS, CRM, and carrier portals, these solutions reduce manual effort, improve accuracy, and streamline placement workflows.

Autofill solutions for carrier quoting portals

These solutions address a common source of friction within coverage placement: manually re-entering the same information across multiple quoting platforms. While comparative raters and modern quoting portals (explored in ReSource Pro's prior report on optimizing technologies) mitigate this challenge, they are typically limited to participating carriers and do not eliminate manual rekeying across the broader market. Autofill tools solve this gap by capturing, mapping, and reusing submission data to automatically populate carrier-specific forms, applications, and quoting screens. A good example is Gaya's Super-Copy and Super-Paste solution, which enables agents to copy data once and intelligently paste it into multiple carrier portals with high accuracy. By eliminating duplicate data entry, these solutions accelerate quoting cycles, foster consistency, and allow agents to devote more time to evaluating and negotiating quotes and advising clients.

AI-driven tools for generating applications and retrieving quotes

As agentic AI capabilities mature and reach operational reality, placement automation is entering a new phase. By combining and extending many of the capabilities described above, these solutions actively orchestrate key steps in the placement process, such as gathering insured information, structuring submissions, and interacting with carrier quoting platforms, with notably less human intervention. For example, Pyq AI enables agency staff to forward all submission materials, including ACORD forms, SOVs, loss runs, and emails, and receive a clean, structured submission in return. Superagent is expected to go a step further with the launch of its Quoting AI Agent later this year. It will collect customer data, pre-fill applications, and generate instant quotes from multiple carriers.

Collectively, placement automation solutions reduce friction, improve underwriting accuracy, and compress placement timelines. Furthermore, they shift agency staff away from manual data handling and enable agencies to deliver a faster, more informed, and more consultative customer experience.

Agency transformation: Servicing and operations

In servicing and operations, transformation is driven by streamlining and automating administrative and back-office tasks so agency teams can focus on higher-value, customer-facing activities that improve service quality and strengthen relationships. This section explores four capabilities that are central to this shift: auto-generated proposals, customer self-service, advanced business intelligence, and intelligent document processing (IDP). Together, these capabilities help agencies redesign how work gets done and how service is delivered.

Auto-generated proposals

As agencies look to reduce time spent on manual tasks, auto-generated proposal solutions are redefining how coverage options are assembled and presented to customers. These solutions leverage structured data from submissions, quotes, and agency systems to instantly generate comprehensive, custom-branded insurance proposals – transforming hours-long tasks into minutes. Solutions from vendors such as Outmarket and Powerbroker AI enable agencies to standardize proposal creation while preserving brand integrity and how they present coverage recommendations to insureds. By automating proposal generation, these solutions reduce manual work, improve consistency, and increase accuracy.

Customer self-service

Over the past decade, customer self-service in insurance centered on client portals that allowed insureds to view policy documents, request changes, and, in some cases, generate certificates of insurance. These portals remain an important component of an agency's technology stack, and their functionality continues to evolve. However, the self-service definition is rapidly expanding toward more intuitive, interactive, and personalized experiences.

Driven largely by advancements in AI, modern self-service solutions now include AI agents capable of handling policy inquiries, servicing requests, claims reporting, billing questions, and even quoting, all with 24/7 availability. These tools don't just provide answers; they can automate workflows by integrating with core agency systems such as the AMS and CRM, routing tasks, updating records, and escalating complex issues to staff when needed. Platforms like Liberate are redefining the category entirely by acting as all-in-one customer experience hubs that support sales, service, and claims while providing operational oversight through call recordings, dashboards, sentiment analysis, and actionable insights. As these capabilities mature, agencies and brokers can deliver faster, more consistent service, improve customer satisfaction, and free employees to focus on higher-value, more complex tasks.

Advanced business intelligence

As agencies scale and operations become more complex, the limitations of traditional operational reporting become increasingly apparent. While these reports certainly play an important role in tracking key performance metrics such as revenue, new business, and productivity, they are largely static and backward-looking. Furthermore, they offer limited insight into why something occurred or what actions should be taken next. Advanced business intelligence (BI) solutions build on operational reporting by integrating and analyzing data across systems to explain underlying drivers, surface trends, and make predictions.

What ultimately distinguishes BI solutions is their forward-looking orientation. While operational reporting is primarily descriptive and focused on the past, advanced BI is descriptive and diagnostic, and increasingly predictive and prescriptive, providing real-time insights and proactive decisioning. Advanced BI solutions are now being applied across a wide range of use cases, including retention risk detection, churn analysis, revenue and capacity forecasting, customer sentiment analysis, meeting analytics, placement strategy optimization, and opportunity scoring. In aggregate, these capabilities provide insights across the insurance value chain, from prospecting and sales through account servicing and renewal. These insights empower agency leaders to anticipate challenges, intervene early, and drive more sustainable growth.

Intelligent document processing (IDP)

In the foundational agency tech report, we highlighted the role of document management solutions in centralizing, standardizing, and governing how agencies store and route critical documents. While these platforms improve organization and compliance, they still depend heavily on human effort to read documents, interpret their contents, and manually enter data into downstream systems. IDP solutions address this limitation by applying advanced technologies such as optical character recognition (OCR), natural language processing (NLP), and machine learning to analyze the document content. These technologies enable IDP solutions to automatically classify incoming documents, extract key data elements, validate information, and flag missing, incomplete, or conflicting information for human review. This shift transforms documents from static files into active sources of structured, usable data.

What makes IDP capabilities transformational for agencies is their ability to operationalize document data across agency workflows. Clean, validated data can be automatically pushed into agency systems, such as the AMS, CRM, rating platforms, accounting tools, certificate platforms, and claims systems. Facilitating straight-through processing of such documents significantly reduces manual rekeying across systems and the likelihood of error. Furthermore, like with business intelligence, IDP capabilities extend across the insurance value chain, streamlining new business intake, policy checking, direct bill commission reconciliation, and more. IDP not only improves efficiency and accuracy but is also instrumental in building the data foundation required for more advanced automation and analytics.

IDP is a perfect example of where agencies must find the right balance of tech solutions and human expertise. While IDP technology has increased significantly over the last decade, the accuracy rates for all but the simplest processes still require human oversight and handling of exceptions.

Achieving transformation: An agency roadmap

Throughout our series on the agency technology landscape, we've highlighted the importance of maintaining a strong technology foundation and well-defined operational processes as you progress through your digital transformation journey. Building on foundational and optimizing technologies, this report has focused on digital capabilities that can help agencies augment key workflows, functions, and roles. While agencies may be at different stages of maturity across technology, process, and optimization, there are core steps that must be revisited continuously as part of an ongoing modernization journey. The roadmap that follows outlines these steps through the lens of transformation with clear actions agency leaders can take to achieve their goals.

- **IDENTIFY AND PRIORITIZE OPERATIONAL PAIN POINTS**
  Having assessed your current state, identify and prioritize operational pain points that limit scale, speed, and decision quality. Focus on areas where redundant work, inconsistent handoffs, delays in decision-making, and poor information flow are impacting efficiency or effectiveness. Also note where decisions rely on incomplete, delayed, or static data, as these represent strong opportunities for advanced business intelligence and risk analysis solutions. Prioritize pain points based on business impact and organizational readiness.
- **CONSOLIDATE/CENTRALIZE DISPARATE SYSTEMS, DATA, AND FUNCTIONS**
  Transformation requires moving beyond simply reducing fragmentation or manual workflows to intentionally orchestrating how systems, data, and functions work together. Assess your technology ecosystem to identify overlapping tools, disconnected capabilities, and remaining manual workarounds. Ensure you have modern infrastructure in place that centralizes your core data and supports advanced analytics and intelligence capabilities.
- **ESTABLISH DATA MANAGEMENT AND GOVERNANCE DISCIPLINE**
  For advanced technologies to become effectively embedded into daily operations, agencies must establish a robust data management and governance framework. This includes clearly defining data standards, ownership, and performance metrics, as well as policies governing data quality, access, and use. Governance should also address how intelligence is generated, interpreted, and acted upon across the organization. A strong data management and governance discipline builds trust, increases transparency, and improves the quality and consistency of decision-making.
- **OPERATIONALIZE TARGET OPERATING MODEL**

  Through a structured, multi-year transformation plan, pilot and refine new technologies and workflows, document updated processes, and measure outcomes and performance based on pre-defined metrics. Executing your roadmap will not be a linear or one-step process. It's normal to move back and forth between steps as you test assumptions, incorporate new technologies, and respond to evolving business needs. Used this way, the roadmap serves as an ongoing guide for sustained transformation.
- **ACTIVELY ENGAGE WITH INNOVATIVE TECH COMPANIES**

  Engaging with new and innovative tech companies and insurtechs is an essential step for survival and growth in an increasingly digital and customer-centric landscape. In a commoditized market, superior technology becomes the key differentiator. Early adopters of the best UX, faster processing, and smarter pricing win.
- **PROACTIVELY MANAGE ECOSYSTEM PARTNERS**

  Developing an overarching partner strategy with a comprehensive process for evaluation and onboarding is the difference between companies successfully leveraging innovation and those wasting millions on failed tech partnerships.

ABOUT RESOURCE PRO

Focused exclusively on the insurance industry, ReSource Pro is a trusted strategic operations partner to insurance organizations seeking to increase their productivity and profitability. With a global team of more than 13,000 employees, ReSource Pro operates at the critical intersection of people, process, technology, and data to serve more than 2,800 clients across the carrier, broker, and MGA segments – consistently earning a +96% client retention rate for over a decade. It offers expert advisory services, proven business process management optimization and transformative data and technology solutions. It was recognized in 2025 by Inc. 5000 as one of the fastest growing companies in the US.

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