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RESEARCH REPORT

From Foundational to Transformational: An Overview of the Agency Technology Landscape

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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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Key themes in agency/broker technology

Not long ago, most insurance agencies relied only on a handful of familiar technology solutions, most notably an agency management system (AMS), a financial management solution, and possibly a customer relationship management (CRM) tool. These solutions, in conjunction with many manual processes, facilitated agency operations. Over the last decade, however, the agency tech stack has expanded and modernized significantly, with both legacy providers and insurtech challengers racing to define the future of how agencies operate, compete, and serve clients.

In the past, the number of vendors serving the retail agency market was relatively small. However, the advent of the digital era followed by the emergence of the insurtech movement ushered in a new wave of innovation. Now, with the rapid advancement of artificial intelligence (AI), including GenAI and agentic AI, there has been a surge in new vendors and solutions aiming to reshape the agency world. Agency leaders should note the following key themes that are shaping the current and future agency technology landscape.

- **THE TECHNOLOGY LANDSCAPE IS EVOLVING AT AN ACCELERATED PACE**
  The pace of innovation has dramatically increased, with many vendors expanding capabilities and extending into new areas. Unlike earlier decades when change was incremental, the past ten years have seen an explosion of new players (well over 100) targeting the agency/brokerage market.
- **AI IS FUELING INNOVATION ACROSS KEY AGENCY FUNCTIONS**
  Within the past few years, AI capabilities have become the defining feature of every new tech company and solution. While some AI claims may be overstated or even marketing hyperbole, AI is a critical development and is here to stay.
- **INCUMBENTS ARE ADAPTING AS MANY INSURTECHS ENTER THE MARKET**
  The well-known tech providers continue to innovate. They are extending their solutions into new functional areas, speeding up their product/feature release cycles, and leveraging AI and other advanced technologies. Market leaders like Applied Systems, Appulate, Zywave, and Vertafore will continue to play a major role in the market due to large install bases and demands from customers to enhance their capabilities.
- **NEW SOLUTIONS ARE POSITIONED TO TRANSFORM CRITICAL AGENCY FUNCTIONS AND WORKFLOWS**
  From accounting and compliance to claims, servicing, and account marketing, innovative startups and incumbents are reimagining how agencies operate and serve their customers. These solutions aim to reduce manual effort, streamline core processes, and enable agents to focus on higher-value work that enhances the customer experience.
- **THE HUMAN ROLE REMAINS VITAL AS TECH SOLUTIONS CONTINUE TO EXPAND**
  New technology solutions offer many opportunities for agencies to improve efficiency, reach new markets, and enhance profitability. However, insurance is complex, requiring expertise and judgment, and human relationships are an essential part of the agency equation. Even the most advanced AI-based solutions in the market will tend to augment human experts rather than replace them.

As the agency technology landscape continues to evolve in the years ahead, agencies face both new opportunities and increased complexity. Successfully navigating this evolving environment requires a clear understanding of emerging solutions, advancing capabilities, and the strategic role technology plays within your agency. The following overview of the agency technology landscape aims to provide you with a snapshot of where we are today and what the future might hold.

The agency technology framework

To better understand how retail agencies are adopting and leveraging technology, we examined the agency technology landscape across the insurance value chain, including sales, servicing, and operations. While this overview is not exhaustive, it offers a representative view of solutions in use today. As part of this analysis, we developed a tiered framework (see Figure 1 below) that categorizes technologies into three levels: foundational (level one), optimizing (level two), and transformational (level three). This classification reflects each technology's level of adoption, impact, and maturity.

Figure 1. Retail agency technology framework

Level 1: Foundational	Technologies that are mission-critical for an independent agency or brokerage to place business, service customers, operate daily, and remain compliant, regardless of agency size.
Level 2: Optimizing	Solutions that optimize and streamline operations, improve the customer experience, and/or enhance productivity. While these solutions are increasingly common among agencies/brokerages, they are not universally required for agencies to operate.
Level 3: Transformational	Innovative solutions that significantly augment and transform agency workflows/operations, often leveraging technologies such as AI and NLP to automate tasks, enhance agency capabilities, and significantly increase efficiency/productivity.

Level one comprises foundational technologies, such as AMS and sales enablement solutions, which are essential for agencies to operate successfully. **Level two** includes solutions that enhance agency operations by optimizing key processes and workflows. Finally, **level three** features transformative solutions that incorporate advanced technologies like AI and natural language processing (NLP), to significantly increase efficiency and productivity and transform operations. In the subsequent sections, we will explore the solutions outlined in Figure 2 below.

Figure 2. Solutions across the agency technology framework

Level 1: Foundational

- Agency management system (AMS)
- Document management
- Sales enablement
- Certificate management
- Licensing and compliance
- Accounting and commissions

Level 2: Optimizing

- Submission and quoting automation
- Quote and policy checking
- Customer self-service portals
- Claims
- Data management

Level 3: Transformational

- Risk/needs analysis
- Placement automation
- Intelligent document processing
- Business intelligence
- Emerging AI solutions (AI agents/co-pilots)

Lastly, it's important to recognize that the classification of agency technology solutions is not rigid. Many tools blend multiple technologies and serve a variety of functions across the agency, making their role fluid depending on the context and use case. In some cases, a platform solution may encompass a broad range of capabilities across the insurance value chain. In contrast, point solutions address a specific operational or customer pain point. Regardless of the solution type, the goal is to boost productivity for producers, account managers, CSRs, and other agency staff, freeing them to focus on complex issues and strengthening customer relationships.

Level one technologies: Building the foundation

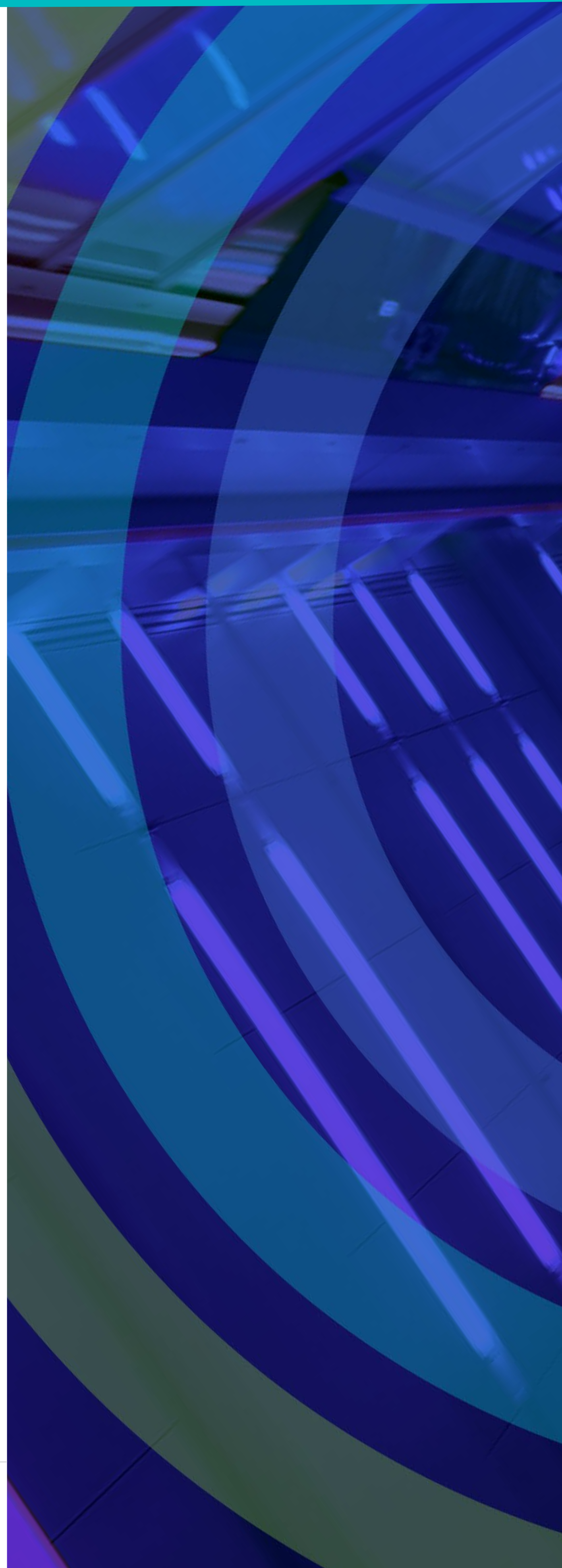
As explained in the section above, level one technologies form the foundation of a retail agency's operations, supporting essential day-to-day functions such as policy management, sales, compliance, and financial management. This section explores key solutions in this area, including AMS, sales enablement tools, certificate management platforms, licensing and compliance systems, and accounting and commission solutions. We highlight common challenges faced by agencies, examine how advancing technology is impacting these solutions, and explore the projected impact on retail agencies.

Agency management system (AMS)

The AMS is the core operational platform for insurance agencies, serving as a central repository for client, policy, billing, and carrier information, enabling the placement, management, and servicing of insurance policies. By acting as a single source of truth, AMS solutions such as Applied Epic and Vertafore's Sagitta, reduce manual processes and data fragmentation across the agency.

Beyond internal workflows, a modern AMS must foster seamless connectivity to external platforms such as comparative raters, CRMs, and document management systems. It is critical that these systems are not siloed, as isolated data impedes productivity, limits visibility into client interactions, and reduces the potential for task automation. In today's digital landscape, the AMS is not just a tool – it is critical infrastructure for agencies small and large.

The AMS space is dominated by incumbents such as Applied and Vertafore, but there are new, emerging insurtechs like Veruna and Broker Buddha (Acturis) that have been gaining traction in recent years. While not an exhaustive list, ReSource Pro is currently tracking 20+ AMS vendors serving the North American market.



Document management

Agencies manage a large volume of documents on a daily basis, including applications, quotes, policies, endorsements, audits, loss runs, invoices, and more. This ongoing influx of documents can quickly become unmanageable at both the individual and agency levels, especially when documents are delivered through different channels, stored in disparate systems, or even handled manually.

Document management solutions, which are now foundational to the agency technology stack, address these challenges by centralizing how documents are stored, organized, and accessed. These systems create a single source of truth, reduce time wasted searching across systems, and improve compliance with document retention and audit requirements.

Document management has become so integral to the agency tech stack that the majority of modern AMS solutions include it as a core feature. For agency leaders, document management is no longer just about storage; it's a driver of efficiency and client experience.

Sales enablement

Sales is the growth engine of any successful insurance agency or brokerage, fueling revenue growth and client retention. With the competitive landscape expanding and direct insurance marketplaces and embedded solutions becoming mainstays, agencies are increasingly going beyond traditional prospecting. Many are embracing technology-enabled sales solutions that support proactive, personalized outreach and consultative guidance. These solutions often take two forms: lead management and customer relationship management (CRM) platforms.

Lead management solutions have a variety of capabilities spanning lead capture, opportunity scoring, lead routing, and upsell/cross-sell opportunity identification. These tools help producers prioritize their time and effort while also preventing quality opportunities from falling through the cracks. CRM platforms complement these tools by serving as the central hub for managing client and prospect relationships. A modern CRM centralizes client/prospect data, tracks touchpoints across the customer journey, manages sales pipelines, and supports timely, relevant engagement. This enables producers and service staff to work collaboratively, respond faster to inquiries, nurture leads, and maintain stronger, more informed client relationships. Together, lead management and CRM solutions help agencies convert more business and deliver a consistent, high-quality client experience.

Lead management is an area in which we are seeing significant traction and use cases within retail agencies today, particularly in lead scoring and upsell/cross-sell. Companies like DONNA.ai (formerly Aureus Analytics) are using AI to support agencies with account rounding, increasing client retention, and more.

Certificate management

Many retail agencies, especially those focused on commercial lines, face numerous challenges related to certificate management and contract review. Manual processes and a high volume of certificate requests can overwhelm service staff, leading to delays, frustrated clients, and increased errors or omissions risks. Certificate management solutions address this by streamlining and/or automating the creation, issuance, and renewal of certificates of insurance (COIs) through a centralized platform. While certificate management solutions have existed for years, AI is now transforming their capabilities. Emerging solutions that compare contractual insurance requirements with a client's current policies and flag potential gaps are particularly notable as these reviews are time-intensive and prone to error. In industries where certificates and contract reviews are critical to doing business, such as construction or transportation, these solutions help agencies deliver a competitive edge through responsiveness, reliability, and operational efficiency.

Companies such as Gail, Limit, and TensorAI, are using AI to transform document analysis and/or comparison. Their AI solutions can review and analyze long, complex documents, including contracts, in seconds, potentially serving as a game changer in the contract review process. While these technologies offer promising advancements in certificate management, the complexity involved still demands human expertise. As a result, such solutions are more likely to augment the work of agency staff and BPO partners rather than replace them.

Licensing and compliance

As agencies grow and expand, leaders face increasing complexity when managing compliance-related tasks such as business entity and producer licensing, continuing education (CE) tracking, and surplus lines filings. These processes are often manual and prone to errors, especially for firms operating across multiple states or with large production teams. Tech solutions and tech-enabled BPO providers mitigate these challenges by centralizing license management, issuing license renewal reminders, monitoring CE credits, notifying of regulatory infractions, and streamlining surplus lines filings. While the scope of solutions varies, these solutions reduce the administrative burden and the risk of non-compliance penalties.

For years, many agencies have chosen to outsource their licensing and compliance tasks to BPO firms. While technology solutions are emerging to address this need, many still require human intervention.

Accounting and commissions

Managing accounting and commissions is a persistent challenge for insurance agencies, particularly those engaging with multiple carriers, varying commission and payment structures, and large numbers of producers. Manually reconciling direct bill commissions, carrier payables, and producer payouts is time-consuming and often requires significant back-office support. Accounting automation solutions help agencies streamline these tasks with more advanced solutions, while also providing revenue intelligence capabilities. The latter increases agencies' visibility and insight into critical accounting and commissions data, enabling executives to refine their carrier strategies, shore up unpaid commissions, and create reliable forecasting.

The most common use case in this area is direct bill commission reconciliation. Service-based providers such as BPO firms and tech solutions seek to streamline or automate this time-intensive process.

Level two technologies: Optimizing agency operations

Level two technologies build upon the foundational systems explored in the previous section, introducing more advanced tools that optimize core agency workflows and elevate the customer experience. These solutions target specific operational pain points within the following areas: submissions and quoting, quote and policy review, client self-service, claims handling, and business insights/ analytics. Each is explored in greater detail below.

Submission and quoting automation

Within submission and quoting automation, we have included three key solution types: appetite assessment tools, quoting platforms, and comparative raters. These solutions are essential for agencies aiming to streamline and enhance efficiency in their new business and renewal marketing processes. While comparative raters have been widely used over the past decade, particularly in personal lines, the technology landscape is rapidly evolving to focus on AI-driven submission and quoting automation. This more advanced approach will enable agents to submit risk information, enrich applications with third-party data, and automatically assess a carrier's appetite, potentially with limited human intervention.

As a result, agencies can expect reduced manual data entry, faster quote turnaround times, and improved bind ratios. Furthermore, rather than spending countless hours pre-qualifying risks with carriers, compiling submissions, and manually quoting risks online, producers and account managers will have more time to act as trusted advisors, thereby strengthening their relationships with clients and prospects.

Comparative rating and quoting solutions from market leaders such as Applied Systems and Applate and insurtechs like Bold Penguin and Semsee have been helping streamline submissions and quoting for years. More recently, appetite solutions have evolved beyond basic appetite matching, using AI to deliver intelligent insights that guide placement strategy. Tools from vendors such as IVANS, Outmarket and Bold Penguin help agencies identify the most promising carrier matches upfront, reducing wasted effort and improving quote-to-bind ratios.

Quote and policy checking

Quote and policy checking are two of the most time-intensive and detail-oriented processes within retail agencies. These processes often strain agency resources and increase the agency's E&O exposures. During the account marketing process, account managers manually review and compare quotes from multiple carriers to ensure the quotes accurately reflect the requested coverage. Policy checking presents a similar challenge. Issued policies need to be carefully reviewed and compared against proposals, bound quotes, and the AMS to ensure there are no discrepancies or gaps in coverage. Both processes are tedious and prone to error.

Generative AI and agentic AI are poised to transform and expedite the quote and policy review process by automating data extraction, structuring, and comparison across key documents. These tools flag discrepancies and potential coverage gaps, with more advanced solutions offering intelligent recommendations and identifying patterns in discrepancies, enabling proactive action at both the individual and agency levels. In a time when many agencies are striving to do more with less, these solutions will have a significant impact.

To address these challenges, many agencies have turned to Business Process Outsourcing (BPO) companies for assistance, particularly with policy checking. More recently, technology solutions have begun automating parts of the quote and policy review workflows and often work in conjunction with BPO services. For example, some quote review solutions compare carrier proposals and identify variances or potential discrepancies. Similarly, policy checking solutions cross-reference issued policies against the bound proposal, quote, and AMS to ensure consistency. When inconsistencies are detected, these solutions alert the account manager, enabling them to take the appropriate actions.

Customer self-service portals

Customer self-service portals empower clients by providing them with 24/7 access to essential policy documents, auto ID cards, certificates of insurance, and other relevant information. Many of these portals also allow clients to submit basic service requests, such as policy changes. These portals not only enhance the customer experience by providing instant, on-demand access to policy information, but they also reduce the need for routine policy inquiries. This, in turn, increases the capacity of client service representatives and account managers to focus on high-value activities.

As the digitally native customer segments continue to grow, on-demand, self-service portals are quickly moving from nice-to-have to must-have. Agency executives must consider how they will create a digital-first experience for these customers. There are a variety of vendors in this space, including leading AMS vendors such as Vertafore, but none have a dominant position.

Claims

Managing claims can be time-consuming and reactive for agents and brokers, often due to manual intake processes, inconsistent communication with carriers, and limited visibility into claim status. These challenges not only strain agency resources but can, more importantly, undermine client trust during a critical time. Modern claims technology solutions seek to alleviate these pain points by helping agencies initiate and manage claims more efficiently on behalf of their clients. Key capabilities include streamlining first notice of loss (FNOL) and providing real-time claims updates. Additionally, more advanced tools offer claims benchmarking, analysis, and insights that support proactive claims advocacy and help agencies guide clients on loss prevention and risk mitigation.

Historically, insurtech companies that focus on the claims space have primarily targeted insurance carriers. While this trend continues, many insurance agencies offer claims advocacy support to their insureds and have often relied heavily on carriers. Vendors such as Riskonnect, Aclaimant, and Qumis are specifically addressing the needs of these agencies by providing solutions in claims analytics and insights, enabling them to enhance their value proposition to their customers.

Data management

Retail agencies often face significant data management challenges, with information scattered across multiple systems and formats. This results in issues with data accuracy, consistency, and accessibility. Poor data quality can undermine reporting, analytics, and customer communications, while the absence of formal data governance increases compliance and security risks. Data management solutions address these issues by supporting the acquisition, integration, enrichment, storage, and governance of both internal and external data sources, in turn, creating a reliable foundation for strategic decision-making and organizational planning.

Data quality is paramount to the successful implementation of advanced AI and automation solutions. Without reliable and consistent data, agencies will be unable to leverage these solutions to garner accurate insights, streamline their operations, and deliver meaningful impact.

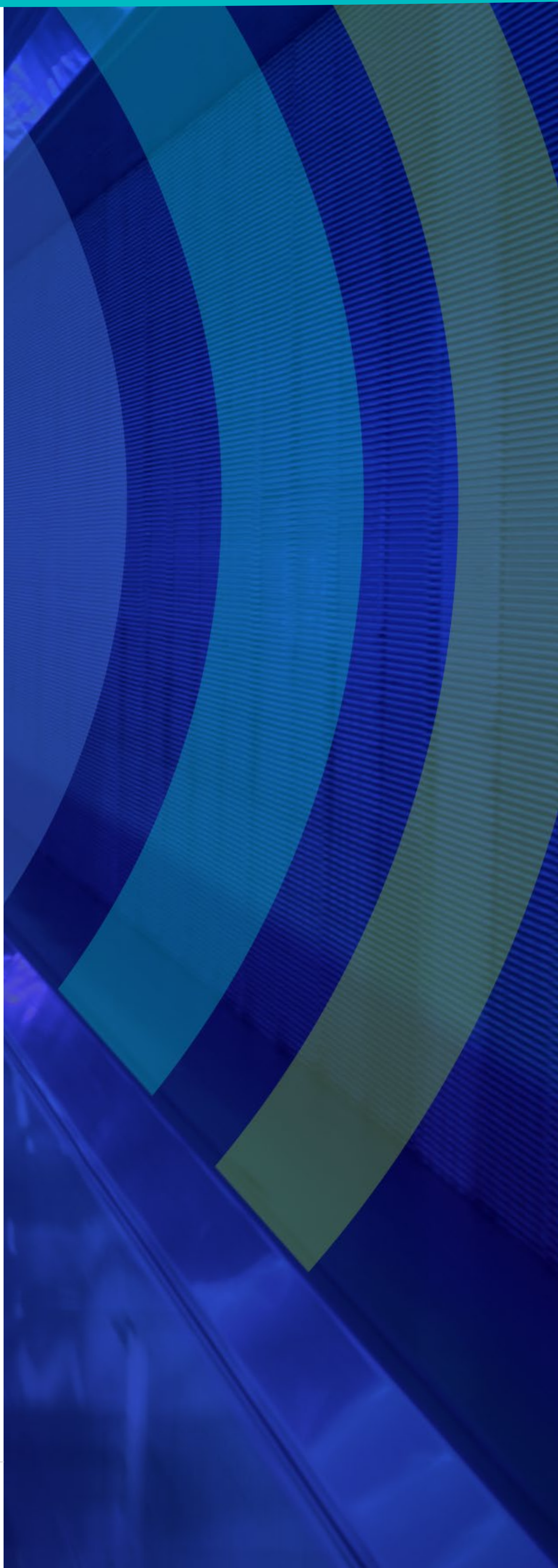
Level three technologies: Transforming retail agencies

Level three technologies represent a transformative shift in how agencies operate, moving beyond workflow optimization to reimagining core functions through advanced technological capabilities. These solutions, ranging from risk and coverage needs analysis to placement automation, intelligent document processing, enterprise data management, and emerging AI platforms, leverage cutting-edge technologies to fundamentally enhance decision-making, operational agility, and customer experience.

Risk/coverage needs analysis

Analyzing a customer's risk and insurance needs is a core responsibility of agents and brokers, forming the foundation for their coverage and carrier recommendations. However, this process is often hampered by fragmented data, missing information, and time constraints that make it difficult to confidently identify exposures and potential coverage gaps. Tech-driven solutions focused on risk profiling, COPE/SOV data enrichment, loss run analysis, coverage benchmarking, CAT and class code identification, and coverage gap detection aim to address these challenges. By utilizing tools such as these, agents can assess risk exposures more accurately and efficiently, offer tailored, data-driven coverage recommendations, and provide a more proactive and consultative customer experience.

Companies such as Powerbroker AI, Neural Metrics, and Quandri are using AI to transform risk assessment and gap analysis, enabling agents to deliver more accurate coverage recommendations and placement guidance.



Placement automation

Compiling submission and underwriting information and quoting risks can be a time-consuming and error-prone process for agents and brokers. It often requires gathering data from multiple sources, manually completing lengthy applications, and repeatedly entering the same information across carrier portals or supplemental applications. These inefficiencies not only slow down the placement process but can also lead to inaccuracies and increased E&O risks. The types of solutions designed to automate coverage placement are broad and include those that enrich and verify insured data, pre-fill submissions or AMS records, auto-fill carrier quoting portals, and use AI-powered assistants to generate applications and retrieve quotes. By streamlining these tasks, agents can accelerate the placement process, reduce manual workload, and deliver faster, more accurate service to clients.

For mid and large commercial risks, account managers often spend hours compiling underwriting information and assembling submissions for a single account. Placement automation solutions that streamline this process by compiling underwriting information, enriching missing data, and pre-filling information across quoting platforms are a game changer. As these tools continue to advance, they have the potential to significantly increase staff productivity and capacity.

Intelligent document processing (IDP)

While document management improves organization and accessibility, intelligent document processing (IDP) goes a step further by transforming how agencies handle the information contained within documents. IDP solutions extract and classify unstructured data from PDFs, scanned forms, emails, and other free-form documents that traditionally require manual review and data entry.

By automating this process, IDP reduces operational bottlenecks, improves data accuracy, and accelerates the flow of information across agency systems such as the AMS, CRM, and quoting platforms. For agencies, this means better data consistency, quicker document analysis, and increased scalability. Incorporating IDP solutions is a critical step toward more efficient, technology-driven workflows.

Due to the rapid advances of natural language processing technologies, there is a growing list of IDP solutions. The insurance industry has sought these types of solutions for many years, and now there is measurable progress being made. Still, the solutions must be tested against the specific forms and agency data, with human oversight to ensure accuracy.

Business intelligence

Many agencies struggle to fully leverage their data due to fragmentation across multiple, disparate systems. Without reliable insights, agencies risk missing growth opportunities, overlooking emerging risks, or failing to detect signs of client churn. Business intelligence (BI) solutions help address these challenges by integrating and analyzing data across sources such as AMS platforms, CRM systems, conversational platforms, and more. These tools enable agencies to identify patterns, track key metrics, forecast outcomes, and support data-driven decision-making across the organization.

Churn prediction, sentiment analysis, and opportunity identification are becoming key differentiators in next-generation BI solutions, with industry incumbents such as Applied and insurtechs such as Refocus AI and Quantiphi helping agencies proactively retain clients and grow their books of business.

Emerging AI platforms

AI is undoubtedly transforming how retail insurance agencies operate by unlocking new levels of efficiency, responsiveness, and scale. Agentic AI solutions will accelerate this transformation. Solutions such as AI agents and co-pilots can act autonomously or collaboratively to support agents and brokers across the enterprise. They automate tasks like document review, data entry, quoting, and claims handling, often with limited need for human intervention. Additionally, conversational AI platforms, including chatbots, enhance customer engagement by autonomously handling routine inquiries, gathering claims or lead information, and delivering timely support across digital channels.

Agentic AI is still in its early stages, but agencies that adopt and integrate these solutions strategically are poised to gain a competitive edge through improved efficiency, faster response times, and more modern, client-focused service. Adoption can range from out-of-the-box platforms to custom-built solutions tailored to an agency's specific workflows and data.

Call to action

As technology reshapes the insurance landscape, agency and brokerage leaders must take a proactive, strategic approach to evaluating and investing in solutions that will drive efficiency, growth, and a better client experience. While the possibilities are exciting, real transformation requires more than just adopting new tools. Successful transformation relies on an alignment with business goals, operational readiness, and the right vendor partners. Consider the following as you examine and update your technology roadmap.

- **START WITH YOUR BUSINESS STRATEGY AND NEEDS**
  Clarify your short-term and long-term strategies, identify pain points, and define how technology can support your broader goals.
- **TAKE A HARD LOOK AT YOUR DATA MANAGEMENT PROCESSES**
  Having solid data quality and governance is a critical first step to successfully leveraging more advanced technology solutions like AI and automation. It is vital to have consistent and transparent protocols in place for how you use and protect your agency and client data. The same applies to your vendors. Confirm they follow rigorous data privacy, security, and compliance standards, and that you understand how they access, use, and store your data.
- **DOCUMENT AND EXAMINE YOUR PROCESSES**
  Which of your workflows are efficient and which need improvement? Automating a broken process won't solve your problems. In some cases, you'll need to rebuild workflows from the ground up before incorporating advanced technology solutions.
- **LOOK TO YOUR EXISTING TRUSTED PARTNERS FIRST**
  Explore what new capabilities are in their pipeline, which integration partners they support, and how you can get more value from their data and tools. You may be able to meet your evolving needs without expanding your vendor list.
- **BE WILLING TO PILOT NEW SOLUTIONS, BUT DON'T HESITATE TO STOP OR PIVOT IF NECESSARY**
  Piloting new tools is a critical part of digital transformation and innovation. Still, it's equally important to recognize when something isn't working and to change direction. Remain agile.
- **ENSURE YOUR VENDORS ARE A GOOD CULTURAL FIT**
  Choose partners who understand your business, align with your vision, and are committed to your long-term success.
- **STRONGLY CONSIDER VENDOR INTEGRATION CAPABILITIES**
  Siloed systems offer limited value. Seek out tools that integrate smoothly into your broader tech ecosystem to unlock maximum efficiency and insights.

Remember that technology should serve your agency, not the other way around. Take a strategic, thoughtful approach to evaluating and implementing tech solutions, and you'll be better positioned to successfully leverage advanced technology solutions that deliver value to your clients, employees, and business.

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 10,000 employees, ReSource Pro operates at the critical intersection of people, process, technology, and data to serve more than 1,800 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 2024 by Inc. 5000 as one of the fastest growing companies in the US.

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