ReSourcePro

RESEARCH REPORT

An Agency Technology Blueprint

Optimizing your agency for future success

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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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Optimizing agency performance and efficiency

Building on an agency's foundational systems (see our research report, "An Agency Technology Blueprint: Building the Foundation"), the next phase of technology adoption centers on leveraging digital capabilities to optimize agency operations. To bring structure to an increasingly complex and often fragmented ecosystem, we examined the agency technology landscape across the insurance value chain and categorized solutions into three maturity levels: foundational, optimizing, and transformational.

Optimizing solutions, explored in this report, are designed to streamline operations, increase productivity, drive growth, and elevate the customer experience. While these solutions are becoming more prevalent among agencies, they, unlike foundational solutions, are not universally required to operate. As illustrated in Figure 1 below, these technologies (indicated in teal) span multiple functional areas, including customer experience and servicing, sales and marketing, coverage placement, and agency operations.

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 capitalize on more advanced technologies fully. This report focuses on the critical middle stage of that journey: optimization.

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 to relationship-building, complex problem-solving, and strategic decision-making.

Agency optimization: Marketing and sales

Marketing and sales optimization is critical for agencies seeking efficient growth while maintaining strong client and prospect relationships. In insurance, particularly commercial lines, the buyer journey is often long and complex, requiring significant time and resources. Agencies that optimize their marketing, sales, and placement activities can reduce internal resource strain while simultaneously improving their ability to target the right opportunities, engage prospects, and convert business. This section explores the technologies that support these optimization efforts, including agency marketing platforms, CRM solutions, and submission and quoting tools.

Agency marketing

Historically, insurance sales have relied heavily on producer-driven efforts: cold calls, referrals, and networking. While these channels remain essential, strategic agency marketing has become increasingly vital for generating inbound interest and driving sustainable growth.

Demand generation creates is opportunities for both personal and commercial lines agencies, with relationship development spanning months or even years for large, complex commercial accounts. The primary objective is to guide prospects through the sales funnel while increasing brand awareness and trust. Marketing automation solutions support this process by enabling customer segmentation, predictive insights, personalized content, and coordinated campaigns, thereby increasing engagement over time. While many demand-generation tools are cross-industry, insurance-specific platforms such as Agency Revolution, ClientCircle, and LeO align more closely with agency workflows and relationship-driven sales cycles.

Lead generation builds on demand-generation efforts by focusing more on identifying, qualifying, and prioritizing the opportunities most likely to convert. These solutions leverage third-party data sources to surface prospects that align with an agency's target markets, then apply scoring models to evaluate fit, readiness, and potential value. In addition to customer acquisition, many lead-generation tools also help uncover cross-sell and upsell opportunities within an existing book of business. By prioritizing the highest-quality leads and opportunities, agencies can focus producer and account management resources where they are most likely to drive meaningful growth.

The impact of agency size

The sophistication of an agency's technology stack often correlates with its size. For example, larger agencies are generally more likely to invest in advanced CRM solutions that support more complex sales, marketing, and servicing workflows. The same can be said for other solutions outlined in this report. As agencies grow, their technology requirements naturally expand as they seek greater automation and efficiency; however, without careful integration and governance, these investments can result in overly complex technology stacks that impede employee productivity and the customer experience.

Customer relationship management (CRM)

CRM solutions play an increasingly important role in helping insurance agencies move beyond basic lead tracking toward a more proactive, technology-driven growth engine. While agencies have long relied on lead and contact management tools, many are now adopting modern CRM platforms that centralize sales and relationship data across the organization. These solutions provide greater visibility into leads, prospect and client interactions, pipeline activity, and performance, enabling agency leaders to make more informed decisions.

Concurrently, many CRM solutions are rapidly expanding their capabilities to include advanced analytics, personalized engagement, and AI-powered sales co-pilots. These capabilities support producers with real-time coaching, objection handling, recommended actions, and tailored outreach. Over time, CRM solutions are likely to evolve into broader revenue operations (RevOps) platforms, further integrating marketing, sales, customer success, and finance. This increased alignment across revenue-generating functions will break down silos, improve data consistency, and deliver a more cohesive customer experience.

Submission and quoting

Submission and quoting automation remain among the most resource-intensive and time-sensitive activities within insurance agencies, impacting placement success, efficiency, and the customer experience. Technology-enabled solutions are increasingly critical to streamlining risk matching, quote generation, and coverage evaluation. This section explores how submission and quoting automation, as well as quote analytics solutions, are helping agencies improve speed and accuracy across new and renewal business.

Submission and quoting automation

Submission and quoting automation solutions assist agencies in reducing manual effort, accelerating market placement, and prioritizing opportunities by automating key steps across the submission-to-bind lifecycle. To start, appetite assessment tools help producers and account managers quickly determine the right markets for each risk. Additionally, predictive scoring allows teams to prioritize submissions most likely to quote and bind, ensuring resources are assigned accordingly.

Comparative raters, while not new, continue to play a critical role in streamlining quoting for less complex risks, particularly in personal lines and small commercial. Historically, these segments have been both time-intensive and low revenue, making automation and efficiency essential for profitability.

Furthermore, modern quoting platforms that automate the submit-quote-bind lifecycle are expanding agencies' ability to obtain competing quotes quickly and accelerating time-to-bind. These solutions simplify workflows, shorten quoting timelines, and enable teams to handle greater volume without sacrificing accuracy or client experience.

Together, these innovations shorten the quote cycle, improve placement accuracy, and enable agencies to drive greater efficiency and scalability across both new and renewal business.

Quote analysis

Quote analysis solutions address a long-standing challenge for agents and brokers who previously spent considerable time manually reviewing and comparing carrier quotes. Beyond verifying accuracy in limits, schedules, and endorsements, agents must identify subtle yet critical differences in coverage terms or policy language that could materially affect a client's protection. This process has traditionally been tedious and error-prone, with the potential for missed details creating significant E&O exposure.

Today's quote comparison and analysis solutions streamline and strengthen this process through automation and advanced document analysis. These tools can quickly extract and compare data across multiple carrier quotes, highlight coverage gaps or discrepancies, and analyze policy wording to flag potential risks. Side-by-side comparisons enable agents to evaluate options efficiently and confidently recommend the best solution for their clients. By reducing manual review time and improving accuracy, quote check technologies not only enhance productivity but also mitigate risk and elevate the quality of client service. While automation continues advancing, experienced human expertise remains essential, particularly as risk complexity increases.

Agency optimization: Servicing and operations

As agencies grow, servicing and operational demands often outpace available headcount and capacity. Without optimization, this imbalance can lead to overwhelmed staff, increased errors, and inconsistent service delivery. To operate more efficiently, agencies must document and standardize workflows, automate routine tasks, and improve visibility across servicing and back-office functions. This section explores key technologies supporting optimization, including certificate management, claims handling, revenue automation, policy checking, and data management.

Certificate management

Certificate management and contract review solutions play an essential role in helping agencies streamline the issuance, tracking, and validation of certificates of insurance (COIs) while also ensuring compliance with contractual requirements. Historically, these processes have been highly manual, bogging down staff, frustrating customers, and increasing the risk of human error.

Within the last decade, certificate management platforms have sought to transform and centralize this function by offering capabilities such as automated certificate creation and renewal, centralized tracking of certificate holders and additional interests, client self-service portals, and batch processing for large-scale renewals. However, challenges persist. Data fragmentation across AMS platforms, carrier systems, and certificate tools, mismatches between certificate language and policy provisions, and the sheer volume and variability of certificate requests all continue to challenge agencies and create operational risk.

AI and other advanced technologies are reducing the burden of COI issuance and contract review by automatically validating coverage details, flagging discrepancies or missing endorsements, and conducting necessary follow-ups. These innovations are not only enhancing accuracy but also enabling scalable self-service capabilities with guided AI assistance. As a result, agencies can handle certificate demands more efficiently, thereby strengthening both compliance and client trust.

Claims handling

Although carriers primarily handle claims adjudication and payment, agencies often play a critical role in supporting clients throughout the claims process. Many agencies rely on the claims functionality built into their AMS to monitor progress and assist clients. However, agencies are increasingly adopting standalone claims solutions that extend their capabilities beyond basic tracking, enabling stronger advocacy and deeper analysis. Examples include digital intake/FNOL tools and claims analytics solutions that identify trends, generate insights, and provide benchmarking data.

As with other areas of the insurance value chain, AI is enhancing claims workflows. Conversational AI can help policyholders report a claim, while agentic AI solutions can extract key information and autonomously set up the claim file. For agencies taking a more hands-on advocacy role, they may choose to partner with an insurtech, such as Qumis, that provides law-firm-level coverage review, allowing brokers to identify potential coverage issues early on. Lastly, many larger agencies also leverage advanced claims analytics to power loss control and risk management services. By using historical loss data to identify loss trends, agencies can pinpoint risks, reduce loss exposures, and minimize potential rate increases. Together, these technologies power a more proactive, data-driven claims experience that improves client outcomes.

Revenue automation

As explored in our report on foundational agency technologies, accounting and commission management solutions are core to agency operations, supporting functions such as payments and receivables, commission processing, producer compensation, and general ledger management. Despite these systems, many accounting workflows remain manual and labor-intensive. As a result, agency leaders are increasingly adopting revenue automation solutions to help streamline high-volume, error-prone processes. One such task is direct bill reconciliation, where these solutions capture commission and premium data directly from carrier statements, compare it against AMS transactions, flag discrepancies, and automate reconciliations.

More advanced solutions are also expanding into revenue intelligence, providing agencies with deeper visibility and insights into their revenue drivers and performance. By analyzing commission patterns, carrier performance, book profitability, retention, and churn across business segments, revenue intelligence solutions help leaders identify trends, uncover missed revenue opportunities, and make more informed decisions.

Policy checking

Policy checking is one of the most time-consuming and error-prone stages in the policy lifecycle, particularly for mid-market and large commercial accounts. Manually comparing issued policies against proposals, bound quotes, binders, and AMS records can take hours for a single account, overwhelming staff and creating backlogs. Despite these challenges, the policy-checking function is essential as policy errors can lead to uncovered claims and significant E&O exposure for the agency.

Many agencies have turned to business process outsourcing (BPO) providers to manage this task, allowing service staff to prioritize client-facing activities. Today, AI-enabled policy checking solutions have further streamlined and automated this process. These platforms can analyze policies in seconds, flagging errors and discrepancies that account managers can subsequently validate and resolve. Rather than replacing human oversight, these tools enhance it, enabling service staff to focus on handling discrepancies rather than conducting manual, page-by-page reviews. The result is faster policy delivery, improved accuracy, and reduced E&O risk.

Data management

Data sits at the heart of every insurance agency and brokerage, driving critical functions, including prospecting, client management, submission generation, market selection, risk analysis, operations, regulatory compliance, financial performance, and loss control. Agencies rely on accurate, robust data not only to advise and serve their customers effectively but also to make informed decisions that shape their business strategies. Yet many agencies face persistent challenges in managing their data, including issues with accuracy, completeness, and consistency, and silos, as well as fragmented storage and a lack of standardized processes. Without strong data management practices and corresponding technology solutions, agencies risk operational inefficiencies, poor strategic decision-making, lost revenue opportunities, and regulatory/compliance exposures.

To address these challenges, agencies are adopting modern data management solutions designed to centralize, standardize, and leverage their data. Data lakes and cloud-based data platforms play a critical role by consolidating data from core systems, such as the AMS, CRM, carrier portals, and other third-party sources, into a common repository. Additionally, data governance, master data management, data integration and data quality tools help standardize records, resolve duplicates, and ensure consistent data standards. By aligning data management, governance, and analytics, these solutions allow agencies to unify their data and position themselves for stronger business intelligence.

Achieving optimization: An agency roadmap

In our previous report, we discussed the importance of establishing a strong technology foundation and well-defined operating processes as the first step toward modernizing an agency/broker. Building on that foundation, this report has focused on technologies that enable agencies to optimize key workflows and agency functions. 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 optimization, with clear actions agency leaders can take to achieve their goals.

- **MAP AND DOCUMENT THE CURRENT-STATE OPERATING MODEL**
  Begin by assessing the target operating model established in prior modernization efforts, if applicable. Evaluate where adoption has been successful, where execution has fallen short, and lastly, where assumptions or needs no longer reflect reality. From there, map and document the current operating model across people, processes, and technology. This exercise should extend beyond internal workflows to include the end-to-end customer journey, spanning sales and onboarding through servicing and renewals. It's important to note how digital experiences, handoffs, and workflows are aligned or misaligned across the organization.
- **IDENTIFY AND PRIORITIZE OPERATIONAL PAIN POINTS**
  With a clear view of the current state, focus on identifying operational friction points. Pay particular attention to inconsistent execution, training and development gaps, and performance metrics that reveal inefficiencies or potential bottlenecks. Partner with frontline teams to understand where manual work persists, delays occur, and technology is underutilized. Consider obtaining customer feedback through focus groups, individual discussions, or surveys. After gathering input from key stakeholders, prioritize pain points based on business impact, frequency, and complexity.
- **CONSOLIDATE/CENTRALIZE DISPARATE SYSTEMS, DATA, AND FUNCTIONS**
  Optimization requires reducing fragmentation across systems, data, and responsibilities. Re-examine your technology stack to ensure there are no overlapping technologies. Additionally, ensure your data sources are centralized, and your data infrastructure modernized to support business intelligence capabilities rather than only static reporting. As you optimize your workflows, note where redundancies exist and where internal/external handoffs create bottlenecks. This consolidation and centralization activity is especially important for organizations that have acquired many agencies and are now seeking optimization at the enterprise level.
- **ESTABLISH DATA MANAGEMENT AND GOVERNANCE DISCIPLINE**
  As agencies rely more heavily on data-driven, AI-enabled solutions, strong data management and governance become essential. Establish centralized ownership over technology decisions, data standards, and feedback loops to ensure solutions are implemented consistently and used as intended. Governance must extend to AI adoption and create standards and accountability for data quality, model outputs, and ongoing performance monitoring.
- **DESIGN TARGET-STATE OPERATING MODEL**
  With the current state thoroughly understood and foundational improvements underway or completed, define a clear target-state operating model for optimization. As part of this assessment, distinguish between tasks best performed by humans and those better handled by technology, automation, or AI. A key component of optimization—and, subsequently, transformation—is focusing human efforts where judgment, relationship management, and strategic thinking create the most value. Introduce expanded use of automation and AI through pilots and refine the model based on real-world performance. Additionally, ensure technology vendors and strategic partners are aligned with the future state and can scale alongside the agency.

Finally, begin operationalizing the target-state model through a structured, multi-year transformation plan. Pilot and refine new technologies and workflows, document updated processes, and measure outcomes as changes are implemented. Executing the roadmap will not be a linear, one-step process; it is normal to move back and forth between steps as assumptions are tested, new technologies are incorporated, and business needs evolve. Used in this way, the roadmap serves as an ongoing guide for sustained optimization while also positioning the agency for the transformational capabilities explored in the next report.

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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