ACT Roundtable Report:

AI, DATA & CONNECTIVITY

Fall 2025 at Ivans Connect

ACT ROUNDTABLE REPORT:
HIGHLIGHTS FROM IVANS CONNECT & THE ROAD AHEAD

The insurance industry is at an exciting inflection point. Innovations in artificial intelligence (AI), data access and digital connectivity are rapidly expanding. While the tools to transform insurance are available, industry stakeholders continue to navigate fragmented systems, inconsistent data exchange and emerging technologies that are often misunderstood or underutilized and challenges with alignment, usability and consistent implementation that create friction.

During Ivans Connect in October 2025, the Big "I" Agents Council for Technology (ACT) facilitated 10 roundtable sessions where stakeholders from across the insurance distribution channel shared practical insights, real-world concerns and strategic ideas that offer a clear path forward. These roundtables provided a window into the shared struggles—and more importantly, the shared opportunities—across agencies, carriers, MGAs and tech providers. This report highlights these three key focus areas that emerged from the roundtables:

1. **Data.** Increasingly abundant, yet inconsistently structured and accessed.
2. **AI.** Full of potential, but still in early stages of meaningful adoption.
3. **Connectivity.** Improving, yet often slowed by barriers like MFA and system silos.

Each of these areas presents not just a challenge, but a chance to collaborate, align and lead.

This overview provides a recap of the ACT-facilitated roundtables at Ivans Connect, organized by topic and the questions each group was asked to discuss. The result highlights emerging patterns, strategic insights and momentum areas.

1. BIG PICTURE

What are the Biggest Friction Points You See Today?

Across roles—agency, carrier, MGA and vendor—participants consistently noted that data flow, system usability and fragmented standards create the most friction. However, many believe these are solvable through collaboration.

Discussion Highlights:

- Multi-factor authentication (MFA) is unintentionally disrupting real-time connectivity.
- Carriers and agencies often operate from different system baselines, making consistent data sharing difficult.
- Standards exist but are interpreted differently across systems and stakeholders.

Real Struggles:

"Each system uses ACORD standards in its own way—what should create alignment ends up creating rework."

"We're not fighting the availability of data; we're struggling to access and structure it consistently."

What Challenges are We Still Talking About Year After Year? Why Haven't They Been Solved?

Participants named the same legacy issues: duplicate data entry, email as a default channel and limited cross-system integration. Yet, there's a growing sense that the time for incremental fixes is over—it's time for industry-wide frameworks.

Highlights:

- Agents still need to submit or re-key data manually.
- Most transactions still happen via email.
- Download functionality is underused due to inconsistent implementation or formatting.

"We're solving the same problems again and again because we've never agreed on how to solve them together."

2. IN THE REAL WORLD

What's Something You've Tried That Worked—Or Failed—And What Did You Learn?

Stakeholders shared real-world proof points of how AI and automation are saving time, improving accuracy, and freeing up staff. However, they are only effective when they are used intentionally and strategically.

Highlights:

- Agencies using AI to reconcile commission state- ments reported time savings of days per month.
- Tools that compare coverage and pricing across forms improve visibility and reduce errors & omissions risk.
- AI-powered language translation helps reach multilingual customers more effectively.

"We used to spend two full days on direct bill reconciliation. Now, AI does it in five minutes."

"Using AI to flag changes between policy documents has helped us train staff faster and better."

What are Stakeholders Being Asked to Do That Isn't Sustainable?

Many participants raised concerns about burden shifting—where carriers or vendors expect agents to bridge tech gaps without proper tools or integration."We're not fighting the availability of data; we're struggling to access and structure it consistently."

Highlights:

- Agencies are expected to master workaround processes instead of getting true connectivity.
- Vendors offer new tools with little training or support.
- Carriers still operate in silos with proprietary workflows that increase downstream friction.

"It's not that the tools don't exist—it's been challenging to navigate using them together."

3. FUTURE-FOCUSED

What Do You Wish More People in the Industry Understood About This Topic?

Participants shared that while AI and automation are top of mind, many stakeholders still lack the context, training or use-case clarity to take the first step. The need for education and demystification was a common theme.

Highlights:

- AI is more than a search tool; it's a process optimizer when well-trained.
- Desk-level staff—not just executives—need practical support to adopt tech.
- Prompts, workflows and guardrails matter just as much as the algorithm.

"AI adoption isn't about hype, it's about solving one problem really well, then building from there."

What Does an Ideal Future Look Like?

Despite challenges, there was in which technology supports—not replaces—humans optimism for a future where technology supports—not replaces—humans, and data flows seamlessly across stakeholders.

Highlights:

- Speaking into a mic instead of entering data manually.
- Using APIs to power system-to-system collaboration.
- Letting agents focus on advising, not admin.

"The future is when I say what I want, and the system does it for me—so I can get back to the client."

4. COLLABORATION & RESPONSIBILITY

Where is collaboration breaking down?

Industry alignment is often disrupted when different players—carriers, tech vendors, MGAs and agents—lack shared understanding, language or timelines.

Highlights:

- Tech vendors don't always understand the insurance workflows they support.
- Carriers push requirements downstream to brokers and agents.
- Surplus lines and MGAs lag behind on integration and standards.
- AI-powered language translation helps reach multilingual customers more effectively.

"We don't need everyone to do the same thing—we need everyone to agree on how we work together."

What Conversation Needs to Happen but Isn't?

Many stakeholders are working on AI, data and security—in parallel, not in partnership. There's a need for a new kind of dialogue across stakeholder lines.

Highlights:

- Defining "what AI is" and "what automation is" for the industry.
- Creating shared responsibility around privacy and ethical use of data.
- Establishing open models and minimum standards for tech evaluation.

"AI is becoming a strategic divide. Those who figure it out will accelerate; the rest may be left behind."

How Do We Align Across the Channel?

Alignment doesn't require perfection; it requires consistency, transparency and joint ownership.

Highlights:

- Use the same terminology and reference standards.
- Share open-source tools and frameworks.
- Refresh how trade groups and associations drive adoption.

"Let's stop solving in isolation. The answers are already out there, we just need to build together."

5. SHARED VALUE

What Would a Win-Win Solution Look Like for Agents, Carriers & Tech Partners?

Participants envisioned a future where:

- Standards enable seamless exchange.
- AI enhances, not replaces, the agent experience.
- Human insight and digital tools work in harmony.

"Win-win means agents have the tools, carriers get clean data, and the customer never feels the friction."

STRATEGIC AREAS OF OPPORTUNITY FOR THE INDEPENDENT AGENT CHANNEL

The roundtable sessions revealed these five focus areas that represent the most pressing and widely shared opportunities for the industry to align, simplify, and evolve together. These are not mandates. They are collaboration zones where agencies, carriers, MGAs and technology providers all have a stake.

1.

Aligning on Core Data Standards

Why it matters: Inconsistent formats, optional fields, and multiple interpretations of the same data are slowing down automation, accuracy, and trust.

Industry challenge: Without a common baseline, downloads, quote requests, and servicing workflows remain error-prone and redundant.

What's needed: Agreement on simplified field definitions, core schema elements, and consistent handling across platforms.

2.

Demystifying & Deploying AI with Confidence

Why it matters: AI holds huge potential for insurance, but only if it's understood and implemented intentionally.

Industry challenge: There's confusion between automation, AI, and augmented decision-making. Many agencies still don't know where to start.

What's needed: Education, shared language, real use cases, and trusted implementation frameworks.

3.

Modernizing Connectivity in a Secure, Usable Way

Why it matters: MFA and outdated system designs are causing friction and slowing down workflows and delaying service—even when systems are integrated.

Industry challenge: Security is essential but it is also affecting usability. Many agents can't connect in real-time due to process friction.

What's needed: Co-designed, role-based access frameworks that preserve trust while enabling speed and automation.

4.

Bringing MGAs & Surplus Lines into the Digital Fold

Why it matters: Surplus lines represent a large portion of industry growth but are often left out of the tech stack conversation.

Industry challenge: Many MGAs and E&S partners rely on manual workflows, creating gaps in efficiency and data access.

What's needed: Collaborative pilots, integration templates, and shared data access practices for MGAs and E&S platforms.

5.

Encouraging Cross-Sector Collaboration Over Siloed Innovation

Why it matters: Everyone is building tools — but not always building them together.

Industry challenge: Tech vendors, carriers and agencies often develop solutions in isolation, leading to fragmentation instead of cohesion.

What's needed: Shared roadmaps, open frameworks and alignment sessions to guide development and integration priorities.

One Statement to the Industry: The ACT roundtables at Ivans Connect 2025 revealed a clear message: the industry is ready to move forward—but only if it moves together. By aligning on standards, demystifying AI, modernizing connectivity and fostering collaboration, stakeholders can unlock the full potential of insurance technology.

THANK YOU TO OUR VOLUNTEER PARTNER FACILITATORS, WE COULDN'T HAVE DONE THIS WITHOUT YOU!

Alvito Vax, ID Federation

Angela Adams, Angela Adams Consulting

Bob Whitis, BrightFire

Chris Cargill, Westfield Insurance

Max Smith, ReFocus AI

Dale Steinke, Liberty Mutual

Jerry Fox, HawkSoft

Joe Clabaugh, Cincinnati Insurance

Jon Gorman, NetVu

Doug Mohr, Vertafore

Mark Harrion, amplo

Rose Hancock, Zywave

Sherrie Clevenger, Zywave

THANK YOU TO OUR AGENTS COUNCIL FOR TECHNOLOGY COMPANY PARTNERS!

ACORD

Agency Revolution

AgentSync

amplo

Angela Adams Consulting Services

Applied Client Network

Applied Systems

Bolt

BrightFire

Canopy Connect

Cara

Catalyit

Chubb

Cincinnati Financial Corporation

CNA

Coterie

CSIO (Centre for Study of Insurance Operations)

Dyad

EMC Insurance Companies

Encova Insurance

Experience.com

Eventual Treasury

EZLynx

Foremost, A Farmers Insurance Company

Fulcrum

GAIL

Grange Insurance

HawkSoft

HawkSoft User Group

ID Federation

Independent Insurance Agents & Brokers of America (Big "I")

Indio

Insurance Brokers Association of Canada (IBAC)

IVANS

Kite Technology Group

Liberty Mutual Insurance

Main Street America Insurance

Merchants Insurance Group

National General, an Allstate Company

Nationwide Insurance

Neilson Marketing Services/ ProgramBusiness.com

NetVU

New York Central Mutual

North American Software Associates (NASA)

Ohio Mutual Insurance Group

Patra

Penn National Insurance

Planck

Progressive Insurance

ReFocus AI

Rhodian Group

RiskStream Collaborative (The Institutes)

Selective Insurance

Tarmika

The Hanover Insurance Group

Total Expert

Travelers

Vertafore

Westfield Insurance

Xanatek, Inc

Zywave