BIG i
AGENTS COUNCIL FOR TECHNOLOGY

2026 Big "I" Agents Council for Technology

TECH TRENDS REPORT

Advancing AI, Data & Connectivity Across the Insurance Ecosystem

EXECUTIVE SUMMARY

The insurance industry is entering a new phase of technology adoption—one driven less by experimentation and more by economic reality. Margin pressure, staffing challenges, rising E&O and cyber costs, and increasing operational complexity are forcing agencies and carriers to rethink how work gets done. In this environment, technology has become essential to sustainability, scalability and service delivery.

In 2025, the independent agency channel reached a tipping point. Artificial intelligence moved from early exploration to broader use, data volumes expanded, and customer expectations evolved. Just as importantly, technology shifted from a back-office concern to a leadership-level conversation, with agencies focusing not only on what tools to adopt, but how to implement them responsibly without sacrificing the human relationships that define the channel.

Through research and ongoing engagement with agents, carriers, and technology providers, the Big "I" Agents Council for Technology (ACT) identified three priorities shaping the road ahead:

- Productive and responsible use of AI
- Harnessing data while strengthening security
- The intersection of technology and human impact

ACT Tech Trends explores how the industry is navigating the gap between interest in AI and operational readiness, emerging approaches to workflow automation and agentic AI, persistent data and connectivity challenges, and the growing importance of cybersecurity, governance, and digital relevance. Looking ahead, success will depend less on any single technology and more on intentional alignment across people, processes, systems, and partners.

Progress will require collaboration—not parallel efforts. By reducing friction, improving connectivity, and adopting AI thoughtfully, the industry can move forward together with clarity, accountability, and confidence.

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2025: A TRANSFORMATIONAL YEAR FOR THE INDEPENDENT AGENCY CHANNEL

2025 marked a turning point for the independent insurance agency channel. Technology, particularly AI, moved from experimentation to widespread use. Agencies of all sizes began grappling with how to adopt AI responsibly, manage rapidly expanding data and meet rising customer expectations without sacrificing the human relationships that define the channel.

What made 2025 transformational was not only new tools but also a shift in mindset. Technology became a strategic business topic discussed at leadership tables more than an operational or IT concern. This shift set the stage for the opportunities and challenges agencies, carriers, and technology providers now face heading into 2026.

2025 KEY TECHNOLOGY TRENDS

Increased, Wide-Scale Adoption of AI

- AI became more accessible and affordable, lowering barriers for agencies of all sizes and make automation and analytics more accessible.
- Certain underwriting, quoting and customer service workflows saw immediate benefits as AI automated high-volume, repetitive tasks.
- Interest in AI surged, even as readiness and governance lagged behind adoption.

Data & Connectivity as New Imperatives

- Application programming interface (API) orchestration tools simplified data connectivity across systems, reducing manual errors and leveling the playing field for smaller agencies.
- More consolidated tech stacks and better-integrated agency management systems (AMS) enabled improved access to data and insights for both agents and carriers.
- Despite progress, inconsistent standards and portal-driven workflows continued to create friction.

PRODUCTIVE & RESPONSIBLE USE OF AI

"AI has shifted from a 'nice to have' to a strategic necessity for agency profitability and long-term survival. The agencies that act now will be in the strongest position to scale efficiently, retain and grow talent, and nurture and grow client relationships by meeting rapidly evolving expectations."

— Will Dogan, Patra

There are a myriad possibilities offered to agents and carriers by AI, all at varying degrees of cost and true usefulness.

In its 2025 Tech Trends report, Deloitte predicted that some carriers will use augmented reality (AR) combined with AI to assist with remote property inspections and visual assessments for underwriting. The report noted that at least one carrier is already using AR in personal lines to enable customers to see their home on a 3D app and visualize how certain damages could occur and would be covered.

In the future, expect to see AI used more extensively for underwriting, claims, policy comparisons, contract reviews, training, and content generation for marketing and education. It will also be helpful in overcoming data-standard disparities in lead generation and boosting efficiency.

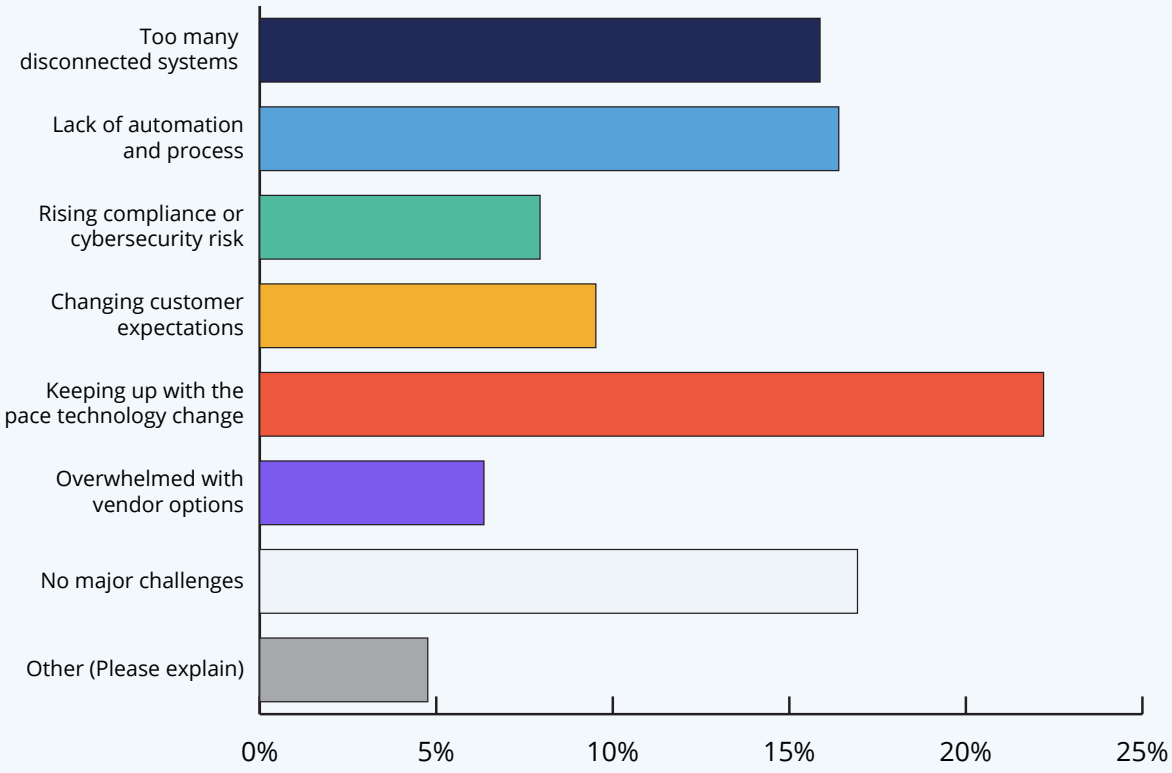
Agencies and carriers that don't figure out how to use AI—and figure it out quickly—are likely to fall behind their peers in revenue and efficiency.

Interest Vs. Adoption & Readiness

"I think [the biggest tech trend affecting independent agents in the next six to 12 months] is a moment of panic where agencies realize that they have no processes."

— Casey Nelson, Catalyit

Q4: WHICH AREA IS YOUR AGENCY'S TOP TECH-RELATED CHALLENGE? (Select one)



There is industry optimism about AI and its tools, including the agency expectation that AI will contribute to revenue growth. In fact, vendors forecast 15%-40% efficiency gains in back-office work, according to the ACT survey. But there is a growing gap between the promise of what AI can deliver and the operational readiness required to implement it responsibly and effectively.

Independent agencies surveyed for this report expressed strong interest in AI, **with 68% of respondents to ACT's recent "Agent Tech & AI Trends Survey" saying their agency is**

NAVIGATING VENDOR CONFUSION & CONSOLIDATION

The proliferation of AI tools and tech innovations has been accompanied by an influx of new vendors. Industry watchers agree that vendor consolidation is imminent. How can agents decipher the vendors and solutions that make sense for their needs? Here are a few tips:

- Make sure the solution automates something that solves a problem that should be automated in the first place.
- Evaluate the vendor's privacy policy and terms of service.
- Consider the return on investment of time and money.
- Don't fall for the hype. Make sure the solution is practical for your agency's workflow.

"somewhat" or "very likely" to increase AI use in the next 12 months. However, only a small minority (8%) are currently using it regularly and strategically.

The biggest obstacle is not the technology itself but organizational readiness. Organizations wishing to exploit the power of AI must overcome the following constraints:

Lack of documented processes. Implementing new technology without a standardized workflow is almost impossible. Agencies often discover that workflows exist only in employees' heads or vary widely by person. The need for processes in place has only been compounded by the entry of private equity into the independent agency space, with investors and new ownership demanding new systems and innovation.

Confusion over vendors. New AI-powered solutions are appearing rapidly, often overlapping in functionality. However, agencies struggle to distinguish marketing claims from real capabilities. One Big "I" member said, "Vendors want to sell us their tool and often leave out crucial information, whether by design or because, when vetting new tech, we just don't know what questions to ask."

Resource and budget constraints. Many agencies lack dedicated IT staff or formal change-management capabilities.

Portal and multifactor authentication (MFA) fatigue. Agency staff repeatedly log in to multiple systems with separate credentials and MFA prompts, affecting productivity.

Security and governance gaps. Some agencies still use consumer-grade tools to store sensitive data or copy client information into public AI tools, without considering privacy or compliance implications.

Change fatigue and tool sprawl. Many agencies are not resistant to technology; they are exhausted by constant system changes, retraining and overlapping solutions. This fatigue often manifests as stalled adoption, inconsistent usage or shadow IT (employees using tools without the approval of the IT department) rather than outright opposition.

AGENTIC AI HELPS AGENTS & CARRIERS

"Agents can use AI in three ways. First, they can be more efficient in running their internal operations. They can use it to service their customers better. And they can use it to identify more opportunities for producers---funneling through lead lists and identifying the top 10% of the opportunities they should follow up on."

— Doug Mohr

Agentic AI is one of the fastest-growing trends under discussion at industry events. Its ability to understand the steps needed to complete a task is a major improvement from generative AI, which produces new data or explanations based on resources at the program's disposal. Instead of simply regurgitating what it finds in an organized pattern (a simple "if X, then why workflow"), agentic AI reviews data and can take a multi-step goal execute most of it----with human supervision.

For example, it can review a customer's insurance portfolio, financial status and risk profile to generate a gap analysis or coverage suggestions. It can review and process a claim from the initial report of loss through to resolution. And it can design a client presentation based on proprietary and peer data.

Agentic AI represents a major leap forward. However, its effectiveness depends entirely on the quality of the workflows and business rules it is designed to execute. Agentic AI will formulate its own process to get to a desired endpoint, but users need to provide it with instructions to produce quality results and to prevent the AI tool from generating problems, which could create liability risks.

Instructions might include which programs and data to use, what laws it must comply with, what costs it must fall within, and the tone it must use in its outputs—all things that your organization would expect out of products generated by human workers.

Guardrails on agentic AI can include:

- Restricting access to software programs on your system.
- Blocking access to certain data.
- Discretionary parameters so it doesn't use inappropriate inputs.
- Preventing copyright violation.

Ensuring traceability of decisions. (See https://theagentarchitect.substack.com/p/implementing-guardrails-ai-agent-systems for a deeper dive.)

Interestingly, agentic AI can help insurance agencies and carriers migrate from a legacy system to a modern system. According to Boston Consulting Group, it can analyze legacy systems, extract business rules, gather the needed information, and create its own process maps to move an organization from an outdated system to a modern, ever-adapting one.

HOW AGENTIC AI CAN BE USED BY LINE OF BUSINESS

Personal Lines

- Renewal outreach and remarketing preparation.
- Handling common service requests, such as adding vehicles or drivers.
- Drafting customer communications and forms for agent review.
- Generating summaries of policy changes and term-over-term premium comparisons.

Commercial & Specialty Lines

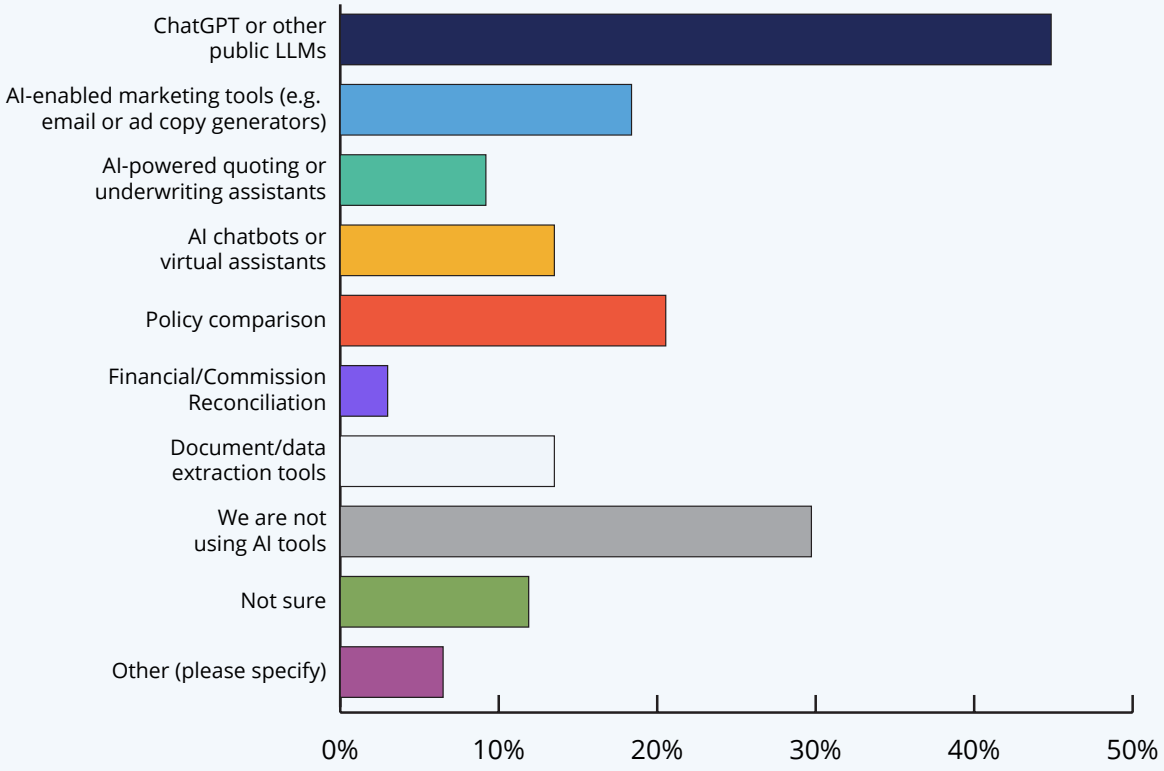
- Researching business prospects by identifying addresses, locations, operations and exposures.
- Extracting data from applications, statements of values, schedules and loss runs into structured formats.
- Completing or partially completing ACORD forms and carrier-specific applications.
- Comparing contracts, such as lease requirements, against policies and identifying coverage gaps.
- Generating summaries of policy changes and term-over-term premium comparisons.

Back Office & Finance

- Reading carrier commission statements in PDF, CSV or AL3 formats and mapping them to policies.
- Matching direct-bill items to the agency's book of business for reconciliation.

GENERATIVE AI: A SHORTCUT WITH SOME DOWNSIDES

Q6: WHICH AI TOOLS IS YOUR AGENCY CURRENTLY USING (if any)?



In the insurance industry, generative AI is becoming increasingly popular. It is being used for simple tasks, such as customer self-service, coverage comparisons, claims reporting, and cybersecurity and other IT programming. It is also used in marketing and other online customer education and outreach.

Generative AI doesn't create its own work processes. It combines information from accessible sources and generates an answer much more quickly than a human can. It usually works on a

THE FUTURE OF AI REGULATION

Traditionally, insurance is regulated at the state level with the National Association of Insurance Commissioners (NAIC) overseeing carrier and agent conduct. At this point, the NAIC's Big Data and Artificial Intelligence Working Group's attention has primarily been on insurance carriers.

Given the advances in technology that the industry has used in operational and consumer-facing processes, the NAIC is focusing on carriers' governance structure, process, and transparency in their use of AI. This will involve carriers identifying the ways they use AI, particularly related to prior authorization for medical procedures. Regarding P&C insurers, the use of AI in rating, underwriting, and claims handling, are the areas of interest. To date, agents' use of AI has not been a primary concern, although it would be consistent that eventually states could require the agency to disclose the use of AI in consumer-facing interactions.

At the federal level, President Trump's recent executive order regarding AI regulation and federal preemption serves as a statement of policy rather than a legal change. Presently, it does not appear that state regulation of insurance as it pertains to AI is likely to be significantly affected. In the future, some states may explicitly require an "agent in the loop" when the policy is ultimately bound and issued, but defining exactly what this means will be a moving target as technology advances.

case-by-case basis, providing answers to requests. Though it may learn over time, it doesn't work on a continual basis by making ongoing decisions in real-time, the way agentic AI does.

A study released by McKinsey last year highlighted the traits of generative AI frontrunners in insurance. From identifying core areas of focus to integrating with other technologies, buying code and building it internally, it gives a blueprint for strategic planning for generative AI adoption.

However, due to inaccuracies, generative AI can be particularly problematic. While it can produce enormous efficiencies, it relies on an abundance of clean data and access to it.

As the saying goes, "Garbage in, garbage out." For example, an AI program's textual response to a query is often believed to be a representation of the truth. If the program is faulty or the data it can access is flawed or too limited, false results likely will ensue.

Consumers searching for insurance information, as well as agencies and carriers that publish information, can easily fall victim to this problem. In insurance, that could lead to E&O complaints or even regulatory intervention.

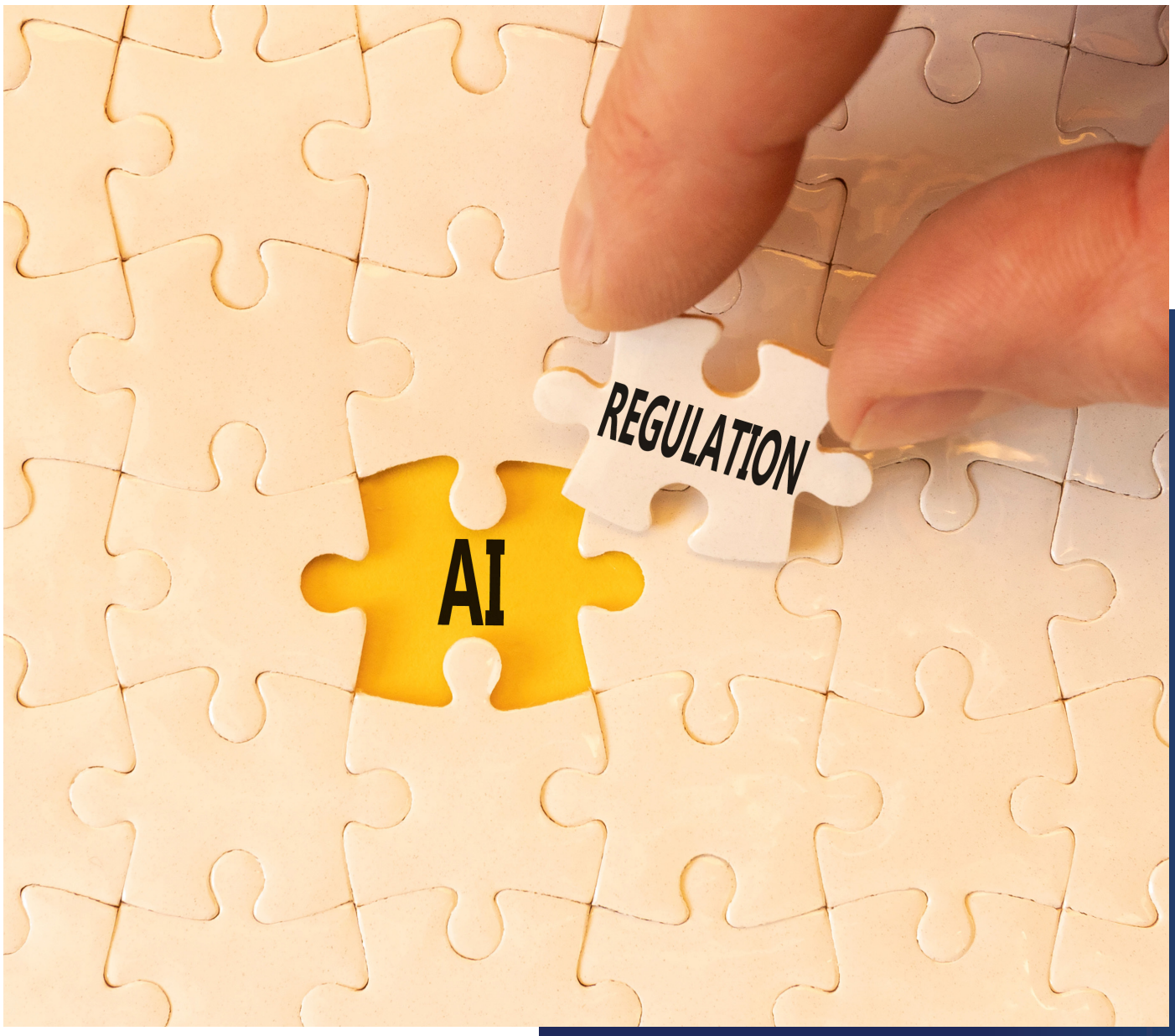
However, only some agents recognize this risk, with 23% of ACT survey respondents citing "inaccurate outputs" as their top concern about using AI tools.

For carriers and agencies hoping to exploit generative AI, human-supervised learning is crucial. Without human expertise, radically incorrect results can occur. Data must be organized: classified by type—such as claims, risk or industry classification—available, true and secure.

In general, the initial investment in data hygiene is steep and there is an ongoing need for human oversight and intervention.

For agencies, certain uses of generative AI remain high-risk and should require explicit human review. These include coverage determinations, binding decisions, regulatory disclosures and claims settlement authority. While AI can support preparation and analysis, accountability for these outcomes must remain with licensed professionals.

AI in its current form should be treated like a junior colleague. Although it's fast and capable of consuming large volumes of information, it still requires supervision for complex or high-impact decisions.



HARNESSING DATA & SECURITY

Data Opportunities & Challenges

"There is a lot of data in insurance that has historically been inaccessible at scale....The data is available. It's a matter of getting it connected."

— Nikhil Kansal, Cara

Most of the useful information in insurance remains unstructured—PDFs, scans, spreadsheets, emails, legacy databases and even physical files—which has made it difficult to generate insights or automate workflows. With AI, however—in particular small language models—there is now the ability to leverage data that was previously hard to analyze and use it across previously incompatible databases.

Small language models (SLMs), which are analytic tools applied to specific tasks, are "easy to fine-tune," authors Lin Tian and Marian-Andrei Rizoiu write in The Conversation. Though large language models, such as ChatGPT and Gemini, which handle billions of data inputs, can do creative work and complex reasoning, they require significant computational power. SLMs are better for more compact systems and hardware.

That is good news for agencies because excellent data on existing clients is housed within the agency's own files and vast computational systems are out of reach for most agencies. Additionally, SLMs can work for agencies even without industry data standards.

There is persistent variability in data styles across agencies and carriers. No data standard exists, and despite years of effort, none seems to be emerging. One ACT interviewee used the example of the painstaking process of ensuring that all the data variables in a CSV file were exact. AI can help compensate for these disparities. It can now "help you not be that exact" and still match the fields, one interviewee stated.

DATA OWNERSHIP & DEPENDENCY

As AI becomes embedded across agency and carrier systems, questions of data ownership and dependency risk become more urgent. Agencies must understand not only where their data resides but also how it is used, reused, trained upon and potentially monetized by vendors. Transparency in vendor contracts and data-use policies is critical to long-term trust and sustainability.

AI's ability to assist in processing disparate data styles will be valued even more as the market continues to shift toward highly specialized and customized E&S and program business. MGAs and carriers are designing niche products and underwriting programs that require unique data elements. This specialization is straining traditional data standards like ACORD. Challenges with agencies and vendors report:

- Carrier-specific supplemental questions and custom fields.
- Inconsistent standards implementation across management systems.
- Re-keying of data between AMS, raters and carrier portals.

Additionally, even in more standard lines, many carriers still prefer to operate their own portals for quoting and submissions.

While standards still matter, APIs and AI will do much of the work to make otherwise incompatible data usable. APIs can move structured data between systems, and AI can act as a bridge for divergent data standards. AI can:

- Extract information from unstructured documents.
- Normalize data fields across carriers and lines.
- Identify overlaps and reduce duplicate questions across markets.

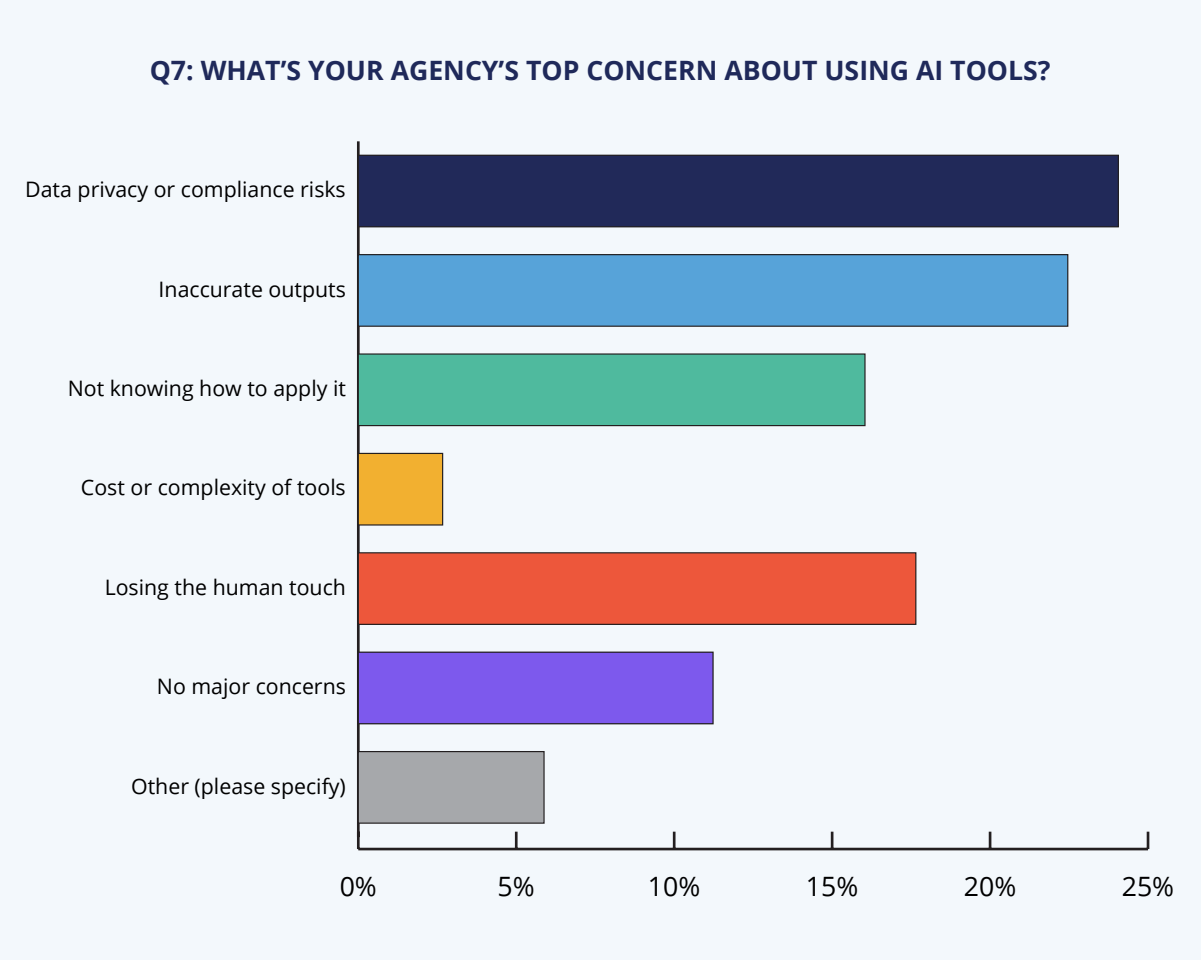
AI IN THE FIELD

Deloitte noted that SLMs are perfect for helping with policy details and claims. SLMs can distill large data sets and complex documents and can run on small devices, such as internet of things (IoT) systems. Expect to see vehicle telematics enhanced in 2026 with SLM/AI technology to provide some computational analysis of potential claims at the site of the incident. For example, in a fender bender, a policyholder could take a photo of the damage, answer a few questions, and determine whether to file a claim, or the claims agent could immediately determine the potential for a complex medical or property claim.

CYBERSECURITY & DATA GOVERNANCE AT SPEED

"There is an industry worry about what security protocols agents have in place. What are their processes and procedures?"

— ACT Carrier Partner



Financial services companies remain in the top four most cyber-attacked industries, and, according to a June report from *Insurance Business* magazine, the threat is rising in the sector. The Scattered Spider hacking group, which is adept at social engineering, is targeting the

insurance industry through impersonations, including posing as employees seeking IT support to gain system access via help desks.

Data and system governance is key. Unfortunately, ACT's survey found that 56% of respondents said their agency has no written policy or guidance on staff use of AI tools, and almost 44% reported relying on peer-to-peer training on new tech tools or systems. That will have to change in the coming year for agencies to close significant security and liability gaps.

Wrongful collection and processing of data, improper use of copyrighted material, vendor breaches, and delays in detecting or complete failure to detect an incursion or a loss of data all represent serious liability risks for both carriers and agencies. And AI increases security risks.

Using AI, cybercriminals are increasingly able to evade standard cybersecurity measures and exfiltrate data very rapidly. It is expected that in 2026, it will take hackers an hour or less from infiltration to full capture of targeted data.

In light of this advancement in cybercrime, insurance businesses must leverage the latest cyber-defense software and security processes. Vendor contracts must be scoured to ensure that agencies are not taking on hidden liabilities. Also, all AI use must be monitored to prevent the release of personally identifiable information.

There is also a secondary layer of AI usage risk termed "shadow deployment." Just because a workplace blocks the use of a technology, that doesn't mean employees aren't using it on their personal computers or phones and then dragging the information back into the employer's

system. Shadow deployment is often driven by productivity pressure rather than malicious intent. Addressing it requires not only restrictions but training, approved alternatives and clear explanations of risk.

An Emphasis on Shared Responsibility

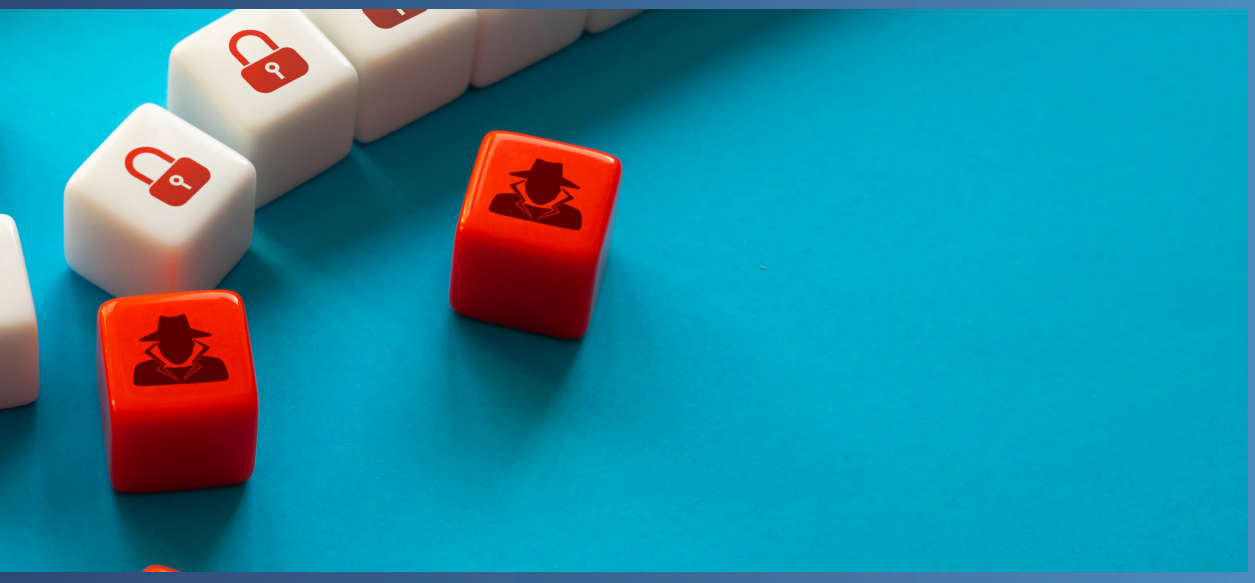
With expanding AI capabilities, agencies are moving from owning software to owning workflows. Competitive advantage increasingly comes from how deliberately an agency defines, governs and evolves its operating model across systems—not from the number of tools it licenses.

But, as industry data becomes more accessible and interconnected, risks in allowing system access to other parties emerge. Cybersecurity and governance must be viewed as a shared responsibility.

The more access you give, the more you need to know about the other party's infrastructure. How are they authenticating? What do their firewall rules look like? How do they authenticate a policyholder? What is the verification process?

Unless there is an explicit agreement with an AI tool, like Anthropic or OpenAI, to exclude data for training, anything uploaded into the tool could be used to improve the model. And while that's not inherently bad, it can produce unintended consequences if subsequent versions of the model create sample outputs that accidentally refer to real information.

Misalignment in security practices or data-handling expectations can shift operational and liability risk downstream, particularly to agencies that lack dedicated IT or compliance resources.

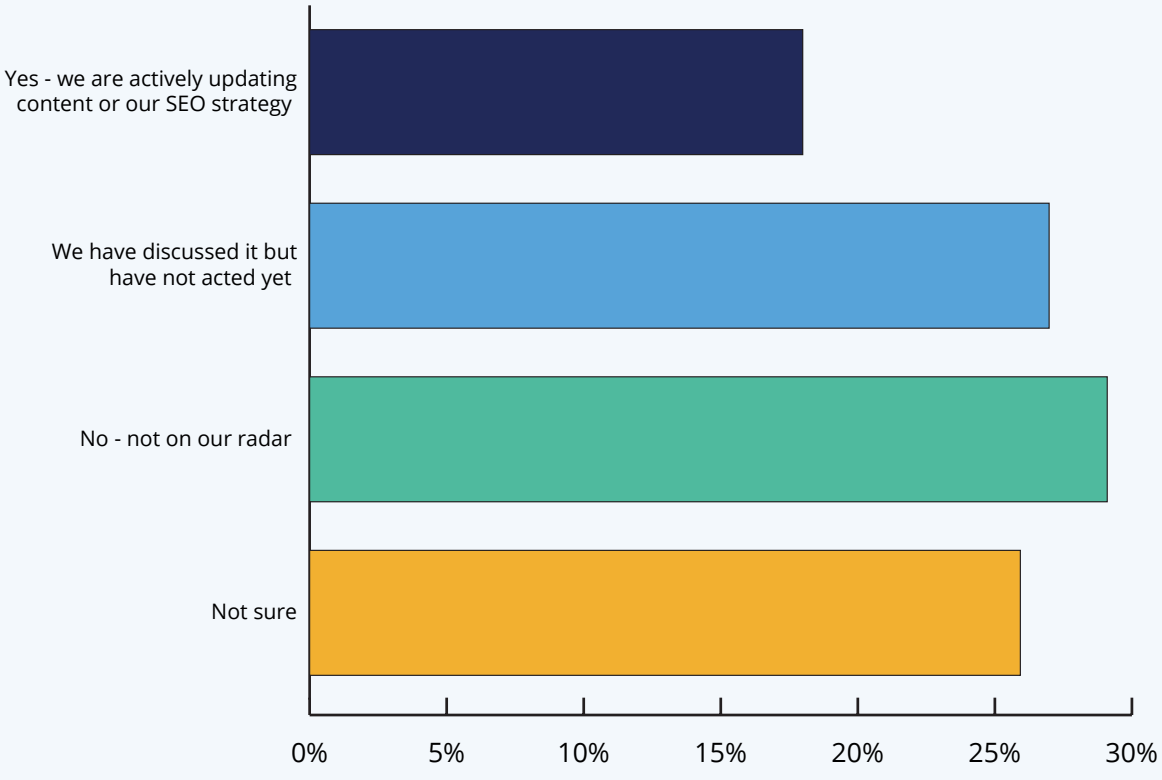


REMAINING RELEVANT IN A NEW DIGITAL LANDSCAPE

"If you're not publishing thought leadership and being hypersensitive to your local environment, you're going to run the risk of essentially vanishing from Google and AI search."

— Michael Hickinbotham, Experience.com

Q8: IS YOUR AGENCY THINKING ABOUT HOW CHANGES IN AI SEARCH (GEO/AEO) ARE IMPACTING YOUR ONLINE VISIBILITY OR CLIENT ACQUISITION?



Digital visibility increasingly affects not only marketing performance but also carrier perception, hiring and retention, and long-term agency valuation. Agencies that appear inactive, outdated, or invisible online may face challenges beyond lead generation, including reduced credibility with partners and prospective employees.

Additionally, customers are changing the way they search online. If you want to be found, you will have to adapt.

Many agency websites and content strategies were designed for a pre-AI, pre-localization SEO era. Success now depends on:

- Consistent business listings across platforms.
- A steady flow of recent reviews.
- Public responses to reviews, indicating engagement and third-party validation.
- Regular publication of localized, relevant content, such as articles, FAQs and posts, that reflect specific regional risks and conditions.

This dynamic affects not only personal lines and small commercial but also mid-market and niche B2B segments. Credible, visible agencies with clear proof of expertise and satisfied clients will have an advantage, while those that appear silent or outdated online may struggle to attract new business.

THE HUMAN ELEMENT + TECH IMPACT

"An individual's insurance expertise and their ability to build relationships with customers, carriers and wholesalers is still the biggest differentiator. What's different now is that AI allows you to scale that skill."

— Nikhil Kansal, Cara

Technology Becomes a Leadership Conversation

One of the most significant—and often overlooked—developments of 2025 was a cultural shift inside independent agencies. Technology is no longer viewed as a back-office function or an IT problem to be solved. It has become a core leadership topic, discussed alongside growth, profitability, talent and customer experience.

As AI and automation became mainstream in media and business discourse, agency conversations changed. Even small and midsized agencies began thinking more deliberately about technology strategy, data quality and operational efficiency. In some cases, agencies created new or hybrid roles—such as innovation leads, operations strategists or technology champions—to support adoption and change management.

While titles vary, the underlying shift is consistent: Agencies increasingly recognize that technology, when aligned with process and people, directly impacts operational efficiency and the bottom line. This cultural evolution is laying the foundation for more intentional, strategic adoption in 2026 and beyond.

Customer Service Is a Major Opportunity

"Customers don't want to fill out lengthy forms. They expect people to know about them and respond to their needs based on available data."

— Rose Hancock, Zywave

Insurance customers overwhelmingly want agent involvement in their policy purchases and management, according to a new Vertafore study, which found that 85% prefer agent help when buying insurance and 90% want help managing a policy. Nonetheless, they want speed and affordability.

Customers are comfortable with digital insurance tools but they expect insurance providers to use AI competently. They want:

- Speed and availability. Insureds increasingly expect fast responses, visibility into status and some level of self-service, even in commercial and specialty lines.
- Personalization. They want recommendations that reflect their specific exposures, operations and risk appetite. They want it seamlessly and similar to the customer experience in other industries.
- Digital-first discovery. Buyers are searching online and comparing options in a more sophisticated process long before they call an agent. Some of the information they have might not be correct, but they won't come to the buying decision without preparation.

Tech That Enhances, Not Replaces

"AI will be the enabler of advancements in the next generation of technology to deliver practical and intelligent automation throughout the insurance lifecycle. This shift towards an "AI-enabled" model will create

THE EVOLVING ROLE OF THE AMS

The AMS of the near future will not be merely a place to enter and store data. Instead, it will be the launch point for tasks, with AI and integrations doing much of the work behind the scenes through APIs, according to industry watchers. All the tools needed to manage the end-to-end policy lifecycle will be embedded or integrated into the agency management system to digitize and accelerate prospecting, quoting, submissions, policy management, digital payments, accounting and reporting, eliminating the need to switch between disconnected software.

"It's going to be the chassis of automation," said one interviewee, with humans remaining responsible for review, judgment and relationships.

next-level automation while keeping a "human in the loop" to ensure quality and accurate customer engagements."

— Anupam Gupta, Applied Systems

No ACT interviewee framed AI as eliminating the agent's role. Instead, they described a rebalancing of work within agencies.

Back-office and account management functions are seen as highly automatable for:

- Data entry and rekeying.
- Quote comparison and proposal assembly.
- Policy checking and contract review.
- Commission reconciliation and financial posting.

Producers and relationship managers are viewed as critical and durable roles for:

- Understanding complex risk.
- Building trust with clients.
- Navigating market options and advocating with carriers.

Research suggests that the producer role is less likely to experience heavy automation of duties than the account manager role. Further, producers will increasingly use AI for prospecting, pipeline management, and preparation for client meetings. However, human relationships and advice remain central.

The term "strategic orchestrators" could aptly describe the future producer: someone who blends human judgment and relationships with digital tools and AI insights to deliver better outcomes for clients.

Agency Culture Shifts Toward Tech

Any technology without human planning, specialist input into strategy and business rules, and continuous oversight and tweaking is likely to underperform or fail entirely. Deloitte's "2025 Tech Trends" report found that 72% of insurance leaders expect generative AI to drive changes in their talent strategies into 2026 but are finding a lack of technical talent and skills to be the biggest barrier to adoption.

With 43% of respondents to the ACT survey reporting "peer-to-peer or informal coaching" as their primary method for training their teams on new technology systems and tools, it's likely agencies will need to look beyond traditional training methods to find the right resources.

And it's no longer just the agency principal's role to drive tech adoption. ACT survey respondents reported operations and IT leaders, producers, account managers and CSRs were all driving agency tech initiatives.

2026 & BEYOND: FROM MOMENTUM TO MEANINGFUL PROGRESS

KEY SIGNALS TO WATCH BEYOND 2026

- AI-driven pricing transparency and explainability.
- Continued growth of embedded insurance compressing transaction timelines.
- Expansion of regulatory technology to support compliance, disclosure and audit readiness.

The pace of technological change in insurance accelerated dramatically in 2025, making it a transformational year for the independent agency channel. AI became more accessible and visible, data volumes expanded, customers reset expectations, and conversations about technology moved from the back office to the leadership table. As the industry enters 2026, the challenge is no longer whether technology will shape the future of insurance but how intentionally and responsibly it will be applied.

Looking ahead, investment in connected agency technology stacks will continue to increase. Agencies that prioritize integration, workflow orchestration and data quality will gain efficiency, agility and insight, regardless of size. While larger agencies may realize these gains more quickly, scalable tools and more accessible AI are leveling the playing field for smaller organizations willing to plan strategically and invest in foundational processes.

AI democratization will also continue. As tools become more affordable and embedded across systems, the differentiator will not be accessed to technology but the ability to deploy it thoughtfully. Human expertise, ethical data management and clear governance will remain essential. AI will increasingly serve as a force multiplier, scaling knowledge, improving consistency and freeing professionals to focus on higher-value advisory and relationship-driven work.

The independent agent channel remains resilient, particularly for agencies that leverage technology to enhance personalized service rather than replace it. Customers increasingly expect seamless digital experiences—faster responses, greater transparency and omnichannel engagement—but they still rely on trusted human guidance for complex decisions and critical moments.

The agents best positioned for growth will be those who use technology to deliver this blended experience efficiently and consistently.

At the same time, the industry's culture continues to evolve. Agencies, carriers and technology providers are investing more deliberately in operational excellence, agility and upskilling. New leadership roles and cross-functional collaboration are emerging as organizations recognize that technology strategy, talent strategy and business strategy are inseparable.

Product innovation is accelerating as well, with insurers leveraging granular data, AI and digital ecosystems to rapidly develop offerings for emerging risks, such as cyber, climate and gig-economy exposures, it's creating new opportunities for independent agents to differentiate and grow.

Ultimately, success in 2026 and beyond will depend less on any single tool and more on alignment across the ecosystem. Carriers, technology providers and agents can't move forward in parallel silos. Reducing friction, improving data connectivity and adopting AI responsibly requires shared understanding, transparency and collaboration.

"It's a change in philosophy. It's no longer 'let's sit back and wait and see what's going to happen' to make changes in our respective systems. It all goes hand in hand. The carriers need the vendor's system, the vendors need the carrier's system, and we all need the agent," says Joe Clabaugh of Cincinnati Insurance.

The industry is moving away from waiting to see what happens and toward actively shaping how systems, processes and partnerships work together. Those who embrace this mindset—combining innovation with intention—will be best positioned to thrive in the next chapter of the independent insurance agent channel.

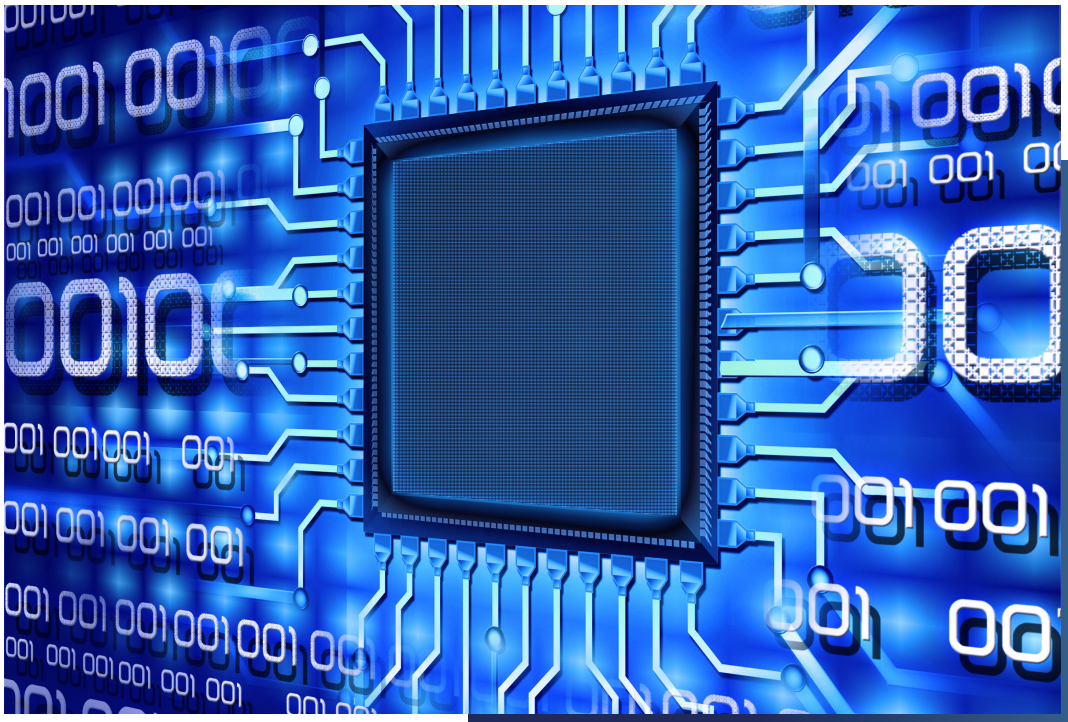
IN CLOSING: BETTER TOGETHER

As the industry moves into its next phase of technology adoption, ACT encourages agents, carriers, and technology providers to engage—not in parallel, but together. Progress in AI, data, and connectivity depends on shared understanding, practical governance, and solutions grounded in real operational needs.

"The real opportunity ahead isn't about adopting more technology—it's about using it with intention," says Kasey Connors, executive director for ACT. "When agents, carriers and technology providers align around real workflows, responsible AI use, and shared accountability, technology becomes a force multiplier for the independent agency channel rather than a source of friction."

ACT's role is not to tell agencies which technologies to buy but to help the industry ask better questions, reduce friction, and move forward together with clarity, responsibility, and confidence. As AI, data, and connectivity continue to evolve, collaboration—not parallel progress—will determine success.

The future of the independent agency channel will be shaped not by any single innovation but by how intentionally the industry collaborates to put technology to work.



BUILT BY THE INDUSTRY. FOR THE INDUSTRY.

ACT Tech Trends is shaped by real conversations and real experiences across the independent agency ecosystem. This report exists because agents, carriers, and technology leaders were willing to share their insights, perspectives, and time.

Their contributions helped surface the trends, challenges, and opportunities shaping what's next.

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