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ACT Ecosystem Exchange Report:

ADVANCING TECHNOLOGY ADOPTION ACROSS THE INDEPENDENT AGENCY CHANNEL

Fall 2026

EXECUTIVE SUMMARY: TECHNOLOGY IS ADVANCING. IS THE INDUSTRY KEEPING PACE?

The Short Answer: Technology is No Longer the Main Constraint. Capacity Is.

The independent insurance industry has made significant investments in technology, automation and connectivity. Artificial intelligence (AI) is accelerating that progress, creating new opportunities to improve efficiency, streamline workflows and enhance the customer experience.

Yet a fundamental challenge remains: The pace of technological innovation continues to outstrip the industry's ability to fully integrate, adopt and realize its benefits.

Independent agencies are experiencing this disconnect firsthand. While new technologies are reducing manual work in some areas, longstanding challenges involving data exchange, inconsistent carrier processes and disconnected systems continue to create operational inefficiencies. At the same time, agencies are navigating new questions surrounding AI governance, accountability, workforce development and the resources required to manage ongoing change.

These challenges are not isolated to any one organization or technology platform. They reflect the interconnected nature of the independent agency distribution ecosystem—and the need for greater coordination across it.

Bringing the Industry Together

The Big "I" Agents Council for Technology (ACT), an initiative of the Independent Insurance Agents & Brokers of America (the Big "I"), brings together independent agents, carriers, technology providers and other industry stakeholders to advance technology adoption, improve connectivity and address shared challenges across the independent agency channel.

In September 2026, ACT convened its Ecosystem Exchange in conjunction with Applied Net and Ivans Connect. The event brought together representatives from across the insurance distribution ecosystem for a panel discussion and facilitated roundtables examining three interconnected priorities:

- **AI across the ecosystem:** How AI is reshaping workflows, decision-making, responsibilities and relationships.
- **Data and connected distribution:** Where persistent connectivity challenges continue to create friction and what is needed to improve the exchange of information.
- **Change, capacity and customer expectations:** How organizations can effectively implement technology, support their people and translate innovation into measurable business and customer value.



Through its work in AI, data and connectivity, ACT provides a forum for industry collaboration, practical resources and the identification of opportunities for collective progress.

The discussions revealed meaningful progress, particularly in the practical application of AI. They also reinforced that some of the industry's most persistent challenges remain unresolved.

Perhaps most importantly, they highlighted that agencies are frequently responsible for managing the operational consequences of disconnected systems, inconsistent processes and new technologies developed elsewhere in the ecosystem.

Addressing these challenges requires more than continued investment in technology. It requires a shared understanding of where friction exists, who bears its impact and where coordinated action can produce meaningful improvements.

About This Report

This report synthesizes the perspectives and findings from the 2026 ACT Ecosystem Exchange, building on discussions held in 2025 to examine where progress has occurred, where challenges persist and what priorities should guide the industry over the next 12 to 24 months.

The findings reflect input from agencies, carriers and technology providers and identify opportunities for collaboration across the independent agency distribution ecosystem. They represent participant observations and ACT's synthesis, rather than findings from a representative industry survey.

The goal is not simply to document the challenges, but to help move the industry toward practical solutions that improve efficiency, strengthen connectivity and enable independent agencies to better serve their clients.

PROGRESS SINCE 2025: FROM AI EXPLORATION TO OVERSIGHT

At Ivans Connect in 2025, ACT's industry discussions described AI as "full of potential, but still in early stages of meaningful adoption." Many agencies said that they "still don't know where to start" with AI. In 2026, discussions placed greater emphasis on verifying AI outputs and establishing accountability for errors.

The 2026 examples illustrate a shift in the scale of AI use. In 2025, participants cited a reconciliation task reduced from two days to five minutes. In 2026, one example described automation of work previously assigned to a full-time position. These developments have increased attention to oversight, verification and responsibility when AI-generated information is incorrect. However, other issues remained unresolved. Participants continued to cite duplicate data entry and inadequate training or support during implementation. The 2026 discussions also offered more specific suggestions for addressing these barriers.

	2025	2026	Where It Stands
AI Maturity	"Many agencies still don't know where to start."	Live in reconciliation, policy review, document intake and AMS data entry	Moved
Commission Reconciliation	"Two full days… now AI does it in five minutes."	"From one full-time job to running automatically."	Moved
AI Risk	Barely raised	"Verification!"	New
Duplicate Entry	"Agents still need to submit or re-key data manually."	"Entering information multiple places — time suck!"	Stuck
Vendor Training	"Vendors offer new tools with little training or support."	"If the provider brings tech and training, we can adopt much faster."	Stuck, with a fix in sight
Access & Security	MFA "disrupting real-time connectivity"	Identity management named as a priority	Moved from complaint to proposal
Surplus Lines	"Left out of the tech stack conversation"	E&S documents by email are a leading AI use case	Partly moved
Measurement	Not raised	"Not how many users, but how long did it take to complete."	New
Ease of Doing Business	Not raised	"Carriers who are easiest to work with get the business."	New

"Where It Stands" reflects ACT's assessment across both years of discussions.

Last year's report closed with five areas of opportunity including aligning on core data standards, demystifying and deploying AI with confidence, modernizing connectivity in a secure, usable way, bringing MGAs and surplus lines into the digital fold and encouraging cross-sector collaboration over siloed information. Measured against them, this year's findings tell a mixed story. The work of demystifying AI is largely done. The work of deploying it with confidence has just begun. Connectivity conversations have moved from the pain of multi-factor authentication to identity management as a fix. AI is pulling surplus lines into agency systems one document at a time, even as standards lag. And core data standards, the first area on last year's list, were still named as the root cause in nearly every connectivity discussion.

AI ACROSS THE ECOSYSTEM: ADOPTION, VERIFICATION & ACCOUNTABILITY

The central question: Where is AI creating real value, where is it creating new risk, and who is accountable when it gets something wrong?

Participants reported some of the clearest AI benefits in agency back-office operations.

Commission reconciliation came up again and again as the breakout win. At one agency, a process that once took a full-time person now runs automatically. Document management was close behind, especially the surplus lines paperwork that arrives by email and used to sit in an inbox until someone had time to key it in. Agencies also described AI doing policy reviews, quote comparisons, benefit guides, ACORD and supplemental forms, and coverage-gap analysis. Some credited AI-assisted prospecting with letting them chase more business in less time. Others found a use nobody had planned for: training.

> **"AI can be used to focus on a particular section of a policy to train new people."**
>
> *— Industry participant*



Opportunities in Unstructured Data

There are opportunities in the data we already have if we can just access it. One participant put it this way:

> **"Twenty years spent on structured data, but unstructured data is all there in the system."**
>
> *— Industry participant*

The truth about a client's coverage often doesn't live in the agency management system. It lives in documents: declarations pages, endorsements, carrier emails. Staff tends to enter only what's required to get paid. AI can read those documents, pull out what matters and check a submission against what's actually on file. That changes how AI and connectivity relate. AI doesn't just need clean data to work. Used well, it can help create clean data. It's one of the few places this year where AI looked less like another system to integrate and more like a way to close gaps the industry has lived with for decades.

Verification & Professional Responsibility

Asked for the single most important action on AI, one group answered in one word, underlined with three exclamation points: "*Verification!!!*" Underneath, a warning:

> **"AI can create a false sense of security."**
>
> *— Industry participant*

Here's an example: An AI tool returned a $1 million limit when the actual limit was $5 million, and the producer accepted it without checking. Nothing about that error is exotic. It's exactly what happens when

a confident-sounding answer meets a busy person. And the professional liability lands on the agent, not the model.

Governance, participants admitted, is running behind. Staff were pasting client information into free AI tools before most agencies had a policy. Participants named the root cause plainly: "Experimentation before data governance standards were enacted." Frameworks are now being built backward from how people already work.

The vendor landscape doesn't make it easier. Call it vendor sprawl: a fast-growing field of AI tools, many expanding from single tasks into multi-function platforms, each one something an agency has to vet, connect and learn. "Too many vendors," one participant noted. "Greater complexity creates risk to the agency," said another. Most agencies don't have cybersecurity staff to vet tools properly. Vendors' integration claims don't always match certified lists. And by the time a careful review is done, the product has often changed. The tension the participants kept naming was "speed versus need."

"How do we keep people thinking while still taking the benefits of AI?"

— Industry participant

KEY QUESTIONS & OUTSTANDING ISSUES

The Question	Where the Industry Stands
Should AI be deployed before data quality and governance are resolved?	It already has been. Governance has to catch up.
Who owns a wrong AI output?	Unanswered, and the most important open question in this report.
Are we solving the most important problems, or the easiest to demo?	Mostly the easiest. Commercial submissions, the hardest friction, remain unsolved.
Who benefits, and who carries the risk?	The efficiency is shared. The verification and liability sit with the agency.
What should remain human?	Judgment, verification, relationships and the moments that matter to the client.

Considerations for Industry Stakeholders

- **Carriers:** When an AI-assisted quote or coverage answer is wrong, who owns it: the carrier that supplied the data, the vendor that built the tool, or the agent who clicked approve? If you're using AI in underwriting, do your agents know where it touches their submissions?
- **Technology partners:** Is verification designed into your product, or left to the user? Are you building for the problems agencies most need solved, or the ones that demo best?
- **Agencies:** Do you have a written AI-use policy today? If AI takes over the entry-level work, how will your next account manager learn the business?

Workforce & Professional Development

The most sensitive conversations were about jobs. The entry-level work AI handles best, such as data entry, change requests and routine service, is also how new account managers have always learned the business. Remove it, and the industry has to answer a harder question: where does the next generation get its experience? Participants expect hiring to shift toward curious, big-picture people who can spot what looks wrong. They were equally clear that using AI as a cover for layoffs is breeding fear, and fear slows adoption.

"Service roles are going to change."

— Industry participant

There's a quieter upside, too. Senior staff burn out on repetitive work, and AI takes much of it away. Several participants described the real return not as hours saved but as jobs that are easier and more focused on clients.

DATA & CONNECTIVITY: PERSISTENT DISTRIBUTION FRICTION



The question behind the conversation: What would still be broken, even with the best tool?

The connected distribution discussions highlighted longstanding operational challenges. Participants provided specific examples:

- **The same information must be entered into multiple systems.** It should work the other way around. Agents should be able to enter it once, and it should go to multiple places. Agencies pull data down from carriers when it "should be pushed to the agency."
- **A single renewal gets touched several times.** Downloads overwrite good information, and staff go digging through history to recover it.
- **Coverage codes differ from carrier to carrier**, so even reading your own reports takes translation. Download timing varies by carrier.
- **And in commercial lines, the hardest problem hasn't changed:** getting submission data into different carrier systems once, efficiently. Submissions stall while everyone waits on emails and phone calls to answer basic questions.

New tools alone can't solve these problems. The underlying challenge is inconsistency across carrier systems and workflows.

> "Slow carriers cost agents time and can cost business too."
>
> — *Industry participant*

Operational & Commercial Impact

Participants were clear about where the cost lands. Agencies carry the customer consequences and the staff time. But carriers pay too, in business that goes elsewhere. One participant put it bluntly:

> "Carriers who are easiest to work with get the business from an agency on high-transaction business. Carriers who don't have sophisticated technology will lose business."
>
> — *Industry participant*

For carrier executives, these comments indicate that connectivity and ease of doing business can influence placement decisions. Agencies consider the operational effort required to transact with individual carriers. Connectivity is a placement decision agents

make every day, deciding which carrier is worth the extra keystrokes. Asked who bears the burden, the answer kept coming back the same: "The agent."

Underlying Causes of Friction

Participants identified several underlying causes of friction between agents and carriers:

- **Standards exist, but implementation varies.** Participants pointed to a lack of consistent standards and inconsistent integrations across programs. Different carriers do the same task in different ways.
- **Data is treated as a competitive asset.** One participant named the tension directly:

> **"Everyone is looking to profit off of the same data and use it as a competitive advantage when [in] reality it belongs to the consumer."**
>
> *— Industry participant*

- **Standards don't sell themselves internally.** One of the most candid lines of the day came from a connectivity discussion:

> **"None of my salespeople care about the standards."**
>
> *— Industry participant*

That isn't a rejection of standards. It's a reminder that the case for them has to be made in growth terms a sales team cares about, like speed to bind and ease of placement, not in schema terms.

- **People are people.** "Humans are creatures of habit," one participant wrote. "Speed of change is overwhelming."

Areas of Progress

The bright spots prove standards work when they're adopted. Personal lines standards, rating and data prefill came up repeatedly, along with downloads, e-docs and direct-bill commission processing.

Small commercial has made real gains. Some agencies are building their own connections with low-code tools, which some pointed to as a reason to open APIs wider. Others described a quieter win: experienced insurance professionals and younger, tech-native staff teaching each other.

Participants also offered advice for carriers that has nothing to do with technology. Field reps visiting an agency should be well-rounded enough to cover marketing, technology, products and service in a single visit, not "a separate person for each."

Priorities for the Next 12–24 Months

Asked for a practical direction for the next 12 to 24 months, participants named three:

- Broader API access across agency management systems and partner vendors, so agencies can build more themselves.
- A unified path from quote to bind in personal lines.
- Identity management, including helping carriers get past their risk concerns about federated ID.

Considerations for Industry Stakeholders

- **Carriers:** If ease of doing business now drives placement, do you measure it the way agents feel it, in touches per renewal, re-keyed fields and download lag? What's really holding back identity federation?
- **Technology partners:** Will you open APIs wide enough for agencies to build their own workflows?
- **Agencies:** Are you rewarding the carriers that are easy to work with, and telling them why?
- **Everyone:** If customer data belongs to the consumer, what does that mean for how freely it should move?

CHANGE MANAGEMENT, CAPACITY & CUSTOMER OUTCOMES

The central question: Can organizations fund, absorb and measure the pace of change, and how does faster, more automated service affect employees, agencies and customers?

Or, put more simply: *"Where do we put the savings (both with time and financial gains)?"*

It's a good question. The change management discussions spent less time on technology than any other group. They kept returning to what happens after the purchase: training, adoption and measurement. And whether the time saved ever reaches a customer.

That's what this report means by capacity. It isn't whether the technology exists. It's whether an organization can absorb it: connect it to the way work actually gets done, train people to use it, measure whether it helped and trust what it produces. Nearly every finding on change management came back to one of those four.



Measuring Operational Outcomes

Ultimately, agencies don't know whether their technology is working, because the data they get counts the wrong thing.

> **"How long does the process take before and after? Not how many users, but how long did it take."**
>
> *— Industry participant*

Vendor dashboards report logins, but agencies want more information, on the entire process and subsequent use. Without a baseline, every implementation is an act of faith. Measuring is harder than it sounds, because no two agencies work the same way, and agencies currently depend on the vendor for the very data that would tell them whether to renew. That raises a fair question: should outcome measurement come from somewhere other than the vendor?

Barriers to Adoption

Adoption rarely fails on launch day. It fades afterward. Training tends to be treated as a one-time event, onboarding varies from person to person, and the support that's there at go-live thins out soon after. The result is that new tools end up layered on top of the old manual work instead of replacing it, and policy checking was the example participants kept coming back to. Growth makes all of this harder. When one agency acquires another, it inherits different workflows, different state laws and uneven staff knowledge across locations, and those have to be reconciled before any tool can be used the same way everywhere. Even inside a single office, as one participant put it, people using the same software "can be on different journeys on their technology journey."

The word that kept surfacing beneath all of it was "fear." Staff who've read the layoff headlines aren't eager to help automate their own jobs.

> **"Address the fear first. It breaks down resistance."**

> **"Explain the why."**

— Industry participant

Practices Supporting Adoption

This was the most practical conversation of the day, and the most useful for agency leaders. Participants shared what moved their people.

> **"We chose an incentive approach with a $500 bonus for adoption."**

— Industry participant

It worked, they reported. They got adoption.

Another participant described the same philosophy as "the carrot versus the stick." Recognition and friendly competition came up just as often. "Gamification works for most people!" one participant noted, marked with a star. They recommended recognizing the people "leading and paving a way" from the pilot phase on, because "the competitive side of people also helps with adaptability." Under it all was the oldest rule of change management: people need to see "what's in it for me."

Leadership mattered too. Participant tied adoption to leaders who know the value of the technology and lead by example. One participant proposed appointing a cross-functional tech group to own onboarding and ongoing training for every new solution.

Implications for Customer Experience

Participants cautioned against assuming that customers prioritize speed and digital service above all other factors. One pointed to a major national bank moving back toward face-to-face interaction as a sign. Others suggested reinvesting the time technology saves back into the customer experience, moving from reactive to proactive service, and keeping a human in the loop on the "hero work," such as the moments that build loyalty.

When change goes badly, participants said, the cost shows up in two places: agency reputation, and a bad customer experience.

The Question	Where the Industry Stands
What work stops when something new is added?	Usually nothing. New work gets layered on, and capacity runs out.
Who funds implementation and training?	Agencies do today. They want providers to bring training with the tool. No shared model yet.
What are we failing to measure?	Outcomes: time, touches and errors, before and after.
What's the risk of moving too fast, or too slow?	Too fast breeds fear and false confidence. Too slow costs business.

Considerations for Industry Stakeholders

- **Technology partners:** Will you give agencies before-and-after outcome data, not just login counts? Is training in the contract, or an upsell?
- **Carriers:** When you roll out a new portal or process, who pays for the agency's time to learn it?
- **Agencies:** When something new is added, what work stops? And where will the time AI saves actually go: margin, headcount or proactive client service? Decide before the savings arrive.

AGENCY SIZE & IMPLEMENTATION CAPACITY

Every finding in this report lands differently depending on agency size. That's by design. Participants were asked directly, "What makes adoption particularly difficult for small and midsized agencies, and how should carriers and vendors account for that reality?" They were also asked what the ecosystem should standardize "so AI can scale responsibly across organizations of different sizes."

The answers point to a gap in the middle of the market.

Small agencies face enterprise-grade decisions with none of the enterprise staff. They don't have dedicated IT or cybersecurity people to vet AI vendors, and core work like policy checking is still manual. For them, every new tool is a bet made without a way to check the odds.

Mid-size agencies, roughly 20 to 125 users, are underserved, with vendors focused on large national brokers. They're big enough to need real integration and governance, but too small to have a team for either.

Agencies growing by acquisition inherit a different problem: several workflows, several states' rules and uneven staff knowledge under one name. Standardizing work across offices becomes its own change initiative.

Larger agencies have more room to pilot and absorb change. But participants made it clear that standardizing work across groups, agencies and carriers is hard at any scale.

The question for carriers and technology partners isn't whether a solution works for their biggest customers. It's whether it works for the small agency with no IT department. If it doesn't, the "strategic divide" ACT warned about last year stops being about who understands AI. It becomes a divide by size, and that raises questions about the health of the independent channel as a whole.



RECOMMENDED ACTIONS BY STAKEHOLDER GROUP

The findings point to one conclusion: reducing friction takes changes across the whole distribution ecosystem, not more absorbing by agencies. Each recommendation below is grounded in what participants said.

Carriers: compete on ease, not on proprietary workflows. Participants said it plainly: the easiest carriers get the business.

- Push data to agencies instead of making them pull it.
- Align coverage codes and download timing.
- Be transparent about where AI touches underwriting.
- Send field reps who can cover marketing, technology and products in one conversation.

Agencies: set the policy, the baseline and the plan for the savings.

- Write an AI-use policy now, before the next employee pastes client data into a free tool.
- Keep a human in the loop on anything client-facing.
- Measure one process before and after.
- Lead with the "why," address the fear first, use incentives and keep training going after launch.
- Tell carriers when ease of doing business is moving your placements. They need to hear it.

Standards organizations and associations: make the case in growth terms. If salespeople don't care about standards, show them what standardization makes possible: faster binding, less re-keying and easier placement.

- Treat identity management and broader API access as priorities for the next 12 to 24 months.
- Help the industry work out who owns customer data and how it should move.

Technology partners: package the training with the tool. Agencies adopt faster, and use the tool more, when training comes with it.

- Report outcomes, not logins.
- Build verification into the product instead of leaving it to the user.
- Prove integrations, and open APIs so agencies can build their own connections.

"AI use should strengthen relationships rather than replace [them]."

— Industry participant

ACT ANALYSIS: CROSS-CUTTING IMPLICATIONS

Every discussion at the Exchange tested its ideas against the same five reality checks. This is ACT's analysis of what participants said.

Are we reducing friction, or just moving it? Mostly moving it. AI shifts work from data entry to verification, vendor sprawl shifts complexity onto the agency and carrier-specific workflows shift cost downstream. The implication is that we should judge technology by the friction it removes across the whole ecosystem, not by how much faster one step gets. A tool that saves a carrier an hour and costs the agency two isn't progress.

Will it work for agencies of every size? Not yet. Larger agencies can absorb change. Mid-size agencies are underserved, and small ones can't all vet what they're buying. Without shared vetting criteria, verification norms and standards, the AI divide hardens into a divide by size. That's a question about the health of the channel.

Does it make the customer experience faster, clearer, safer or more trusted? Faster in places. Safer and more trusted only where a person checks the work. The independent channel's advantage has always been advice, not speed. Agencies that reinvest their time savings in proactive service will widen that advantage. Those that only bank the savings may find themselves competing on speed with channels built for nothing else.

What should be shared, and what should stay competitive? Not everything should be standardized, which is why participants were asked what needs shared alignment and what should stay differentiated. But a pattern ran through the conversations. The frustrations people raised most often, like re-keying, mismatched codes, access headaches, unchecked AI output and the fight over data, all sit in territory no single company can fix alone. The places where participants expect organizations to stand apart are the ones customers actually notice: how easy you are to work with, how you serve and what you offer. In ACT's view, that suggests a dividing line.

Shared Ground (Pre-Competitive)	Where to Compete
Core data standards, including commercial lines	Ease of doing business
Identity management and federated access	Service model and customer experience
Verification and human-in-the-loop norms	Which AI tools to adopt
Before-and-after outcome measures	How savings are reinvested
Ground rules on who owns customer data	Products, appetite and pricing

Who needs to act first? Carriers, on pushing data and identity management. Technology partners, on training and outcome data. Agencies, on AI policy and a baseline they can measure against. None of it requires technology that doesn't exist yet. All of it requires someone to go first.



Emerging Risks for Continued Monitoring

Participants were asked to name one risk ACT should keep examining. Drawing on those answers and the wider discussion, here's the watch list for the year ahead:

- AI decisions, including in underwriting, made "without any human oversight, review or awareness."
- Liability landing on the agent by default, because no one has defined who owns a wrong answer.
- The entry-level learning path disappearing before a new one is built.
- AI used as an excuse for layoffs, eroding the trust that adoption depends on.
- Governance that permanently trails adoption.
- Customer data treated as a competitive asset when, as one participant put it, it "belongs to the consumer."

Next Steps

The discussions point to a clear shift. Technology is no longer the main constraint. Capacity is: the channel's shared ability to connect new tools, train for them, measure them and trust them.

No single company can build that capacity alone. It takes the whole ecosystem agreeing to share the load, and ACT will keep that conversation going through its two work groups. AI & Intelligent Agency will take up verification, liability and the workforce questions. Data, Connectivity & Infrastructure will take on standards, identity, APIs and data rights. Next year's report will open by reporting back on both.

ACT will use these findings to inform continued collaboration and to monitor progress on the priorities identified by participants.

METHODOLOGY & PARTICIPANT ENGAGEMENT

These weren't open-ended discussions. Every table at the Exchange worked from the same moderator guide, with the same goal:

"Surface the most important friction affecting insurance distribution, understand how it looks from different ecosystem seats, and identify where agencies, carriers, technology providers, and standards organizations should move forward together."

— ACT Ecosystem Exchange moderator guide

The roundtables followed an opening panel with Traci Taylor, COO of Shafer Insurance Agency; Kristi Metsch, Agency Technology Liaison at The Cincinnati Insurance Companies; Bob Whitis, COO of BrightFire; and Jason Hoeppner, Head of Enterprise Implementations and Integrations at Cara, moderated by ACT Executive Director Kasey Connors. The panel took on AI, connectivity and change together and set up the questions the tables went on to work through.

Tables were deliberately mixed, so agencies, carriers and technology providers worked through the same friction face to face. Each table took one of three themes: AI Across the Ecosystem; Connected Distribution; and Change, Capacity and Customer Expectations. Moderators guided the conversation with anchor questions, pressure tests and hard probes. They then tested the table's ideas against five reality checks:

1. Does this reduce total ecosystem friction rather than move work or risk elsewhere?
2. Would it work for agencies and organizations of different sizes and levels of technical capacity?
3. Does it make the customer experience faster, clearer, safer or more trusted?
4. What requires shared alignment or standards, and what should remain differentiated?
5. Who needs to act first, and what can realistically change within 12 to 24 months?

Each table closed with a structured report-out: the most consequential friction, who bears its impact, one bright spot, one area that needs alignment, one practical direction for the next 12 to 24 months, and one risk ACT should continue to examine. This report draws directly on those findings sheets and the moderators' notes. Quotes are from participants and are not attributed, to keep the conversation candid.



Thank You to Our Volunteer Panelists, Table Moderators & to ACT's Technology, Carrier & Association Partners, Who Make This Conversation Possible.

Panel:

Jason Hoeppner, Cara

Kristi Metsch,
The Cincinnati Insurance Companies

Traci Taylor,
Shafer Insurance Agency

Bob Whitis, BrightFire

Roundtable Moderators:

Angela Adams,
Angela Adams Consulting

Manny Barbosa,
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Shannon Chatman,
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The Cincinnati Insurance Companies

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Cogneesol

Confianza

CoverFlow

CSIO

Dyad

EMC Insurance Companies

Encova

Eventual Treasury

Experience.com

EZLynx

Fall Line Specialty

Foremost, a Farmers Insurance Company

Fulcrum

HawkSoft User Group (HUG)

HawkSoft, Inc.

ID Federation

Independent Insurance Agents & Brokers of America

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

NetVU

North American Software Associates (NASA)

Ohio Mutual Insurance Group

Outmarket AI

Patra

Penn National Insurance

Planck

Progressive Insurance

ReFocus AI

RiskStream Collaborative (The Institutes)

Selective Insurance

Tarmika

The Hanover Insurance Group

Travelers

vBots - powered by Coventus AI Solutions

Vertafore, Inc.

Westfield

Xanatek, Inc

Zywave