



3 SIGNS YOUR AGENCY RUNS ON OUTDATED TECHNOLOGY

A CHECKLIST FOR FORWARD-THINKING AGENCIES BY AMS EXPERTS AT DYAD



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A Note to Agents and Brokers

As most of the technology in insurance agents' and brokers' lives levels up, the agency management systems most of them use remain stuck years in the past. Experts at Dyad estimate that **less than a quarter** of agencies use a truly modern AMS.

It makes sense. Change management is notoriously challenging and overwhelming. And in the hyper-competitive insurance industry, busy agents and brokers just don't have time to break away from clients to even think about implementing new systems—even if they could make a world of a difference.

The goal of this checklist is to help agency leaders identify three small but crucial signs that their agency management systems are already falling behind.

In the following pages, leaders at Dyad, an insurance technology solutions provider, share the problems they see with legacy technology as well as the key factors that decision-makers should look for when picking a new system that will evolve with them.

Insurance is changing, and so are agency needs. Partnering with a forward-thinking AMS vendor that can tackle these emerging challenges with flexibility is crucial for agencies and brokerages that want to differentiate and remain competitive.

“Agencies need to challenge the business paradigm,” said Patrick Espeland, VP of Product at Dyad. “Agencies need to think differently about how they operate in the rapidly changing insurance industry—and think differently about the tech that supports that.”



Sign 1: Lack of Configuration as Markets Morph

As insurance markets have changed, so have the data points that carriers and MGAs need to see before writing a policy. Producers will be tasked increasingly with tapping into unique markets that require unique data to secure coverage in the coming years.

Climate-related profitability concerns in places like Florida or California, for example, as well as litigation-heavy regulatory environments scattered across the country are some of the forces actively reshaping these standard carrier risk appetites.

To fill the gap, insurance providers are already tapping into artificial intelligence models to detect and flag seemingly innocuous risk factors. These are factors they may have never asked for before but now require information about before underwriting a policy.

A real-world carrier **has already used AI** to identify that summer hailstorms are more prevalent in Iowa when wildfires are burning in distant Oregon and Idaho. What happens when a farmer in Iowa wants to get an insurance policy, and carriers ask them non-standard questions like, “Have you seen wildfire smoke in your area?”

As carriers begin collecting different and more complex risk details, agencies will need technology flexible enough to capture and store this evolving data.

Where do agents store that data in a dated tech stack?

Most—if not all—agency management systems have configurable workflow potential, but that’s not enough as the calendar flips to 2026. While many systems can tap into plug-ins or add-ons, a truly modern AMS enables agents and brokers to change **how** they collect and store policy data on a single platform.

“If your system isn’t configurable to allow you to go make it so you can enter these non-standard data points and track them, you’re on outdated tech,” Espeland said. “Moving forward, agents and brokers will need to be able to go into any line of business in their AMS and configure or add data points, recreate carrier forms, and more.”

In other words, moving forward, ACORD structures just won’t cut it.

■ **Data is changing. Modern agency management systems need to change with it.**



Sign 2: Failure to Automate Mundane Tasks

Beyond configuration flexibility, automation is another hallmark of a modern AMS.

Service automation in agency management systems isn't a theoretical concept. It's been around for years.

A client sells their house and calls you to cancel their policy. You process a cancellation in your management system. **What happens next?** If your system doesn't automatically send an email with a lost policy release to the policyholder, followed by an automated text or voice message alerting the client to the form's delivery, **it's far behind.**

Similarly, when a cancellation arrives from a carrier for a client who forgot to pay their bill, what happens at your agency? Do you review the notice and reach out personally? Or does your system automatically process the notification and call or text the policyholder immediately?

“Modern agency management platforms handle the downstream work that agents would have had to do in the past,” Espeland explained. “If your system is not configured or programmed to try to help take over some of those rote tasks, then **you're on the wrong platform. You're on outdated tech.**”

Still, most agencies don't tap into this level of automation, and these tasks remain entirely in the hands of human beings—bogging down workdays and stymieing growth opportunities.

Sign 3: User Experience Causes Headaches

You don't need to be a technology expert to **know how it feels** to be held back by legacy tech.

Peak-time slowdowns, limited workflow customization, and painstakingly rigid data input methods that waste time and derail productivity are all signs that your agency management system needs an evaluation.

Separately, these little nuisances may not seem so dire.

Together, they create a disruptive environment that hurts more than it helps.

Even something as simple as using a system with an old-fashioned user interface or storing information inside separate spreadsheet software can significantly slow down processes.

Asking your AMS provider to help identify and remedy inefficiencies unique to your agency isn't asking too much. This level of collaboration and flexibility will only become more important for agencies that want to remain customer- and growth-minded.

If your agency management vendor isn't actively trying to innovate—that's not a good sign.

It's a sign you're probably using outdated technology.

“How much of an account manager's time is spent collecting the risk information they need to successfully place the business?” asked Keith Lewis, head of agency sales at Dyad. “Opportunities are lost when it takes too long to respond to a potential client. Agencies may be leaving revenue on the table because it takes too long to quote—all because they didn't collect the correct information the first time.”