



RESEARCH REPORT

Is your agency data ready for AI?

Published: September 2026

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Introduction

The insurance industry has always depended on data to support everything from compliance and operations to customer service. Today, however, agencies are facing a new set of challenges and opportunities. Accelerating AI adoption, the evolving risk landscape, system modernization initiatives, and growing customer expectations are all placing greater demands on the quality, accessibility, and reliability of organizational data.

At the same time, acquisitions and book consolidations have become a routine part of growth strategies for many retail agencies. Successfully integrating acquired books of business requires more than technology alone. It demands repeatable data migration and integration capabilities that preserve data quality, maintain operational continuity, and enable consistent reporting across the organization.

As agencies pursue modernization initiatives and explore AI-powered solutions, many are discovering that the same foundational capabilities underpin both efforts. Data quality, governance, integration, standardization, and ownership are no longer administrative concerns. They are business imperatives that influence growth, operational performance, modernization efforts, and AI outcomes.

Agencies that embrace a data-first mindset will be best positioned to capitalize on technological advancements, streamline acquisitions, modernize operations, and unlock the value of AI. This report explores the key considerations and best practices for building a data foundation, including the carrier data every agency already manages, that is ready for migration, modernization, and AI adoption.

Building a strong data foundation

A strong data foundation is no longer solely an IT concern. It is a business capability that supports growth, operational performance, acquisitions, system modernization, and AI adoption. While agencies often pursue these initiatives independently, they rely on many of the same underlying data disciplines.

Whether integrating an acquired book of business, replacing an agency management system, improving reporting, or evaluating AI solutions, success depends on the ability to access, trust, and manage data effectively. Five foundational capabilities help agencies create the consistency, transparency, and confidence needed to turn data into a strategic asset.

- **DATA ACCESSIBILITY**

Critical information from agency management systems, CRM platforms, carrier sources, document repositories, and third-party systems must be available to the people and processes that need it. When data remains isolated within individual systems or departments, its value is diminished.

- **DATA QUALITY**

Effective decision-making depends on accurate, complete, and reliable information. Duplicate records, inconsistent values, and missing data can create inefficiencies and undermine confidence in reporting, analytics, and business decisions.

- **STANDARDIZATION**

As agencies grow and acquire new books of business, inconsistencies naturally emerge across customer records, policy attributes, carrier information, and business metrics. Standardization establishes a common language that enables information to be shared, compared, and used consistently across the organization.

- **DATA INTEGRATION**

Information often resides across multiple systems and business functions. Integrating those sources reduces silos and provides a more complete view of customers, carrier relationships, operations, and overall business performance.

- **DATA LINEAGE**

Understanding where data originates, how it is transformed, and where it is used helps establish trust in the information that supports business decisions. It also improves transparency, supports governance efforts, and becomes increasingly important as agencies expand their use of analytics and AI.

These capabilities are interconnected. Accessible data without quality creates risk. Integrated data without standardization creates inconsistency. Analytics and AI without lineage create uncertainty. Together, they provide the foundation for successful migrations, stronger carrier data management, more reliable analytics, and effective AI adoption.

However, differences in data structures, formats, terminology, and ownership can make it difficult to standardize data across the organization. Before agencies can clean, integrate, migrate, or apply their data to advanced analytics and AI, they must first understand its sources, structures, and scale. The following section examines these considerations and why they are critical to building a data environment that can support modernization today and emerging opportunities tomorrow.

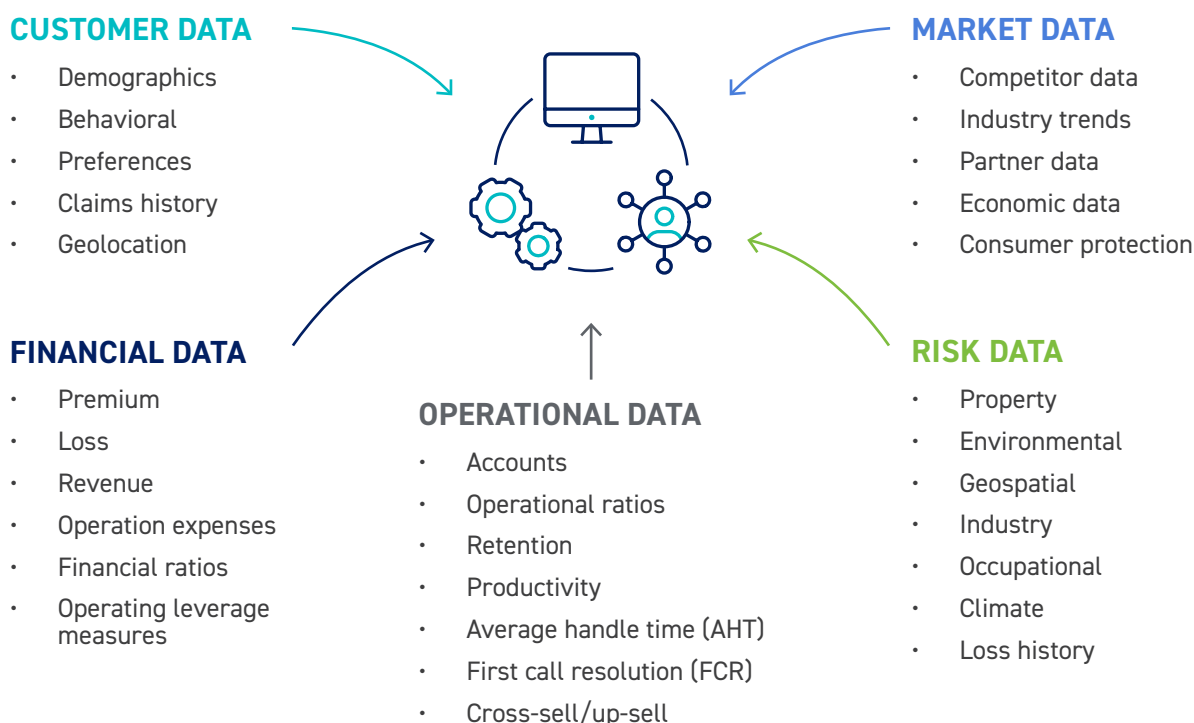
Understanding data sources and structures

According to industry estimates, the amount of digital data generated globally doubles every two years. The explosive growth in volume, velocity, and variety of data available to agencies over the past decade is expected to continue – and with it come unprecedented opportunities to optimize risk assessment, enhance customer engagement, streamline operations, and drive profitability. Understanding the different data structures and sources is an essential first step for agencies to fully leverage the power of data-driven insights.

Sources

There are five key data categories agencies rely on to drive success, as highlighted in Figure 1.

Figure 1. Types of agency data

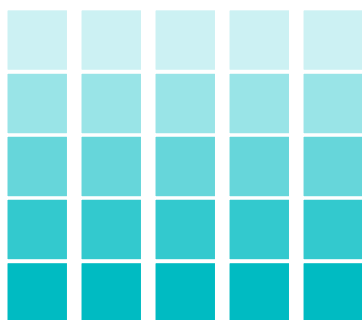


Key internal sources of data include their core transactional systems, such as agency management systems, customer relationship management systems, imaging/document management systems, and billing/accounting systems. However, not all data that goes into analytics is from internal sources. In fact, the vast majority of data is sourced externally. Typically, customer, financial, and operational data are sourced internally, while the other types of data, such as risk data and market data, are predominantly sourced externally. Key external data sources include carriers, government entities, regulatory bodies, social media, sensor/IoT devices, industry consortiums, and a myriad of third-party data providers. We will specifically cover carrier data more extensively in an upcoming section.

Structures

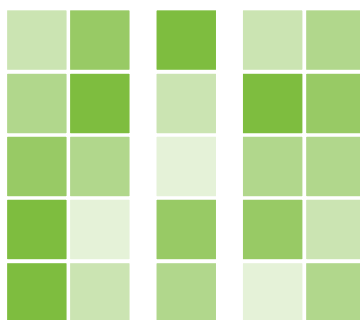
Data obtained from various internal and external sources can be further categorized based on the structure and format of the data. Figure 2 below shows the three fundamental data structures and their characteristics.

Figure 2. Data Structures



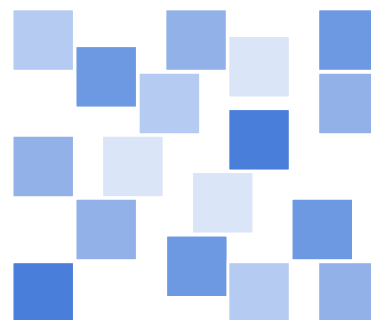
Structured Data

Data organized and fixed in a predefined format



Semi-Structured Data

Data partially following predefined formats



Unstructured Data

Data not following predefined formats

Data organized in a fixed and predefined format is called structured data. Some examples of structured data include data stored in agency management systems, databases, sensor/IoT data, and tabular data in Excel. In general, structured data is much easier to ingest, store, mine, analyze, and manage than semi-structured or unstructured data.

Data partially following a predefined data model or format is referred to as semi-structured data. Excel documents, templated Word documents, ACORD forms, loss history downloads, policy documents, standardized emails, markup languages (e.g., XML), carrier web pages, and CSV files are some examples of semi-structured data.

On the other hand, data that does not follow any predefined data model, format, or structure is referred to as unstructured data. Common forms of unstructured data include email messages, claims descriptions, customer feedback, free-format Word documents, carrier contracts, social media posts, images, and videos.

Historically, agencies have focused most of their analytics efforts on structured data stored in agency management systems and databases. Advances in artificial intelligence and document intelligence technologies are making it possible to extract value from semi-structured and unstructured information sources such as emails, policy documents, carrier communications, loss runs, and customer correspondence. As a result, agencies are increasingly looking beyond traditional reporting and analytics applications to leverage previously underutilized data assets.

Carrier data as a strategic asset

Most agencies do not have to go looking for carrier data. It is already arriving every month through production reports, commission statements, direct-bill reports, policy downloads, and carrier agreements.

The challenge is the form in which it arrives. Information is scattered across portals, inboxes, spreadsheets, PDFs, and structured feeds, often using different definitions and reporting periods. It gets processed to close the month or complete a servicing task, then filed away. The next month, much of the same work starts again.

When carrier data is managed as a shared business asset, it can help agencies answer practical questions: Are we being paid correctly? Which carrier relationships are growing? Where is the business concentrated? How close is the agency to a contingency threshold? Which carrier relationships need attention following an acquisition?

Three capabilities help turn this information into something the agency can reuse:

- **ESTABLISH CARRIER IDENTITY**

Carrier code consolidation brings master codes, subcodes, agency codes, and producer or writing codes into a validated structure. This helps the agency determine which carrier, agreement, location, or acquired book a transaction actually belongs to.

- **CREATE A CONSISTENT VIEW OF PRODUCTION**

Written premium, new business, loss ratios, policy counts, and related measures can be standardized across carriers, lines of business, geographies, and reporting periods. Leaders can compare carrier performance without manually rebuilding the same report from multiple sources.

- **CONNECT DATA TO FINANCIAL DECISIONS**

Production data can be combined with commission statements and contingency or profit-sharing agreements to identify reconciliation issues, monitor thresholds, forecast potential payouts, and support more informed carrier discussions.

Cleaning carrier data becomes especially important when an agency acquires another book of business. The acquired organization brings its own carrier names, codes, statement formats, agreements, and reporting practices. When these differences are identified and reconciled early, carrier data can act as a map between the acquired book and the agency's operating environment. It helps preserve carrier relationships, maintain reporting continuity, and surface missing or misattributed activity before those issues are carried into the new agency management system.

Additionally, an AI application cannot reliably compare performance or recommend an action when the same carrier appears under several identities, business definitions change from one source to another, or the origin of a number cannot be traced. Normalized carrier data, documented transformation rules, clear lineage, and assigned ownership give agencies more dependable inputs for AI-supported reconciliation, anomaly detection, forecasting, and planning.

Ultimately, the value does not come from collecting another file. It comes from turning information the agency already receives into consistent data and repeatable rules. The agency stops solving the same problem every month and begins building a foundation that can be reused across finance, operations, carrier strategy, acquisitions, and future AI initiatives.

Data migration: The precursor to AI readiness

As retail agencies pursue acquisitions, AMS replacements, and platform consolidation, data migration becomes the make-or-break factor in whether those efforts deliver value. Data migration involves more than moving information from one system to another. Customer records, policy details, commission structures, and carrier data all carry business context that must survive the transition intact, which is why migration works best as a business initiative that technology enables, not a technical task handed off to IT alone.

The impact of migration quality is often felt long after implementation and in places that have nothing to do with the migration project itself. A customer record that does not reconcile becomes a servicing problem during a renewal call. Commission discrepancies frequently do not surface until months after go-live, when they show up as a finance reconciliation issue rather than a migration one.

For retail agencies, migration is most often tied to an acquisition or an AMS modernization effort, where the agency has to balance the technology change with uninterrupted service for customers, carriers, and producers. Managing that balance takes strong business involvement throughout the migration lifecycle, not just at the start and end of the project.

The most successful migration programs share a few characteristics, which are featured in Figure 3 below.

Figure 3. Characteristics of Successful Data Migration Programs

SUCCESS FACTOR	DESCRIPTION
Business Ownership	Business leaders participate in migration decisions, and success is measured by operational outcomes rather than technical completion.
Early Data Quality Assessment	Data issues are identified and addressed before conversion activities begin.
Ongoing Validation	Data accuracy and completeness are checked throughout the project rather than only at the end.
Documented Business Rules	Mapping logic, transformations, and exception handling are defined clearly enough for someone else to repeat them.
Data Improvement Mindset	The migration is used to improve data quality and consistency, not just move it.
Operational Focus	Success is measured by customer service continuity, reporting accuracy, and operational efficiency.

A well-executed migration pays off past go-live. Agencies typically come out with cleaner data, less operational complexity, and stronger reporting. The governance and data lineage established during migration also carry forward – the success of AI projects ultimately depends on the quality and effectiveness of the data migration effort.

Roadmap to AI: Is your agency data ready?

Many agencies discover that data readiness for AI is significantly more demanding than data readiness for reporting and analytics. Traditional business intelligence tools can often tolerate some level of data inconsistency because users interpret the results and apply business judgment. AI applications, however, consume and act on data at scale, so inaccurate, incomplete, or inconsistent data does not simply produce a flawed report. It becomes embedded in the outputs, recommendations, and decisions generated by the model.

At the same time, successful AI adoption depends on more than technology and data. Agencies also need clear ownership, strong governance, and a culture that treats data as a business asset rather than a byproduct of operations. Organizations that combine strong data foundations with accountability and stewardship are typically better positioned to move AI initiatives from experimentation into production.

To help agencies gauge where they are today with data readiness for AI, we provide five key questions for leaders to evaluate their operations. Agencies that can answer “yes” to most of these questions are often the ones whose AI initiatives advance beyond pilots and deliver measurable business value.

- **GOVERNANCE**

Are ownership and stewardship responsibilities for data quality clearly assigned?

- **PRIVACY & COMPLIANCE**

Are security, privacy, and regulatory requirements built into data management processes instead of being addressed after the fact?

- **STRUCTURED & UNSTRUCTURED DATA**

Can documents, emails, customer communications, loss runs, and other unstructured sources be used alongside structured data?

- **BUSINESS USE CASES**

Are AI use cases prioritized by business value rather than by what is easiest to pilot?

- **PERFORMANCE MEASUREMENT**

Are success metrics and expected outcomes defined before implementation begins?

The good news is that many agencies do not need to launch a standalone data transformation initiative to improve AI readiness. Opportunities to strengthen governance, standardization, integration, and data quality often emerge through work that is already underway. Agency management system migrations, acquisitions, carrier data modernization efforts, reporting initiatives, and AI pilot programs frequently expose opportunities to improve how data is managed across the organization. Agencies that use these initiatives to establish stronger data practices often create a foundation that can be leveraged across future modernization and AI initiatives.

The investments agencies have already made in data governance, hygiene, integration, and modernization carry over directly. Consolidating data sources, improving quality, eliminating silos, and establishing clear ownership build the same foundation that supports better reporting and analytics. AI is simply the application that exposes gaps in that foundation the fastest.

Ultimately, data readiness is not a destination or a one-time project. It is an ongoing discipline that helps agencies navigate acquisitions, modernize operations, strengthen carrier relationships, improve decision-making, and adopt AI with greater confidence. Agencies that continue strengthening these capabilities, rather than treating each new initiative as an isolated effort, are the ones most likely to achieve sustainable value from AI, not just a one-time pilot.