

In the Age of AI and Analytics, Independence Can Mean Better Data—and Better Decisions

Doug Coombs



In today's fast-moving insurance environment, data is more than just a byproduct of daily operations—it's a strategic asset. Artificial intelligence (AI), customer analytics, improved agency management systems (AMS), and predictive modeling are transforming the way insurance agencies operate. But not all agents have equal access to this revolution.

For many exclusive agents, the reality is a tech ceiling. While their parent carriers invest in AI for underwriting or marketing at the corporate level, individual agents are often left with limited visibility into their own book of business. Their customer data is siloed. Their marketing is dictated. Their strategic decisions are filtered through what the carrier deems important.

Independent agents, on the other hand, are embracing technology on their own terms—and they're reaping the benefits.

Captive Agents: Operating with Limited Vision

Captive agents represent a single carrier. In exchange for brand name recognition and support, they often give up autonomy, including access to the data that could help them grow.

They may receive performance reports and sales goals, but they rarely have direct access to the raw data behind those metrics. The carrier owns the client. The carrier decides what technology can be used. The carrier controls which products are offered and which risks are acceptable. This leaves many captive agents in a reactive mode—adjusting their strategies based on the carrier's shifting priorities.

In contrast, the shift to data-driven operations in the independent channel is reshaping what it means to be an insurance professional.

Independent Agents: Data as a Competitive Advantage

Independent agents own their books of business, and the tools and technology to nurture them.

With the rise of advanced CRM systems, marketing automation, AMS, and predictive analytics platforms, independent agents (IAs) are now capable of running highly sophisticated operations. These tools provide the kind of insight that large carriers once held close, giving IAs the ability to:

- **Segment customers** by risk profile, policy type, and lifetime value

- Identify cross-sell and upsell opportunities with predictive modeling
- Automate outreach and marketing campaigns based on behavior triggers
- Track retention risks through sentiment analysis and engagement scores

According to research published by Insurance Thought Leadership, digital engagement, especially across multiple channels and augmented by use of data, has become critical to client satisfaction and retention. In a study of 250,000 insurance customers, firms that effectively leveraged multichannel strategies saw significant improvements in renewal and loyalty metrics. Independent agents using customer data and marketing automation are uniquely positioned to deliver the kind of personalized, proactive communication today's clients expect—boosting both retention and long-term growth.

Examples of Tools Changing the Game

Several technology platforms are specifically designed for independent agents, giving them control over their data and insights. A few examples:

- **DONNA[®]ai** (now part of SIAA and rebranded as AgencyIQ – powered by SIAA): Uses AI to generate retention scores, identify leads in an existing book of business, and provide real-time agency performance metrics.

- **HawkSoft & Applied Epic:** Leading agency management systems that centralize customer data, policy information, and communications, making strategic analysis easier.

- **Neon:** A CRM solution built for insurance agencies that helps track client behavior and integrates with data lakes for custom reporting.

- **InsurTech marketing platforms:** Tools like Advisor Evolved or Agency Revolution allow independents to create personalized marketing workflows using client data.

These platforms enable true business intelligence. They answer questions that captive agents can't even ask: Which clients are

most likely to leave? Which carriers deliver the best loss-ratios? Which customers are ready for a premium policy upgrade?

Why This Matters in 2025

The insurance landscape in 2025 is increasingly shaped by external pressures: rising reinsurance costs, the acceleration of climate-related losses, changing consumer expectations, and the entrance of digital-first competitors.

In this environment, the ability to make real-time, data-informed decisions is critical. Agencies that rely solely on carrier direction will struggle to keep up. Those with full visibility into their operations, clients, and market opportunities will not only endure but thrive.

Independent agents are positioned to:

- **Shift carriers quickly** if one becomes uncompetitive
- **Personalize communication** based on real-time behavior
- **Optimize profitability** by analyzing loss trends across markets
- **Deploy AI** to support quoting, service automation, and claims follow-up

Captive agents, meanwhile, often wait for a corporate update or a change in guidelines—reacting rather than leading.

Shifting Client Expectations

Today's policyholders, especially Millennials and Gen Z, expect more than just coverage. They expect:

- Fast, digital service
- Proactive communication
- Personalized product recommendations
- A seamless, Amazon-like customer experience

Independent agents who leverage data can deliver on those expectations. They are able to proactively reach out before a policy lapses. They can suggest coverage adjustments when major life events are detected. They can personalize a renewal message that includes cross-selling opportunities based on customer history.

Captive agents are rarely afforded this level of integration or agility.

Ownership Brings Opportunity

When you're a captive agent, you may feel like you own your business. But if you don't control the customer data, the technology stack, or the decision-making, you're managing someone else's strategy.

Independence isn't just about writing with multiple carriers. It's about owning your future: your brand, your processes, your growth.

As AI continues to reshape insurance, agents who can fully access and utilize their



data will be the ones who outperform, outmaneuver, and outlast. The tools are here. The moment is now.

Doug Coombs (douglas.coombs@siaa.com) serves as the Executive Vice President and Chief Marketing Officer at SIAA—The Agent Alliance, where he leads

all marketing initiatives and activities. With over 30 years of marketing leadership experience, Doug has been instrumental in enhancing SIAA's brand awareness and value. Beyond his role at SIAA, Doug has contributed articles to various industry publications and hosts SIAA's podcast series, "Insurance Agents Talk Shop." To learn more about SIAA, please visit siaa.com.

A win-win for everyone!

Direct Referral: Member to Member Referrals

- designed to help your customers locate an agent in their new community.
- members in good standing will receive transfer-ins from NAPAA members in other states
- enroll in the DirectReferral NAPAA program today by opting in on your member profile!

NAPAAUSA.ORG

napaa
National Association
of Professional Allstate Agents