



Achieving Distribution Velocity

**How to Eliminate Drag
and Accelerate the
Insurance Value Chain**

A Practical Guide for
Leaders Across Agencies,
MGAs, and Carriers



INTRODUCTION

The Industry at an Inflection Point

For more than a century, insurance has powered progress.

Every life in motion. Every home protected. Every business risk taken with confidence. All because somewhere, an insurer said, “We’ve got you.”

But the industry that made this possible was built for a different era.

Today, change is accelerating across agencies, MGAs, and carriers. Client expectations are rising. New risks are emerging. And the pressure to move faster and operate more efficiently continues to intensify.

At the same time, AI is fundamentally rewriting how insurance work gets done, reshaping workflows across sales, submissions, underwriting, servicing, and operations. And the talent gap is widening, with an older generation reaching retirement and the challenge to attract a new generation with new expectations.

The traditional growth levers of the past are no longer enough. Expanding through M&A is harder. Increasing premiums is not always viable. Adding headcount is expensive and often unsustainable.

Leaders are being asked to grow faster, adapt quickly, and operate with greater precision, without increasing complexity.

But the current distribution lifecycle cannot keep up. What should be a fast, connected path—from risk to quote to bind to service—is still slowed by friction, fragmented across systems and partners, and constrained by repetitive manual work.

**This is not incremental inefficiency.
It is a breakdown in how distribution works.**

When Distribution Slows, Growth Stalls

Across the industry, a new set of realities is emerging.

Carriers are becoming more selective in what they underwrite. MGAs and specialized programs are expanding. Agencies are navigating shifting commissions, rising costs, and increasing competition.

At the same time, regulatory complexity is growing and the talent gap is widening.

The traditional operating model for insurance distribution is under pressure, and the old playbook for growth is no longer sufficient.

At the center of this challenge is a shared constraint:

INSURANCE DISTRIBUTION DRAG

It shows up across the lifecycle:

- Submissions that require rework and back-and-forth
- Quoting slowed by incomplete or inconsistent data
- Servicing dependent on manual handoffs
- Compliance introducing delays and risk
- Operations fragmented across disconnected systems

Despite heavy investment in technology, execution remains too manual, fragmented, rigid, and filled with friction. AI is reshaping how work gets done across the industry, but the gap between legacy processes and what's now possible is widening.

The impact is strategic. Execution slows. Revenue is delayed. Productivity suffers. Risk increases. And organizations struggle to respond as quickly as the market demands.

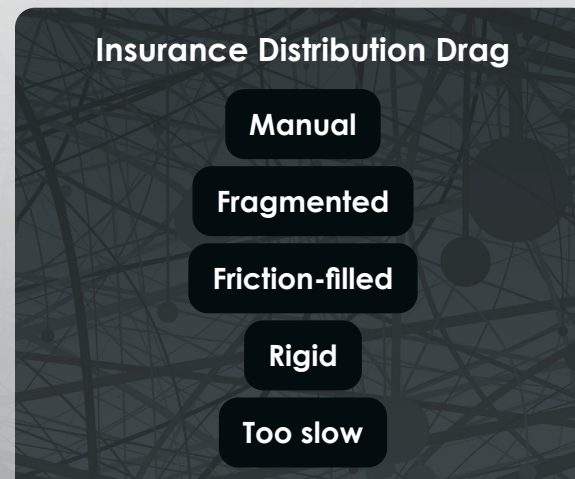
When distribution slows, growth stalls.

56%
of agencies lose time reacting instead of selling

47%
of executives cite compliance complexity as top growth inhibitor

63%
of new products miss revenue targets

*Sources: IIABA, PwC, McKinsey



THE SHIFT: FROM DRAG TO DISTRIBUTION VELOCITY

A New Operating Model for Insurance Distribution

The organizations pulling ahead are not just improving efficiency. They are changing how distribution works.

They are moving from fragmented, stop-and-start execution to a model where work flows continuously across the value chain.

They are achieving **Distribution Velocity**.

Distribution Velocity is not just about doing things faster. It is about executing with coordination, precision, and purpose across the entire lifecycle. Distribution Velocity is speed with intentional outcomes, powered by AI, data, and connected workflows working together within across the value chain.

It represents a shift:

Insurance Distribution Drag	Distribution Velocity
Stop-and-start workflows	Continuous flow
Disconnected systems	Connected ecosystem
Reactive decisions	Real-time execution
Manual effort	Automated + AI-driven
Fragmented data	Unified data foundation

When drag gives way to velocity, everything changes.

Submissions move without friction.

Decisions happen in real time.

Producers activate faster.

Operations scale without added complexity.

This is not incremental improvement. It is a new way of operating.

WHAT CHANGES WHEN YOU ACHIEVE VELOCITY

From Friction to Flow Across the Ecosystem

Distribution Velocity shows up in measurable improvements within and across the entire insurance ecosystem.



For Agencies

Agencies operate with greater speed and efficiency at every client touchpoint.

Producers spend less time on administrative work and more time building relationships and growing the business. Submissions move faster, service requests are resolved more quickly, and clients experience a higher level of responsiveness.

OUTCOME:

Greater productivity, stronger retention, and increased revenue per employee.



For MGAs

MGAs gain the ability to move at market speed.

Program launches accelerate.
Submission intake improves.
Underwriting readiness increases.

OUTCOME:

Faster growth, stronger carrier relationships, and scalable program success.



For Carriers

Carriers accelerate decision-making and improve distribution performance.

Underwriters receive cleaner submissions to make faster, more confident decisions. Placement and policy execution move with greater speed and precision, while onboarding and partner activation accelerate.

OUTCOME:

Faster time to revenue with greater speed and control.

The 5 Principles to Achieve Distribution Velocity

Achieving Distribution Velocity is not about one system or one initiative. Across the industry, the organizations making real progress share a set of five success factors. Together, they define what it takes to break through distribution drag and sustain velocity over time.

1

Make Distribution Velocity an Executive Priority

Elevate distribution to a strategic growth driver with clear ownership and outcomes.

2

Modernize Your Digital Foundation

Replace fragmented tools with connected digital systems that enable seamless execution.

3

Elevate Human Expertise with AI and Intelligent Automation

Apply AI to reduce repetitive work, improve decisions, and amplify expertise so teams move faster without increasing headcount. This is where AI becomes the engine of velocity, transforming data and workflows into faster, smarter execution.

4

Design Workflows Around Your Business

Build flexible workflows that reflect how your organization actually operates.

5

Tighten Ecosystem Coordination

Accelerate every interaction across your distribution channel for multi-party collaboration, seamless handoffs, and tighter execution.

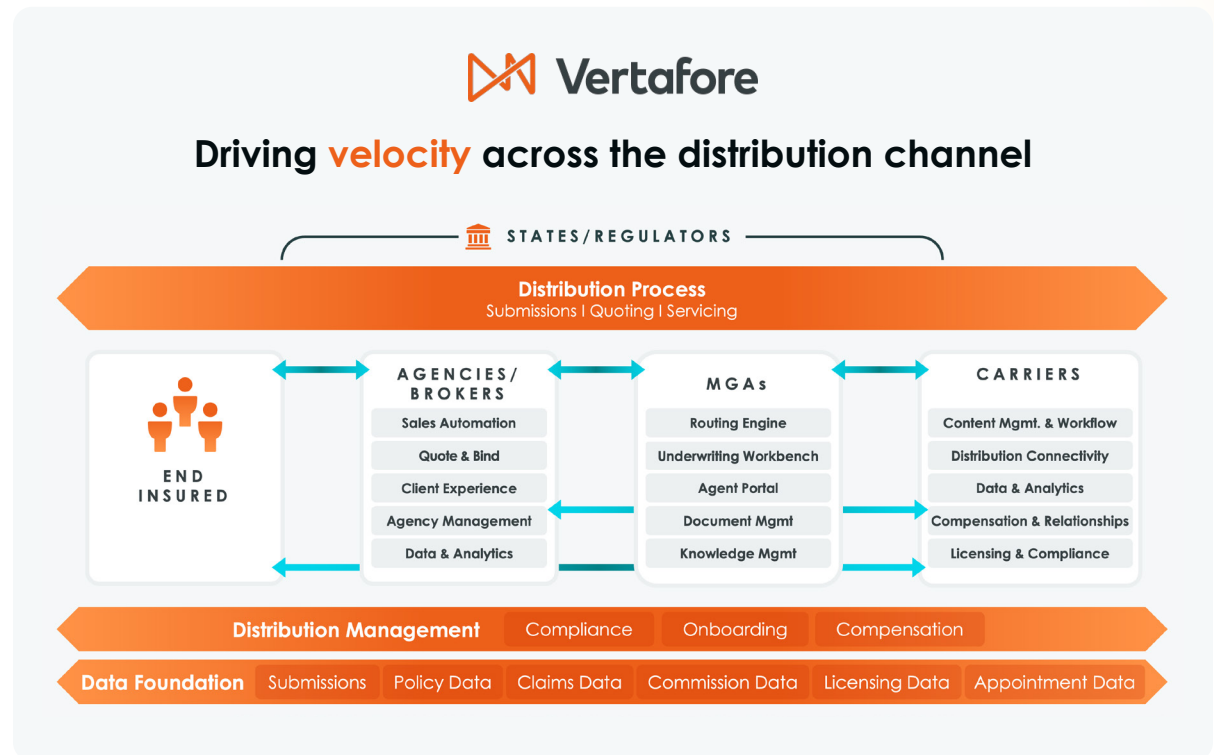
ENABLING VELOCITY: WHAT IT TAKES

The Foundation for Distribution Velocity

Distribution Velocity requires more than isolated improvements. It depends on a foundation that connects the distribution ecosystem and enables work to move seamlessly from one step to the next. When these elements are aligned, data, workflows, and interactions move continuously across every participant. This is not about forcing everyone into the same system. It is about creating a coordinated environment where work moves cleanly across boundaries, from submission to quote to bind to service.

An unmatched data foundation, combined with purpose-built, AI-enabled workflows and role-specific capabilities, allows every participant to operate in sync. AI accelerates execution by automating workflows, improving data quality, and supporting faster, more confident decisions. It acts as a force multiplier expanding capacity, surfacing insights, and enabling teams to move at a new pace.

That is what enables flow and allows organizations to build velocity over time.



A connected ecosystem where data, workflows, and decisions flow seamlessly within and across Agencies, MGAs, and Carriers



Core Digital Systems

Core digital systems provide the operational backbone for the distribution lifecycle.

A purpose-built infrastructure streamlines submissions, quoting, servicing, compliance, and operations so work moves without rekeying or manual intervention.



Unmatched, High-Quality Data

An unmatched data foundation powers intelligence and growth across the insurance value chain. Submission, policy, claims, commission, and licensing data are consistent and accessible across the distribution channel.

This reduces errors, eliminates duplication, and enables faster, more confident decisions.



Purpose-built Insurance AI

AI accelerates execution by automating workflows, improving data quality, and supporting better decisions.

It reduces repetitive manual effort and expands capacity so teams can move faster without adding headcount.

**BRINGING IT
ALL TOGETHER**

Core digital systems execute the work.

Connected data keeps everyone aligned.

AI accelerates workflows and decisions.

Together, they turn fragmented processes into continuous flow and make Distribution Velocity possible.

WHY VERTAFORE

Powering Distribution Velocity Across the Industry

Vertafore powers Distribution Velocity across the insurance value chain. As the trusted backbone of the industry, Vertafore equips agencies, MGAs and carriers with the core digital systems, AI, and data to eliminate distribution drag and accelerate execution.

Speed Matters

Vertafore removes friction across the distribution channel so organizations can execute faster end to end, from submission to quote to bind to service.

Connected workflows eliminate rekeying, reduce back-and-forth, and streamline handoffs across agencies, MGAs, and carriers. From submission intake to quoting, servicing, compliance, and compensation, work moves forward without unnecessary delays.

Organizations can respond faster, activate producers sooner, and move from opportunity to outcome with greater speed.

Performance Power

Vertafore amplifies human expertise with AI-driven workflows, an unmatched data foundation, and the extensible power of an open ecosystem. Together, AI-powered workflows and insights act as a force multiplier helping teams prioritize, decide, and execute faster.

Automation removes repetitive work so teams can focus on higher-impact decisions. Clean, consistent data improves decision quality, while AI-powered insights help prioritize opportunities, manage risk, and optimize performance across the business.

With purpose-built capabilities for each role, from producers to underwriters to operations teams, Vertafore enables organizations to increase output, improve precision, and grow without adding complexity.

Trusted Backbone

Vertafore is the foundation the industry runs on because when it matters most, we've got you.

With deep insurance DNA, decades of expertise, and a commitment to partnership, Vertafore supports mission-critical operations across the distribution channel. Trusted by 98 of the top 100 agencies, 96 of the top 100 carriers, and 85% of the fastest-growing MGAs, our platform operates at industry scale.

Backed by 950+ engineers and the long-term investment of a \$51B, top-15 global software company, Vertafore delivers continuous innovation with the stability, reliability, and confidence to modernize without disruption.

98
of the top
100 agencies

96
of the top
100 carriers

85%
of fastest-
growing MGAs

50%
of industry compliance
transactions

The industry runs on Vertafore,
powering Distribution Velocity across
the entire insurance value chain



WHERE TO START

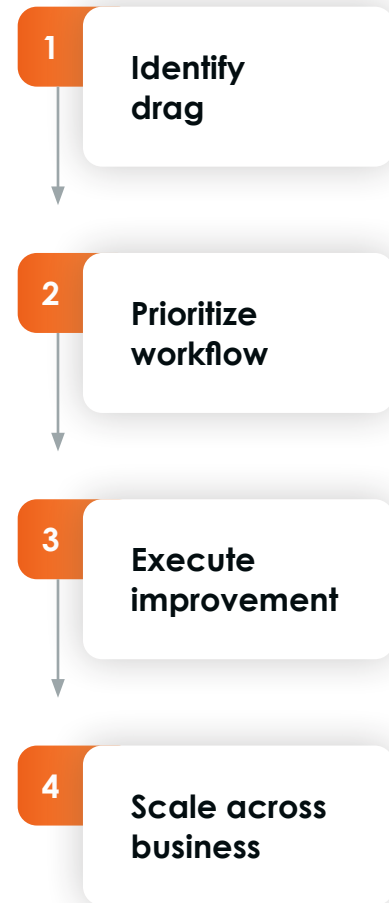
Your First Steps Toward Distribution Velocity

Start by identifying where distribution drag has the greatest impact.

Focus on one high-impact workflow:

- Submissions
- Quoting
- Servicing
- Compliance
- Onboarding
- Compensation
- Operations

Start focused. Build momentum. Expand over time. Distribution Velocity is not a one-time transformation. It is built step-by-step.



CONCLUSION: THE LEADERS ARE ALREADY MOVING

The Future Belongs to Those Who Achieve Distribution Velocity

The gap between organizations that act with speed and intention and those constrained by drag is widening. In the AI era, the leaders who win will not be those who simply adopt AI but those who apply it to drive real velocity across their business.

Distribution Velocity is becoming the new standard. Leaders across Agencies, MGAs, and Carriers are already acting. They are removing friction, connecting their ecosystems, and building for faster, more intelligent execution.

Vertafore powers Distribution Velocity in the AI era so you can adapt faster, operate smarter, and accelerate growth across the insurance value chain.





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Vertafore powers Distribution Velocity, accelerating every part of the insurance value chain within and across agencies, MGAs, and carriers so they can adapt faster and grow smarter. As the trusted backbone of the industry, Vertafore provides the core digital systems, specialized AI, and data-driven foundation to eliminate distribution drag across sales, servicing, accounting, underwriting, and back-office operations, taking insurance workflows from friction to flow.

Supporting over 95% of the top agencies and insurers and 50% of industry compliance transactions, Vertafore leads at the intersection of innovation and trust, giving customers the speed, performance power, and confidence to transform and grow at scale in the new era. Vertafore is headquartered in Denver, Colorado. Learn more at www.vertafore.com.

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