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How AI is Reshaping The Independent Agency Landscape

Presented by:

Will Dogan

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Presenter

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Will is Patra's SVP of Product and Service Line Management. Will has a career-long passion for applying modern product principles & innovation to the unique challenges of the insurance industry. Will and his team work to continually expand and elevate Patra's portfolio of technology products and tech-enabled services to deliver customer value. Will joined Patra after many years in the Insurtech space, having built and led product teams at Vertafore, Embroker and CSAA Insurance Group.

●●●● ABOUT PATRA

www.patracorp.com/technology

Patra is a leading provider of AI-powered software solutions and technology-enabled insurance outsourcing services. With 20 years in business, Patra powers insurance processes by optimizing the application of people and technology, supporting insurance organizations as they sell, deliver, and manage policies and customers, enabled by our Patra AI and Patra One technology platforms. Patra's global team of over 6,500 process executives in geopolitically stable and democratic countries that protect data allows agencies, brokers, MGAs, wholesalers, and carriers to capture the Patra Advantage – **profitable growth and organizational value.**



AI Has Moved From 'Nice to Have' To Strategic Necessity

The AI Inflection Point



Margin Pressures + Talent shortages + Buyer demands = Perfect storm

- AI is rapidly becoming core infrastructure for IA profitability and survival
- Channel health now directly linked to speed/depth of AI adoption





AI Elevation on Horizon, from Simple Task Automation to Autonomous Workflow Execution

Key evolution



- RPA → AI → Agentic AI
- Simple augmentation → Multi-step autonomous goal achievement
- **82%** of agents & brokers planning Agentic AI adoption within 3 years
- Applicability in insurance remains elusive, beyond simple CSR contexts



Transformation of Distribution From Front Office to Back Office

AI Impact Across the Agency-Broker Value Chain



Revenue Generation

Account rounding, quote comparison & analysis, submission preparation, personalized counsel



Efficient Servicing & Back Office

Document retrieval & analysis, loss run analysis, client communications, commission reconciliation



Risk Management

Policy checking, compliance monitoring, risk advisory for insureds

The ROI Case is Clear and Compelling

Quantifiable Business Impact



Revenue Impact
65% of IAs expect
revenue uplift



Productivity Gains
15-40% efficiencies in
back office



Margin Growth
↑ in EBITDA as agencies use
AI to grow more efficiently

Gap Between Intention & Application

Enthusiasm Outstripping Capability and Risk Tolerance



16% weekly usage vs.
50%+ planning adoption
in next 6 months



Many top -50 brokers
have hired execs to
lead AI efforts; growing
experimentation

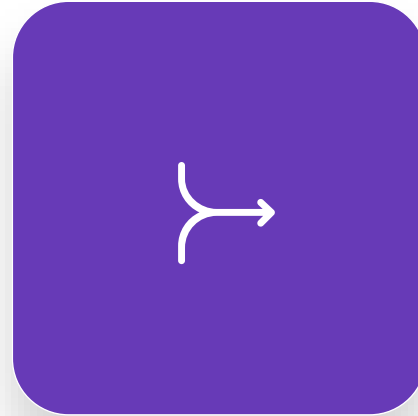


Interest in AI (57%+)
ahead of formal
adoption, policies and
training (<25%)



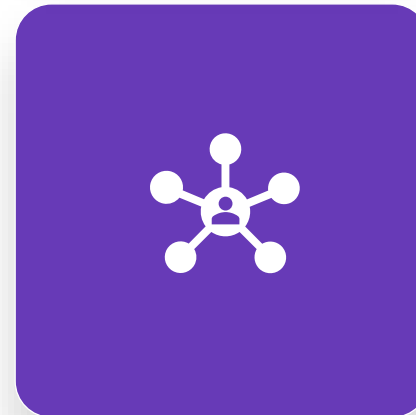
Pressure and uncertainty amidst opportunity

Slowing M&A activity;
pressure to grow EBITDA
via efficiency



Benefits of BPO now taken
for granted; seeking next
wave of cost reduction

AI Insurtechs:
struggle to distinguish
signal from noise



Fear of proliferation of
point solutions &
vendors for narrow tasks



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Path to realizing value from AI

01.



Buy/Build/Partner Decisions

Experimentation, investment decisions, vendor evaluation

02.



New Entrant Consolidation

Dozens of new broker-oriented startups likely to consolidate

03.



Opportunity for Existing Vendors

Huge opportunity for AMS and BPO vendors with existing relationships

Opportunities for Carrier -Distribution Collaboration



Near Term

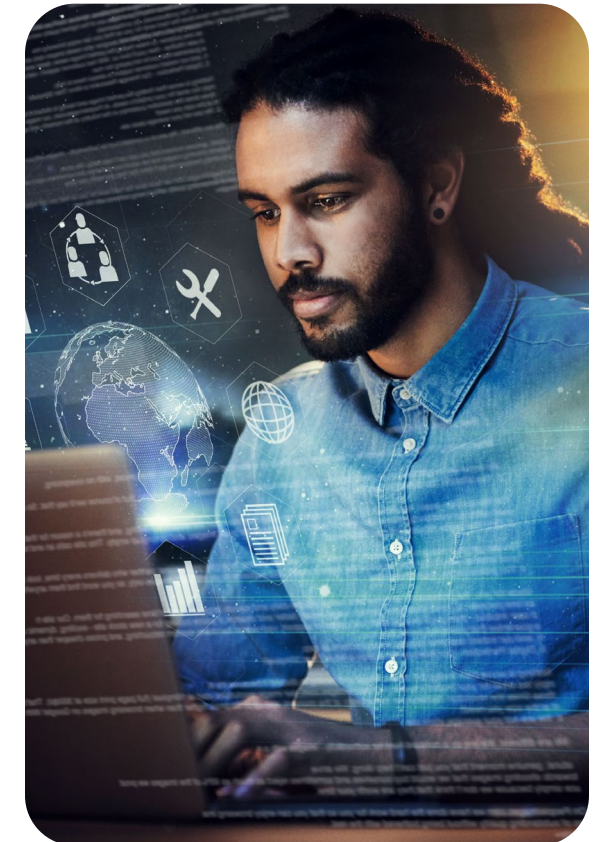
- 01 Establish joint AI and data governance frameworks
- 02 Share AI learnings and best practices
- 03 AI literacy partnership: Fund training programs with Big "I"/state associations

Establish joint AI & data



Longer-term

- 01 Data & document accessibility: Grow API ecosystem
- 02 Vertical AI investment: Insurance-specific tools integrating Policy/Claims platforms with AMS/DMS
- 03 Jointly solution for fast & accurate submission, underwriting, distribution





Channel Health In The AI Era Requires **Strategic Collaboration**

The Future of Distribution



- Agents as "**strategic orchestrators**" of human + digital resources
- Shared, intelligent systems driving profitable placements
- Technology reinforcing (not replacing) high - value IA partnerships

Call to action: The question isn't whether AI will transform distribution - it's whether we'll lead that transformation together.



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