



eBook

10 Ways to Supercharge Agency Growth & Efficiency

THE POWER OF CONNECTION

bolttech.io

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The Growth Ceiling Facing Modern Agencies



Independent insurance agencies are facing some of the toughest conditions they've seen in over a decade. After years of rapid expansion, growth is slowing and margins are shrinking.

Reagan Consulting's 2024 Q1 Growth & Profitability Survey revealed that the organic growth rate for independent agents and brokers has dropped to just 8.4%, the lowest in 11 consecutive quarters. Meanwhile, profitability has slipped to 28.7%, down more than two points year-over-year.

Why? Because the customer has changed—but too many agency operations haven't.

Today's insurance buyers expect speed, transparency, and always-on service. They're used to shopping for everything online. But most agencies still rely on outdated, manual workflows and legacy platforms that can't keep up. **Only 32%** of agencies have added more self-service options, and **just 27%** have increased digital interaction with carriers, according to the 2024 Agency Universe Study.

At the same time, staffing shortages, tech silos, and market access limitations are dragging down performance. Agencies are spending more time quoting, chasing carriers, and re-keying data, and less time closing new business.

It's no surprise that producers are frustrated. Clients, even more so.

That's where bolt comes in.

 This guide outlines **10 ways** bolt helps agencies like yours remove friction, scale intelligently, and reclaim growth without adding complexity.

What's Holding Agencies Back?

Before exploring the solution, it's worth understanding the landscape agencies are navigating in 2025. Five interrelated challenges are surfacing again and again in agencies across the U.S., regardless of size or location.

01

Workflow Inefficiencies

Most agencies rely on manual quoting, redundant data entry, and fragmented systems. This slows producers down and creates more opportunities for human error.

02

Fragmented Technology Stacks

Agencies juggle separate CRMs, raters, carrier portals, and spreadsheets—none of which are integrated. This leads to siloed data, compliance risk, and constant rework.

03

Difficulty Placing Risk

In hard markets, many carriers have pulled out of riskier geographies or lines. Without access to surplus lines or a wholesale team, agents are stuck saying “no” too often.

04

Hiring and Retaining Talent

Younger producers expect modern tools, but instead find clunky workflows and outdated systems. Meanwhile, onboarding and training are slow, eating into ROI on new hires.

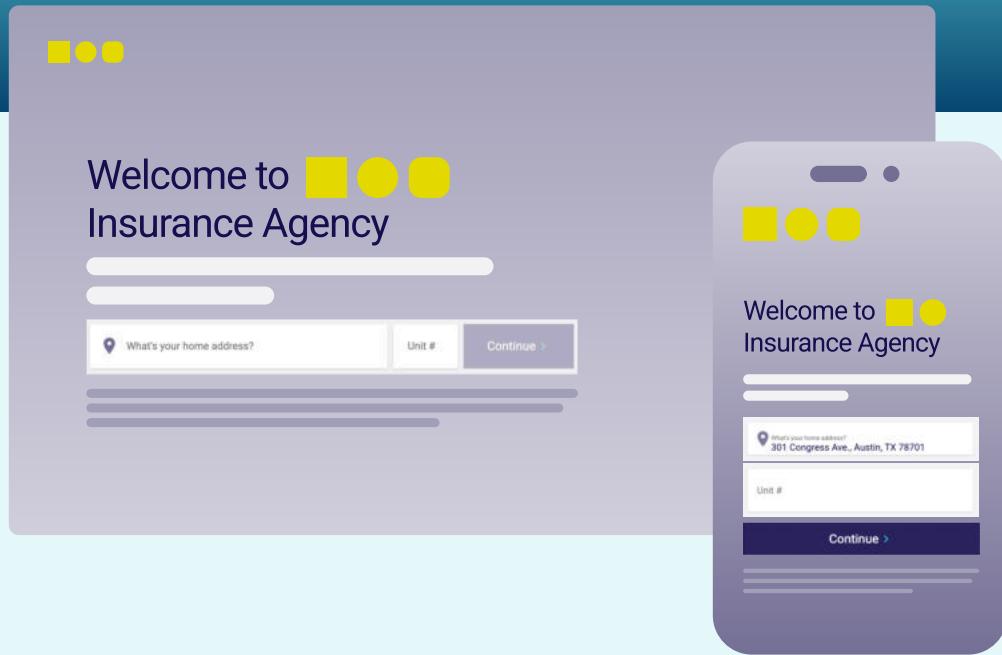
05

Failing to Meet Digital Expectations

Consumers want 24/7 access and a digital experience that mirrors other industries. But quoting often depends on office hours and disconnected follow-up processes.

Agencies know they need to modernize—but many are stuck trying to do it with a stack of tools that don't talk to each other, don't scale, and don't drive revenue.

10 Ways to Supercharge Agency Growth & Efficiency



01

Stay Connected to Clients Anytime, Anywhere

Consumers no longer wait for business hours. They expect instant access, clear options, and digital convenience—just like they get from Amazon or their bank. For many agencies, this is a challenge. Their quoting and servicing tools are still tied to email chains, phone calls, and manually tracked follow-ups.

Always-on digital engagement changes the growth equation. When clients can interact with your agency anytime, it reduces friction in the buying process, increases responsiveness, and keeps prospects moving forward instead of stalling out. Around-the-clock accessibility also builds trust and loyalty, since customers know they can get information or start a policy on their schedule, not yours. For producers, this means fewer missed opportunities, stronger relationships, and a more predictable pipeline of business.

bolt delivers a fully brandable, always-available digital front door.

With built-in tools like a white-labeled D2C quoting interface, an AI-powered receptionist, and post-bind servicing features, bolt helps agencies meet clients where they are, any time of day. Agents can share personalized referral links, access real-time updates, and bind policies even while they sleep.

The result? Higher client satisfaction, more efficient lead capture, and new business getting written around the clock—without increasing workload.



Why one agency chose bolt:

A regional bank-affiliated agency selected bolt specifically to launch a **custom-branded D2C** interface that felt modern, was **mobile-friendly**, and allowed them to **track referral activity** across real estate and legal partners.

Has [redacted] been replaced?

No Completely
 Partially

Has [redacted] been replaced?

No Completely
 Partially

Year updated*

Next

02

Make Quoting Faster and Easier for Clients

Long application forms are conversion killers. If quoting feels like doing taxes, customers drop out. Most legacy platforms force agents and clients to complete repetitive, lengthy, and non-relevant questions—often across multiple systems.

Smarter, adaptive questionnaires improve both efficiency and customer experience.

When clients only answer questions that are relevant to their situation, they stay more engaged and are less likely to abandon the process. For agencies, this means fewer incomplete submissions, more accurate data flowing to carriers, and less time spent clarifying details after the fact. Dynamic, streamlined intake also shows customers that their time is valued, which builds trust and positions the agency as modern and professional. The net effect is faster quoting, higher conversion rates, and stronger client satisfaction.

bolt's Dynamic Quoting Questionnaire streamlines the experience.

Questions dynamically filter in real-time based on previous answers, carrier appetite, product type, and eligibility. Pre-fill capabilities reduce the need for redundant data entry.

Agents spend less time chasing clients for missing information. Clients are more likely to complete quotes. And best of all, producers gain confidence that each submission is complete and correctly matched to viable markets.



03

Eliminate Portal Ping-Pong and Quote Faster Across Lines

Producers often waste hours toggling between carrier portals, entering the same data multiple times, or trying to decipher whether a market even writes the business. This “portal ping-pong” slows everything down and leads to quoting fatigue.

Consolidating the quoting process unlocks major efficiency gains. When agents can submit once and instantly see results across multiple carriers and lines, it reduces the time spent on administrative work and increases the time available for selling. Multi-line quoting also makes it easier to package policies together, improving cross-sell opportunities and client retention. For customers, side-by-side comparisons provide transparency and confidence that they are getting the right coverage at the right price. This combination of speed, accuracy, and choice strengthens trust while directly contributing to higher close rates.

bolt eliminates this friction with one-pass quoting across personal, commercial, and surplus lines—all from a single interface. Agents don't have to re-enter data, guess market appetite, or switch tools mid-process.

With bolt, agents can compare options, quote bundled products, and present clients with accurate, side-by-side results faster than ever before.



Why one specialty personal lines agency chose bolt:

They had been using a well-known comparative rater but found it rigid, dated, and limited in product support. bolt's support for multiple lines, seamless UI, and quick onboarding made it the clear upgrade.



04

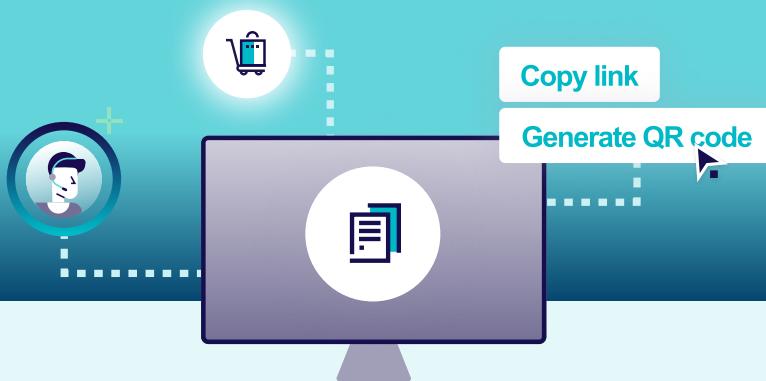
Reduce Errors and Save Time with Intelligent Data Intake

Manual data entry introduces errors, slows down the quoting process, and adds to producer burnout. Worse, missing fields can trigger underwriting kickbacks or declined submissions.

Smarter intake changes the economics of quoting. When applications are enriched with prefilled data and guided by automation, producers avoid repetitive keystrokes and incomplete submissions. Accuracy improves, which reduces back-and-forth with carriers and cuts down on wasted effort. For agencies, this means faster turnaround times, higher-quality quotes, and a more consistent client experience. It also reduces compliance risk by standardizing data capture across the team. In an industry where speed and precision drive competitive advantage, intelligent intake gives agencies the ability to serve more customers without adding staff.

bolt solves this with intelligent quote intake, powered by AI. The system enriches customer profiles using third-party data, pre-fills known fields, and adapts to minimize keystrokes. The more you quote, the smarter it gets.

This means less time typing and more time selling. It also reduces risk, improves underwriting accuracy, and supports compliance by standardizing data input across your team.



05

Unlock New Revenue Streams Beyond Producer-Driven Sales

Most agencies rely exclusively on producers to drive growth. But in today's market, that model limits your scalability. If producers are busy, business slows.

Diversifying distribution is the key to unlocking consistent growth. By opening up new ways for customers to engage—whether through referral partners, digital storefronts, or embedded offerings—agencies can expand beyond the limits of their own sales force. This creates a steadier pipeline of opportunities, reduces dependency on a handful of top producers, and allows the agency to reach customers it otherwise could not. Indirect channels also strengthen relationships with strategic partners, from mortgage brokers to auto dealers, by giving them a way to offer more value to their clients. The result is a more resilient business model that can scale without adding proportional overhead.

bolt unlocks new revenue streams with built-in tools like Partner Portals (for non-licensed referrers), white-labeled D2C flows, and wholesale appointment fulfillment. This lets agencies grow revenue without needing to grow headcount.

Whether you're partnering with mortgage brokers, dealerships, or accountants, bolt gives you the infrastructure to support embedded insurance journeys and indirect distribution—on your terms.



06

Turn Renewals and Servicing into Growth Opportunities

Retention is the backbone of profitability. But managing renewals manually, processing endorsements, or re-quoting policies eats up staff time and often leads to missed opportunities.

Strong post-bind service is what separates growing agencies from stagnant ones. When renewals are proactive instead of reactive, customers feel taken care of and are less likely to shop around. Streamlined servicing reduces friction for both staff and clients, while consistent communication builds trust over the life of the policy. Agencies that excel at post-bind engagement can not only protect their book of business but expand it, turning renewals into opportunities for cross-sell and upsell. In an industry where acquiring a new client can cost five times more than retaining an existing one, efficient post-bind management is one of the most powerful levers for sustainable growth.

bolt simplifies post-bind workflows. Automated renewal tracking surfaces re-quote opportunities. Clients can self-serve for common requests through AI-powered assistants. And your team can respond faster using centralized servicing tools.

This translates into stronger retention, fewer compliance gaps, and more producer time spent on growth—not maintenance.



07

Onboard Producers Faster and Scale Without Bottlenecks

New producers often take months to get fully ramped.

Managing licensing, appointments, user access, and permissions across systems can be a logistical mess.

Streamlined onboarding is critical to sustaining growth. Every day a new producer spends waiting on credentials or struggling with multiple systems is a day of lost revenue. Agencies that can bring producers online quickly reduce time-to-quote and improve morale and retention among their sales force. Standardizing onboarding ensures compliance is handled consistently, gives leadership confidence that producers are operating within their authority, and provides transparency into early performance. Faster onboarding ultimately means faster revenue and greater scalability, as agencies can grow their team without creating bottlenecks in operations.

bolt helps you onboard faster and smarter. A built-in CRM and credentialing engine lets you assign producer codes, define state-level access, and track usage from day one. New producers can quote right away without relying on IT or back-office support.

Leadership can view performance metrics, track compliance, and support team growth—all without manual tracking in spreadsheets.



08

Centralize Client Data to Improve Efficiency

In many agencies, client records are scattered across emails, spreadsheets, rating systems, and shared drives. This fragmentation leads to inefficiencies, missed follow-ups, and compliance risk.

Centralizing client information is the foundation of agency efficiency. When every email, note, and document is tied to a single source of truth, producers spend less time searching and more time selling. Visibility across the client lifecycle ensures smoother hand-offs between team members, faster response times, and a higher level of service. It also strengthens compliance, since audit trails and recordkeeping are automatically captured. For leadership, centralization means accurate reporting and the ability to make better strategic decisions based on real client data. In short, a well-structured CRM does more than store information—it drives accountability, efficiency, and growth.

bolt unifies everything in a native CRM built specifically for insurance workflows. All emails, quotes, docs, and notes are tied to a single client record—creating a complete audit trail and enabling hand-offs between team members.

You get full visibility into every interaction, plus automated workflows to ensure nothing slips through the cracks.



09

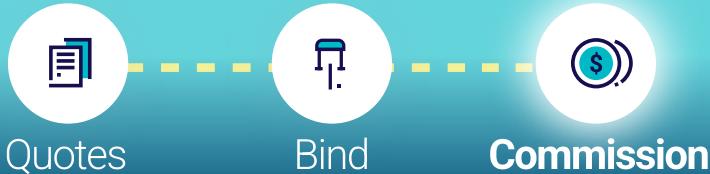
Make Your Systems Work Together

Legacy platforms are often closed ecosystems. Integrating with your CRM, AMS, or marketing tools is painful—if it's even possible. This creates friction and limits automation.

Seamless integration is what turns technology into a true growth engine. When systems communicate with each other, data flows where it needs to go without manual re-entry. That means fewer errors, faster hand-offs, and less time wasted on repetitive tasks. Smart workflows powered by these integrations allow agencies to automate routine processes like lead capture, quote tracking, and customer follow-up. For producers, this means more time spent engaging clients instead of managing systems. For leadership, it provides visibility across the entire pipeline, helping identify what is working and where improvements are needed. Agencies that achieve this level of connectivity operate with greater efficiency and deliver a smoother, more consistent customer experience.

bolt's API-first architecture is designed to work with your tech stack. It supports no-code integrations with Salesforce, AMS360, HubSpot, Amazon Connect, and dozens of other systems. You can connect quoting to your call center, sync data to marketing campaigns, or pass leads into your CRM automatically.

With smart workflows, you remove manual steps, speed up quoting, and create better experiences for your team and your customers.



10

Win More Business with Faster, More Accurate Quotes

Most comparative raters are built for a different era. They're slow, lack flexibility, and often return inaccurate or unusable quotes—especially for more complex risks or lines of business.

Accurate, real-time rating is the linchpin of agency growth. When producers can deliver reliable quotes quickly, they earn customer trust and shorten the sales cycle. Flexible rating also empowers agencies to go beyond basic personal lines and confidently pursue commercial or specialty business without fear of wasted submissions. A smarter rater not only speeds up quoting but also improves close rates by ensuring that every option presented to a client is both accurate and bindable. The result is more competitive proposals, better client experiences, and a stronger reputation in the market.

bolt's comparative rater is built for the modern agency. It supports both PL and CL quoting, uses appetite intelligence to filter out out-of-scope markets, and returns real-time, bindable quotes via API.

Paired with AI-powered intake, bundling support, and automatic quote sorting, this rater delivers more quotes that are accurate, relevant, and ready to bind faster.



Why one national insurance organization chose bolt:

*Their goal went beyond quoting volume. They were seeking **operational transformation** and needed a flexible platform that could support **D2C, embedded, and agent-led distribution across multiple channels**. bolt's comparative rater and unified platform strategy provided the foundation to **future-proof** their business.*

Why Agencies Switch to bolt

bolt is more than a comparative rater. It is a complete growth platform, built to unify your workflows, quote across any line of business, and support modern distribution strategies.

Where other platforms force agencies to adapt, bolt adapts to the way your agency actually works.

Compared to legacy platforms:

- *No costly SDKs for integration*
- *No stale UI/UX or rigid workflows*
- *No limitations on product access or quoting lines*
- *No disconnected CRM or lead management tools*
- *No out-of-sync service models*

Agencies choose bolt because it's flexible, modular, and future-ready.

Feature	bolt	Legacy Platforms
Multi-line, multi-carrier quoting	✓	✗
Real-time API quoting	✓	✗
CRM + lead management	✓	✗
Built-in D2C tools	✓	✗
Automated renewals & servicing	✓	✗
Wholesale market access	✓	✗
Scalable integrations	✓	✗

Take Your Next Step Toward Growth

Your producers are ready to write more business.

Your customers are ready for a seamless, digital-first experience.

And your agency is ready to compete and win in a tougher market.

The only thing in your way is the technology that cannot keep up.

With bolt, you get the modern infrastructure to:

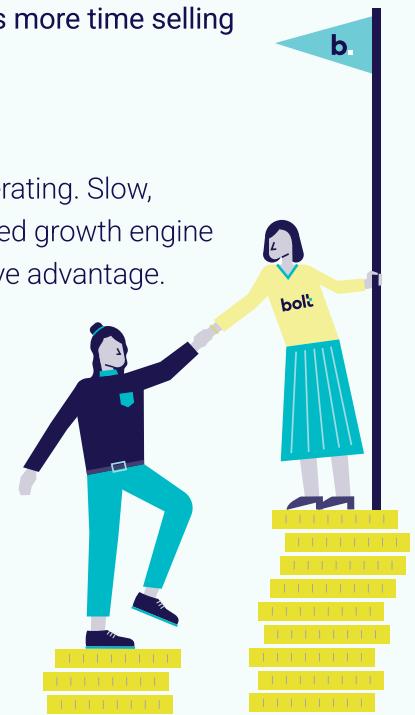
- Quote and bind faster with less manual work
- Access more carriers and products, including hard-to-place markets
- Meet customers where they are, 24/7, on any device
- Streamline operations so your team spends more time selling
- Grow revenue without growing headcount

b.

Agencies that adopt bolt gain a new way of operating. Slow, fragmented workflows are replaced with a unified growth engine that drives efficiency, expansion, and competitive advantage.

The next move is yours.

Book a personalized demo and see how bolt can help you scale smarter, serve better, and secure your place as a market leader.



bolt

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About bolt

bolt is the leading distribution platform for P&C insurance, uniting distributors and insurers to transform the way insurance is bought and sold. The result is the world's largest tech-enabled exchange of insurance products, including two-thirds of America's leading insurers, helping businesses of all kinds distribute insurance, expand market reach, and meet more of the insurance and protection needs of customers.

PO Box 105608
Atlanta, GA 30348-5608
bolttech.io

For more information
hello@boltinc.com