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eBook

Top **5 Time-Wasting** Tasks
for P&C Insurance Agents
(and How to Eliminate Them)

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Time is Growth in a Hard Market

Insurance agents lose valuable time every day to administrative tasks: manual quoting, rekeying data, and navigating carrier systems. That lost time can double for those running lean operations. These inefficiencies, however, don't just drain productivity. They result in missed opportunities, delayed responses, increased errors, customer frustration, and ultimately lost revenue. Not to mention agent burnout. In short, they're profit killers. With customer expectations rising and limited staff to fulfill them, independent insurance agent tools that eliminate this administrative burden and let agents focus on selling and servicing are critical.

In the eBook, we'll break down the 5 most common areas where independent P&C agents see their time slip away. We will then examine exactly how quoting software for P&C agents can deliver on its promises to give you back that time, simplify how you work, and make the most of every minute, as showcased through the bolt platform's unique time-saving features.

You'll leave ready to move from time-wasting unproductivity and reactive policies to true insurance agency efficiency, backed by software that improves how you work.

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The True Cost of Inefficiency for Lean Insurance Agencies

When unsupported by the right software tools, independent agents often see time inefficiencies build up. While each may seem insignificant on its own, together they quickly add up to wasted time and effort that kills profit and makes the quote-to-bind cycle not only longer and harder, but also less efficient, leading to issues such as:

- **Lost Quoting Opportunities:** The longer a quote takes to turn around, the fewer customers you can serve daily. And when even a single hour's delay[1] can strongly impact your conversion rates, you don't have time to waste.

- **Delayed Responses:** Today's insurance customer expects near-immediate quotes and responsive customer service – especially when there's a problem that could cost you brand reputation. Insurance is already an industry perceived as suffering from a productivity problem[2], and customers have little patience for "hurry up and wait".

- **Increased Error Rates:** Manual entry and repeated rekeying dramatically increase the scope for mistakes. And mistakes can lead to errors and omissions (E&O) exposure and impact customer brand perception. Not to mention, more time is needed to fix them, creating knock-on inefficiencies.

- **Staff Burnout:** Whether it's just you or a small team, repetitive, low-value, and unrewarding tasks can quickly sap motivation and lead to burnout[3].

Ultimately, agencies face time lost on rework, with knock-on impacts on lost revenue, and the missed opportunities for growth that follow.

Running efficiently at every possible touchpoint becomes especially important in a hard market cycle, which we are currently facing. A "hard market" is one where the

insurance market cycle is on an upswing, with increased premiums, restricted coverage terms, and a general reduction in capacity for most aspects of the insurance lifecycle.[4]

In addition to internal pressures, external factors are putting pressure on agencies to adapt or lose out. Clients now expect fast, tailored, and seamless service – expectations that are tough to meet without modern tech and streamlined workflows. In the 2024 Agency Universe Study,[5] barely 32% of agencies have added more digital self-service options for clients, and only 27% upped digital interactions with carriers in response to the hard market. Add in regulatory shifts and a volatile market, and the pressure on already-lean teams only intensifies.

When you're already operating with limited staff and resources, these costs, especially in opportunity, can quickly become devastating. Fortunately, insurance agent tools can help you streamline how you work and reclaim up to 15–20 hours per person, per month. That's time you could be using to sell and nurture customer relationships, not wading through your admin tasks.

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[1] https://www.fronetics.com/50-of-sales-go-to-the-vendor-that-responds-first/

[2] https://www.mckinsey.com/industries/financial-services/our-insights/the-productivity-imperative-in-insurance

[3] https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/burnout/art-20046642

[4] https://www.irmi.com/term/insurance-definitions/hard-market

[5] https://www.iamagazine.com/2024/10/01/a-deep-dive-into-the-2024-agency-universe-study/

The 5 Biggest Time Wasters for Agents

With these lost revenue and opportunity costs in mind, let's dig a little deeper into the 5 biggest time wasters agents face →

01

Quoting the Same Risk Across Multiple Portals

Data suggests that the average insurance agent is juggling between 11 and 20 carriers they work with regularly.[6] This means that, for most independent agents, quoting a single risk to a single customer could require them to navigate 5–7 (or more) different carrier portals, each with its own interface, logins, and required fields – many of which may be, ultimately, redundant to the customer. This fragmentation of insurance quoting software means a simple quote could need 30 minutes or more to assemble.

How to solve it: A quality comparative rater like bolt's eliminates this fragmentation. By offering a single interface that connects to multiple carriers simultaneously, agents enter the information once, but receive quotes from all relevant carriers in minutes, significantly reducing quoting time.

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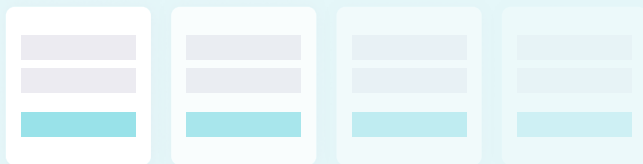
02

Logging Into Too Many Systems

This may seem similar to the last point. But let's look at it in more detail. It's not just about the physical time needed to quote over these different touchpoints. To access and work with them, the average independent agent juggles double digits of login credentials over carrier portals, agency management and CRM systems, and third-party tools. Time spent logging in, resetting forgotten passwords, and navigating different, less-familiar interfaces quickly adds up to hours of lost productivity that are rarely considered. This context switching is a major drain for small businesses[7].

How to solve it: Modern independent insurance agent tools offer single sign-ons and unified interfaces. One streamlined login connects you to all your markets, breaking that context-switching loop and helping you stay focused.

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03

Manually Entering Customer Data Over and Over

Paired with that same fragmentation comes repetitive data entry. It's not just tedious – it's a major source of errors. The more you have to enter the same information over multiple systems, the higher the risk of errors that can lead to inaccurate quotes and coverage gaps.

How to solve it: Efficient insurance quoting software eliminates the need for redundant data entry. The best, like bolt, even tailors questions based on the customer's data, skipping irrelevant entries and ensuring the right details are used for quoting. When data intelligently propagates as needed, it reduces errors and saves time, making it a game-changer for insurance agent efficiency.

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Declined   **Declined**   **Declined**

04

Wasting Time on Out-of-Appetite Submissions

Once you've spent the time and entered those quotes on single portals, little is more frustrating than getting an immediate decline due to appetite restrictions. Well, one thing is – sending a promising quote to a customer, to later find out the risk appetite is a mismatch. You're forced to start over with a different carrier, while the customer gets more and more frustrated.

How to solve it: Real-time appetite filtering is essential in a modern comparative rater. bolt's platform, for example, shows agents which carriers are likely to underwrite a particular risk – before they invest time in submission. This upfront intelligence boosts quote-to-bind ratios and prevents frustration for both agents and customers.

05

Chasing Down Missing Information Post-Submission

Incomplete submissions that trigger underwriting questions lead to back-and-forth exchanges that delay binding and frustrate customers, dragging the sales cycle out by days or even weeks.

How to solve it: Dynamic data capture is a defining feature of advanced insurance quoting software like bolt's. Our Dynamic Quoting Questionnaire[8] adapts forms in real time based on the customer information, ensuring everything is relevant and received upfront. This proactive approach keeps post-submission delays to a minimum and aids faster binding.

Time is Your Most Valuable Asset: You Can't Afford to Waste It

While these 5 areas may look innocuous at first, each adds hours of wasted time to the P&C agent's day, bogging down quotes in unnecessary, repetitive tasks that eat time and motivation, and keep them away from the core of their business – serving clients. When you're quoting less, more slowly than the competition, you're handing them the revenue and growth you need to thrive. In short, wasted time is the profit killer smart agencies need to avoid.

Luckily, as we've already touched on, the tools to help you reclaim this time and put your agency back on the path to streamlined growth are already out there. Insurance quoting software and comparative raters like bolt are some of the most valuable independent insurance agent tools on the market to address these issues.

Let's dig a little deeper into how tools like bolt's unified platform can help you reclaim your time and make the most of every click.

How bolt Streamlines the Independent Agent Workflow

portal, multiple-carrier access and integrations.

- **Complete Bindable Quotes Faster:** Dynamic quoting ensures you capture exactly what matters to the customer and what each carrier needs – the first time.

These capabilities translate to more quotes, faster responses, and higher close rates. In short, insurance agent efficiency. Agents using bolt typically report quoting 30% more business without adding staff or increasing their burden. For one personal lines broker using the bolt platform, this translated to a 113% increase in quoted premiums over just one year.[9]

However, the bolt platform goes beyond lists of physical features. We offer a single touchpoint, centralized solution that not only gives agencies the tools they need for success, but unites them into a whole-organizational drive for efficient time use and optimal revenue generation. Reclaim time, eliminate operational drag, and grow more profitably by solving your core inefficiencies effectively.

[6] https://www.carriermanagement.com/news/2025/02/25/272159.htm

[7] https://www.asaporg.com/proven-time-management-strategies-for-admins

[8] https://bolttech.io/news/bolt-unveils-dynamic-quoting-questionnaire/

[9] https://bolttech.io/case-studies/personal-lines-broker-case-study/

Solving for Efficiency at Scale with bolt

Investing in the right technology stack is no longer optional. It's essential for survival and growth as the insurance market gets even more competitive.

Below, we'll walk you through how bolt helps you reclaim the time that inefficient processes are secretly leeching from your workday – and a few additional features that simplify that workday further and help you optimize the way you work.

To move forward, agency leaders must rethink how they access markets, optimize operations, and deliver more value with fewer resources.

That's why you have bolt.

The bolt platform is not merely a rater or a light CRM. It is a comprehensive, API-first operating system designed for the modern insurance agency. By unifying your customer management, rating, and servicing workflows into a single, intelligent platform, bolt empowers you to increase productivity, enforce compliance, and open the door to new channels for revenue.

Quoting Efficiency, Unlocked

Placing businesses is the core function of your agency, but also your biggest source of inefficiencies. Market access isn't just about having connections. It's about quoting, comparing, and binding with every carrier in your portfolio in the most efficient way possible in a consistent, trackable process.

bolt eliminates the portal-hopping that drains your agents' time (and energy)

and provides a unified workflow for both API-driven and manual carrier interactions.

While traditional raters are effective for API-enabled carriers, they often treat non-API or indirect appointment carriers as a workflow dead-end, forcing agents out of the system. The bolt platform's architecture integrates manual, offline bind processes directly into a structured, trackable service request workflow. This gives you a true 360-degree view of all your quoting activity, enhances compliance, and ensures a consistent process for every single placement opportunity.

This multi-carrier support is further enhanced by:

- **Smart Prefill:** Data entry is a low-value activity that consumes a high volume of your agents' time and introduces the risk of errors. Instead of a generic prefill, bolt leverages best-in-class providers for specific lines of business (e.g., NADA for vehicle values, Price digests (ABOS) for marine equipment), resulting in more accurate and relevant data. Ingesting ACORD forms and offering visual property verification tools offers a level of commercial lines efficiency that generic prefill solutions cannot match.

- **Dynamic Question Sets:** Long, static, and irrelevant questionnaires lead to agent frustration and high consumer abandonment rates. bolt attacks this problem by treating the application as a dynamic, intelligent interview that adapts in real-time. The combination of context-aware logic, admin-configurable journey lengths, and intelligent page-skipping creates a significantly more efficient and user-friendly experience for both agents and consumers. Minimizing clicks and removing irrelevant questions is your key to maximizing conversion rates.

- **AI Quote Intake:** The bolt strategy is to embed AI and intelligent automation directly into the workflows your agents use every day, making them faster, smarter, and more effective. It's not about shiny new technology, but rather pragmatic solutions that support how you work and take the load off agents. Our AI-enriched intake process helps you simplify quoting and removes much of the manual labor created by data entry.

- **Appetite Filtering:** Out-of-appetite submissions are a hidden drain on your agency's resources, wasting agents' time and frustrating carrier partners. bolt's powerful, centralized control over carrier appetite allows you to build in your agency's underwriting expertise through configurable default settings, ensuring cleaner submissions and faster quoting.

Workflow Automation and Team Productivity

We've all heard the saying, "Work smarter, not harder." Productive teams that feel empowered and supported are the cornerstone of time-efficient, revenue-driving workdays. The bolt platform strives to support them at every catchpoint in the agent workflow, introducing time-saving tools and automation that address common industry catchpoints. These include:

- **Customer Relationship Management (CRM):** Stop juggling spreadsheets, sticky notes, and siloed client data across multiple systems. bolt's integrated CRM is purpose-built for insurance agencies, automatically capturing every client interaction, policy detail, and business opportunity in one centralized hub. With intelligent pipeline management and automated follow-up reminders, your team stays on top of every prospect while maintaining complete visibility into your book

of business. Transform your client relationships from reactive firefighting into proactive revenue growth with a CRM built for the insurance business.

- **Credential Management:** Managing a team's worth of producer codes, passwords, and state licenses is a significant administrative and compliance headache – one which fast eats into your workday. bolt offers a centralized, secure, and hierarchically organized system for managing carrier credentials, ensuring seamless API communication while maintaining strict control.

- **Post-Bind Servicing and Proactive Renewals:** The sale is just the beginning of the client relationship. Profitable, long-term growth is built on efficient, proactive servicing that drives retention. bolt provides a suite of tools to manage the entire policy lifecycle, reducing the administrative burden on your team and improving the client experience. By automating the identification and requoting of policies at renewal, our platform moves your agency from a reactive to a proactive servicing model, directly impacting client retention and protecting your book of business. Think beyond simple quoting tools and enjoy a true lifecycle management system.

- **Agent Onboarding and Training:** Your agency's growth is directly tied to how quickly you can make new producers proficient and profitable. The bolt platform is designed with embedded guidance and management tools that shorten the learning curve and provide the framework for effective coaching. We don't just offer training resources. bolt turns the platform itself into a training tool, with training and management directly embedded into daily workflows. With features like user-configurable lead queues and transparent, detailed action histories, you have the tools to actively guide and monitor new agents in a structured, measurable way.

- **Built-in Communication:** Scattered communication wastes time, opportunities, and revenue. The bolt platform centralizes communication, creating a single, auditable record for every client interaction. Not only does this improve team collaboration, but it also offers E&O protection. Every communication is timestamped and tied to the relevant business metric for fully integrated, auditable communication trails far beyond standard agency management system (AMS) offerings.

- **Centralized Document Management:** Insurance generates many documents. Think of loss runs, COIs, photos, signed applications – the list goes on. Hunting through disconnected folders isn't just inefficient and a time-killer, it's also risky. bolt provides a centralized document repository where every file is attached directly to the relevant client, quote, or policy record. But unlike generic cloud integrations, files aren't merely stored. They form part of the permanent, auditable record of a specific policy or service transaction, offering clear organization and compliance tracking.

Market Access Without the Admin Burden

Another key to making the most of your agency's time is finding, then optimizing and retaining, the new markets you need to fuel your growth. Supporting this with software that makes it easier to access, assess, and market to new revenue lines is essential. Yet this can quickly become a time-trap of its own. The bolt platform supports simplified market access through:

- **PL, CL, and E&S Quoting in One:** The most profitable agencies are those that successfully write multiple policies per client, and that typically means offering them more choice and practical solutions. The bolt

platform helps you shape this account-based approach, making it simple to quote multiple lines in one place. It offers the ability to configure bundles at the state level and show a clear breakdown of the discount. This gives a more sophisticated and transparent cross-selling tool for your agents than a simple multi-policy discount calculator.

- **Surplus Lines Quoting:** This quoting flexibility extends to high-risk and surplus lines that further broaden your market access and ability to serve a variety of customers' needs.

- **Appetite and Default Rules:** We've already touched on how bolt supports appetite filtering for smarter workflows. This multi-tiered, hierarchical control over both appetite and defaults goes far beyond a simple yes/no checker. It allows you to codify your business strategy and underwriting rules directly into the platform, providing a level of automation and compliance enforcement that's critical for scaling operations, especially in complex MGA or wholesaler environments.

Digital-First Tools for Modern Buyers

Modern agencies work across multiple channels. And today's insurance buyers, both personal and commercial, expect the same level of digital convenience they get from Amazon.[10]

You need technology solutions that support seamless access for agents in the field and office, as well as your clients. bolt offers a true, multi-persona omnichannel solution, going beyond an agent portal and a basic consumer-facing widget to three distinct, fully-featured experiences:

- the agent dashboard,

- the highly configurable D2C journey, and

- the purpose-built partner portal.

This lets the bolt platform act as an omnichannel hub, ensuring a consistent and connected experience for all stakeholders. Break away from the traditional agent-led model, and let your customer tools drive higher satisfaction and more efficient workdays through:

- **D2C Flows:** The Direct-to-Consumer portal is not just a basic website quoting widget. It is a full-fledged e-commerce platform for selling insurance. The depth of customization in bolt's D2C branding engine lets you create a unique, agency-branded digital storefront. Compete directly with Insurtechs and direct carriers, not only keeping customers happier, but capturing a segment of the market that is inaccessible with a purely agent-facing tool.

- **Partner Portals:** Our purpose-built Partner Portal lets you efficiently manage and scale B2B2C referral programs with partners like car dealerships, real estate agents, or financial advisors. The portal provides the infrastructure to build, manage, and scale a modern, embedded insurance strategy, opening up new revenue streams that are difficult to manage with traditional agency software.

- **Lead Nurturing (with AI Assistance):** Artificial Intelligence is more than a buzzword. It can be a practical tool that saves time and surfaces insights. bolt's integration with Amazon Connect IVR services makes sure that, when a call comes in, the platform automatically uses the phone number to search for an existing lead or account and presents it to the agent, eliminating manual lookup and saving valuable time on every call.

Analytics, AI, and Integrations

Today's business environment is data-rich. Operating by guesswork and instinct is not enough. When you have clear, accessible analytics, you unlock the tools to not only manage performance and identify new trends that could boost your revenue, but also to make informed, strategic decisions from that data. bolt sees our dashboards as more than just reports. They are working data tools. Each report is interactive, letting you click through from a chart directly to a filtered list of the underlying leads or quotes, giving your team the insights they need for success.

The bolt platform further offers:

- **Role-Based Dashboards for Security and Compliance:** In a highly regulated industry, maintaining control over data access and ensuring compliance is not optional. Configure permissions and enforce business rules to keep risks tight and operational integrity high. The combination of bolt's multi-tiered user roles and hierarchical group management allows for organizational modeling and data segregation typically found only in enterprise-level systems. Enforce even complex "need-to-know" data access policies easily, even as a larger agency, multi-location operation, or business with strict internal compliance mandates.

- **Quote Declination Insight:** Knowing why a quote was declined gives you an advantage over your competition, helping your team learn from every submission – not just the successful ones. Enjoy new levels of market intelligence and producer coaching with bolt's detailed quote declination reasons.

- **Full System Integration:** It's time to bring your AMS, CRM, phone systems, and other marketing tools under one digital roof. Your core

insurance platform should be a force multiplier for your entire tech stack, not just another data silo. bolt is committed to building deep, bi-directional integrations that automate workflows and create a single, unified source of truth across your most critical business applications.

What does that integration look like in practice? With bolt, our integrations are designed for real workflow automation, not just data synchronization. Our HubSpot integration, for example, sends prospect data based on their quoting stage, enabling targeted marketing, smart lead nurturing, and clear ROI tracking. This helps to deliver tangible time savings on every interaction. Similarly, the bi-directional sync with the case manager creates a truly unified environment for retail and wholesale operations – a capability that is currently unique in the insurance market.

Tailored Workflows for Real Growth

In short, bolt believes that technology should conform to your best practices, not the other way around. As we've seen throughout this eBook, deep configurability in your insurance software allows you to tailor workflows, user experiences, and business logic to match your agency's unique needs, turning your software into a tool that saves you time.

This becomes exceptionally important for wholesalers and MGAs. Wholesalers, particularly, face unique challenges in managing their hierarchical organizations of agencies or branches. The admin work alone of configuring visibility into each sub-agency can quickly become a drag, from both the financial and time perspective.

The bolt platform offers you the tools to operate not just as an agency, but as

a market-maker, easily working efficiently with even a large network of downstream retail agents. While many platforms cater solely to the retail agent, our system is architecturally designed to handle the multi-layered complexities of wholesale distribution, including downstream agency appetite, credentials, and user permissions.

Combined with purpose-built wholesaler workflows and integrated case management, bolt allows you to scale your distribution network with a level of control and efficiency that standard rating and AMS tools simply cannot match, no matter how large or small your agency may be.

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[10] https://www.cxtoday.com/loyalty-management/what-has-amazon-done-to-change-customers-delivery-expectations/

Reclaim Your Time and Efficiency Today with bolt

If you're ready to eliminate the busywork torpedoing your agency's productivity, start with these practical steps:

Eliminate Redundant Data Entry: Implement integrated workflows that capture information once.

Use Real-Time Appetite Filters: Quote smarter and avoid wasting time on declines.

Avoid Quoting the Same Risk in Multiple Systems: Use a comprehensive single-point comparative rater.

Speed Up Time-to-Bind: Opt for dynamic data capture that reduces the back-and-forth.

Focus on Customers, Not Screens: Automate routine processing tasks and put your energy back into what you do best – serving customers.

The bolt platform is here to help you reshape how you think about time and your workflows, supporting you at every step. Ready to see how bolt can power your agency's next chapter? **Request a personalized demo today, and see how much time you can really save with the right software support.**

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