

IIABW · ARM NW · JUNE 3, 2026

Beyond the Patchwork

Building the Modern Independent Agency Tech Stack

A 2-hour working session · Matt Slade — IT Infrastructure Strategist
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In two hours you'll leave knowing:

- What your stack is actually costing you
- What a unified, modular platform looks like in 2026
- Where AI genuinely helps at the desk — and where it bites
- **A short list of things to do Monday morning**

...no matter which vendors you run today.

GROUND RULE

This is *not* a sales pitch.

- You get pitched on tech constantly. Today is different.
- Everything here is vendor-neutral and usable on any stack.
- I build agency software — and I'm not here to sell it.
- If anything smells like a pitch, call it out and I'll course-correct.

Two hours, five threads

- 1 · Where the cost is hiding (bring your vendor list)
- 2 · What a unified, modular platform looks like
- 3 · AI at the desk — what works, what bites
- 4 · Open working discussion — your hardest workflow
- 5 · Monday morning — the checklist

THREAD ONE

Where the cost is hiding

9–14 separate subscriptions

- Each bought to solve a single problem.
- None built to talk to each other.
- **Every seam between them is paid for twice — once in license, once in the human glue holding it together.**

Four places to look

1 · Paying twice

The same client record stored in your AMS, CRM, rater & marketing tool.

2 · The integration tax

"It integrates!" = a nightly CSV or a Zap one person understands.

3 · Seat sprawl

Licenses for people who left and tools two people use.

4 · The human glue

Re-keying & copy-paste. The biggest cost — and it's on no invoice.

How many copies of one client?

- Your AMS, CRM, comparative rater, and marketing tool each store the same name, address, and policy.
- **You pay to keep four copies in sync — and one of them is always wrong.**

"It integrates" — with what, exactly?

- Per-connector subscription fees that quietly stack up
- A nightly export nobody owns
- The one person who knows how the Zap works (and is on vacation)

Licenses on autopilot

- Seats for staff who left
- Tools two people actually use
- "We kept it just in case"

Typically 5–15% recoverable — this quarter.

The cost that never shows up on a bill

- Re-keying. Copy-paste between tabs. Chasing one number across three systems.
- **This is the largest line item in your stack — and it's invisible.**

Don't ask what each *tool* costs.

Ask what each *seam* costs.

Live stack audit

Tool	What it does	\$/month	What else already does this?
AMS	...	\$__	...
CRM	...	\$__	↑ same client record
Rater	...	\$__	...
Marketing	...	\$__	↑ same contacts

We'll fill this in together. Circle the overlaps. Tally the total.

THREAD TWO

What "unified" looks like in 2026

Unified ≠ one vendor forever

- It's not rip-and-replace. It's not a walled garden.
- **It's a spine that owns the client record — and integrates the tools you keep.**

5 properties of a modern platform

1 · One source of truth

The client record lives once; everything references it.

2 · Modular

Turn modules on/off. Don't buy events to get dues.

3 · API-first / open

Talks to the tools you keep. Unified, not walled.

4 · Maintained

Updates & security patches happen TO you, not BY you.

5 · AI-native, not AI-bolted-on — the data model lets automation reason over it.

Hold every platform — including mine — to these five.

The question isn't which logo. It's how many of the five it truly delivers.

One record, end to end

- Client → policies → documents → communications → tasks
- **All from one record. No tab-switching.**

Live example (PrismAMS shown as one of several). Screenshot fallback if Wi-Fi misbehaves.

Three tools → one workflow

- A PNW agency consolidated overlapping tools into a single client workflow
- Killed the nightly sync and the re-keying between them
- **Freed staff hours went back to writing business, not reconciling data**

I build one of these.

- So do Applied, Vertafore, HawkSoft, EZLynx and others — each with a different take.
- **The point isn't which. It's the five properties.**

THREAD THREE

AI at the desk

What works — and what bites.

Four uses that pay off today

Policy comparison

Two PDFs → plain-language diff of limits, exclusions, endorsements.

Document automation

Summarize a loss run; pull data from an ACORD; draft the cover letter.

Email assistants

Draft renewal reminders & coverage-gap nudges in your agency's voice.

Ask your data

"Which commercial accounts renew in 90 days with no umbrella?"

Policy comparison

- Drop two policies. Get a plain-language diff in seconds.

It's a drafting aid for a licensed human — not a coverage opinion.

The honest part

Data privacy

Free tools may train on your input. Use business-tier with a no-training agreement. Never paste PII into an unvetted tool.

Hallucination & E&O

AI states wrong limits confidently. Every coverage-touching output gets a licensed human's eyes — documented.

Compliance & records

AI-drafted client comms are still business records. Retention rules don't change.

Shadow AI

Staff already paste client data into free chatbots. Get a one-page acceptable-use policy in place.

THREAD FOUR

Bring your hardest workflow

LET'S SOLVE A COUPLE LIVE

How we'll work it

- What triggers it →
- what systems it touches →
- where the human glue is →
- **one realistic way to cut it in half**

Common ones: renewals · new-business intake · the "send me a cert" fire drill.

THREAD FIVE

Monday morning

The Monday-morning checklist

- 1 · List every subscription + its monthly cost in one sheet
- 2 · Circle the overlaps — two tools storing the same data
- 3 · Find one seam to kill this quarter
- 4 · Write a one-page AI acceptable-use policy
- 5 · Score your platform against the 5 properties

TAKE IT WITH YOU

Resources

- The full slide deck
- The 5-property scorecard + Monday checklist
- Agency stack questionnaire
- The book: Non-Techie Guide to Cyber Security
- "Bring me your hardest workflow" — optional, no pitch



Scan for everything

beyond-the-patchwork.vercel.app

Go find the money hiding in your stack.

Thanks for letting me skip the sales pitch.

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