



# How to Choose the **Right** **Agency Management** **System in 5 Strategic Steps**



## In This Guide...

The technology your health insurance agency chooses impacts every part of your business. From client communication to policy management, it can feel like a lot to manage.

But, it doesn't have to be.

With so many agency management systems (AMS) on the market, finding the right fit can feel overwhelming. Choosing an AMS is ultimately about alignment between:

- Your workflows
- Your team
- The way your agency serves clients

**The right AMS should streamline your responsibilities, not add more.**

Not all systems are built with insurance needs in mind, making it important to choose the right fit for your team. This guide outlines five essential steps to help your team confidently choose the right AMS for your agency.

## Who is This Guide For?

There are many roles in a health insurance agency. However, the role of choosing the technology your organization uses is specific. This guide is designed for:

- Health insurance agencies (individual, group benefits, Medicare, etc.)
- Growing agencies struggling with scale, compliance, or management
- Agencies outgrowing spreadsheets, CRMs, or homegrown systems
- Owners, operations leaders, and technology decision-makers

Because selecting an AMS impacts nearly every part of an agency, this guide is especially valuable for **those responsible for evaluating, selecting, and implementing technology solutions.**

Whether your agency is growing quickly or planning for the future, this guide is designed to help the individuals responsible for system decisions evaluate solutions that align with both operational needs and business goals.

## Understanding the Health Insurance Agency Technology Landscape

The health insurance industry is continuously changing, so the technology to support it is, too. From regulations to client expectations to automation, how agencies use technology transforms how they operate.

**One of the most important technology solutions for individual/ACA health, group benefits, and senior insurance agencies is an industry-specific agency management system, or AMS.** For agencies that want to remain competitive, choosing the right insurance technology has become more important than ever. This guide focuses on exactly that.

## WHAT TECHNOLOGY DO INSURANCE AGENCIES USE?

Today, the average insurance agency has [up to 11 solutions](#) within its tech stack. While adding technology can improve results, it is also important to ensure systems are connected and not creating [data silos](#).

When assessing your technology options, it is important to understand

the types of technology commonly used by health insurance agencies. Most agencies operate using one of four options:

- An agency management system (AMS)
- A customer relationship management system (CRM)
- A homegrown solution
- Spreadsheets or standalone tools

While each option offers certain benefits, many health insurance agencies turn to an AMS because it is purpose-built for the industry. An AMS is designed to support core agency operations, adapt as the business grows, and provide cloud-based access so client and policy data can be managed securely from anywhere.

When comparing an [AMS against a CRM](#), it is important to understand the role each system plays.

## AMS VS. CRM

An agency management system (AMS) is a Software as a Service (SaaS) tool built to help insurance agencies manage their book of business and streamline operations.

You may be more familiar with the term CRM or CRM software. While CRMs can be helpful, most are designed for general business use. Therefore, more customization is usually needed for a CRM to support health insurance needs.

An AMS does everything a CRM does, **plus much more**. It includes tools built specifically for the needs of health insurance agencies, helping you team work more efficiently and stay competitive. With an AMS, you can:

- Track clients, leads, & prospects
- Track agents (internal, downline, & 1099)
- Manage policies
- Manage compliance communications & documents
- Track carriers
- Automate workflow & communication
- Integrate with essential third-party tools (like quoting & enrollment solutions)
- Track & process commissions
- Run custom reports
- View real-time data analytics

An AMS does more than handle daily tasks. It gives you a clear view of agency performance, enabling you to identify trends and opportunities.

Choosing an AMS with reliable implementation and ongoing support

helps ensure a smooth transition and allows your agency to realize the system's full value over time. Here's a simple [Agency Management System vs. CRM Checklist](#) you can follow while evaluating your options.

## The 5 Steps for Choosing the Right AMS

If you're ready to find the right platform for your agency, this section breaks the process down into 5 strategic steps. These steps are designed to help you evaluate options confidently and choose an AMS that supports long-term success.

# 1. Define Your Agency's Pain Points & Objectives

The first step in finding the right system for your team is to clearly identify your agency's pain points and objectives. This crucial step helps you evaluate insurance software platforms that truly support your agency's needs and drive your business forward.

## Pinpoint Your Agency's Challenges

To find out where your agency may be falling short, **start by taking a close look at how it works day to day.** Identify the processes that slow your team down or create repetitive manual work. Recognizing these pain points helps clarify what your new system needs to solve.

Common pain points for health insurance agencies often include:

- Outdated systems that can't scale with the agency's needs
- Need to enter duplicative data multiple times in various systems
- Limited insurance-specific functionality
- Inability to track both individual & group benefits business
- Lack of integration with essential third-party tools, such as quoting & enrollment platforms
- Manual or inefficient commission

processing

- Disconnected systems & [data silos](#) that reduce efficiency & visibility
- Limited reporting & real-time insights

Clearly defining these issues enables your team to make a more informed decision and choose an AMS designed to solve your unique challenges.

## Align Pain Points with Your Business Goals

Your agency likely already has goals in place. However, it's important to **evaluate whether those goals align with your current pain points.** When your goals directly address the challenges and obstacles your agency is facing today, your efforts become more impactful. **Goals that tackle your current challenges drive focused, actionable results.**

Common examples of goals for health insurance agencies include:

- You want to improve client retention by X%
  - **Pain point:** You don't have an easy way to view and edit client records quickly, identify cross-sell opportunities, or report on client data

- You want to renew X% of policies each year
  - **Pain point:** You don't have a way to automate the renewal communication and/or agent tasks for these, so sometimes renewals fall through the cracks
- You want to reduce time spent generating, sending, and managing compliance documents by X%
  - **Pain point:** You don't have a process in place or tools to support
- You want to decrease the amount of time spent processing commissions by X%
  - **Pain point:** Your commission staff is still entering statements line-by-line, creating agent payout statements, and searching for inaccuracies manually
- You want to create X% more meaningful touchpoints with your clients, agents, and prospects
  - **Pain point:** Your client data is separated from your email marketing tools, making automated touchpoints difficult and requiring significant manual effort to manage

Meeting your goals and overcoming pain points starts with an AMS that aligns with your agency's needs. The next step is identifying your agency's needs and wants.

## 2. Identify Your Agency's AMS Needs (& Wants!)

When choosing the right AMS, it's important to understand the difference between what your agency needs and wants.

Needs are the core capabilities required to run your agency, such as managing clients, policies, commissions, and compliance. Without these, workflows quickly become inefficient and hard to scale.

Wants are additional functionality that helps you reach long-term goals.

When comparing AMS platforms, focus on how well each solution meets your essential needs and the goals you outlined in step 1. An AMS that meets core requirements often delivers more long-term value than one packed with unnecessary features for your processes.

By prioritizing needs first, your agency can choose a solution that supports current operations and future growth. Let's break down the key areas to consider.

## Core Functionality

Start by identifying the essential features your agency needs from an AMS to continue operations as they are today:

- Customer relationship management (CRM) capabilities
- Policy management & carrier tracking
- Automated workflows for emails, text messages, & tasks
- Sales & lead management tools
- Client retention & engagement tools
- Marketing & social media tools
- Integrated VoIP recording
- Built-in documentation & regulatory document management
- Commissions tracking & processing
- Reporting & analytics tools

Focusing on these core functions ensures your agency chooses an AMS that directly addresses your primary pain points.

## Integration Capabilities

Evaluate how the new system will integrate with your existing tools to eliminate data silos. Look for an AMS that offers seamless integrations with:

- Quoting, proposal, & enrollment software
- Lead vendors
- Third-party tools like [Zapier](#)

Reliable integrations between your systems streamline operations and create better visibility throughout your business.

## Scalability & Customization

The next step is to consider your agency's future growth and long-term plans. Evaluate whether the AMS can support:

- **Customization capabilities** that allow the system to adapt to your agency's unique workflows & processes
- **Scalability to support growth**, including new hires, expanded service offerings, or additional locations & states
- **Accessibility & security** with a cloud-based solution that enables your team to work efficiently & collaboratively

## Security & Compliance

Data security is critical. Ensure that any AMS you consider meets industry standards for data protection and compliance:

- Safeguards in place to protect sensitive client & policy data

- Customizable user access controls based on roles & responsibilities
- Compliance with regulations like HIPAA, SOC 2 Type II, HITECH, etc.

By carefully evaluating these technical considerations, you can confidently select an agency management system that fits your needs.

# 3. Research Your Vendors

Thoroughly researching the AMS vendors you are considering is one of the most important steps in this process. You are not just purchasing software, but selecting a long-term technology partner. That's why it's critical to evaluate both the product as well as the company behind it.

As you compare vendors, consider the following:

- **Industry Focus & Experience:** Does the vendor specialize in insurance, specifically health insurance?
  - **Implementation & Onboarding Approach:** Ask about timelines, data migration, training, and post-launch support. Vendors should clearly outline what onboarding looks like, what your team is responsible for, and how they help ensure adoption across your agency.
  - **Support Model & Customer Resources:** Evaluate how help is delivered, including access to live support, knowledge bases, training resources, and ongoing education after implementation.
  - **Product Roadmap & Innovation:** Ask vendors how they prioritize updates, respond to regulatory changes, and incorporate customer feedback. A clear roadmap is often a sign of a
- stable, forward-looking partner.
  - **Transparency:** Ask for real examples, walk through workflows, and understand what is included out of the box versus what requires add-ons or integrations. Transparency builds trust and helps prevent surprises down the road.
  - **Customer Feedback & Reputation:** Look for [reviews](#), [case studies](#), and references from agencies similar to yours. Patterns in feedback often reveal valuable insights.

Vendor research is about confidence. The goal is to clearly understand what you are buying, who you are partnering with, and how well that partnership will support your agency over time.

To help guide your research, this resource is helpful: [Beyond the Product Vendor Research Tool](#).

## 4. Choose the Right Technology Partner

With your options carefully evaluated and narrowed down, you're ready to make the final decision and select the agency management system that best supports your goals.

## Compare Your Top Contenders

Begin by creating a [side-by-side comparison of your top vendor candidates](#). Evaluate how well each system addresses your key pain points, aligns with your agency's goals, and supports your needs and priorities. As you [compare options](#), consider factors such as:

- Ease of use & overall user experience
- Integration capabilities with existing tools
- Customization options to fit your workflows
- Scalability to support future growth
- Customer support & training resources

**Remember, the right agency management system should meet your current needs while also supporting your agency's long-term vision.**

## Involve Your Team

Evaluating insurance technology should be a collaborative effort — unless you are an independent agent. Whenever possible, involve key team members in the decision-making process, especially those who will use the system daily. Their insights can provide valuable perspectives. Consider scheduling demos with your top options and inviting the key stakeholders, so your team can share feedback before making a final decision.

## Assess the Return on Investment

When choosing the right AMS, it's important to look beyond the initial price tag. Evaluate each system's potential return on investment (ROI), and consider how the AMS can:

- Increase profitability by streamlining operations
- Improve efficiency through automation of tasks & workflows
- Enhance client retention with better policy management
- Boost sales through advanced CRM capabilities
- Provide actionable insights with reporting & analytics
- Open new revenue opportunities

- Support growth with scalable processes and integrations

While the price tag is an important factor, it should be considered alongside long-term gains and overall ROI. **Focusing on total value rather than price alone helps ensure the AMS supports both your agency's immediate needs and long-term success.**

## Consider Implementation & Support

As you make your decision, don't overlook the importance of implementation and ongoing support. As you compare vendors, consider:

- The vendor's integration capabilities and the availability of ongoing integration support.
- The system's reliability, security, and compliance standards.
- The frequency of system updates and ongoing improvements.
- The vendor's implementation timeline and process, including how data migration is handled and what support is provided throughout the transition. Download our free [data migration guide](#) for more details.
- The training resources available for your team. Look for resources, like technical documentation, an online academy, videos, and live training sessions.
- The dedicated resources provided, including a Client Success Manager, Support Team, and Account Manager.

# 5. Plan for a Successful Transition

One final factor that is often overlooked is **how the transition to a new system affects your team and daily workflows.**

[MindTools](#) makes this clear: “**No organization can afford to stand still.** There are always new challenges to meet and better ways of doing things. However, **every change you need to make should be planned and implemented with care,** otherwise it could end up doing more harm than good!”

How can your team take a proactive role in managing the transition to a new solution? Here are a few ideas to help guide the process.

## Develop a Comprehensive Plan

Before implementing a new AMS, it's important to create a detailed plan. Whether you work independently or with a small team, this plan should include:

- A clear timeline for system deployment
- Training schedule tailored to each user or role
- Go-to resources or subject-matter experts (internal and/or vendor-based)
- Potential roadblocks and how to

address them

- Data migration strategies
- Regular check-ins or self-reviews for status updates and adjustments

A clear plan helps limit disruptions and ensures your day-to-day operations continue during the transition.

## Prepare Your Data

A system is only as effective as the data it contains, making this an ideal time to review and clean your data **before moving to a new system.** Starting with accurate, up-to-date information helps improve the migration process and supports long-term success.

When your data is clean and organized, your team also benefits from:

- Reliable & accurate client records
- Better visibility & more informed decision-making
- Increased productivity through streamlined processes
- Stronger collaboration across teams with shared, consistent information

For many agencies, data migration is often the biggest concern when considering a new system. While it can

feel daunting, it is also one of the most important steps in ensuring a successful transition.

## Communicate Effectively

Clear and consistent communication is essential during a system transition. Whether you're a single user or part of a larger team, knowing what is changing and why helps ensure a successful AMS adoption.

Effective communication should focus on the following areas:

- **Explain the reasons behind the change** so your team understands the challenges the new system addresses and how it supports agency goals.
- **Outline the benefits of the new system** by linking features to daily tasks, efficiency gains, and better client service.
- **Address employee concerns and questions** openly to reduce uncertainty and build confidence.
- **Provide regular updates on implementation progress** to set expectations, share timelines, and keep everyone aligned.
- **Celebrate wins and milestones** to recognize progress, acknowledge team efforts, and build momentum.

Maintaining open communication helps build trust, encourages engagement, and makes it more achievable for your team to adopt new technology.

## Monitor Success & Make Adjustments

Regularly monitoring and adjusting your AMS helps ensure your agency is utilizing it effectively and that it delivers the expected value. This creates consistency across your agency and **makes adapting to change more manageable**. With this foundation in place, your agency will be well prepared to implement an AMS that supports your specific business needs and goals.

# Learn More About AgencyBloc's Plus Suite

If you've followed these five steps, you now know exactly what to look for in an AMS. The ideal system should be insurance-specific, scalable, compliance-ready, and supported by a technology partner who understands your agency's day-to-day challenges.

AgencyBloc's AMS+ Solution is the **#1 Recommended Insurance Industry Growth Platform** for individual health, group benefits, and Medicare agencies. With AMS+, your agency can:

- **Centralize lead, prospect, and client management** in an insurance-specific CRM.
- **Strengthen client retention** with integrated customer and policy management tools.
- **Accelerate sales and servicing** through automated tasks, follow-ups, and communication.
- **Manage downline agents and agencies** while tracking production, performance, and activity.
- **Stay organized and aligned** with built-in task management and scheduling tools.
- **Engage clients directly from the system** using an insurance-specific phone system.
- **Improve speed-to-lead and conversion rates** with automated lead routing and assignment.
- **Reduce risk and administrative burden** with electronic compliance tracking and documentation.

[Learn more in our overview video.](#)

**“We would not be able to keep up with production or maintain the reputation we have without AgencyBloc. It's one of the most valuable advancements our agency has seen. This transition has saved us 4x the cost of AgencyBloc just in administrative work.”**



**Jason S.**  
Steves & Associates

Ready to see the **#1 Recommended Insurance Industry Growth Platform** in action? [Schedule a live, one-on-one demo today!](#)