

SIR 2025 Annual Conference

CHICAGO, IL

Fairmont Hotel in Chicago

May 4-6, 2025



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Agents of Tomorrow: Unlocking the Value of Independent Agencies Through a Customer-Centric Experience

David Hand & Shahrose Bux

Session Description

Shahrose and David will explore the evolving independent agency channel and how a customer-centric approach drives future success.

This is not a lecture, but a dynamic discussion blending real-world agency and carrier perspectives to identify growth opportunities.

They'll unpack how technology and human touchpoints together can shape a seamless customer journey and how collaboration between carriers, vendors, and agents can unlock profitable growth.



Key Takeaways

- 1) Carriers and agents must co-create digital and in-person experiences.
- 2) Agencies must evolve to attract, convert, and retain customers across platforms.
- 3) There is a critical gap between traditional retail and fully digital models.



Featured Discussion Points

- **Shahrose:**

- Scaling ALPA Insurance via hybrid customer experience
- Tools: Text bots, 100% eSign, integrated CRM/phone system
- Customer segments: In-office, virtual, referral networks
- Vision: Seamless digital-retail merge
- Barriers: Limited carrier tech, capital, and capacity

- **David:**

- Fragmentation of industry models
- Challenges in carrier-agency collaboration
- Evolution from legacy to hybrid to embedded models
- Impact of social shopping and digital onboarding



Future Vision and Bridging the Gap

- Vision for the Future:
 - A unified model where customers can:
 - 1) Start online and finish in-person (or vice versa)
 - 2) Be intelligently routed based on shopping behavior
 - 3) Engage with tech-enabled agents powered by social, AI, and automation
 - 4) Access broader carrier options through local agencies
- Bridging the Gap:
 - 1) Bind-online & real-time carrier segmentation
 - 2) Improved API integrations
 - 3) Shared technology and education
 - 4) Self-service stations, smarter payment & eSign workflows



Discussion Callout

“How can carriers, agencies, and insurtechs synergize to serve tomorrow's customer better—without losing the personal touch that built the IA channel?”



Connect with Us



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