

AMS Comparison Toolkit for Insurance Agencies

How to Choose the Right Agency Management System to Launch, Grow, or Scale Your Business

WHY AMS TECHNOLOGY MATTERS

Whether you’re building your first insurance agency, expanding into new markets, or exploring franchise opportunities, one truth remains constant: technology is the backbone of a successful agency.

At the center of that tech stack is the Agency Management System (AMS) — the software that powers your policy management, commissions, renewals, client communications, and overall growth.

Choosing the right AMS isn’t just about features. It’s about finding a system that fits your goals, your business model, and your growth strategy.

This worksheet is designed to help you:

- Understand what to look for in a modern AMS
- Compare top platforms side-by-side
- Ask the right questions during demos
- Build a tech stack that grows with your agency

(Throughout this guide, we’ll also highlight where solutions like Brightway’s proprietary platform — Fusion — align with these capabilities.)

Step 1: Must-Have AMS Features Checklist

Use this checklist to identify which features are essential for your business. Mark “Must-Have” for non-negotiables, “Nice-to-Have” for features that would add value, and “Optional” for extras you could add later.

Feature	Must-Have	Nice-to-Have	Optional
Cloud-based, secure platform			
Real-time policy & commission tracking			
Workflow automation			
Carrier integrations & APIs			
CRM & pipeline management			
Client communication tools (email/SMS/portal)			
Quoting and policy issuance tools			
Marketing automation			
KPI dashboards & reporting			
AI-driven recommendations			
Task Management			

**PRO TIP**

All-in-one platforms like Fusion often bundle these features together, reducing the need for multiple third-party tools.

Step 2: Questions to Ask During AMS Demos

The right questions can quickly separate the “nice” platforms from the ones that truly move the needle for your business.

Use this list during vendor calls or demos:

- How does your AMS integrate with my existing tools (CRM, quoting, email)?
- What automation capabilities are included out-of-the-box?
- How often is the platform updated with new features?
- What kind of onboarding and ongoing support do you provide?
- Can you customize workflows for different product lines or teams?
- What does pricing include (and what’s considered an add-on)?
- How long does implementation typically take?

**PRO TIP**

Ask for a walkthrough of a real-world workflow — for example, how a renewal is processed from start to finish.

Step 3: Compare Platforms Side-by-Side

Use this simple worksheet to score different AMS options based on what matters most to your business. Rate each feature from 1 (weak) to 5 (excellent).

Criteria	Vendor A	Vendor B	Vendor C
Ease of use			
Workflow automation			
CRM & pipeline features			
Reporting & dashboards			
Carrier integration			
Client communication tools			
Implementation & support			
Pricing & scalability			
Overall fit for your business			

**PRO TIP**

If one platform consistently scores highest — especially in automation, integrations, and support — that’s a strong indicator it will deliver ROI faster.

Step 4: Align Your AMS with Your Business Model

Your technology needs may differ depending on how you plan to structure your agency.

Here's a quick guide:

- **Independent Agency:** Prioritize flexibility, customization, and open integrations. You'll likely piece together different tools (AMS, CRM, marketing) from multiple vendors.
- **Franchise-Based Agency:** Look for turnkey technology, built-in automation, and centralized support. Platforms like Fusion are designed to streamline operations and accelerate launch timelines.
- **Aggregator/Network Model:** Ensure your AMS integrates smoothly with shared carrier portals and any network-provided tools.



PRO TIP

The more growth you anticipate, the more you should focus on scalability and automation from day one.

Step 5: Make a Confident Decision

Once you've scored vendors, reviewed demos, and mapped your needs, it's time to choose the AMS that aligns with your growth strategy.

Remember:

- The "best" AMS is the one that fits your workflows, scales with your business, and helps you serve clients better.
- Automation and integration will save you hundreds of hours each year — so don't underestimate their value.
- The right tech partner will feel like part of your team, not just a vendor.

If you're considering a franchise path and want an all-in-one platform built specifically for insurance agencies, explore how Brightway's Fusion platform combines AMS capabilities with CRM, quoting, marketing, and AI-driven insights — all designed to help you launch and grow with confidence.

Step 6: Final Checklist Before You Buy

Have I clearly defined my "must-have" AMS features?

Have I demoed at least 2–3 platforms and asked the right questions?

Do I understand total cost, including add-ons and support?

Does the AMS integrate with the rest of my tech stack?

Will it scale with my business over the next 3–5 years?

If you can check off all five boxes, you're ready to invest in a platform that will support your agency for years to come.

Step 7: See the Fusion Platform in Action

Want to see how Brightway's proprietary AMS platform compares? Fusion brings together policy management, CRM, automation, and analytics in one scalable system — so you can focus on building relationships, not building software.

Talk to a Brightway team member about how Fusion powers growth for agencies like yours.