



From Workflow to First Automation

A Practical Guide for Insurance Agencies

The webinar helped you identify where to start.

This guide picks up from that point. It is designed to help you take the workflow you selected and move it toward a practical, controlled first automation - without turning it into a large transformation project.

You do not need to arrive with every technical answer. The next step is to understand the workflow, define the outcome you want, and make sure automation is designed around the way your agency actually operates.

1	2	3	4
Understand	Improve	Automate	Prove
See how the workflow really moves.	Define what should be better.	Use technology where it fits.	Measure the operational result.

One workflow. One clear outcome. One practical place to begin.

1 Understand the Workflow Before You Change It

The first step is not technology. It is seeing how the work actually moves today.

Once a workflow has been selected, the first step is to understand its normal path from beginning to end. This does not require a detailed process map or formal documentation. You simply need a clear view of where the work starts, what happens along the way, and what tells you the process is complete.

A simple walkthrough can already reveal a lot.

Request arrives -> Employee opens AMS -> Accesses carrier portal -> Retrieves information -> Updates AMS -> Responds to the client

A useful understanding of the workflow should answer five basic questions:

Where does it begin?	An email, client request, carrier notice, document, scheduled event, or internal task.
What are the main steps?	The actions your team performs to move the work forward.
Which systems are involved?	AMS, carrier portals, email, documents, spreadsheets, or other agency applications.
Where do people get involved?	Routine processing, checking, decisions, exceptions, or client communication.
What tells you it is complete?	Record is updated, a document is stored, a task is closed, or a client receives a response.

Key insight

The goal is not perfect documentation. It is to make sure automation is designed around real workflow, not an assumed version of it.

2 Be Clear About What You Want to Improve

A workflow can be automated and still create little value if the outcome is unclear.

Before discussing tools or technology, define what should be better after automation. Depending on the workflow, that may mean less manual processing, faster turnaround, fewer repetitive system actions, lower backlog, more consistency, fewer manual errors, or greater service capacity.

TODAY

An employee logs into multiple carrier portals throughout the day to retrieve policy documents and manually saves them to the appropriate record.

BETTER

Routine retrieval happens automatically. Employees become involved only when the workflow needs attention.

The value is not simply that a task became automated. The value is that employee capacity moves away from repetitive activity and toward work where people add more value.

What success can look like

Less manual effort Reduce repetitive employee actions.	Faster turnaround Move routine requests through the agency sooner.	Better consistency Follow the same process more reliably.
Fewer manual errors Reduce copying, re-entry, and manual checks.	Reduced backlog Keep work moving during higher-volume periods.	Greater service capacity Return more time to clients and higher-value work.

3 Automate the Workflow - Not Just One Task

Task automation removes a step. Workflow automation improves how work moves from beginning to end.

One of the easiest ways to limit the value of automation is to focus too narrowly on a single activity. For example, if the selected workflow involves document retrieval, it may be tempting to ask only, 'Can we automate the download?'

Look at the complete path.

Receive request -> Identify policy -> Access carrier portal -> Locate document -> Download -> Store in AMS -> Update record -> Notify employee or client

If only the download is automated, the employee may still own most of the workflow. A better question is: how much of this end-to-end process can move without unnecessary manual handoffs?

TASK AUTOMATION

Improves one activity inside the process. Useful, but the surrounding manual handoffs often remain.

WORKFLOW AUTOMATION

Connects multiple steps so the process can move across systems with less manual intervention.

Key insight

For insurance agencies, the biggest opportunity is often not inside one application. It is in the work happening between applications.

4

Decide What Technology Should Do - What People Should Do

The objective is not maximum automation. It is the right automation.

Different parts of the same workflow may need different capabilities. Predictable actions can often be automated. Information may need to be read or interpreted. And some decisions should remain with people.

PREDICTABLE ACTIONS	INFORMATION TO UNDERSTAND	DECISIONS THAT NEED PEOPLE
Logging in, retrieving information, updating records, moving data, performing routine checks, or creating tasks.	Reading emails, identifying request type, extracting document data, categorizing work, or comparing information.	Unusual exceptions, complex discrepancies, coverage questions, sensitive situations, or professional judgment.

A strong automated workflow uses technology for the routine work it can perform consistently while keeping people involved where experience, judgment, and relationships matter.

5

Exceptions Are Normal - They Should Not Stop Automation

Good automation should know when not to continue automatically.

Insurance workflows are rarely identical every time. A policy number may be missing. A document may appear in a different format. A request may not contain enough information. A carrier portal may respond differently. A situation may require judgment.

1. AUTOMATE THE NORMAL PATH	2. RECOGNIZE WHAT IS DIFFERENT	3. ROUTE THE EXCEPTION
Allow routine cases to move without unnecessary manual intervention.	Identify when the expected conditions are not met.	Send the case to the right person instead of forcing an automated decision.

Human involvement is not a failure of automation.

In many insurance workflows, a well-designed human handoff is part of the automation itself. It keeps routine work moving while protecting the points where judgment is still required.

6 Your Existing Systems Should Not Become the Barrier

The inefficiency often exists in the work between systems - not in the systems themselves.

A single agency workflow may already involve email, an AMS, carrier portals, documents, spreadsheets, and people. Each system may work well on its own, yet employees still spend time moving information between them.



Someone reads the email, opens the AMS, logs into a portal, finds the right information, downloads or compares something, updates a record, and then communicates the result. Workflow automation creates value by reducing that manual movement between systems.

Key insight

The best automation often works around the systems your agency already uses and makes the work between them easier - without forcing a large system-replacement project.

7 Start Without Disrupting the Agency

A successful first implementation should create confidence before it creates scale.

Your first automation does not need to become an agency-wide transformation initiative. A controlled implementation can prove that the workflow works in the real operating environment and creates the improvement you expected.

UNDERSTAND	Confirm how the workflow operates today.
CONFIGURE	Design the automated path, systems, and human handoffs.
VALIDATE	Test the workflow using real operating scenarios.
INTRODUCE	Begin with a controlled scope.
MEASURE	Confirm that the expected operational improvement is happening.

The first objective is confidence.

Confidence that the automation works, employees understand when to step in, exceptions are handled appropriately, and the agency is seeing a meaningful operational result.

What Should You Expect From an Automation Platform?

Evaluate the operating model - not just whether a tool can automate one task.

Insurance workflow understanding It should reflect how insurance operations actually work, not treat every process as generic back-office automation.	Existing-system compatibility It should work across the applications involved in the workflow rather than become another isolated tool.
Appropriate use of AI AI should be used where interpretation is needed, not simply because it is available.	Reliable automation Predictable work should be handled consistently with the right deterministic controls.
Exception handling There should be a clear path for cases that do not follow the normal workflow.	Human handoff Employees should be able to step in when judgment, review, or client interaction is required.
Measurable outcomes You should be able to see whether the workflow is creating the improvement you expected.	Ability to expand A successful first workflow should provide a practical foundation for more automation over time.

9 Where vBots Fits

Intelligent automation built around insurance workflows - not around a single technology.

vBots is designed around a simple reality: insurance agency work rarely happens inside one system. It moves across people, AMS platforms, carrier portals, email, documents, and other operational tools.

vBots brings together the capabilities needed to automate those end-to-end workflows while keeping people involved where judgment or exceptions require it.

RPA	AI	HUMAN REVIEW
Predictable+Rule-based action	Information that needs understanding	Judgment and exceptions

Where agencies can apply vBots

Policy Management Document Retrieval, Policy Checking, Policy Renewals, Endorsements Processing, Notice of Cancellation	Client Servicing Certificate of Insurance (COI), Email Categorization
Growth Enablement Quote Generation, Submission Intake, CSR24 Account Setup	Accounting & Audits Direct Bill Reconciliation, Agency Bill Reconciliation, Data Cleanup

vBots at a glance

100+ Insurance agencies	\$3M+ Cost savings every year	10K+ Hours saved per month	100K+ Transactions processed per month
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Source: vBots website, accessed September 2026.

You already have the workflow. Bring it to us.

The webinar helped you answer the first question: where should we start? This guide has shown what should happen next - understand the workflow, define the outcome, think end-to-end, plan for exceptions, and make sure the automation works with the environment you already have.

You do not need to build a full automation plan before taking the next step.

Bring the workflow you selected. We can work through the technical approach together.

Complimentary 30-Minute Agency Automation Discovery Session

Together, we can explore:

- How the workflow operates today and where manual effort sits
- Which parts are suitable for automation
- Where AI may genuinely add value

**You bring the workflow.
vBots helps you take it forward.**



Intelligent automation purpose-built for P&C insurance operations.
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