INSURANCE
IT ROADMAP CHECKLIST

YOUR PATH TO TECHNOLOGY READINESS IN 2025

This checklist guides wholesale insurance organizations in developing a comprehensive and effective IT roadmap. A well-defined IT roadmap ensures that technology investments align with business goals, improve operational efficiency, and enhance client service. This checklist outlines foundational planning steps to set the direction for your future IT investments.
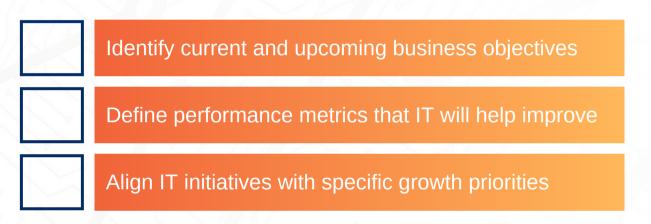
VITAL SERVICES

ASSESSMENT & PLANNING

The initial phase begins by reviewing your current IT setup and understanding how well it supports your company's goals. This is the stage where you determine what systems you currently have, where you want to go, and what resources are in place to get you there.

1. Business Alignment

Make sure your IT decisions are connected to real business outcomes. Start by defining your company goals, like launching a new program or expanding your underwriting team, and identify how technology should help accomplish them. Prioritize IT projects based on their ability to drive performance, reduce bottlenecks, and support future growth.
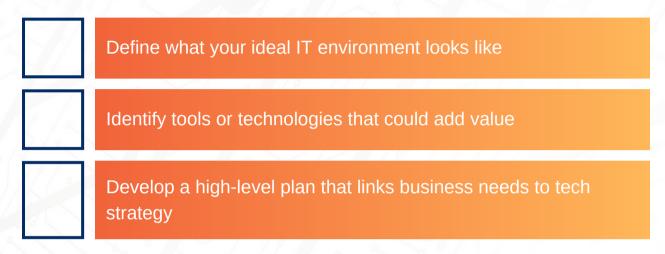
- [ ] Identify current and upcoming business objectives
- [ ] Define performance metrics that IT will help improve
- [ ] Align IT initiatives with specific growth priorities

2. Current State Analysis

Conduct a thorough review of your technology environment. Take inventory of all software, hardware, platforms, and licensing. Evaluate the performance and integration of key systems like NetRate or ImageRight. Finally, assess whether your internal team or external providers have the skills and capacity to support your roadmap.

- [ ] Audit infrastructure, software licenses, and network components
- [ ] Review how well core applications are running and integrated
- [ ] Identify IT support gaps; internal or external

3. Future State Vision

Visualize the IT setup you'll need over the next 12–24 months to support your business's strategy. Define what capabilities will help you scale, deliver faster service, or improve compliance. Explore tools that reduce manual work and give underwriters or service teams the digital access they need. Draft a big-picture structure that connects your current systems to your future needs.
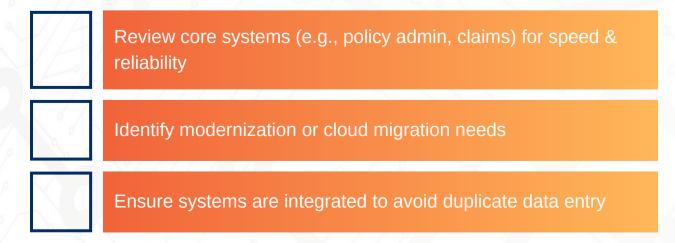
- [ ] Define what your ideal IT environment looks like

- [ ] Identify tools or technologies that could add value

- [ ] Develop a high-level plan that links business needs to tech strategy

TECHNOLOGY DOMAINS

This section addresses key technology areas that directly affect how efficiently your wholesale insurance operation runs. From core systems to digital platforms and analytics, each area should support faster processes, better data, and improved service delivery.
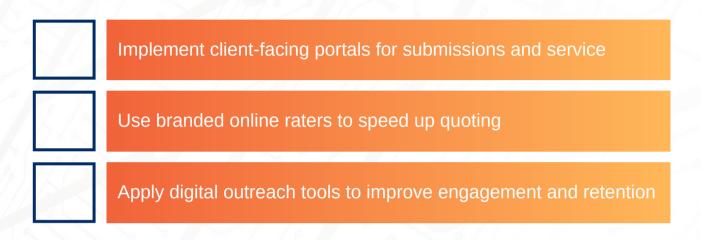
1. Core Systems

Evaluate the insurance platforms you rely on for quoting, policy administration, billing, and claims. These systems must be reliable, up-to-date, and integrated to reduce manual steps and delays. Modernizing or consolidating core systems will help you serve clients faster and meet compliance standards more easily.

- [ ] Review core systems (e.g., policy admin, claims) for speed & reliability

- [ ] Identify modernization or cloud migration needs

- [ ] Ensure systems are integrated to avoid duplicate data entry

2. Digital Transformation

Today's underwriters, agents, and clients expect digital access and fast response times. Use digital tools to streamline intake, improve quoting workflows, and extend your reach. Portals, branded raters, and marketing automation can reduce friction and create a stronger client experience.

- [ ] Implement client-facing portals for submissions and service
- [ ] Use branded online raters to speed up quoting
- [ ] Apply digital outreach tools to improve engagement and retention

3. Data and Analytics

You need more than just reports, you need actionable insights. Centralized data helps underwriters make faster decisions, supports business forecasting, and improves compliance monitoring. Predictive analytics can also help you identify risks and opportunities before they impact your bottom line.

- [ ] Consolidate reporting tools and dashboards for visibility
- [ ] Use scorecards or business intelligence for trend monitoring
- [ ] Apply predictive analytics to support decisions and growth planning

4. Cyber Security

Implement robust cybersecurity measures to protect sensitive insurance data and systems. Conduct regular risk assessments to identify vulnerabilities. Develop and enforce security policies and procedures. Establish an incident response plan to address security breaches.

- [ ] Risk Assessments

- [ ] Security policies

- [ ] Incident response

IMPLEMENTATION & GOVERNANCE

The final phase focuses on turning your roadmap into real, trackable progress. Implementation means prioritizing projects, securing your systems, aligning resources, and building a plan to monitor, adjust, and scale as your business grows.
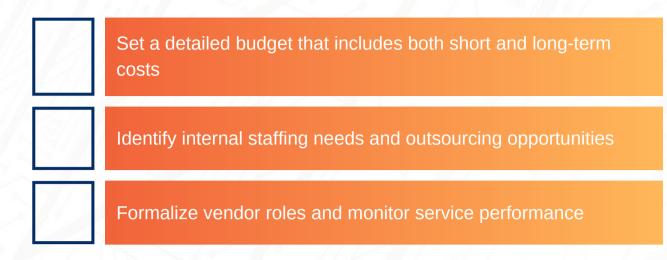
1. Project Prioritization

Start by ranking all proposed IT projects based on impact, cost, and feasibility. Quick wins and urgent needs (like fixing legacy systems or improving security) should come first. Use timelines, milestones, and clear ownership to keep things moving forward and measurable.
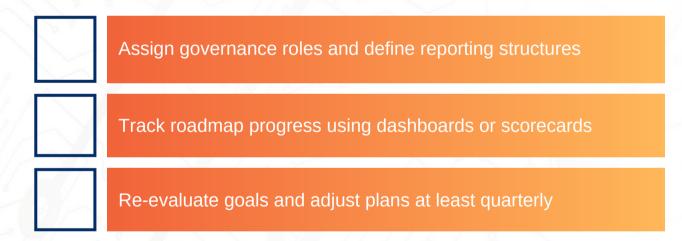
- [ ] Prioritize tech initiatives based on ROI and urgency

- [ ] Build a project plan with owners, deadlines, and key milestones

- [ ] Align all IT efforts with business strategy and compliance goals

2. Resource Allocation

Make sure you have the internal capacity or external partners to get the work done. This includes budgeting for hardware, software, labor, and services. Build staffing plans that support day-to-day operations while advancing key tech projects. Ensure vendor relationships are clearly defined and managed.

- [ ] Set a detailed budget that includes both short and long-term costs

- [ ] Identify internal staffing needs and outsourcing opportunities

- [ ] Formalize vendor roles and monitor service performance

3. Governance & Monitoring

Technology plans only work if someone is accountable. Create a governance process to monitor progress and adjust plans as needed. Set regular check-ins to track KPIs, review project timelines, and ensure the roadmap evolves alongside your business.

- [ ] Assign governance roles and define reporting structures

- [ ] Track roadmap progress using dashboards or scorecards

- [ ] Re-evaluate goals and adjust plans at least quarterly

CONCLUSION

By following this IT roadmap checklist, insurance organizations can create a strategic plan that aligns technology investments with business goals, enhances operational efficiency, and improves customer experience. Regularly review and update your IT roadmap to adapt to changing business and technology landscapes.