

**WELCOME!**

# AI for Independent Agencies

*The Real Story*



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Session 1 of Agency AI Labs – Phase 1 (Foundations)



Agency **AI** Labs

BROUGHT TO YOU BY



# Your client searched for insurance help last night at 10pm.

- They didn't call you. **They asked ChatGPT.**
- ChatGPT gave them a recommendation.
- It wasn't your agency.

**This isn't hypothetical.  
It happened this week.**

*That's the real story. And that's why you're here.*

# Let's find out where you are.

1

I haven't started yet. Still watching from the sidelines.

2

I'm experimenting and/or exploring with AI right now.

3

I'm embedding AI strategically into my agency workflows.

Select your answer in the Zoom poll.

*No wrong answers — this is just where you are today.*

# What you're signing up for...



# Agency **AI** Labs

BROUGHT TO YOU BY



Free AI training for independent insurance agencies.  
Real skills. Real workflows. No tech background required.

- ✓ Free for Big "I" Members
- ✓ Free for ACT Partners

Phase 1 Sessions – Tuesdays in June • 2PM ET • Live On Zoom & On-demand

9 Jun	Session 1 AI for Independent Agencies: The Real Story
16 Jun	Session 2 Prompting: How to Actually Talk to AI
17 Jun	Bonus Session How AI Search is Redefining Trust in the Insurance Buying Journey
23 Jun	Session 3 AI Governance: Protecting Your Agency & Your Clients
30 Jun	Session 4 AI Workflows & Use Cases for Agents

Thank You!

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# THE AI LANDSCAPE RIGHT NOW



*We are not approaching a technological shift.*

**We are in the middle  
of one.**

# THREE THEMES DEFINING WHAT AGENCIES ARE EXPERIENCING

ACT 2026 Tech Trends Report



**AI became accessible  
to agencies of all sizes**

---



**Data & connectivity  
became  
non-negotiable**

---



**Digital presence became  
a competitive signal**

---

# What AI is already changing in your agency.

TASK	BEFORE AI	WITH AI
Policy comparison	45 minutes of manual review	→ 90 seconds with AI tools
Renewal outreach	Spreadsheet + memory + hope	→ Predictive flags show at-risk clients first
Direct bill reconciliation	Two full days, every month	→ 20 minutes — agents told us this directly
Client certificates	Email in — wait until tomorrow	→ Generated in seconds, automatically
Prospecting	Cold lists, cold calls	→ Lookalike modeling finds your next best client

**CHAT PROMPT** → Where would you want your agency to see the biggest impact first?

# Today's AI responds. Tomorrow's AI acts.

## TODAY

*You type → it responds*

- ChatGPT drafts your email — you hit send
- AI compares policies — you make the call
- You ask, it answers
- You decide what happens next



## NEXT: 6-18 MONTHS

*It acts → you review*

- AI runs renewal outreach
- Flags coverage gaps proactively
- Reconciles commissions overnight
- Moves work forward without being asked

Agentic AI insurance market: \$5.76B (2025) → \$7.26B (2026) · 26% growth · 22% of insurers deploying by end of 2026

Sources: Celent · Insuretech Trends · McKinsey

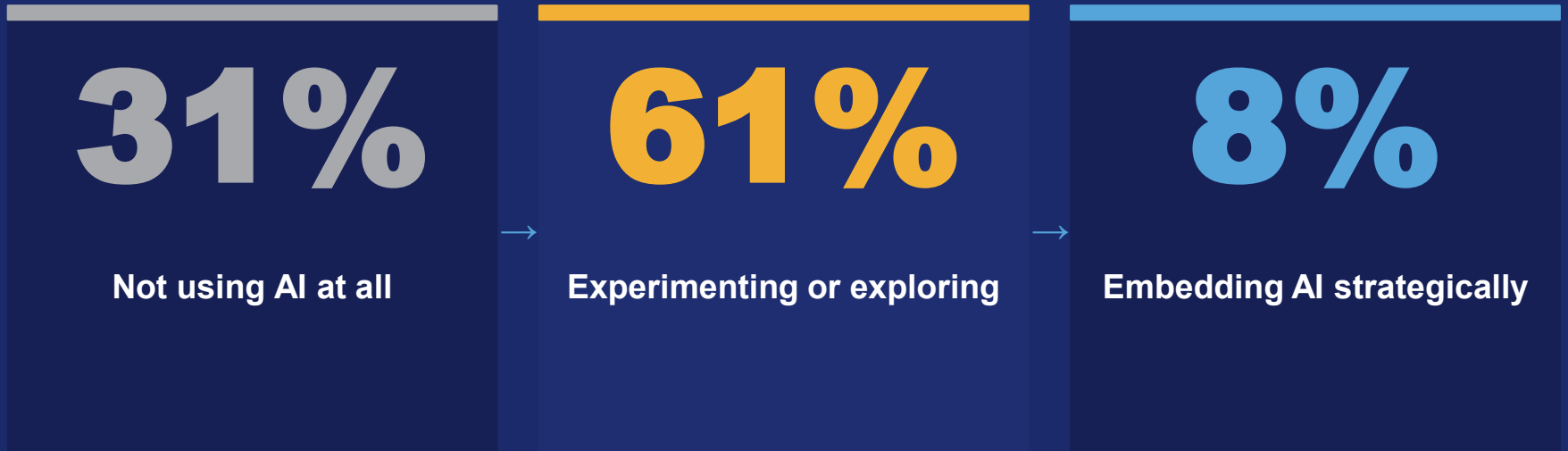
# WHERE INDEPENDENT AGENCIES ACTUALLY ARE



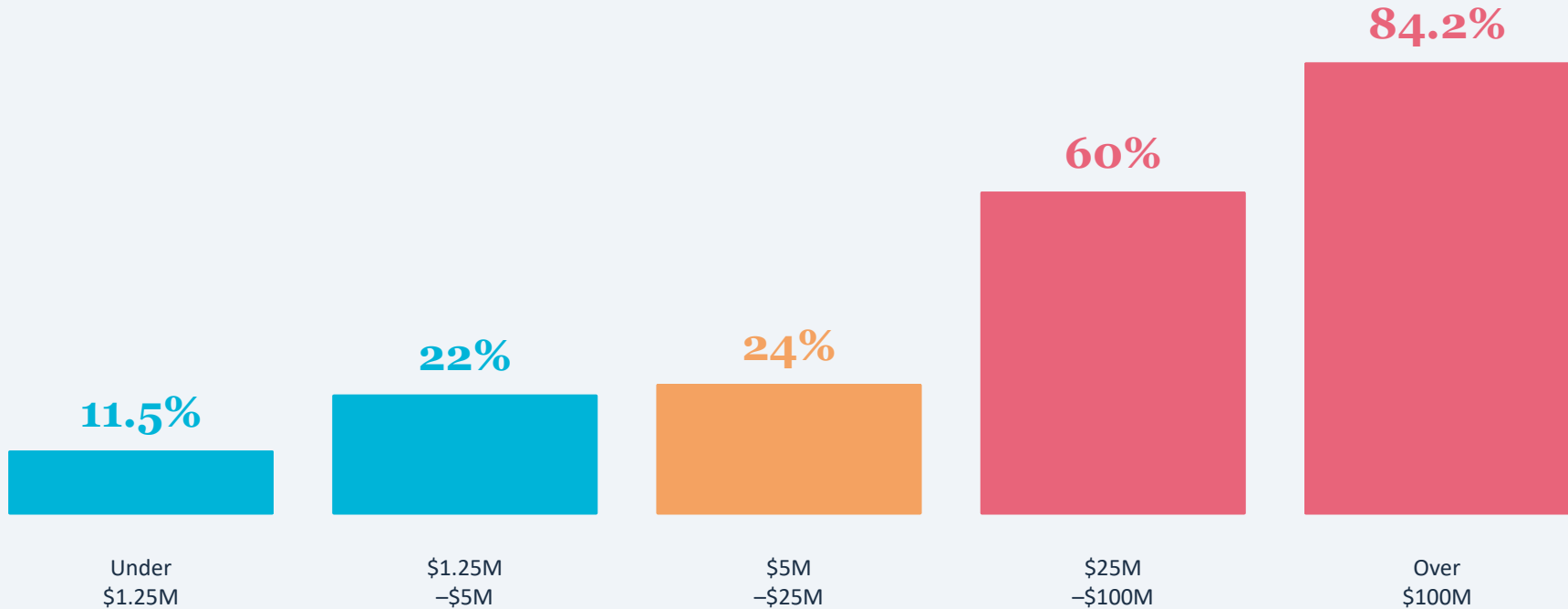
WHERE INDEPENDENT AGENCIES ACTUALLY ARE

# Here's where the independent channel actually stands.

ACT 2026 Tech Trends Report · Big "I" Member Survey



# % OF TOP AGENCIES INVESTING IN AI – BY REVENUE SIZE (2025)



*The window for competitive advantage is right now.*

# AI ISN'T JUST A TOOLS PROBLEM. IT'S A PEOPLE PROBLEM.

**56%**

**of agencies have no written policy on staff use of AI tools**

*2026 ACT Tech Trends Report*

**44%**

**rely on peer-to-peer training on new tools and systems.  
No formal onboarding**

*Grant Thornton 2026 AI Impact Survey*

## **Define ownership**

Someone must own AI strategy. It can't live in a committee.

## **Train intentionally**

Role-specific, practical, workflow-embedded — not general AI overviews.

## **Reward the attempt**

Culture shifts when leadership celebrates learning, not just winning.

*"AI readiness is particularly critical for attracting and retaining young producers." — 2025 Best Practices Study*

# THE FOUNDATION QUESTION



# DATA IS THE FOUNDATION. AI IS WHAT YOU BUILD ON TOP.



## Unstructured & Siloed

Data lives in emails,  
spreadsheets, and  
people's heads.  
AI can't use it.



## Structured & Accessible

AMS is clean.  
Fields are consistent.  
Downloads are working.  
AI can start here.



## Integrated & Intelligent

Systems talk to each  
other. Data flows  
automatically.  
AI amplifies everything.

# You can't optimize a messy house.

*"We're not fighting the availability of data.  
We're struggling to access and structure it consistently."*

ACT Roundtable · Ivans Connect 2025



**Clean Data**



**Documented  
Workflows**



**Governance  
Guardrails**



**Staff  
Readiness**

*Feed AI incomplete or inconsistent data, and it accelerates bad decisions at machine speed.*

# HOW CLIENTS ARE CHANGING



# YOUR CLIENTS HAVE ALREADY MOVED ON.

## BEFORE



- Called during business hours. Left a voicemail. Waited.
- Emailed for certificate. Got it tomorrow.
- Searched Google. Clicked. Called.



## NOW



- AI answers their question at 11pm — whether yours does or not.
- Certificate in seconds. Automated. No one has to ask.
- ChatGPT recommends an agent. It may or may not be you.

*AI handles the routine. You show up for the moments that matter.*

# HOW CLIENTS FIND YOU IS CHANGING TOO.

*AI-powered search is replacing traditional Google.*

How clients searched before

*"insurance agent near me"*  
→ Google → click → call



How clients search now

*ChatGPT / AI assistant*  
→ recommended directly

## WHAT GETS YOU FOUND NOW



Consistent business listings everywhere



Recent reviews + your public responses



Regular local content (FAQs, articles, posts)



Fast response times and clear contact info

# WHAT TOP-PERFORMING AGENTS DO DIFFERENTLY

1

## **They treat tech as a teammate**

They use AI to handle the routine so they can be fully present for the human conversation.

2

## **They know their data**

They review client analytics weekly and act on insights before the client even realizes they need to call.

3

## **They sell outcomes, not products**

Technology helps them shift from 'here's your policy' to 'here's why your family is protected.'

4

## **They never stop learning**

Invest in training, test new tools, and share what works with their team.

## THE REFRAME

### THE OLD ANGLE

*"How do I keep up with AI?"*

Chasing. Reacting.  
Always behind.



### THE NEW ANGLE

**"Which tools help me  
give more of what  
only I can give?"**

**Choosing. Leading.  
Building an edge.**

The first question puts AI in charge.

The second puts you in charge.

*That's the mindset shift. And it's what every session in this series is designed to build.*

*7 of the World Economic Forum's top 10 skills for 2025 are deeply human — empathy, listening, judgment, creativity.*

**AI handles the routine. You own the relationship.**

# **FIVE IMPERATIVES FOR THE NEXT 18 MONTHS**



# Audit your foundation before adding new tools.

→ **Ask: is our client data clean, structured, and accessible?**

*If not, that's your first project.*

# Adopt intentionally. One use case at a time.

→ **Write one sentence: the specific problem you are solving.**

*If you can't write that sentence clearly — wait. Clarity first, tools second.*



## 90-SECOND LIVE ACTIVITY

Open your notes app — or just hold the thought in your head.

**Write one sentence: What is the one specific problem in your agency you most want AI to help with?**

*We'll share a few in the chat. In Session 2 — that sentence becomes your first real prompt.*

*Example: "I want to stop spending two hours a week on renewal reminder emails." ✓*

*NOT: "I want AI to fix everything." ✗*

# Reframe your competitive advantage.

→ **Stop asking how to keep up with AI.**

*Start asking: How do I use it to give more of what only I can give?*

# Build for adaptability – in yourself and your team.

→ **Give your team permission to try one thing imperfectly.**

*Celebrate the attempt, not just the outcome.*

# Lead the culture change, not just the tech change.

→ Ask your team: what's one thing technology could take off your plate?

*Then act on the answer.*

# CLOSING & WHAT COMES NEXT



# Before June 16: one thing to do.

## Write your sentence.

Your homework: Name the specific problem in your agency you most want AI to help with.

On June 16, we'll help you turn that sentence into a prompt.

*Session 2 – Prompting: How to Actually Talk to AI*

AI is a change management initiative, not an IT project.

Learn. Unlearn. Relearn.  
The job for the next 5 years.

You are not behind.  
You showed up. That's step one.

*See you on June 16. Bring your sentence.*

**THANK YOU!**

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