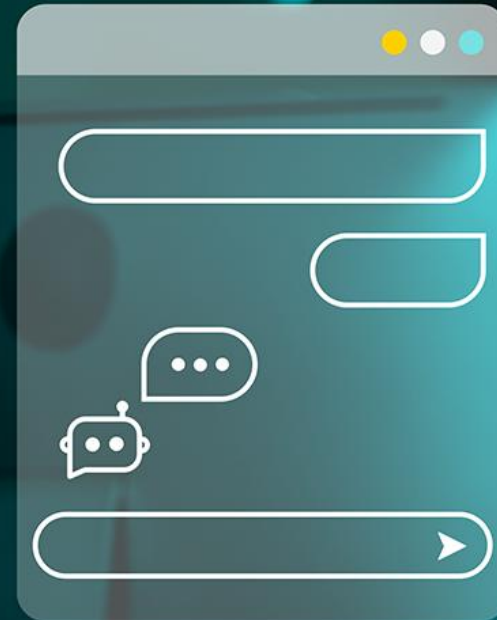


Artificial Intelligence

IIAV Convention: Agency Applications of AI



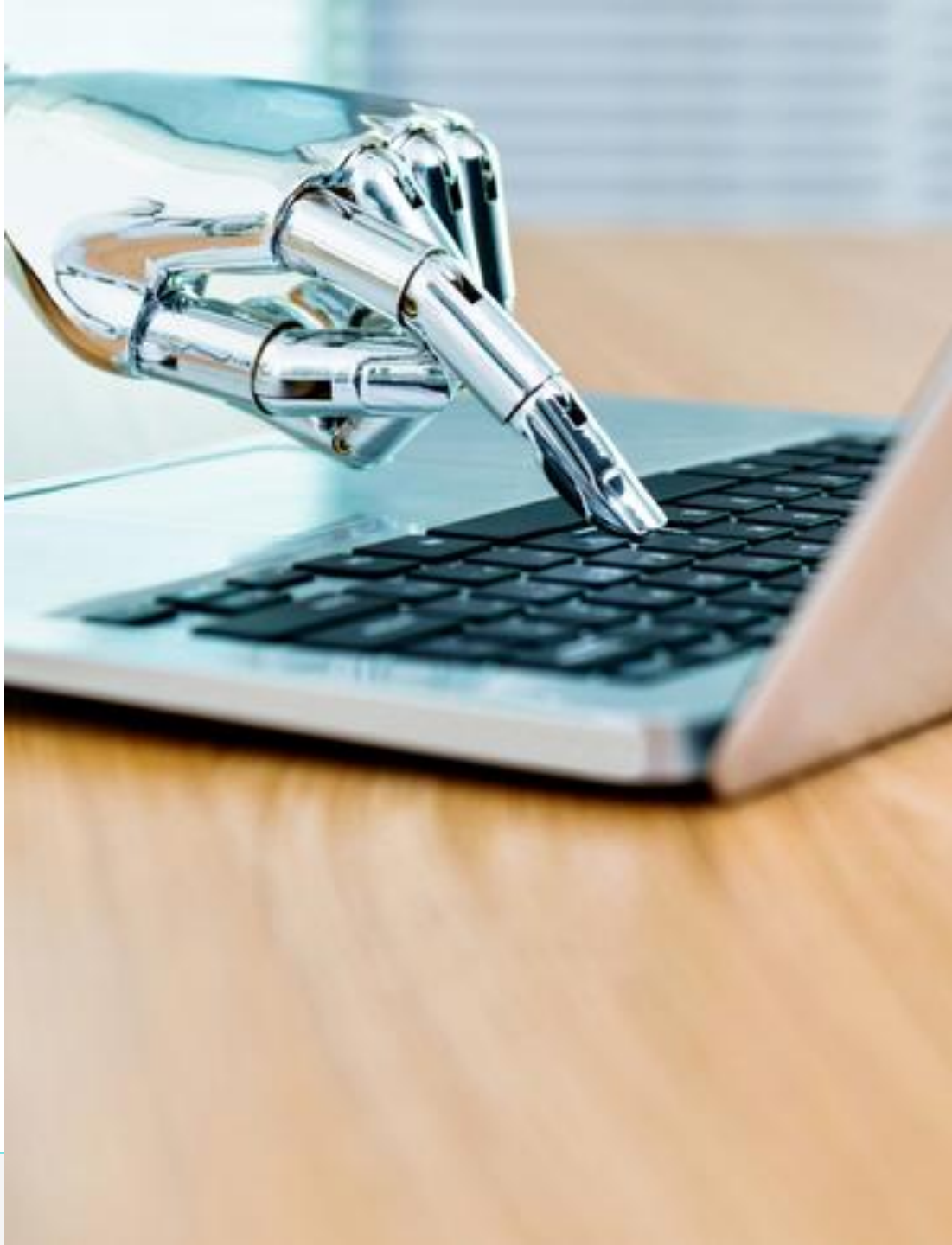
Liberty Mutual[®]
INSURANCE

AI Disclaimer:

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Overview

- AI and our future
- AI tools and services
- Steps your agency must take
- Sharpen your AI edge



Dale Steinke

*Director, Liberty Mutual Insurance
Agent for the Future Advisors*

- 16+ years with Liberty Mutual Insurance
- Previous: Digital media / marketing / news
- My team helps grow your entire business
- Outside of work: Cycling, cooking, travel

Specializations: Artificial Intelligence, agency tech, business continuity, sales enablement, perpetuation

AgentForTheFuture.com

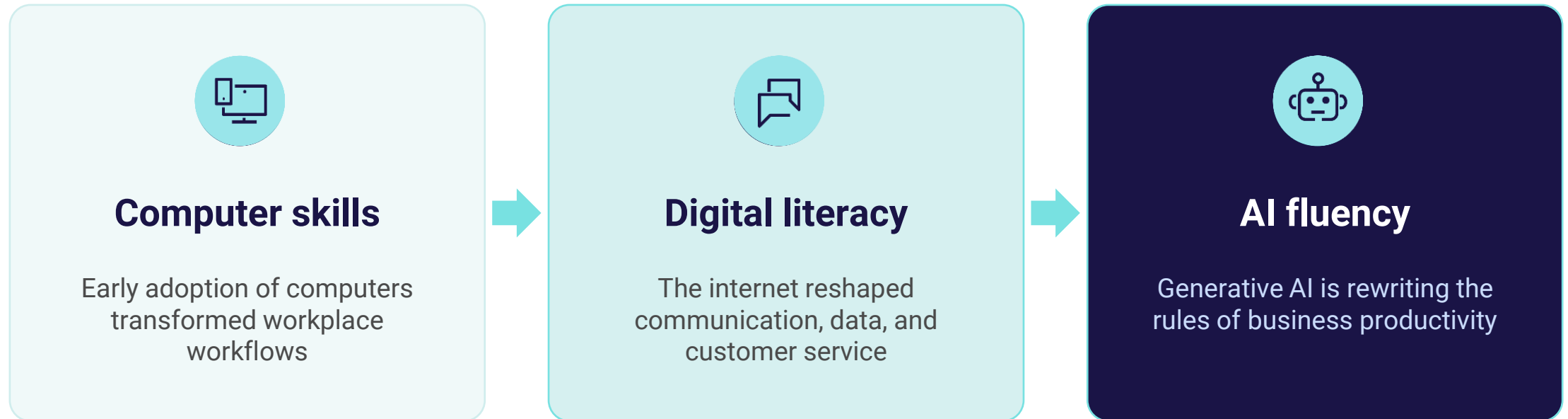
linkedin.com/in/dsteinke

AI and our future

It's not "if," it's "how" we will use it

AI is another step in our digital journey

Each of these technological revolutions built on the last



Five skills humans do better than AI

Durable, distinctly human capabilities that hold their value as AI advances

1

Empathy

Reading emotions and unspoken cues to connect with and support others

2

Building relationships

Nurturing trust and rapport that motivates and guides people over time

3

Critical thinking

Weighing context and evidence to solve unfamiliar, open-ended problems

4

Ethical judgment

Drawing on conscience and values to make principled, responsible decisions

5

Navigating ambiguity

Making sound judgment calls when situations are unclear or have no right answer

The big AI changes

1

From point to platform

A shift from standalone point solutions to integrated platform offerings

2

Agentic AI on the rise

Autonomous AI agents are becoming more common across workflows

3

Growing vendor landscape

More are entering the insurance channel with AI-powered tools, or adding AI to legacy services

4

It's a gen AI race

Generative AI models jockey for supremacy as competition intensifies

5

Gen AI is a lead source

Agencies are getting business from prospects via ChatGPT, Claude, Perplexity and Google AI

6

Agency AI adoption

Far more employees are using it; but most agencies are still early in their AI journeys

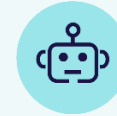


What this means for leadership



Drive the cultural shift

Experts say AI adoption is 30% technology and 70% organizational transformation



Engage with AI

Lead by example, use AI tools to demonstrate commitment and understanding of the technology



Support change management

Provide training, support and clear communication



Foster transparency and abundance mindset

Have open conversations and focus on AI opportunities, promote transparency and positive acceptance

What this means for staff

Three practical ways every team member can start working with AI



Learn about AI

Take time to understand AI basics and how it can enhance your work



Keep an open mind

Explore gen AI tools like ChatGPT, Claude, Copilot and Gemini to save time on routine tasks



Talk to your leaders

Share feedback and ask for guidelines on using AI at work

AI tools and services

A more detailed look

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GenAI platforms



Customer experience



Agency operations



Marketing



Sales and service



This is NOT
just about
new vendors





Focus on problem(s) first...

...then consider tools

Primary areas AI is having an impact

Six ways AI is transforming independent insurance agencies

01

Office Productivity

Think faster,
create efficiently,
communicate clearly

02

Sales efficiency

Better data, greater
accuracy, less manual work

03

Customer Service

Certs, call handling,
interaction management

04

Renewals

Spot gaps, cross-sell, upsell
opportunities

05

AI Agent Automation

Repetitive tasks handled so
staff focuses on value

06

Building staff expertise

Knowledge levelers, sales
coaching and onboarding

General purpose office productivity

AI to help you think faster, create more efficiently, and communicate more clearly

Your AMS

Amplo

Applied Systems

EZLynx

Momentum

Vertafore

Zywave

Gen AI chat

ChatGPT

Claude

Copilot

Gemini

Perplexity

Office tools

Copilot in Office

Gemini in Workspace

CustomerIQ

Superhuman

Sales efficiency

Better data, greater accuracy, less manual work

Data intake

Canopy Connect

Covie

InsurGrid

MeasureOne

Pigeon Documents

RiskAdvisor

SALT

Xilo

Copy-paste

Gaya AI

Policy Paste (Canopy Connect)

RapidQuote AI

Lead research

AdventusAI (CL/PL)

Faura

LeO (CL)

Linqura (CL)

Streamlining customer service

Self-service, automatic documentation, chatbots

Detailing interactions

blueButler

DialPad

LightSpeed

RingCentral

Answering calls

Covu

EcoLink

Fluents ai

GAIL

Liberate

Ooma

RingCentral

Sonant

Certs management

Cara

Certificate Hero

Certifical

Renewals and policy checking

Automatically check for policy changes, coverage gaps, cross-sell, upsell opportunities

- Review policyholder info, coverage, limits, exposures
- Discrepancy comparison
- For PL & CL
- Can reduce E&O exposures

Policy comparisons, reviews and proposal builders

Applied Book Builder

Broker Copilot

Chekk AI

Coverflow

Exdion

Feathery

Fulcrum

Further

Outmarket

Patra

Powerbroker

Quandri

ReSource Pro

Tech Tammina

Building staff expertise

Coaching and knowledge levelers

Knowledge bots

AlliBot

CORA

Linqura

Reference Connect

The Intelligent Agent

Total CSR

Sales coaching

Alltius

Balto

BlueButler

Bridge

SalesScreen

SecondNature

TRAQ

Vymo

AI agent automation

AI handles the rote, repetitive tasks so staff can focus on higher-value work

Workflow automation

1Fort	Informer
Ascend	Kay
Bolt	Loss Run Pro
Circle AI	SuperAgent
Cogneesol	Synatic
EffiZoom	vBots
EOX Vantage	Xilo
Indemn	

Retention/remarketing

1Fort
AgencyIQ
Indemn
Kay
Quandri
ReFocus AI
Trufla

Which will you focus on first?

Six ways AI is transforming independent insurance agencies

01

Office Productivity

Think faster,
create efficiently,
communicate clearly

02

Sales efficiency

Better data, greater
accuracy, less manual work

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Customer Service

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interaction management

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Renewals

Spot gaps, cross-sell, upsell
opportunities

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AI Agent Automation

Repetitive tasks handled so
staff focuses on value

06

Building staff expertise

Knowledge levelers, sales
coaching and onboarding

Steps your agency must take

Build an AI-ready foundation in 4 steps

Agency next steps

1

Review existing tools for AI

Audit your current tech stack to identify which tools already have AI features built in

2

Poll your staff

Ask your team what tasks take the most time and where AI could help

3

Protect private data

Ensure sensitive client information stays secure before adopting new tools

4

Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

Check everything, including:

- ✓ Phone systems
- ✓ Marketing automation services
- ✓ Newsletter and social media tools
- ✓ Office productivity suites
- ✓ Your agency management systems

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Spot opportunities and potential risks:

- ✓ Do you use AI? How?
- ✓ How are you using work-provided AI?
- ✓ What personal AI are you using at work?
- ✓ How do you want to use it?
- ✓ What repetitive work takes up a lot of your time?

Agency next steps

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“If it’s free, you are the product”

- ✓ Free gen AI has fewer privacy protections
- ✓ Don’t share PII, proprietary info in free AI
- ✓ Even with paid tools, be careful

Two things:

- ✓ Use a paid gen AI service
- ✓ Vet your vendors and their use of your data

Agency next steps

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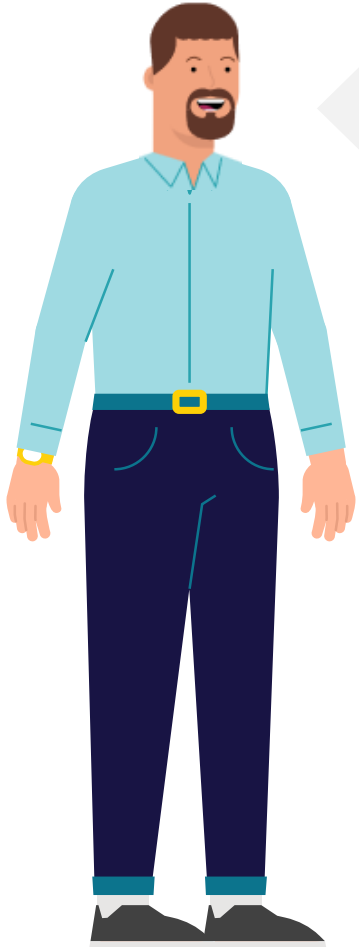
Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

Give your people guardrails

- ✓ AI usage is growing
- ✓ A policy mitigates risks, enhances compliance
- ✓ Educates staff on expectations
- ✓ Craft effective AI policies:
 - [Big "I" \(IIABA\)](#)
 - [Corporate Governance Institute](#)
 - [AI Guardian](#)

Build your own AI acceptable use policy



Act as the chief technology officer of my agency **[AGENCY NAME]**, **[AGENCY_URL]**. Generate a draft of a concise, easy to understand AI acceptable use policy for my **[# of employees and contractors]** person independent insurance agency, It should explain ground rules and guidelines for safely using AI tools in our business, including protecting sensitive information and ensuring ethical compliance by employees and contractors. Include:

- Approved tools
- Data privacy rules
- Human oversight requirements
- Transparency and disclosure requirements
- Prohibited activities
- Reporting and compliance
- Where to go to ask questions and submit new use cases for review

Tell me what else should be included and include placeholders for additional details you would need to create a more complete policy.

Sharpen your AI edge

Set yourself up for success in the AI age

Commit to doing 1 thing

1 Review existing tools for AI

Audit your current tech stack to identify which tools already have AI features built in

2 Poll your staff

Ask your team what tasks take the most time and where AI could help

3 Protect private data

Ensure sensitive client information stays secure before adopting new tools

4 Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

5 Catalog your pain points

ID the problems first, then the tools

6 Review AFTF and industry resources

Vendor-driven solutions, AI Bootcamp, prompting resources, peer AI success stories

7 Polish your prompting skills

Try out the tips shared today – and block time in your calendar to do it

8 Follow up with our team

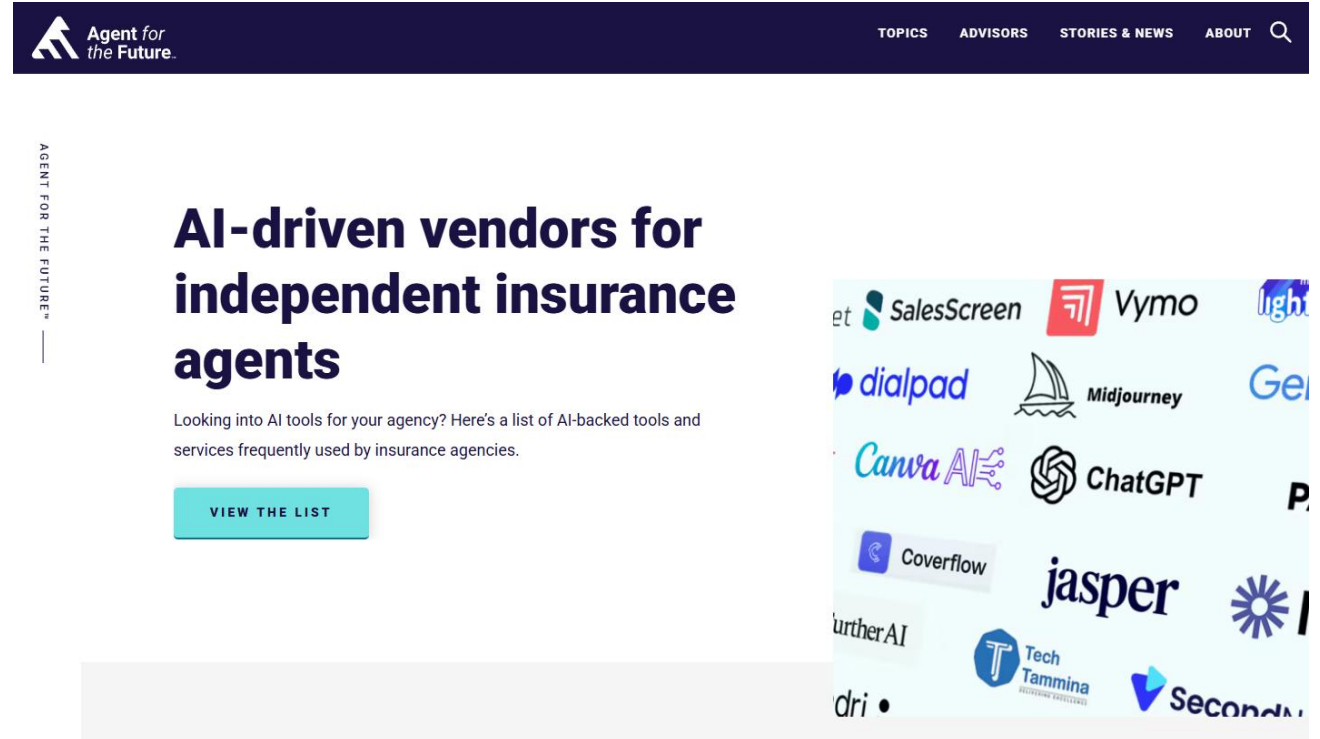
We are here to help you succeed, whether it's AI or something else

Visit AFTF: A growing AI resource for agents

The [IA's introduction to AI](#) has:

1. [Agent insights](#)
2. [Guidance](#)
3. [100+ vendors](#)
4. [Prompting tips](#)
5. [AI usage policy info](#)
6. [AI Bootcamp](#)

And the [AFTF Awards](#)

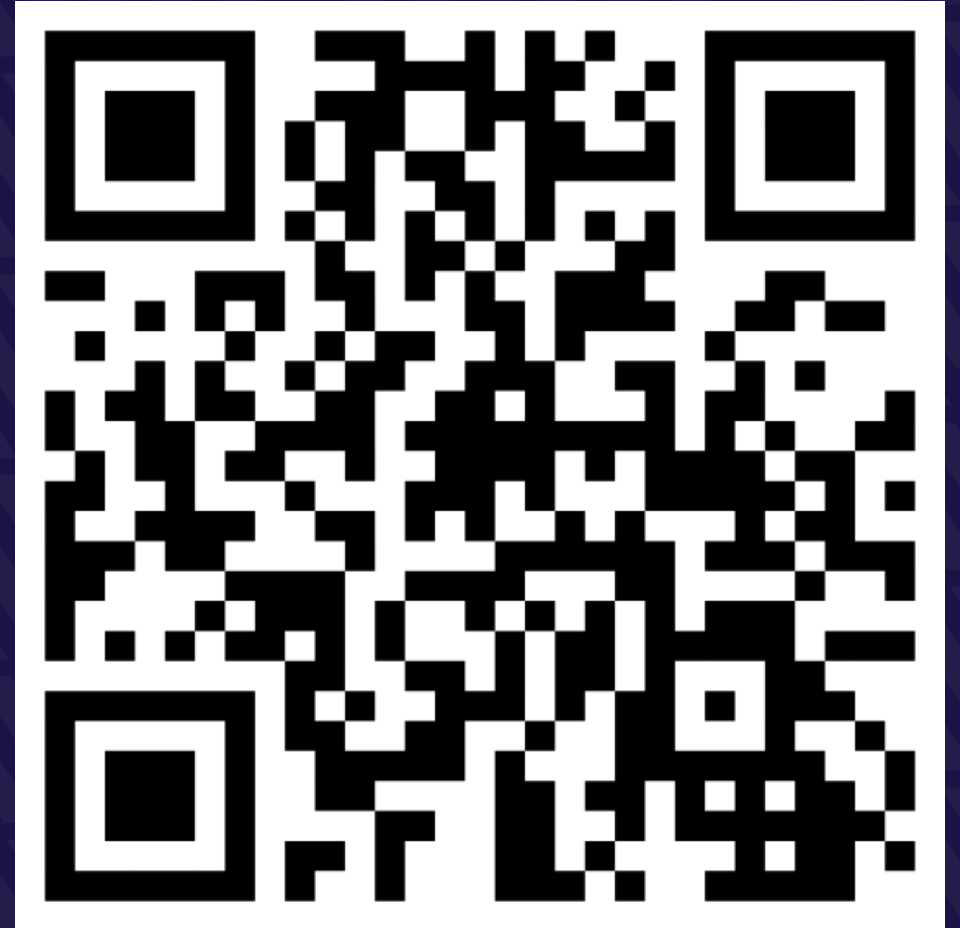


The screenshot shows the website header with the logo "Agent for the Future" and navigation links: TOPICS, ADVISORS, STORIES & NEWS, ABOUT, and a search icon. The main content area features the title "AI-driven vendors for independent insurance agents" and a sub-headline: "Looking into AI tools for your agency? Here's a list of AI-backed tools and services frequently used by insurance agencies." Below this is a teal button labeled "VIEW THE LIST". To the right, a grid of logos for various AI tools is displayed, including SalesScreen, Vymo, light, dialpad, Midjourney, Gen, Canva AI, ChatGPT, P, Coverflow, jasper, furtherAI, Tech Tammina, and Second.

[Agent for the Future](#)TM

Thank you!

Dale.Steinke@libertyMutual.com



Connect with me on LinkedIn!