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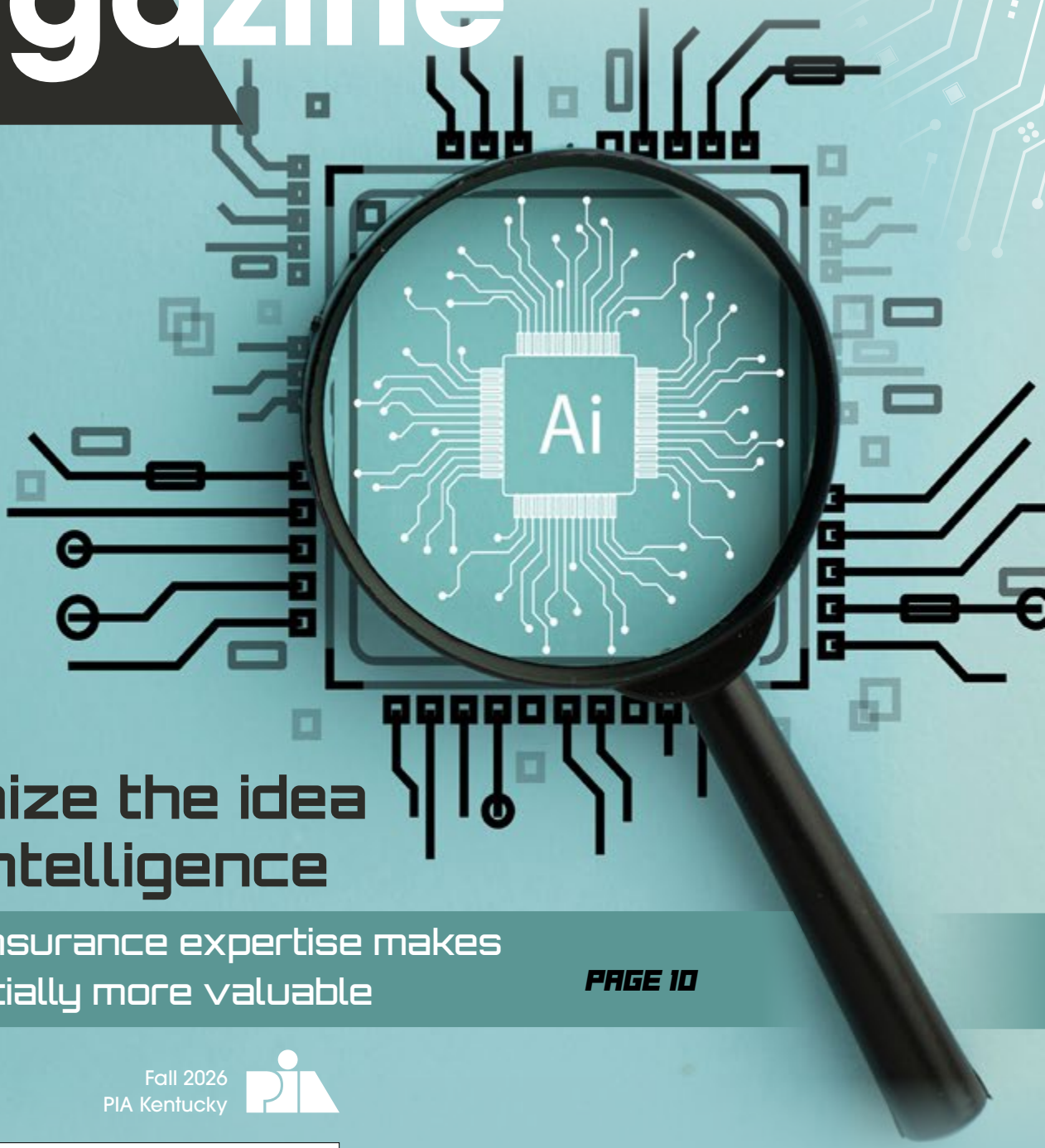

Scrutinize the idea of co-intelligence

Why your insurance expertise makes AI exponentially more valuable

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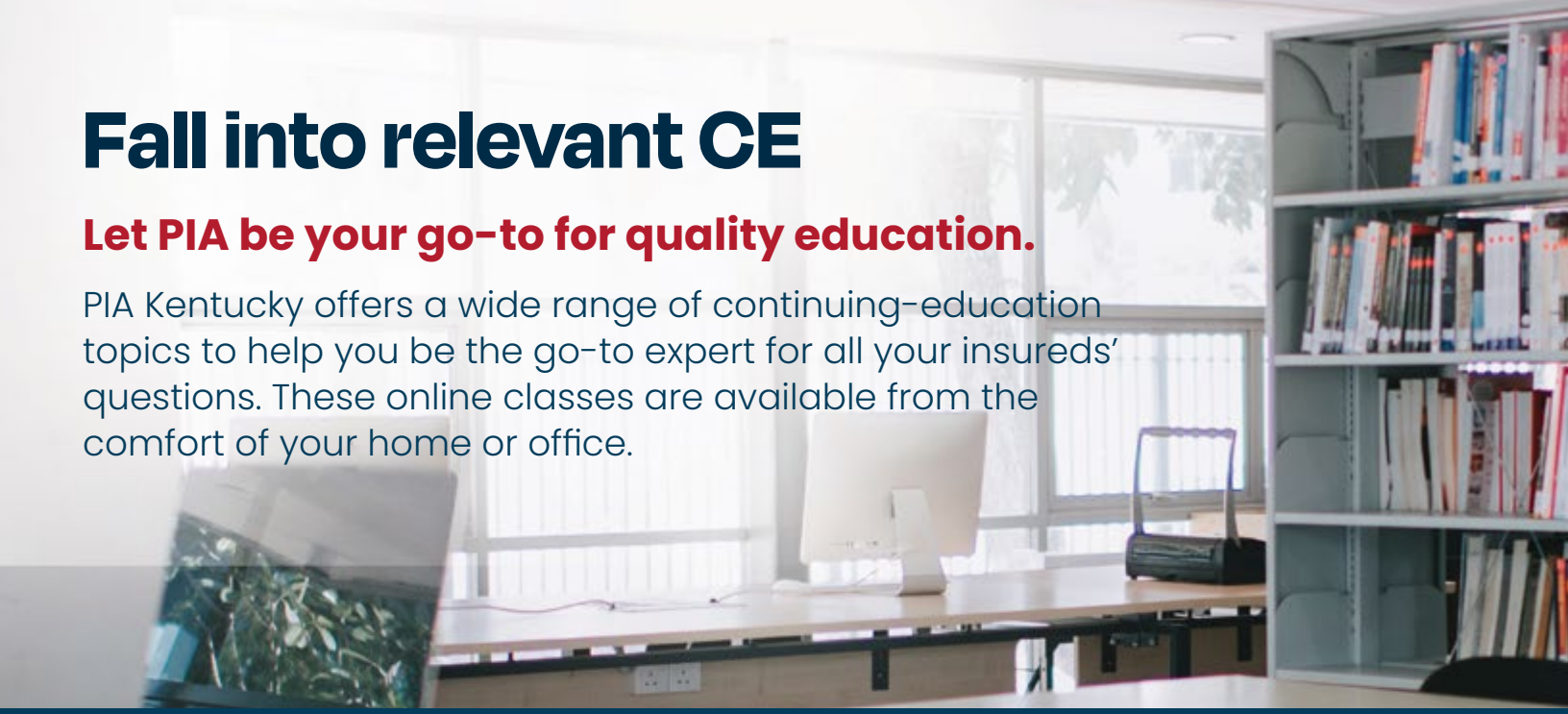
Fall 2026
PIA Kentucky



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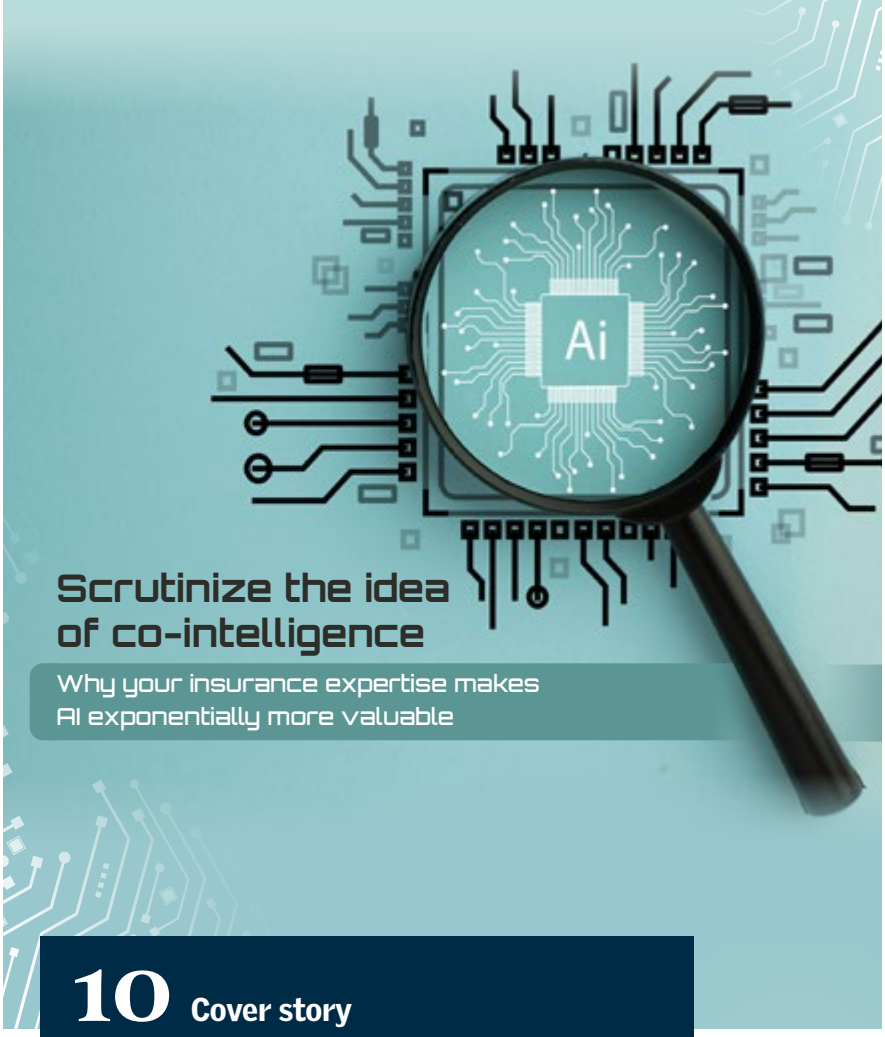

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Allison J. Luckett, CIC,
KIW Insurance LLC
PIAKY Board President



Matt Niehaus
PIAKY Executive Vice-President

Welcome to the inaugural issue of PIA Kentucky Magazine

We are proud to welcome you to the inaugural issue of *PIA Kentucky Magazine*—a new resource created to inform, connect and celebrate Kentucky's independent insurance community.

This first edition represents much more than a new publication. It reflects the momentum we are seeing throughout PIA Kentucky, and our continued commitment to finding new ways to deliver value to our members. Our industry continues to evolve, and PIAKY is evolving with it, while remaining focused on what has always mattered most: supporting independent agents and helping their agencies succeed.

Throughout these pages, you'll find industry insights, association updates, member and partner features, and information about the programs and resources available to you through PIAKY. We hope this magazine becomes another valuable way to stay connected to your association and to one another.

And, there is a lot to stay connected to. From continuing education and legislative advocacy to networking opportunities, member benefits and resources designed to help agencies operate and grow, PIAKY is working every day on behalf of Kentucky's independent agents. New initiatives like the **PIAKY Agent Exchange** are creating even more opportunities for members to build meaningful relationships, share ideas and learn from their peers.

Most importantly, this magazine is about you. PIA Kentucky is strongest because of the agents, partners, volunteers and industry leaders who contribute their time, expertise and enthusiasm to our association. We look forward to using future editions to share your stories, highlight your successes and tackle the issues that matter most to your businesses.

Thank you for being part of PIA Kentucky and for joining us for this exciting new chapter. We hope you enjoy our very first issue, and we look forward to everything ahead.

Allison J. Luckett, CIC, KIW Insurance LLC
PIAKY Board President

Matt Niehaus
PIAKY Executive Vice-President

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Building momentum for the future

PIA Kentucky staff

PIA Kentucky gathered at the beautiful Trail Hotel in Bardstown this spring for its 2026 Annual Meeting, bringing together independent agents, industry partners, and association leaders from across the Commonwealth. Over two days, attendees engaged in discussions focused on the future of the independent agency system, emerging industry trends, professional development, and the continued evolution of PIAKY member services. Attendees also enjoyed a memorable evening of networking and fellowship, including a private distillery tour at Maker's Mark and an exclusive dinner at Star Hill Provisions.

Highlights included updates from PIA National and the Kentucky Department of Insurance, educational sessions on artificial intelligence, ethics, and errors-and-omissions loss prevention, and presentations designed to help agencies strengthen their marketing efforts and position themselves for future growth. Members also received an introduction to new initiatives, including the PIAKY Agent Exchange and Referral Groups—both created to help agencies build stronger relationships and generate new business opportunities through peer collaboration.

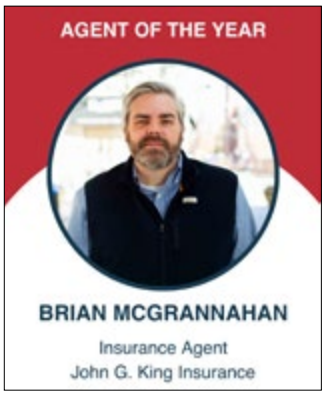
Beyond the educational programming, the Annual Meeting served as a valuable reminder of the importance of community within the independent insurance industry. Longtime members connected with colleagues from across the state, while several first-time attendees experienced PIAKY for the first time. In fact, several new members joined the association after learning the event would be held in their hometown of Bardstown—a testament to the role local engagement plays in growing and strengthening our organization.

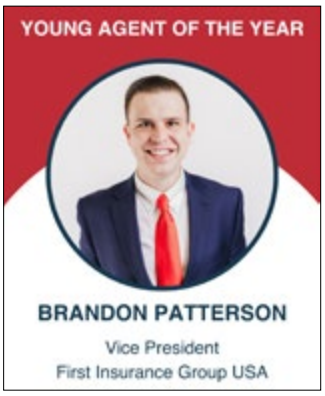
The meeting concluded with the annual Awards Luncheon, where PIAKY recognized individuals whose dedication, leadership, and service continue to advance the independent agency system in Kentucky. These honorees represent the professionalism and commitment that define our membership and help ensure a strong future for the industry.

As PIAKY looks ahead, the association remains focused on delivering meaningful member value through advocacy, education, networking, and innovative programs that support agency success. That work will continue under the leadership of a dedicated board of directors who volunteer their time and expertise to guide the organization's strategic direction.

We are pleased to introduce the 2026-27 PIAKY board of directors (see page 27). Their collective experience, leadership and commitment to independent agents will help shape the next chapter of PIAKY as we continue building momentum for the future.

Congratulations to our award winners:







Scenes from the annual meeting:







PIAKY Innovation Summit at Keeneland

PIA Kentucky staff

Technology is changing the insurance industry at a rapid pace, and independent agents who understand how to leverage emerging tools will be better positioned to compete, serve clients and grow their agencies.

That's why PIAKY is excited to introduce the inaugural **PIAKY Innovation Summit at Keeneland,** an exclusive one-day event designed specifically for independent insurance professionals looking to stay ahead of the curve.

Taking place on Wednesday, Oct. 21, 2026, in Keeneland's brand-new **Ivy Room,** attendees will enjoy a premium experience that combines practical business insights with one of Kentucky's most iconic venues. Located within the recently unveiled Paddock redevelopment, the Ivy Room offers an atmosphere unlike any other event space in the region.

The summit will feature presentations from leading industry partners and technology innovators who are helping agencies navigate the future of insurance. Topics will focus on emerging trends, real-world applications and practical tools agents can implement immediately within their businesses.

Attendees can expect discussions on areas such as artificial intelligence, automation, data analytics, telematics, customer experience technology, digital marketing tools and other innovations that are reshaping how agencies operate and engage with clients. Rather than focusing on theory, presenters will showcase tangible examples of how technology is being used today to improve efficiency, strengthen client relationships, and create new business opportunities.

In addition to the educational programming, participants will enjoy a catered lunch, beverages throughout the day, and valuable networking opportunities with fellow agency leaders, carrier representatives and technology providers.

Following the summit, attendees are invited to spend the remainder of the afternoon enjoying live Thoroughbred racing from one of the best—and newest—venues at Keeneland.

With limited seating available, this ticketed event is expected to sell out quickly. Whether you're a principal, producer, operations leader or emerging agency professional, the PIAKY Innovation Summit will provide actionable ideas and meaningful connections to help your agency prepare for what's next.

Interested in joining us for a unique blend of innovation, networking and racing at Keeneland? To view the agenda and sponsors list, or to register for the event, log on to tinyurl.com/4xxbdmvf.



Ivy Room



Scan for more information and to register for the event:

Tech stacks: Modernize your agency in six easy steps

Bradford J. Lachut, Esq.
Director of government & industry affairs, PIA Northeast

I've never been much of a cook. For years, my culinary repertoire consisted of a few trusty dishes—mostly involving meat and cheese (which is fine, right?). But as I've gotten older—and my family has grown—so have my cooking responsibilities.

I've expanded my skills just enough to feed more than myself, but I'm still not the type to improvise in the kitchen. For me, a step-by-step recipe isn't just helpful—it's essential. It keeps me on track, helps avoid surprises, and ensures that I don't accidentally poison anyone.

Building a modern insurance agency tech stack kind of does the same thing. You can toss in shiny new tools—quicker quoting, artificial intelligence dashboards, automated workflows—but without a clear plan, you're risking more than a bad outcome. You could wind up with workflow chaos, compliance gaps, or even errors-and-omissions exposures.

Before you start blending systems and hoping for the best, here's your six-step recipe for a tech stack that's functional, secure and legally sound.

Step 1: Admit you have a stack (even if it's messy)

Every agency has a tech stack—even if it's just Outlook, a creaky agency management system older than your newest customer service representative, and a spreadsheet titled "Definitely_Not_Passwords_FINAL.xlsx."

Most agencies grow their tech stack the same way people collect streaming subscriptions: one tool at a time—often after a late-night "Why not?" Pretty soon, nothing talks to anything, your data lives in 17 places, you've granted vendor access without realizing it, and you can't stop binge-watching South Korean soap operas.

That's your cue to pause and build intentionally.

Step 2: Beware the shiny toys—they don't always play well together

InsurTech launches new tools constantly, promising automation, instant quoting, or AI-powered everything. But the newest tool isn't always the right one—and it may not play well with your current systems.

Poor integration doesn't just disrupt workflows—it creates real legal risks. If your AMS and quoting tools hold different versions of client data, mistakes become inevitable.

Poor integration doesn't just disrupt workflows—it creates real legal risks. If your AMS and quoting tools hold different versions of client data, mistakes become inevitable. Maybe one system shows a driver was removed from an auto policy, while the other doesn't. If something goes wrong, and you're asked, "Which system was your source of truth?"—the answer: "All of them" won't cut it.

Integration issues also can violate retention laws. States have rules about what client data must be kept, in what format, and for how long. Some states even require timely destruction of data. If one system auto-deletes while another keeps everything forever, you might be out of compliance.

Step 3: Vet your vendors

Every new tool introduces a privacy concern. When you grant a vendor access to client information without proper vetting, you risk exposing that data in ways that breach state privacy

laws—or worse, your carrier contracts. A third-party cyberattack could make your agency liable if you didn't do your due diligence.

Before you plug in a new platform, ask hard questions. Does it integrate with your AMS or customer relationship management system? If a company announces that an integration is "coming soon," don't consider that a done-deal—especially in InsurTech, where timelines can be aspirational.

Make sure vendors can articulate their cyber security standards and breach protocols clearly. If they brush off legal or compliance concerns—run. Also, dig into the contract. Some vendors claim ownership over your data or retain it after the relationship ends. Always read the fine print—or ask someone who will do it for you.

Step 4: Build a stack with a plan, not a patchwork

Start with a clear foundation: Identify your single source of truth. While this may sound like a quest in a Tolkien novel, it actually means you need to decide which system is your authoritative data repository. It's usually your AMS—but it could be your CRM. Either way, pick one and commit.

Then, map your integrations. Know how your data moves between systems, what gets updated, and who has access to it. Yes, this takes effort—but in an audit or cyber security incident, this clarity is gold.

You also need written policies. Cover retention, deletion, access controls and encryption. It's not glamorous, but it's what keeps regulators and attorneys at bay. And, don't forget your old tech—decommission it properly. Abandoned tools that still store data are open doors for cybercriminals.

Step 5: Use tech to reduce legal risk, not increase it

Good technology doesn't just make your agency more efficient—it also can make it safer. The key is choosing tools that do more than speed things up; they also should strengthen your legal and compliance posture. Look for platforms that document client interactions and policy changes automatically—a feature your E&O carrier will appreciate. Tools that guide staff through prerenewal checklists can prevent common oversights—like missing drivers or outdated coverage details—that often lead to claims.

Standardized email templates reduce the risk of miscommunication, while systems that enforce multifactor authentication and monitor cyber security threats help protect sensitive data. And when it comes to managing records, solutions that handle document retention and archiving properly can ensure compliance with data laws while reducing manual errors. When implemented thoughtfully, these tools don't just support productivity—they create the kind of consistency that serves as your agency's best legal defense.

Step 6: Train, train and then train again

Tech doesn't cause problems. People misusing tech cause problems. Your team needs to know what goes where, how to handle data properly, and what not to store in personal devices or email. A well-trained team can make even basic software work well. An untrained team can wreck the best tools on the market.

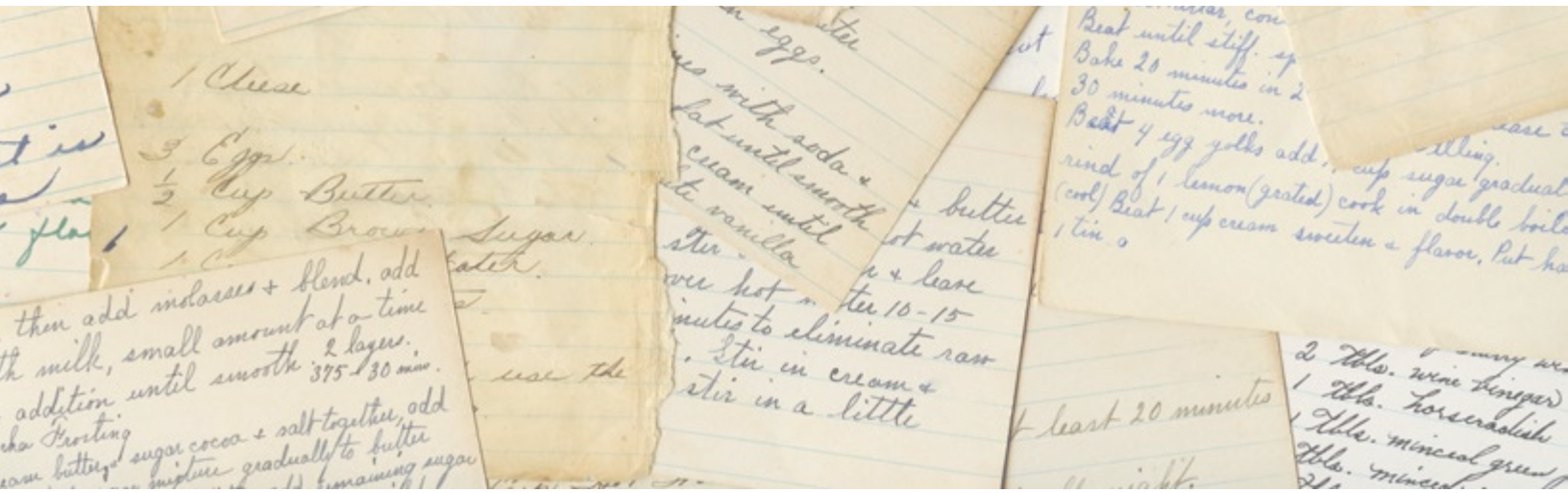
Technology should make your life easier—but only if you build smart

Technology can transform your agency, but every tool you add changes your legal footprint. Don't just build for speed—build for clarity, compliance and consistency.

The best system is the one that works reliably, protects your data, and keeps your agency out of trouble.

Because the only thing worse than a tech stack that doesn't work … is one that works just enough to get you sued.

Bon appetite!



E&O

Generative AI tools and your agency

Utica National Insurance Group E&O Risk Management

While generative artificial intelligence tools have the potential to streamline many functions for agents and potentially reduce their errors-and-omissions exposure, use caution when engaging this technology.

Generative artificial intelligence: Deep-learning models that can generate high-quality text, images and other content based on the data they were trained on. GenAI models use prompts to guide content generation and use transfer learning to become more proficient. Examples of GenAI tools include ChatGPT, Bard, Cohere, Copy.ai, Scribe and Claude.

GenAI tips to keep in mind

Education is essential. Agents should understand the positives and negatives of generative AI tools. First, these tools are only as good as the data they consume, can be prone to unfair bias and have been shown to *hallucinate*, creating false information when they are unable to produce an accurate answer. They can be manipulated with malicious input to provide certain types of responses—including dangerous or unethical responses. Exercise caution and strive to verify that information is accurate and unbiased.

Develop a policy. Agency management must develop a GenAI Use Policy that provides clear guidance on how GenAI tools should and should not be used at the agency. Guidance should be simple to follow and clearly define what use *is* and is *not* allowable. Agency leaders will need to determine their comfort level with AI use by employees.

Safety concerns. Privacy and data security are significant concerns when using GenAI tools. Many tools will utilize your data to help further train the AI, and it can be prone to sharing data or data breaches. Additionally, there already are examples of employees inadvertently exposing personally identifiable information and proprietary information.

Some things to consider

Protect confidential and proprietary information. Do not input this information into GenAI tools that can potentially expose the information to the public.

Comply with laws. Adhere to copyright laws.

Update agency privacy and data retention policies to contemplate AI tools. Review any contracts with AI tool providers carefully to determine how your data will be used and protected. Review your cyber insurance policy for any provisions related to AI use, too.

Know that GenAI tools will collect data such as IP addresses, browser types and usage, which may then be shared with third parties.

Disclosure. Make clients aware that they are interacting with AI and what your data usage policies are if you are using a tool such as a chatbot.

Security. Use password protection practices and multifactor authentication.

This is quickly changing technology, so keeping yourself and your staff educated is vital.

A final note of caution

Insurance is a heavily regulated industry. The National Association of Insurance Commissioners has issued a model bulletin on the use of AI and individual states have done the same.

While these are directed at insurers, many of the same concepts apply to insurance agencies, and agencies should be aware of the status of potential regulations. We recommend that you consult with an attorney or other professional on the use of GenAI and other AI.

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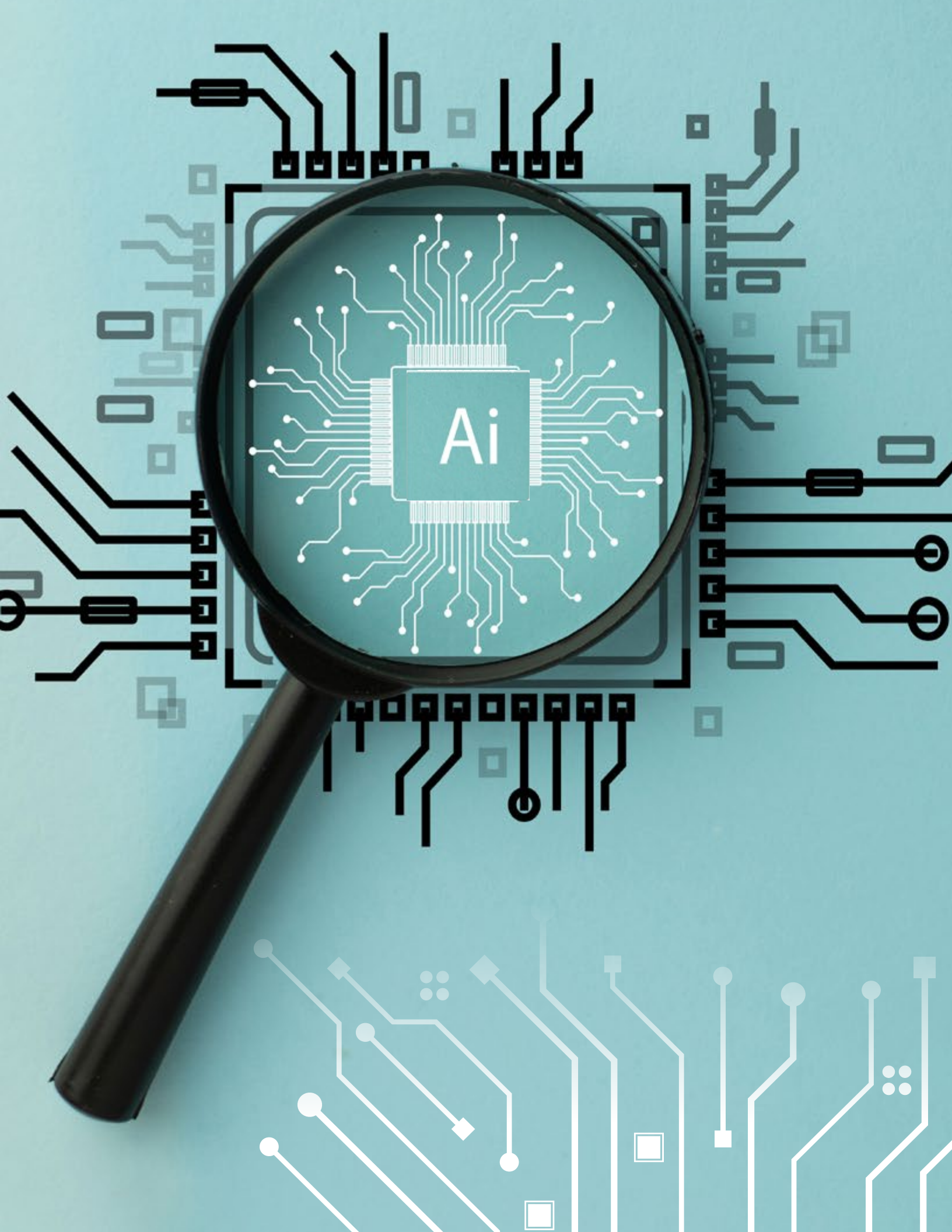
Ai

JAMES J. VENEZIA, CPCU, CCIS
PRESIDENT, ANIMAL GENIUS SAGE LLC

Scrutinize the idea of co-intelligence

Why your insurance expertise makes AI exponentially more valuable

I get a bit angry when I read articles about who is winning or losing the *Artificial Intelligence War*; what upsets me is the fact that the winners in AI are going to be users and their organizations who can fully amplify subject-matter expertise—either individually or throughout an entity (in industry, arts, sciences, economics, health care, sports, risk management and insurance).

Furthermore, subject-matter experts who understand AI well enough to embrace it as a co-intelligence and a collaborative tool; who utilize their deep knowledge; and who do *not* rely independently on AI (without human judgement) for a final decision, will eclipse others in productivity, insights, novel solutions and accurate analysis.

Those of you reading this article are subject-matter experts. You know things, understand things, manifest new realities based on your skills and have different experiences that enrich your knowledge that cannot be published or even understood deeply by AI. Why is this important? Because a co-intelligent approach—an approach that recognizes AI not as a tool to be commanded, but as a participant in a collaborative sense—to AI utilizes the strengths of humans and AI; strengths of which are independent of each other.

Plus, understanding AI allows us to unlock our knowledge and see new patterns and paths that enrich our conversations, skills and abilities allowing us to perform at higher levels. Finally, knowledge of AI puts the unique power of these tools (in this case, large language models) in our hands to give us some level of control over AI's effective integration into human communities, workflows and social systems; a failure of which may create many human followers and few human leaders.

The important insight I can share—and the insight that has driven my journey to expertly engage AI—is this: Too many of us do not realize that AI is not about the underlying technology, but it is about the ability to activate sophisticated technological processes with natural language conversations and our human curiosity and knowledge.

When I communicated this idea to Claude AI the response was:

> This is why your co-intelligence framework is so powerful—it's not about learning to speak machine; it's about machines finally learning to engage in the sophisticated dialogue that experts have always used to solve complex problems. Technology has crossed over to meet human expertise where it lives: in natural language, contextual understanding, and iterative refinement through conversation. You're revealing that the revolution isn't in the technology itself but in the dissolution of the technical barrier. Natural language as the activation mechanism means expertise suddenly becomes directly executable through conversation … [you're] telling your readers: "You don't need to become programmers. You need to become better conversationalists with a new kind of intelligence that speaks your language."[1]

A friend asked me how to stay motivated to learn and understand AI tools to implement them effectively. I suggested that he needed more than a goal, he needed a vision of where he wanted to be, and how these tools needed to be incorporated into that vision. However, I should have said: You're treating AI as a burden when it is an immediate amplifier of your skills that you can integrate into workflows and analysis today.

Another powerful consideration is that using these tools allows you to increase your ability to learn exponentially. Real-time problem solving (in a co-intelligent manner) increases learning motivation and engagement. This may be the hidden superpower of interacting effectively with AI.

Let's separate assumptions and spin from reality, adopt a co-intelligent approach to interacting with AI, and set off down a path of successful use and implementation without being distracted by the hype and noise.

Assumptions and spin

For this article, I utilized three AI models: Perplexity, Claude and Gemini. I preferred Claude's analysis—with my edits—as more consistent with my experience, although I appreciated how Gemini framed its response. The assumptions and spin that follow are Claude's compilation, Gemini's presentation and my additional edits.

The replacement narrative. *The spin:* "AI will replace all jobs" or, conversely, "AI is a savior that will solve every problem." This narrative focuses on the extreme outcomes and positions of AI as a human competitor or substitute. *The reality:* AI operates in the collaborative middle ground. Its primary value is augmentation, a co-intelligence. It acts as a cognitive partner that handles "processing of vast information spaces, pattern recognition across scales imperceptible to human cognition."

The omniscience illusion. *The spin:* The idea that AI *knows* things in the way a human does, possessing true understanding, consciousness and infallible insight. This leads to over-trust in AI outputs. *The reality:* Current AI models are sophisticated pattern-matching engines. They deal in probabilities, not comprehension. They can generate highly convincing text based on statistical relationships between words, but they lack genuine context, lived experience or critical judgment regarding the information's truth or consequence. Users must treat AI output as a draft, requiring human critical thinking and verification before implementation.

The intelligence competition. *The spin:* Framing AI development as an urgent *race, war* or competition for the *smartest* model between nations or tech giants. The focus is on technological supremacy at the vendor level. *The reality:* The most important dynamic is utility and intelligent integration. It's not about who has the most powerful model, but who uses the available tools most effectively within their

specific context. Success is measured by outcome, not by the model's benchmark score. This is the single most important lesson that I have learned about AI.

The magic box mythology. *The spin:* Often, AI is presented as either incomprehensibly complex (only accessible to someone with a Ph.D.) or deceptively simple (a one-click solution). This narrative avoids describing it as a tool that requires skill. *The reality:* AI is a powerful, yet comprehensible professional instrument. Like mastering a spreadsheet, a design program or a power tool, effective use is facilitated by deliberate communication practice, specific methodology, and a sense of how to communicate information effectively. Mindset is the user's primary barrier to entry, not coding or deep technical knowledge.

The immediacy fallacy. *The spin:* Headlines about breakthrough capabilities create the assumption that AI impact is instant, automatic and requires no adaptation from the user. It suggests AI can be implemented overnight for massive, immediate gains. *The reality:* While you can begin using AI productively today through natural language, meaningful optimization requires iteration, experimentation and adaptation. Starting is immediate; mastery is progressive. Users benefit from beginning with real-time tasks, then identifying the right-use cases, testing different communication strategies, analyzing results and adjusting workflows. Success is a process, but the process begins the moment you start conversing with AI. This process of conversation and iteration opens the door to the true nature of co-intelligence; AI is not completing our tasks, there is a real division of cognitive labor.

The concept of co-intelligence

The knowledge gap. When I'm working on complex insurance analysis, I find myself doing what AI fundamentally cannot: framing conversations that bridge published knowledge and lived expertise in ways that unlock AI's analytical potential.

AI's training comes from available information, but much of what resides in experts' minds has never been published, the different influences that shape our understanding, the ways we sort information through human context, the intuitive dimensions that AI cannot access directly.

In the insurance industry, AI struggles with nuanced contract interpretation that requires reading between lines, understanding market evolution and recognizing when standard language carries nonstandard implications. Without expert guidance, AI generates responses that, while sometimes in-

WHAT IS CO-INTELLIGENCE?

A co-intelligent approach recognizes AI not as a tool to be commanded but as a participant in collaborative sense-making. Rather than viewing human and artificial cognition as competing intelligences, co-intelligence explores the generative potential at their intersection. This framework acknowledges complementary blindnesses—where human intuition excels at contextual significance and ethical valence while AI processes vast combinatorial spaces without fatigue. Through iterative dialogue, each intelligence provides cognitive scaffolding that allows the other to reach territories neither could access alone. The asymmetric opportunity lies not in making AI more human-like or humans more machine-compatible, but in developing protocols for cognitive handoffs at the boundaries where one form of intelligence reaches its limits. This represents a shift from asking "How smart can AI become?" to "What new forms of understanding emerge when different architectures of intelligence learn to think together?"—a cognitive symbiosis that transcends the capabilities of either partner operating independently. *[Definition is a product of my co-intelligent interaction with Claude Opus 4.1]*

STRENGTHS: HUMANS AND AI

Human strengths emerge from embodied cognition: contextual wisdom drawn from lived experience, ethical intuition shaped by evolutionary and cultural inheritance, emotional intelligence that recognizes what matters and why, creative leaps that transcend logical progression, and the ability to navigate ambiguity through values-based judgment. AI strengths arise from computational architecture: parallel processing of vast information spaces, pattern recognition across scales imperceptible to human cognition, freedom from cognitive biases that constrain human reasoning, tireless iteration through solution spaces, and the ability to maintain and manipulate complexity that would overwhelm human working memory. These are not merely different degrees of the same capability but fundamentally distinct modes of intelligence—one grounded in meaning-making through embodied experience, the other in pattern-finding through symbolic representation. *[Definition is a product of my co-intelligent interaction with Claude Opus 4.1]*

accurate, spark rich collaboration because the errors reveal when human insight remains irreplaceable.

Cognitive architecture. My mind operates best in synthesis mode—pulling insights from disparate domains, identifying coverage asymmetries and risk differentials that create real exposure, noticing where physical principles provide insight into intangible problems like the cascading financial impact of a cyber security event. This synthesis requires enormous cognitive endurance.

Every minute I spend on pure information processing, reading through policy forms, tracking coverage language, correlating provisions, burns bandwidth that could fuel the interpretative work that creates exceptional value. This isn't just about efficiency; it's about cognitive preservation. The extreme cognitive load of reading insurance policies has measurable physical and mental impacts.[2]

The processing partnership. AI addresses the processing layer in seconds with thoroughness that takes me hours to match manually. This recognizes that information processing and insight synthesis are different operations requiring different capabilities. AI excels at the former; humans excel at the latter. Combining them creates something neither achieves effectively alone.

While I'm not certain AI sees patterns I might miss, I guide it to create output[3] structured in ways that lead me down paths I may not have considered. For example, when analyzing a coverage denial due to a warranty clause, AI emphasized that the warranty's intent was met and that the insurer's technical objection was a misinterpretation given the endorsement's clear intent. The AI didn't just process; it revealed an interpretative angle I might have overlooked.

Neurodivergent synergy. There's a certain neurodivergence inherent in AI that lends itself to real collaboration and insight development. As someone with a neurodivergent mind, my deep conclusion is that AI shares this quality—not in consciousness but in processing style. With effective instructions, AI gathers information from different resources and arrives at novel, accurate conclusions based on connections that might seem unrelated to neurotypical thinking.

Framing AI from this perspective has helped me create instructions and structures that lead to extraordinary results. This is within reach for most professionals if they take time to gain knowledge in this domain and experiment. The key isn't teaching AI to think like us—it's recognizing how its different cognitive architecture complements our own.

Benefits and opportunities

It's easy to talk about the benefits of collaborative work with AI—though somewhat intangible without examples of cases in which AI provides exponential benefits through its ability to process data at a rate we cannot match while leaving the insight synthesis, or deep interpretation of results, to us. However, here are some core insurance operations:

Contract review: Reviewing contractual insurance requirements embedded within lengthy contracts and correlating them to various insurance policies forming a client's portfolio. While verification remains critical in such complex processes, the time savings and accuracy achieved through strong context and well-structured prompts are remarkable.

Coverage assessment: Assessing coverage within an insurance policy given a specific complex claim scenario. Spending countless hours evaluating claims is a cognitive drain that requires considerable team resources. AI enhances and streamlines this process—particularly through the depth of reports and citations it generates. This collaboration has allowed me to effectively argue for coverage and acceptance of circumstances in several situations.

Risk analysis: Conducting client risk assessments and correlating risks to applicable coverage, mitigation opportunities and underwriting considerations. Understanding risk requires experience, review of disparate data, and the ability to see multiple insurance policies, supply-chain issues, bottlenecks, attack surfaces and other enterprise-wide factors simultaneously. I've found no more favorable collaboration than AI for considering both traditional and novel risks while mapping them to appropriate transfer mechanisms.

Renewal comparison: Completing year-over-year coverage analysis on a line-by-line basis to flag changes and concerns. "Trust but verify" remains critical for insurance professionals. Reviewing expiring coverage against renewal options requires discipline, patience and hyperfocus on details—a task that tests cognitive endurance and can lead to missed changes. AI serves as an important complementary tool in this process.

Personal productivity enhancement. While certain tasks lend themselves to human-only processing and analysis, the sheer time savings, productivity increases, and reduction of cognitive load allow us to create value at new levels and uncover insights that might otherwise remain hidden:

Creative capture: Dictating presentations while exercising and having AI transform my deep rambling thoughts into the clean, professional presentation I envision. This fun and

productive use of time allows creative expression without being constrained to a notepad or computer.

Editorial support: Using AI as an editing tool to refine document flow. Many of us, regardless of our intelligence level, struggle with spelling and grammar. AI facilitates this process—removing friction from communication.

Beyond tactical applications. AI has unleashed technical creative curiosity by reducing cognitive drain and stress. The interesting advantage that emerges from removing friction from my work processes (i.e., reading every word of complete policies), is the ability to consider and embed perspectives beyond my own. I can ask AI to explore alternative viewpoints, reducing the bias that years of experience and training can create. In short, AI collaboration reduces the impact of my own cognitive blinders, leading to discovery and richer interpretations and analysis.

Verification of results

Verification and calibration. This complementary architecture requires careful calibration. While you hear about AI *hallucinations*, they can be minimized through rich context and effective prompting, not unlike working with a brilliant colleague who has encyclopedic knowledge, but who needs your experiential wisdom to apply it correctly.

Recent research confirms what practice reveals: accuracy depends on the task. This reinforces the co-intelligence principle—we must verify our collaborative work just as we would check our solo analysis.

My verification process. When beginning a collaboration, I develop a sense of likely conclusions while remaining open to novel insights. My approach:

First, I mentally map the analytical journey, considering concepts and reviewing documentation to establish parameters without closing off unexpected paths.

Second, I structure instruction sets across various AI tools, deeply embedding my risk management principles and insurance expertise. This creates a foundation for meaningful dialogue.

Third, I guide the conversation through iterative refinement—each response informing the next question, allowing natural evolution toward deeper insights.

Critical limitations. While results can be astonishing, AI can generate plausible-sounding but inaccurate solutions. In insurance, concepts like ambiguity and sublimits reveal AI's limitations—it doesn't grasp when ambiguity favors the insured or how sublimits can create coverage gaps in

DEFINITION: LARGE LANGUAGE MODEL

A large language model is a computer program that has read millions of books, articles and websites and learned to recognize patterns in how words and ideas connect, allowing it to generate human-like responses by predicting what words should come next based on all the text it has studied. *[Definition is a product of my co-intelligent interaction with Claude Opus 4.1]*

DEFINITION: COGNITIVE LOAD/ COGNITIVE ENDURANCE

The total amount of mental effort being used in working memory at a given time. When the cognitive load exceeds working memory capacity, it leads to cognitive overload, impairing learning, increasing mistakes and causing frustration. *[Definition from Google Gemini 2.5 Flash]*

DEFINITION: FINITE COGNITIVE CAPACITY

Refers to the brain's limited ability to process information, maintain attention and perform mental tasks at any given moment. Mental resources deplete with use, causing performance degradation, increased errors and decision fatigue. This biological constraint affects all cognitive functions—from complex analysis to simple attention—and cannot be overcome through effort alone, only managed through strategic task distribution, rest periods and cognitive load optimization. AI offers significant opportunities for cognitive load optimization. *[Definition is a product of my co-intelligent interaction with Claude Opus 4.1]*

DEFINITION: COGNITIVE MODE

The way a person processes information and approaches problems—whether thinking sequentially (step-by-step) or recognizing patterns across multiple factors simultaneously, whether simplifying complexity or maintaining awareness of interconnected variables. Different tasks and tools may benefit from different cognitive modes. AI collaboration tends to reward modes that emphasize synthesis across domains rather than linear analysis of isolated factors. *[Definition from Claude Sonnet 4.5]*

cascading loss scenarios. These nuances of contract interpretation underscore why AI remains a collaborative tool, not an oracle.

Practical considerations

Overall, credible research supports that both AI and humans have critical, complementary roles in analysis, and the best results depend on strategic task allocation and oversight rather than pure substitution in most domains.

The cognitive liberation effect.[4] While my neurodivergent mind may process these collaborations differently than others, the principle of cognitive liberation applies universally—the specific patterns may vary, but the freedom from computational overhead benefits all cognitive styles.

I'd like to give some time to this concept because I believe it is an important counter argument to AI's ability to create displacement and potential havoc. In addition, it may be motivating to explore how AI collaborations can enrich your life while improving professional analysis, outcomes and value.

The transformative value of AI collaboration extends beyond mere productivity gains to what might be termed *cognitive liberation*, the freeing of mental resources from high-friction, low-insight tasks.

Consider insurance policy analysis: while AI can extract and compare dozens of coverage specifications across multiple documents in seconds, the human expert retains the crucial interpretive role of recognizing subtle coverage gaps, understanding contextual risk implications and synthesizing recommendations aligned with client-specific circumstances. This division of labor proves valuable not simply because tasks complete faster, but because it fundamentally restructures how professionals allocate their finite cognitive capacity.

By eliminating the friction of data extraction and comparison—tasks that consume extraordinary mental energy relative to their analytical value—AI enables sustained engagement with complex pattern recognition and strategic synthesis; this is a uniquely human superpower enabled by the human mind, senses, life experiences, interpretations and correlations beyond AI's reach. The result is a paradoxical enhancement of technical creativity: when routine cognitive drain diminishes, practitioners discover renewed capacity for exploring sophisticated problems deemed too resource-intensive to pursue previously.

Collaborative communication

Prompts and context. Returning to my earlier comment (… Starting is immediate; mastery is progressive.), I want to reflect on an experience and encourage you to look forward toward mastery level interactions with AI.

Recalling a statement from a computer programming class in 1985: garbage in, garbage out. That principle hasn't changed, only the context. Productive AI collaboration and analysis require thoughtful prompts and sufficient context. The quality of AI output depends on the quality of what you give it; the breadth or specificity of your question depending on your objective, the relevant background information, clearly sharing your intentions and framing the desired results. These are nuanced skills that will move you past the divide between the rich results that AI is capable of and the superficial results that are commonly achieved by users.

A shift results when you reframe your relationship with AI tools. A big step in your AI journey is going to be framing AI as your most knowledgeable associate, the one that challenges you to think deeper, to ask thoughtful questions and to consider the possibility there are blind spots that require collaboration to expose them. When you're working with this associate, consider the level of conversation, the context provided to facilitate the right mindset, knowledge domains, how to translate lived experience, as well as the depth of questions that you pose to each other. This type of conversation—whether human educator to student, or AI to human—unlocks real value. This is the co-intelligent mindset that has the capability to create a quantum shift in AI interactions and results.

I've discovered through thousands of hours working with AI that these systems don't process information in straight lines (from A to B to C). AI models recognize patterns across vast information spaces, make connections between seemingly unrelated domains, and excel at holding complexity without forcing premature conclusions or simplification.

If you've ever solved a problem by connecting two completely unrelated ideas—where the solution to an insurance challenge came from something you learned in another field[5]—you already understand the cognitive mode that works best with AI. When I'm evaluating emerging cyber security exposures for a technology client, AI reduces my cognitive load by handling the information processing layer—analyzing coverage quotes and policy forms across multiple carriers, considering variation in insuring agreements, exclusions, definition and conditions with emphasis

on the specific client risk profile—tasks that would take me hours of careful reading. This frees my mental bandwidth for what I do best: synthesis, judgment, recognizing what's significant and seeing how pieces interconnect across domains.

Some professionals work this way with AI from the start. They instinctively ask dimensional questions, provide rich context and explore connections across domains. Others develop this collaborative mode deliberately, learning to structure their interactions to activate AI's pattern-recognition capabilities. Both paths work.

Your insurance expertise gives you unique advantages here. You know what questions matter. You recognize quality answers when you see them. You understand context that AI cannot infer.

Moving forward. Changing your collaborative approach to AI is the beginning, the next step is finding a few personal and professional projects with which you can begin a conversation. This is a useful path to the regular and effective use of AI; think beyond writing an email, planning a trip, using AI as a cited search engine, and consider something in which the resolution will free you from hours of mental entanglement.

Here's a few examples, maybe challenges, to help you consider these types of conversations:

- Seek to understand the interaction styles and develop knowledge on the AI models most effective for particular tasks.
- Develop effective and cited arguments to address a claim denial or failure of an insurer to accept a notice of circumstances.
- Dig into a news headline and seek an understanding of the historical significance that led to the current situation, its geopolitical impact and trickle-down effect on financial markets.
- Explore fitness, cognitive drain and how you daily work and ergonomics influence your motivation to workout.
- Create an educational plan to better understand your client's business operations and the spider web of client supply chains along with their operational failure impacts.

These examples are just the beginning; AI offers so much to those willing to invest time.

A DEMONSTRATION OF CO-INTELLIGENCE

This article exemplifies the collaborative framework it describes. Working with Claude Opus 4.1, I brought my more than 40 years of insurance expertise, my lived experience with neurodivergent cognition and my deep understanding of industry needs. Claude provided structural analysis, identified areas where my dense expertise needed unpacking for readers, and helped crystallize concepts I intuitively understood, but that I hadn't fully articulated.

Our collaboration involved:

- My original insights and experiences forming the article's foundation.
- Claude identifying where transitions needed strengthening and suggesting alternative phrasings while preserving my voice.
- Iterative refinement where my expertise guided Claude's suggestions, and Claude's pattern recognition revealed connections within my own material.
- Real-time verification of concepts, with me catching nuances Claude missed and Claude catching grammatical issues and structural inconsistencies I overlooked.

The result is neither purely human nor AI-generated, but genuinely co-intelligent—each sentence benefits from both deep domain expertise and computational pattern recognition. Every key insight remains mine, drawn from thousands of hours of experience; the clarity and flow benefit from AI's ability to see structural patterns and suggest refinements.

This collaboration reduced my cognitive load during editing, allowing me to focus on ensuring accuracy and depth rather than wrestling with structure and flow. The article you've just read is proof that co-intelligence isn't theoretical—it's how exceptional work gets done when expertise meets AI through natural conversation.

The choice before us

The divide forming in our profession is between those who recognize their expertise as the activation key for AI's potential and those still waiting for permission to begin.

In my work, AI adds richness to analysis, interpretation, and depth of understanding precisely because its strengths complement rather than replace human capabilities. It allows me to develop novel, evidence-based conclusions by drawing upon intellectual domains and resources I could never access alone. The depth of analysis is limited only by our ability to interact effectively with these systems.

This extends beyond professional applications. As a curious individual, AI has become my tool for exponential learning, allowing me to explore rabbit holes of ideas and concepts that would have taken prohibitive time and effort to access. Each exploration strengthens not just my knowledge but my ability to guide AI toward even more sophisticated collaborations.

I'm not suggesting AI is without limitations. Rather, knowledge of AI creates its own guardrails and checks and balances, which allows us to incorporate these tools in effective ways. The neurodivergent processing style I've described, the ability to hold multiple patterns simultaneously without forcing premature conclusions, isn't a bug to be fixed but a feature to be leveraged. When we understand this, verification becomes wisdom rather than skepticism, and limitations become boundaries within which extraordinary work happens.

Each of us will choose the level at which we engage with AI; however, choosing not to begin even a rudimentary journey with AI will result in more than reduced professional effectiveness, it will mean watching others solve problems you might not be able to frame properly.

The winners in this transformation won't be those with access to the best AI models, but those who best understand how to bridge human wisdom and computational power through natural conversation. Maybe your decades of insurance expertise didn't prepare you for AI, but maybe they prepared you to make AI exponentially more valuable. Every claim you've analyzed, every coverage gap you've identified, every client relationship you've built, this is the activation energy that transforms AI from a chatbot into a co-intelligent partner.

The question isn't whether AI will change our industry, that's already happening. The question is whether you'll be among those shaping that change or merely experiencing it. The tools are ready. The conversation can begin today. All that's required is your willingness to speak with a new kind of intelligence that's waiting to amplify everything you already know.

Venezia is a risk management and insurance professional—adviser, consultant, educator—with over 40 years of experience specializing in technology, cyber, professional liability and emerging risks in the innovation economy. He consults and educates through Animal Genius Sage LLC while co-founding Forge Verity LLC (dba RiskNinja.AI) to develop AI-powered tools and methodologies that transform how insurance professionals analyze risk and deliver value. Through RiskNinja.AI, launched in August 2025, Venezia and his team pioneer forge *systems, sophisticated AI frameworks that treat cognitive load like athletic training load: something to be strategically distributed, not endlessly endured. His mission centers on helping insurance professionals recognize that their expertise is the activation key for AI's potential, empowering them to become architects of co-intelligent solutions without needing to master the underlying technology.*

[1] *During the third edit of this article, I enlisted Claude AI to get Claude's thoughts on my experiences with AI (this process always opens doors to additional insights and is collaboration at its finest). Claude keyed on my deepest insight stating: "This section effectively positions your readers as already possessing half of what's needed for AI excellence—their expertise. You're not telling them to catch up; you're showing them they're already ahead if they understand how to connect their knowledge with AI capabilities."*

[2] *I have researched cognitive load, cognitive endurance and its physical impact on the human mind and body including the extreme cognitive load presented by reading insurance policies. AI's ability to transfer processing will have important benefits including health benefits as we learn to use AI to manage stress created by cognitive overload and redirect our cognitive powers in a complimentary human + AI relationship.*

[3] *Subject-matter expertise is crucial for structuring AI output in ways that reveal information uniquely, leading to novel solutions supported by knowledge and experience.*

[4] *These comments have been compiled based on my collaborations with Claude AI from Feb. 15, 2025, to July 12, 2025, where Claude Opus 4 and I explored how significant cognitive drain (use of mental energy) impacts decision making, health and fatigue patterns, as well as how to mitigate this drain to improve decision making, productively, health outcomes and fitness. This is an extensive body of work based on my more than 50 years of intense physical training, deep learning and professional endeavors that lead to an enormous brain drain. If you have an interest in this subject, contact me directly.*

[5] *A good example is my LinkedIn post "Let Off the Brakes" (tinyurl.com/5n79pdmx). It's narrative applying decision making and speed in downhill mountain biking to the management of business and organizational risks. Disparate domains with a common thread necessary to achieve excellence.*



Rob Bourne
Senior vice president and general manager, EZLynx

Technology sparks risks that traditionally affect larger businesses

Create a sphere of protection for all your clients

Businesses are becoming increasingly interconnected as technology advances, relying on digital systems to manage operations, data and supply chains. As these technologies become more prevalent, the risks associated with them are evolving just as quickly. Exposures that were once concerns only for large corporations now are real threats for small- and mid-sized businesses.

For instance, a local toy manufacturer supplying multiple retailers could inadvertently produce defective products that reach numerous store shelves; without proper coverage, the business could be liable for losses far exceeding its size.

Despite this exposure, many small businesses remain underinsured. The 2025 Hiscox Underinsurance in Small Business Report found that 77% of U.S. small businesses do not have adequate coverage, and confusion about commercial insurance is widespread:

- 74% of owners misunderstand what a general liability policy covers.
- 83% cannot correctly explain professional liability coverage.
- 77% do not understand the scope of a business owner's policy.[1]

Cyberrisk is another misunderstood area. About 75% of small businesses are exposed simply by having a website, accepting online payments or using email. Yet, many do not have cyber liability coverage. Of those without this coverage, 39% believe they do not need it because their systems are secure, while 30% assume their business is too small to be a target.

Misconceptions agents should know

Other common myths about commercial lines include:

"I don't need workers' compensation because I only have one employee." Even a single employee can create significant risk. One workplace injury can lead to medical expenses, lost wages and legal fees. Most states require workers' compensation once you hire one or more employees, and gaps can result in fines or personal liability for the business owner.

"My personal policies cover my business." Many business owners assume that homeowners or auto insurance will cover business activities. In reality, personal policies rarely extend to commercial operations and may deny claims related to business losses.

"If I've never had a claim, I don't need coverage." Just because a business hasn't experienced a loss doesn't mean it's risk-free. Threats like cyberattacks, property damage and evolving regulatory requirements make insurance an essential proactive safeguard.

The reality is that small businesses are far from immune to risk. Limited resources, tight cash flow and a smaller margin for recovery often make them especially vulnerable, increasing their need for comprehensive commercial insurance.

Consider a boutique law firm that stores sensitive client data digitally. A ransomware attack could halt operations for days, erode client confidence and trigger lawsuits. The firm may believe its general liability or BOP coverage is enough, but without cyber liability coverage, the financial and reputational impact could be devastating. Independent agents understand this, so it's crucial that they ensure their clients do as well.

Turn local insight into a competitive advantage

By identifying coverage gaps for clients—whether it's a boutique law firm or other local business—agents do more than provide protection; they position themselves as trusted advisers. Many small-business owners need guidance and often they don't know where to turn, and independent agents are uniquely equipped to earn that trust. Because they live and work in the same communities as their clients, they understand the day-to-day realities, pressures and unseen risks that small businesses face.

For instance, independent agents who understand the weather patterns of their local community—whether floods, hurricanes, winter storms or wildfires—can guide clients on coverage adjustments and risk mitigation strategies proactively, helping protect businesses before disaster strikes. Additionally, by actively participating in local chambers of commerce, trade groups and industry events, agents not only build credibility, but they also open doors to referrals and new business opportunities. A trusted agent in the community naturally becomes the go-to resource for other local business owners.

Because they're not tied to a single carrier, independent agents can move quickly when a client's needs change or when a tailored solution is required. Their local connections make their advice feel practical and credible—especially for less visible risks like cyber security exposures.

Small businesses often don't know what they don't know. By combining flexibility, local market insight and hands-on experience, small independent agents gain a distinct advantage in capturing commercial lines opportunities that national carriers can't always match.

And the good news is, the market is only continuing to expand. IMARC Group projects the global commercial insurance market will reach $1.7 trillion by 2033,[2] opening doors to new revenue, deeper client relationships and long-term business growth for independent agents.

Why expand into commercial lines?

Expanding into commercial lines can provide significant advantages for independent agents, including:

Higher revenue potential. Typically, commercial policies bring in significantly larger premiums. An agent who writes a $12,000 policy for a construction company can earn more from a single account than from several personal auto policies combined.

More stable, long-term clients. Business owners value consistency and expertise. A restaurant that relies on the same agent for property, liability and workers' compensation is unlikely to switch providers and risk gaps in essential coverage.

A more balanced, resilient book of business. Expanding into commercial lines helps protect an agency from the fluctuations of personal lines. A portfolio of steady commercial accounts provides consistent revenue, helping agencies to maintain stability and to grow with confidence.

Natural cross-sell and upsell opportunities. As businesses evolve, so do their insurance needs. A tech startup that begins with general liability may soon need workers' compensation, cyber security coverage or equipment protection as it scales.

A stronger advisory role. Often, commercial clients face risks they don't fully understand. For example, a manufacturer may be unaware of supply-chain exposures until an agent identifies them and recommends coverage—turning agents into trusted advisers rather than just policy providers.

Higher referral potential. Business owners network constantly, especially through local associations, trade groups or industry events. When a local bakery owner trusts his or her agent, it's natural for the owner to recommend that agent to other small-business owners in the community.

You might be thinking—all of this sounds great, but how should independent agents actually expand into commercial lines? Isn't it traditionally a hard, complex and time-consuming process?

The truth is that many agents historically have focused on home and auto for a reason. Quoting commercial lines often requires gathering data from multiple sources—financial records, property details, operational descriptions, loss histories—and many clients aren't sure what's needed or how to present it clearly. Each carrier has its own forms, underwriting rules and documentation requirements, forcing agents to rework the same information repeatedly.

According to an Ivan's Agency-Carrier Connectivity Survey, it's clear agents are hungry for time back. They reported spending an average of 40 minutes submitting a simple commercial risk to just one carrier.[3] Add that up over a week, a month, or a year—and that's a massive time drain.

Technology is changing the game

Fortunately, modern technology is transforming commercial lines insurance, giving independent agents tools to save time, reduce errors and streamline the submission process. Instead of juggling multiple systems, re-entering information or navigating inconsistent carrier requirements, agents now have access to technology on the market that enables unified, repeatable commercial submission workflows—making the process faster, easier and more accurate.

Intelligent features like automated ACORD form generation allow forms to be prepopulated and ready for carriers, saving agents valuable time. Certain commercial lines applications also offer built-in comparative rating, enabling agents to quote multiple lines with multiple carriers in real time, eliminating duplicate entry and improving accuracy. Artificial intelligence-driven coverage suggestion tools further help agents identify relevant lines of business and coverage options, allowing them to create more tailored and complete proposals.

By streamlining submissions and shortening workflows, agents can handle more commercial business efficiently and tackle larger, more complex accounts without being slowed down by administrative tasks. This frees up time to focus on strengthening client relationships and providing strategic advisory services that go beyond basic coverage.

The key to fully realizing the benefits of diversifying into commercial lines lies in investing in an agency management system that streamlines commercial submissions. These platforms don't just simplify day-to-day work, they also enable agents to scale into commercial efficiently without juggling multiple separate tools, saving time and reducing operational friction.

The benefits of being tech-enabled are real. According to a study by Agent of the Future, highly digital agencies grow an average of 70% faster than those using fewer digital resources.[4]

Seize the commercial lines opportunity

The commercial lines market is evolving rapidly, and the opportunity for independent agents to expand beyond personal lines has never been greater. Success in this space isn't limited to large agencies. But to compete and win, small agents need more than expertise; they also need tools that automate processes and help manage complexity.

With the right systems in place, independent agents can diversify their book of business while efficiently managing commercial lines, build lasting relationships with clients as their business needs evolve, and position themselves for sustained growth—both today and in the years ahead.

Bourne is the senior vice president and general manager of EZLynx. Previously, he served as senior vice president at Applied Systems, overseeing inside sales, account management, business development, and alliance partnerships. Before that, he held senior roles at Athelas and Podium, where he spearheaded growth, revenue strategy, and operations. With an MBA from Cornell University and extensive experience in AI-driven platforms, Bourne brings strategic insight and proven expertise in scaling innovative technology solutions.

[1] *Hiscox Underinsurance in Small Business Report, 2025 (tinyurl.com/ykty7nzj)*

[2] *IMARC Group, 2024 (tinyurl.com/pznj4sez)*

[3] *IVANS Agency-Carrier Connectivity Trends, 2024 (tinyurl.com/bddb9rsy)*

[4] *Agency Growth Study, 2022 (tinyurl.com/buhxpv5c)*

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The agent's AI co-pilot: Strategies to thrive in an automated world

Grant Tate and Doug Brown
Paradigm Associates LLC

The constant stream of information about artificial intelligence can feel overwhelming, swinging between utopian promises of effortless work and dystopian fears of obsolescence. But behind the hype, AI is a new category of tools. And, like every major technological shift before it—from the telephone to the internet—its ultimate impact will be determined not by the technology, but by how agents choose to wield it.

This article is a practical guide for independent agents on how to think about, strategize for and implement AI to build stronger, more efficient and more competitive agencies. The key isn't to master every new app. It's to develop a forward-looking mindset that embraces AI as a powerful co-pilot, one that automates the mundane so we can amplify the essential: our human expertise and trusted client relationships.

Defining innovation

Innovation isn't about chasing trends; it's about finding groundbreaking ways to operate and deliver value. AI fits within this mission by offering new capabilities in four key areas:

No. 1: Smarter tools and platforms. This is the most tangible form of AI. It includes intelligent customer relationship management systems that prioritize leads, marketing automation platforms that personalize outreach, and chatbots on your website that can handle routine service inquiries 24/7, freeing up your team for more complex client needs.

No. 2: Forward-looking business strategies. AI-powered analytics can sift through your agency's book of business, identifying patterns and opportunities that would be impossible to spot manually. This enables you to transition from a reactive to a proactive stance—anticipating client life events, identifying critical coverage gaps and pinpointing cross-selling opportunities with surgical precision.

No. 3: Enhanced operational efficiency. Imagine slashing the time spent on administrative tasks. AI can automate data entry from ACORD forms, transcribe and summarize client call notes, and draft initial renewal proposals. This isn't about replacing your staff; it's about liberating them to focus on high-value activities, such as client consultations, complex problem-solving and relationship building.

No. 4: Evolving service and distribution models. AI allows agents to deliver a level of personalized service previously reserved for only the largest accounts. By understanding client behavior and preferences, you can tailor your communications, recommendations and reviews, to reinforce your role as a trusted and indispensable adviser in an increasingly impersonal digital world.

From theory to practice

The AI-enhanced agency doesn't need a massive budget or an in-house data scientist. It requires a strategic approach to adopting tools that solve real-world problems.

For boosting growth & marketing:

Application: Utilize an AI-powered marketing tool (e.g., HubSpot, Zapier with OpenAI integration) to analyze your client list and segment it for targeted campaigns automatically.

Example: An AI could identify all clients with an auto policy but no umbrella policy who also have a youthful driver on their record. Then, it could tee up a personalized email campaign to explain the value of excess liability coverage, saving your producers hours of manual research.

For driving operational efficiency:

Application: Implement an AI-powered communications platform that integrates with your phone system and agency management system.

Example: When clients call, the system brings up their policy information automatically. After the calls, it provides a transcript and a concise summary, which can be logged as a note in the AMS with a single click. This eliminates the need for manual note-taking, and helps to ensure a consistent, accurate record of all client interactions.

For deepening client value:

Application: Leverage AI tools to perform more comprehensive risk assessments.

Example: Before a client renewal meeting, an AI tool could scan public data, property records, and even social-media profiles (with consent) to identify changes in exposure. It might flag that a client who owns a small business recently launched a new product line, prompting you to discuss potential shifts in the client's business owner's policy or product liability needs. You transform from a policy vendor into a proactive risk management partner.

Your roadmap for AI adoption

Given the rapid pace of change, a flexible, strategic approach to AI is critical.



Assess first, act second. Before evaluating any software, identify your agency's primary pain points. Is it lead follow-up? Tedious renewal preparations? Inefficient client servicing? Let your goals dictate the tools.

Start small, win big. Don't try to overhaul your entire operation at once. Pilot one tool that solves one specific problem. A successful, small-scale implementation builds momentum and gets team buy-in for future projects.

Prioritize integration. Ensure new tools talk to your existing AMS. A standalone gadget that creates more data silos is a step backward. Seamless integration unlocks actual efficiency gains.

Empower your people. The most significant challenge with new technology is human adoption. Frame AI as a tool that assists, not replaces. Train your team not just on the *how* but on the *why*—how this technology will free them up to do more meaningful, rewarding work.

The unbeatable combination

The future belongs to the AI-empowered agent who seamlessly blends cutting-edge efficiency with an irreplaceable human touch. By embracing innovation, you are not just preparing for the future; you are actively building it, ensuring the independent agent remains at the heart of the insurance ecosystem for generations to come.

Tate is part of Paradigm Associates LLC and the founder and CEO of BBTx Consulting, a company that helps people learn and thrive in a complex world. Reach him at grant@bbtx.ai or (434) 466-4655. Brown is chairman/CEO of Paradigm Associates LLC. Reach him at doug.brown@paradigmassociates.us or (908) 276-4547. Paradigm Associates can add value to your business through strategic, executive, and sales development processes, whether you are on the insurance industry's agency or carrier side. Visit Paradigm Associates on the web, www.paradigmassociates.us.

Beyond networking: how agent exchange helps agencies grow

Kyle Gorman
Founder & CEO, Gadal Strategies

For independent insurance agency owners, the most expensive decisions are often the ones made in isolation. A growing number are discovering that a structured peer community changes everything.

Running an independent insurance agency is one of the most demanding leadership roles in any industry. Agency owners carry responsibility for their clients, their staff, their carrier relationships and the long-term health of a business they often have spent years, and sometimes decades, building. And for most of them, they do it without a true peer in the room.

That isolation is not a character flaw. It is a structural reality. Unlike executives at larger firms who have boards and leadership teams, the independent agency owner typically makes critical decisions alone. Hiring the wrong person, choosing the wrong technology platform, or misreading the right moment to grow are not abstract risks. They are the day-to-day reality of ownership, and they carry real financial consequences.

A growing movement in the independent insurance space is addressing this gap directly: the professional peer group. Not a networking event. Not a conference breakout session. A small, curated community of noncompeting agency owners who meet regularly, share openly and hold each other accountable. The results, for agencies that have committed to the model, are striking.

What a peer group actually is

A group of eight to 10 agency owners, spread geographically to eliminate competitive overlap, meets regularly under the guidance of a professional facilitator. Meetings are structured to surface real challenges, not polished presentations. Members share what is actually happening in their agencies: the staffing problem they cannot solve, the carrier relationship that is fraying, the growth opportunity they are unsure how to evaluate.

What follows is not advice from consultants who have never owned a business. It is insight from peers who have faced the same terrain. Confidentiality is foundational. Members sign agreements before joining, and what is shared inside the room stays there. This creates conditions for honest conversation that simply does not happen at industry conferences or association events.

What the numbers show

The impact of peer group membership is not anecdotal. Consider one Midwest agency owner who joined a peer group at $1.4 million in revenue. With his group serving as a sounding board for deal structure, integration, and financing, he grew through acquisitions to $4.5 million in four years.

A second owner's goal was to build an agency worth selling. His group helped him systematize operations, improve staff retention, and eliminate inefficiencies that suppress valuations. When he went to market, he commanded 6.5 times revenue, well above what most independent agencies achieve.

A third example: During a group discussion about vendor costs, one member shared what she was paying for a key technology platform. Two others were paying significantly less and explained exactly how they had negotiated their pricing. She renegotiated her contract and recovered $50,000 annually. One conversation. One meeting.

Access to vendor relationships

Structured peer groups also can offer a benefit that is frequently underestimated: access to preferred vendor relationships and collective negotiating leverage. Agency owners in peer programs gain access to vetted relationships across the operational spectrum. Right here in Kentucky, they have access to client payment platforms like ePay Policy, intake tools like Canopy Connect and Xilo, and agency marketing through The Jumpsuit Group. These relationships often come with negotiated pricing and implementation support that individual owners would be unlikely to secure on their own.

Why agency owners hesitate and why they should not

Three objections come up consistently. The first is time. A recurring commitment feels like too much, but in practice the time invested returns multiples in better decisions and fewer costly mistakes. The second is confidentiality. Sharing financial performance or strategic plans feels uncomfortable, but that concern dissolves quickly in a well-run group where trust is the culture. The third is uncertainty about value. That objection is best answered by the numbers: $50,000 recovered, $4.5 million built through acquisitions, a business sold at 6.5 times revenue. These are not outliers; these are real experiences with local connections.

What to look for

Not all peer groups deliver equally. Geographic distribution matters. Owners in the same market create dynamics that inhibit honest sharing, so the best groups are deliberately constructed to eliminate overlap. Skilled facilitation matters as well. Without it, groups drift toward the comfortable and away from the challenging. And member commitment matters most. The value of a peer group is proportional to what each member puts in, which means selection is as important as structure.

How PIA Kentucky is responding

PIA Kentucky recognized this need among its members, and it took action through the PIAKY Agent Exchange. This member benefit provides a structured peer group program built exclusively for PIA Kentucky members, bringing together agency owners from across the state in geographically distributed groups of eight to 10, facilitated by an experienced professional with deep roots in the independent insurance industry.

Members meet virtually each month for structured peer sessions covering accountability, best practices, and growth strategy, with access to their group between meetings for real-time problem-solving. Once a year, the full group convenes in person for strategic planning and year-end review. The program also provides access to preferred vendor relationships negotiated on behalf of the group.

The PIAKY Agent Exchange is available exclusively to PIA Kentucky members in good standing. For agency owners who have spent years navigating critical decisions alone, it is a direct answer to the question that rarely gets asked out loud: Who is in your corner?



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