

AI in the Independent Agency Channel

State of adoption · ACT Agency AI Labs results · How state associations can get involved

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About ACT

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STATE OF ADOPTION

Where Independent Agents Actually Stand with AI

Independent agents control 61.5% of the P&C market — but the AI gap between carriers and agencies is widening fast. For state associations shaping member programming, here's what the data shows about where the channel is, and where it isn't.

The Adoption Landscape — What the 2026 ACT Tech Trends Report Shows

Independent agents are engaged with AI — nearly two-thirds plan to increase use over the next 12 months. But engagement and execution are different things. The channel is in motion, but most agencies haven't yet translated interest into workflow-level impact.

AI Adoption Across the Channel



Source: 2026 ACT Tech Trends Report

Top Agent Concerns About AI



The Carrier-Agency Gap

76%

of carriers have deployed generative AI capabilities

8%

of independent agencies use AI strategically

THE ASYMMETRY PROBLEM

Carriers are increasingly using AI to set terms, price risk, and make decisions — while agents still navigate those decisions manually. This gap has structural implications for the independent channel's competitive position.

Where AI Governance Stands

56%

of agencies have no written AI policy of any kind

44%

rely exclusively on informal peer-to-peer training as their primary AI education

The Adoption Reality — Where AI Use Is Concentrated

Among agencies that report using AI, usage is heavily concentrated at the baseline — consumer tools applied to general tasks. Phase 2 of ACT's Agency AI Labs (489 registrants, 320 self-reporting current use) reflects the broader channel accurately: a lot of activity at the edges, not yet in the engine room.

What Agencies Are Using AI For

Share of Phase 2 registrants who answered (non-exclusive)



WHAT THIS MEANS

Communications and writing are still the entry point. Insurance-specific tasks — policy comparison, renewal processing, quoting — are where agents want to go next. Workflow automation is the frontier most haven't reached yet.

The Agentic AI Gap

The real productivity shift comes from agentic AI — tools that take actions, not just produce text. This is where the gap is widest, particularly for smaller agencies.

WHAT'S POSSIBLE — BUT LARGELY UNREALIZED

Automated COI processing · Multi-carrier quoting without manual portal entry · Renewal sequences triggered by AMS data · 24/7 inbound lead qualification · ACORD prefill · Submission triage

Reality: a small minority of typically larger agencies are operating here. Most are not close.

WHY SMALLER AGENCIES LAG FURTHEST

No dedicated tech staff · No structured training · Peer-to-peer word of mouth as primary info source · Disconnected systems · Unresolved E&O and data security concerns

THE E&O RISK BUILDING IN THE BACKGROUND

WR Berkley, AIG, and Great American added AI exclusions to E&O policies in 2025. Verisk/ISO released standardized AI exclusion forms effective January 2026 — with 95% carrier adoption projected. Agencies using AI without documented review protocols are in a shrinking coverage gray zone. Most don't know it yet — a natural member-education angle for any state association.

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ACT AGENCY AI LABS

Two Phases In — What We're Learning

ACT's Agency AI Labs is the independent channel's most active AI education program. Phase 1 launched June 2026; Phase 2 (Growth & Operations) ran through August. Together, they're the closest thing to a live read on where member agencies actually stand with AI.

Program Reach — Phase 1 & Phase 2

Two five- and four-session series, six months apart, aimed at moving independent agencies from general AI awareness into real operational use.

Phase	Registrants	Unique agencies	States	Decision-ready leadership
Phase 1 (June 2026)	725	650	49	54%
Phase 2 (Aug 2026)	489	447	46	59%

Registrant counts are per phase, not deduplicated across phases — many Phase 2 registrants are Phase 1 alumni returning for the next track.

Who's in the Program Today (Phase 2)

Role breakdown among 489 Phase 2 registrants

Owners & Principals		40%
Exec Leadership (VP+)		19%
Operations & Management		12%
Producers & Agents		12%
CSR & Service Staff		3%

DECISION-READY AUDIENCE

59% of Phase 2 registrants are owners, principals, or executive leadership — up from 54% in Phase 1. They registered for a multi-session series under a single ticket, which signals sustained intent, not casual curiosity.

What's Next

Track	Focus
Oct 2026 AI, Culture & Data	Team adoption, change management, data hygiene, AMS data strategy

On-demand access to every session extends reach to member-agency staff who can't attend live — a natural distribution fit for a state association's own membership.

What Worked: Live Demonstrations Outperform Everything Else

Phase 2's four sessions covered ground agencies said they wanted. The difference in reception came almost entirely from how the content was delivered, not what it was about.

Post-Session Ratings (of 5)

Session	Overall	Value	Relevance	Speakers	% of max
AI for Growth: Measuring Real Impact (Aug 4)	4.44	4.35	4.22	4.59	89%
Your AI Customer Service Rep (Aug 11)	4.42	4.36	4.47	4.52	88%
AMS Providers Panel on AI (Aug 18)	4.18	3.91	4.09	4.33	84%
Claude in the Agency: A Live Working Demo (Aug 25)	4.87	4.91	4.83	4.83	97%

THE SIGNAL

The live implementation demo — one agency leader walking through his own build — was the highest-rated session on every metric and drew more survey engagement than the other three sessions combined. The panel format scored lowest, specifically on “value.”

Voice of the Attendee — Aug 25 Session

- “This one session was more valuable than every other session in the series combined. THIS is exactly what I was looking for when signing up.” — Agency attendee
- “I felt we were getting the run around with all of these vendors. This was perfect.” — Agency attendee
- “Actual examples of integration and replicable case studies with action steps for agencies.” — Agency attendee

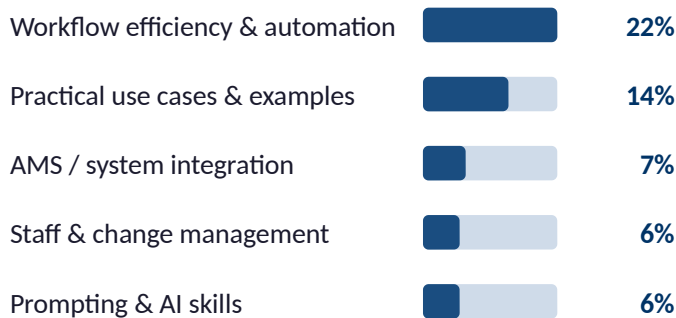
WHAT THIS MEANS FOR ASSOCIATIONS

A speaker credibly demonstrating their own real build outperforms panels and framework talks by a wide margin. Any state-association-hosted AI session should budget for a live build, not a slide deck.

What Agencies Are Telling Us

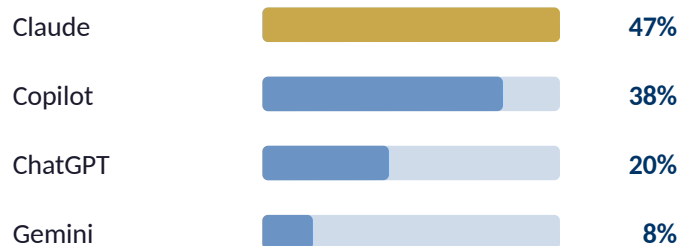
250 Phase 2 registrants answered “What are you hoping to learn most from the Agency AI Lab sessions?” at sign-up — a direct read on where working agencies stand, not survey respondents after the fact.

Top Learning Goals



Most-Named AI Tools

Share of the 60 respondents who named a specific tool



Where Registrants Are with AI Right Now

Segment	Share
Active users	77%
Limited / exploring	8%
Not yet started	15%

Self-reported at sign-up among the 320 who answered — an engaged audience, not a channel-wide sample. See page 3 for the general-population split (31/33/22/8%).

VOICE OF THE ATTENDEE

“All about security. With Claude Cowork, we are theoretically granting access to a lot of company information. What about security here?” — Agency attendee, Q&A

THE SIGNAL FOR STATE ASSOCIATIONS

Agencies aren't asking for AI in the abstract — they're asking for AI that removes friction from the work they already do: quoting, servicing, renewing, communicating. State associations that bring this content to their membership — co-branded sessions, on-demand distribution, chapter-level case studies — give members a trusted, vendor-neutral on-ramp without building a program from scratch.

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GET INVOLVED

How State Associations Can Plug In

ACT is the independent channel's neutral technology convener — not a vendor, not an advocacy org. These are the concrete, low-lift ways a state or regional association can extend this work to its own membership.

Active Programs & Opportunities

Co-Host a Session or Track

Bring ACT's Agency AI Labs content to your membership directly — co-branded sessions, or a state-specific cohort built on the existing curriculum. On-demand access extends reach to members who can't attend live.

Distribute the On-Demand Library

Every session — Phase 1 and Phase 2 — is available on demand. Share it through your own newsletter, member portal, or chapter events at no cost to build.

Join a Work Group

AI & Intelligent Agency (vendor evaluation, governance frameworks, workforce impact) and Data, Connectivity & Infrastructure (AMS data quality, connectivity standards) are both open to association voices, not just carriers.

Shape the 2027 Tech Trends Report

ACT's benchmark study on independent agency technology adoption. Association involvement from the outset means your region and membership are properly represented in the numbers the industry reads.

WHY THIS WORKS FOR ASSOCIATIONS

ACT's neutral, vendor-agnostic positioning is exactly what makes this content safe to hand to your membership as-is — no sales pitch attached. When an association brings it forward under its own name, the message lands as “your association invested in your capability,” not a vendor's demo. That distinction matters to agents.