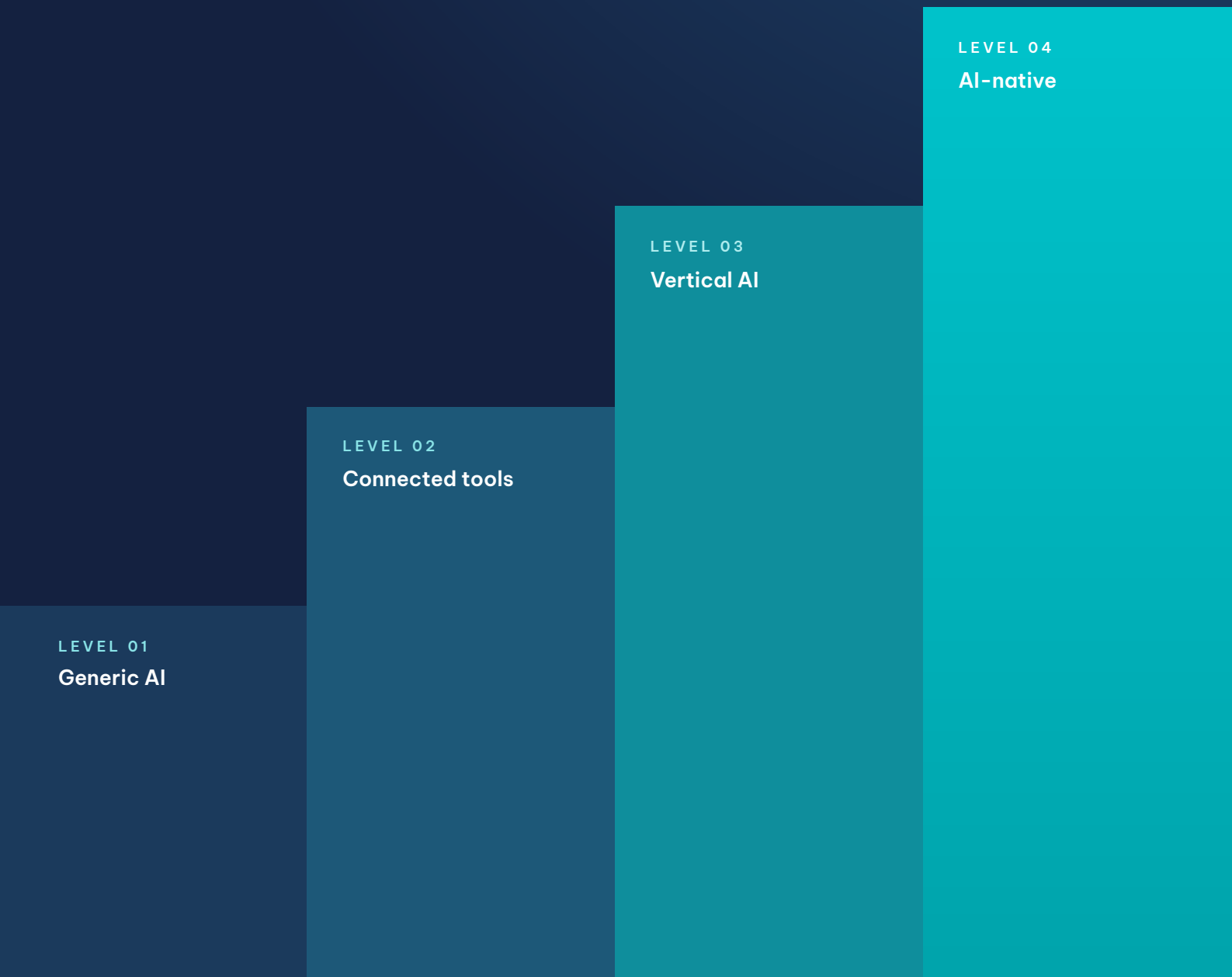
FRANK

WHITEPAPER #3

AI agents in insurance agencies

What changes and where to start

October 2026
The FRANK team



FRANK

WHITEPAPER #3

AI agents in insurance agencies: what changes and where to start

AUTHORS
The FRANK team

PUBLISHED
October 2026

CONTENTS

	Executive summary	3
01	From software to AI agents	4
02	The cost of standing still	6
03	The AI landscape: four levels of integration	8
04	Where does your agency stand?	12
05	What changes in your operations	14
06	New client services: six examples	17
07	Putting it into practice	19
08	Case study: redesigning operations in practice	21
09	Conclusion: the independent agent is back	26
	About FRANK	27

AT A GLANCE

Executive summary

The independent agency channel is entering a decade in which software no longer just organizes the work: AI agents become part of it. For independent agents, it is a chance to step out of the back office and get back to what clients value: advice.

The market is changing fast. The Big "I" now counts some 37,000 independent agencies, down from 40,000 in 2022. Private capital made 70.8% of 854 agency deals in 2025, direct writers took 25.5% of personal lines and organic growth is slowing. Agencies that keep things as they are won't lose everything at once. They'll lose it year after year.

This whitepaper sets out four levels of AI integration, from general-purpose tools to AI-native operations, and a five-question self-assessment so every agency can see where it stands. It shows what stays human, because that is what clients still ask for, and where automation stops being an advantage and becomes a requirement. It proposes six new services that the time freed up makes possible, a six-month roadmap and a live case at a national brokerage.

> ***Automation keeps agencies in the game. What makes them win is the service they build with the time it gives back.***

SECTION 01

From software to AI agents

Software organizes the work. AI agents do the work. That is the difference that will change day-to-day agency work over the next few years:

MONDAY, 9 AM

The agency management system shows three renewals due, a claim to follow up and a quote request that came in by email on Friday. Everything is logged. Nothing is done.

01 For the quote, someone opens the email.
02 Downloads the attachments.
03 Reads the client's documents.
04 Checks whether anything is missing.
05 Asks for what's missing.
06 Waits for a reply.
07 Logs into the first carrier's portal.
08 Types in the details.
09 Repeats it on four more portals.
10 Copies the rates into a spreadsheet.
11 Lines up coverage and deductibles.
12 Puts the recommendation together.
13 Sends it to the client.
14 Records it all in the system.

Software was there at every step. It didn't do any of them. While this request is being handled, all the others wait.

What software has always done

Over the last two decades, agency technology has been designed to record and organize information:

- **Agency management system (AMS):** the book of business, policies and contacts.
- **Carrier portals:** data collection and processes such as quotes, policy issuance, endorsements and claims.
- **Email and phone:** incoming requests and client communication.
- **Spreadsheets:** lining up quotes and preparing recommendations.

Each tool covers part of the process. The team still connects them, re-keying data by hand from one system to another.

What agentic AI changes

Agentic AI refers to AI systems that can take a goal and carry it out end to end. The work is split across AI agents, each responsible for a specific task. The process stays the same, but the agents carry it out:

1. Read the client's email and documents.
2. Check what data is missing, or move on if it's all there.
3. Log into the carrier portals and request the quotes.
4. Line up the quotes and prepare a proposal for the client.
5. Stop and get the team's sign-off before sending.

At the last step, the decision stays with your licensed staff: the AI agents do the work, but no recommendation goes out without their approval.

	TRADITIONAL SOFTWARE	AI AGENTS
Role	Record, organize and remind	Carry out tasks end to end
Your team's role	Operates the software	Oversees and approves
Information handled	Structured data, in fields	Emails, PDFs, photos and texts
System integration	Manual	Automatic, over existing channels

Why this matters now

An independent agent's value has always been in the advice. Over time, the admin burden has crowded it out. By handing repetitive tasks to AI agents, agencies win back capacity for what sets them apart: risk assessment, advice and the client relationship.

SECTION 02

The cost of standing still

The market is growing, but the ground is shifting. US property & casualty premiums reached $1.1 trillion in 2025, and independent agencies placed 62% of them.[1] Direct sales have gained share, organic growth has slowed and agency ownership keeps consolidating.

Fewer agencies, and older owners

The Big "I" estimated 40,000 independent agencies in 2022, 39,000 in 2024 and 37,000 in 2026. In 2024, principals owning 20% or more of their agency were 55 years old on average, and 22% of them were 66 or older.[1]

By some estimates, more than 30,000 independent agencies have under $1.25 million in revenue, the vast majority with no ability to perpetuate.[2] Those left are the ones with scale, or the ones who will go looking for it.

Consolidation is reshaping the US

In 2025, 854 acquisitions of US agencies and brokers were announced, 0.8% more than in 2024; private capital-backed buyers made 70.8% of them.[3] Gallagher bought AssuredPartners for $13.5 billion, Brown & Brown bought Risk Strategies' parent for $9.8 billion and, in September 2026, PE-backed King Risk Partners bought Conover Beyer, a New Jersey agency founded in 1882.[4]

A buyer that acquires agencies inherits their culture, people and processes. An agency with clean operations is worth more at the negotiating table. One that wants to stay independent competes with highly efficient groups.

Slower growth, thinner margins

Agency organic growth fell from 11.2% in Q2 2023 to 7.1% in Q4 2025, and EBITDA margins slipped to 22.6%.[5]

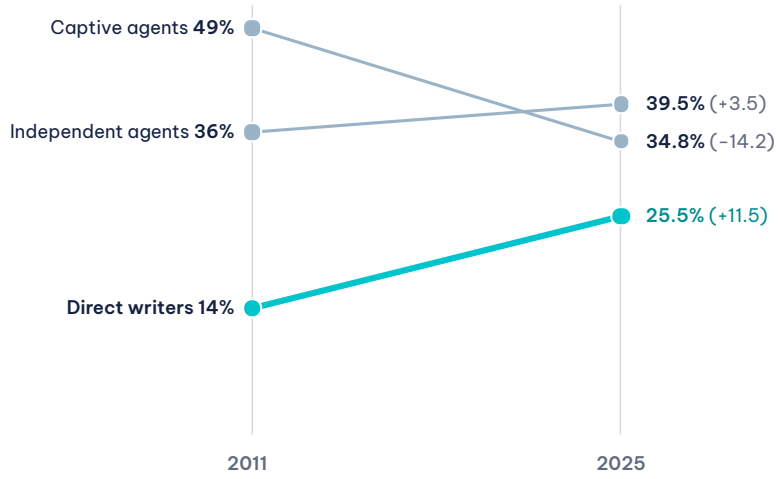
Costs, however, aren't falling. Every quote still eats up time across several portals, every renewal still calls for proactive contact, and every claim still needs following through.

Who is competing for the client

The threat isn't only direct writers, though they took 25.5% of personal lines premiums in 2025.[6] The threat is whoever already has the client's attention every day.

Direct writers gained share of US personal lines, 2011 to 2025

Direct: +11.5 pp since 2011. Each channel's share of personal lines premiums, in %.



Source: Big "I" Market Share Reports 2012 (via Deloitte) and 2026 (via Property Insurance Report). AM Best data.

Direct writers went from 14% to 25.5% of personal lines premiums between 2011 and 2025, mostly at captive agents' expense, while independent agents grew to 39.5%.[6] And 47% of policy buyers now purchase through digital channels, against 35% through agents.[6]

The real cost: a book of business that drifts

Clients who can track a package on their phone in real time expect the same from their insurance. They want to know where their claim stands without having to call. They want to hear about their renewal before the payment reminder arrives.

Large agency groups and direct carriers share two advantages: efficient processes and the capacity to keep innovating. They respond faster, get ahead of renewals and offer a service that always feels up to date. Clients notice the difference, and they shop around.

For agencies that keep their operations as they are, the cost doesn't arrive all at once. It arrives as renewals that don't come back, clients who start shopping on price and retention that slips year after year. The relationship is still an agency's biggest asset, but it is no longer enough when the service around it falls behind.

SECTION 03

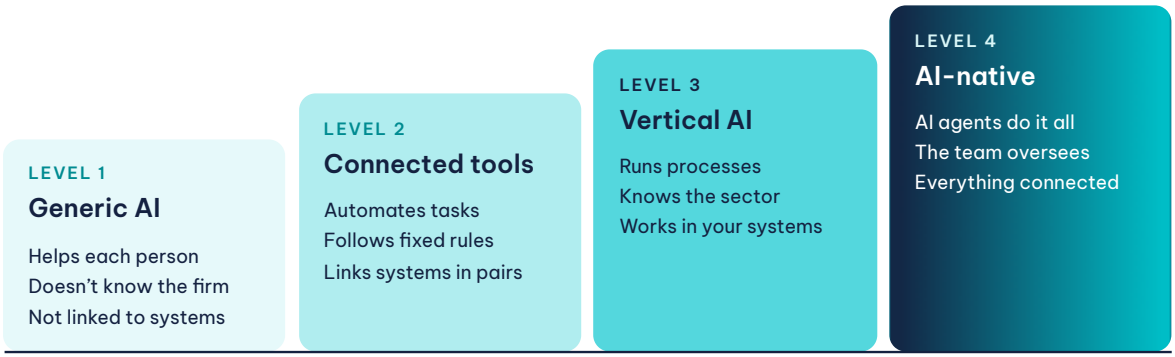
The AI landscape: four levels of integration

AI is already in almost every business, but rarely at its core. In 2025, 88% of organizations were using AI in at least one function. Only 39% saw an impact on results across the whole business.[7]

The difference between using AI and being transformed by it depends on your level of AI integration. At each level, AI knows more about the business, connects to more systems and takes on a bigger share of the work.

At each level, AI knows more about the business and takes on more of the work

The four levels of AI integration, in three phrases each



The four levels of AI integration · what each one does, in three phrases

3.1 Generic AI: the same tool for everyone

The first level is the general-purpose assistant: ChatGPT, Gemini, Copilot, Claude. It's the same infrastructure for everyone, from lawyer to student, from bank to restaurant.

The value is real and immediate. It writes an email in seconds, summarizes a 40-page document, translates, prepares a meeting. In an accounting firm, it drafts a reply to a client. In an online store, it writes a product description. In a sales team, it summarizes the morning meeting.

The limits are just as clear:

- **It doesn't know the business.** It doesn't know who the clients are, what products or services the firm offers, or how it works.

- **It isn't connected to your systems.** All it knows is what someone has pasted into the chat, and everything it produces has to be copied back out.
- **It always starts from scratch.** Each request is an isolated task, with no memory of the process it belongs to.
- **It raises data questions.** Pasting client data into a public tool calls for care with privacy laws and internal rules.

The result is individual productivity. Each person gets a little faster, but the process stays the same, and it still depends on whoever copies and pastes.

3.2 Connected tools: link parts of the business, never the whole

The second level adds external tools that connect systems to each other. AI, or simple automation rules, moves information from one place to another without manual input.

The most common categories:

- **Automation platforms** (Zapier, Make, n8n): chain actions across apps. When something happens in one system, it triggers something in another, such as issuing a document, sending a reminder or updating a record.
- **RPA** (UiPath, Power Automate): software bots that mimic a person's clicks. They move data between systems that don't talk to each other, always along the same path.
- **App connectors**: off-the-shelf integrations that let the CRM, billing, e-signature or email share information without duplication.
- **Chatbots**: on the website or in messaging apps, they answer frequently asked questions and collect the details of a request before it reaches a person.

The gain is tangible. Each connection removes a copy-and-paste task, and two or three well-chosen automations can save hours a week.

The limit is structural. Each tool handles one stretch of the process, never the whole thing. The automation sends the renewal notice, but doesn't notice the client has changed cars. The bot copies the premium from the portal, but doesn't see that the deductible has changed. The chatbot gives the claim status, but doesn't know the client has already complained twice.

Between each link, there is still a person deciding the next step. And the exceptions, which in many businesses are the rule, always land back on someone's desk.

For an agency with few lines of business and low volumes, this level may be enough: the connections pay off and the exceptions still fit into the working day.

3.3 Vertical AI: built for the sector, embedded in operations

The third level is AI built for a specific sector. It is a platform made for the business, and it works inside it.

Three capabilities set it apart:

- **It knows.** It understands the sector's documents, products, processes and rules. Nobody has to explain the jargon, the standard documents or each profession's obligations.
- **It integrates.** It connects to the infrastructure already in place: AMS, CRM, partner portals, email, text messages. It works where the team works.
- **It executes.** It uses AI agents to take a process from start to finish, with human approval at the points that matter.

Other sectors have already taken this path. In law, Harvey's clients, Cuatrecasas among them, already run more than 25,000 custom-built AI agents.[8] In healthcare, Abridge works inside the electronic health record at more than 300 health systems.[9]

The pattern repeats. General-purpose tools get a foot in the door, but the ones that stay know the trade, work inside existing systems and respect each profession's rules.

In practice, it's the difference between a tool that answers questions and one that knows the agency's clients, carriers and products, and acts on that knowledge.

3.4 AI-native: operations designed around AI agents

An AI-native business redesigns the way it works. AI agents run the processes; people oversee, advise and decide.

The difference lies in the starting question. At the other levels, the question is "Where can AI help?" Here, it is "Where are people unique, adding value no one can dispute?"

Very few businesses are fully AI-native today, but they are already on the horizon. OpenAI's CEO, Sam Altman, has even said he expects one:

> *"[...] there's this betting pool for the first year that there is a one-person billion-dollar company. Which would have been unimaginable without AI and now will happen."*[10]

It's hard to imagine huge companies run by a single person, but we believe in a future where people have superpowers and reach goals and business volumes once out of reach.

The process is the same as at the previous levels, taken to its limit: AI agents that run processes, and others that coordinate them and are coordinated in turn, in a team of agents organized like a human team. The agent that prepares social media posts reports to the content agent, which reports to the marketing agent, which answers to management. Not every business or industry is built for this structure, and some areas can adopt it more easily than others. An agent acting as head of marketing doesn't make that job redundant: iterating, approving and setting the course still call for human judgment, creativity and decision-making. So even in the businesses that go furthest, the starting question remains: where are people unique?

Some companies have already asked that question out loud. In March 2025, Shopify's CEO wrote to the whole company that using AI effectively was now "a fundamental expectation of everyone." Before asking for more people, every team must show why it can't get the work done with AI.[11] And the company hasn't slowed down: in 2025, Shopify's revenue grew 30% to around $11.6 billion.[11]

At Klarna, which closed 2025 with $3.5 billion in revenue and 118 million active consumers, the AI assistant handles around two-thirds of customer service conversations. It resolves each one in two minutes, against 11 for a human, with the same satisfaction. At the same time, the company has gone back to hiring people for the more complex conversations, where knowing the customer well makes the difference.[12]

In both cases, being AI-native didn't take people out of the process: it put them where they make the most difference.

For insurance agencies, the answer to that question is advice, trust and the client relationship. Everything else can, step by step, move to AI agents.

The question is how far along that path your agency already is.

SECTION 04

Where does your agency stand?

Five questions, five minutes, to find out your agency's level of AI integration.

For each question, choose the answer closest to what happens today, not what is planned. A scores 1 point, B scores 2, C scores 3 and D scores 4.

1 How do you prepare a quote across several carriers?

- **A** Portal by portal, by hand. Sometimes we use ChatGPT or another AI to write the email to the client.
- **B** We use some automation, such as quote templates or data pulled from the AMS, but every quote still involves several manual steps.
- **C** A specialist platform reads the documents, requests quotes on the carrier portals and drafts the proposal and recommendation. We review and approve.
- **D** Quotes run with AI agents from request to recommendation. The team only steps in for exceptions, sign-off and advice.

2 How do you answer client requests by email and text?

- **A** Each person replies from their own email and cell phone. AI sometimes helps draft a reply.
- **B** We have automatic replies or a chatbot for the most frequent questions.
- **C** Requests arrive in a system that reads them, identifies the client and drafts the reply with context from the book of business. The team approves before sending.
- **D** Most requests are handled end to end by AI agents. The team takes the cases that need advice, and audits, oversees and trains the models.

3 How do you keep track of renewals and claims?

- **A** With the calendar, a spreadsheet or the memory of whoever handles the account.
- **B** The AMS sends automatic reminders, but the work on each renewal and claim is done by hand.
- **C** A platform prepares each renewal with price, coverage and history, and keeps the client updated on claims. The team signs off.
- **D** Renewals and claims run with AI agents from first notice to close. The team steps in to negotiate and advise.

4 How do you decide where to use AI?

- **A** It's up to each person. There are no rules and no plan.
- **B** We've picked a few tools for specific tasks, as needs arise.
- **C** We have a plan to move whole processes to AI, one at a time, with metrics for each.
- **D** Our operations are designed around AI agents. Before hiring, we ask what AI can do.

5 Where does the team spend most of the day?

- **A** On admin: portals, emails, certificates and endorsements.
- **B** Some tasks have come off the to-do list, but the back office still dominates the day.
- **C** Part of the team has already moved from doing to overseeing and approving.
- **D** Most of the time goes on advice, sales and client relationships.

Your score

SCORE	LEVEL	WHAT IT MEANS	WHERE TO START
5–8	1 Generic AI	AI helps people, not processes. Operations depend on whoever copies and pastes.	Measure your most time-consuming process.
9–12	2 Connected tools	There is some automation, but each piece handles one stretch. Exceptions go back to the team.	Move a whole process, such as quotes, to a vertical AI.
13–16	3 Vertical AI	Key processes already run with AI agents, with human approval.	Extend to other processes and redesign team roles.
17–20	4 AI-native	Operations run on AI agents. The team is where it makes the most difference.	Use the time freed up to create new client services.

The total gives your level. The answers, one by one, are the map: a question that scores lower than the others is almost always where the biggest opportunity lies.

SECTION 05

What changes in your operations

Saturday, 11 p.m. The phone rings. It's a client of 15 years: the storm has flooded his basement and the water has reached the electrical panel. He doesn't care about the policy number. He wants to know what to do now, and he wants to hear it from someone he trusts.

Moments like this are why independent agents exist. Whatever the level of AI integration, this part of the job doesn't change.

5.1 What stays human: advice, trust and the relationship

Clients want technology and a person at the same time. The latest surveys show it.

In a study of 4,000 adults in the US, the UK and Australia, 88% preferred to get insurance advice from a person.[13]

In a 2026 Big "I" survey, 87% of US insurance buyers said having a dedicated agent is important to their decisions, and just 6% would rely on AI alone after an accident, a storm or a major claim.[14] And when AI takes over the process on its own, distrust sets in: nearly half of US consumers distrust AI making decisions on claims approvals, and only one-third trust AI-driven insurance decisions.[15]

The numbers bear out the Saturday-night scene: clients accept technology behind the scenes, and even waiting, but want a person in front when a decision is hard or something goes wrong.

This defines what stays with your people:

- **Advise.** Know each client's real risk; recommend the right coverage, not the cheapest.
- **Be there.** See clients through a claim: explain, reassure, go to bat for them with the carrier.
- **Build trust.** Keep up a relationship over years, which no online quoting site and no AI agent can replace.
- **Decide.** Take responsibility for what is recommended and sent in the agency's name.
- **Oversee and train.** Monitor the AI agents' work, correct what goes wrong and train them on the agency's rules and know-how.

None of this shrinks with AI. When AI agents take on the repetitive tasks, your team has time to do more of what clients value.

5.2 Automation: the non-negotiable baseline

Automation has become a condition for competing. Direct carriers and large agency groups are cutting the cost of every policy with increasingly automated processes. Those who don't keep up pay more for the same work and respond more slowly to the same client.

The way forward depends on the level each agency is at today:

LEVEL	ALREADY AUTOMATED	NEXT OPPORTUNITY	EXAMPLES AT AGENCIES
1 **Generic AI**	Text and summaries, person by person	Automate one process end to end	▪ Auto quotes end to end ▪ License, VIN and policy data read automatically ▪ Emails sorted by client and request
2 **Connected tools**	Standalone tasks: reminders, templates, auto-replies	Join the pieces into one process	▪ Renewals that arrive with terms ready ▪ Past-due payment reminders tailored to each client ▪ Endorsement requests by text message
3 **Vertical AI**	Key processes with AI agents and human approval	Extend to more lines and processes	▪ Claims followed from first notice of loss to close ▪ Home, umbrella and workers' comp quotes ▪ Policies bound and issued with no manual steps
4 **AI-native**	Operations run on AI agents	Turn the time freed up into service	▪ Annual review of every account, with account rounding ▪ Loss run reviews for commercial clients ▪ A team dedicated to advice

At every level, the gain is tangible: quotes in minutes, renewals that don't fall through the cracks, fewer re-keying errors and a team that no longer spends the day on portals.

Clients get their quotes faster, and that matters, but the experience still looks much like any other agency's. And as the technology becomes widespread, speed stops setting you apart: it becomes the minimum clients expect.

5.3 Service is the differentiator

In most lines of business, agencies sell the same products from the same carriers. To the client, one agency's auto policy is the same as the one next door. What changes is what happens around it.

Today, that experience is much the same almost everywhere. The client asks, the agency responds. The policy is issued and the next contact comes at renewal, or when there is a claim.

Staying close to every client on a regular basis has always taken more hours than the book of business can pay for. So it was kept for the biggest accounts, or simply not done.

AI changes the math. When AI agents handle the repetitive work, a service that used to be expensive becomes possible for the whole book:

- **Reach out first.** Talk to clients before they need to call.
- **Personalize.** Fit coverage and messages to each client's life, not just the line of business.
- **Show value between renewals.** Make clients feel the agency is there all year round.

Automation keeps an agency competitive. Whether it keeps being chosen depends on the service it builds with the time it gains, and on building it before the others do.

If your team had 10 more hours a week, what new service would you offer your clients? The next section suggests six answers.

SECTION 06

New client services: six examples

Six services that automation already makes possible for the whole book, not just for the biggest accounts. In each one, AI agents handle the groundwork and your team keeps the part the client values.

6.1

Claims alerts

THE CLIENT GETS

a message as soon as the claim is reported, with the next steps and the contact details of whoever is handling it.

THE AI AGENTS

take the first notice of loss, request missing documents and send an update at every change of status.

YOUR TEAM

calls in serious cases and goes to bat for the client with the carrier.

6.2

Proactive renewals

THE CLIENT GETS

a review of coverage and price before renewal, with alternatives where they make sense.

THE AI AGENTS

flag renewals due, remarket them with other carriers and draft the recommendation.

YOUR TEAM

recommends and explains the choice.

6.3

Life events

THE CLIENT GETS

a review of their coverage when they move, have a child or retire.

THE AI AGENTS

spot these signals in the client's messages and data, with their consent, and prepare a suggested review.

YOUR TEAM

has the conversation, which needs a human touch.

6.4

Coverage gap review

THE CLIENT GETS

a clear, prioritized list of the risks that aren't covered.

THE AI AGENTS

check each client's policies against their exposures and flag what's missing.

YOUR TEAM

decides what to recommend and when.

6.5

Risk alerts

THE CLIENT GETS

a warning before a nor'easter or hurricane, with advice on protecting their home or business.

THE AI AGENTS

match weather alerts against insured locations and send the right message to each client who has opted in to these alerts.

YOUR TEAM

follows up with the most exposed clients.

6.6

Reports for commercial clients

THE CLIENT GETS

a regular loss run and risk report, with recommendations.

THE AI AGENTS

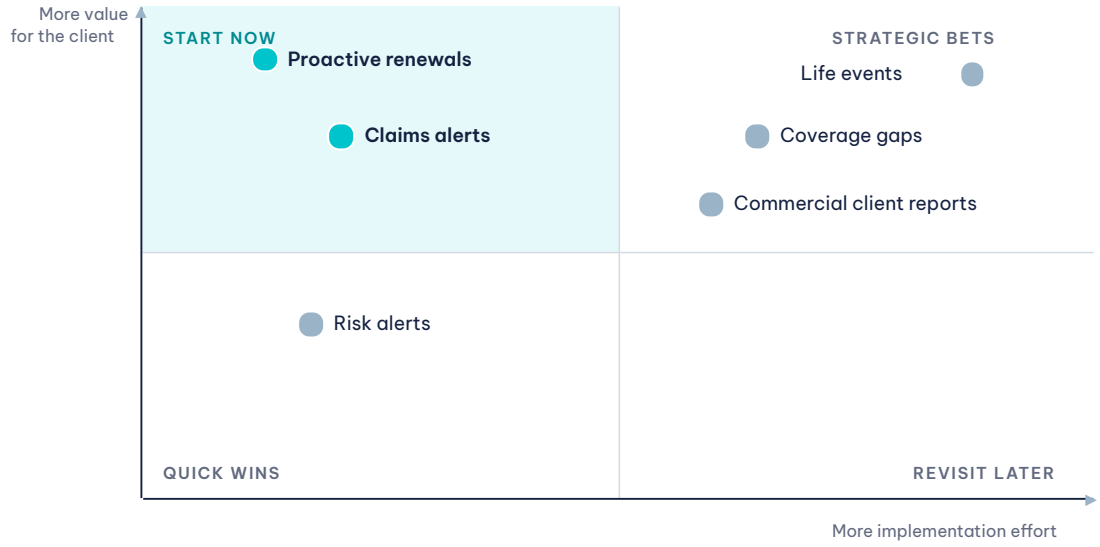
gather claims and policy data and build the report.

YOUR TEAM

presents it to the client and turns it into a risk improvement plan.

Proactive renewals and claims alerts deliver more value for less effort

The six services by client value and implementation effort. Indicative positions.



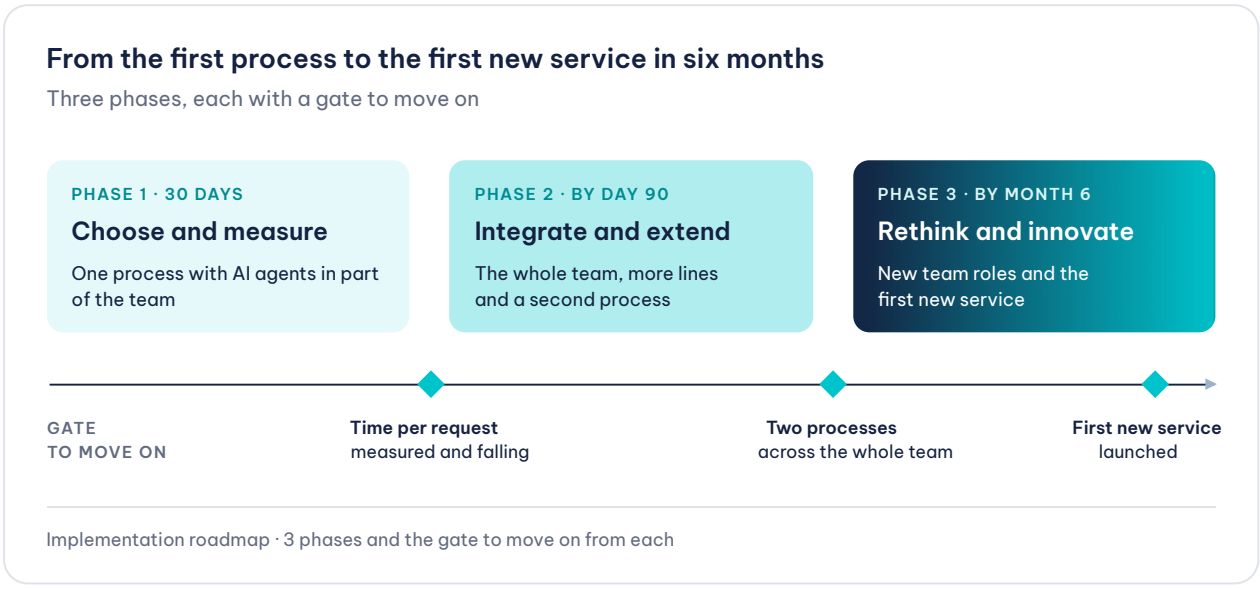
Six new services · client value and implementation effort, indicative positions

Proactive renewals and claims alerts are the natural starting point: clients feel the difference right away, and they build on processes the agency already runs. Life events and coverage gaps need more data and more maturity, but that is where the greatest long-term value lies.

SECTION 07

Putting it into practice

Six months is enough to go from the first automated process to the first new service. Start with one process, measure it, and only then extend.



PHASE 1 FIRST 30 DAYS

Choose and measure

- Choose a high-volume, repetitive process, such as auto quotes or renewals.
- Measure the starting point: time per request, client response time, errors.
- Run it with AI agents in part of the team, with approval at every step.

PHASE 2 BY DAY 90

Integrate and extend

- Extend the process to the whole team and the main lines of business.
- Add a second process, such as claims or certificates of insurance.
- Review the metrics every month and adjust the approval points.

PHASE 3 BY MONTH 6

Rethink and innovate

- Reallocate the time freed up: less back office, more advice and sales.
- Launch the first new service from the section 6 matrix.
- Decide who in the team oversees the AI agents, and under what rules.

Integration: working with what you already have

There's no need to change your AMS or ask carriers for integrations. Vertical AI works on top of the infrastructure the agency already uses: the AMS, carrier portals, email and text messages. It replicates what a person does: it goes to the same places as the team, with the same login credentials and the same rules, and with security safeguards in place.

That speeds up implementation and keeps the relationship with each carrier exactly as it is.

AI agents work within clear limits designed to prevent critical errors, and each process sets where a person must step in. Several carriers have already approved this way of working.

How team roles change

TODAY	WITH AI AGENTS
Keying data into carrier portals	Reviewing and approving what the AI agents have prepared
Answering requests as they come in	Handling the cases that need advice or negotiation
Tracking renewals and claims by hand	Looking after the most exposed and highest-value clients
Little time for clients	Time to advise, sell and design new services

The aim isn't to shrink the team. It's to change what each person does day to day, and whoever did the most repetitive work is usually the first to feel the relief.

SECTION 08

Case study: redesigning operations in practice

A national brokerage decided to redesign its entire operation, rather than automate isolated tasks. It set concrete metrics and mapped out the path: where to start, what changes at each step and how progress is measured.

What we already measure

Two brokerages that have been using the platform at a mature level for several months provide the benchmark. Between May and July 2026, each ran between 8,200 and 9,500 quotes a month with AI agents. In that process alone, each avoided between 610 and 710 hours of manual work a month, the equivalent of four to five full-time staff.[16]

For a smaller agency, the math works the same way: every 100 quotes equal around 7.5 hours of manual work avoided.

And that's just quoting: premium collection, claims, renewals and cross-selling are outside this calculation, and that's where most of the value lies. At the brokerage in this case study, results are still being measured.

The client

An insurance brokerage with a nationwide presence, several offices, a contact center and thousands of clients. It had already been using AI agents for auto quotes for several months.

The challenge

- More than half of each team member's day went on operational tasks.
- Several offices sent requests by email, phone and WhatsApp, with no shared queue.
- The same data was re-keyed into each carrier's portal.
- Commission statements were downloaded portal by portal and reconciled by hand at month-end.
- Claims were followed up by email, one by one.

Management asked to rethink operations as if they were designed today, starting with premiums and reconciliation, claims, renewals and an operational view built from AMS data.

The objectives

The project set a two-year objective: an operation where operational tasks take up less than 10% of the day, AI agents do the work on carrier systems and every team member focuses on clients. The change happens process by process, with human sign-off at the last step and without disruption for clients or the team.

FOR	OBJECTIVE
Clients	A reply within minutes on any channel; policies reviewed at every renewal; claims followed up within hours
Team	No data re-keyed into portals; the day devoted to relationships, advice and decisions
Managers	The same processes in every office, including new ones; operational KPIs always up to date

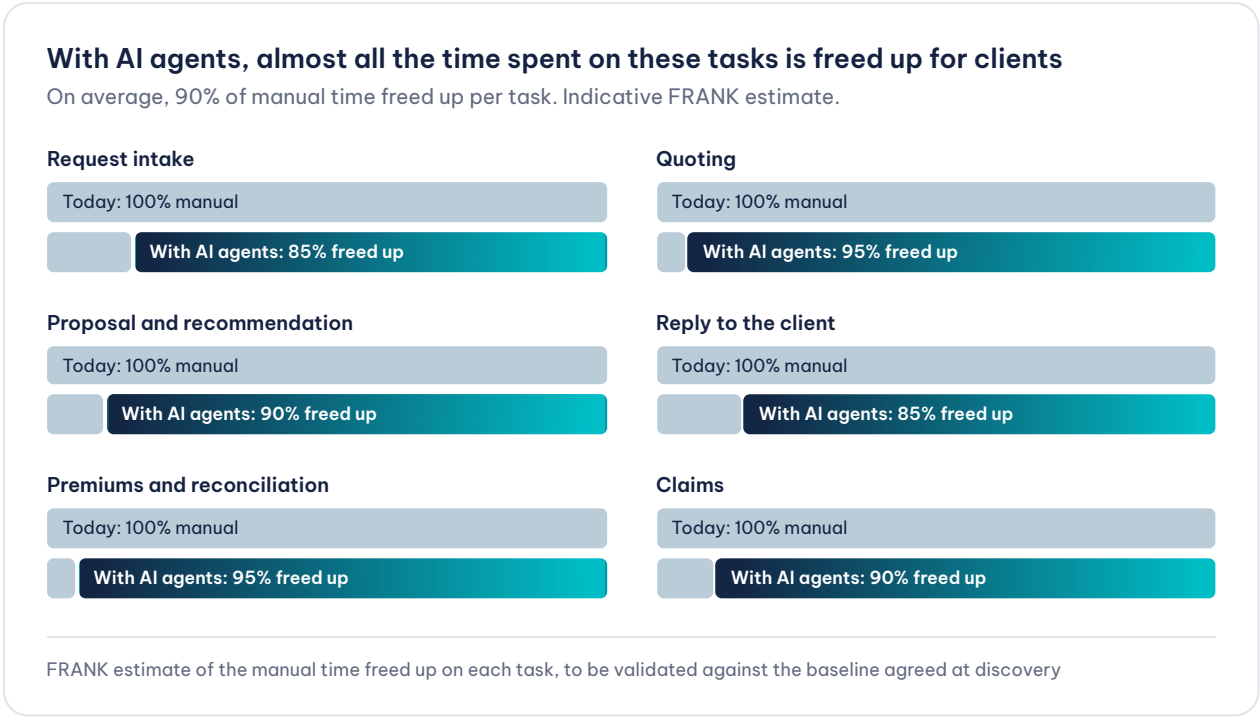
The objective: more than 90% of the day for clients

How a team member's day is split. Indicative values, to be measured against the agreed baseline.



FRANK observation at agencies on the platform: more than 50% of the day on operations; project objective: less than 10%

The solution: before and after



Operations on day one

A request comes in on any channel and is completed on carrier systems, with a person signing off the last step. Each party keeps its role: the AI agents run the middle of the chain, carriers keep the product, the risk and the claims decision, and the brokerage decides and signs.



At launch, four processes were already available with AI agents: quoting, policy issuance, claims and renewals. The rest come in by order of value.

How the project moves forward

The project moves forward in quarterly cycles. In each cycle, the two teams map processes and volumes, set priorities by value and effort, build the AI agents from recordings that each team member chooses to make, test them on real cases and measure hours, revenue and response times against the agreed baseline.

The review at the end of each cycle decides the next step on a two-year roadmap, which only moves forward as far as the results justify: first premium collection and reconciliation and a single request queue, then claims, renewals and a single view of each client across the whole network, and finally new channels and offices using the same processes from day one.

The end client always sees the brokerage's brand, on every channel. The AI agents work behind the scenes, and nothing goes out without a person's sign-off.

How success is measured

KPI	WHAT IT MEASURES
Time per request	Minutes from request intake to a reply ready for sign-off
Client response time	Hours from request to reply sent
Automation success rate	Requests completed by AI agents with no manual intervention
Hours freed up per person	Manual work avoided, per month
Share of the day on operations	Part of the day spent on operational tasks
Renewal retention	Policies renewed out of those due
Cross-selling	Policies per client
Satisfaction	Of the team and of clients, measured each cycle

SECTION 09

Conclusion: the independent agent is back

MONDAY, 9 AM

The three renewals due this week are already remarketed, with alternative quotes and coverage options. The claim has the documents it needed and the client got an update on Saturday. The quote request that came in on Sunday is ready for sign-off.

The producer starts the day with a short list of decisions and two calls to make. One is to the client who has moved. The other is to a commercial account whose loss ratio has worsened and which needs a risk improvement plan.

None of this takes a bigger team. It takes handing back-office work to whatever does it better and faster, and putting the time left over where agencies have always had their value: advice.

Three steps to get started:

- **Find out where you stand.** The five questions in section 4 show your level of AI integration.
- **Start with one process.** Choose the most time-consuming one, measure the starting point and run it with AI agents.
- **Turn time into service.** Use the hours freed up for a new service your clients will notice.

Agency work has always been built on trust. AI agents clear everything else out of the way.

NEXT STEP

Book a 30-minute assessment with the FRANK team. Together we'll review your self-assessment score, pinpoint the process with the most potential in your agency and map out your first 30 days.

info@meet-frank.com · frankinsurance.ai

ABOUT US

About FRANK

FRANK is the AI Operator for insurance agencies and brokers. Its AI agents carry out an agency's back-office work, from quote to renewal, in the AMS and carrier portals each agency already uses, and always leave the decision with a person. In September 2026, the platform served more than 350 agencies and brokerages, with more than 1,500 users and more than 80,000 tasks a month.[17]

Authors: The FRANK team.

SOURCES

1. Big "I", **Big 'I' Releases 2026 Market Share Report** https://www.independentagent.com/news/big-i-releases-2026-market-share-report/, June 23, 2026, and **2026 Agency Universe Study** https://www.independentagent.com/news/big-i-and-future-one-release-2026-agency-universe-study/, September 23, 2026; IA Magazine, **7 Findings From the 2024 Agency Universe Study** https://www.iamagazine.com/news/7-findings-from-the-2024-agency-universe-study/, September 26, 2024, and **4 Ways a Bank Loan Can Fuel Agency Growth in 2025** https://www.iamagazine.com/2024/12/19/4-ways-a-bank-loan-can-fuel-agency-growth-in-2025/, December 19, 2024.
2. OPTIS Partners, **North American Agent & Broker 2025 Year-end Merger & Acquisition Report** https://optisins.com/wp/wp-content/uploads/2026/01/Year-End-2025-MA-Report.pdf, January 2026.
3. MarshBerry, **Year in Review 2025: Buyers, Sellers and Transactions Review** https://reports.marshberry.com/year-in-review-2025/insurance-brokerage-buyers-sellers-and-transactions-review.
4. Insurance Journal, **Arthur J. Gallagher Completes $13.5 Billion Acquisition of AssuredPartners** https://www.insurancejournal.com/news/national/2025/08/18/836091.htm, August 18, 2025, and **Brown & Brown to Acquire Risk Strategies, One80 Parent for $9.8 Billion** https://www.insurancejournal.com/news/national/2025/06/10/826916.htm, June 10, 2025; Insurance Business, **King Risk buys 140-year-old New Jersey agency as PE consolidation continues** https://www.insurancebusinessmag.com/us/news/mergers-acquisitions/king-risk-buys-140yearold-new-jersey-agency-as-pe-consolidation-continues-588715.aspx, September 4, 2026.
5. Reagan Consulting, **Reagan Quarterly, Winter 2026: Q4 2025 Broker Results** https://static1.squarespace.com/static/6542fedc4bc2cd7d5761c002/t/699495d4dfada9413bb230dd/1771345364701/Reagan+Quarterly+Q4+2025.pdf; Insurance Journal, **As Organic Growth Rate Slows, Consultant Urges Agents and Brokers to Embrace Tech** https://www.insurancejournal.com/magazines/mag-features/2026/05/18/869973.htm, May 18, 2026.
6. Deloitte, **Long live the independent agency channel** https://www.deloitte.com/content/dam/assets-zone3/us/en/docs/industries/financial-services/2024/us-pc-insurance-distribution-channels.pdf, 2024, figure 1 (Big "I" 2012 Market Share Report); Property Insurance Report, **Agents Happier With Carriers, But Policyholders Stay Cranky** https://assets.noviams.com/novi-file-uploads/bigimn/pdfs-and-documents/10-19-26_Prop_Ins_Interview.pdf, October 19, 2026 (Big "I" 2026 Market Share Report); J.D. Power, **2025 U.S. Insurance Digital Experience Study** https://www.jdpower.com/business/press-releases/2025-us-insurance-digital-experience-study, May 14, 2025.
7. McKinsey, **The state of AI in 2025: Agents, innovation, and transformation** https://www.mckinsey.com/capabilities/tech-and-ai/our-insights/the-state-of-ai-2025, November 2025, survey of 1,993 participants in 105 countries.
8. Harvey, **Harvey raises growth round at $11 billion valuation, co-led by GIC and Sequoia** https://harvey.ai/blog/harvey-raises-growth-round-at-dollar11-billion-valuation-co-led-by-gic-and-sequoia, March 25, 2026.
9. HLTH, **Abridge expands clinical intelligence AI across 300 health systems** https://hlth.com/insights/news/abridge-expands-clinical-intelligence-ai-across-300-health-systems, August 18, 2026.
10. Fortune, **Could AI create a one-person unicorn? Sam Altman thinks so** https://fortune.com/2024/02/04/sam-altman-one-person-unicorn-silicon-valley-founder-myth, February 4, 2024, from Sam Altman's interview with Alexis Ohanian.
11. Fortune, **Shopify CEO says no new hires without proof AI can't do the job** https://fortune.com/2025/04/08/shopify-ceo-ai-automation-no-new-hires-tech-jobs/, April 8, 2025; Digital Commerce 360, **Shopify revenue and GMV, Q4 2025** https://www.digitalcommerce360.com/2026/02/17/shopify-revenue-gmv-q4-2025/, February 17, 2026.
12. CMSWire, **Klarna CEO: we're giving AI more customer service work, not less** https://www.cmswire.com/contact-center/klarna-ceo-were-giving-ai-more-customer-service-work-not-less/, May 20, 2025; Klarna, **Klarna Group plc Publishes Full Year 2025 Results** https://www.businesswire.com/news/home/20260226134670/en/Klarna-Group-plc-Publishes-Full-Year-2025-Results, February 26, 2026.
13. Insurance Business, **Consumers prefer human insurance advisors, but AI adoption grows** https://www.insurancebusinessmag.com/au/news/cyber/consumers-prefer-human-insurance-advisors-but-ai-adoption-grows-507942.aspx, October 2, 2024. UserTesting study of 4,000 adults in the US, the UK and Australia.
14. Big "I", **Keeping a Human in the Loop Remains Crucial to Insurance Buyers As They Accept AI Tools** https://www.prnewswire.com/news-releases/keeping-a-human-in-the-loop-remains-crucial-to-insurance-buyers-as-they-accept-ai-tools-302874764.html, September 10, 2026, survey of 400 US adults.
15. Insurity, **Consumer Support for AI in P&C Insurance Nearly Doubles in 2026, Insurity Survey Finds** https://insurity.com/press-release/consumer-support-for-ai-in-p-c-insurance-nearly-doubles-in-2026-insurity-survey-finds. Insurity 2026 AI in Insurance Report, online survey of more than 1,000 US adults, February 2026.
16. FRANK platform data, two brokerages with mature usage, May to July 2026. Calculated at 4.5 minutes saved per quote and 147 working hours per person per month.
17. FRANK platform metrics, September 2026.

WHITEPAPER #3

The artificial intelligence revolution has already reached the market, and insurance is no exception.
Discover the next steps to grow your agency and turn AI into a competitive advantage.

ABOUT FRANK

FRANK is a Portuguese insurtech founded in December 2024. It builds an AI Operator for insurance agencies and brokers: an artificial intelligence assistant that carries out the back-office work of agencies and brokerages, from quotes on carrier portals and claims handling to day-to-day admin, always under human approval and control.

Book a 30-minute assessment with the FRANK team.

info@meet-frank.com · frankinsurance.ai

FRANK