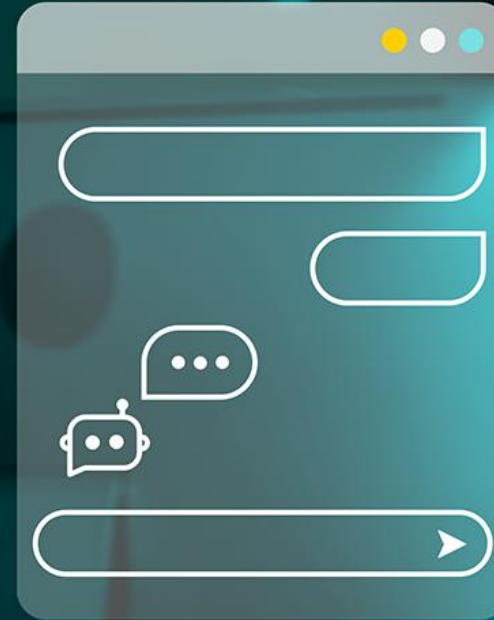


Artificial Intelligence

**Practical AI:
Use it safely,
Use it well**



Liberty Mutual[®]
INSURANCE

AI Disclaimer:

This document may contain content generated by Artificial Intelligence. The author has reviewed AI-generated content for accuracy and revised it where necessary.

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What's ahead today



AI and our
future



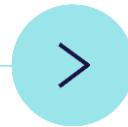
Gen AI
primer



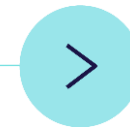
Prompting
intro



AI tools and
services



4 steps for
your agency



Sharpen your
AI edge



AFTF
resources



Dale Steinke

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

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

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

AgentForTheFuture.com

linkedin.com/in/dsteinke

AI and our future

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

AI is another step in our digital journey

Each of these technological revolutions built on the last



How IAs are using AI

Most AI users save several hours a week



Agents who use AI
save an average of
four hours per week



48% of agents save
2 hours or less per week



38% of agents save
3-7 hours per week



14% of agents save
8+ hours per week

Where the time savings come from

Top AI use cases among agents saving the most time each week

44%

Summarizing
meeting notes

43%

Generating
marketing
content

34%

Comparing policy
details

26%

Automating
routine tasks

AI adoption has hit a tipping point

2026 AFTF RESEARCH

69%

interested in using
AI for work

INTEREST IS MAINSTREAM

65%

have used AI for work
in the past year

USAGE IS MORE WIDESPREAD

41%

use AI for work
at least weekly

AI IS BECOMING A HABIT

SIGNAL

Interest, usage, and repeat use all point in the same direction.

Formal agency adoption still lags

INDIVIDUAL USE IS MOVING FASTER

14%

have implemented
an AI tool

UP FROM **6%** IN 2024

18%

have a well-defined
AI usage policy

UP FROM **11%** IN 2024

RISK

Individual use is advancing faster than organized agency tools and guardrails.

Five skills humans do better than AI

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

1

Empathy

Reading emotions and unspoken cues to connect with and support others

2

Building relationships

Nurturing trust and rapport that motivates and guides people over time

3

Critical thinking

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

4

Ethical judgment

Drawing on conscience and values to make principled, responsible decisions

5

Navigating ambiguity

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

Maria Flynn, CEO, Jobs for the Future

How customers are using AI to find you

From SEO to GEO

AI shoppers browse longer, buy more

+138%

AI referral traffic to U.S.
retail sites, YoY (May)

+53%

more revenue
per visit

+54%

higher conversion rate
vs. non-AI traffic

- Engagement runs deeper: 53% more time on site and more pages viewed per visit
- LLM recommendations pre-qualify intent

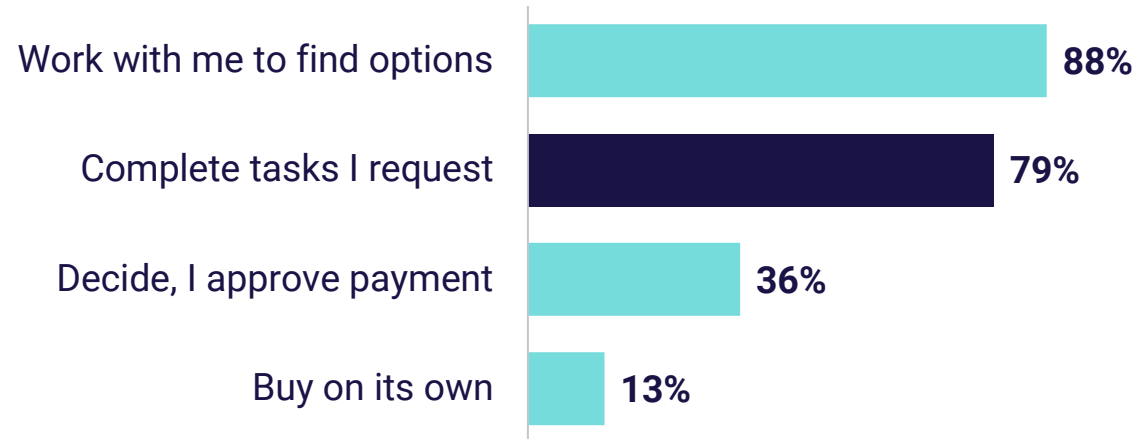
Takeaway: AI-friendly content is a revenue channel, not an SEO side project.

Source: Reuters / Adobe Analytics, May 2026 data (June 15, 2026)

Insurance tops the list of purchases consumers will hand to AI agents

Openness to AI agents for recurring services

Insurance, telco and utilities, % of consumers, 2026



What it means for your agency

- **Renewals are exposed.** 37% of loyal customers would let an AI agent switch brands for a better fit.
- **Your brand earns more trust.** Consumers are 2x as likely to trust a brand-owned agent as an AI platform's agent.
- **Advice still wins.** Consumers keep control of choices that carry risk or consequence.

Takeaway: Let AI handle routine service; spend your time on high-stakes advice.

Source: Accenture, [Talk to my AI agent, Consumer Pulse Research 2026](#) (25,590 consumers, 16 countries, January 2026)

Four elements that build trust and clarity

1

Fresh



- New content
- Trending topics

2

Authoritative



- Authorship
- Bios
- Credentials

3

Structured



- Titles
- Lists
- FAQs

4

Clear



- Short
- Direct
- No jargon

1

Fresh



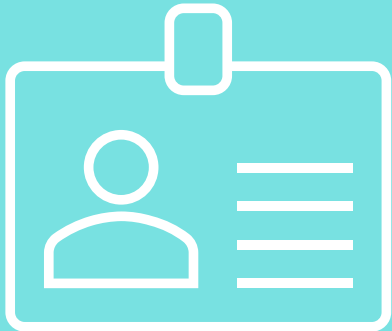
Top-of-mind issues and questions

Answer common questions

- Publish content regularly online
- Make updates to existing content (include “last updated”)
- Add FAQs

2

Authoritative



Why are you suited to talk about this?

Establish trust and authority

- Include blog author bios with credentials and experience
- Cite reputable external sources (III, state insurance depts)
- Link to pages on your site to reinforce authority
- Add testimonials with real client stories
- Connect the agency to carrier profiles (Find an Agent)

Trust Signals Prompt

Website review

Evaluate this insurance agency website for basic trust and authority signals: [\[PASTE WEBSITE URL\]](#)

Goal:

Quickly assess whether the site appears credible to consumers and AI search systems using the E-E-A-T (Experience, Expertise, Authoritativeness, and Trustworthiness) best-practice standard.

Context:

- [\[LINES OF BUSINESS, e.g. Personal, commercial, life, employee benefits\]](#) insurance
- Independent insurance agency
- Focus on trust, legitimacy, and perceived expertise
- Not a full compliance or conversion rate optimization audit

Instructions:

- If the site is accessible, base findings on what is visible or clearly missing.
- If not accessible, rely on common gaps found on insurance agency websites.
- Identify only the most obvious missing or weak trust signals.

Check for gaps in:

- 1) Licensing and legitimacy (licenses, states, legal identity)
- 2) Third-party validation (reviews, affiliations, awards)
- 3) Demonstrated expertise (credentials, educational content, clarity of advice)
- 4) Transparency (who they are, how they operate, consumer reassurance)
- 5) Entity clarity for AI (clear brand, people, and organization signals)

Output:

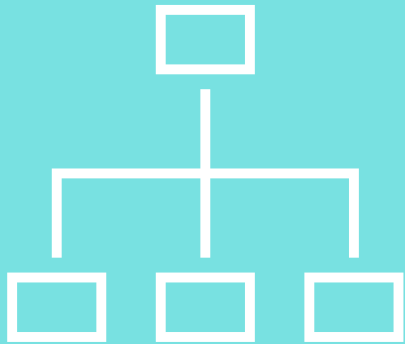
- Short checklist of missing or weak signals
- 1 brief sentence per item explaining why it matters
- Improvement suggestions
- 2 to 3 bullets on what the site does well

Tone:

Concise, neutral, and evaluative.

3

Structured



We don't read...we scan

Make content easy to scan

- Add clear titles (headings) that mirror questions
- Use section names/headers to break up content
- Include bulleted lists or step-by-step formats
- Keep punctuation simple

4

Clear



Semantic clarity is paramount

Keep the message simple

- Directly answer the question (as much as possible)
- Put direct answers near the top, add context below
- Use short explanations
- Avoid jargon (explain industry terms)

Customer question

Do I Pay My Insurance Deductible Every Policy Term?

Direct answer

No. You only pay your deductible when you have a covered insurance claim – not every policy term. A deductible is the amount you pay out of pocket before your insurance policy begins paying for a covered loss. If you don't file a claim, you don't pay your deductible.

Plain language explanation

How Insurance Deductibles Actually Work

A deductible applies **per covered claim**, not per policy term.

For example:

- If your homeowner's policy has a \$1,000 deductible
- And you file a covered claim for \$5,000 in damage
- You pay the first \$1,000
- Insurance covers the remaining \$4,000

Tight structure and format

If you don't have a claim, you pay nothing toward the deductible.

Trust and authority signals

Written by Marcus Harper, CIC

Owner & Principal Advisor, Harper & Cole Insurance Advisors – Jackson, MS

Marcus Harper has served Mississippi families and small business owners for over 18 years. A Certified Insurance Counselor (CIC), he specializes in homeowner, auto, and small commercial risk planning across the Jackson metro area, including Madison, Ridgeland, Clinton, and Brandon. Marcus is passionate about helping clients understand coverage clearly...before they ever need to file a claim.

Prompt: Retool your content for GEO

Website content review

You are a content strategist who specializes in generative engine optimization (GEO) for independent insurance agencies. Below is content from our agency website. Score it against the five criteria below, then rewrite it so AI answer engines (ChatGPT, Google AI Overviews, Perplexity) are more likely to cite it.

Criteria:

Before you begin: Ask me these questions first, and wait for my answers before you score or rewrite anything:

1. Who is the main customer for this page? (For example, first-time homeowners, young families, retirees, small business owners or contractors)
2. What products or coverage do they usually need?
3. Where are they located? List the towns, counties or regions we serve.
4. What concern or question do they have most often? (For example, cost, claims or understanding their coverage)
5. Is there anything else that sets them apart, such as language preference or industry?

Use my answers to choose the customer questions, examples, wording and local references in the scoring and the rewrite.

Customer question: Is the headline a real question a customer would ask, in their own words?

Direct answer: Do the first one or two sentences answer that question outright?

Plain language explanation: Is the explanation free of jargon, with the key rule stated in one sentence?

Tight structure and format: Does it use short sections, subheads, bullets or a worked example with real numbers?

Trust and authority signals: Does it name an author, with credentials, years of experience, the agency name and the local communities served?

Output:

A table with each criterion, a score from 1 to 5, and one sentence explaining the score

The top three changes that would help most, in priority order

A rewritten version of the page that meets all five criteria, kept to about 250–350 words

Two or three related customer questions we should write next

Don't invent facts about our agency. Where information is missing (credentials, years in business, service areas), put a [placeholder] for us to fill in.

Our agency: [Agency name, city/state, author name and credentials] Content to analyze: [Paste page text or URL]

A gen AI primer

Get to Know the “5 C Framework”

What exactly is generative AI?



A type of AI that creates **new content...**



...by learning patterns from large amounts of data and **predicting what should come next.**



AI is not _____
_____ **Google**



AI is a _____
_____ **powerful tool**



It can act like _____
_____ an assistant



Or _____

_____ a creative



As well as _____
_____ a strategist



And a _____
_____ **thought partner**

Prompting intro

Get to Know the “5C Framework”

“Make me a hot dog”

Or

“You’re a great cook. Please give me an easy-to-follow recipe for a **grilled Seattle dog**. It should include a grilled polish sausage, a toasted bun smeared with cream cheese and add caramelized onions, yellow mustard, and jalapenos. Avoid mayo.”

Prompts have specific ingredients

You don't need to use every component - you can tune the output later

<u>Element</u>	<u>Description</u>	<u>Example</u>
Character	Who should the AI act as?	You're a great cook
Command	What do you want?	A recipe for a Seattle dog
Context	What are the details?	Toppings, bread type, condiments
Constraints	What to include/exclude?	Avoid mayo
Calibration	How should it sound/feel/look?	Easy to follow

Source: 5C Framework for Effective AI Prompting – adapted and developed by ChatGPT (OpenAI, 2025), based on common best practices in prompt design and communication frameworks.

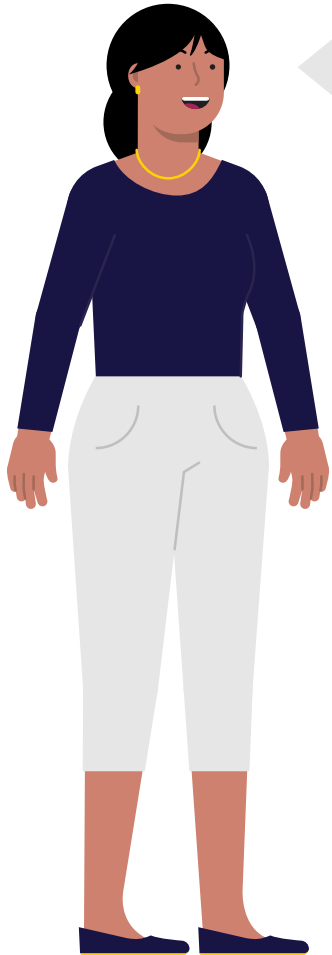
Preparing a cyber cross-sell message

<u>Element</u>	<u>Description</u>	<u>Example</u>
Character	Who should the AI act as?	Act as a senior commercial insurance advisor
Command	What do you want?	Explain what cyber insurance is and why a business would want it
Context	What are the details?	These businesses rely heavily on email and cloud-based systems
Constraints	What to include/exclude?	Educational. No pricing, savings, or scare tactics. Under 150 words. Include a call to action
Calibration	How should it sound/feel/look?	Sound professional, calm, and consultative

Source: 5C Framework for Effective AI Prompting – adapted and developed by ChatGPT (OpenAI, 2025), based on common best practices in prompt design and communication frameworks.

Cyber insurance cross-sell

PROMPT



Act as a senior small commercial insurance advisor.

I'm reaching out to existing small business clients who rely heavily on email and cloud-based systems.

Write a short, educational email explaining what cyber insurance is and why it may be worth reviewing based on how their business operates today.

- *Under 150 words*
- *No pricing, savings, or scare tactics*
- *Do not imply current coverage is "wrong"*
- *Keep the message educational and advisory*

The message should sound professional, calm, and consultative. Please include a call to action to have the client call or schedule time with me and include a placeholder for a calendar link.

Character

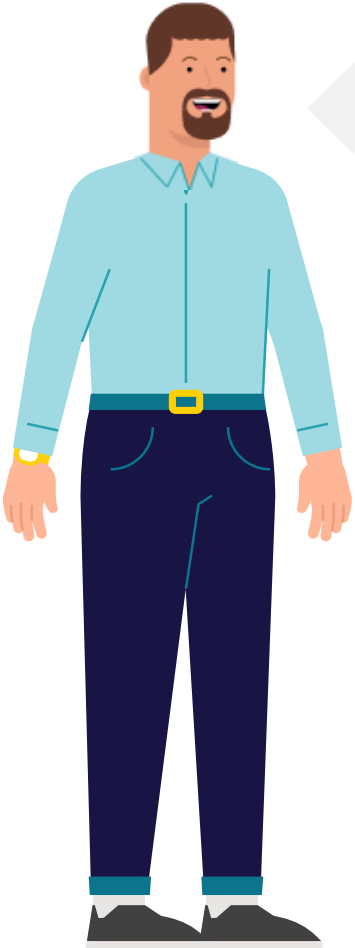
Context

Command

Constraints

Calibration

Prompt more efficiently



Get to the answer you seek more quickly, using less “compute”

1

Add this to the end of your prompts:
“What other information do you need to effectively answer my prompt?”

2

Ask AI to help you:
“I need to do/create _____. Can you help me with that?”

AI tools and services

A more detailed look

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GenAI platforms



Customer experience



Agency operations



Marketing



Sales and service



**This is NOT
just about
new vendors**





Focus on problem(s) first...

...then consider tools

Primary areas AI is having an impact

Six ways AI is transforming independent insurance agencies

01

Office Productivity

Think faster,
create efficiently,
communicate clearly

02

Sales efficiency

Better data, greater
accuracy, less manual work

03

Customer Service

Certs, call handling,
interaction management

04

Renewals

Spot gaps, cross-sell, upsell
opportunities

05

AI Agent Automation

Repetitive tasks handled so
staff focuses on value

06

Building staff expertise

Knowledge levelers, sales
coaching and onboarding

General purpose office productivity

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

Your AMS

Amplo

Applied Systems

EZLynx

Momentum

Vertafore

Zywave

Gen AI chat

ChatGPT

Claude

Copilot

Gemini

Perplexity

Office tools

Copilot in Office

Gemini in Workspace

CustomerIQ

Superhuman

Sales efficiency

Better data, greater accuracy, less manual work

Note-takers

Fathom

Fireflies.ai

Microsoft CoPilot

Otter.ai

Read

Zoom

Data intake

Canopy Connect

Covie

InsurGrid

MeasureOne

Pigeon Documents

RiskAdvisor

SALT

Xilo

Copy-paste

Gaya AI

Policy Paste (Canopy Connect)

RapidQuote AI

Streamlining customer service

Self-service, automatic documentation, chatbots

Detailing interactions

blueButler

DialPad

LightSpeed

RingCentral

Answering calls

Covu

EcoLink

Fluents ai

GAIL

Liberate

Ooma

RingCentral

Sonant

Certs management

Cara

Certificate Hero

Certifical

Renewals and policy checking

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

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

Policy comparisons, reviews and proposal builders

Applied Book Builder	Further
Broker Copilot	Outmarket
Chekk AI	Patra
Coverflow	Powerbroker
Exdion	Quandri
Feathery	ReSource Pro
Fulcrum	Tech Tammina

Building staff expertise

Coaching and knowledge levelers

Knowledge bots

AlliBot

CORA

Linqura

Reference Connect

The Intelligent Agent

Total CSR

Sales coaching

Alltius

Balto

BlueButler

Bridge

SalesScreen

SecondNature

TRAQ

Vymo

AI agent automation

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

Workflow automation

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

Retention/remarketing

1Fort
AgencyIQ*
Indemn
Kay
Quandri
ReFocus AI
Trufla

*SIAA agents only

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Agent for the Future.

BONUS SLIDE: Marketing and CRM solutions

Deepen the relationship with prospects and customers; keep your sales and renewal process on track

- Cross-sell / upsell
- Pipeline management

Policy comparisons, reviews and proposal builders

Agency Revolution

Levitate

Applica

Nextiva

Applied Marketing Automation

Trufla

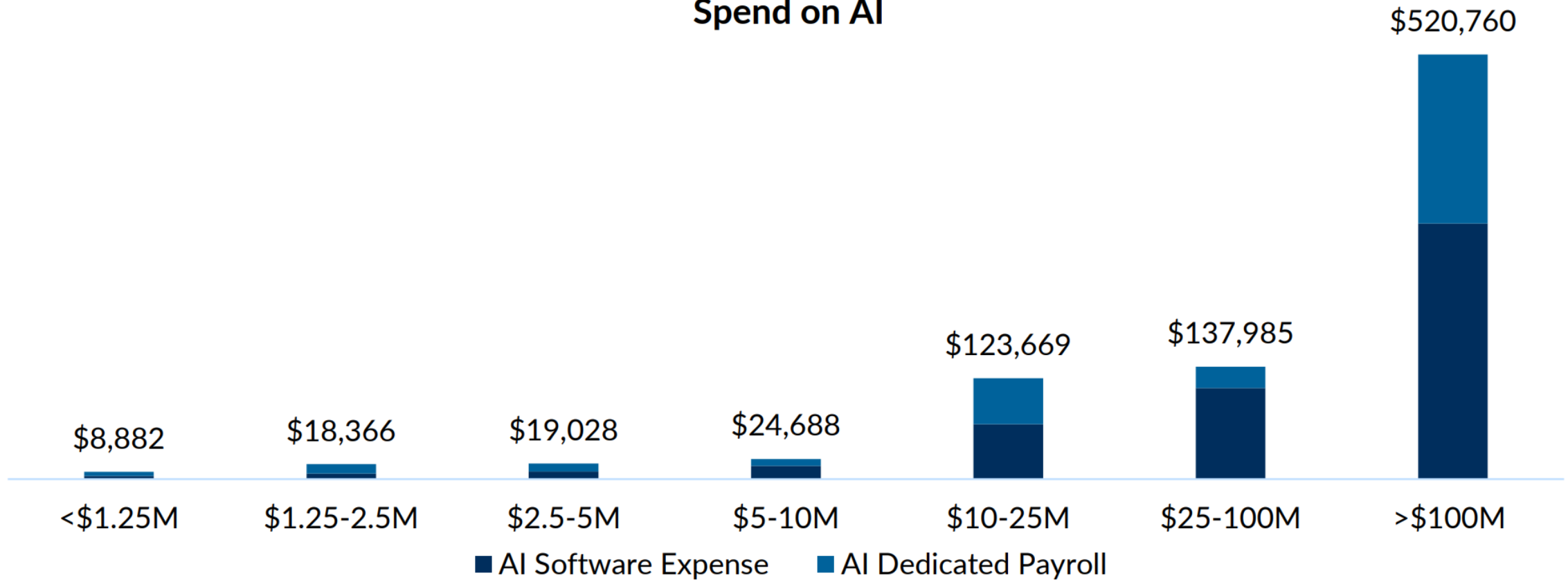
ClientCircle

Vertafore Client Comms

InsuredMine

AI investment is slowly expanding

Best Practices Average
Spend on AI



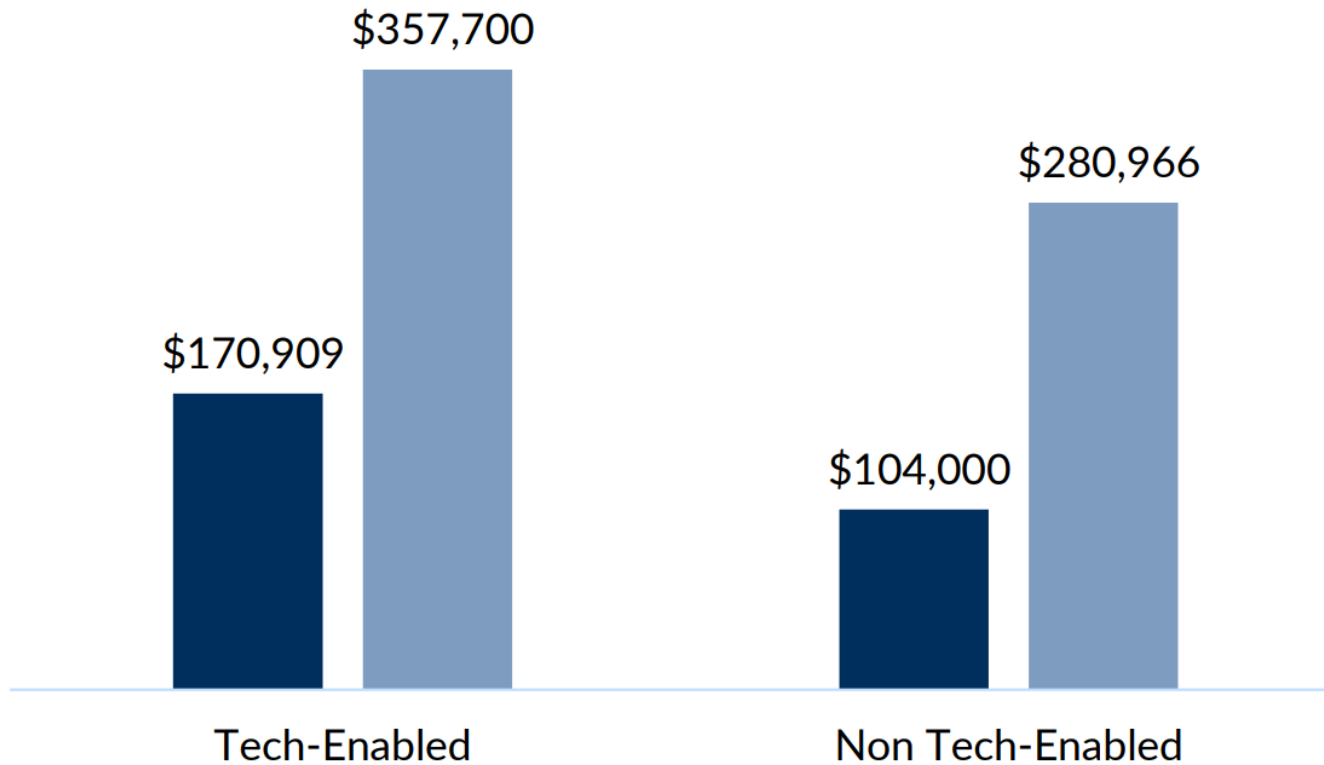
Courtesy Harrison Brooks / Reagan Consulting

Source: Reagan Best Practices Study

Tech-enabled producers excel

Producer Median New Commissions

■ Under age 35 ■ Over age 35



- Customer Servicing Tools
- AI Customer Policy Reviews
- Automated Outbound Email
- Internal AI Assistant
- Web-based Intake Forms
- Outreach Software

Which will you focus on first?

Six ways AI is transforming independent insurance agencies

01

Office Productivity

Think faster,
create efficiently,
communicate clearly

02

Sales efficiency

Better data, greater
accuracy, less manual work

03

Customer Service

Certs, call handling,
interaction management

04

Renewals

Spot gaps, cross-sell, upsell
opportunities

05

AI Agent Automation

Repetitive tasks handled so
staff focuses on value

06

Building staff expertise

Knowledge levelers, sales
coaching and onboarding

What this means for leadership



Drive the cultural shift

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



Engage with AI

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



Support change management

Provide training, support and clear communication



Foster transparency and abundance mindset

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

What this means for staff

Three practical ways every team member can start working with AI



Learn about AI

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



Keep an open mind

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



Talk to your leaders

Share feedback and ask for guidelines on using AI at work

Steps your agency must take

Build an AI-ready foundation in 4 steps

Agency next steps

1

Review existing tools for AI

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

2

Poll your staff

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

3

Protect private data

Ensure sensitive client information stays secure before adopting new tools

4

Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

Check everything, including:

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

Agency next steps

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

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Spot opportunities and potential risks:

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

Agency next steps

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2

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Create clear guidelines for how your agency will use AI responsibly

“If it’s free, you are the product”

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

Two things:

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

Agency next steps

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

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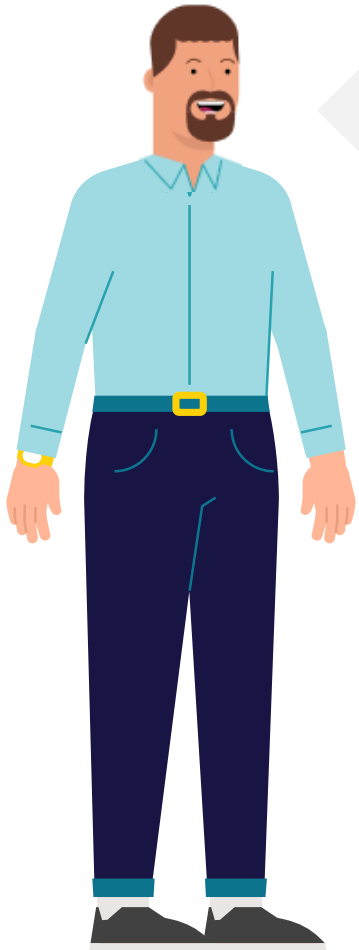
Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

Give your people guardrails

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

Build your own AI acceptable use policy



Act as the chief technology officer of my agency, **[AGENCY NAME]**, **[AGENCY_URL]**. Generate a draft of a concise, easy to understand employee-facing AI acceptable use policy for my **[# of locations and/or # of employees and contractors]** independent insurance agency.

It should explain ground rules and guidelines for safely using AI tools in our business, including protecting sensitive information and ensuring ethical compliance by employees and contractors.

For the tone of the output, use a **[CHOOSE ONE: collaborative and empowering tone | direct and rule-based tone | concise and scenario-based approach]**

Include:

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

Add what else should be included in a best practice-based policy and use placeholders for additional details I would need to supply to create a more personalized and complete policy.

Sharpen your AI edge

Set yourself up for success in the AI age

Commit to doing 1 thing

1

Review existing tools for AI

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

2

Poll your staff

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

3

Protect private data

Ensure sensitive client information stays secure before adopting new tools

4

Set rules with an AI policy

Create clear guidelines for how your agency will use AI responsibly

5

Catalog your pain points

ID the problems first, then the tools

6

Review AFTF and industry resources

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

7

Polish your prompting skills

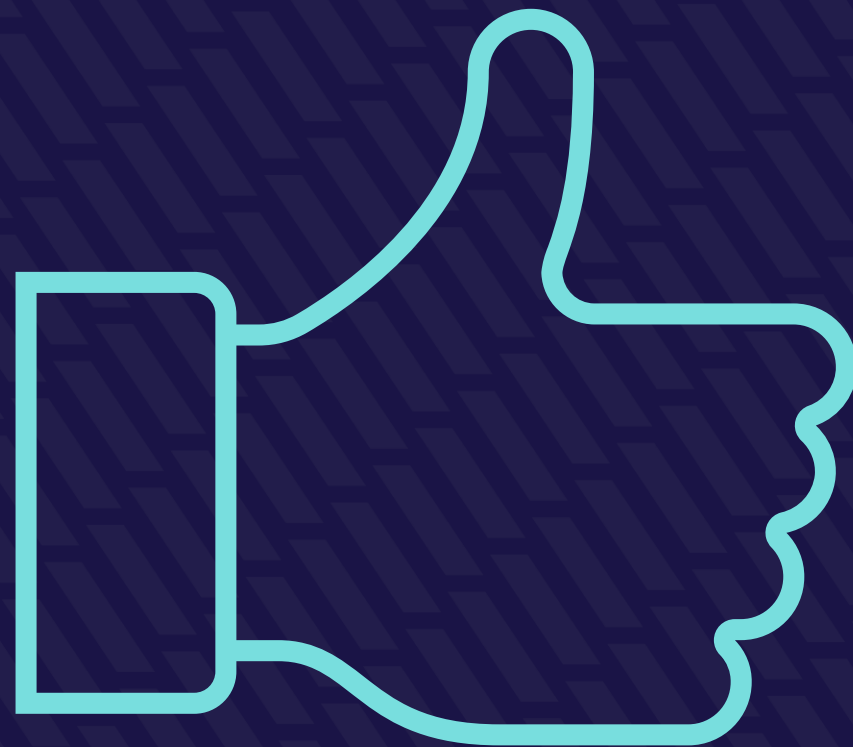
Try out the tips shared today – and block time in your calendar to do it

8

Follow up with our team

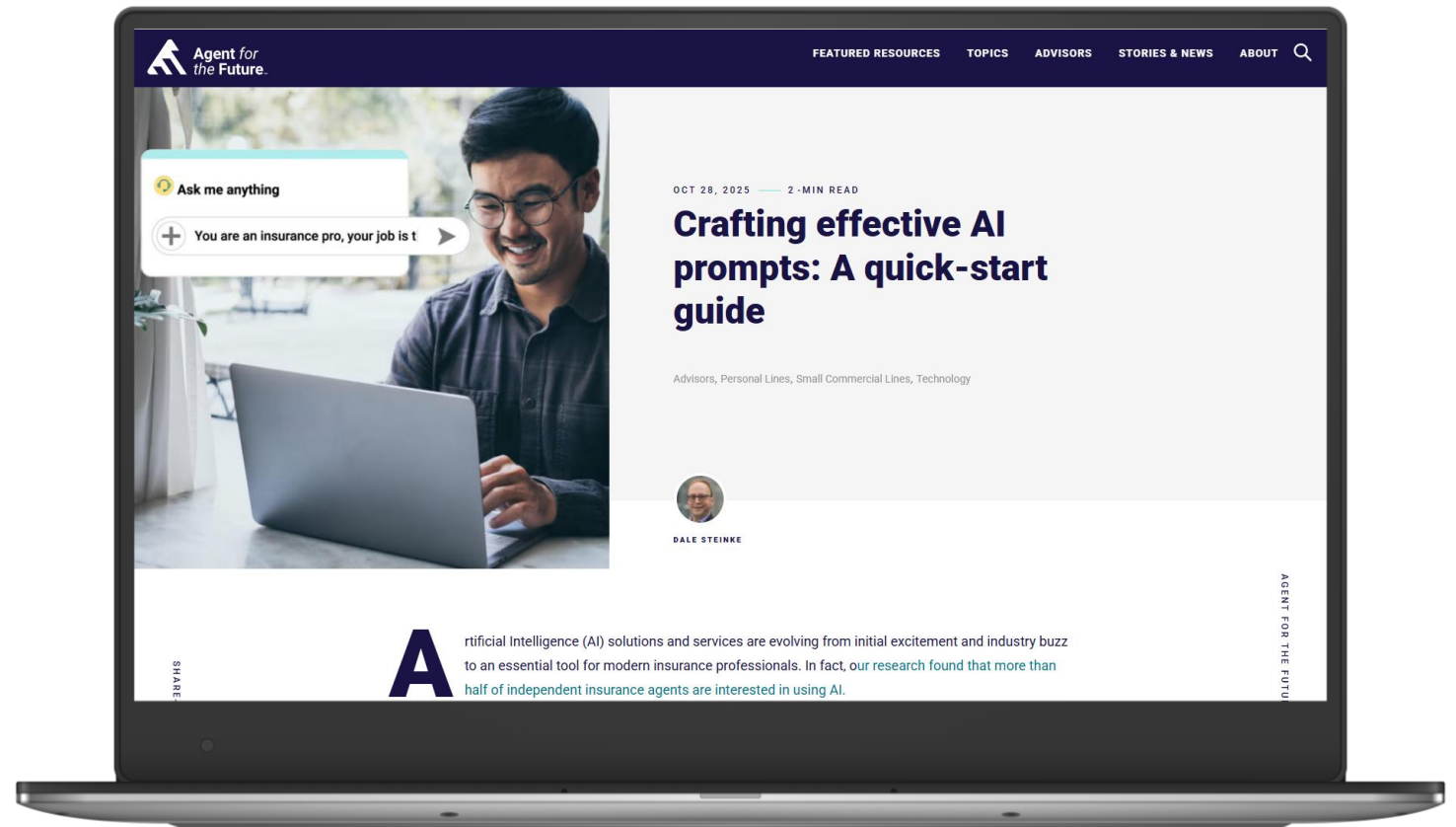
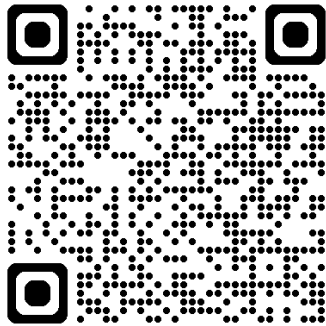
We are here to help you succeed, whether it's AI or something else

**You've
got this!**



AI Prompt Guide

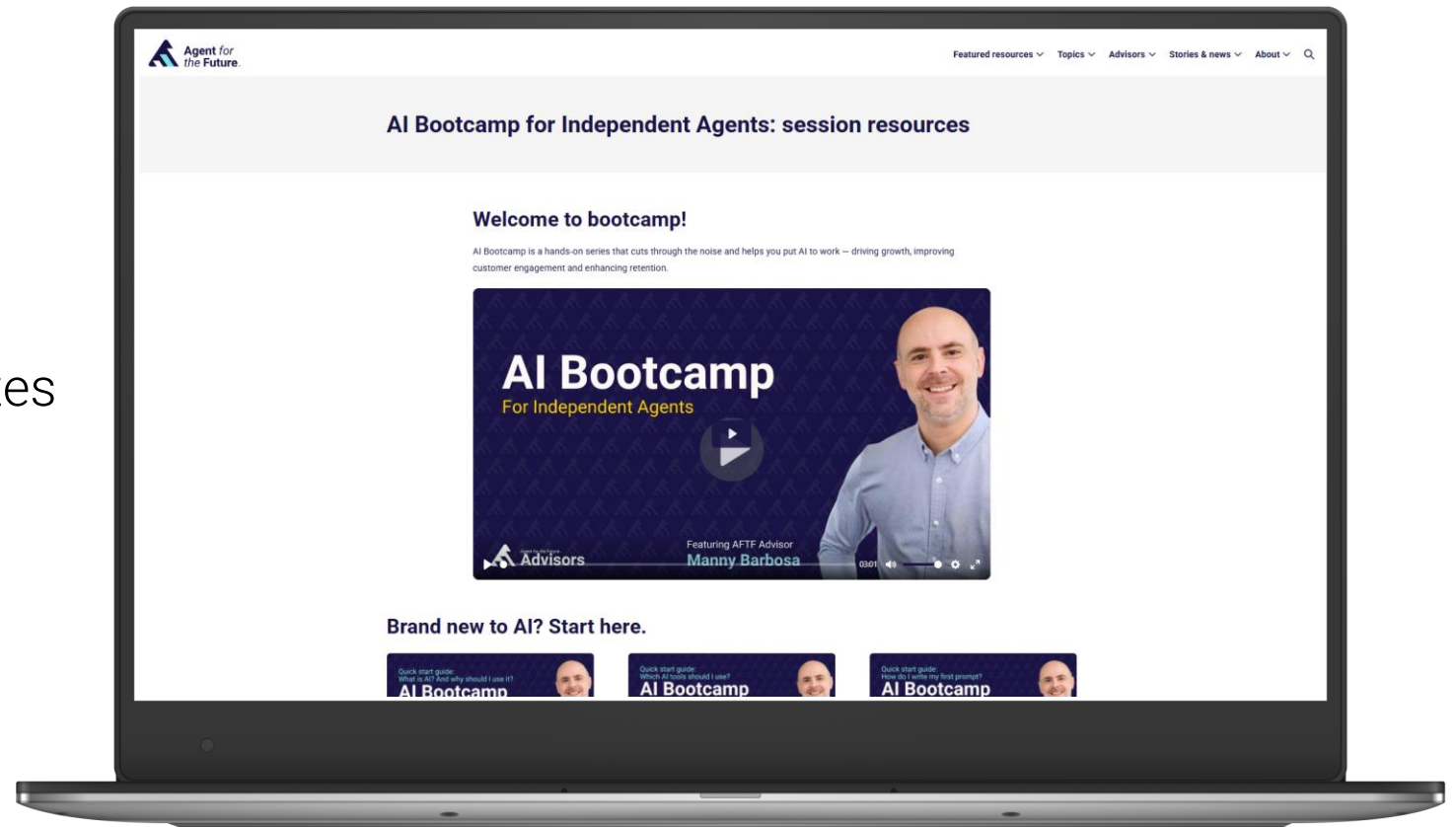
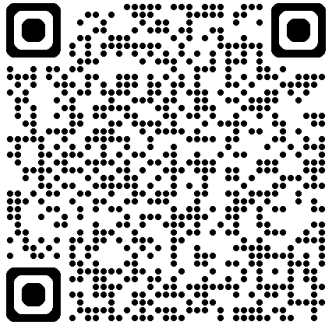
Easy, quick-start guide



agentforthefuture.com/AI

AI Bootcamp Resource Guide

- 3-part intro for true beginners
- Webinar recordings
- Ready-to-use prompts and templates
- Tips and activities
- Vendor resources



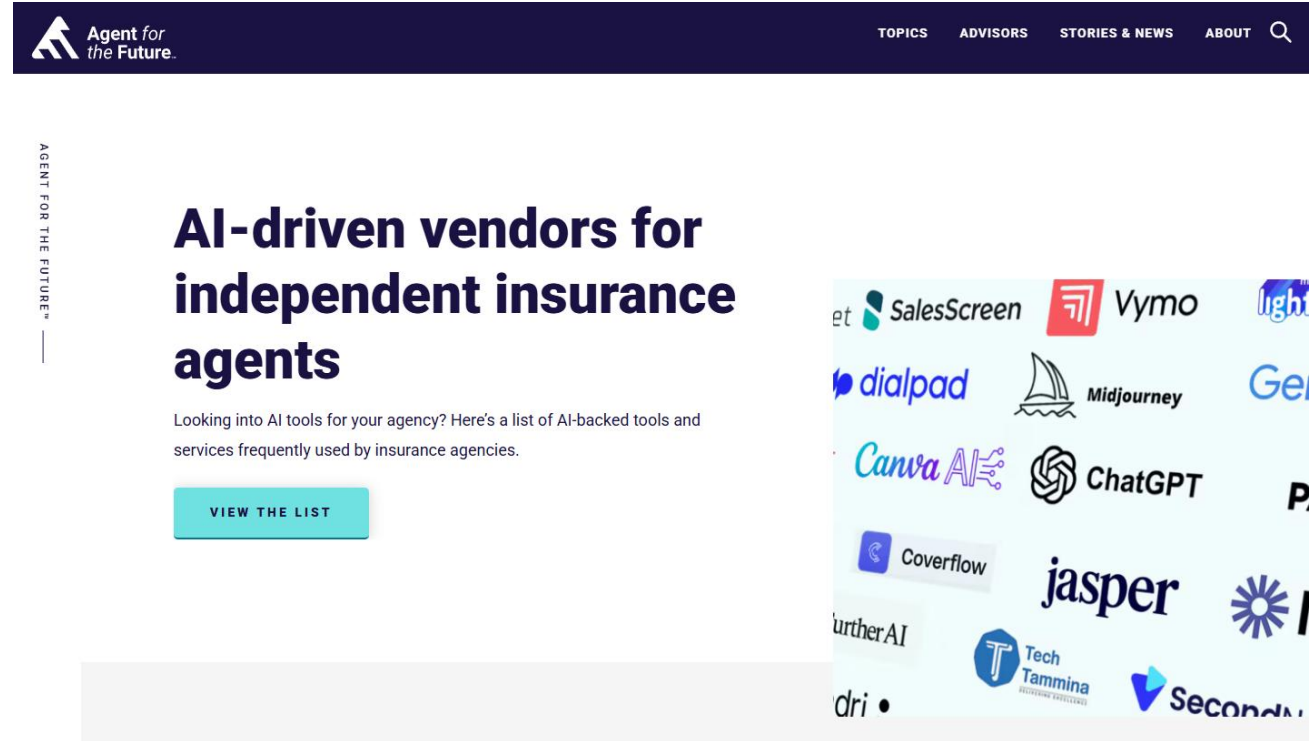
agentforthefuture.com/bootcamp

Visit AFTF: A growing AI resource for agents

The IA's introduction to AI has:

1. Agent insights
 2. Guidance
 3. 100+ vendors
 4. Prompting tips
 5. AI usage policy info
 6. AI Bootcamp
- And the AFTF Awards

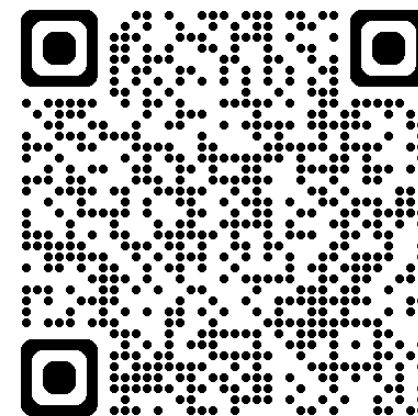
Agent for the FutureTM





Get advice on tech and tactics to adapt to
change, solve business challenges and
drive growth

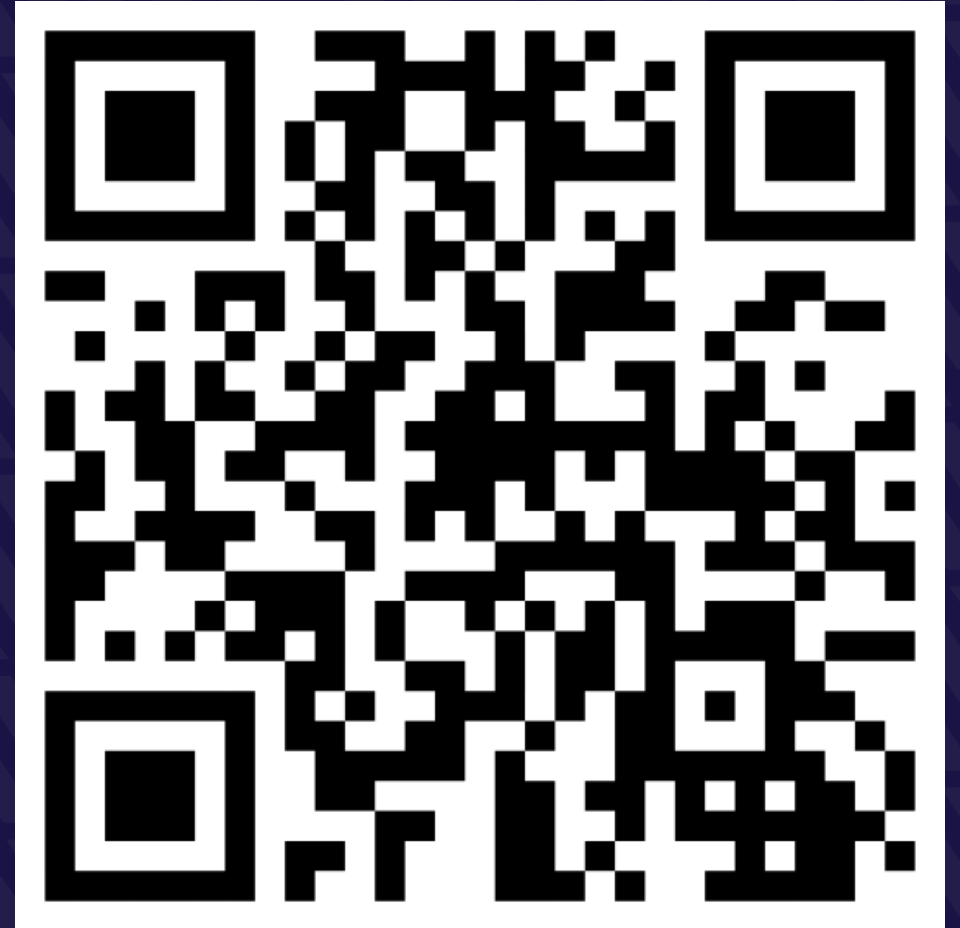
agentforthefuture.com/advisors



**Set up a call
today**

Thank you!

Dale.Steinke@libertyMutual.com



Connect with me on LinkedIn!