

# Artificial Intelligence

ACT

*Letters to the Industry*

## Managing Change and Embracing the Future

The Agents Council for Technology (ACT) recently held a highly interactive and collaborative session at Ivan's Connect. This session, called "A Letter to the Industry", was designed to engage agents, carriers, and technology providers in meaningful, actionable conversation in four strategic areas:

- Data
- Connectivity
- Artificial intelligence
- People/Culture

The goal was simple. Let's lay it all on the table by facilitating discussions about each group's perspective on a topic, thoughts on current state, ideas on how we can better collaborate, and a call to action for the industry. And lay it all on the table we did.

In this follow-up to our introductory letter to the industry, here's a deeper look at where the three major stakeholder groups think we are with regard to artificial intelligence (AI). Suffice to say, there is an incredible opportunity for this industry to collaborate in our efforts to educate, manage change, and work on meaningful yet sustainable AI use cases.

The most notable issues cited among the group:

- Though acknowledgement of AI as an undeniable part of our future is growing, there is still a measurable gap in acceptance, comfort, and understanding.
- "Where do I start?" Agents are very interested in learning how AI is being used by others, how to implement it, and what challenges they encounter.
- Buy vs build, the pros/cons and implications of each approach.
- How are carriers utilizing AI and are we/they considering agent ease of adoption/use in their implementation?
- What are the real risks associated with AI and how to mitigate them?
- Change management and navigating the fears withing teams about how their jobs may change or be eliminated.
- How fast is AI evolving and where is it going?

What does all this mean? In an industry based on choice and competitive differentiation, there are very fair questions about whether there is a utopian set of scenarios that solve for this lengthy list of pains and opportunities. But that is certainly no reason not to try. After all, though our industry may not be the fastest, it is resilient. If we place a concerted effort with the right people in the room, we can and will make improvements. We have to.

That's where ACT intends to advocate for and with each stakeholder group. As we evolve our strategy and take a broader perspective on newer and more relevant issues such as these four topics, we'll continue to leverage our foundational goal of bringing all stakeholders together in a neutral environment to facilitate thought provoking, actionable insights for member agencies and the industry at large. In 2025, ACT has introduced a new working group model, reengaged leaders from partner companies and agencies, and begun to tackle these issues and opportunities head on.

What will it look like? Some of those answers are still in flight. But rest assured that we have the industry's best interest mind as we partner with and challenge all to consider a more common vocabulary for all stakeholders when making and reacting to strategic decisions, and to look for common ground wherever possible.

We do not believe it is naïve to think that together we can:

- Create a common understanding of what AI is and how it is impacting society and our industry.
- Identify meaningful processes and capabilities that are the most prime for agencies to address with AI solutions.
- Offer insights and resources to assist with AI implementation and share best practices.
- Share honest assessments about the risks associated with implementing AI and offer insights about how to navigate them.
- Build upon current resources to give guidance for vetting and choosing an AI provider.
- Help with change management challenges and offer tools to assist the navigating employee and customer reluctance.

As technology enables new capabilities and all three major stakeholders evaluate how to better enable their individual needs and strategies, we'll likely always have integration conversations. It may be a function of our own independence with 39,000+ agencies, a couple thousand carriers, and an untold number of technology solutions. But we can and must facilitate meaningful conversations about how to better align these tools for the greater good of the industry.

The independent agency channel sustains from a position of overall strength. There are many carriers and technology providers who are collaborating for the greater good. And there are some amazing people across all groups who deeply care about getting this right and taking the best possible advantage of new capabilities to enable every independent agency and company to succeed long into the future. But we clearly have work to do!

If you'd like to join this conversation, to help write the next chapters in our letters to the industry and would like to effect positive change in the IA channel, please let us know!

With a vision for the future,

*The Agents Council for Technology*

