A BROKER FIELD GUIDE

The Broker’s Eight Decisions

The eight AI decisions every independent broker now has to make — in plain terms

Most brokers have tried AI. Far fewer have made it count. This guide sets out the eight decisions that separate the two — written for the independent broker, not the carrier or the consolidator.

An independent, vendor-neutral guide · 2026
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Introduction: experimentation is not scale

Brokers are paying attention to AI — the question is what they do next. At this year's BIBA conference, a survey of more than ninety brokers put AI and automation adoption among their very top priorities for the year, named by roughly a quarter and beaten only by the perennial concern of attracting and keeping talent. The interest is real, and it is rising.

But interest is not the same as impact, and this is where most firms quietly stall. Look across the wider insurance industry and the gap is stark: in BCG's research, only around seven per cent of insurers had managed to scale AI across their organisation, with about two-thirds still stuck in pilots and a quarter yet to start at all. Those figures are for global carriers rather than brokers — but the shape of the problem, plenty of experiments and very little at scale, is exactly the one now playing out in broking, only a step or two earlier.

And the clock matters for brokers in particular. UK insurers have moved quickly in the last year — more than half now report AI running in at least some functions, a sharp shift from the cautious position the market held as recently as 2025, when around half of firms still reported little or no AI in use at all. As carriers and consolidator-owned brokers build capability, the bar for what "AI-competent" means in this market keeps rising. Standing still is itself a decision, and not a safe one.

Independent brokers face a particular bind. Their trade body has been candid that most of its members are small or micro businesses for whom cost is the single biggest barrier, and that the real risk is the smallest firms being left behind — part of the reasoning behind its new broker AI training school. Broking is also, at its core, a trust business. Clients value the human relationship, and only about a third of UK insurance customers say they are comfortable with AI in the first place — the most common condition they attach being that a human stays involved. So the broker's challenge is not really whether to use AI. It is how to capture the upside without losing the relationship, falling foul of Consumer Duty, or betting the firm on a programme that stalls halfway.

That is what this guide is for. The hard part of AI in a brokerage is not adopting it — it is doing it where it actually moves retention, margin and Consumer Duty evidence, without disrupting a busy firm or eroding the trust your clients pay you for. What follows are the eight decisions that get you there: in plain terms, with an honest view on each, and no hype.

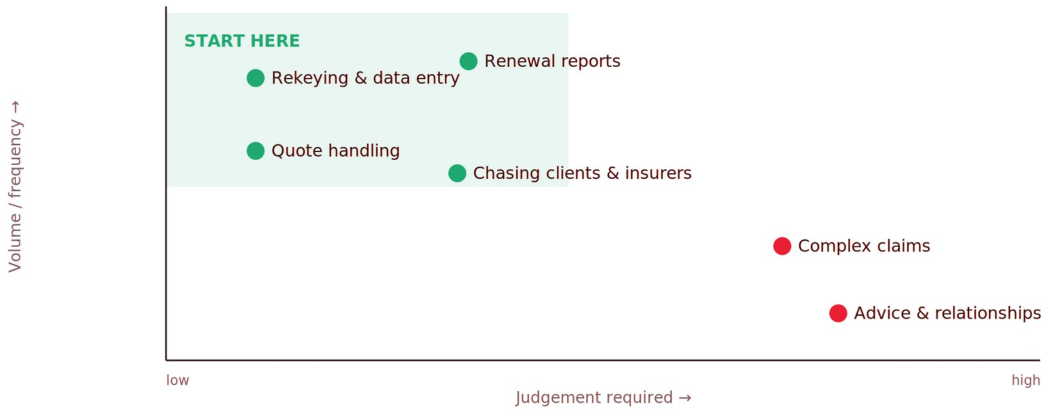
1. Where do we start?

The temptation is to begin with the most visible or exciting use case — the thing that demos well. The better instinct is almost the opposite. Start where the work is high-volume, repetitive and light on genuine judgement: the tasks that eat your people's time without really using their expertise.

In a brokerage, that points squarely at the renewal cycle, quote handling, mid-term adjustments, the endless chasing of clients and insurers, the rekeying of the same data across systems — and the growing burden of Consumer Duty evidence. The renewal report is the broker's equivalent of the adviser's suitability report: structured, important, high-volume, and a steady drain on senior time. It is usually the right place to start.

Where exactly the value sits depends on the book. For a personal-lines firm, AI tends to pay off at the front end — speed of quote, smoother customer experience. For a commercial broker, the prize is making brokers' lives easier: cutting the rekeying, freeing experienced people from administration, and giving them back the hours that should go into advice and relationships. Pick the work you can name a cost for — hours lost, errors made, renewals missed — and where you'll be able to measure the difference. Resist the urge to "do AI" everywhere at once.

WHERE THE FIRST WINS ARE



In practice

Map a typical week for one senior broker or account handler and see where the time actually goes. The best first candidates are the jobs they would happily hand to a capable junior — but can't, because the junior doesn't exist or can't yet be trusted with the detail.

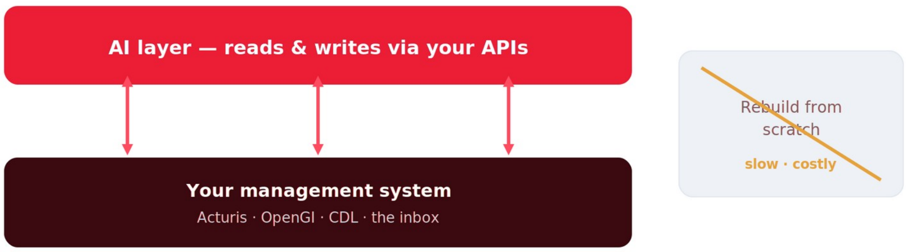
2. Plug into our systems, or change how we work?

You will read that to get the most from AI you must redesign your workflows. For most brokers that advice is a trap — it is precisely where projects stall, because your processes, your data and your people are all wrapped around the systems you already run.

Brokers live in systems such as Acturis, OpenGI, CDL and their email inbox. Those systems are the spine of the business, and rebuilding around AI is costly, slow and disruptive. The pragmatic route is the reverse: AI that plugs into that spine through its APIs, sitting on top of the management system, reading and writing where it needs to, rather than asking the firm to work a new way from day one.

Embed first, evolve later. Deploy AI to remove friction inside the workflow you already have, and let the workflow change as a by-product once people can see what is possible. The transformation does come — but as the outcome of an evolving process, not a big-bang redesign attempted at the outset, when you understand the technology least and the disruption is greatest.

EMBED FIRST, EVOLVE LATER



> **In practice**
> A renewal-report assistant that reads the expiring policy and the new terms straight out of the management system, drafts the comparison and the client letter on your own template, and writes the draft back into the system — without anyone leaving the software they already work in all day.

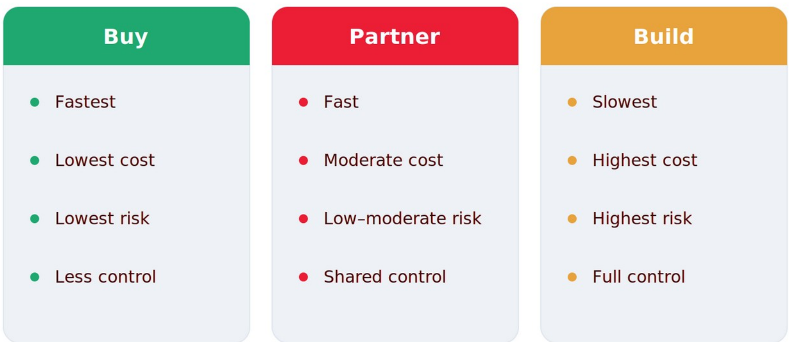
3. Buy, partner, or build?

Building your own tool can sound appealing: full control, something shaped exactly to your firm. Be realistic about what it costs. Staying on the cutting edge of AI — keeping models current, handling compliance, managing security — is a full department’s worth of work, and it never stops. Almost no independent broker has that overhead, or should want it.

For the overwhelming majority of brokers, the answer is to buy or partner. A specialist provider is faster, cheaper and lower-risk: you get a team that has already solved the technical, compliance and security problems, usually for a modest subscription, and your own people stay focused on broking rather than software. The real skill is not building — it is choosing well in a crowded, fast-moving market. That is exactly where independent advice earns its keep, because the person helping you choose should not be selling you one of the answers.

There is also a fourth option hiding in plain sight. The incumbent software houses — Acturis, OpenGI and CDL — are building AI into their own platforms, so for some firms the simplest first step is switching on what the system you already run is starting to offer. It rarely covers everything, it ties you more tightly to a single supplier, and it can trail the specialist tools on any given task — but it belongs on the list, and an honest comparison weighs the incumbent’s built-in AI against the standalone options rather than ignoring it.

BUY · PARTNER · BUILD



For most brokers, the answer is buy or partner — building is a full department's job.

Questions to ask any vendor before you sign

- **Pricing model** — per user, per “AI worker,” or platform licence? Separate implementation or integration fee? Minimum contract term?
- **Integration depth** — how well does it work with your system of record (Acturis, OpenGI or CDL)?
- **Compliance coverage** — Consumer Duty, vulnerable-customer logic, and a usable audit trail?
- **Source-referencing** — does every AI output link back to the document or data it came from?
- **Data security** — where is it hosted, is it UK/GDPR-compliant, and is your client data used to train their model?
- **Evidence** — independent proof of time or cost savings, beyond the vendor’s own case studies?

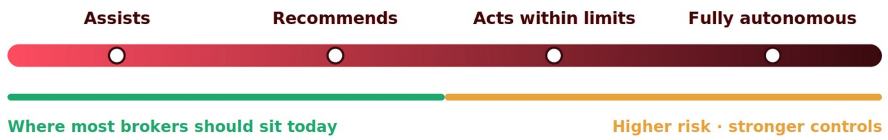
4. How much do we let AI decide?

Behind almost every AI conversation in a regulated firm sits one worry: how much control are we giving up? The answer is a design choice, not a leap of faith.

In a business where decisions affect people's cover and their claims, AI should be assistive, not autonomous. It can make brokers genuinely faster on risk, pricing and claims — but its job is to surface and suggest, while people decide. Every output should carry three things: its source, a signal of how confident it is, and a human to approve the final call. Accountability cannot be delegated to a machine; the regulator is explicit about that, and Consumer Duty reinforces it.

Framed that way, the control question answers itself. Let AI do the drafting, the looking-up and the first pass; keep the judgement, and the sign-off, with your people. That is not a limitation on the technology — it is the design that keeps you compliant and keeps your clients' trust intact.

THE AUTONOMY SPECTRUM



Decide per task by impact — and keep the audit trail either way.

> **In practice**
> AI drafts a renewal recommendation and cites the policy clauses behind every point it makes, so the broker can check it and own it in seconds — rather than building the whole thing from a blank page.

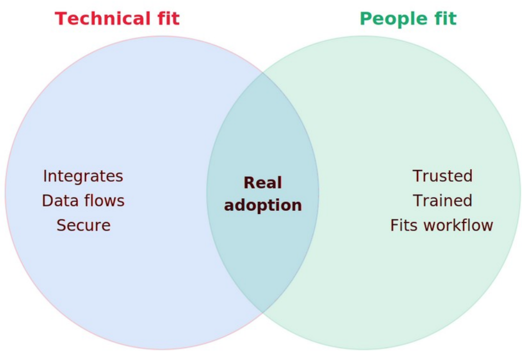
5. Will it work with our systems — and our people?

Two integration problems hide inside this one question. There is the technical problem — will it work with our legacy systems? — and the human one — will our people actually use it? The second is usually the one that decides success.

The technical side is more tractable than many brokers fear. Modern AI sits on top of most existing software through APIs and copes with unstructured data, so you rarely need to replace anything — provided the security is right, with clear rules, permissions and guardrails around how it touches your data. If a human can work with your system, an AI tool very probably can too.

Adoption is the harder problem. Busy brokers will not change how they work to suit a tool, so the tool has to come to them — into the inbox and the management system they already live in. A tool that fits naturally into the working day gets used; one that demands a new interface and a new habit gets quietly abandoned, however clever it is. Judge any tool as much on how well it fits your people's day as on what it can do.

TWO TESTS, NOT ONE



> **In practice**
> Delegating a task to AI from inside an email thread, or through a chat box within the broking system, rather than asking staff to log into yet another separate piece of software.

6. Where do we keep a human in the loop?

“Human in the loop” has become a cliché, but the decision underneath it is real: where is human oversight mandatory, and how far can you safely reduce it over time?

Some things are non-negotiable. Consumer Duty outcomes, vulnerable-customer handling, complaints, and anything that looks like advice all keep a human firmly in control. So, in practice, does client preference: only about a third of UK insurance customers are comfortable with AI at all, and the condition they most often attach is that a real person stays involved. For internal processes, a sensible pattern is to start with heavy oversight and let it earn its way down — checking everything at first, then a representative sample, then exceptions only — with the level set by the risk of the process, never by convenience.

There is a subtler risk worth naming, too. People can misjudge how much to trust AI — leaning on it too heavily in some cases, and dismissing genuinely useful input in others simply because it is not their own. The best results come when people and AI each do what they are best at, and that balance is something to design for and review deliberately, rather than assume.

So decide oversight on purpose, process by process, and write it down. Then let it reduce as the tool proves itself — but never below what the risk, and the regulator, require.

WHERE THE HUMAN STAYS IN

The machine does the volume; a person owns the judgement and the record.

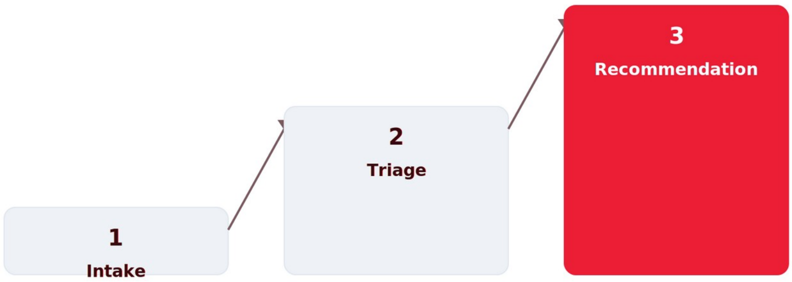
7. Big bang or step by step?

AI can transform a whole business, which makes a big, all-in programme tempting. But with a technology that depends on people and process change, going all-in at once is usually how you create more problems than you solve.

Start small and iterate. Automate one task, prove it works, then chain on the next — intake, then triage, then recommendation — building momentum and internal buy-in as you go. You still reach a genuine step change; you simply get there without betting the firm on it. Expect your bottleneck to move as you progress: once you automate, say, submissions intake, the constraint shifts somewhere else, and your sense of the right next step evolves with it.

That is also why an ongoing advisory relationship tends to serve a broker better than a single one-off build. The technology, the regulation and your own bottlenecks all keep moving, so the most valuable thing is not a finished system but a clear, continually-updated view of the next worthwhile step.

START SMALL, THEN CHAIN



Prove one task, then chain on the next — momentum without betting the firm.

> **In practice**
>
> A renewals sprint that begins by drafting the renewal report, then grows — once that first step is trusted — into retention scoring, flagging which clients are most likely to lapse, and why, in time for the broker to act.

8. How do we know it's working?

With all the noise around AI, it is easy to implement it for its own sake. Decide what success looks like before you start — otherwise you will not be able to tell real value from novelty. Defining a few clear measures up front is also the best way to find out whether AI is even the right answer to the problem in front of you.

For a broker, it helps to measure across four lenses:

- **Efficiency** — capacity per head, quote turnaround, mid-term-adjustment handling, and the ability to grow the book without growing headcount.
- **Client experience** — retention, response and turnaround times, conversion, and drop-off.
- **Staff experience** — less rekeying and manual admin, and more time spent on advice and relationships.
- **The bottom line** — cost, gross written premium and margin. Ultimately AI has to move one of these — whether by winning more business, placing better risks at better prices, or letting the firm scale without adding cost.

Pick a small number of measures you will genuinely track, baseline them honestly before you start, and review them. If a tool is not moving a number that matters, stop. That discipline — more than any feature — is what separates real adoption from expensive theatre.

A one-page AI scorecard. For each tool in use, keep a single line you can actually maintain:

Tool / use case	Metric	Baseline	Target	Owner	Review
Renewal-report drafting	Hours per renewal report	—	—	—	—
Quote handling	Quote turnaround time	—	—	—	—
Retention scoring	Renewal retention rate	—	—	—	—
Consumer Duty evidence	Hours per evidence pack	—	—	—	—

Fill the baseline before go-live, set a realistic target, name one owner, and put a review date in the diary. A scorecard nobody updates is worse than none at all.

In closing: capability is now competitiveness

For an independent broker, AI capability is fast becoming part of what determines whether you can stay competitive without selling — and, if you do sell, what multiple you command. Doing nothing is a decision too, and rarely the safe one it appears to be.

None of this requires a grand programme. It requires the opposite: one team, one task, clear measures defined up front, humans kept firmly in control — and an honest, outside read on where to begin. Get the first decision right and the rest follow more easily than you expect.

> **Where to start**
> A Broker AI Audit is a fixed-scope diagnostic that works through these eight decisions for your firm specifically — mapping where AI would pay off first, what is feasible now, and a measured path to scale. It is the fastest way to turn this guide into a plan you can act on.

Sources

Figures verified June 2026 from public and third-party sources; please re-confirm currency before relying on them, as the picture is moving quickly.

- Broker priorities for 2026 (AI/automation adoption ranked second, behind talent): survey of brokers at the BIBA 2026 conference, conducted by Mission and reported by Insurance Business UK.
- Roughly 7% of insurers have scaled AI, with about two-thirds piloting and a quarter not started: BCG, “Build for the Future 2024 Global Study” (global insurance carriers — cited here as industry context, not a broker figure).
- More than half of UK insurers now run AI in some functions; around half of firms reported limited or no AI in 2025: Earnix “Insurance 2026: AI Trends Bulletin” and Lloyd’s-market reporting, via UK trade press.
- About a third of UK insurance customers comfortable with AI, with human involvement the most common condition: Guidewire “2026 European Insurance Consumer Survey,” via UK trade press.
- Most brokers are small or micro firms, cost is the main barrier, and smaller brokers risk being left behind; BIBA broker AI training school with Markel: BIBA written evidence to a Parliamentary committee and BIBA 2026 materials.

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