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PRACTICAL GUIDE FOR BROKERS

How to apply AI in your brokerage, *step by step*

AI is no longer the future: it is a present, accessible tool that is transforming the insurance industry. What it can do for your business today, where to start and how to roll it out step by step.

A Foliume guide | 2025 edition | 7 minute read

Artificial intelligence is no longer a thing of the future. It is a present and accessible tool that is deeply transforming the insurance industry. From large carriers to independent brokers, AI is enabling task automation, more accurate decisions and closer relationships with clients.

This guide is designed to help you understand how to implement AI solutions in your brokerage or insurance company.

01 WHAT IT CAN DO

What AI can do today *for your insurance business*

AI in insurance means using technology to optimise processes, make better decisions and create more personalised experiences for policyholders.

It lets insurers and brokers analyse large volumes of data in less time, detect complex patterns and automate tasks that used to require human intervention. The result: faster operations, fewer errors and better service.

In practice, AI helps carriers and brokers automate, predict and personalise. Here is what it can help you do today:

Automate repetitive operational tasks

Claims management, policy issuance and document review.

Improve customer support

24/7 assistants, virtual agents and self-service processes.

Detect fraud more effectively

By analysing behaviour and identifying anomalies.

Assess risk with more precision

Using real-time internal and external data.

Personalise pricing and products

Adjusting offers to each customer's profile and behaviour.

Boost commercial productivity

Generating proposals, emails and sales scripts tailored to each client.

> **Insight:** insurers that adopt AI report up to a 30% reduction in operational time, according to IBM.

02 WHERE TO START

How to identify AI opportunities *in your operation*

Before implementing AI, the key is to detect where it can truly create value. A practical approach:

Key questions to find high-potential areas

01 **Which tasks are repetitive and time-consuming for your team?**
They are the first candidates for automation.

02 **Where do bottlenecks or human errors tend to happen?**
That is where AI brings speed and consistency.

03 **Which processes would create the most value if they were faster or more personalised?**
That is where the customer notices the difference.

Typical high-potential areas

AREA	AI OPPORTUNITY
Customer service	Conversational assistants and automated responses
Sales	Proposal generation and smart email replies with generative AI
Underwriting	Predictive risk analysis
Claims	Automated classification and document validation

Evaluate each opportunity on two variables: **impact** (how much value it brings) and **effort** (how complex it is to implement).

> Focus on high-impact, low-effort opportunities for your first AI pilot.

03 STEP BY STEP

How to implement AI *step by step*

Implementing AI does not require a full transformation from day one. This is the recommended path:

01 **Choose a clear, focused use case**

Start small, with something that has measurable value, such as automating claim triage or improving email response times.

02 **Set specific goals**

Are you trying to reduce response time, increase conversions or prevent fraud? Be as concrete as possible.

03 **Evaluate the available tools**

Look for off-the-shelf solutions or partners like Foliume. Consider cost, scalability and ease of integration.

04 **Run a pilot in a controlled environment**

Track results, learn and refine your approach.

05 **Train your team**

The technology only works if your team adopts it. Invest in practical onboarding.

06 **Scale gradually**

If the pilot works, expand to other areas. Define KPIs and review progress regularly.

Common mistakes to avoid

- Starting with a project that is too complex.
- Failing to measure the results of the pilot.
- Ignoring the needs of internal users or customers.

04 THE BALANCE

Benefits and challenges *of adopting AI*

BENEFITS

- **Increased operational efficiency:** faster processes, fewer manual tasks.
- **Improved customer experience:** instant, personalised support.
- **Smarter decision-making:** based on real-time, data-driven insights.
- **Innovation and differentiation:** personalised, digital-first insurance offerings.
- **Greater competitiveness:** stay ahead of, or catch up with, others already using AI.

CHALLENGES

- **Data protection and compliance:** follow local and global data regulations.
- **Lack of model transparency:** AI decisions must be auditable and explainable.
- **Bias risks:** poorly trained models can unintentionally discriminate.
- **Internal resistance:** adoption depends on trust and cultural readiness.
- **Initial costs:** even with accessible tools, some projects require upfront investment.

> **Tip:** starting with an ethical and transparent approach to AI builds trust with customers and regulators.

CONCLUSION

What's next?

Artificial intelligence is a real opportunity to transform how you work, connect with your clients and grow your business.

It is not a future trend. It is happening now, and it is essential for improving efficiency and focusing your time on what truly matters.

At Foliume we design AI solutions specifically for insurance brokers: they eliminate manual tasks, boost operational efficiency and empower commercial teams.

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The guide tells you what to do. *Foliume* does it with you.

Your team and AI agents on the same board to quote, serve clients and deal directly with insurers. You approve, Wilbert executes.

Meet Wilbert →

More resources