

The AI Buyer's Guide for Insurance Agency Principals

**A Decision Discipline,
Not a Vendor List**

Version 3.0

A systematic approach to evaluating AI vendors in the insurance industry

Why This Guide Exists

(And Why It Had to Be Written This Way)

For years, I was on the other side of the table.

As the founder and former CEO of Agency Revolution, I was responsible—directly or indirectly—for **tens of millions of dollars in technology sold to independent insurance agencies**.

To scale that company, we had no choice but to become serious about selling.

We tested.

We tweaked.

We refined our process relentlessly.

That wasn't marketing theory.

That was survival.

But as our selling process improved, we kept running into a quieter, more troubling problem—one that had nothing to do with our product.

The truth is, **most agencies didn't have a buying process**.

Not for technology.

Not for systems that would affect their people, their data, their clients, or their valuation.

And that gap produced two ugly outcomes—over and over again.

First, there were agencies who ***should have bought***.

- They had the need.
- They had the readiness.
- They would have benefited enormously.

But they hesitated, stalled, or walked away—not because the technology was wrong, but because **they couldn't confidently decide**.

Then, there were agencies who ***should not have bought***.

- Not yet.
- Not in their current state.
- Not without foundational work.

But they did. They bought too early, for the wrong reasons, or without the internal capacity to absorb the change. And the result wasn't progress—it was frustration, wasted time, and sometimes real damage.

Same product.

Same sales process.

Wildly different outcomes.

The difference wasn't the technology.

It was the absence of a **disciplined buying process**.

That lesson stayed with me.

And now, with AI, there's a **new and more dangerous version of the same problem**.

Agency Revolution's Solid Products

- They were built carefully.
- They were funded properly.
- They've stood the test of time.

AI is Different

Today, AI is **storming into the insurance industry**.

As I write this, I'm actively tracking

121 AI-in-insurance vendors

—and that number grows almost every week.

Some of these companies are serious.

Some are early but promising.

And some—frankly—should not be trusted with an agency's data, workflows, or reputation.

Not because anyone is malicious.

But because:

- Some are underfunded and may not survive
 - Some have the wrong team for the problem they're solving
 - Some are repackaged demos chasing momentum
 - Some simply don't work the way they claim
-

And in AI, **bad technology doesn't just fail quietly**.

It creates:

- Operational drag
 - False confidence
 - New risk surfaces
 - And decisions that are hard to unwind later
-

This means agency principals now face *two simultaneous risks*:

1. **Missing out on tools that could materially improve growth, efficiency, or valuation**
2. **Buying into fragile, immature, or poorly designed technology at exactly the wrong moment**

That's not a tooling problem.

That's a **buying problem**—again.

Only now, the pace is faster, the stakes are higher, and the cost of regret compounds more quickly.

This guide exists to solve that problem.

Not by telling you what to buy.

Not by publishing vendor lists.

Not by pretending certainty where it doesn't exist.

But by giving you something far more valuable:

A buying process worthy of the decisions AI is forcing onto your desk.

A process that helps you:



Disqualify weak vendors early



Separate readiness from enthusiasm



Sequence adoption instead of piling it on



Decide when to wait, when to pilot, and when to commit



Make decisions you can defend—today and years from now

 Anne Handley often reminds us that good marketing isn't about persuasion for its own sake.
It's about helping people make good decisions.

That's the spirit of this guide.

If it helps you confidently walk away from a tool you're not ready for, it has done its job.

If it helps you say *yes*—with clarity and discipline—when the timing is right, it has done its job.

And if it helps you avoid regret on either side of the decision, then it has done exactly what it was designed to do.

Before You Evaluate Anything



If AI vendors were evenly matched—well-funded, experienced, stable, and honest—you could afford to take your time.

They're not.

In the current market, **most AI-in-insurance vendors should not make it past your first conversation.** Not because they're dishonest, but because they're *early, fragile, incomplete, misaligned—or simply not right for you, right now.*

That's why this guide does **not** begin with:

Scoring

Comparison

Feature analysis

It **begins with elimination.**



Elimination



Screening



Disqualification

Before you invest time, attention, or hope, you need a fast way to answer a simpler question:

"Does this vendor even deserve serious consideration?"

The next section exists for exactly that purpose.

It's designed to help you disqualify weak options quickly—*before* enthusiasm takes over, before sunk costs creep in, and before a polished demo distracts from the fundamentals.

Avoid Enthusiasm

Don't let initial excitement overshadow critical evaluation.

Prevent Sunk Costs

Don't get trapped by time or resources already invested.

See Beyond the Demo

A polished presentation shouldn't distract from fundamental flaws.



If a vendor can't clear this bar, nothing else in this guide matters.

THE ESSENTIAL PLAYBOOK

The AI Buyer's Guide

for Insurance Agency Principals

Navigate the complex landscape of AI solutions with confidence.

THE DECISION FRAMEWORK

8 Critical Steps to Evaluate AI Vendors

By Michael Jans, Founder

The Society of Insura-Preneurs, Creator of ACOR OS

STEP 0: The 10-Minute Disqualifier

Your Front Gate

Before you score anything—before the demo goes long—answer one question:



Does this vendor deserve serious consideration at all?

Disqualify immediately if the vendor cannot:



Clearly explain **what type of AI** they use and why it fits the problem



Demonstrate the **actual working product** (not slides or concepts)



Answer data ownership and security questions **directly**



Explain adoption effort in plain language



Accept a **pilot before commitment**



If any answer is vague, evasive, or over-engineered, pause or walk away.

Disqualification is not negativity.

It is leadership.

Most AI buying mistakes happen because agencies evaluate vendors who never should have made it past the first conversation.

STEP 1: Business Fit

Does This Actually Matter? (Score 1–5)

AI is only an investment if it clearly moves at least one **measurable value lever**:



Attract

Acquire more or better-fit clients



Optimize

Increase revenue per client



Retain

Improve loyalty, policy count, or stickiness



Efficiency

Reduce time, cost, or operational friction



Risk Reduction

Prevent errors, omissions, or compliance exposure



If a tool does not clearly move one of these levers, it is not strategic. It is overhead with a dashboard.

Also ask:

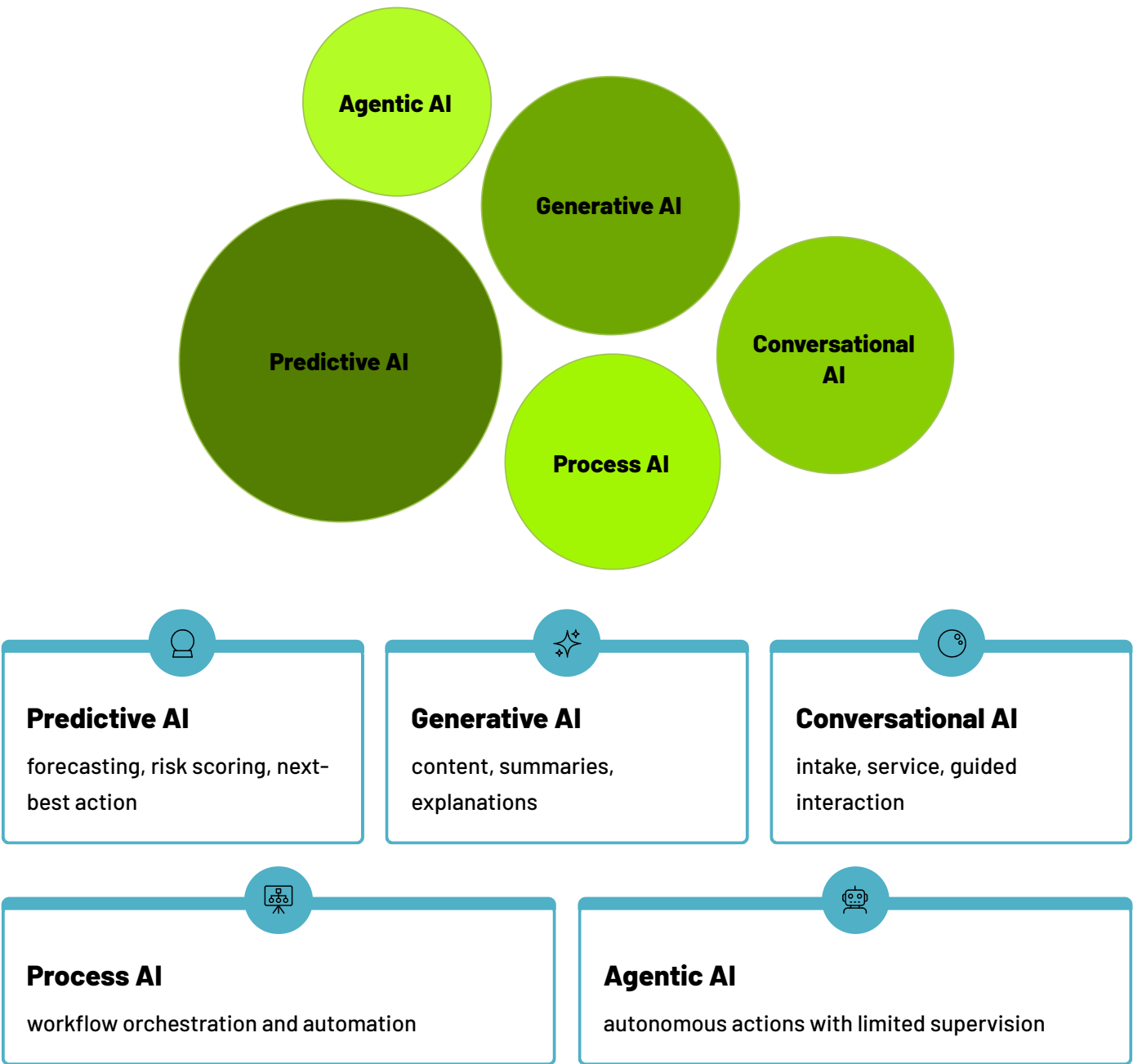
- Is the task this AI supports clearly defined?
- What happens when the AI is wrong?
- Where does human judgment intervene?

AI applied to vague or unstable tasks doesn't create clarity. It amplifies confusion.

STEP 2: The Right AI for the Job

Not All "AI" Is the Same (Score 1-5)

There are distinct categories of AI. Each is suited to different problems:



A credible vendor can explain:

01	02	03
Which category they use	What it is <i>not</i> good at	Why that limitation matters

☐ If they cannot, they are not selling AI. They are selling ambiguity.

STEP 3: Team Capability

Can They Execute? (Score 1–5)

 You are not buying features.

You are buying a team's ability to deliver and support a real product.

Ask:



Have they built and supported live software before?



Can they show real customer usage?



Are customer references available?



Have they navigated updates, failures, and security issues?

 Early-stage vendors are not automatically disqualified. But expectations, scope, and risk must reflect reality.

STEP 4: Data Security & Trust

This Is Existential (Score 1-5)

 AI touches sensitive data quietly and quickly.

You should know:



Where your data lives



Who has access



Whether it is used to train public models



How it is encrypted



What happens if the vendor is acquired—or disappears

 **If a vendor is casual about data, nothing else matters.**

STEP 5:

Financial Stability & Survivability

Will They Be There Next Year? (Score 1-5)



AI moves fast.

Companies fail faster.

Look for:

Real customers

Not just pilot programs or trials

Credible revenue or funding

Sustainable business model

A realistic runway

12 months minimum

☐ Opacity here is not sophistication.

It is a warning.

STEP 6: Roadmap Clarity

You're Buying the Future (Score 1–5)

- What matters most is not what the product does today.
It's what it will do next.

Ask:



What will materially change in the next 6–12 months?



What features require upgrades or pricing changes?



What assumptions must remain true?

- If the roadmap sounds inspirational rather than specific, walk away.

STEP 7: Integration & Onboarding Reality

Where Adoption Succeeds or Dies (Score 1–5)

 Some tools require deep integration.

Some don't.

Both can succeed—or fail.

 What matters is **how quickly and cleanly** your team can adopt the tool and produce a real result.

Assess:



Does this integrate with our AMS / CRM *if needed*?



If it does not integrate, what workflow changes replace it?



What does onboarding actually include?

- Length (days or weeks)
- Live vs recorded
- 1:1 vs group
- Who must attend



When should we expect the first measurable win?

 A tool that "works" but never gets adopted is not a solution.

STEP 8: Customer Support

Humans Matter (Score 1–5)

AI breaks.

When it does, you need a person.

Clarify:

Response time for critical issues

Escalation paths

Ongoing support expectations

Automation without support is abandonment.

SEQUENCE

Sequencing Matters

Do Not Do Everything at Once

A typical low-regret sequence:

01	02
Internal efficiency (low risk, fast feedback)	Internal decision support
03	04
Customer-facing augmentation	Automation with autonomy

Starting in the wrong place doesn't accelerate progress.

It multiplies regret.

DECISION

The Decision

Every Evaluation Ends Here

Every serious evaluation must end with one outcome:

00

WAIT

Problem unclear or readiness low

01

PILOT

Clear hypothesis, limited scope, success criteria defined

02

GO ALL-IN

Proven impact, low switching risk, strategic importance

If you cannot choose, the answer is not "maybe."

It is "not yet."

Vendor: _____ Date: _____

A. 10-Minute Disqualifier

AI type clearly explained

Working product demonstrated

Data questions answered directly

Adoption effort clear

Pilot acceptable

Proceed ☐ Pause ☐ Disqualify ☐

B. Business Impact (check at least one)

Attract

Optimize

Retain

Efficiency

Risk Reduction

C. Task & Judgment

Task clearly defined

Failure modes understood

Human judgment points clear

Confidence (1-5): ____

D. Team & Company

Execution ____ References ____ Stability ____

E. Data & Trust

Data ownership clear

Not training public models

Encryption in place

Exit/failure plan addressed

F. Integration & Onboarding

Integration: ☐ Yes ☐ No

Onboarding length: _____

Format: ☐ Live ☐ Recorded ☐ 1:1 ☐ Group

First measurable win by: _____

G. Decision

WAIT ☐

PILOT ☐

GO ALL-IN ☐

Principal sign-off: _____

If this feels uncomfortable to sign, the decision isn't ready.