

AI 101

*How AI is reshaping the role
of the broker*

NABIP GA

June 10th, 2026



AI disruption, and opportunity, is here.

Major players across insurance are meaningfully investing in AI.

Acrisure

Named ex-Palantir Head of Insurance as CTO and Chief AI Officer

Source: [Acrisure](#)

Integrity

5,000 employees have a personalized AI Digital Assistant

Source: [Integrity](#)

Marsh

\$400M "Thrive" tech & automation initiative

Source: [The Insurer](#)

OneDigital

50% of all staff are AI-enabled

Source: [OneDigital](#)

AI is not a distant future.

It is already transforming how **brokers, payers, and providers operate**—and the pace of change is accelerating.



We are in a race to define the role of the broker in the AI era

Brokers who learn to leverage this tech now will be better positioned to lead.

The broker of tomorrow
is **more *human*, more strategic**,
and powered by AI.

- AI won't replace the broker's trust, empathy, and judgment
- Brokers who embrace AI will deepen client relationships, not weaken them
- Data privacy, ethical use, and human oversight are all of our responsibilities



You've heard their names. What do they do?

ANTHROPIC	Claude 4 (Opus 4.8): The leader in nuanced reasoning and deep data analysis. Claude is designed for digital "coworking" and managing complex, multi-step computer tasks.
 OpenAI	GPT-5.5: A powerhouse for multi-modal work, processing text, voice patterns, and visual data simultaneously.
 Gemini	Gemini 3.5 Flash/Gemini 3.1 Pro: Built to process massive volumes of data.
 Grok	xAI: Grok 4: Redefining the speed of execution. Groq allows AI to respond without next to no latency, making real-time voice and automation feel human.
IIElevenLabs	Eleven v3: Turns written text into human-sounding speech.
 Cartesia	Sonic 3.5: Specializes in low-latency audio generation built for live conversation.



AI is becoming an *active workforce of agents* that can support research, coordination, communication, and execution like an extension of your team.

Early Days of AI

Prompting

Asking a chatbot a single question and waiting for a text response back

Legacy Software

Manually bridging the gaps between disconnected systems, leading to endless data entry, constant tracking, and dozens of open tabs.



Today's Tech Enablement

Executing

Directing AI to manage entire, multi-step processes across your different software programs from start to finish.

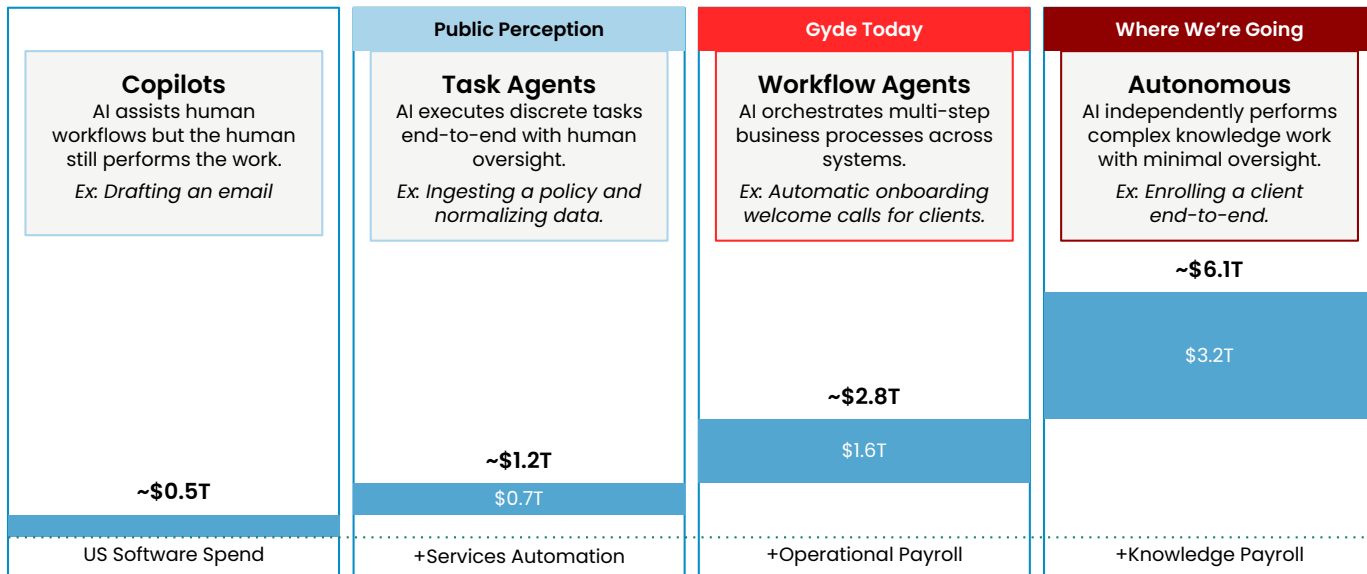
Agentic AI

A background operational layer that interprets your data and completes tasks for you, with little manual oversight.



We are moving from *task agents* to *autonomous agents*

Agent Maturity is Still in Early Days



Workflow agents

AI renewals, client service and onboarding applications can independently complete multi-step processes

Autonomous agents

Sourcing and enrollment are primed for autonomous agency.

Seconds —————> Days
Independent Runtime

The winning formula is
humans + AI,
not humans vs. AI.

- Brokers who adopt AI today will serve more clients, better
- Grow revenue without growing headcount
- Future-proof their businesses for the next decade of disruption



AI is a force multiplier—*more capacity, without more headcount*

Service and scale are no longer at odds. AI is not replacing brokers, it's empowering them in 4 key ways:

01 **Prospecting & Enrollment Automating Admin Work**

Qualification, data collection, cross-sell insights, and virtual assistance for routine client service inquiries.

02 **Customer Service & Claims Enhancing Client Engagement**

Voice and SMS client support, year-round client engagement, and proactive benefits education.

03 **Renewals & Retention Improving Broker Productivity**

Smart scheduling and meeting prep, summarized client context for instant insights, auto-renewals, and quick coverage Q&A grounded in plan documents.

04 **Operations & Efficiency Creating Agency Elasticity**

AI handles the routine and surfaces “next best actions”. Brokers shift fully into advisor and relationship roles — where clients need them most.



Examples in the Market

AI fuels workflows across the industry

PROSPECTING & ENROLLMENT

Policygenius *Life & P&C*

Policygenius

AI guides consumers through needs analysis and product recommendations in plain language.

Bold Penguin *Commercial Insurance*



AI marketplace matching small businesses with carriers instantly, parsing unstructured data with LLMs.

RENEWALS & RETENTION

Gabi *Automated Comparison*



Continuously compares policies across 40+ carriers to proactively flag better options for clients.

Hi Marley *Renewal Communication*



AI-powered SMS and chat automate renewal reminders and scheduling with human escalation.

CLIENT SERVICE & CLAIMS

Lemonade *P&C Claims AI*



Bot 'Maya' handles intake and claims. 30%+ of claims processed with zero human intervention.

Gradient AI *Underwriting & Claims*

GRADIENT AI

Predictive analytics for claims severity and fraud detection deployed across health and P&C.

OPERATIONS & EFFICIENCY

Tractable *Computer Vision*



Analyzes damage photos to generate repair estimates for faster, consistent claims processing.

Coalition AI *Compliance Copilot*



GenAI assistant answers broker questions with built-in regulatory compliance guardrails.



Gyde is the first *AI-native* *brokerage*

Here's a look at how we use AI to empower
brokers.

Our Model

Gyde brings you *a competitive edge*

Our AI-tools, training, and support help brokers enroll and retain more clients *by helping them save time and scale faster.*

1

Serve more clients in 50% less time.

Gyde's client service assistant answers questions and cuts broker research time from hours to seconds.

2

Enroll and renew more clients.

Our qualification assistant chases and tees up leads, referrals, and T65 ACA members so brokers can enroll more clients in less time.

3

Strengthen client bonds in moments that matter.

Automated SMS and direct mail reach clients with happy birthday and holiday greetings, making engagement effortless for the agent.

4

Cross-sell more effectively.

Gyde's AI identifies coverage gaps and tees up cross sell for ancillary policies during renewal, onboarding, and client service.

5

Improved Agency economics and outcomes

When agency owners and teams are able to grow through this transition, they'll be able to achieve the economics and operations they've been dreaming about for years.



Gyde's AI Platform



Gyde's AI platform operates in the background, helping brokers serve clients and scale their book faster than ever before.

GydeOS AI management system (AIMS)

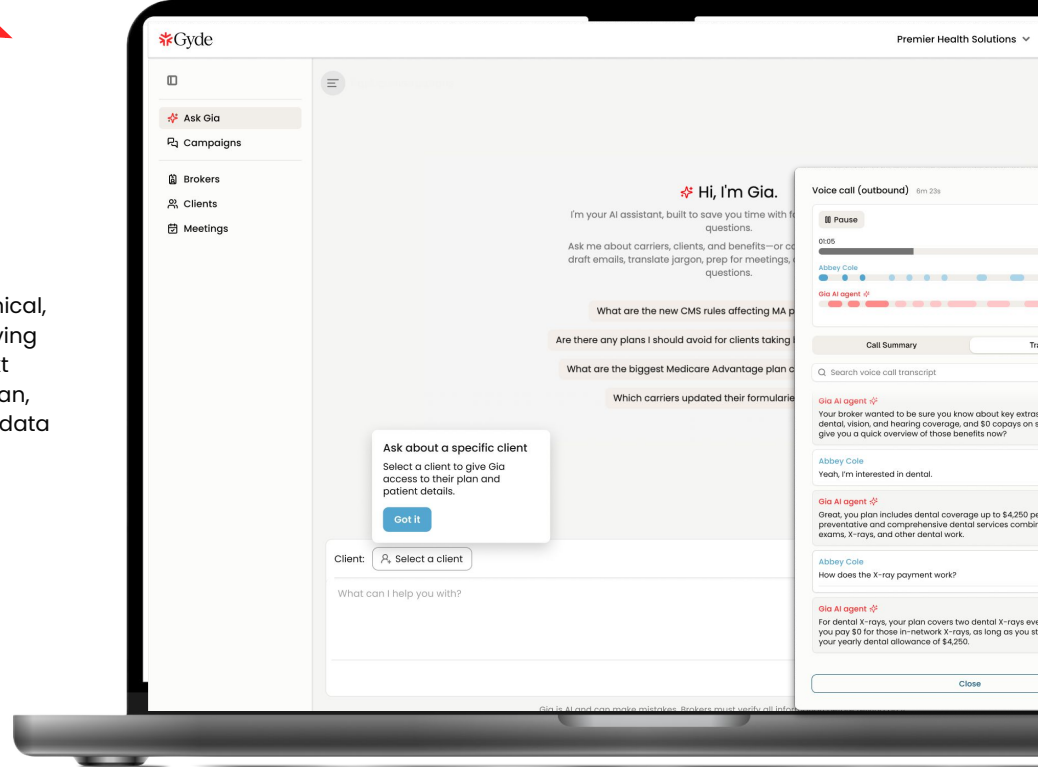
Features include—

- A broker copilot
- AI-captured clinical, financial, and living situation context
- Foundational plan, network and Rx data

Gia Gyde's Intelligent Assistant

Agentic client-facing SMS and voice outreach for—

- Onboarding & ID cards
- Benefit questions
- Renewal reminders
- Scheduling meetings with their broker
- AWV Scheduling



Enhancing broker
productivity across—

Onboarding

Client Service

Renewals

Cross-sell

Client Service



Get back half your client service time while strengthening valuable client relationships with Gia, our agentic assistant.

Gia does frontline client service

Gia responds to inbound phone and SMS messages about ID cards, effective dates, copays, and other simple questions.

Gia escalates complex questions

Complex cases are escalated to the client's broker and scheduled with a summary of the issue and transcript in the meeting invite.

Gia supports the broker's research

Broker uses Gia to research policy, provider, and Rx details. Gia can even craft an email or script in the client's preferred language.

Broker talks to the client

With client context and research support for live calls, Gia helps brokers find answers in seconds.



Gia

Helped Alice find her ID card, she's all set.



Gia

Meeting booked with George for Tuesday at 9AM.



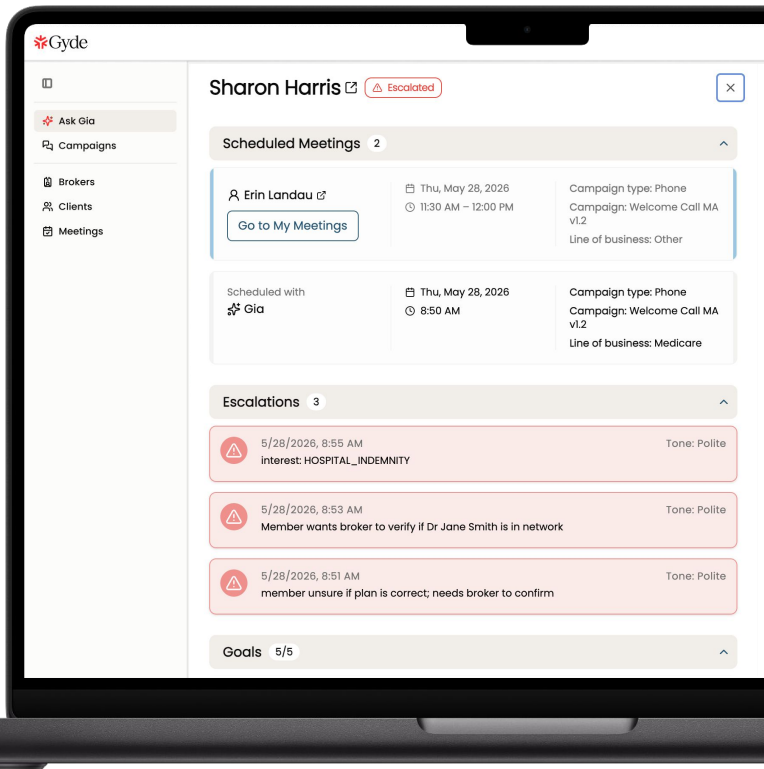
Gia

Carol asked about her deductible, confirmed its \$2400.



Gia

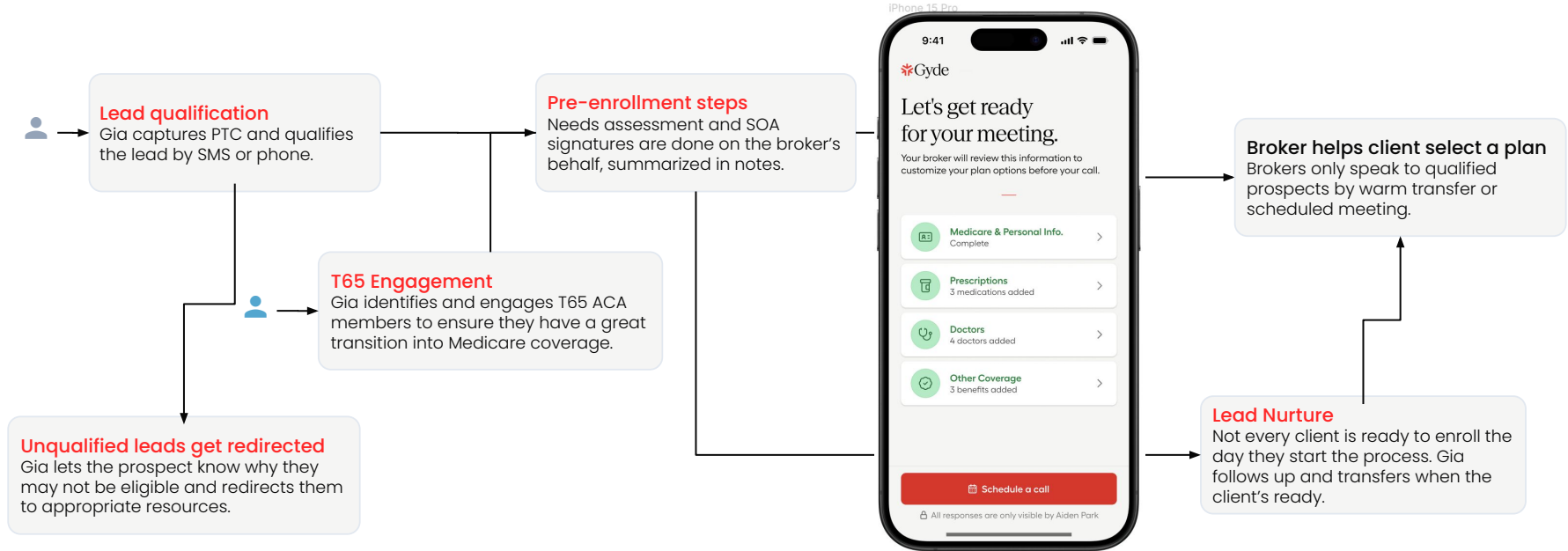
Juan asked if his coverage started, confirmed he's covered as of Jan 1.



Enrollment



Gia expedites enrollments, compliantly, so human brokers can focus on plan selection and *sign more applications per day*.

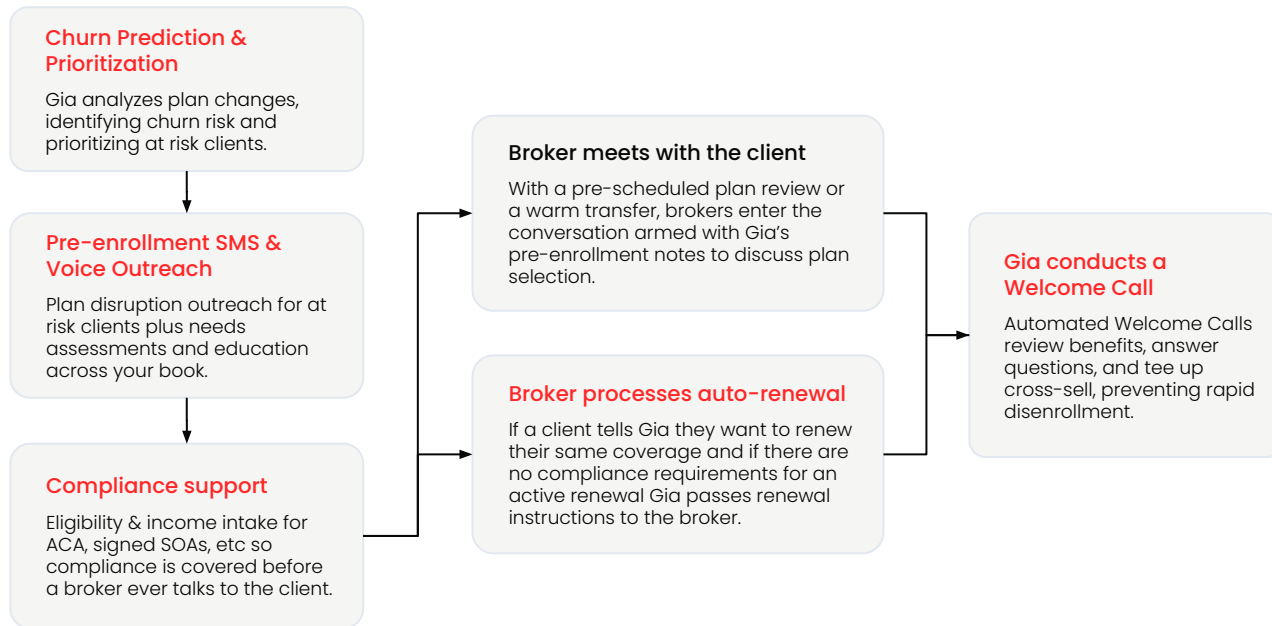


Gia's enrollment assistance makes brokers dramatically more productive, handling*
10+ leads per day with a 30%+ close rate, and 3+ apps/day outside AEP.

*Note: These numbers are relevant for a Medicare call center.

Renewals

Brokers will retain more clients, enroll more new clients, and keep their sanity this year.



Advantages include—

- No chasing clients
- Faster renewals
- More time to sell
- More apps per broker per day
- Better compliance, automatically
- Keeps clients on your books post-enrollment
- A better client experience earns more referrals

Cross-Sell

Boost attachment rates by cross selling plans your clients need, and *watch revenue grow*

Many clients have coverage gaps, but most agencies don't have the time to identify every opportunity and act on it consistently.

HOW GYDE HELPS

GydeOS surfaces high-potential cross-sell opportunities

GydeOS identifies likely coverage gaps and highlights where ancillary products may be a fit.

Gia helps turn insight into action

Gia can tee up opportunities during onboarding, renewal, and service touchpoints—then route and schedule meetings.

25% attachment on Dental and Accident could add \$28,000+ in LTV

Watch your calendar fill with high-intent cross-sell opportunities. Design more complete protection packages for your clients and increase lifetime value per client. And earn repeat commissions on your efforts for years to come.



Gia Recommends
Dental + Vision

Gia Recommends
Hospital Indemnity

Lopez, M.

41

Chen, J.

78

Patel, R.

53

Walker, T.

92



Compliance is built into the Gyde platform

Hourly

HIPAA control eval via Drata

Zero DR

No AI training on PHI data

TCPA

Consent-first outreach, DNC enforced

Human Oversight

Escalation pathways to licensed brokers. No action is ever taken on coverage decisions autonomously

CMS Guardrails

Designed to comply with all CMS rules and regulations

Join Gyde

Your agency's growth, accelerated

Become a downline partner of a Gyde agency

Bring your business downline of a Gyde agency to streamline broker productivity and deliver white-glove client service.

Become a Gyde Partner.

Gyde acquires a majority stake in your business. Get experts in AI and insurance dedicated to transforming your growth.





Let's build the path
forward *together.*

Will Johnson | Co-Founder & CEO

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