



The Beginner's Guide to **AI for Insurance Agencies**

A Practical Playbook for Your First
AI Use Case

AI is getting attention everywhere, and while most agencies plan to leverage it in their operations in 2026, few know where to start.

In fact, recent data from the Big I's Agents Council for Technology Tech Trends report shows **68%** of agencies expect to increase AI use in the next year, yet only **8%** use it regularly today and even fewer feel confident in where to start

Independent insurance agencies are under pressure to respond faster, handle more volume, and protect licensed time for the conversations that actually move business forward. Yet many still rely on phone trees, voicemail, and manual triage to manage inbound demand. The result is missed opportunities, inconsistent first impressions, and too much producer time spent on routing, follow-up, and repetitive intake.

That is why inbound call handling is one of the strongest places to begin. It is a live, high-volume workflow with clear pain, measurable outcomes, and low-risk ways to pilot and improve quickly.

An AI Receptionist gives agencies a practical first step. It can answer calls, identify intent, capture key context, and route each conversation more effectively, while keeping human agents in control where judgment, compliance, or complexity matter most.

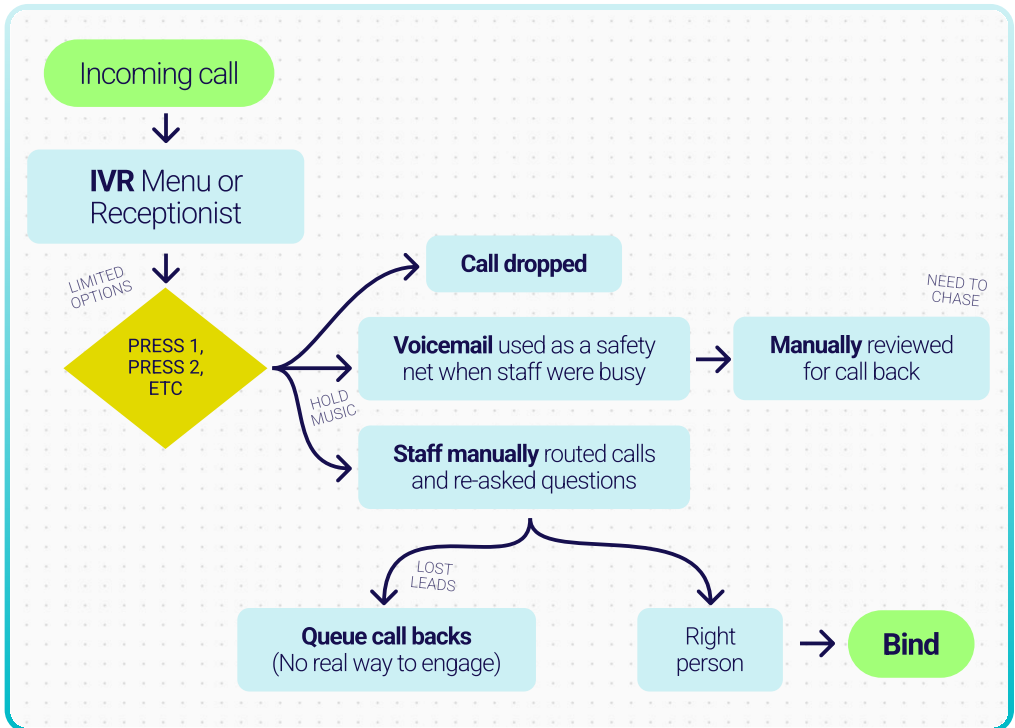
Rather than automate everything at once, the goal is to start with one workflow, prove value quickly, and build from there. When you take that approach, your first pilot does more than improve call handling. It creates the foundation for a broader AI operating model across lead qualification, data intake, quoting, follow-up, and service.

In this guide, we follow how bolt's internal agency approached that first rollout and what other agencies can learn from it.

Table of Contents

1. The Call System Before AI	4
2. Tech Stack, or Symptom?	5
3. Establish the baseline before you change anything	7
4. Why Choose an AI Receptionist as Your Starting Point	8
5. The Three-Phase Rollout Framework	9
6. What changed: Operational impact and measurable results	13
7. What this means for your team	14
8. Your First 30, 60, and 90-Day Expectations	15
9. Next Steps For Your Agency	16

The Call System Before AI



Most agencies already have some kind of phone setup in place:

- A phone tree or IVR menu
- Basic routing rules
- Voicemail or overflow handling

Even with those tools, inbound demand often reaches the team in a mixed stream that takes time to sort.

Calls arrive with very different levels of urgency, value, and complexity. Sales opportunities, service requests, billing questions, and misdirected calls often follow

the same path at the start. Staff end up sorting demand in real time, which pulls producers into interruption-heavy work and adds friction for callers trying to reach the right person.

The result is a workflow that depends heavily on available human bandwidth. Producers lose time. Service teams absorb avoidable transfers. Callers repeat themselves. The agency spends licensed time on work that could be sorted, routed, or resolved earlier in the interaction.

Tech Stack, or Symptom?

Possibly the most visible symptom of the underlying problem here is the phone tree itself. In theory, these trees were introduced to help consumers better route themselves and arrive at the right person the first time. In reality, callers are greeted with multiple menu layers and sometimes confusing options, mostly intended to offset staffing limitations rather than improve their experience.

As early as 2019, the **problems with this approach** were already showing:

- **63%** of customers were irritated by being forced to listen to multiple irrelevant options.
- **65%** struggled to find an option that met their needs.
- **46%** found the menus too long and cumbersome.
- **54%** felt frustrated that they couldn't connect quickly to a real person.

In short, each additional option only increases customer friction and drop-off, especially for prospects who do not yet have any investment in the agency relationship. As post-pandemic customers have become even more used to instant service and fast turnarounds, the problems have only increased.

*Inevitably, this leads to many callers ending up in voicemail purgatory. While exact stats vary, the commonly accepted industry benchmark is that **up to 80% of customers** do not leave a voicemail, believing it won't be answered, and that 30% of business voicemails are, indeed, never answered. That's already a lot of missed business. Not to mention that these callbacks eat up licensed time, and often introduce hours, if not days, of lag in response – days in which caller intent cools sharply, with delays as short as five minutes significantly impacting conversion.*

*Now consider that poor communication costs US businesses upwards of **\$1.2 trillion** a year, a cost that is only rising. And that **32% of customers** will stop doing business with a company they have previously been happy with after a single bad experience, rising exponentially over several. It's a waste of licensed agent time, and it's costing your agency significant business.*

Critically, these challenges are not caused by bad tools or poor staff performance – they're built into the system at scale. A single person can only answer one call at a time. As call volume grows, quality and speed inevitably degrade, unless headcount is increased, which is usually both costly and unrealistic.

However, AI for agencies offers a better solution for inbound call handling. But before we look at exactly how an AI Receptionist can help insurance agencies solve this call volume crisis, let's look at the hard numbers that show its value.



Establish the baseline before you change anything

A strong AI rollout starts with measurement. Baseline metrics make it easier to see where friction exists today and where improvement is happening once the pilot is live.

Before introducing AI into inbound call handling, document what is happening in the current workflow. That gives you a clear before-and-after view and helps you measure real gains with confidence.

Start with a baseline across the metrics that matter most:

- IVR drop-off rate
- Average handle time
- Human transfer rate
- Missed calls
- Callback volume
- Conversion to quote
- Conversion to bind

These metrics help agencies track performance, identify where licensed time is being lost, and build a clear case for expansion after the first workflow is in place.

Why Choose an AI Receptionist as Your Starting Point

Inbound call handling is one of the strongest first AI workflows for an agency because it brings together five things that matter:

- High volume
- Repeated patterns
- Visible pain points
- Fast measurement
- A manageable rollout path

An AI Receptionist can answer inbound calls, identify why the caller is reaching out, gather useful context, and route the interaction more effectively. In some cases, it can resolve the request immediately. In others, it creates a smoother handoff so agents start with context already in place.

That makes inbound calls a practical first pilot. Agencies already know the workflow matters, and even modest gains can produce meaningful operational and revenue impact.



Why insurance-specific AI matters

Insurance workflows call for structure, workflow awareness, and control.

Agencies benefit from technology that can recognize insurance intents, support clean handoffs, follow defined workflow boundaries, and fit into the systems and processes already in place.

bolt's AI for Agencies suite is designed around real insurance workflows, with coordinated capabilities across inbound call handling, lead qualification, conversational data intake, quoting, and service. That structure helps agencies create continuity across the customer journey while keeping human oversight central.

The Three-Phase Rollout Framework

As we've established, it's not enough to choose an AI tool based on hope and hype. Instead, it needs a structured approach that constrains risk, while letting early wins and ROI shine. Once the bolt Agency decided an AI Receptionist was the right pilot, we took a three-phased rollout approach. You can use it as your own playbook.

Phase 1: Plan and Design

Start by defining how inbound demand moves through the agency today, then identify where AI can support the workflow and where people should remain directly involved.

Use five steps:

Map your top inbound intents

Document the most common reasons people call, such as:

- New quote request
- Existing policy service
- Billing question
- Renewal question
- Claims routing

Identify where friction happens now

Look for:

- High-transfer call types
- Common misroutes
- Repeated questions
- Voicemail-heavy paths
- Intents that consume licensed time without requiring licensed judgment

Decide what AI handles first

A practical rollout begins with a focused set of 3 to 5 high-volume, repeatable intents. That gives the team a manageable pilot scope and a clearer path to measurement.

Define human handoff rules

Set clear escalation points for:

- Low confidence
- Frustration or urgency
- Sensitive policy situations
- Complex or regulated interactions

Capture your baseline metrics

Record current performance before the pilot begins so you can measure real impact later.

 **Phase 2: Configure and Test**

Once the workflow is defined, configure the AI to respond consistently across the scenarios your agency sees most often.

Start with the basics:

Greeting and introduction

The AI should clearly identify itself, identify your agency, and set expectations in a way that reflects your brand.

Intent recognition

Route by what the customer is trying to do, not just by keywords. Similar phrases can still lead to very different workflows, so the model should be tuned around intent and context.

Data capture before handoff

Decide what information should be gathered before a transfer so the next person receives context, not just a call.

Fallback and escalation paths

Define exactly what happens when the AI is uncertain, the customer is upset, the caller changes direction, or no agent is available.

Then test everything.

Testing should reflect real agency conditions. Use live scenarios, include edge cases, involve non-technical staff, and review how the workflow performs when a caller changes direction, expresses urgency, or needs escalation

Phase 3: Launch, Measure, and Expand

Once the workflow is configured and tested, the next step is a controlled launch. Start with a limited pilot scope so the team can monitor performance closely, review transcripts, and make improvements quickly.

During launch, focus on the metrics that show whether the workflow is becoming more effective:

- IVR drop-off rate
- Human transfer rate
- Average handle time
- Missed calls
- Conversion to quote
- Conversion to bind

Alongside KPI tracking, review transcript quality, escalation accuracy, and handoff consistency. This is where the team can see how well the workflow performs in real conditions and where adjustments will improve the customer experience.

As performance stabilizes, the rollout can expand into the next connected workflows, including:

- Lead qualification
- Conversational data intake
- CRM updates
- Quote follow-up
- Broader continuity across the customer journey

This phase turns the first pilot into a foundation for a more connected AI operating model across inbound, intake, quoting, and service.

What changed: Operational impact and measurable results

Call routing automation for insurance agencies isn't just about deploying the latest technology. It should have a meaningful impact, both on the agency's bottom line and on the burdens and workflows your agents face.

Ideally, you should be seeing a considerable shift across how calls enter the agency, and how fast they are resolved once they do – with a visible rebalancing in staff workloads, and clear improvement in conversations and outcomes. This should look like:

- Fewer callers stuck in IVR loops
- Fewer unnecessary or misdirected transfers
- Clearer data gathering
- Cleaner handoffs
- Better triaging of calls
- Improved call-related KPIs

When bolt Agency implemented the AI Receptionist from the bolt AI for Agencies suite, within the first year, they saw notable improvement across many areas:

- **A 32% reduction in IVR drop-off rate**
- **A 36% reduction in human agent talk time**
- **Call-to-bind conversion doubled**
- **90%+ of calls handled by AI**

AI-driven triage now captures context upfront, routing calls with supporting data attached. When a handoff occurs, it is cleaner, with agents receiving not just the reason for the call, but relevant policy or customer details and any prior answers given. This considerably improves both caller and agent convenience and confidence. Today, the AI Receptionist handles upwards of 90% of calls efficiently and effectively.

While exact results will, of course, differ by agency and configuration, this is the consistent pattern you are looking for: fewer calls needing agent involvement, and, where they are needed, the calls are better qualified and prepared. Transfers should now show value-bearing conversations, not just a failure in routing.

bolt Agency's own experience shows how these metrics equate directly to revenue outcomes. Before turning to an AI receptionist, the agency was facing high inbound call volumes with widely varying intent. Some calls were exploratory or for price-shopping, and some were even misdirected, all taking up agent time without a proportional return. By introducing automated triage and qualification, the system now filters out about 20%–30% of low-intent leads before they impact producer time. The calls were still answered and assisted, just not routed prematurely into the sales pipeline. In turn, this achieved a doubling of the call-to-bind conversion rate.

What this means for your team

- Less interruption
- Better context
- More productive licensed time

Beyond the metrics, the impact showed up clearly in the agency's day-to-day workflow.

Front-line agents saw fewer dead-end calls, fewer frustrated callers repeating themselves, and fewer interruptions caused by manual routing errors. Calls were sorted earlier, context was captured upfront, and handoffs were cleaner. That made the day less reactive for the team and smoother for the customer.

Producers got back time that had been consumed by basic intake, misrouted calls, and low-intent conversations. With better triage in place, they could focus more of their day on advising clients, quoting coverage, and closing business.

Managers had a clearer view into why calls were coming in, where AI was containing volume, and where escalation was still needed. That visibility helped them improve workflows and direct staff time more effectively.

Across the agency, the result was a more consistent way of working, with better context, stronger responsiveness, and more licensed time spent where it mattered most.

Your First 30, 60, and 90-Day Expectations

A successful rollout usually follows a clear progression: define the workflow, prove performance in a controlled pilot, then extend the approach into adjacent steps in the customer journey.

Day 0-30: Map and prepare

Use the first month to understand current call flow, identify your top intents, document friction points, set handoff rules, and establish baseline metrics. Start small with a limited pilot scope.

Day 31-60: Refine and measure

Once the pilot is live, focus on prompt tuning, routing accuracy, transcript review, and KPI movement. This is where the team begins to see whether the workflow is becoming cleaner and whether staff time is being used more effectively.

Day 61-90: Expand what works

By this stage, the focus can shift from call handling alone to the next connected workflows, including:

- Lead qualification
- Conversational data intake
- CRM updates
- Quote follow-up
- Broader continuity across the customer journey

The AI Receptionist serves as the front door to a more connected operating model across inbound, intake, quoting, and service.

Next Steps For Your Agency

An AI Receptionist is one of the most practical first AI workflows an agency can launch because it addresses a constant source of friction, creates measurable improvement quickly, and protects licensed time for higher-value work.

Remember, the agencies that succeed with AI are not those chasing automation for its own sake. They are using it to create cleaner workflows, with clearer intent and calmer operations for their licensed staff. Human oversight and compliance remain central, with agents fully in charge of quoting and review. The AI simply augments their capabilities and handles the nitty-gritty of repetitive administration, protecting their valuable time and letting them focus their energy where it really counts.

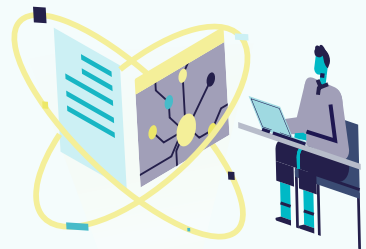
The agencies that get the most from AI usually take a phased approach. They begin with a real workflow, define guardrails, measure what changes, and expand once the first use case is performing well.

Inbound call handling is a strong place to begin because it addresses a daily operational challenge and creates a clear path into the next connected workflows.

With bolt AI for Agencies, that next step can include lead qualification, conversational data intake, quoting support, follow-up, and service, all working as part of one connected workflow from first ring to renewal.

Request an AI workflow assessment to identify:

- your best first use case
- the right pilot intents to start with
- the KPIs to baseline before rollout
- the next workflow to connect once the pilot proves value



bolt

About bolt

bolt is the leading distribution platform for P&C insurance, uniting distributors and insurers to transform the way insurance is bought and sold. The result is the world's largest tech-enabled exchange of insurance products, including two-thirds of America's leading insurers, helping businesses of all kinds distribute insurance, expand market reach, and meet more of the insurance and protection needs of customers.

PO Box 105608
Atlanta, GA 30348-5608
bolttech.io

For more information
hello@boltinc.com