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Agentic Barbarians at the Carriers' Gates: Personal AI Agents & the Future of P&C Insurance Distribution

Prepared by EverQuote

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Executive Summary

Personal AI agents are at the P&C carriers' gates, marking a defining moment in determining the future of how insurance is shopped, marketed, and sold. Digital insurance shopping has evolved through a web-based phase and is fast progressing through an LLM-based phase, but the Agentic phase has the potential to introduce greater and faster change to how P&C insurance is distributed.

Personal AI agents can gather quotes, compare coverage, and in some cases help consumers switch. With Meta launching Muse and OpenAI following with Dots in September 2026, it has become clear that the Agentic phase is arriving sooner than most expected. Early tests show these AI agents can already return real quotes from *some* carriers, though they still miss coverage details.

For carriers, agentic shopping can change how often consumers shop, how easily they switch, and what it costs to acquire and retain them. By introducing greater rate access and removing friction from re-shopping, AI agents could make price-led switching far more frequent. This could increase adverse selection when carriers underprice certain risks *and* dramatically reduce policy life expectancy (PLE), the combination of which has the potential to materially impact the financial health of carriers.

In the near term, the rate of change may be gated by consumer adoption, compute costs, and unresolved regulatory requirements, but falling costs and improving capabilities are likely to remove some of those constraints over time. This creates a narrow window of time in which P&C carrier leaders must decide how to adapt, and how active a role they intend to play in shaping insurance distribution in the agentic era.

Personal AI agents will seek quotes and information across the full set of carrier access points, including carrier websites, agent websites, human agents, contact centers, and aggregator feeds. Across each distribution point, a carrier has three basic options: 1) attempt to block AI agent access and risk losing business to carriers that do not block, 2) build direct connections with individual AI platforms and risk losing control over when and how products are represented to consumers, or 3) participate through a trusted intermediary that enables carriers to manage how their products are represented.

P&C carriers have adapted successfully to major distribution shifts before, and there is still a window to influence how agentic shopping develops. However, the window will close quickly as adoption increases. While agentic shopping remains expensive and legal frameworks remain complex, AI platforms have an incentive to use efficient, carrier-approved, and compliant routes to shop, including through value-add intermediaries. Carriers must use this time to define their approach across each access point, understand the economics of AI-driven quoting, prepare their product data for agentic channels, and decide how to participate before the market structure is set for them.



EverQuote welcomes the opportunity to discuss actionable steps carriers can take to prepare for agentic shopping. Please reach out to insight@everquote.com to learn more.

Introduction

AI has brought on the largest shift in P&C insurance distribution dynamics in recent memory. Here at EverQuote, we have a front-row seat to how consumers are adopting AI into their shopping behavior, and how carriers are responding to the arrival of AI into insurance distribution. Discussions with our carrier customers reveal a balance between a desire to adapt and a need to protect, as they recognize the fast-changing landscape and actively evaluate steps they can take to win in this new era while mitigating risk. Since the launch of Meta's Muse AI and OpenAI's Dots agents, the level of interest in this topic has spiked. In response, we developed this paper to provide our perspective on how AI will reshape insurance distribution, and to help carriers understand and navigate the fast-changing market around them.

EXHIBIT A: Three phases of digital insurance shopping

	Phase 1 · Web	Phase 2 · LLM	Phase 3 · Agentic
	Branded advertising, search engines, and human-led comparison	AI search and chat recommendations, supported by answer engine optimization (AEO) and paid placement	Personal AI agents that research, quote, and in some cases switch on the consumer's behalf
Estimated current channel share of quote origination	~92%	~7%	<1%

For the last ~15–20 years, insurance shopping has transitioned through two phases, Web (Phase 1) and LLM (Phase 2). It is now entering a third phase defined by Agentic Shopping (Phase 3). As consumers went online to shop in Phase 1, direct carriers that became proficient in digital customer acquisition grew market share, but changes were slow and steady. As these carriers grew, paid search and comparison marketplaces grew around them. Most carriers independently opted out of pure price comparison experiences due to concerns about commoditization, potential adverse selection, and incomplete or inconsistent information provided to consumers in a price-led experience.

Since the 2022 launch of ChatGPT, the industry has extended into Phase 2. Nearly 50% of U.S. adults and ~30% of auto and home insurance customers have used LLMs to research coverage, manage accounts, review coverage before a claim, or shop for a policy.^{1,2} For carriers, Phase 2 has presented primarily as a marketing challenge – that is, how can my brand access the growing volume of consumers using AI at the moment of intent origination? Search engine optimization (SEO) has evolved into answer engine optimization (AEO), requiring carriers to develop new capabilities, including structuring product information, building content that LLMs

ingest, and measuring how accurately and often a brand appears in AI answers. As carriers build these capabilities, the underlying distribution model has remained intact: carriers still set the terms of the quote, and the consumer still completes the purchase in a distribution channel in which the carrier chooses to participate.

Insurance shopping is now entering Phase 3: Agentic Shopping, years before most carriers expected. In Phase 3, AI moves from helping consumers *research* options to *taking action* on their behalf. Personal AI agents can take on the shopping work, operating within guardrails set by consumers, navigating carrier websites, and completing quote forms designed for people. Unlike Phase 2, whose impact is largely concentrated at the top of the funnel, Phase 3 has the potential to fundamentally change how consumers compare carriers, how often they shop and switch, and how insurers compete for and retain their business. In other words, it has the potential to rewrite the norms of insurance distribution in the U.S. in a way that has never before been seen by our industry. Carriers need to decide *now* whether and how AI agents can access and represent their products. If they wait, the market structure of agentic shopping may become established on others' terms before carriers have a chance to shape the channel.

This paper will focus on Phase 3: Agentic Shopping for P&C insurance. After briefly reviewing the Phase 2 transition already underway, we examine what personal AI agents can do today, the factors that will shape adoption, and the options carriers face as the channel develops. We believe that value-add intermediaries can help carriers participate efficiently and on their own terms while helping consumers secure the best policy for them when considering all factors, not price alone.

Phase 2: LLMs helping shoppers research insurance options is well underway

Consumers are increasingly turning to AI search tools as a starting point for insurance research. In 2026, 32% of auto insurance shoppers used AI tools at some point during their search.³ Among customers using AI for insurance research, 33% used third-party websites or apps and 34% used tools provided through an insurer's website or app.⁴ A recent analysis of website traffic across 10 industries found that insurance sites receive ~1.5% of their visits directly from AI tools, the highest share of any industry studied, after a ~19x increase since late 2024.⁵ That share remains small next to traditional search, but it understates AI's influence: Google shows an AI-generated answer on ~41% of insurance searches, and visits from those answers are counted as ordinary search traffic.⁶ As adoption of LLMs grows, platforms such as ChatGPT, Gemini, and Claude are becoming a more meaningful source of high-intent insurance shopping.

Capturing this demand requires new capabilities beyond traditional search engine marketing, including an LLM-optimized content strategy, paid placement in AI search, an AI storefront experience, and reporting and telemetry to measure performance (see Exhibit B). Many carriers are still learning how to optimize for LLM search to capture this demand, but consumers are moving faster than their insurers.

EXHIBIT B: Web-based vs. AI-enabled insurance shopping journeys

Phase 1: Web optimization

Search engine optimization

Paid search and display campaigns

Website quote experience

Web analytics and funnel measurement

Phase 2: LLM optimization

AEO: LLM-optimized content strategy

Content that LLMs can find, trust, and cite when shoppers ask about insurance

Paid AI placements

Campaigns on AI platforms that sell placements, such as Google AI Mode and ChatGPT

AI storefront

AI application that receives shoppers and moves them through the sales funnel

AI reporting and telemetry

Visibility into AI-driven visits, quote sessions, and costs, including AI agents reviewing renewals

LLM-optimized content strategy

Just as search engine optimization (SEO) was essential for staying in front of web-based shoppers, answer engine optimization (AEO) is now table stakes for insurers to access AI-originated shoppers. Generating organic traffic through LLMs requires developing, structuring, and publishing content according to a unique set of criteria so that AI chooses to present the carrier. For example, high information density, frequent use of original statistics, off-page mentions from reputable sources, and technical accessibility are sample AEO levers often overlooked by carriers.

Paid AI placements

Paid demand will not disappear, but insurers should be methodically testing into paid placements within AI conversations. Google sells ads within its AI Overviews and is expanding into its AI Mode. OpenAI opened its platform to advertisers in 2026, and we expect other platforms to follow.

AI storefront

The AI storefront, often referred to as an LLM App or Connector, is emerging as the carrier's access point in the LLM phase, much as the website was in the Web phase. While today many LLMs still link out to a carrier's website, we expect that in the future they will prefer to invoke a carrier's AI storefront within the LLM conversation, providing a "handoff" to the carrier at a certain point in the sales funnel. Early examples include Liberty Mutual's and Allstate's ChatGPT apps, which let users advance through a quoting funnel via an AI-embedded conversation rather than a traditional form.⁷

Reporting and telemetry

Understanding whether the digital sales funnel is functioning as intended will require a new set of metrics that track how well AI presents a carrier's brand and how exposure converts into quotes and policies. In June 2026, Google added AI reports to Search Console showing how often a site's pages appear in AI Overviews and AI Mode, giving carriers better visibility into where their content surfaces in AI-generated answers. Even so, carriers will need bespoke solutions to understand the effectiveness and accuracy of their conversational impressions across platforms.



EverQuote welcomes the opportunity to discuss how carriers can strengthen their Phase 2 (LLM) capabilities. Please reach out to insight@everquote.com to learn more.



Phase 3: Personal AI agents arrived sooner than most expected and could bring profound change to insurance shopping and distribution

Current State: Personal AI agents can already shop for insurance, though not always effectively

For carriers, Phase 2 changes where demand originates, while Phase 3 changes the fundamentals of insurance shopping. When personal AI agents begin researching, comparing, and potentially switching on the consumer's behalf, carriers face a new and more profound set of decisions about how to adapt.

For those less familiar, think of personal AI agents as digital executive assistants. As they might with an assistant, consumers can give their AI agent a task and set guardrails around decision-making. The AI agent then works independently, gathering information, weighing options, and taking actions to complete the task. Consumers can delegate work while reserving certain decisions for their own approval, like asking the assistant to shop for an item but requiring consumer approval before purchasing it (known as keeping the "human in the loop").

Personal AI agents can take on more of the insurance shopping process than existing LLM reasoning tools, extending greater capabilities into areas such as collecting quotes, comparing coverage, and in some cases binding a new policy and/or canceling an existing policy. By reducing the work required to identify, evaluate, and act on alternatives, personal AI agents could make it easier for consumers to shop and switch more frequently.

In September 2026, Meta released its personal AI agent, Muse, to consumers, and it became the No. 1 free app on both Apple's App Store and Google Play in the first two weeks.⁸ Its release drew significant attention from insurance investors.^{9,10} Muse's early capabilities, combined with its rapid adoption, suggest that Phase 3 may develop faster than many expected. OpenAI has since launched Dots, its always-on personal AI agent designed to work continuously on a user's behalf.¹¹ Google, Anthropic, Amazon, and/or Apple are likely to follow with comparable AI agent capabilities.

Early tests suggest that personal AI agents are already capable of carrying out meaningful parts of the insurance shopping process, albeit with room for improvement. Multiple analysts and industry participants, present company included, have used Muse to run shopping experiments for auto and home insurance. In one example, Muse independently completed several web-based quote forms and identified a quote ~\$800 cheaper than the shopper's current insurance.¹² While the personal AI agent overlooked key policy information, and site errors ultimately prevented the purchase, the test showed early signs of what's possible in the age of agentic commerce.

We observed similar limitations when testing the ability of Muse and Claude to source P&C quotes for different policyholder profiles. Across our trials, AI agents returned accurate auto policy quotes from several carriers but could not generate automated quotes for many others. In our California policyholder trial, we asked Muse to obtain quotes from all available carriers. It identified 24 and returned verified quotes from five (two large and three midsize). For the remaining 19, it cited website or access barriers (8), agent follow-up requirements (10), and lack of policy availability in California (1). Even among the carrier quotes generated, we observed materially different coverage limits and inconsistent details on policy deductibles, carrier-specific discounts, and home-and-auto bundle savings. Our trials suggest shoppers still need guidance from carriers, insurance agents, and/or marketplaces to effectively and comprehensively evaluate available policies. Still, Muse's ability to retrieve verifiable prices so soon after its launch gives us reason to expect progress toward more complete, comparable results.

Despite the buzz around Muse, agentic shopping is small today. However, it could grow quickly, and the distinction between Phase 2 and Phase 3 is already beginning to blur. Consumers researching insurance in ChatGPT or Gemini may increasingly be able to ask that same tool to take the next step and act on their behalf. As these capabilities expand, AI search and agentic shopping may converge within the same consumer journey rather than develop as separate channels.

Why Carriers Must Engage: Personal AI agents represent the biggest potential step-change yet in the digitization of insurance shopping

AI agents' ability to a) fetch rates across carrier access points and b) remove friction from switching marks a profound change for carriers.

Personal AI agents extend digitization beyond research and comparison; consumers who use AI (LLMs) to shop today are relatively high intent. In 2026, 42% of consumers who used AI to shop for a new policy completed a purchase.¹³ AI users are also about 1.3x as likely to switch carriers as non-users.¹⁴

However, this pattern may not hold as personal AI agent shopping activity becomes less tied to immediate purchase intent. An AI agent with access to a consumer's inbox can see policy details and renewal dates and begin collecting quotes weeks in advance, or shopping on a recurring cadence, without the consumer having immediate intent to buy. In that case, agentic traffic would look less like a traditional high-intent shopper and more like a time-stamped price survey.

Agentic shopping could provide perpetual rate transparency and remove nearly all friction from switching. This would create a dynamic never before seen in the U.S. P&C insurance market, characterized by price-led comparison and more frequent switching (experienced by carriers as compressed policy life expectancy). This also changes how carriers will interpret quote volume, manage quoting costs, and think about what "intent" means when the counterparty is agentic software.

▶▶▶ Three factors will shape how agentic shopping for P&C insurance develops: consumer behavior, AI platform developments, and, *most importantly*, carrier actions

Consumers: At what rate will consumers adopt AI agents for high-stakes, complex use cases like insurance?

Consumer adoption will set the pace of agentic shopping, and early signs point to rapid growth. Insurance, however, asks more of consumers than most purchases. Personal AI agents can take on the full insurance shopping process only if consumers are willing to share sensitive personal and financial information, trusting the agents to choose suitable coverage for them. An unsuitable choice could leave a household exposed when it needs to make a claim, so handing over the final decision requires more trust than asking an AI agent to compare policies. Consumers may therefore use AI agents to research and gather quotes while retaining control over purchases and switches. Even in that role, AI agents would make it easier for consumers to shop more often.

AI platforms: How will big tech navigate insurance regulatory requirements, costs of agentic shopping, and potential conflict with carriers?

AI platforms will make decisions on actions that their AI agents can take, and if and when humans are required to be “in the loop.” Those choices include whether to support coverage recommendations and purchases, and how to address numerous legal and compliance questions that will be raised, as outlined below. Among other challenges (see Exhibit C), platforms will need to define what permission AI agents need to buy or change policies for consumers and how AI agents can legally collect and share personal information, including driving and credit records.

EXHIBIT C: Legal and compliance considerations for AI Platforms

- | | |
|---|--|
| ■ Producer licensing requirements may apply when platforms recommend or sell insurance | ■ AI comparisons that misstate coverage limits, deductibles, or other policy terms risk violating state unfair trade practice and consumer protection laws |
| ■ Cash-back offers and other inducements may be restricted by state anti-rebating laws, which vary by state | ■ Policyholder information must be protected and applicable consent requirements met |
| ■ Credit-report access during automated shopping requires a permissible purpose and safeguards | ■ Platforms that present AI agents as advisers could face novel liability claims if recommendations leave consumers underinsured |

For now, the cost of compute is material. Today, AI agents scraping carrier sites one by one incur significant token costs per insurance shopping cycle. Our own shopping experiment with Muse used ~63 million tokens, equivalent to roughly \$65 to \$650 in token costs depending on the AI model.¹⁵ This could balloon further if AI agents evolve to enable direct voice communications with insurance agents. That makes agentic shopping expensive today, especially if AI agents begin checking rates routinely rather than only when a consumer is ready to buy.

However, costs are likely to decline in the medium term. Over the past 18 months, the cost of a similar level of AI performance has dropped by a factor of 750.¹⁶ In the next 2–3 years, AI will likely be able to cost-effectively access carriers’ policy information at scale.

As costs fall, AI platforms will be able to shop more frequently and at greater scale. That leaves carriers with a narrow window to help shape how their products are accessed and compared before agentic shopping becomes more established.

While legal considerations and costs may slow penetration into insurance shopping, AI platforms also face conflicting incentives on whether to permit agentic shopping and switching at all. Insurance carriers are major customers for digital advertising on both web-led search and conversational AI, so technology companies benefiting from that advertising revenue may be

reluctant to let their AI agents take actions that are detrimental to their largest prospective customers. For example, Google faced a similar tension when it launched Google Compare, a financial-products comparison tool, in 2015 and shut it down after effectively disintermediating its own advertising revenue engine.

Carriers: How will carriers respond to new risks introduced by personal AI agents?

Personal AI agents will introduce material risks to P&C insurance carriers by changing how and how frequently their products are researched, compared, and purchased. They are likely to make shopping and switching more frequent, and raise a number of novel regulatory, legal, and compliance questions.

Carrier Risk 1: Rate-Comparison-Driven Adverse Selection: When AI agents compare primarily on price, differences in coverage, deductibles, and bundling can drop out of the consumer's decision, negating a carrier's investments in brand, service, and claims experience. A lower-priced policy can look like the better choice even when it offers less protection or raises the consumer's total insurance costs. Price-only comparison also sharpens adverse selection, as carriers that have underpriced a particular risk could win disproportionate volume, with losses surfacing after policies are written. Incomplete comparison makes price a less reliable signal of value for consumers and carriers alike. The U.K. motor market offers a cautionary analog: the growth of price-only comparison websites encouraged consumers to choose primarily on price, leading carriers to raise deductibles and unbundle coverage.¹⁷

Carrier Risk 2: Policy Life Expectancy (PLE) Compression: Higher switching rates brought on by frequent agentic comparison shopping can also shorten policy tenure, leaving carriers less time to recover acquisition costs. In the most extreme example, perpetual re-shopping by AI agents would compress average policy tenure dramatically while spiking rate call costs to carriers. We view the risk of PLE compression as an existential threat to the industry's overall financial health.

Carrier Risk 3: Legal & Regulatory Risk Exposure: As personal AI agents recommend coverage or help consumers purchase policies, carriers face unresolved legal and compliance questions. An accurate quote can still lead to a poor outcome if an AI agent misstates coverage, recommends inadequate protection, or omits a required disclosure. Carriers will need clarity on who is responsible for those communications and when licensed participation is required. Carriers may also need to determine when AI shopping partners require producer appointment, how generated quotes and purchase incentives comply with state insurance rules, and what security and privacy controls apply to policyholder data shared with AI partners. Recurring shopping also raises questions about the scope of consumer authorization and how data sharing and consumer-report use meet applicable requirements. Premium increases or denials based on consumer reports may also trigger adverse-action notice requirements. Where AI is used by or on behalf of a carrier, applicable state expectations for oversight and documentation come into play. AI-supported pricing and underwriting may also require safeguards against unfair discrimination. Uneven adoption of AI shopping could also raise concerns about disparate impact. If higher-income consumers use AI

agents more frequently to find comparable coverage at lower prices, the resulting savings could be unevenly distributed geographically and across racial and ethnic groups. Carriers should confirm that any pricing, discounts, or eligibility rules applied to AI-sourced business comply with state unfair discrimination laws and, where applicable, state AI governance and testing requirements. The challenge is to maintain appropriate controls as information and recommendations pass between the consumer, AI platform, and carrier.

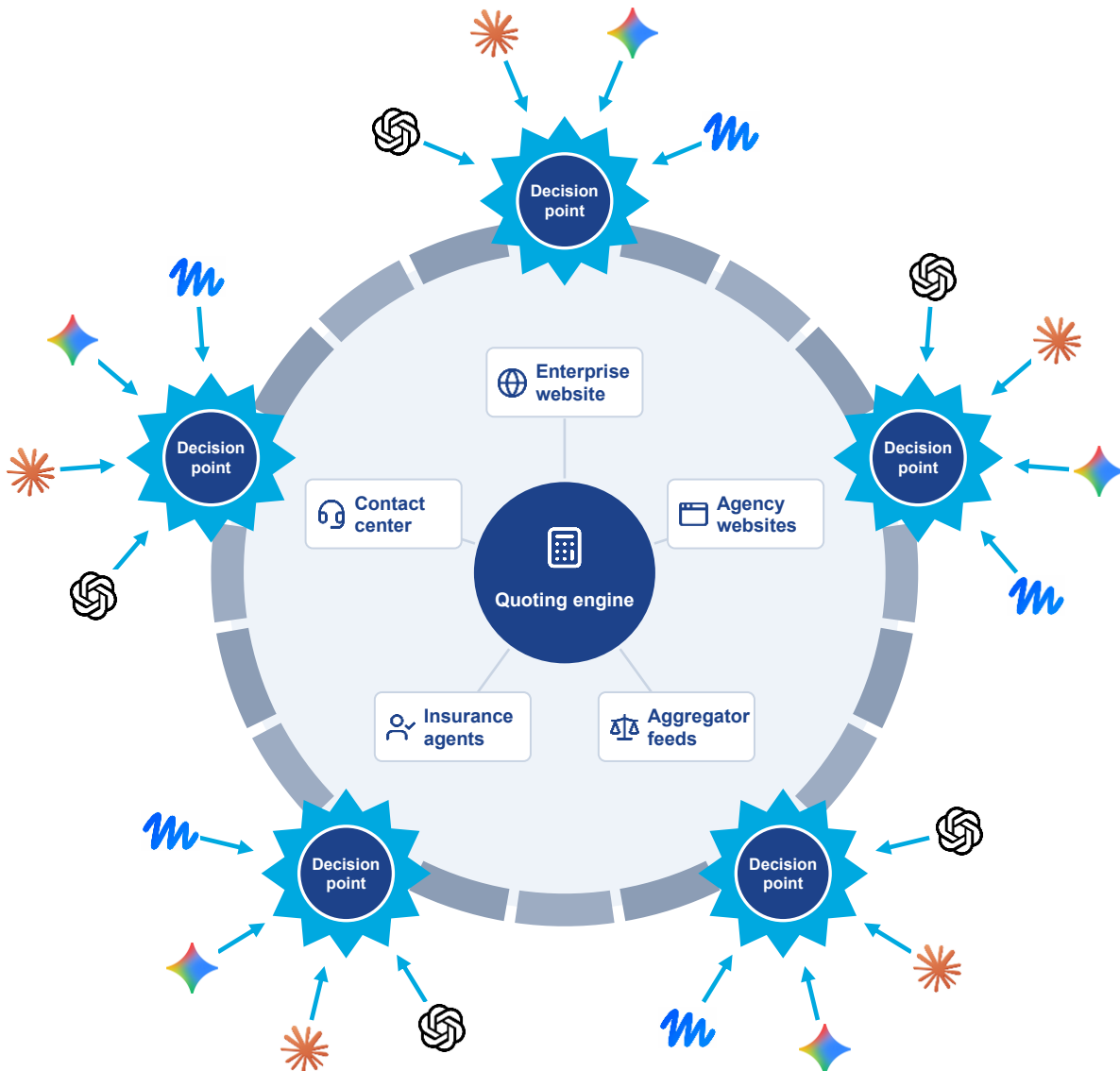
Carrier Risk 4: (Human) Agent Channel Conflict and Disintermediation: To the extent that AI agents start taking material share from (human) insurance agents, many carriers will be faced with hard choices about whether and how to protect the long-term health of this existing distribution channel on which they depend today.

Early reactions suggest carriers are taking these risks seriously. One senior executive at a major national carrier described agentic shopping as “an existential threat” to the direct model in a recent conversation with EverQuote and opposed allowing AI agents unfettered access to carrier assets. Another carrier executive expressed deep concerns about potential disruption of the local agent distribution channel. Our assessment of the current state is that carrier executives across the industry are beginning to grapple with the range and severity of risks to their business posed by agentic shopping.

While a consumer can authorize a personal AI agent to shop for insurance, carriers can influence whether, and through what route, that AI agent obtains a quote. How much control carriers will retain over that access remains uncertain. Carriers would not be the first to restrict AI agents. In the adjacent space of consumer goods shopping, Amazon decided to block Muse because it bypassed personalization features and allegedly captured and stored login credentials without permission.¹⁸ The decisions that each carrier makes over the next 12 months will determine the future course of the industry.

- For each access point, a carrier must decide whether to block AI agents, build direct connections, or engage through an intermediary

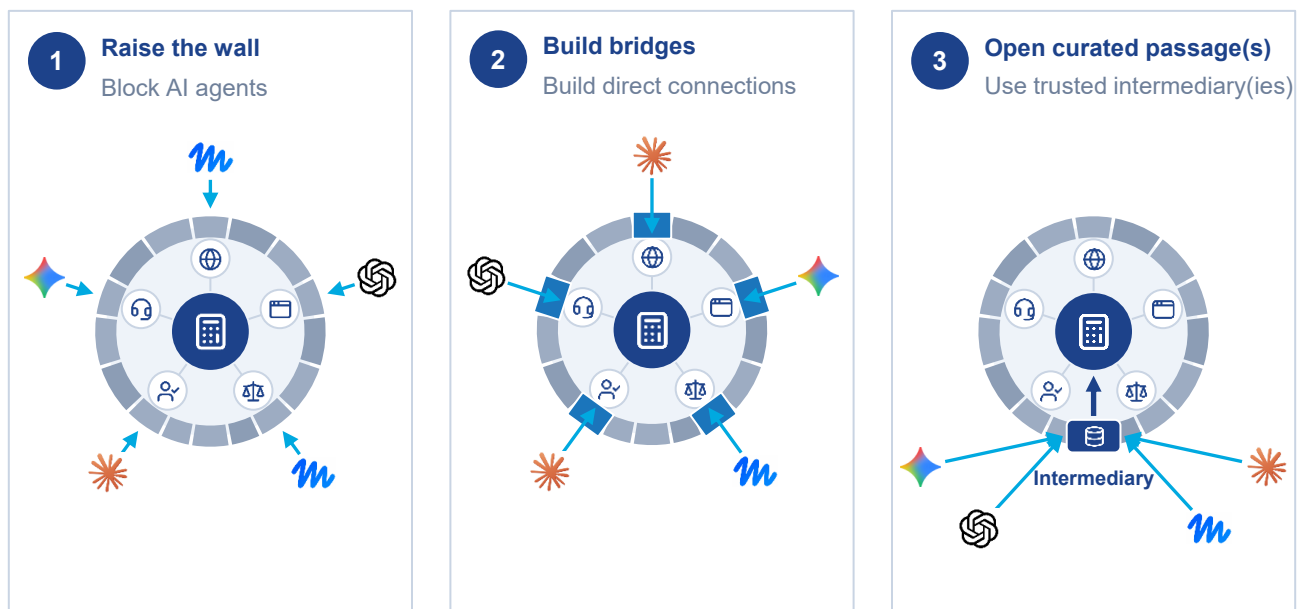
EXHIBIT D: AI agents at the carrier's gate



At this early stage, personal AI agents are already obtaining insurance quotes by navigating carrier websites and completing forms designed for people. As their capabilities expand, AI agents will seek out whatever route gives them the information they need, putting pressure on carrier access points such as websites, agent channels, aggregator feeds, and contact centers alike (see Exhibit D). With AI voice capabilities, they could even speak directly with insurance representatives over the phone on behalf of consumers.

Each carrier needs to decide how it will permit personal AI agents to interact with each of its access points. For each access point, a carrier will need to decide whether it attempts to block AI agents, connects directly to them, and/or engages through an intermediary layer (see Exhibit E). As AI agents reach more distribution points of the carrier and take on more of the shopping process, the number and complexity of these decisions will grow.

EXHIBIT E: Across each AI agent access point, carriers have three options



Option 1: Block AI agent access and risk losing new business growth

Faced with mounting quoting demands, carriers may attempt to deny AI agents access at certain entry points. Restricting access could help limit quote traffic and the associated costs, but it would not stop existing policyholders from using personal AI agents to find alternatives. If a carrier blocks AI agent access without providing an alternative route to quotes, it risks losing out on growth from AI-agent-sourced business, while remaining exposed to churn from its policyholders switching to competitors that don't block AI agents.

For carriers that do not participate in agentic shopping, the potential economic effect is significant. Assuming about half of policyholders shop annually and ~46% of AI shoppers switch, our illustrative model suggests a non-participating carrier could lose about 6.5% of its premium book each year by the time AI agents account for 30% of shopping.^A

^A Illustrative annual premium loss equals the share of in-force auto policies shopped in the prior year (47.2%) × the assumed share of those shops handled by personal AI agents (5%, 15%, or 30%) × an assumed 46% switch rate for AI users. The switch assumption applies J.D. Power's finding (current AI-using shoppers are about 1.3× as likely to switch) to a roughly 35% baseline switch rate among shoppers. The model assumes no offsetting agent-sourced business for a non-participating carrier and equal average premium per policy.

The pressure to participate could intensify as more carriers open their products to AI agents. Price-competitive carriers with limited distribution visibility may have an incentive to participate early, since personal AI agents could expose their offerings to consumers who might not otherwise consider them. As more carriers participate, agentic shopping becomes more useful to consumers, attracting more shoppers and giving other carriers a reason to join. Carriers that continue to block access could then face a growing pool of business they cannot compete for, just as their own existing policyholders gain more access to alternatives.

Option 2: Build direct connections to individual AI platforms and risk losing control of how products are compared

At selected access points, a carrier could give the operators of AI agents an approved way to request quotes directly from its quoting engine. It could build individual connections or publish one standard interface that many providers use. Either approach costs money to build, maintain, and police, and the carrier has to manage each relationship and enforce its rules on every integration.

The carrier would set terms on who can connect, what data they must send, and how often they can request quotes. Those terms limit the risk but don't prevent it entirely. AI agents that check repeatedly increase quoting and third-party data costs without necessarily increasing policy sales. Direct access also makes quotes cheap to pull and compare, so price-led agents will repeatedly find the carrier's lowest-priced offers, concentrating business in segments where it has underpriced the risk and creating adverse selection losses.

Lastly, once the carrier returns a quote, the receiving agent decides how the offer is read and compared with alternatives. Even when the carrier supplies complete, accurate information beyond price, an AI agent could ignore service and claims reputation, miss coverage differences, apply bundling discounts incorrectly, or treat policies with different deductibles as equal. The carrier cannot guide the decision-making process.

Option 3: Shape the channel through a trusted intermediary

The third path is to route AI agent access through one or more trusted intermediaries on terms each carrier sets, including which products are offered and how they are represented. Each intermediary handles the technical, commercial, and analytical demands of AI agent access, quoting, and accurate product and brand representation across channels.

In partnership with an intermediary, each carrier could set its own terms, including which products are offered and how they are represented. The intermediary manages the technical demands of AI agent access, quoting, and accurate product and brand representation.

The high cost of shopping individual carrier sites gives AI platforms a near-term reason to explore more efficient, carrier-preferred distribution paths, creating an opportunity that may narrow as costs fall.

Given the speed with which AI agents are likely to develop and the narrow window for carriers to exert meaningful influence on shaping this channel, we believe this option merits careful consideration as it likely offers the fastest time-to-market for a broad base of carriers.



To discuss any of these options in more detail, we invite carriers to reach out to insight@everquote.com.

▶▶▶ Conclusion: What the rise of personal AI agents means for carriers

Carriers have weathered two significant shifts in how consumers shop for insurance, adapting first to web-based shopping and then to LLM-driven research without losing control of how their products are quoted and sold. Phase 3 has the potential to be different: personal AI agents can change not just how consumers shop but who does the shopping, leaving carriers with a limited window to shape the channel on their terms.

For carriers, this creates new risks. Agentic shopping can make price a larger part of the comparison, reduce the value of investments in brand and service, increase the frequency of shopping and switching, and introduce new economic and regulatory challenges. Price-led comparison paired with perpetual shopping and switching is a particularly vexing combination of potential factors.

Each carrier can attempt to block AI agent access and risk losing access to business sourced through AI agents, build direct connections, or participate in partnership with a trusted intermediary that gives it more control over how its products are represented.

The window to evaluate that third path is open now. High AI shopping costs make efficient, compliant access attractive to AI platforms today. An intermediary can help each carrier make sure its own products are accurately quoted and represented as agentic shopping evolves.

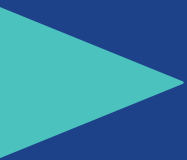
In the near term, carriers should explicitly measure AI agent traffic in their quote flows, create a clear policy for how AI agents can access their products, structure product and coverage data for future AI and intermediary channels, track the incremental cost of AI-driven quote activity, and decide on their channel posture. Taking these steps now will leave carriers better prepared to make deliberate choices as the channel develops.



We at EverQuote are actively working with carriers to help them adapt to agentic shopping. We would welcome a conversation about what agentic shopping means for your business. Please reach out to insight@everquote.com to learn more.

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