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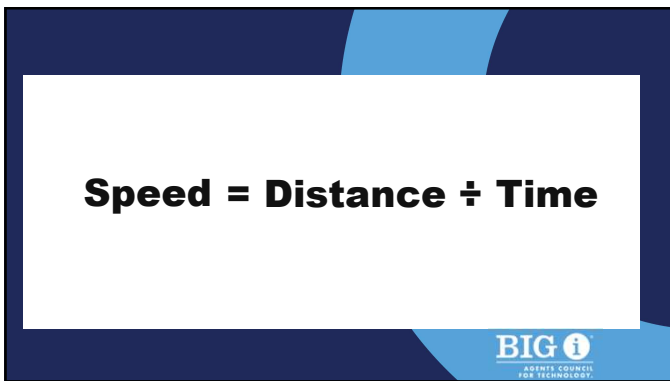
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**Fundamentals**

**Slow Down To Speed Up**

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**Fundamentals**

**A Polarity? Either or And?**

- Indemnification
- Financial Stability
- Sound underwriting
- Adequate pricing
- Good Faith Claims Handling
- Compliance
- Unique Appetite
- Differentiation
- "Relationships"
- 50 State Regs

- Open API /Direct Integration
- Data / 3<sup>rd</sup> Party / Net New
- AI / LLM / RPA
- Single Version of Truth
- Privacy
- DTC
- Truly Bindable Quotes
- Predictive Analytics
- Fewer Questions
- Greater Efficiency

*But not an excuse...*

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**Widgets**

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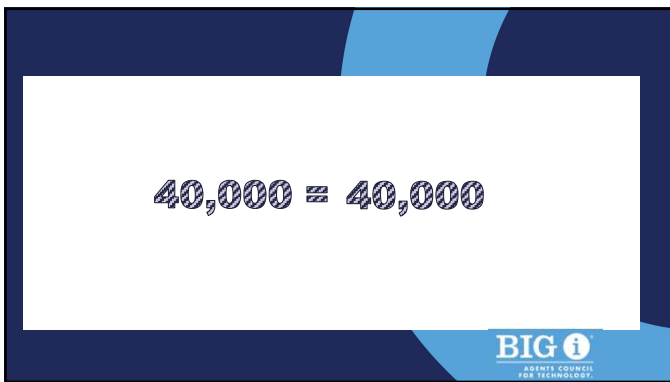
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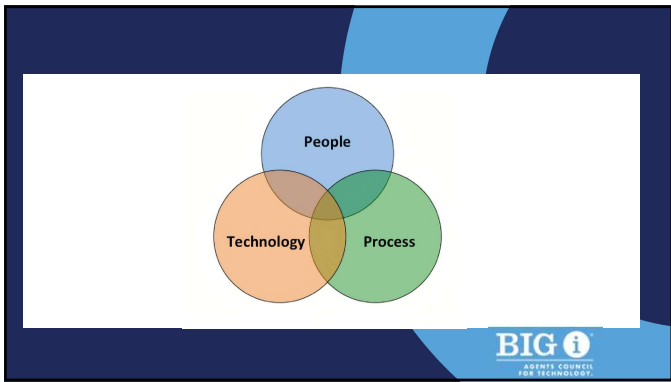
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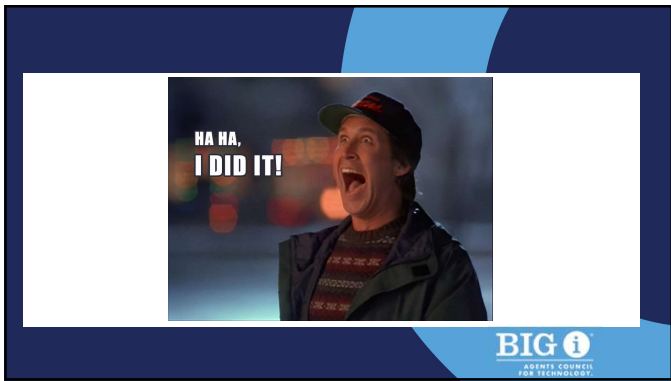
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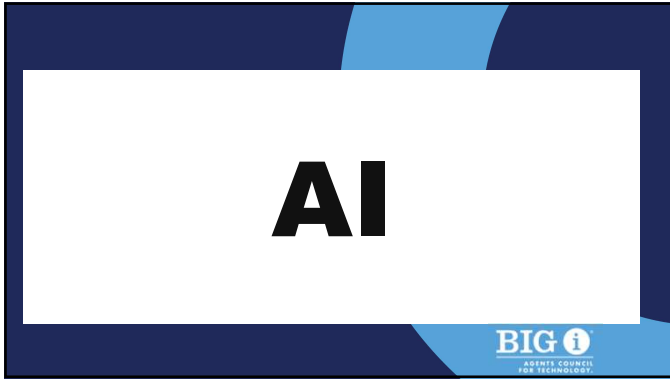
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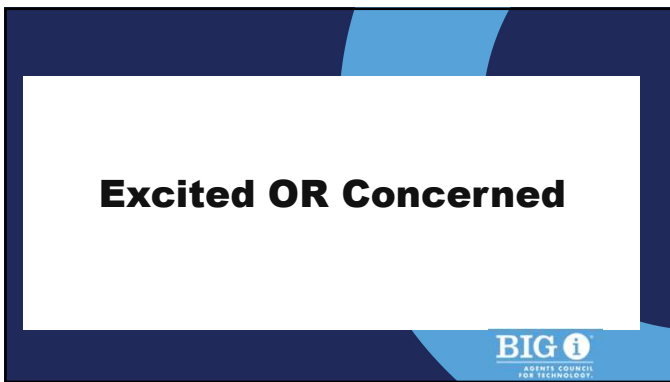
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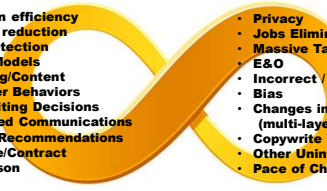
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**AI**

## Remember our Polarity Image?

- Operation efficiency
- Expense reduction
- Fraud Detection
- Pricing Models
- Marketing/Content
- Consumer Behaviors
- Underwriting Decisions
- Automated Communications
- Product Recommendations
- Coverage/Contract Comparison



- Privacy
- Jobs Eliminated
- Massive Talent Gaps
- E&O
- Incorrect / Disinformation (lawyer)
- Bias
- Changes in Roles (multi-layered)
- Copywrite Violations
- Other Unintended Consequences
- Pace of Change & Romance

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## How Use It Today?

- Initial Research
- Rough Drafts
- Brainstorming
- AI Chat Bots
- 24/7 Replies and Intake
- Build Presentations
- Large Scale Process Work
- Policy/Contract Reviews
- RPA
- Data Clean Up

*There's Always A*  
**But...**

**Sam Altman, Open AI CEO**  
**Elon Musk**  
**Demi Hassibis, Google Deep Mind**

"Mitigating the risk of extinction from A.I. should be a global priority alongside other societal-scale risks, such as pandemics and nuclear war," reads a [one-sentence statement](#) released by the Center for AI Safety, a nonprofit organization. The open letter was signed by more than 350 executives, researchers and engineers working in A.I.

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## ChatGPT (openai.com)

### The AI Revolution in Insurance



These days it's impossible not to notice the impact artificial intelligence (AI) is making in our world. This roundtable webinar features top tech and AI experts in the insurance industry. Watch this webinar to gain valuable insights into the AI-driven future of insurance and learn how to leverage these advancements to propel your agency forward.

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**Excited OR Concerned**

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