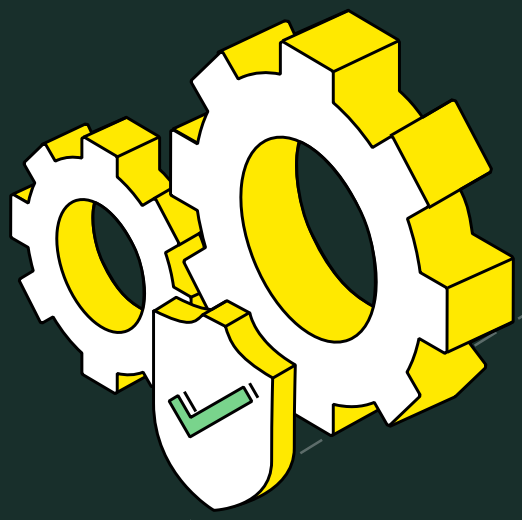
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The Super Service Formula for Small Commercial

How AI Helps Agencies Win with Main Street



IN THIS REPORT

01 The Business Opportunity in Small Commercial

02 Delivering Super-Service at Scale

03 Four Ways AI Strengthens the Service Model

04 AI as a Growth Engine

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THE LANDSCAPE

The small business market represents one of the largest opportunities in commercial insurance, but many agencies struggle to deliver the same level of responsiveness they provide to larger accounts. Limited staff resources, high call volume and operational bottlenecks often make it difficult to provide consistently exceptional service at scale.

AI is changing that dynamic. With Voice AI, agencies can deliver faster, more responsive support to every client, regardless of size, while improving efficiency and positioning themselves for growth.

The formula is straightforward: combine scalable responsiveness with operational efficiency to deliver better service while growing profitably.

The Business Opportunity in Small Commercial Insurance

The small business service stakes are massive.

According to the U.S. Chamber of Commerce, there are around 33.2 million small businesses in the U.S., and these businesses account for over 40% of U.S. gross domestic product. Although each individual account may be relatively small, taken as a whole, the small business insurance segment is a very large, very lucrative opportunity.

So how can insurance agencies serve small businesses? In the past, it was challenging to give every small business responsive customer service and prompt assistance. Thanks to AI solutions, this is no longer the case. In the small commercial market, agencies that respond faster often win more business.

Many small businesses eventually become larger businesses, and agencies that establish strong relationships early are well positioned to grow alongside them.

99.9%

of U.S. businesses are classified as small businesses.

Source: U.S. Chamber of Commerce

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Using AI to Deliver Super-Service at Scale.

In most cases, **inconsistent service is not a people problem; it's a capacity problem**. When customer service is poor, it's usually the result of a lack of resources.

SCENARIO 1

All Lines Busy.

A client calls when all lines are busy. The client has to wait on hold, then hangs up.

SCENARIO 2

After Hours.

A client calls outside business hours. The client has to leave a message or try again later.

SCENARIO 3

In the Queue.

A client needs something, but your team is buried in urgent tasks. The client has to wait.

It's not always feasible to hire more staff, but it is possible to deploy AI. In addition to using AI to grow, insurance agencies can use AI to improve the level of customer service to existing customers.

AI INTENTION

Where Possibilities Percolate

- **Two-thirds** of independent insurance agencies say they plan to increase their use of AI over the next 12 months.
- **59.8%** expect to increase operational efficiency as a result.
- **52.4%** expect to increase staff productivity.

Source: 2026 Big 'I' Agents Council for Technology, Tech Trends Report

AI ACTION

Where Competitive Advantage Is Built

- While two-thirds of agencies plan to increase AI adoption, **only 8%** have embedded AI into their daily workflows.
- That **59-point gap between intention and execution** is where competitive advantage is built right now.

Source: 2026 Big 'I' Agents Council for Technology, Tech Trends Report

The coming months will bring a fundamental shift in what's possible as more agencies adopt AI tools.

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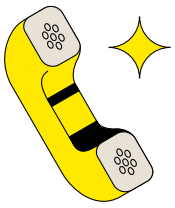
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Four Ways AI Strengthens the Small Commercial Service Model.

Soon, the question won't be whether agencies are using AI. Nearly all of them will be. The question will be whether they're using AI effectively to solve common pain points.

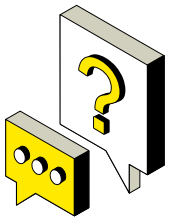
When it comes to serving small businesses, AI can strengthen service operations in four foundational ways:

SOLUTION 01



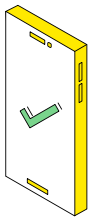
Manage Inbound Calls

SOLUTION 02



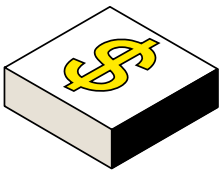
Overcome Communication Challenges

SOLUTION 03



Resolve Straightforward Tasks

SOLUTION 04



Streamline Commercial Processes

SOLUTION

01 Manage Inbound Calls

In the ideal world, every call would be answered on the first ring, and the caller would immediately receive help without having to navigate a cumbersome IVR tree. Thanks to Voice AI, this is now possible.

Voice AI is capable of answering every call immediately, even during weekends, holidays, after-hours periods and call-volume surges.

But Voice AI isn't just fast. It's consistent. No matter when customers call, they receive the same friendly, helpful and prompt response. AI delivers the same level of responsiveness and consistency regardless of call volume or time of day.

AI IN ACTION

- → **1-second speed-to-answer**
- → **Zero hold-time**
- → **24/7 availability**
- → **14x surge capacity**
- → **Fewer missed service opportunities**

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SOLUTION

02 Overcome Communication Challenges

There are three types of communication problems, and AI can help with all of them.

PROBLEM **ONE**

Lack of communication.

Policyholders may feel like they're getting the runaround because they can't get in touch with anyone.

The Fix AI helps solve this by providing immediate responses and automating updates.

PROBLEM **TWO**

Misunderstandings.

If you've ever struggled to understand someone over the phone, you know how frustrating it can be.

The Fix Voice AI filters out road noise, recognizes industry terminology and even interprets regional dialects to improve clarity and accuracy during customer interactions.

PROBLEM **THREE**

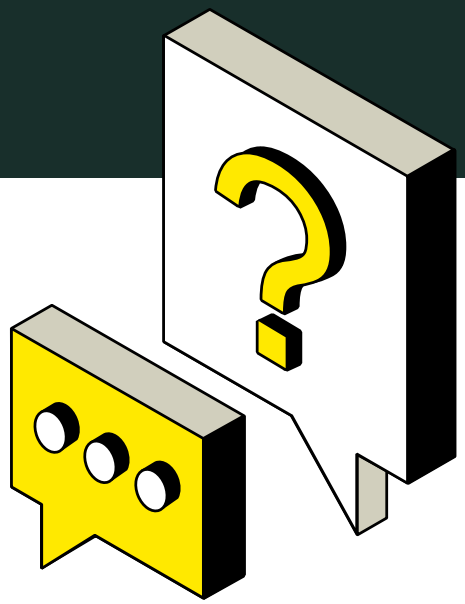
Language barriers.

If you only speak Spanish, conversing with an English-speaking CSR can be a frustrating and unproductive experience.

The Fix Voice AI can switch between languages mid-call to improve communication.

AI IN ACTION

A commercial truck owner-operator calls from a rest stop in the evening to add coverage for a newly purchased truck. **Despite background highway noise, the AI agent answers immediately**, understands the request, updates the policy through the agency management system, and sends proof of insurance via email and text, all without requiring a callback or manual follow-up.



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SOLUTION

03 Resolve Straightforward Tasks

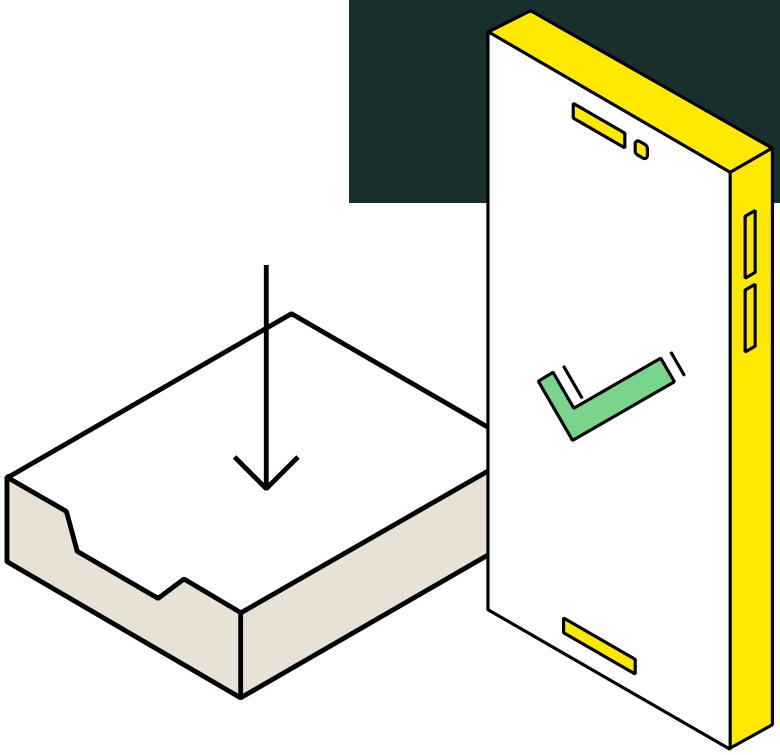
When you integrate Voice AI with your core systems, you unleash an AI agent that's capable of end-to-end resolution.

VOICE AI CAN

- Access your policy system to answer questions about coverage.
- Collect information and request additional information as needed.
- Send links via SMS or email when additional documentation is required.
- Generate forms and send them as PDFs.
- Log actions in your system.
- Provide written confirmation via SMS or email.
- Resolve routine requests without human intervention

AI IN ACTION

A small business owner calls to request a certificate of insurance (COI). The Voice AI answers immediately, gathers the required information, generates the COI, and delivers it via text link and email, all within minutes and without requiring staff intervention.



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SOLUTION

04 Streamline Commercial Service Processes

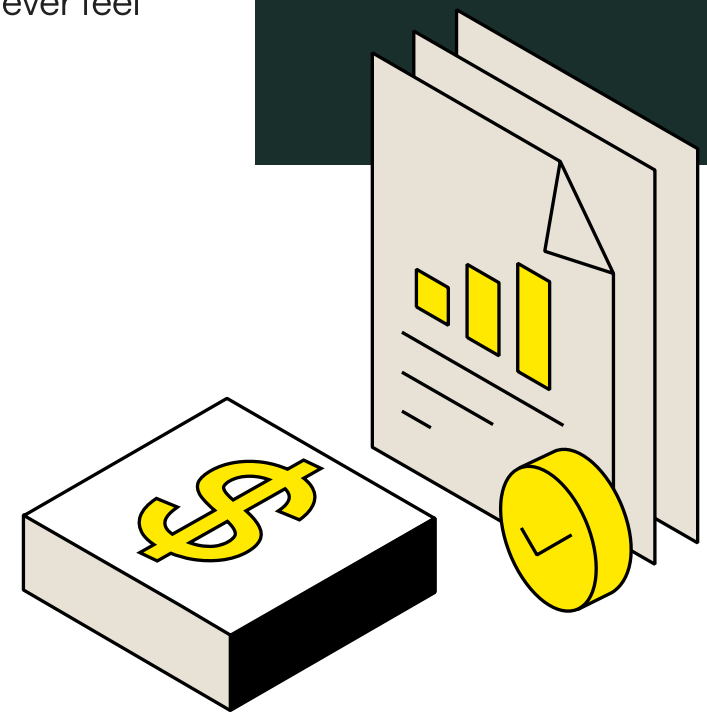
As a super-service commercial agency, you strive to be the trusted insurance partner your clients turn to first. When a loss occurs or a policy change is needed, a fast, responsive experience can turn a stressful moment into a long-term relationship-building opportunity.

WHAT AI CAN DO, AUTOMATICALLY

- Support commercial claim experiences in the channel the policyholder prefers, whether that's by phone, email or online form.
- Capture all the required details for the coverage line, asking follow-up questions as needed.
- Log requests, generate ACORD forms, and route claims to the carrier.
- Automate follow-up, so your clients never feel like they're being left in the dark.

AI IN ACTION

The owner of a small restaurant calls to report a kitchen fire. The Voice AI answers immediately, verifies coverage, captures the required claim information, and routes the completed ACORD 1 Property Loss Notice form directly to the carrier, helping accelerate response during a stressful moment.



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AI as a Growth Engine for Insurance Agencies

For agencies focused on winning profitable market share, AI creates a new operating model for serving small commercial clients at scale.

However, not every servicing workflow is equally suited to AI automation. The fastest path to measurable ROI is selecting processes that combine high transaction volume, low exception rate, and clean data availability. Those three criteria, applied systematically, narrow the field quickly.

High-priority automation candidates

PROCESS	WHY IT'S AUTOMATION-READY
Driver and vehicle endorsements	Structured data inputs; deterministic rate impact; clear eligibility rules
Address and named insured updates	Straightforward data changes with no underwriting impact in most personal lines cases
Billing inquiries and payment processing	High volume and fully structured; real-time system access handles most scenarios autonomously
Policy reinstatements	Defined eligibility criteria; defined grace periods; predictable workflows
Certificate of Insurance (COI) issuance	Standard output format; no underwriting judgment required
Non-renewal notices	Regulatory timing requirements are deterministic; content generation is templated
Renewal processing	Automated re-quote on same terms; premium change notification; and opt-out handling

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THE BIG SHIFT

From a Competitive Advantage to a Foundational Capability

Once you've implemented AI, you'll be able to deliver a consistently responsive client experience without straining your resources.

Voice AI is just as effective for outbound calls as it is for inbound calls.

WITH VOICE AI, YOU CAN

- **Call and greet prospects immediately.**
  This isn't like the obnoxious robo-callers that produce recorded messages or dead silence. If the prospect answers, the Voice AI is ready to engage in friendly, human-like conversation.
- **Qualify and engage prospects.**
  Voice AI can ask qualifying questions and encourage prospects to progress to a quote.
- **Schedule callbacks and follow ups.**
  Voice AI can schedule callbacks and dial leads up to six times until contact is made.
- **Warm-transfer to a human.**
  When a prospect is ready to move forward, the AI agent can execute a warm transfer to a live agent.

As competition in the small commercial market intensifies, agencies that can **deliver fast, consistent service without adding operational complexity** will be better positioned to retain clients and grow market share. AI is quickly becoming less of a competitive advantage and more of a foundational operational capability.

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What AI Implementation Looks Like in Practice

In the race to win Main Street business, agencies that scale responsiveness without sacrificing service will have the advantage.

With Liberate Voice AI, agencies can resolve up to 90% of calls without human involvement, reduce operating costs by 25% to 50%, and drive double-digit revenue growth. Because Liberate integrates with existing agency systems, implementation is **often possible in as little as 8 to 12 weeks.**

90%

of travel insurance calls answered were resolved without escalation to a live agent.

Xodus Travel Services Inc.

"Xodus achieved measurable value within the first 30 days following deployment."

KIM CONNOR, CHIEF CUSTOMER OFFICER
XODUS TRAVEL SERVICES

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“Our customers come first in every decision we make about technology. With Liberate, that meant building in transparency and guardrails from day one so policyholders get faster help and the confidence that Frontline is right there beside them.”

KURT BONIGUT,
CHIEF INFORMATION OFFICER
FRONTLINE INSURANCE

53%

reduction in call duration.

Nicole resolves each call in just 3.5 minutes compared to 8.14 minutes, which was the previous average call duration. This frees the Frontline team to focus on helping policyholders navigate complex cases. It also reduces the data entry required because with Voice AI, structured data is automatically captured and integrated into the claims system.

FRONTline INSURANCE

THE LIBERATE ADVANTAGE: A SYSTEM OF ACTION FOR SERVICING

$100B	10M+	70+	8
Premiums on Network	Monthly Tasks Automated	Carriers and Agencies Live	Weeks or Less to Go-Live

Scan to request a demo and learn how Liberate helps agencies modernize service for the small commercial market →

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About Liberate

Liberate builds AI agents that do the work of property and casualty insurance. When a policyholder calls, texts or emails, whether it's a billing question or a claim on the worst night of their life, Liberate's agents resolve the request end to end and write every action into the carrier's core systems, including Guidewire, Duck Creek and Applied Epic. A built-in supervisor layer governs every interaction, brings in a human the moment one is needed and leaves an audit trail a regulated industry can stand behind.



Liberate

Insurance runs on Liberate

liberate.ai