

## **Independent Insurance Agents of Texas – Technology and Insurance**

### **Interim Charge 2:**

Technology has been continuing to grow and improve the way that insurance services are being delivered in Texas. IIAT members have embraced technology and believe that consumers will utilize technology in some ways, but most consumers understand insurance is a complicated and confusing contractual promise. Agents are advocates for their customers when a claim arises and are integral in walking them through the claims process.

IIAT believes that while technology and insurtech products may be desired by some, it is important that those working for the online providers are licensed insurance agents, if they are or potentially could be, interacting with customers. Much like the Affordable Care Act “navigators,” internet providers that communicate in any form with consumers, should be required to hold a valid insurance license issued by the Texas Department of Insurance. IIAT believes that consumers should have the confidence that those that are selling, and servicing insurance policies have the knowledge required, and not just the knowledge of operating a technology platform.