

Jason McKinley



AI, Insurance Risk & Independent Agency Operations



Jason McKinley is a former independent insurance agency owner with 20 years of hands-on experience serving commercial and personal lines clients as well as employee benefits. He sold his agency to NFP and later co-founded an MGA and captive insurance company in 2019, domiciled in Montana and currently operating across six states. Today, Jason works at the intersection of artificial intelligence, agency operations, and professional liability risk, helping independent agents understand how AI is influencing underwriting, claims, contracts, and insured decision-making — and where E&O, GL, and cyber coverage assumptions can quietly break down. Before his insurance career, Jason was a four-year starting quarterback at the University of Houston, where he still holds multiple records, and later had a brief stint in the NFL.

Speaking Topics

AI Is Not an Employee: What Independent Agents Need to Know About Risk and Coverage

How AI-driven decisions can create E&O, GL, and cyber coverage ambiguity—and what agents should watch for.

The AI Judgment Gap: New E&O and Liability Risks for Agencies and Their Clients

Real-world scenarios where AI scales mistakes, blurs accountability, and complicates claims and disputes.

Advising Clients on AI Adoption: Practical Guardrails for Independent Agents

A practical framework agents can use when clients ask, “Are we covered if AI makes the decision?”