



## Why The Human Touch Matters When Buying Insurance, *PropertyCasualty 360*

On April 13th, 2017, *PropertyCasualty360* published an Article authored by [Louie Castoria](#).

### Innovative delivery systems can lack one critical thing: Insight

Buying insurance online may be more convenient, but what happens when you don't have the coverage you thought you were getting?

Novel ways of delivering insurance to the public are sometimes termed “disruptors,” though “game changers” might be more apt. *What happens when something goes wrong? It's a premise all insurance is based upon, but when the consumer is in the pilot's seat, who takes the blame for the crash?*

### Duty? What duty?

Each new insurance delivery method puts its own twist on the eternal question facing insurance brokers: When do I cross the line from being an order-taker, meeting the customers' stated needs, and become an advisor, bearing a responsibility to recommend coverages that the customer needs, but hasn't requested?

In traditional brokerage settings, courts generally imply a duty to advise if the broker has worked with the customer for several years and the customer has always accepted the broker's recommendations, sometimes termed a “special relationship.”

In the online shopping models can the consumer ever have a “special” relationship with the broker or the direct-writing insurer?