2025 LIMRA Annual Conference

ELEVATING *tomorrow*

Tech Disruptors: Redefining Strategies of Benefits Technology

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Anshuman Acharaya

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Evolution IQ

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Carolyn Pagel, *Moderator*

Senior Product Owner Administration Journey

Unum

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Carolyn Pagel, Senior Product Owner, Unum

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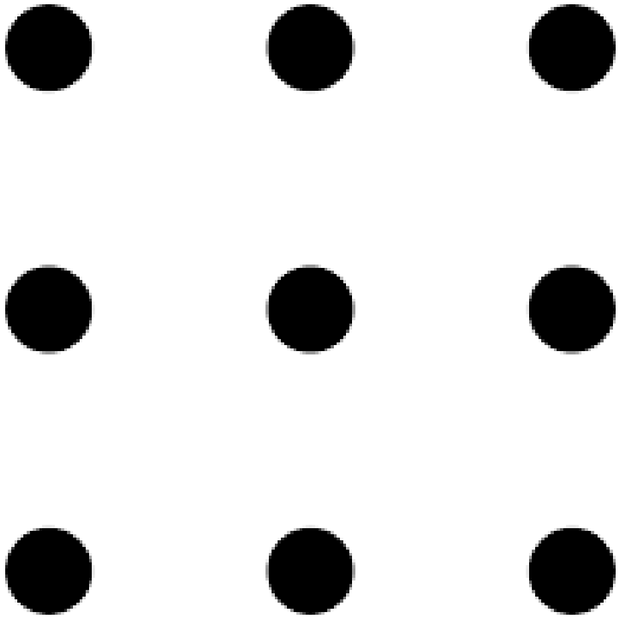
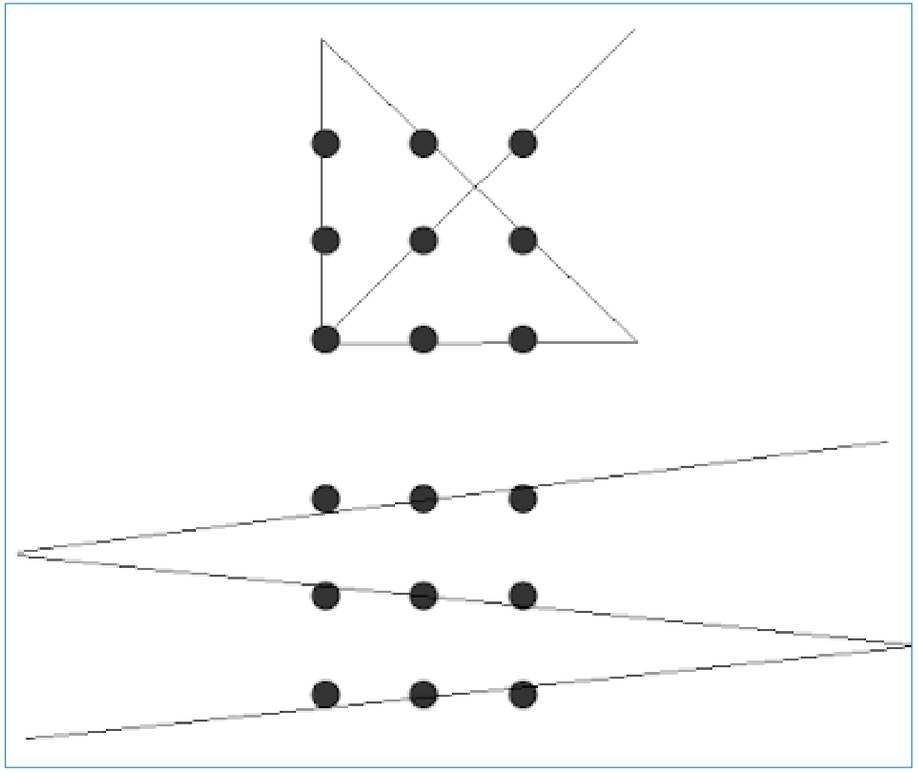
Think outside the box...





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Jillian Mondaca, New York Life

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Lessons Learned

Document Processes from Day One

Unlike a purely human decision process, AI requires **clear, traceable documentation** for regulatory, operational, and improvement purposes.

Fail Fast, Learn Faster

AI adoption in insurance benefits from an **iterative, experimental mindset**. Unlike traditional projects that can span years before launch, AI initiatives thrive on rapid prototyping:

- **Run pilot projects** quickly to validate hypotheses.
- Accept that some models or approaches will fail and **treat those failures as data**.
- Create short feedback loops between business users, data scientists, and compliance teams to refine approaches early.

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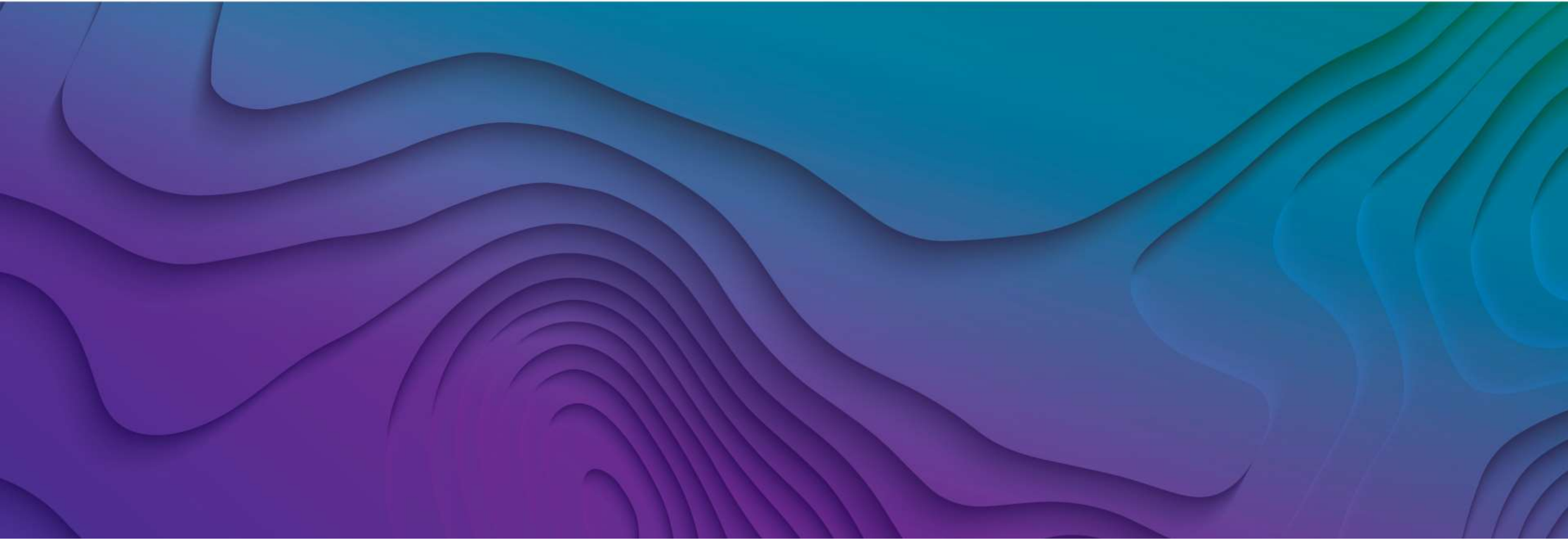

Abhishek Bakre, IBM

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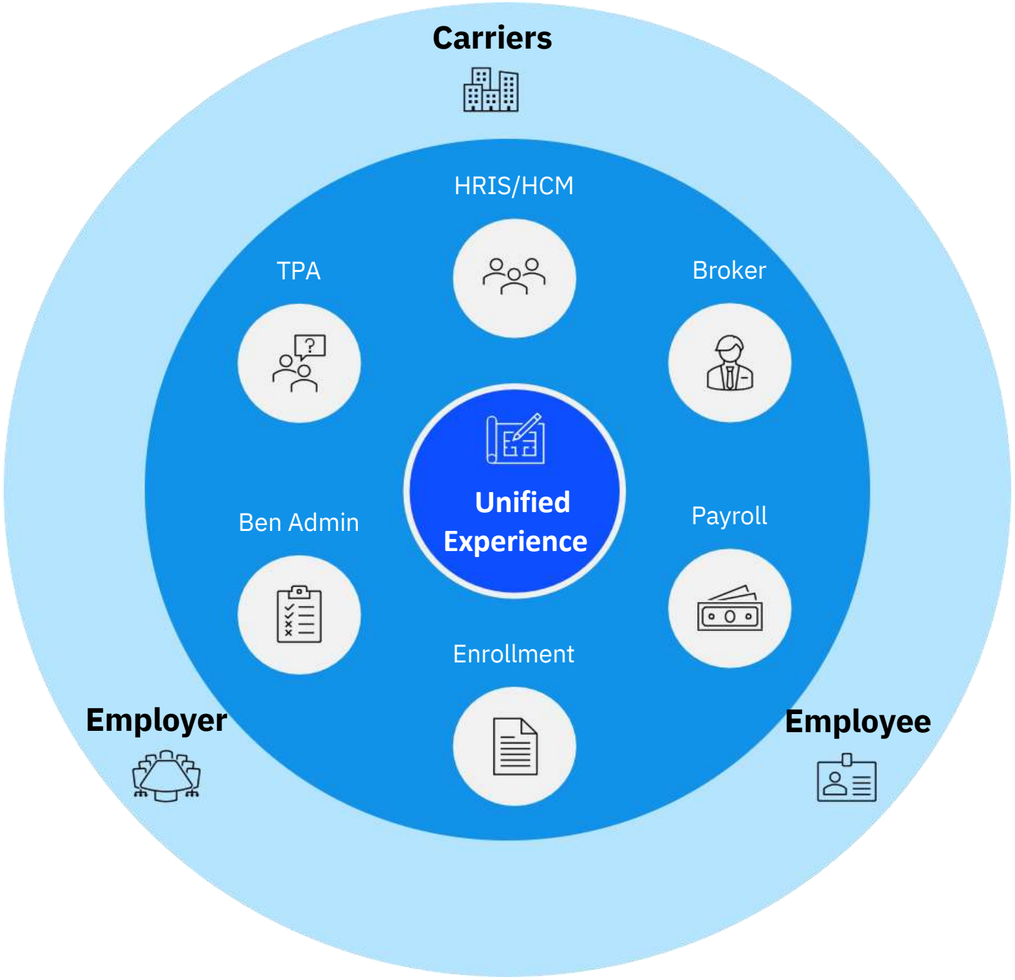
Lessons Learned

Success in large transformations is more than "time to go-live". Measure broker satisfaction, accuracy of data and information, and overall employer & employee engagement, and communicate periodically.

Beyond Deadlines: Disruption That Deliver

“Real disruption = engaged brokers, trusted AI, and connected ecosystems.”



Group Insurance Ecosystem

Beyond Go-Live: Transformation success is more than “time to go-live.” It’s about measuring broker satisfaction, accuracy of data and information, and overall employer and employee engagement, communicated consistently.

AI Adoption & Trust: True impact comes when AI is not only deployed but trusted & adopted, improving decision quality, reducing manual effort, & elevating experiences for BRs, ERs, and EEs alike.

Seamless Connectivity: Disruptive standards like the Model Context Protocol (MCP) are emerging as the universal “API for AI,” enabling seamless, scalable connectivity across benefits ecosystems.

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Anshuman Acharya, EvolutionIQ

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Lessons Learned

-Carriers are shifting their AI strategy with the changing dynamics in the Employee Benefits ecosystem

-A deep dive into change management and frontline expectations is needed to drive real value

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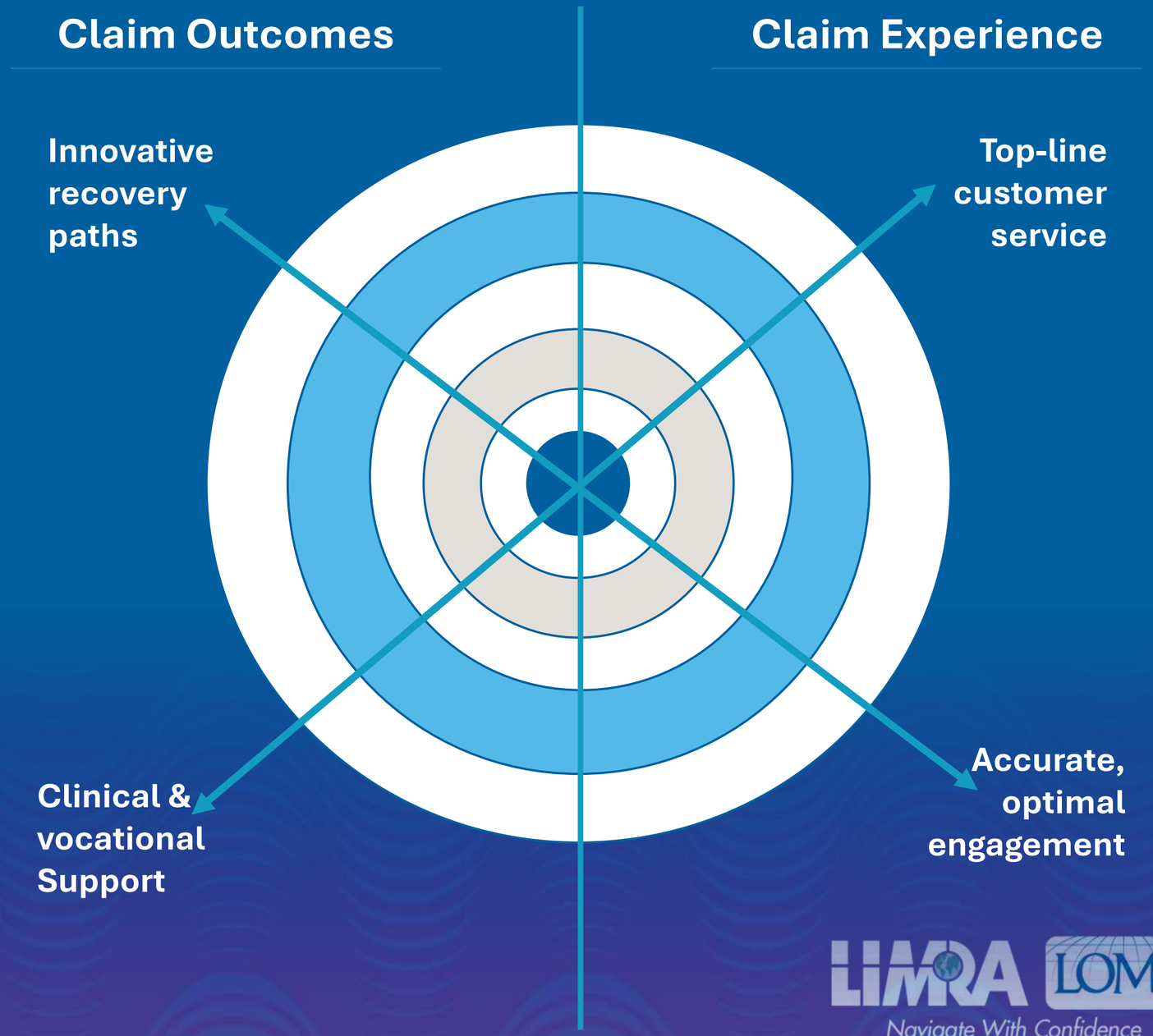
Claims Strategy will increasingly define carriers...

...technology needs to follow



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Panel Questions

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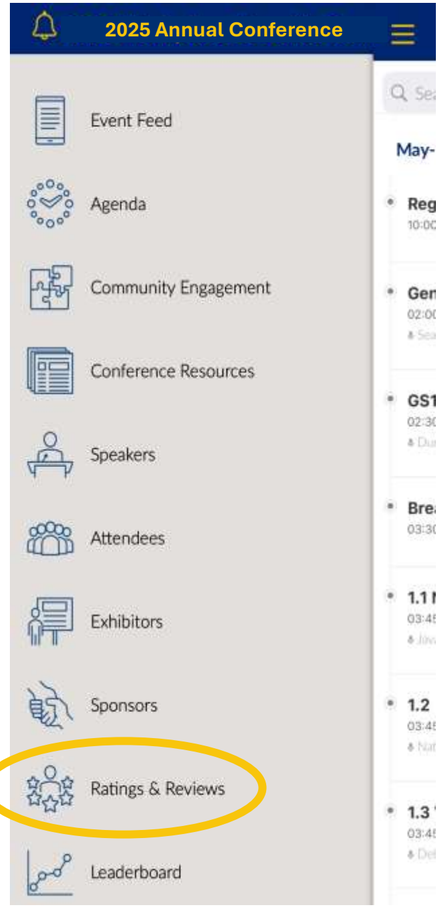
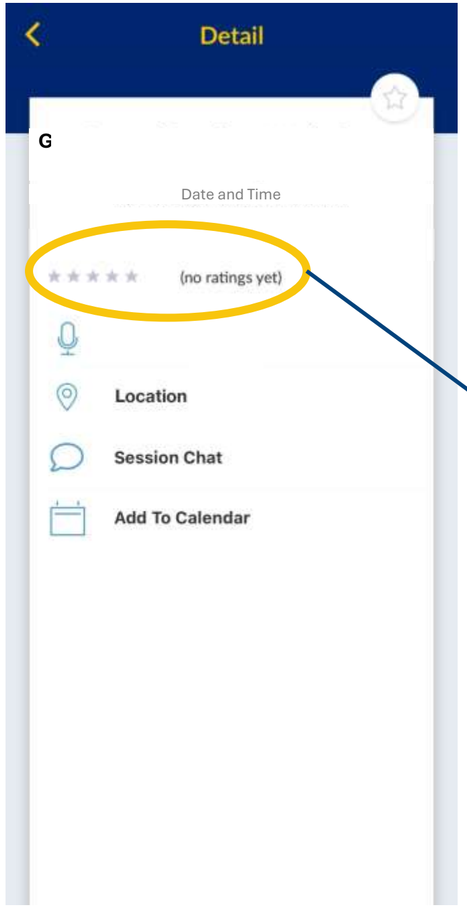
Share your feedback in the conference app

Module Option



Agenda Option



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Thank You

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