



2026 LIFE INSURANCE AND ANNUITY CONFERENCE

The Power of Promise

**From Broker to Browser – Is it
Fully Possible?**



LIMA LOMA

Society of
Actuaries

ACLI



insurtech express



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InsurTech Express



insurtech express

The Core Question

Is Life Insurance Ready to Go Fully Digital?

- DTC growth has plateaued
- Broker distribution still dominates
- Advisors shifting toward wealth management
- Consumers expect Amazon-level simplicity
- So... can we truly go from Broker → Browser?



The Market Reality

Direct-to-Consumer Hasn't Broken Out

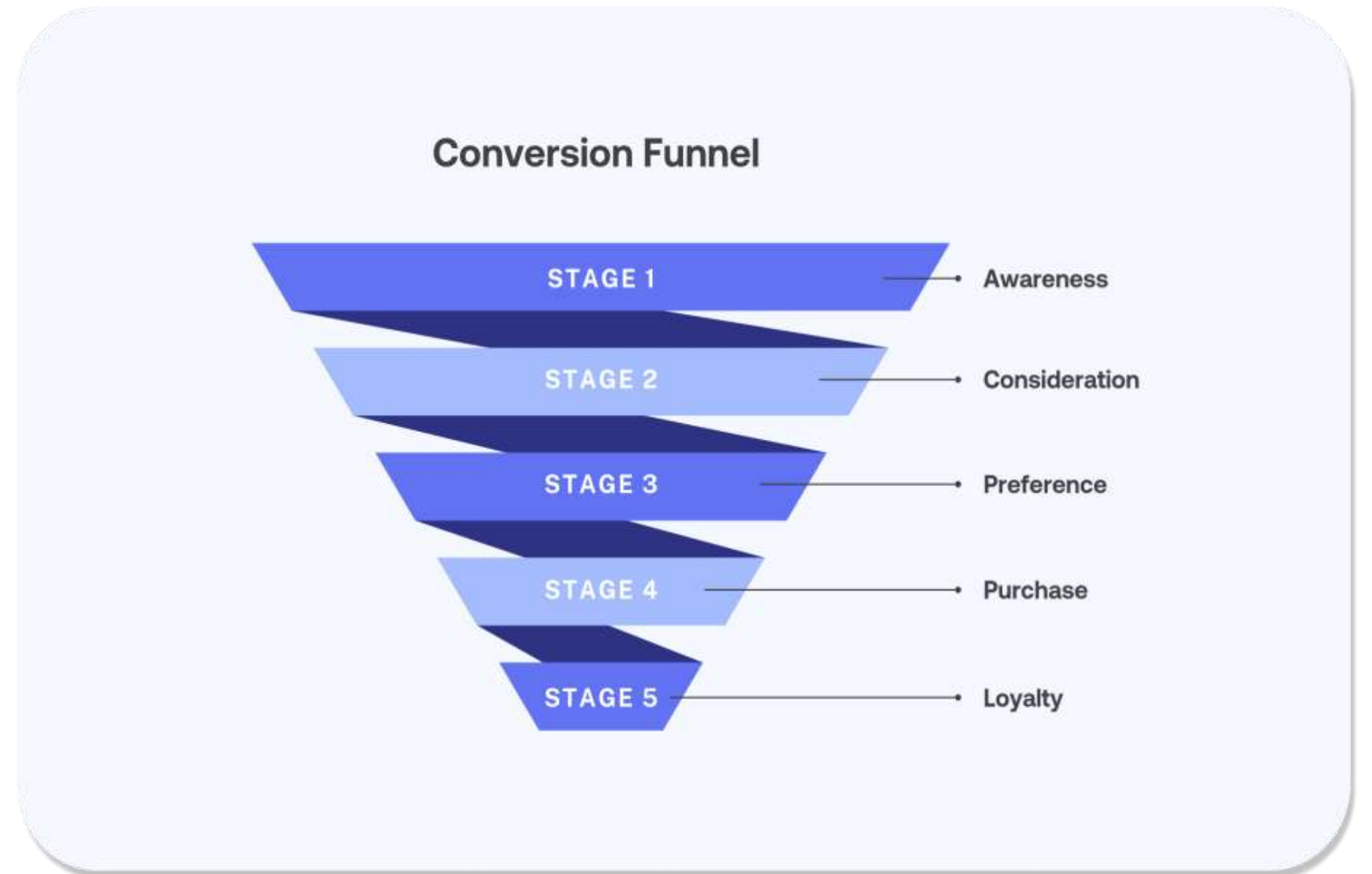
- DTC market share remains relatively small
- Acquisition costs remain high
- Consumer drop-off rates are significant
- Trust gap still exists



The Broker Shift

Advisors Are Moving Upstream

- Wealth management focus increasing
- Asset-based revenue more predictable
- Life insurance time-intensive
- Underwriting complexity discourages new entrants



What's Actually Broken?

The Friction Points

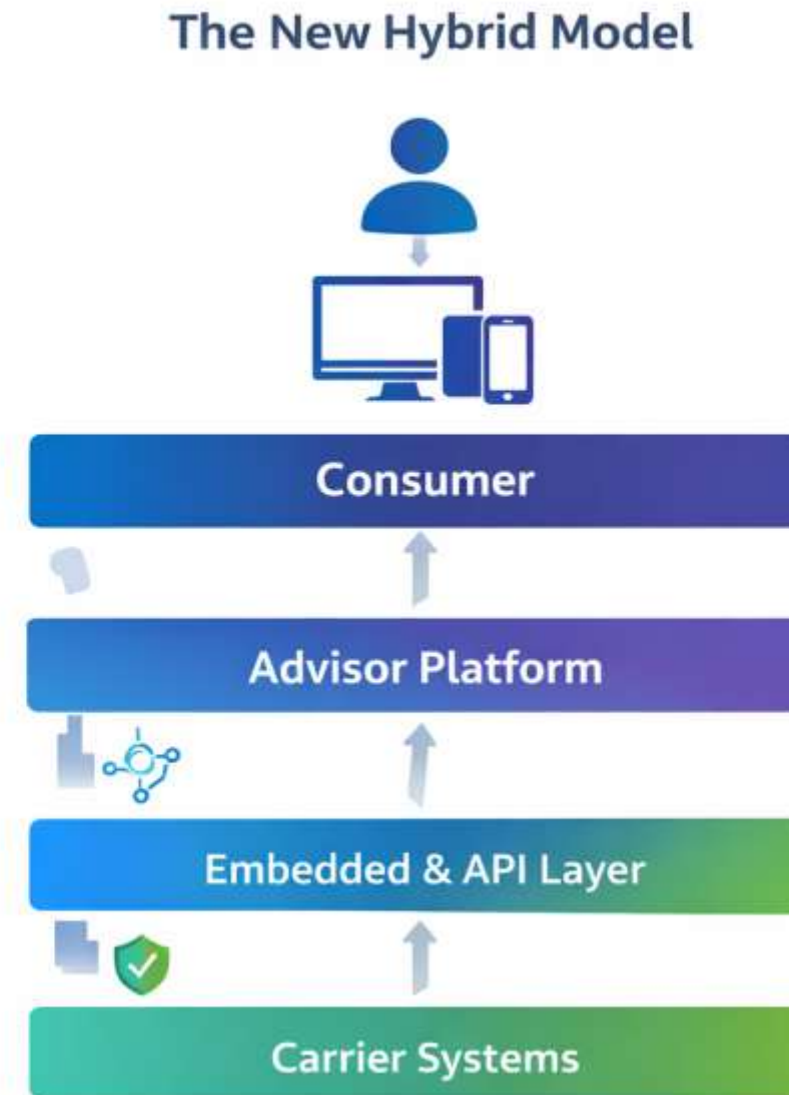
- Multi-step underwriting
- APS delays
- Licensing & contracting complexity
- Commission back-office inefficiencies
- Disconnected systems
- Consumer confusion



The Bridge: Embedded & Digital Infrastructure

The New Hybrid Model

- API-driven ecosystems
- Embedded life inside wealth platform
- Digital drop ticket → instant triage
- AI-assisted field underwriting
- Real-time data validation
- Accelerated underwriting

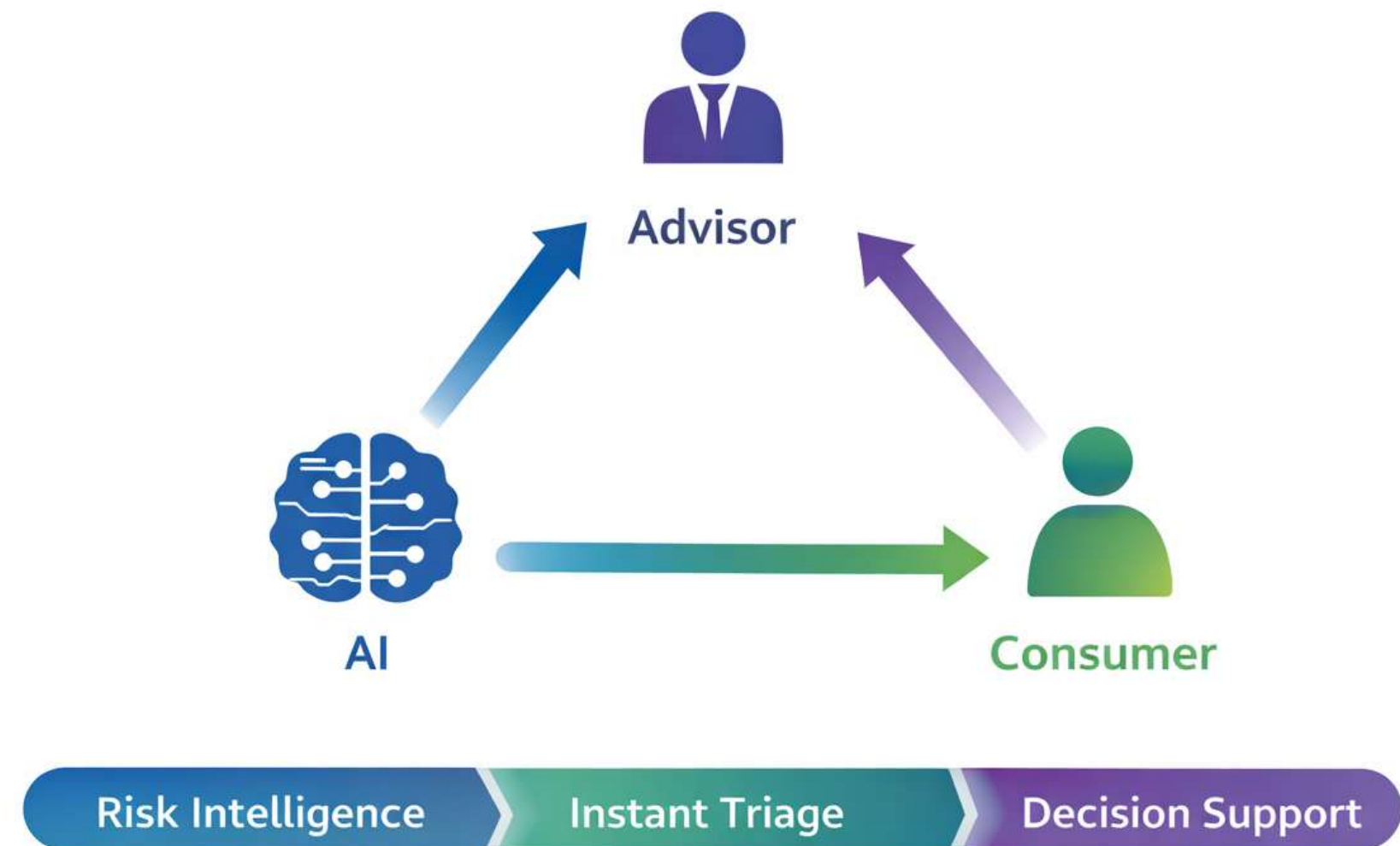


AI's Role in Broker-to-Browser

AI Is Not Replacing Distribution — It's Compressing It

- Instant underwriting guidance
- Predictive risk scoring
- Intelligent case routing
- Consumer self-serve tools
- Advisor augmentation

AI Is Not Replacing Distribution — It's Compressing It



Who is Succeeding and Why?

- Carrier with strong API strategy
- Platform embedding life in fintech ecosystem
- Distributor modernizing back-office tech
- Wealth platform integrating term solutions
- Hybrid digital brokerage model



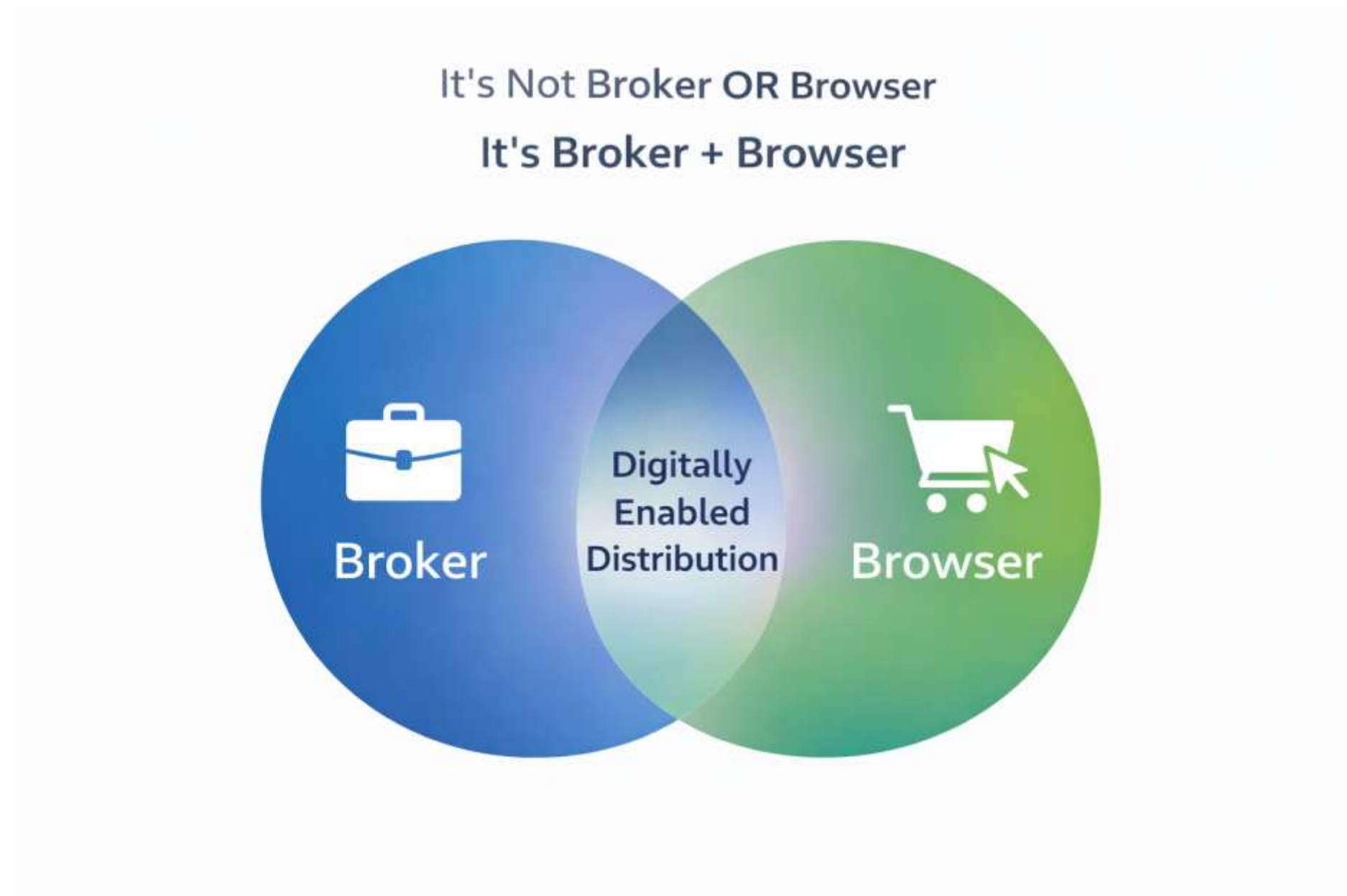
The Hybrid Future

It's Not Broker or Browser

It's Broker + Browser

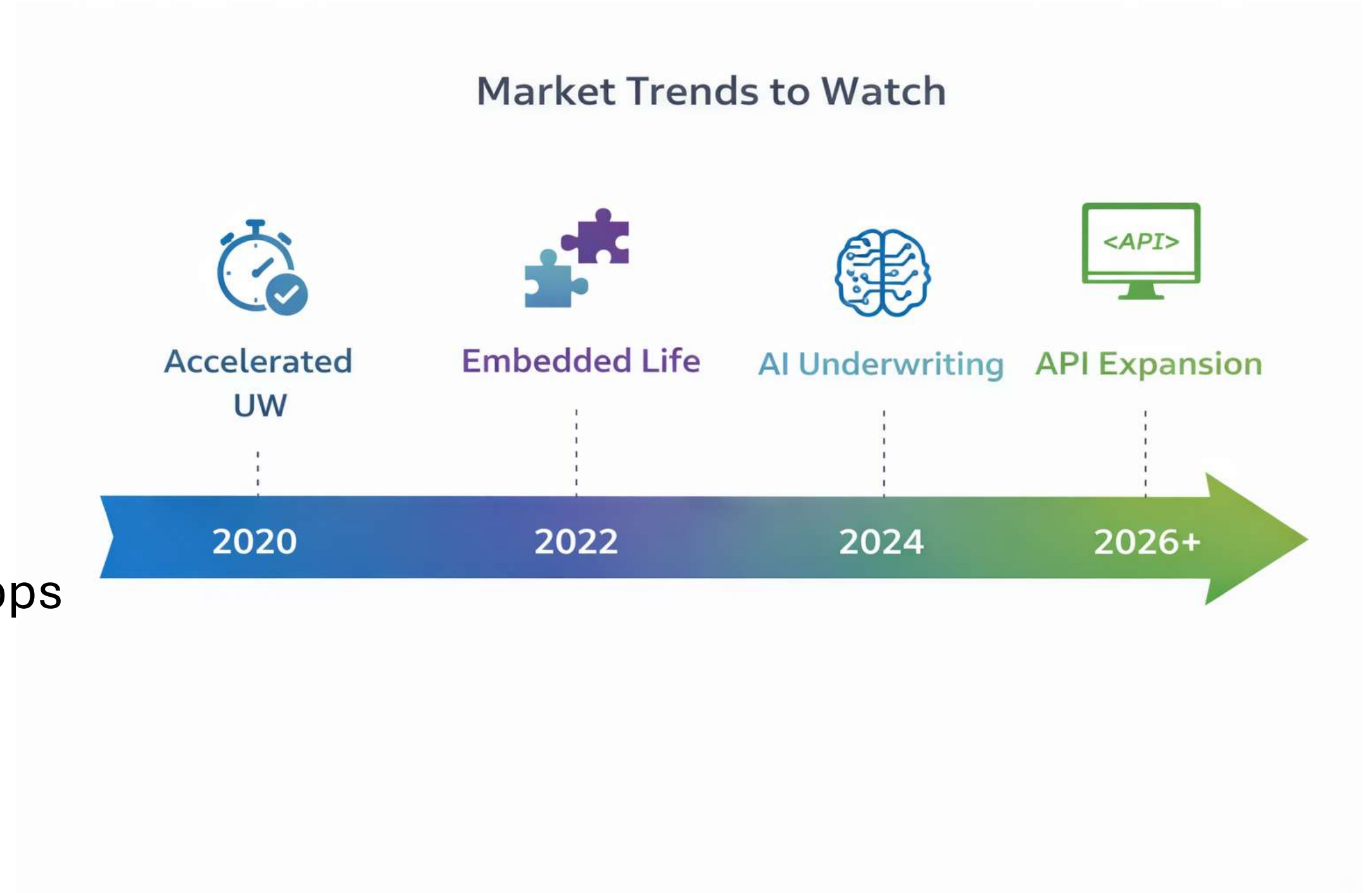
Future model includes:

- Digital acquisition
- AI-assisted advisors
- Embedded life inside wealth tools
- Simplified product structures
- Consumer transparency



Market Trends to Watch

- Embedded insurance growth
- API-first carriers
- Digital BGAs
- AI underwriting models
- Data-driven risk pricing
- Consumer education via fintech apps



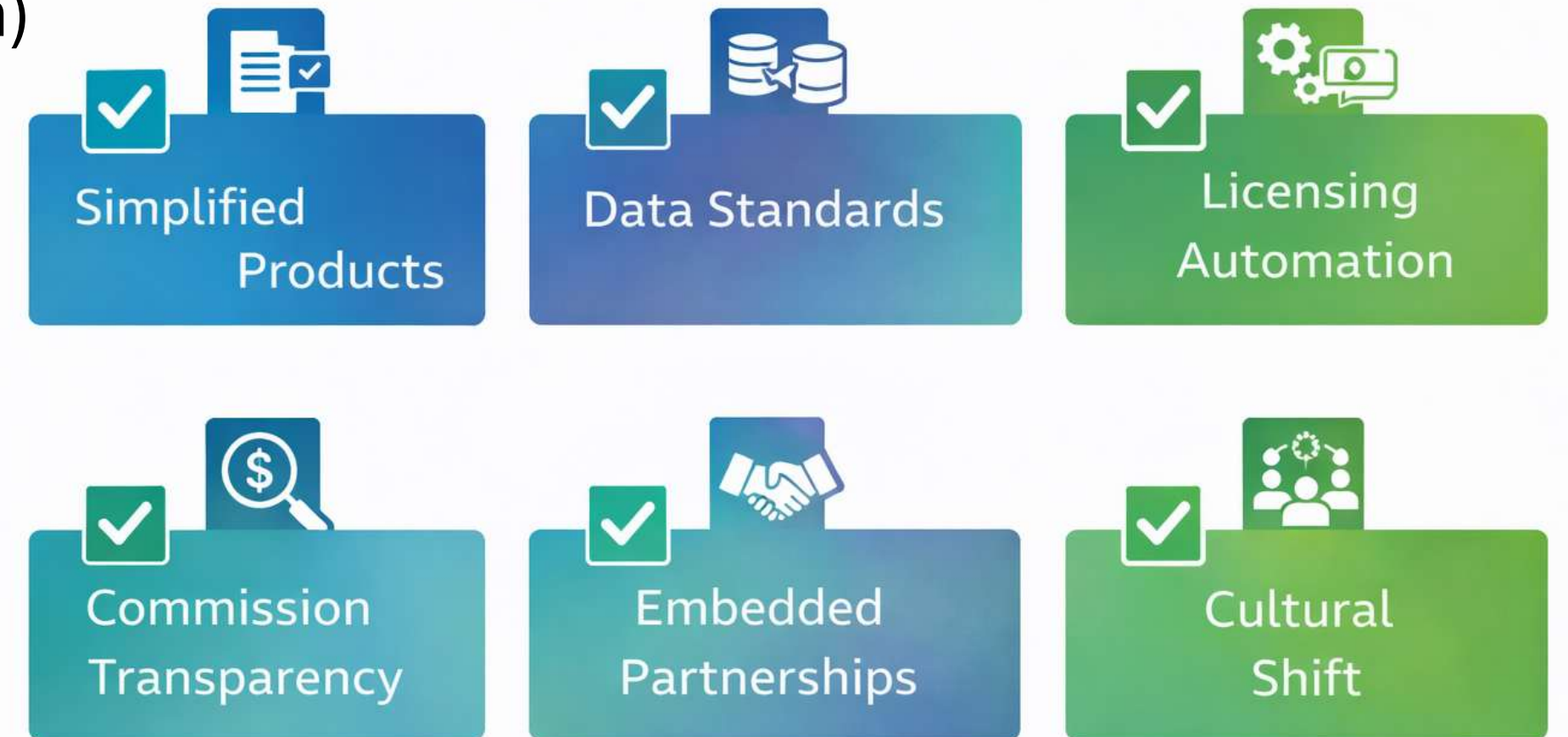
What Must Change?

To Make Broker-to-Browser Fully Possible:

1. Simplified products
2. Standardized data exchange (ACORD tie-in)
3. Commission transparency
4. Licensing automation
5. Embedded distribution partnerships
6. Cultural change

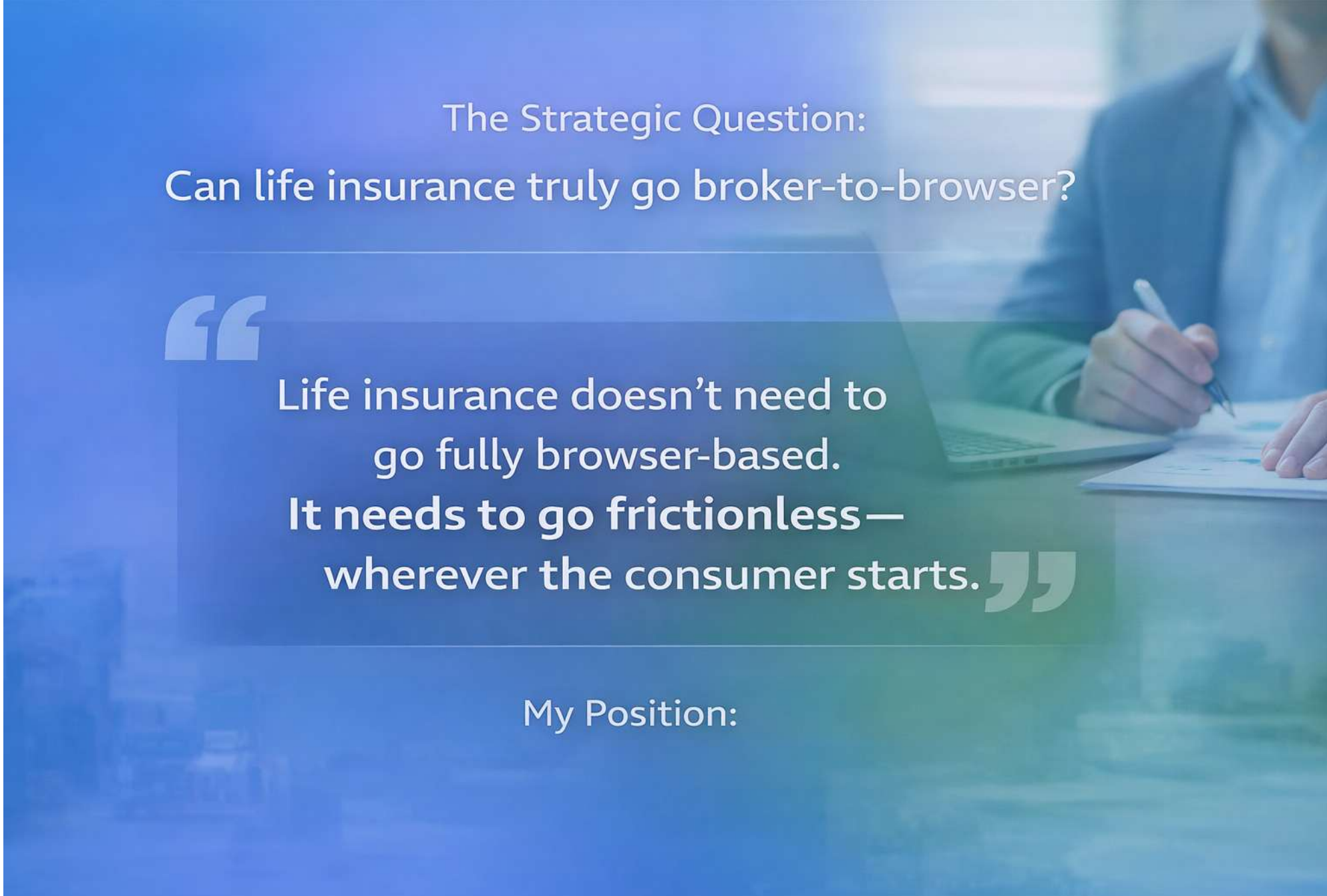
What Must Change?

To Make Broker-to-Browser Fully Possible:



The Strategic Question

- Is full DTC realistic?
- Or is “Digitally Enabled Distribution” the real goal?
- Are we building tools for consumers or tools for advisors?



The Strategic Question:
Can life insurance truly go broker-to-browser?

“
Life insurance doesn’t need to go fully browser-based.
It needs to go frictionless—
wherever the consumer starts.”

My Position:

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The Insurance & FinTech Innovation Ecosystem

Connecting innovators with capital, talent, & marketing - your express lane from startup to stand out

Get Strategic Advice



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ITXMed.com

Life Insurance Rx Assistant Pro

Drug Decoder (FDA) Multi-Med Combo Check Impairment Analyst (Conditions)

Condition & Impairment Search

Select Conditions:

COPD / Emphyse... x

Risk Factors:

Tobacco / Nicotine User

Current BMI: 20.7 (Normal)

Underwriting Analysis

COPD / Emphysema

Base Life Rating: Table 2 (Mild) to Decline (Severe/Smoker).

Field Questions:

- Oxygen use?
- Hospitalizations?
- Tobacco use?

Drug Decoder (FDA) Multi-Med Combo Check Impairment Analyst (Conditions)

Search by Medication Name

Clear

Enter Drug Name:

metformin

Found: ZITUVIMET

Risk:
Diabetes Type 2

Est. Life Rating: Standard (if A1C < 7.0) to Table 2.

Download PDF Report

Field Questions:

- Is this for Pre-Diabetes or Type 2?
- What is your A1C?
- Any neuropathy?

Product Suitability Matrix

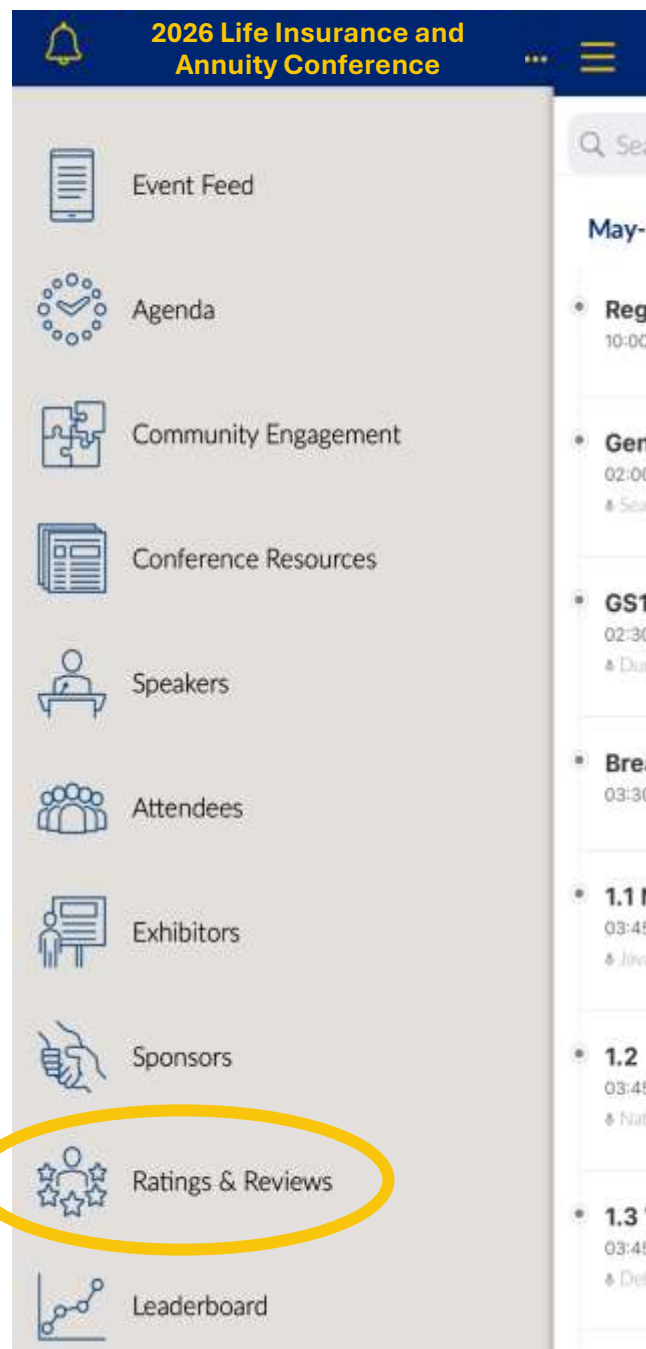
Ratings are estimates based on clinical control and co-morbidities.

	Category	Outlook	Note
0	Term (10-30yr)	⚠️ Rated	Standard to Table 4
1	Perm (IUL/UL/WL)	✅ Good	Standard Likely
2	Final Expense	💎 Best	Preferred Available
3	Disability (DI)	❌ Poor	Likely Decline/Excl.
4	Long-Term Care	⚠️ Rated	Standard to Class 2

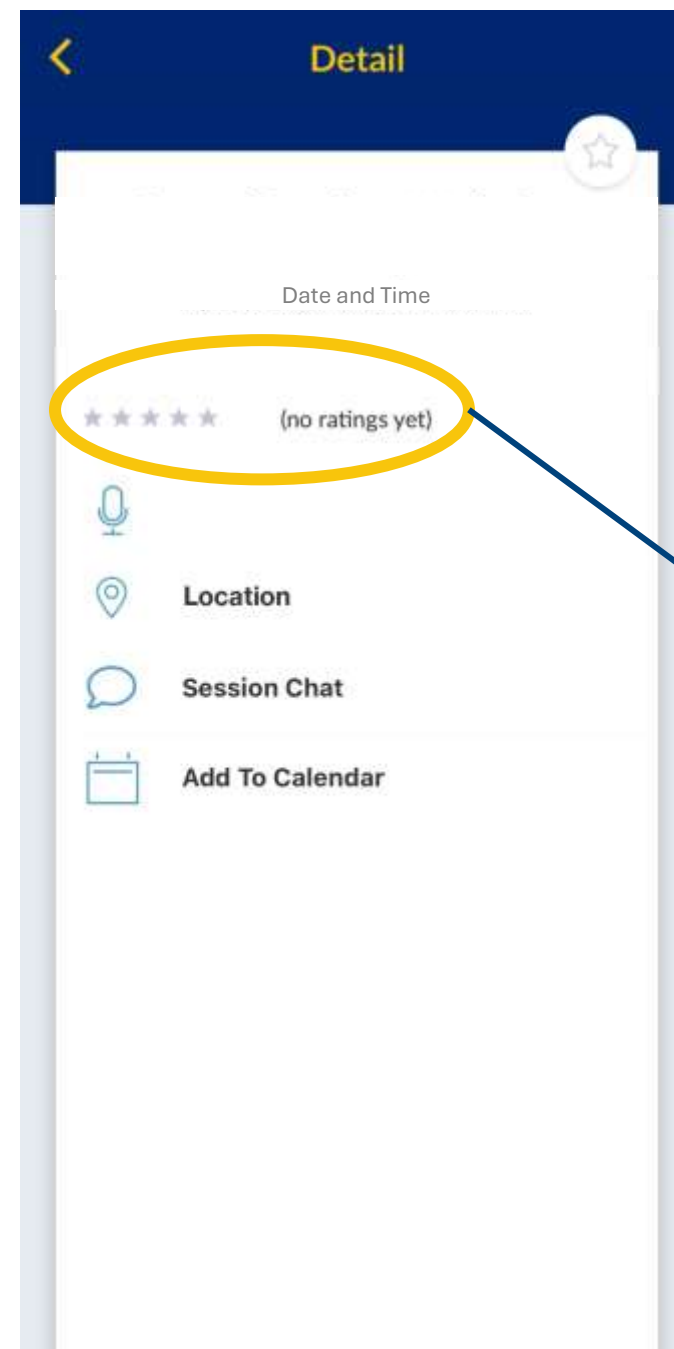
> Show FDA Official Text

We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You



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