



2026 LIFE INSURANCE AND ANNUITY CONFERENCE

The Power of Promise

**Innovating in the Age of AI:
Where the Next Wave of
Product Breakthroughs
Will Come From**





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Society of Actuaries



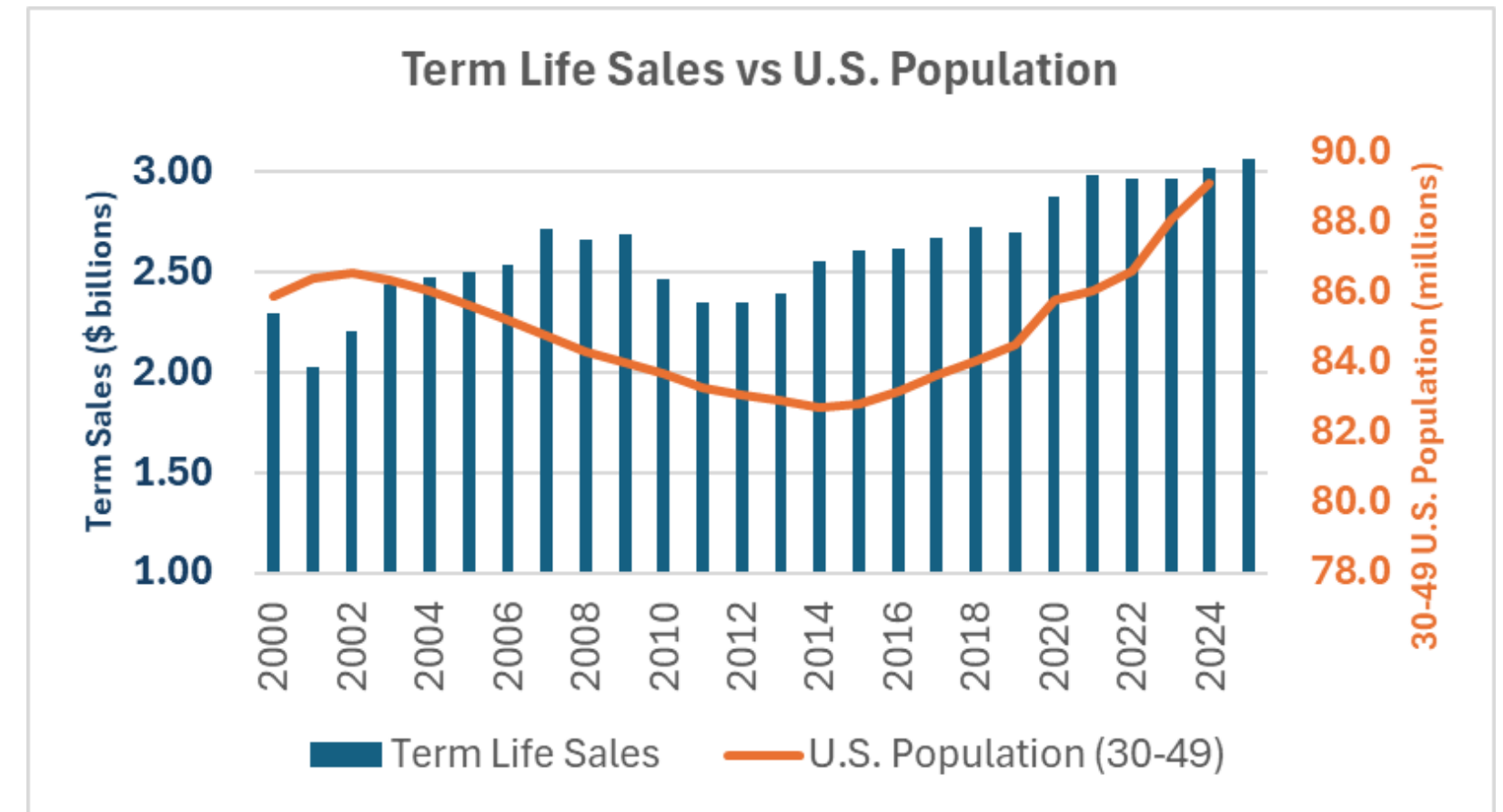
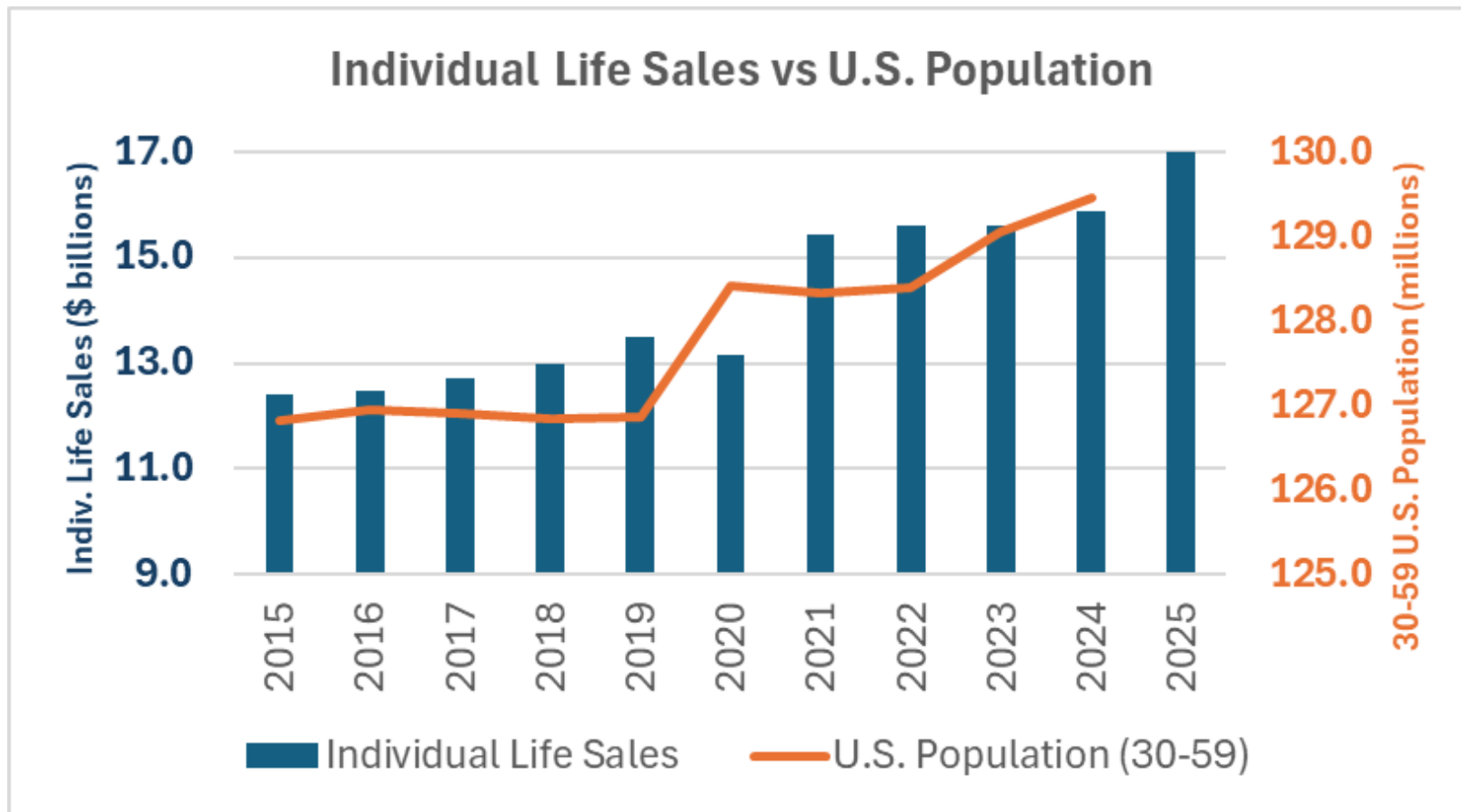
Artificial Intelligence



From x.com



Life Insurance Historical Sales



Source: Term Sales from various LIMRA sources, U.S. Population from <http://www.census.gov/data-tools/demo/idb>

AI for Life Insurance Product Innovation

Areas of Discussion

- Purchasing Process
- Underwriting
- Product Development
- Additional Considerations



Purchasing Process

★ **HOW IT STARTED...** ★



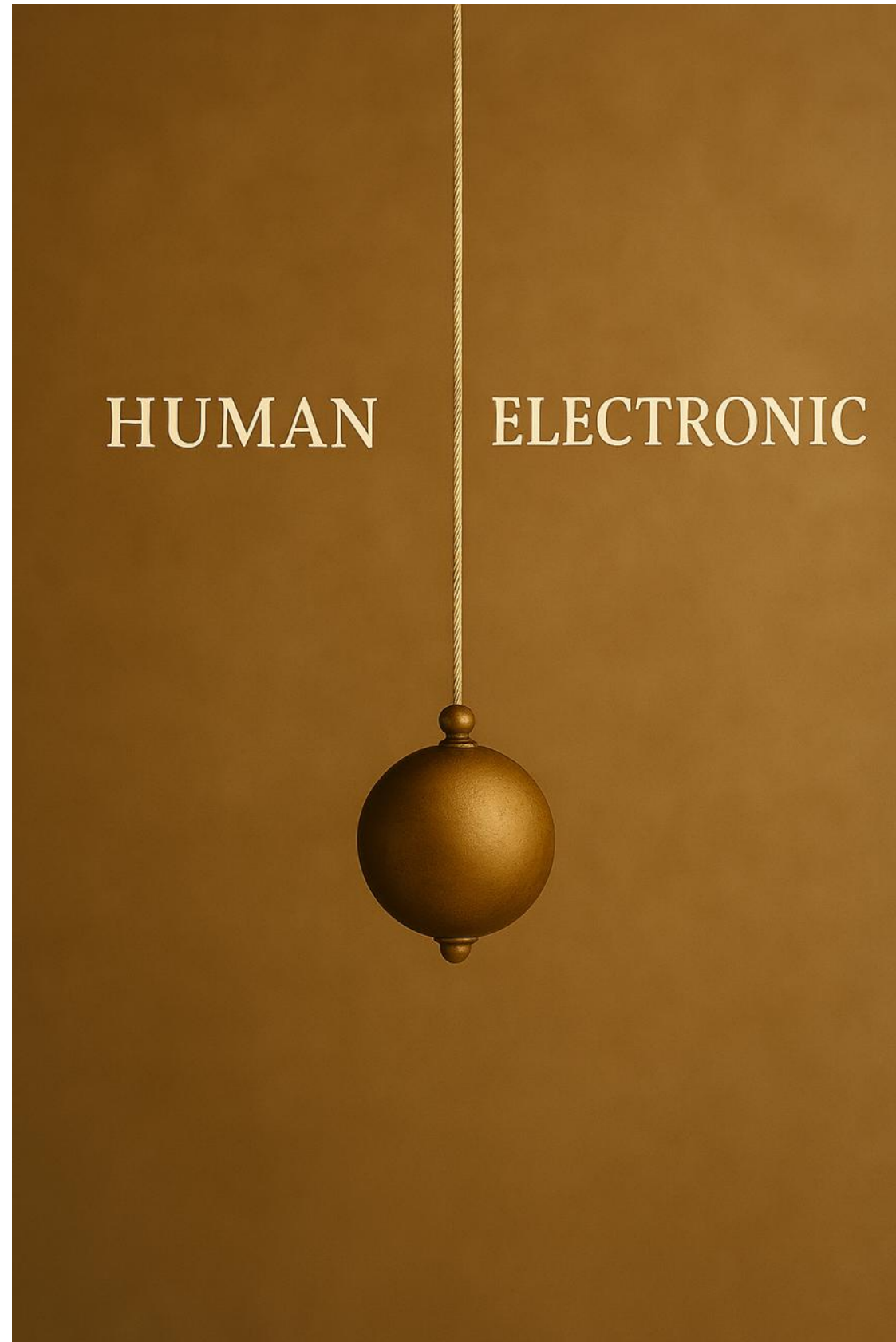
★ **HOW IT'S GOING...** ★



Source: Title, Year.



Purchasing Process



- Historically 100% human
- Direct-to-Consumer efforts
- Hybrid interaction with technology-assisted agents

Purchasing Process

ETHOS
4.8 ★★★★★ 3500+ reviews on Trustpilot

Instant life insurance

NO MEDICAL EXAMS + NO BLOOD TESTS

[CHECK MY PRICE](#)

Best TERM LIFE BUSINESS INSIDER
Trusted PROVIDER FORBES ADVISOR

A family of four (father, mother, and two children) is shown smiling and hugging each other.

BESTOW

Express UI, Illustration

Personal information

Quote: \$56.28

Advanced options

The interface shows a laptop and a smartphone displaying insurance quotes and a bar chart in the background.

Easily compare life insurance quotes.

SELECTQUOTE
We shop. You save.

Secure Rates Now

Instantly compare rates from top carriers

[Get a Free Quote](#)

A man with glasses is smiling and being kissed on the cheek by a young girl.

Policygenius

A woman is sitting on a couch, smiling and holding a baby.

...And Many More!

Underwriting Process

★ **HOW IT STARTED...** ★

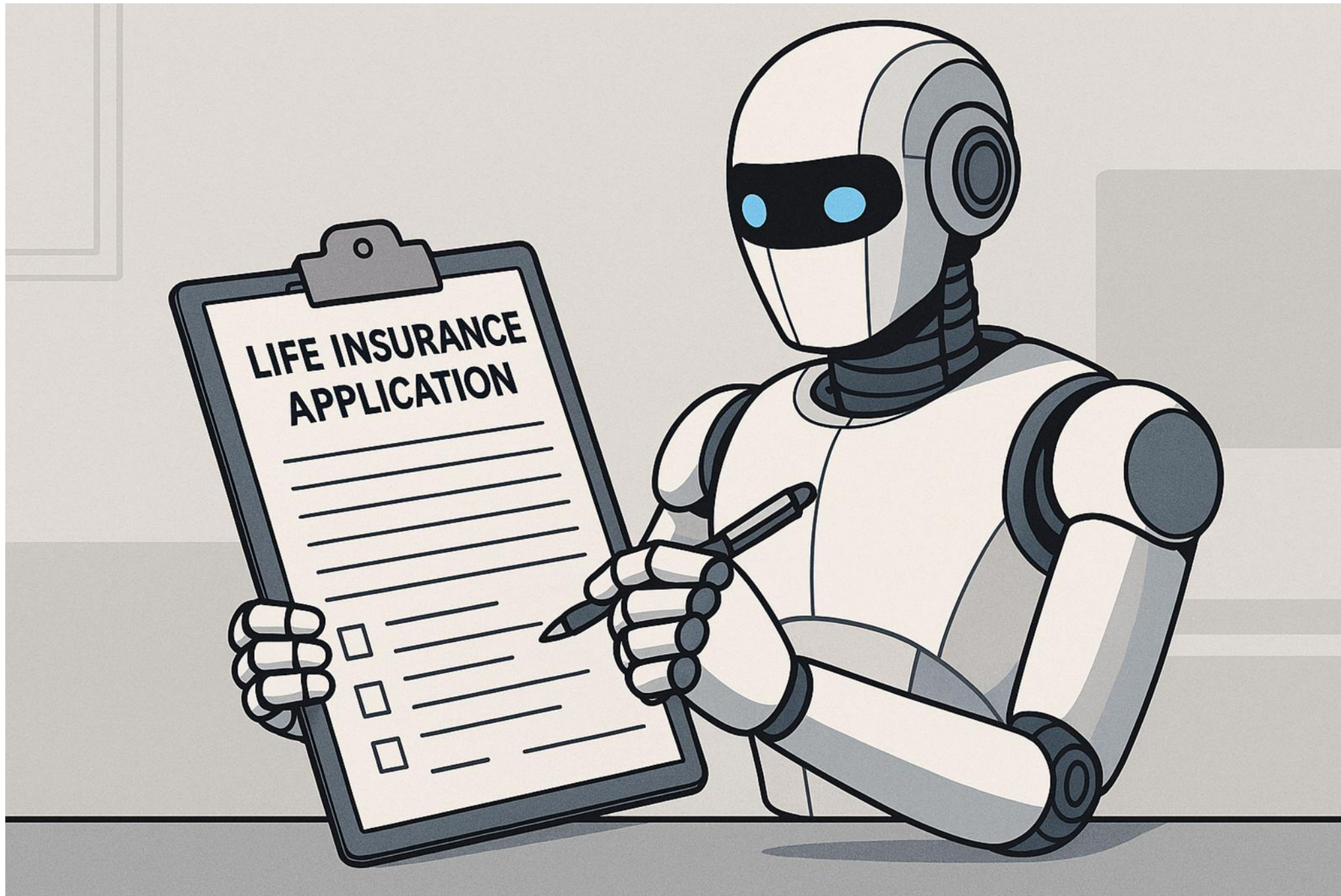
★ **HOW IT'S GOING...** ★



Source: Title, Year.

Underwriting Process

How can AI help advancement?



- Electronic Health Records
- Advanced Algorithms
- Dynamic Applications
- Wearables
- Easier Fluid Extraction
- Continuous Underwriting

Product Development

HOW IT STARTED...

HOW IT'S GOING...



Microsoft Teams

The screenshot shows a Microsoft Teams meeting interface. At the top, there's a header with the Microsoft Teams logo and the text "Microsoft Teams". Below this, there's a presentation slide with two charts: "Sales by Category" (a bar chart) and "Revenue and Profit" (a line chart). To the right of the charts is a video thumbnail of a man with glasses and a beard. Below the presentation slide, there are three more video thumbnails of different people. At the bottom of the screen, there's a control bar with icons for video, audio, chat, screen sharing, and a red hang-up button.

Category	Sales
Category A	25
Category B	35
Category C	45

Month	Revenue	Profit
Jan	15	10
Feb	25	20
Mar	35	25
Apr	30	20
May	45	30



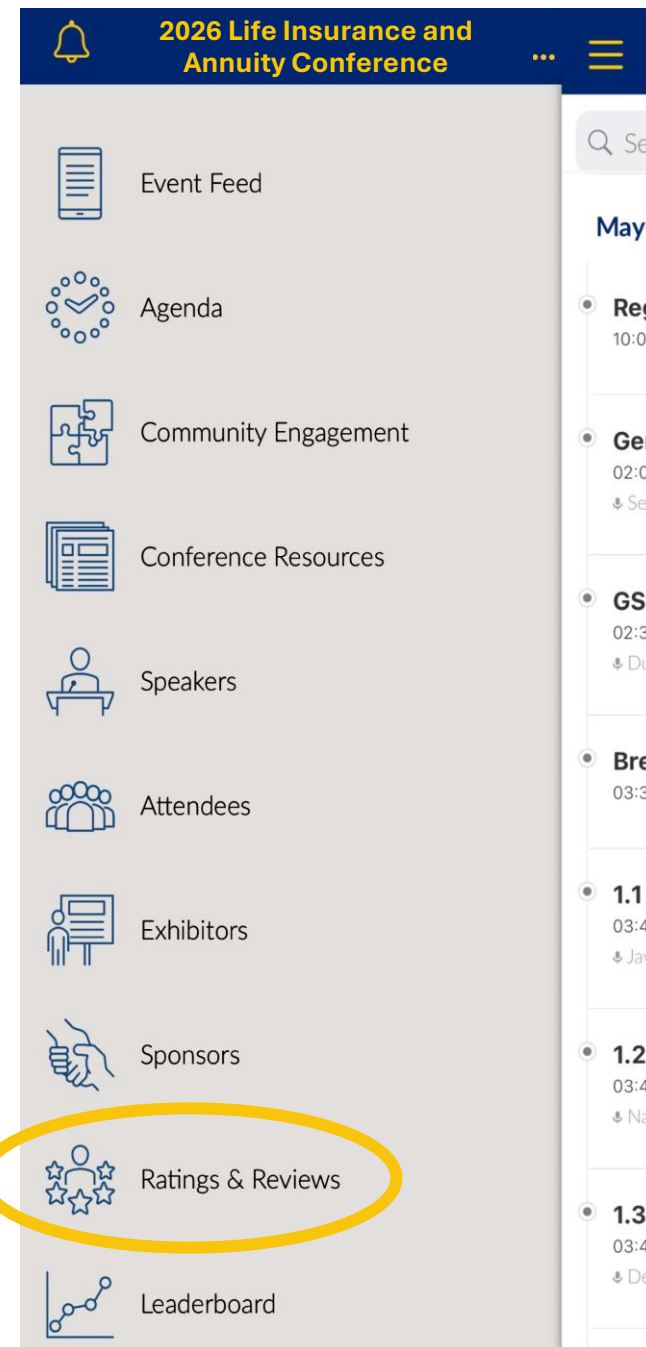
Additional Considerations



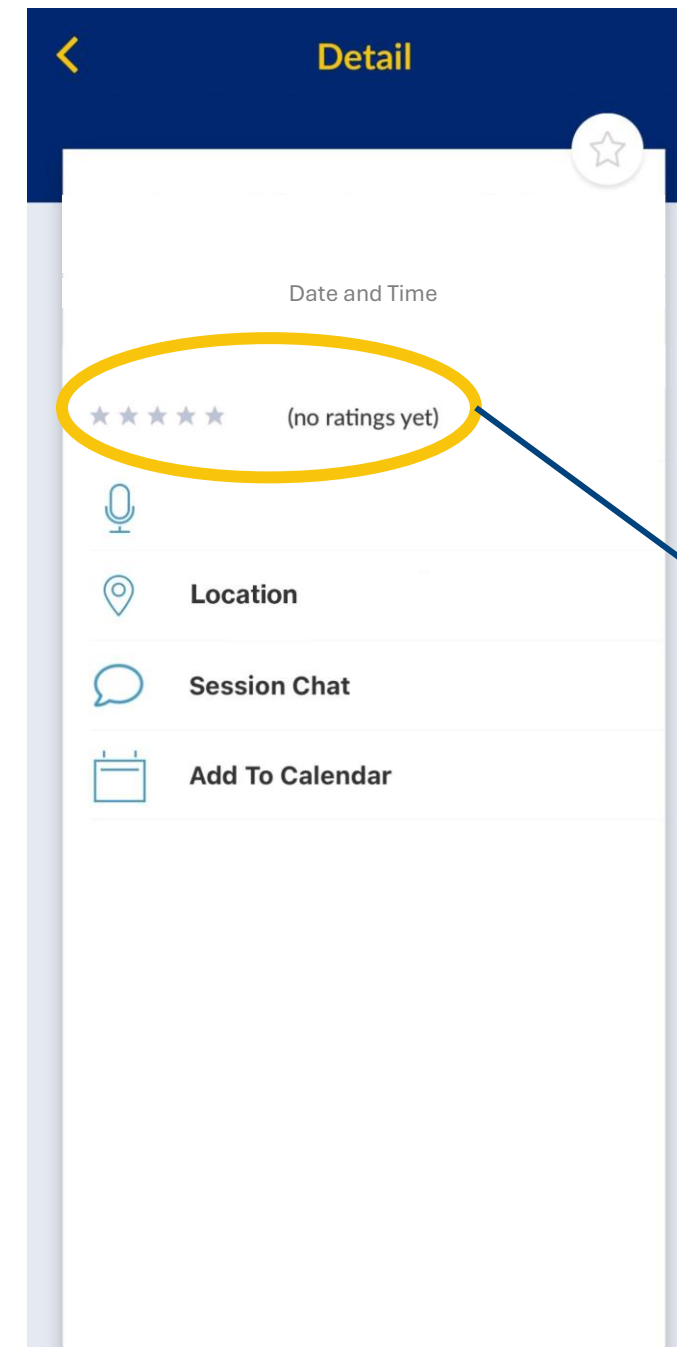
FRAUD **PRIVACY** **REGULATION**

We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You

