AI in Action: Enhancing Service and Strategy in Contact Centers

Consortium Research Proposal | Applied Research Solutions | September 2025

- AI is having increasing influence in contact centers, with growing interest in its potential to improve service delivery and operational efficiency.

- Some organizations are experimenting with AI tools like virtual assistants and support technologies, but the **extent and impact of adoption remain unclear**.

- This study will explore current state and future potential of **AI in carrier contact centers**, as well as **consumer perceptions** of interacting with AI-powered tools.

- The study's goal is to benchmark AI adoption, measure operational impact, and assess consumer experience to support more informed and effective uses of AI in this evolving service environment.

Objectives

1 **Benchmark AI Adoption:** Map current AI use and maturity across carrier contact centers.

2 **Assess Consumer Experience:** Measure customer perceptions of AI in service, including trust, clarity, and satisfaction.

3 **Measure Operational Impact:** Evaluate effects on key metrics like Average Handle Time (AHT), Customer Satisfaction (CSAT), Net Promoter Score (NPS), and resolution rates.

4 **Explore Compliance and Ethics:** Examine how companies address transparency, fairness, and regulatory alignment.

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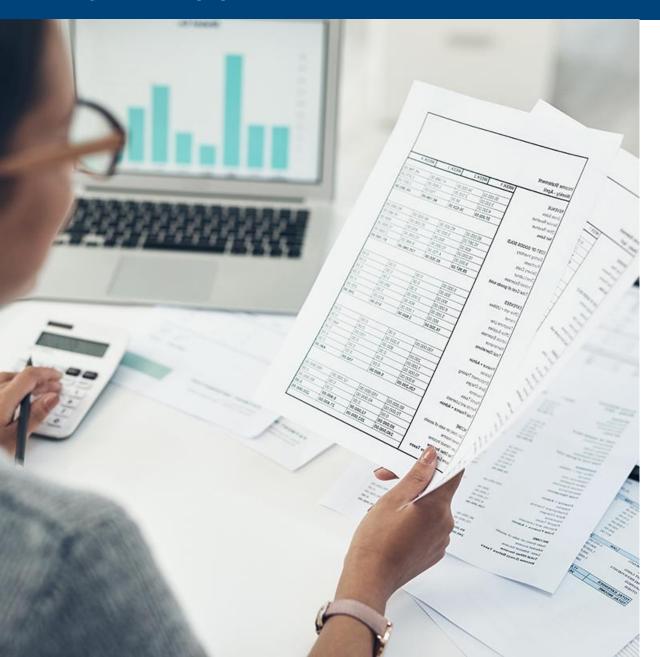# Key Research Questions

Track One: Consumer Experiences

1. How do customers experience AI-driven service in the context of financial products?

2. What factors influence trust and satisfaction in AI-led interactions?

3. How does AI affect customer understanding of complex products?

4. How do AI-human handoffs affect customer trust, clarity, and overall experience?

5. Are there differences across demographic groups?

Track Two: Carrier Practices

1. What types of AI tools are being used, and for what functions?

2. How is AI impacting key performance metrics?

3. What are the operational and compliance implications of AI integration?

4. How are organizations managing the balance between automation and human service?

5. How are customer journeys being designed to support smooth AI-human handoffs?

Project Approach

- Two quantitative research tracks will be designed to examine the role of AI in carrier contact centers.

- **Track One: Consumer Experience**
  - A sample of 1,600 responses will be collected through a 12-minute quantitative survey of current life insurance or annuity owners and non-owners across all age groups.

- **Track Two: Carrier Practices – Operational and Strategic Implementation**
  - The Sponsor Group will provide operational data to support analysis.

- Sponsors will help shape the research instruments to ensure the study reflects their priorities and operational realities.

Deliverables

- Project kickoff deck and recording

- Project plan

- Input into the instruments (Tracks 1 and 2)

- Final instruments (Tracks 1 and 2)

- PowerPoint report of results

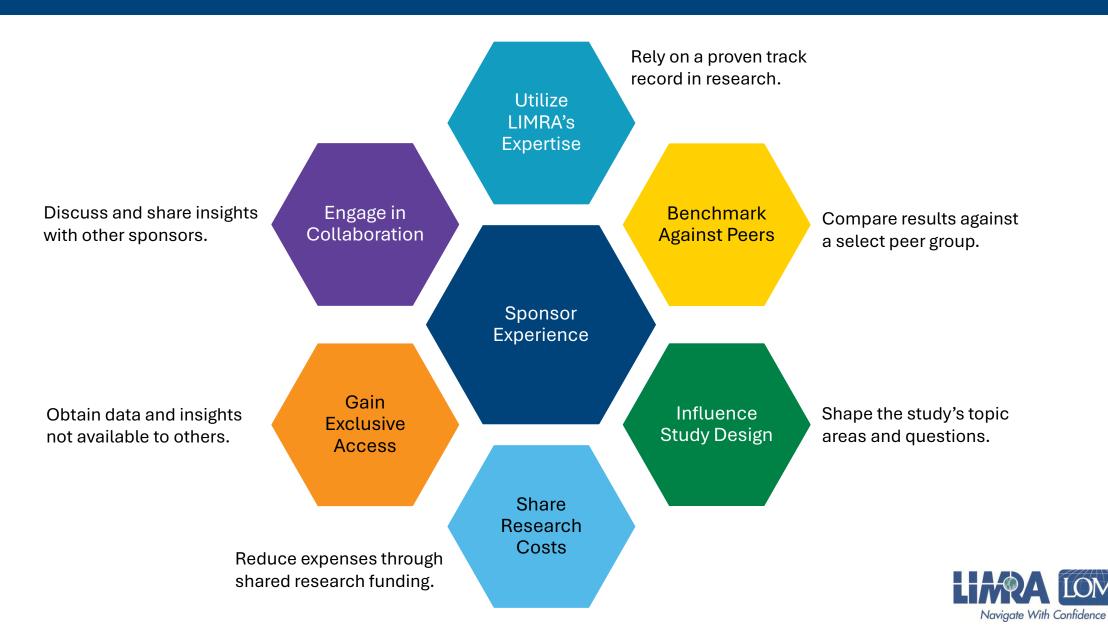- Virtual presentation of key findings and considerations

Anticipated Timeline & Fees

Milestone	Timeline
Hold kickoff meeting	Week 1
Track 1: Consumer Experiences	
Survey Instrument Development	Weeks 2-4
Survey Programming and Testing	Week 5
Data Collection	Weeks 6-7
Data Cleaning and Processing	Week 8
Track 2: Carrier Practices	
Survey Instrument Development	Weeks 4-6
Survey Programming and Testing	Week 7
Data Collection	Weeks 8-10
Data Cleaning and Processing	Week 11
Analysis and Report Development	Weeks 11-13
Delivery of Results	Week 14
Discussion of Key Findings and Considerations	Week 15

- Fees for this project are estimated to be $17,500 per sponsor

- LIMRA anticipates completing this project within 15 weeks

Fees are subject to +/- 10% contingency. Although there is no travel expected for this project, fees do not include travel expenses which are additional and will be billed at cost. The overall project timeline will be dependent on the sponsors' responsiveness and timely submission of data.

Sponsor Benefits

Utilize LIMRA's Expertise — Rely on a proven track record in research.

Benchmark Against Peers — Compare results against a select peer group.

Engage in Collaboration — Discuss and share insights with other sponsors.

Sponsor Experience

Influence Study Design — Shape the study's topic areas and questions.

Gain Exclusive Access — Obtain data and insights not available to others.

Share Research Costs — Reduce expenses through shared research funding.

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As the premier trade association for the insurance and financial services industries, with over 700 members, including 22 members in the Fortune 100, LIMRA has a privileged view into proven best practices and emerging trends. The breadth and depth of the data flow across the industry and our unique position within it enables us to provide you with insights no one else can provide. LIMRA combines industry knowledge and research expertise that translates into a thorough understanding of the marketplace and thoughtful research design and methodology.

CUSTOM RESEARCH

LIMRA's Applied Research team partners with you to conduct quantitative and qualitative research to capture the specific insights you need to support decision making across all product lines and distribution channels. Custom research can help you improve the customer experience, design a new product, test a product concept, explore new markets, and more.

CONSORTIA RESEARCH

Consortia research allows members to partner with and through LIMRA to cost-effectively research hot topics. Consortia research gives companies the opportunity to play an active role with other organizations to investigate a common area of need, including exploring opportunities in emerging markets, determining the market potential for new products, understanding the buying process, positioning with producers, and more.

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