



# CONSORTIA STUDY PROPOSAL

**AI in Action:  
Enhancing Service & Strategy in Contact Centers**  
September 2025



The project proposal for AI in Action is as follows:

## Background

Artificial Intelligence (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 such as virtual assistants and support technologies, but the extent and impact of adoption remain unclear.

As interest increases, so do the questions:

- Are these tools improving customer comprehension and trust, especially for complex products?
- Are they delivering measurable gains, or introducing new challenges related to transparency, consistency, or compliance?

Contact centers remain a critical touchpoint in the customer journey, particularly for products that require explanation and reassurance. AI will likely influence the customer service representative (CSR) role by automating and augmenting tasks that comprise this role. As AI becomes more integrated into these interactions, it is important to understand not only how it functions but also how it is experienced. This understanding can help optimize AI to better support both customers and CSRs.

This study will explore the current state and future potential of AI in carrier contact centers. By examining both consumer experience and operational performance, we aim to identify benchmarks, uncover insights, and support more informed and effective use of AI in this evolving service environment. Companies can use these findings to inform how to explore ways to reskill employees and reshape the “CSR of the future”.

The following Project Proposal outlines how LL Global Inc. (through its brand, “LIMRA”) will collect data, perform research, and present results and findings pursuant to the terms here (the “Project”).

## Project Objectives

The primary objectives of this study include:

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.

## Sponsor Benefits

Sponsors of this Project (“Sponsor Group”) will play an active role in shaping the study by contributing to the design of research instruments and providing input on key areas of focus. In return, they will receive:

- **Full access to findings**, including custom data views and segmentation to support internal planning and strategy
- **An exclusive sponsor-only briefing**, offering a confidential forum to discuss insights and implications with peer organizations
- **Visibility into emerging trends and real-world applications** of AI in contact centers
- **Shared research costs**, making participation more cost-effective than commissioning a standalone study

This Project offers members of the Sponsor Group a unique opportunity to collaborate with industry peers, gain strategic insights, and stay ahead of the curve as AI continues to evolve in the service environment.

## Approach and Methodology

This study will consist of two quantitative research tracks designed to examine the role of AI in carrier contact centers from both the customer and operational perspectives. Conducting both tracks in parallel will provide a well-rounded view of how AI is shaping service delivery and organizational performance.

### Track 1: Consumer Experience

This track will explore how customers perceive AI-enabled service channels. 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. The survey will focus on trust, satisfaction, and understanding of AI-assisted service.

Key Research Questions:

- How do customers experience AI-driven service in the context of financial products?
- What factors influence trust and satisfaction in AI-led interactions?
- How does AI affect customer understanding of complex products?
- How do AI-human handoffs affect customer trust, clarity, and overall experience?
- Are there differences across demographic groups?

### Track 2: Operational and Strategic Implementation

This track will be a company practices survey to examine how AI is being used in carrier contact centers, including the tools in place, their functions, and their impact on performance, compliance, and workforce dynamics. The Sponsor Group will provide operational data to support analysis.

#### Key Research Questions:

- What types of AI tools are being used, and for what functions?
- How is AI impacting key performance metrics such as Average Handle Time (AHT), Customer Satisfaction (CSAT), and Net Promoter Score (NPS)?
- What are the operational and compliance implications of AI integration?
- How are organizations managing the balance between automation and human service?
- How are customer journeys being designed to support smooth AI-human handoffs?

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

### Project Deliverables

LIMRA will provide Sponsor Group with the following Project Deliverables, including, without limitation:

- Project kick-off deck and recording
- Project plan and timeline
- Input into the instruments (Tracks 1 and 2)
- Final instruments (Tracks 1 and 2)
- PowerPoint report of results summarizing key findings
- Virtual meeting to discuss key findings and considerations and recording
- Upon request:
  - Raw data file of Track 1 consumer survey responses
  - Sponsor-specific vs Aggregate Track 2 data in Excel
  - Tabulation book for Track 1 consumer survey data (up to 5 variables) in Excel

### Timeline and Project Fees

Once this project proposal is accepted, LIMRA will commence the Project and anticipates completion of the Project within 15 weeks, as outlined below (“Timeline”). This estimated Timeline assumes timely responses from Sponsor Group and study participants.

Milestone	Estimated Timeline
Kick-Off Meeting	Week 1
<b>Track 1: Consumer Experiences</b>	
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: Operational and Strategic Implementation	
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	Week 11–13
Delivery of Results	Week 14
Discussion of Key Findings and Considerations	Week 15*

\* Based on Sponsor Group and LIMRA team availability

Based upon the Project, the Timeline, and the terms and conditions hereof, LIMRA estimates the fees charged to Sponsor Group to complete this Project to be \$17,500 +/- 10% (“Project Fees”). Although there is no travel expected for this Project, Project Fees do not include travel expenses which are additional and will be billed at cost, when applicable. Any additional analysis, data cuts, and consultation on the data will be billed at an hourly rate of \$300 per hour.

Subject to the standard terms attached hereto and incorporated herein, LIMRA will invoice each member of the Sponsor Group the amount equal to half of total estimated Project Fees at Project commencement, and the remaining balance at Project completion.

## Acceptance of Project Proposal

Please execute and complete the information below. When the terms are accepted, this Project Proposal shall constitute an agreement between LIMRA and the member of the Sponsor Group named below (the “Agreement”). This Project Proposal is void if not accepted by the member of the Sponsor Group named below by the end of the applicable calendar year.

Agreed and accepted on \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ by:

Company Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Please send the completed and executed project proposal to Lynn Ferris at [lferris@limra.com](mailto:lferris@limra.com).



**LL GLOBAL, INC. (LIMRA)**  
**STANDARD TERMS FOR CONSORTIA RESEARCH PROJECT PROPOSALS**

The following terms and conditions shall govern each Project Proposal and the research, analysis and reporting services (“Services”) performed by LIMRA hereunder (including any Project Deliverables resulting therefrom). These terms are incorporated into and made a part of the Agreement between Sponsor Group and LIMRA. Any defined terms shall have the meaning set forth in the Project Proposal. Sponsor Group and LIMRA sometimes will be referred to individually as a “Party” or collectively as the “Parties.”

**1. Project and Project Fee**

LIMRA agrees to provide Services for the applicable Project pursuant to the terms hereof. While the scope of the Project Proposal presumes that certain requirements are met, the Project Fee, Timeline, and Project Deliverables may be subject to change. The Project Fee, Timeline and Project Deliverables may be adjusted based on variables and contingencies including, without limitation, incomplete data, insufficient responses to survey requests and other causes outside of LIMRA’s reasonable control. Any modifications to the Project Proposal will be discussed and mutually determined by Sponsor Group and LIMRA. Each member of Sponsor Group hereby agrees to pay the applicable Project Fee to LIMRA in accordance with the terms of the Project Proposal and the corresponding invoices.

**2. Termination**

If a member of the Sponsor Group terminates the Project or this Agreement without cause, the terminating member of the Sponsor Group agrees to pay LIMRA for the Services completed, and all expenses incurred, up to the termination date in accordance with the terms hereof.

**3. Independent Contractor**

It is understood that LIMRA is an independent contractor in its performance hereunder and not an employee of the Sponsor Group. Nothing contained in the Project Proposal or this Agreement shall be construed to imply an employment, joint venture or principal-and-agent relationship between the Sponsor Group and LIMRA, and neither Party shall have any right, power or authority to create any obligation, express or implied, on behalf of the other.

**4. Limitation of Liability**

In no event shall LIMRA or any member of the Sponsor Group have any obligation or liability for any exemplary, punitive, incidental, indirect, special, or consequential damages (including, without limitation, any damages arising from loss of use or lost business, revenue, profits, data, or goodwill) arising out of this Agreement, whether based on contract, tort (including negligence), strict liability, or any other theory or form of action, even if either Party has been advised of the possibility thereof. The total amount of liability of LIMRA under this Agreement shall not exceed the greater of (i) the amounts recoverable from LIMRA’s insurance or (ii) the amounts paid or payable by Sponsor Group under this Agreement for the applicable Project, from which the liability arose.

**5. Confidentiality**

- a) Except for information gathered for the Project specifically or included in the Project Deliverable, the Sponsor Group and LIMRA agree to keep all other non-public information provided by either Party under this Agreement as Confidential Information. Confidential Information shall include, but not be limited, to: strategic and development plans, financial information, business plans, information about a Party or a Party’s affiliated companies, data, client lists, employee information, policy or account information, personally identifiable information or personal health information (as those terms are defined by

governing law), product designs, project records, trade secrets, know-how, ideas, concepts, specifications, methodologies, research, technical and statistical data, drawings, flow charts, work-flow, marketing, pricing, selling, distribution, and any and all other tangible or intangible information, encompassed in any medium, which maybe disclosed, whether or not in writing, whether or not marked as “Confidential” or “Proprietary” by a Party or to which a Party may be provided access to the other Party in accordance with this Agreement, or which is generated or learned as a result of or in connection with the Services provided under this Agreement and which information is not generally available to the public. If Confidential Information is gathered or used in the Project Deliverables hereunder, the Parties will be able to use such Confidential Information as set forth in this Project Proposal.

- b) The Parties promise and agree to use reasonable efforts to hold Confidential Information in confidence, but in any event to use such efforts not less than they would use to protect and safeguard their own confidential information. The Parties acknowledge and agree that the unauthorized use, reproduction, or reprinting of any intellectual property or the Project Deliverables (or any portion thereof) with any current or future form of an artificial intelligence tool or engine, is strongly discouraged. In order to protect the ownership of the Project Deliverables, LIMRA recommends that all materials contain a prohibition against AI use.

#### **6. Applicable Law**

This Project Proposal and Agreement shall be governed by and construed and enforced in accordance with the laws of the State of Connecticut without giving effect to conflicts of law principles. In the event of any dispute, disagreement, alleged breach, or other action under this Agreement, the Parties will attempt to resolve such dispute by direct negotiation by authorized representatives of each Party. If such negotiation does not resolve the matter within ten (10) days of notice of the dispute arising from or related to the performance of this Agreement being given, the matter shall be resolved by binding arbitration before the American Arbitration Association under its Commercial Arbitration Rules in Windsor, Connecticut. The decision of the arbitrator(s) shall be final and binding and may be enforced in any court of competent jurisdiction.

#### **7. Force Majeure**

Neither Party shall be liable to the other because of delay in performance or nonperformance of any obligation hereunder caused by acts of God, fire, flood, pandemic, epidemic, war, riot, or public enemy or other events outside of the reasonable control of the affected Party. The Party prevented from or delayed in performing shall be diligent in attempting to remove any such cause and shall promptly notify the other Party of the extent and probable duration of the force majeure. Upon such delay where neither Party is directly responsible for unforeseen circumstances causing the delay, the term of this Agreement may be extended based upon the impact of the delay and upon the mutual agreement of the Parties.

#### **8. Authority of Signatory**

The individual signing this Proposal possesses full power and authority to accept this Proposal on behalf of the member of Sponsor Group for which it signs. Each member of the Sponsor Group warrants that accepting this Proposal does not violate any contract or other obligations, written or oral, of such member.

#### **9. Successors and Assigns**

This Agreement shall bind and inure to the benefit of the Parties and their respective successors and permitted assigns.





## **LIMRA APPLIED RESEARCH SOLUTIONS**

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 comprehensive understanding of the marketplace and thoughtful research design and methodology.

### **Custom Research**

LIMRA's Applied Research team works 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 collaborate 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.

### **LIMRA Applied Research Team**

Sean O'Donnell  
Senior Vice President  
[sodonnell@limra.com](mailto:sodonnell@limra.com)

Lai-Sahn Hackett  
Corporate Vice President  
[lhackett@limra.com](mailto:lhackett@limra.com)

Michelle Lorenz  
Director, Member Engagement  
[mlorenz@limra.com](mailto:mlorenz@limra.com)

Lynn Ferris  
Director, Business Development  
[lferris@limra.com](mailto:lferris@limra.com)

Shannon O'Keefe  
Associate Research Director  
[sokeefe@limra.com](mailto:sokeefe@limra.com)

Dararith Ly  
Assistant Research Director  
[dly@limra.com](mailto:dly@limra.com)

Justeena Zaki-Azat  
Senior Research Analyst  
[jzaki-azat@limra.com](mailto:jzaki-azat@limra.com)