3 ways brokers can use artificial intelligence

Need an assistant? Would a digital one suffice?

With the recent uptick in efficiency and usability from artificial intelligence platforms, including generative AI tools such as ChatGPT and chatbot builders such as Chatfuel and Botpress, brokers can let AI support them in growing their business.

The new crop of AI tools do what computing has always done — automate busywork that used to be done by people — as well as perform more intelligent, humanlike work, including organizing and analyzing vast amounts of data that would be difficult for a human to quickly sort through.

Depending on your client base, you may or may not make your digital boosters visible to the people you serve. When you do let on that your work is AI-supported, the numbers indicate that you won't raise many eyebrows: Only 13% of employers say they don't use AI at work.[1]

Here are three ways you can start your AI journey.

Broker AI use case No. 1: Personalized benefits packages

Experts indicate that personalized benefits are the new normal.[2] The trouble is that these packages take time to create. Brokers are already concentrating their efforts on developing the right types of customized packages for each of their clients — to break it down further into personalized benefits for individual employees or groups of employees can feel overwhelming.

Enter AI, which excels at analyzing large amounts of generic employee demographic data that can support personalized benefits packages in ways that would be impractical for brokers to do manually. For example, it can examine which types of employees have particularly high (or particularly low) uptake rates of various opt-in benefits. That's useful in and of itself, but it can also help brokers develop and sell better packages, as that knowledge can help them create bundles of complementary benefits.

If you're concerned that using AI to customize benefits packages takes away the human touch of personalization, don't sweat it: 44% of employers and 37% of employees say they see personalized benefits recommendation as a potential advantage to using AI in benefits enrollment.[1]

Broker AI use case No. 2: Clearer communication

Depending on your writing skills, you might already be turning to generative AI to support you in creating first drafts of client and policyholder communications. If that helps give you a jumping-off point, great — but no matter where you are with using AI to start your communications, you'd be wise to let AI help you finish them.

Running drafts of your written communications through generative AI tools can help you simplify and streamline your language, allowing you to more effectively reach your audience in a way that's straightforward and easy to read. You can also prompt AI to include your clients' voice in its output, which can help strengthen the throughline between your clients' culture and your offerings.

This can also be where chatbots come in, helping to support clients and employees with 24/7 responsiveness. Letting AI handle routine inquiries frees up your time to respond more thoroughly to nuanced or complex questions that require your knowledge and skills.

Broker AI use case No. 3 Nurturing relationships with potential clients

Customer relationship management platforms are beginning to incorporate artificial intelligence, so you may already be using AI without realizing it. In short, AI can bolster CRM tools to better predict clients' journeys from pitch to signing, so you can adjust your level of contact as needed. It lets you flex your human intelligence skills when and where they'll have the most impact on your bottom line.

AI can also analyze and generate data about potential clients, helping you better predict which leads are most worth pursuing. Using the same intelligence, it can also support lead segmentation — and from there, you can deploy the two use cases mentioned above (personalized packages and clearer communication) to make sure you're giving the right kind of attention where it's needed most.

Incorporating AI into your operations enhances efficiency and personalization without sacrificing the human touch that got you into client services in the first place. From personalized benefits packages to streamlined communications and nurturing client relationships, AI tools empower you to scale your business effectively — and lead you into today's tech-driven landscape with confidence.

To learn more about the future of benefits, contact your Aflac benefits representative today.

[1] Aflac. "Workplace benefits trends: executive summary 2024-2025." Published 2024. Accessed 7.25.25.
[2] BenefitsPro. "Personalized benefits packages, courtesy of AI?" Published 12.13.2023. Accessed 7.25.25.