

Smart technology, expert conversations

MKTG657 | March 2026

Agenda

1. Introduction
2. The reality today – Consumer behaviour
3. Where technology and AI fit
4. Where human advice matters most
5. How you can blend both
6. How The Exeter supports the journey
7. Summary
8. Meet the team

By the end of this session you will:

- ▶ Recognise how personalised protection conversations remain essential in building client trust
- ▶ Gain insights on how technology and digital tools can help streamline the adviser experience
- ▶ Learn how enhancements in technology and AI support more confident and meaningful client conversations.

The reality today

What consumers are thinking and doing

How often, if ever, have you used AI tools or services in the past 12 months?

59%

of the UK population regularly use AI tools.

Age	AI usage
18 - 24	83%
25 - 34	76%
35-44	72%
45 - 54	56%
55+	40%

71%

of customers say that human connection is
important

“Consumers still value human connection, and advisers bring something technology can’t: the ability to listen, to guide, and to build trust.”

Jamie Page
Head of Protection Distribution
The Exeter

The protection gap

7 in 10

have no financial safety net.

27% life insurance
8% income protection



Why this matters

Technology streamlines the journey

Technology can help speed up processes and reduce admin.



Humans make the journey meaningful

Advisers bring empathy, clarity and guidance.



Where does technology fit?

How consumers use technology and AI

Consumers use technology to...

- ▶ Research
- ▶ Compare providers and quotes
- ▶ Manage a policy
- ▶ Check definitions and terms.

Consumers use AI to...

- ▶ Explore and interpret information
- ▶ Compare product features
- ▶ Check what type of cover might suit their situation.

Why this matters for advisers

Most clients start online – but they don't finish there...

- ▶ **1 in 3** that drop out begin their journey online
- ▶ **47%** drop out after receiving a quote
- ▶ Advisers still needed for clarity and guidance.

What does this mean?

Consumers are comfortable using technology to explore their options but when choices matter, they want someone who can listen, guide and give clarity.

How technology benefits the adviser

Helping you focus on what matters most...

- ▶ Reduce admin
- ▶ Speed up eligibility checks
- ▶ Support ongoing client communication
- ▶ Online portals.



The human touch

Where humans matter most in the advice journey



Buying



Ongoing support



claiming

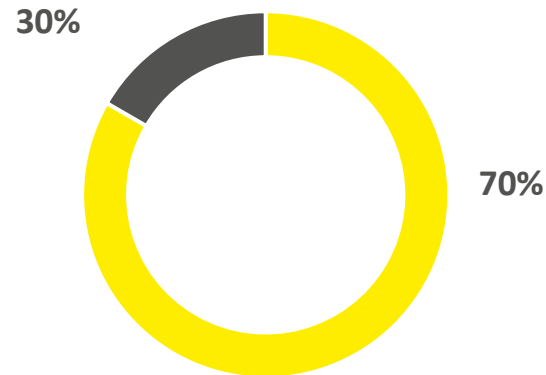
Why the human is irreplaceable



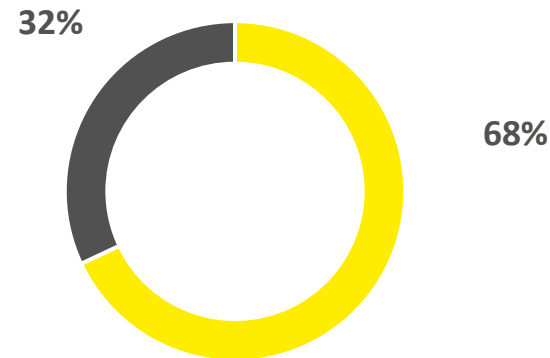
Human connection

How important is it to customers when they're looking to buy protection at the following stages:

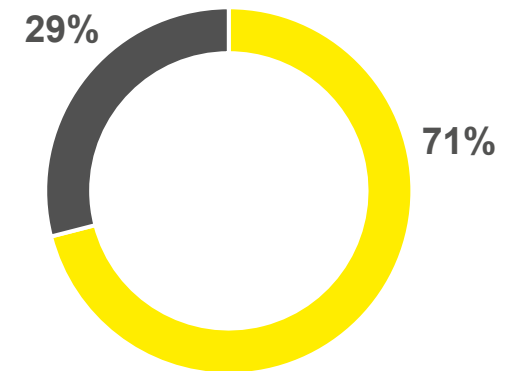
General research to understand potential options



Share personal information for cost and coverage purposes

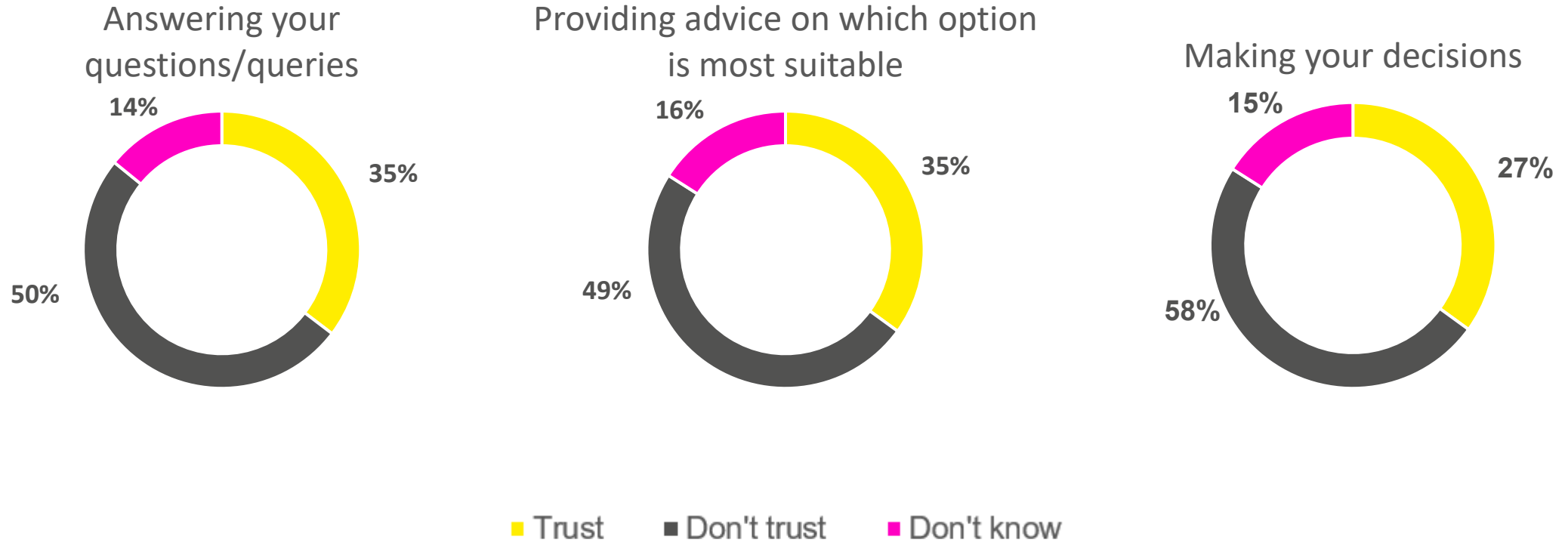


Proceed to arrange the insurance cover



■ Important ■ Not important

To what extent would consumers trust the use of AI in the following scenarios:



27%

of consumers trust in AI decision making

Why advisers matter in a digital world

Advisers excel at...

- ▶ Providing a human touch
- ▶ Challenging perceptions through expert support.

AI supports by...

- ▶ Delivering efficiencies
- ▶ Streamlining journeys.

The Exeter's digital solutions

Making advice easier

Income First toolkit

Persuasive tools

- ▶ Income Risk calculator
- ▶ Suitability letters
- ▶ Revisiting protection tool
- ▶ Approach email.



Protection portal

- ▶ Obtain pre-sales underwriting decisions, generate quotes, and apply
- ▶ See ratings, exclusions, and evidence requirements that seamlessly transfer to the application
- ▶ Integrated with iGPR's digital platform.



Pre-sales tool

- ▶ Early indication of ratings and exclusions at the point of quote
- ▶ Give increased accuracy before an application is submitted
- ▶ Builds trust and loyalty.



Delegated Underwriting

- ▶ Send your client the medical history section of their application, allowing them to answer questions in their own time
- ▶ Allows your client to double check medication or dosage, avoiding guesswork
- ▶ Allows privacy to answer uncomfortable questions.



HealthWise

Quick and convenient medical advice

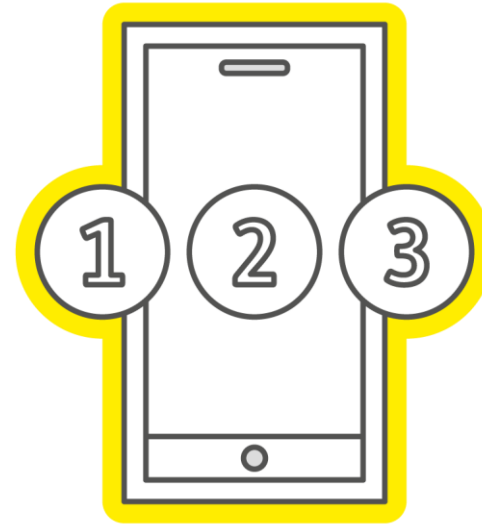
- ▶ Seamless registration
- ▶ Individual logins for family members
- ▶ Refreshed yearly allowances
- ▶ Separated Nutrition and Lifestyle services.



Claims

Claims member portal

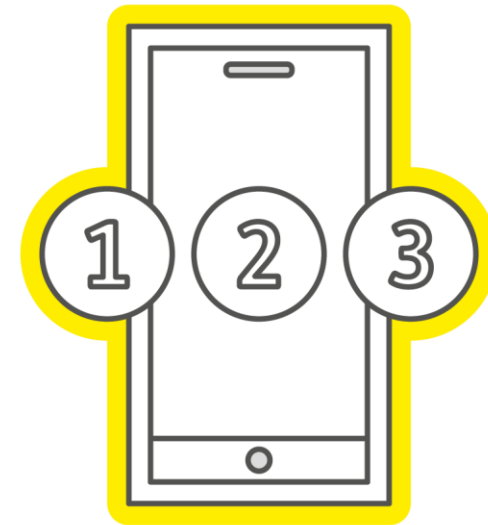
- ▶ To-do list
- ▶ Can upload evidence with a photo
- ▶ Clear view of completed items
- ▶ Live updates.



The perfect blend of tech and people

The Exeter combines digital capability with human support

- ▶ Dedicated new business contact
- ▶ Account managers
- ▶ Adviser portal.



Final thoughts

Blending technology and human expertise helps close the protection gap

Consumers embrace technology, but they trust you.



Technology strengthens the advice process and saves time.

You provide context, empathy and clarity that technology can't.

The Exeter's digital journey makes it easier to do business with them.

Technology enhances the journey. You make the journey meaningful.

Learning outcomes

You should now be able to:

- Recognise how personalised protection conversations remain essential in building client trust.
- Gain insights on how technology and digital tools streamline the adviser experience.
- Learn how enhancements in technology and AI support more confident and meaningful client conversations.

Use technology to enhance your conversations

- ▶ Find technology that suits the way *you* work and saves *you* time
- ▶ Tools, like automated underwriting, should enhance the advice journey - not make it more complicated
- ▶ Focus on honest client conversations to enhance human connection.

**Meet the experts
supporting you**

Meet our National and Key Account Managers



Judith Brandrick
Key Account Manager
Midlands



Nicola Taylor
Key Account Manager
NI & Scotland



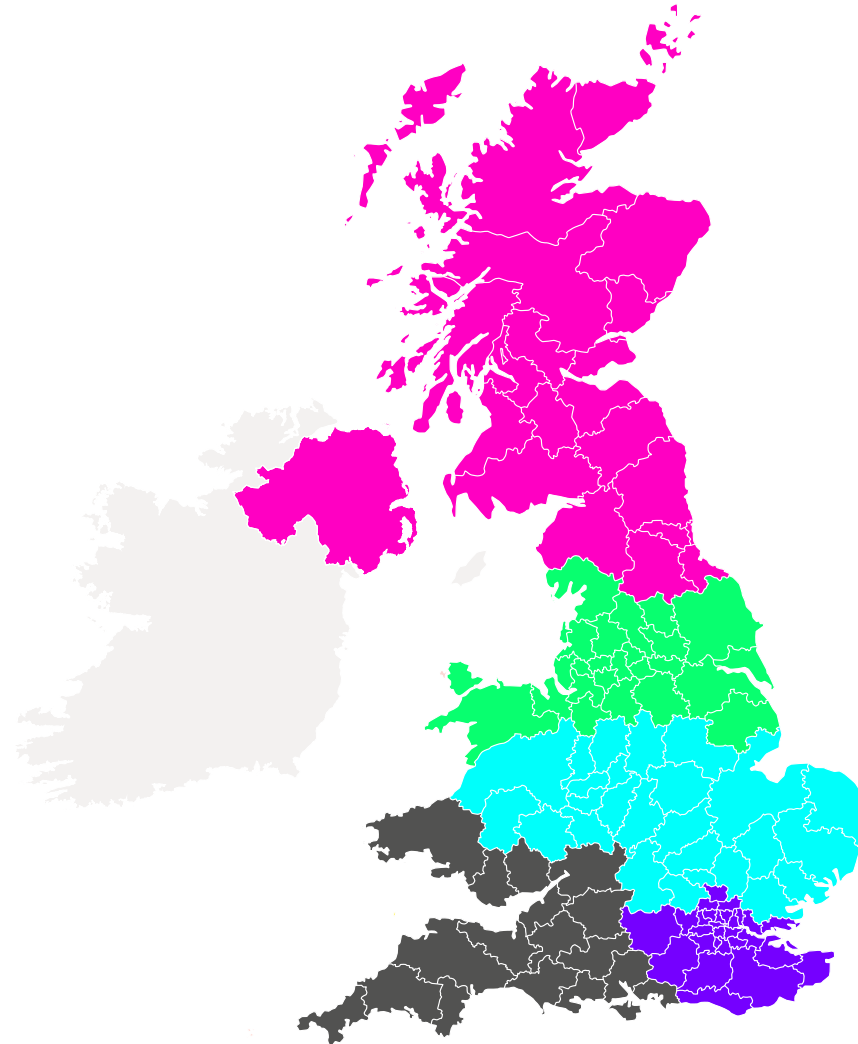
Rich Welsh
National Account Manager



Rachel Trundle
National Account Manager



Mike Norrish
Key Account Manager
South West



James Bowles
Key Account Manager
South East

Meet our Telephone Account Managers




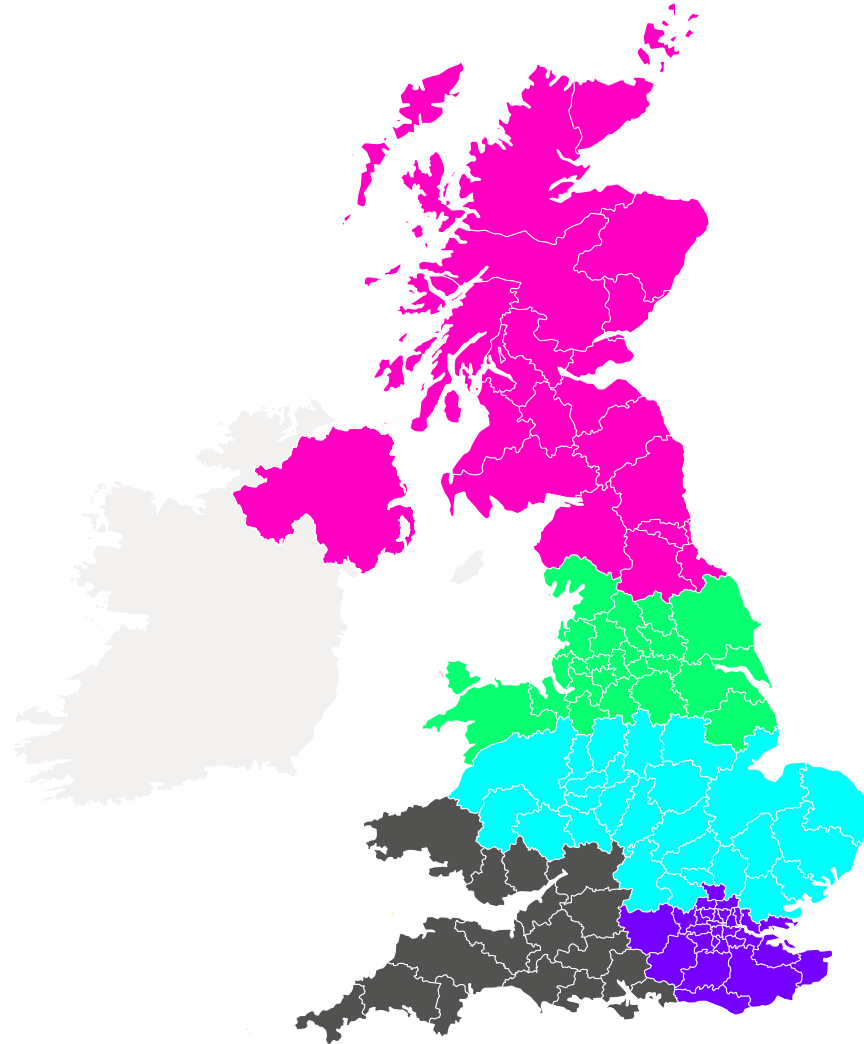
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