



WILL AI REPLACE ME?

Banking and Insurance Broker

Banking, Finance, Insurance, Real Estate

In the context of negotiations with financial institutions, the expertise and interpersonal skills of a broker are irreplaceable.

However, the profession of banking and insurance broker can greatly benefit from the integration of AI-based tools. Analyzing the financial and insurance needs of clients could be facilitated through advanced recommendation systems. AI can also help filter and quickly compare available offers in the market, enabling more efficient proposals. Furthermore, negotiation processes with stakeholders can be optimized through the development of algorithms that provide real-time data and market trends.

Thus, while maintaining the importance of human contact, AI offers a significant opportunity for optimization for brokers.

Automation degree: 46.67%

Significant Impact of AI on the Job



46.67%

Main tasks

This section reviews the 3 main tasks associated with the job studied and assesses the potential level of automation induced by AI (« **AI Automation Impact** »). The modeling uses 8 criteria detailed on the « **Methodology** » page.

Tasks	AI Automation Impact
Analyze clients' financial or insurance needs	Significant
Compare and propose the best offers available on the market	High
Negotiate with institutions to obtain the best conditions for the client	Significant

Impact on skills

At-risk Skills ↓	
Traditional Risk Assessment	Automated platforms could make this task more efficient and faster, reducing the need for in-depth manual analysis.
Telemarketing	With greater online accessibility and automation of sales processes, sales approaches must evolve to engage prospects more effectively.
Future-proof Skills ↑	
Client Advisory on Risks, Prevention, and 360° Assessment	While AI and algorithms can process data and make predictions, the ability to interpret this information and provide relevant advice based on a trusted client relationship will remain a valuable skill.
Mastery and Versatility of Digital Tools	The ability of a broker to master not only traditional processes but also new digital tools and methodologies will be essential. This skill encompasses both legal aspects, client advisory, and navigating the digital landscape.

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