A Carrier Perspective: Innovation, Oversight, and Trust

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Sun Life®

AI can help us reshape how work gets done

86%

of employers expect AI to transform their business by 2030, reshaping the skills their people need most.

World Economic Forum, Future of Jobs Report 2025

91%

of benefits questions are now resolved instantly by AI chat — and a third of those happen after hours.

Businessolver, 2026 Benefits Insights Report

89%

of consumers say companies should always offer the option to reach a human — AI is welcome, but not unaccompanied.

World SurveyMonkey, Consumers and AI in Customer Service (February 2026)

A GPS, not a driver

Reimagine workforce skills and productivity

Less time on routine work, more on critical thinking and decision-making

Reimagine the way our teams and processes run

Align faster, reduce redundancy, scale via automation

Reimagine client outcomes, new digital experiences

New solutions, go to market faster, deeper client relationships

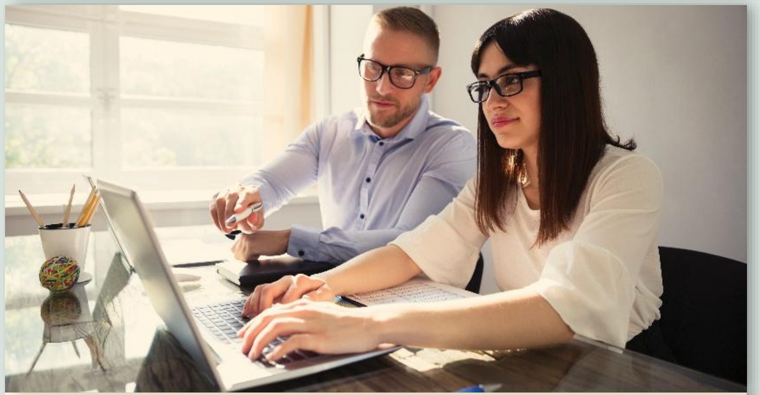
Using AI to streamline processes, improve efficiency

Examples of our responsible use of AI

Member Services

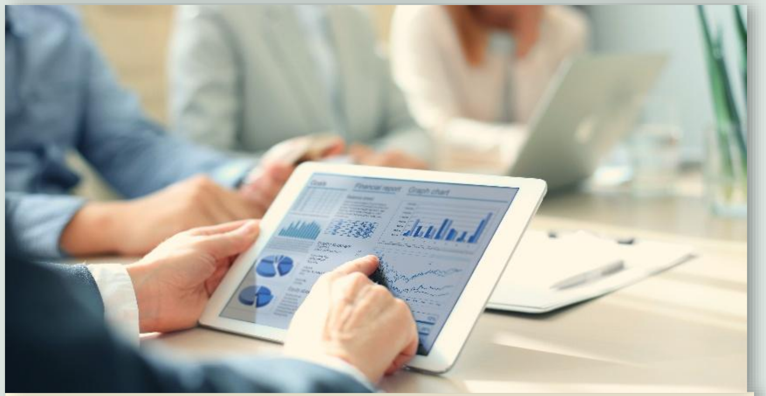
AI helps our Member Services team answer member queries efficiently, to help reduce call wait times and ensure accurate responses.

- Agent Assist
- Call Summarization



Claim routing

AI helps route claims to the most appropriate case manager and helps drive process efficiencies through intelligent workforce management.



Claim analytics

AI predictions on duration and supporting case managers with intervention opportunities.

In all scenarios, the case manager is responsible for decisions associated with a claim.

AI risk governance

How we keep AI use safe, fair, and accountable across its full lifecycle

Guiding Principles

1. Ethical Standards
2. Transparency
3. Human oversight
4. Accountability

Risk review

- An executive triage team reviews every new generative AI proposal
- All models are regularly assessed for risks including data integrity, access controls, and version control.

Governed end to end

One Model Risk Management guideline covers each model from build to decommissioning.

Human-in-the-loop accountability

The model user owns the decision and must vet, fact-check, and evaluate every output.

Fair and unbiased

Bias-prone data is excluded, and models are retested for bias and drift, then retrained.

Explainable and monitored

Output is continuously validated for accuracy and for how clearly decisions can be explained.

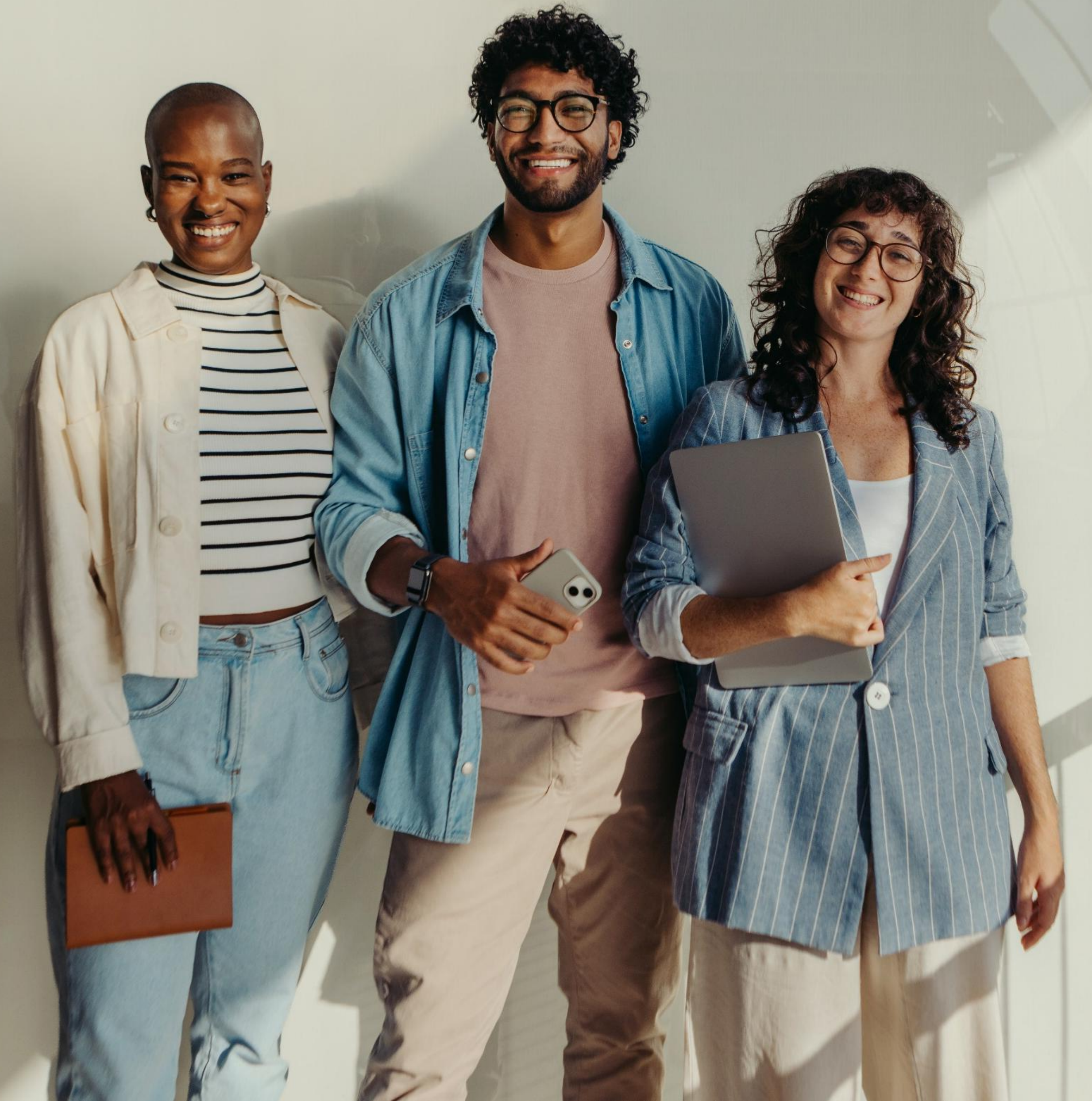
Private and secure

Personal Health Information stays protected under our privacy and security program.

Innovate with discipline and responsibility

Challenge old ways	Use new tools	Ask better questions	Govern appropriately
The old insurance process is what holds fragmentation and complexity.	Modern technology, data, digital experiences, and AI let us think about the problem differently	Where could earlier insight or a simpler journey change the outcome or improve an experience?	Keep AI use safe, fair, and accountable across its full lifecycle

Thank you!



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