NETWEBMEDIA AI SERIES · 14 INDUSTRIES

06

AI and Finance & Insurance

Advisors, insurance agencies, accountants and mortgage brokers: where AI saves hours, where it wins clients, and where the rules say stop.

FINANCIAL ADVISORS · INSURANCE AGENCIES · ACCOUNTANTS · MORTGAGE BROKERS

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Book 6 of 14 · netwebmedia.com

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About this series

Fourteen books, one question: what does AI actually change for a business like yours? Each book is written for one industry — its customers, its tools, its rules — so you can act on it this month, not someday. Buy one, or get all fourteen in the bundle.

1. **AI and Real Estate**
2. **AI and Healthcare & Wellness**
3. **AI and Hospitality & Tourism**
4. **AI and Restaurants & Cafés**
5. **AI and Local Services**
6. **AI and Finance & Insurance — this book**
7. **AI and Education & EdTech**
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Every statistic in this book carries a numbered reference to a named, dated source in the Sources section. Benchmarks are medians or averages from other businesses as published by those sources — not predictions of your results.

Contents

Start here

This book is for the people who run small financial businesses: the independent advisor with 120 households and one associate, the two-partner insurance agency with six staff, the CPA who does 400 returns between January and April, the bookkeeper with 30 monthly clients, the mortgage broker who lives on referrals. If you advise, insure, count or lend for a living and you want to know what AI changes for a business your size, this is written for you.

It is not a book about the future of AI, and it is not financial advice. It is a book about the next thirty days in your practice. Every chapter ends in something you can do this week, and every number comes from a named, dated source you can check in the Sources section.

Here is what you get. Chapter 1 shows where your peers already are, with adoption data from Schwab, AssetMark, Liberty Mutual, the Big "I" and Intuit. Chapter 2 explains, in plain English, the five jobs AI can do in a financial business and the ones a licensed person must keep. Chapter 3 is about your clients: how they now ask ChatGPT and Google's AI answers about money before they call you. Chapter 4 ranks the ten use cases that pay back fastest. Chapter 5 gives you a tool stack with real September 2026 prices, in three budgets. Chapter 6 covers the rules: SEC, FINRA, the NAIC bulletin, GLBA, TCPA, Colorado's AI law and Chile's Ley 21.719. Chapter 7 is the 30-day plan. Chapter 8 is for readers in Chile and the rest of Latin America.

You can read it front to back in about forty minutes. If you are short on time, read Chapters 4 and 7 and come back for the rest.

Finance, insurance and AI in 2026 — four numbers to know

63%	55%	37%	18%
of RIAs use AI in some capacity, more than double 2023	of Americans asked an AI model for financial advice in the past year, up from 10%	of insurance customers who researched with AI changed their policy	of independent agencies have a well-defined AI policy

Sources: Charles Schwab, 2026 (vendor survey); American Banker / TD Bank, 2026 (vendor survey); J.D. Power via Insurance Journal, 2026; Liberty Mutual via IA Magazine, 2026 (vendor survey)

Those four numbers are the whole story of this book. Most of your peers now use AI, mostly to take notes and draft emails. Your clients use it too, and it changes what they buy. Almost nobody has written down how their firm should use it. The practice that does — faster on routine work, disciplined about what a licensed human signs — keeps the client who just asked ChatGPT a question you used to answer.

1. Why AI matters for finance and insurance now

A small-firm industry with more clients than hours

Financial services looks like big banks from the outside. From the inside, it is small businesses. There were 16,544 SEC-registered investment advisers in 2025 serving 73.7 million clients; 92.8% employ 100 or fewer people and 67.4% manage under $1 billion.[1] There are about 39,000 independent property and casualty agencies in the US, 76% of them small to medium, and 57% name finding new markets as their top challenge.[2]

Accounting is consolidating while demand grows: 85,322 US accounting businesses in 2025, a count shrinking 0.3% in the year.[3] The people inside are stretched: 90% say burnout has been a significant issue, 77% report a hiring struggle, and firms lose about five hours a week re-entering data across an average of ten apps.[4]

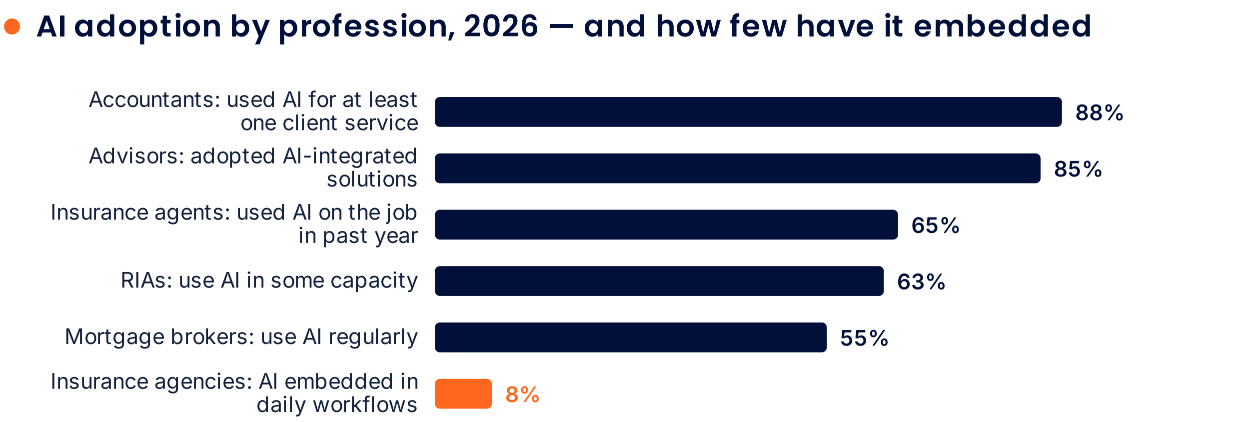
That is the operating reality: more clients per professional every year, and a fixed number of hours. AI matters because it removes hours from routine work without adding a hire.

> **Key number:** 55% of Americans asked a large language model such as ChatGPT or Claude for financial advice in the past year, up from 10% a year earlier — 77% of Gen Z. Only 18% would trust AI to make financial recommendations on its own, and 48% say human review would raise their confidence.[5] Your clients are already using AI. The question is whether they use it with you or instead of you.

Where your peers are

Adoption is no longer the question. Schwab's study of 533 RIAs found 63% using AI in some capacity, more than double 2023, mostly for notetaking and email drafting; but only about one in ten had fully integrated AI into business strategy.[6] AssetMark's survey of 400 advisors put adoption of AI-integrated solutions at 85%; top uses were meeting notes and summaries (45%), automated performance reports (43%), research summaries (42%) and risk monitoring (42%).[7]

Insurance moved just as fast. 65% of independent agents used AI on the job in the past year, up from 37% in 2025, and weekly use rose from 18% to 41%; top uses were summarizing notes (44%), marketing content (43%) and comparing policies (34%).[8] Among accountants, 88% used AI for at least one client service and 30% say it is the default in day-to-day work.[4] Mortgage brokers: 55% use AI regularly, about 35% daily, and 13% have added none.[10]



Sources: Intuit, 2026 (vendor survey); AssetMark, 2026 (vendor survey); Liberty Mutual via IA Magazine, 2026 (vendor survey); Charles Schwab, 2026 (vendor survey); National Mortgage News / AD Mortgage, 2026 (vendor survey); Big "I" ACT, 2026

Notice the last bar. In the Big "I" Agents Council for Technology survey, 68% of agencies expected to increase AI use in the next 12 months, yet 31% were not using AI at all, 33% were "just experimenting" and only 8% had it embedded in daily workflows.[11] Almost everyone is using AI to write. Almost nobody has built it into how the firm works.

The governance gap

Using AI and running AI are different things. 83% of RIAs in Schwab's 2026 benchmarking study report using AI, but only about one-third say senior leadership has set a formal vision for it.[12] In insurance, only 14% of agencies have implemented an AI tool at the agency level and only 18% have a well-defined AI policy.[8]

The firms that closed that gap show what it is worth. Schwab's Top Performing Firms use AI for workflow automation at 31% versus 19% for everyone else, and posted 21.3% revenue growth against 11.3% and 12.4% client growth against 4.6%.[13] AI is not the only reason they grow faster. It is one of the habits that separates them.