
Should advisors become more tech-savvy?

By Stéphane Desjardins | Feb. 25, 2026, 5:45 p.m.

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The insurance industry has long been described as a “Tower of Babel of paper”. This reality is changing rapidly. But, on a daily basis, to what extent do advisors use technological tools?

Independent advisors can choose their work tools. Some use those offered by the industry, particularly by managing general agents. Others shop around for their own applications and platforms. Many maintain a presence on social media. Some use artificial intelligence (AI).

Younger people are very tech-savvy, but many others have adapted, even among older advisors, confirms **Cathy Hiscott**, President of **PPI**. “But a few are still very paper-based...”

Céline Paret, President of **Monarque Conseil**, doesn’t hesitate to use tools that will make her work easier. She uses *Fireflies.ai*, which allows her to record all her conversations with clients, whether by phone or at the office, using her mobile phone or computer.

The application transcribes these discussions, summarizing them in a telegraphic style by topic, including points she would like to discuss with her clients later, or steps to take in the coming days. The result is remarkable, according to her. The technology can transcribe from MP3, MP4, WAV, and M4A files.

“The summary produced by *Fireflies.ai* is attached to the client’s file in my CRM platform, which manages all aspects of the customer relationship,” she explains. “It’s a huge advantage from a compliance standpoint. I save a lot of time.” A CRM (Customer Relationship Management) system is a software program or system for managing customer relationships.

Recording your calls

Dave Patriarche, president of **Mainstay Insurance Brokers**, also records all his calls directly on his phone, but believes that the majority of advisors don’t. He considers himself “pretty good” from a technological standpoint, for a “guy in his sixties”...

He says he obviously has a CRM which allows him to record his notes about his clients and ensure follow-up. In his estimation, only 15% of advisors follow up with their current or potential clients using technology, which he calls pathetic... The insurance industry is way behind in this area; their platforms are limited, he says.

Patriarche observes that, in small agencies or among many advisors, technological awareness isn’t very developed. He himself started from scratch 20 years ago to build his CRM with an old but proven platform, *FileMaker Pro*. He reveals that he only works with his computer, not in the cloud. A *FileMaker Pro* license costs around \$850 for a lifetime license.

He considers it money well spent, as he manages all his calls, appointments, and meetings in just a few minutes. He has tested *ChatGPT* to polish his longer emails and *Perplexity* for research, but he verifies the information the AI suggests.

Just recording his calls has resulted in hundreds of thousands of dollars in savings for his clients, he estimates. This enables him to remember everything.

Technomaniac

Some advisors are true tech experts. This is the case with **Chris Gory**, president of **Orchard Benefits**. He single-handedly manages an agency with 127 group insurance clients, who employ 6,000 people.

He loves tech and couldn't do it without it, he says. His tech tools have proven profitable, both financially and organizationally. Most importantly, they free up his time to prospect for new clients, he says.

Gory uses *Salesforce CRM*, a market leader. He has made it the backbone of his technological infrastructure. He doesn't integrate any platform, application, or software that isn't compatible with Salesforce.

He uses, among other things, *MailChimp* for sending his bimonthly newsletters, but also platforms like *ShareFile*, a secure document sharing application; *Make.com* and *n8n.io*, AI-powered process automation platforms; *Airtable*, an online collaborative data management service; *0CodeKit*, an AI-powered application programming interface; *Grain*, a note-taking manager; *Quo*, a phone application; and *ChatGPT*...

He says he was introduced to technology with **Applied Systems**. In 1995, it was the beginning of *Windows*. He says he's come a long way since then... For note-taking, *Grain* generates a summary of his conversations and automatically attaches it to the meeting reminder in Salesforce, whether the meeting took place on *Teams*, *Zoom*, or *Google Meet*, and whether it's for a current or potential client.

He is currently implementing an IP phone system powered by the *Quo* platform and is testing a French technology, *EverReady.ai*, which automatically updates the contact and status information of his callers in Salesforce.

Generating reports

He recently implemented *Make.com*, which automatically sends a renewal email two months in advance and manages reports for insurers.

He uses the group benefits managing general agent **GroupQuest**'s platform for his back office, which manages benefits administration reports, he explains. This allows him to issue taxable benefit reports to insurers for each client.

This automation saves him a tremendous amount of time, because at the end of each year, for both life and disability benefits, he has to produce a tax report for each member of each group contract, specifying their eligible coverage and the benefits they received. Each month, he also receives a report for claims and benefits, which is automatically attached to the relevant client in his CRM when such a document needs to be requested.

Chris Gory uses the *Make.com* and *0CodeKit* platforms to compile the data from the reports sent by GroupQuest. This process allows him to analyze data going back several years regarding each employee's benefits (for example, dental, medication, massage therapy), combined with demographic data or new premiums negotiated with the insurer.

Make.com produces this type of report daily, which is then uploaded to a *Google Drive* server. The *0CodeKit* platform retrieves and analyzes this data, generates reports, and updates the *Salesforce* CRM.

These two technologies ensure premium updates and transmit them to *AirTable*, a spreadsheet that expresses cost increases or decreases for each coverage as percentages. This was once a tedious task that required a full day's work.

For example, he says he gets the renewal dates or prices for each client's dental coverage. It took him a long time to implement this functionality, which has been running smoothly for eight months, he says. He just completed his infrastructure with the *n8n* application, which automatically sends him reports from the insurers and connects them to *Salesforce*.

Strategic Investment

Gory did try to program everything himself, but he quickly became frustrated enough to entrust the task to a young Californian programmer, which cost him around \$4,000. He estimates it will take him two years to recoup this investment, which has allowed him to automate very time-consuming and repetitive tasks.

Five years ago, thanks to his CRM, he easily survived an audit by the Ontario regulator, he recounts.

The numerous platforms and applications used by Gory don't cost a fortune. He pays \$349 annually for the pro subscription to *Make.com*, which gives him access to ten different categories of reports.

A platform like *0CodeKit* costs him €77.88 annually. Gory spends \$150 a year using *Wispr Flow*, an AI-powered dictation app that connects to his emails and *Salesforce*. Users can choose the tone of the communication (casual or professional). The app consults a dictionary and adds the correct email addresses.

Managing his data

Chris Gory established a paperless office several years ago. He uses two **Apple PowerBook Pro** computers full-time and can work from anywhere in the world: he conducted the interview with the *Insurance Portal* from a Las Vegas hotel room.

When traveling, he uses the *NordVPN* virtual private network service. This technology enables encrypted point-to-point communication between a device and a remote server, through a “tunnel” that masks the user’s IP address.

His computers contain no data to avoid vulnerabilities in the event of a disaster, and his cloud is hosted by **Web Hosting Canada**, a Montreal-based company. He makes it a matter of principle that client data must be kept in Canada, not only for compliance purposes, but also for reasons of digital sovereignty, he says. Some of his clients require it. For example, he has one client who has requested a seven-page report on his secure infrastructure for managing sensitive data.

He applies the principle of redundancy, using a flash drive and the *Apple Time Machine* application, which makes a copy of his data every four hours.

Artificial intelligence

Many advisors are using AI to refine their communications or conduct research. **Sophie Babeux**, co-owner of **Virage Coaching**, encourages advisors to master AI: “We no longer have the luxury of sitting back and waiting to see what direction things will take,” [she stated at the Life and Health Insurance Congress](#) held in November 2025 and organized by the **Insurance Journal Publishing Group**.

The technology trainer encourages advisors to optimize their websites so they are recommended by mainstream AI platforms.

During the same event, another panelist, **Patrice Therriault**, revealed that he had integrated AI at all levels of his business, particularly for his newsletters, portfolio analyses, and investor profiles. But “AI doesn’t do everything for me; it accompanies me, and I review what it does,” the financial security advisor underlined.

[In a column published in July 2025 on the *Insurance Portal*](#), he also cautioned that AI poses risks for advisors.

Because when you use AI with client data, you enter dangerous territory.

Quebec self regulatory organization, the **Chambre de la sécurité financière** (CSF), emphasizes that advisors are responsible for the protection of personal information.

In practice, this means that if you use a free version of *ChatGPT*, for example, and entrust it with client data, that data ends up somewhere in the webosphere. You lose control of it. The need to use closed, and therefore paid, AI systems is paramount.

Furthermore, the recommendations offered after using AI must be scrutinized by the advisor. Because AI is known for its inaccuracies and its potential for hallucinations.

“AI is, in essence, just one tool among many,” explains **Geneviève Fontaine**, spokesperson for the CSF. “A powerful tool, certainly, but one that cannot replace professional judgment or the representative’s responsibility. Its use must always remain secure, transparent, and focused on the client’s best interests. Representatives must exercise sound judgment and maintain a critical perspective on the use of AI in their practice.”

Quebec’s financial markets regulator, the **Autorité des marchés financiers** (AMF), adds that regulations concerning the holding, collection, storage, and protection of personal information apply to technological tools, including AI. The regulator emphasizes the importance of adequate data protection and compliance with the *Privacy Act*.

“In July 2025, the AMF published a draft guideline on the use of AI to clarify its expectations regarding the measures financial institutions should take to manage risks and ensure the fair treatment of clients,” notes **Sylvain Théberge**, spokesperson for the regulator. These responsibilities extend to advisors.

In November 2024, the **Canadian Insurance Services Regulatory Organizations** (CISRO) [published information for insurance industry intermediaries regarding generative AI or AI-powered virtual assistants](#). This information reaffirmed the responsibility to protect information and enhance cybersecurity resilience. ▣