

A city skyline at night, likely New York City, with a glowing orange light trail in the foreground. The light trail starts from the bottom left and curves towards the center, creating a sense of motion and energy. The city lights are visible in the background, and the overall color palette is dominated by warm oranges and yellows.

AI in the Insurance Journey

For consumers, AI plays an informative role in insurance research, while decision-making remains human-driven

Over half of AI users report using AI to identify suitable insurance products and to compare premiums, coverage and benefits across different insurance plans. This aligns with the broader pattern of AI being trusted primarily for information support, helping consumers navigate options and evaluate alternatives.

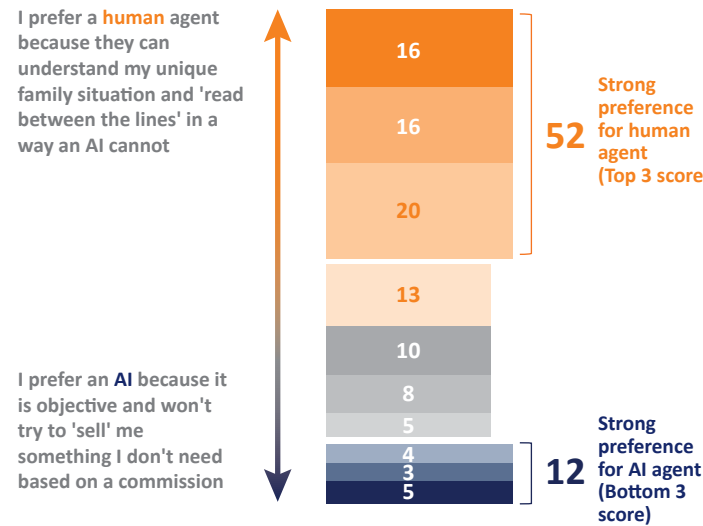
However, **when it comes to selecting and deciding on the purchase, consumers continue to rely on professional human advice.** 52% have a strong preference for involving a human agent at the selection and purchase stage, while only 12% strongly prefer an AI.

AI usage in different parts of the insurance journey (%)
(among those who have used AI)



Note
“AI in the insurance journey” refers exclusively to direct, intentional consumer usage of Generative AI (GenAI) (e.g., active user prompting for research or advice). It excludes backend or implicit AI capabilities integrated into platforms, such as automated recommendation engines or data consolidation on insurance aggregator sites.

Human vs AI when selecting and purchasing insurance (%)



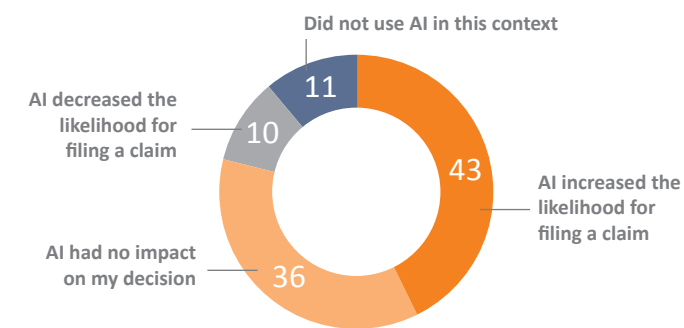
E4. Please think back, over the last 6 months, have you used an AI tool in any of the below ways? Click NONE if you didn't. (Base: Those not coded 7 in C1)
E10. When selecting and deciding which insurance to purchase, which of the following two statements do you agree with more? (Base: All respondents)

When filing claims, about 4 in 10 say generative AI boosts their claim likelihood

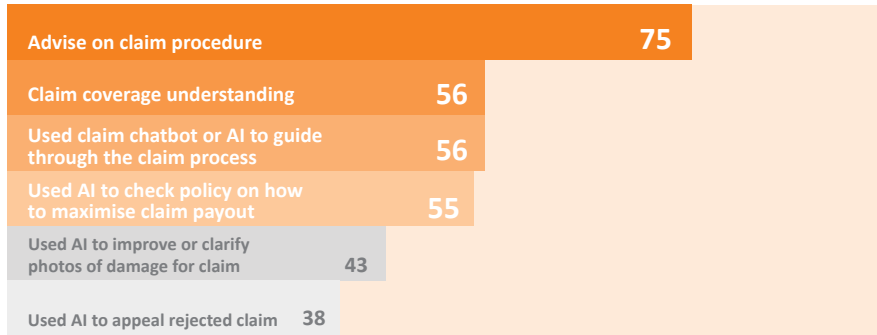
Among those who filed or considered filing a claim in the past 12 months, 43% report that AI increased their likelihood of filing a claim, compared to 10% who say it decreased their likelihood, with the remainder reporting no impact.

The uplift in claim likelihood is most pronounced for 25-39-year-old and working consumers. **AI is seen to reduce the effort barrier and uncertainty around claims.** The top AI use case for claims is to understand claim procedures. AI is also being used to get an opinion on policy cover and payout likelihood prior to filing claims.

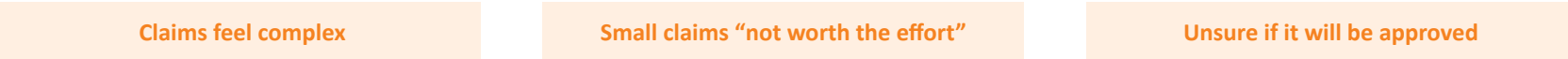
AI impact on likelihood of filing insurance claim (%)



How AI was used in the claim process (%)



Past survey findings on reason for not filing claims

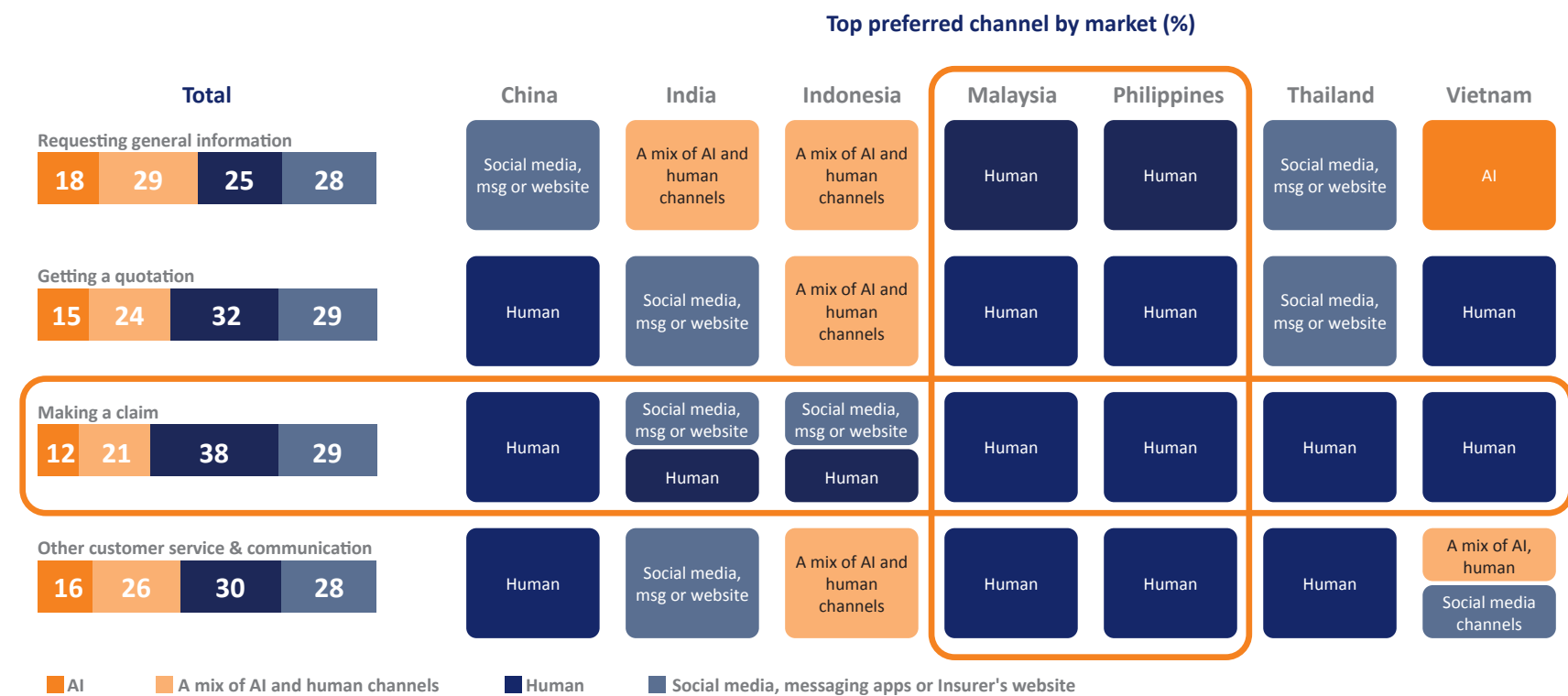


E7. Did your interactions with any AI play a role in your decision to file or not to file an insurance claim? (Base: Those coded Yes (code 1) in E5 or E6)
E8. Did you do any of the listed things in any of the claims handling in the past 12 months? (Base: Those coded Yes (code 1) in E5 or E6)

Consumers prefer human connect at most insurance touchpoints, AI preferred for simpler tasks

For communication with insurers, consumers indicated a preference for human agents across most touchpoints in the insurance journey, particularly where more complex information is involved. AI is preferred more for simple queries or general information, particularly in Vietnam, Indonesia and India. **Claims handling is where every market prefers a human touchpoint.**

Preference for AI/human in communicating with insurers (%)



E1. What is your top preferred way of communicating with your insurer(s) for each of the below processes? (Base: All respondents)

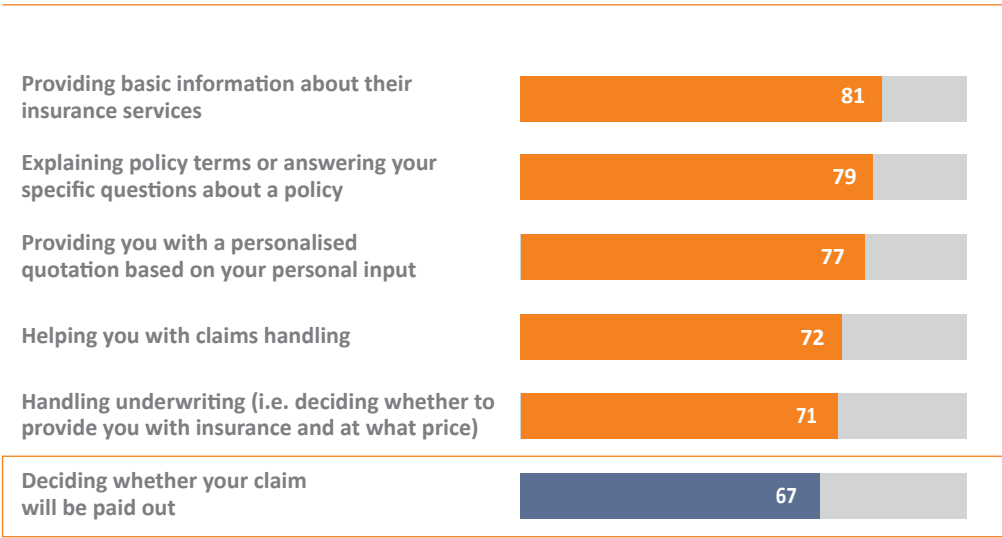
Claims decisions mark the trust ceiling for AI use by insurers

While consumers are comfortable with insurers using AI in a variety of processes, claims decisions are an area where they are the least comfortable with insurers’ AI use. This again reflects the trust ceiling, where **consumers prefer decision-making and judgements to be human-led.**

Consumer concerns around AI are centred on trust, with the top three concerns being **data privacy, potential errors, and reduced human interaction.**

For re/insurers, these findings have implications for how processes are designed and where AI is deployed — capturing its benefits without eroding customer trust.

Comfort levels with insurers using AI for different use cases (%)



E9. Indicate how comfortable you are with your insurance provider using AI tools in each of these processes? (Base: All respondents)
E3. What are your top concerns about the use of AI in insurance? Please select all that apply and rank from the top concern. (Base: All respondents)

Concerns with using AI in the insurance purchase and claims journey (%)

