

Gen AI in the Insurance Customer Journey

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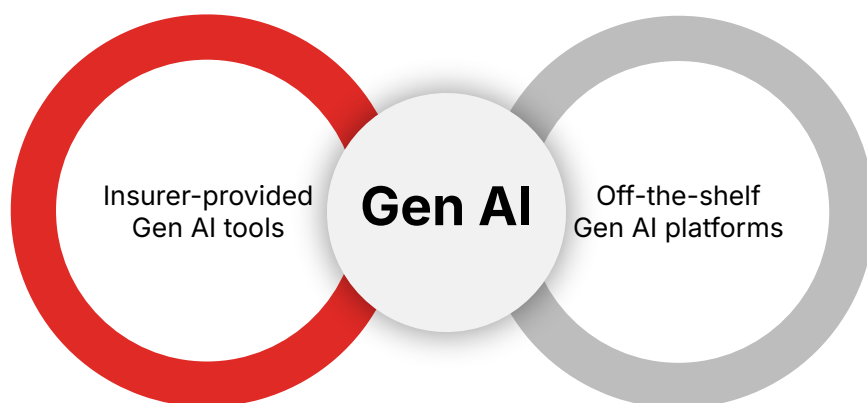
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Generative AI (Gen AI) is poised to transform the insurance customer journey end to end – from researching policies to filing claims. To investigate customer perceptions of Gen AI in insurance, the Geneva Association conducted a survey of 6,000 insurance customers across the six largest insurance markets – China, France, Germany, Japan, the UK, and the US. Overall, the results reveal a generally positive attitude toward Gen AI tools – over 80% of customers are either in favour or neutral about insurers using Gen AI in customer interactions, indicating minimal outright resistance. Around 50% of respondents report that these

tools have made interactions more efficient and intuitive, while another third find them somewhat helpful. Notably, customer openness and usage are highest in markets like China and the US, whereas continental Europeans are more cautious. The survey highlights four priorities among customers related to Gen AI in insurance: a ‘human touch’ when needed, and ensuring data privacy, accuracy, and transparency in AI-driven services. These concerns frame the conditions under which customers will embrace Gen AI in their insurance experience.

FIGURE 1: PRIMARY FORMS OF GEN AI FOR INSURANCE CUSTOMERS



Source: Geneva Association

Types of Gen AI tools

Customers encounter two main forms of Gen AI: insurer-provided Gen AI tools, e.g. AI chatbots and automated claims assistants, and off-the-shelf Gen AI tools – general-purpose platforms like ChatGPT or DeepSeek (Figure 1). Sixty-eight percent of respondents have used Gen AI assistants when buying insurance. Such independent use of Gen AI is especially common in Asia (China and Japan) and less so in continental Europe (France and Germany); English speaking countries (the UK and the US) fall somewhere in between. Customers leverage these tools to research products, compare coverage, and clarify policy terms before even contacting an insurer. As a result, Gen AI is empowering customers to be more informed, better prepared, and more demanding in their expectations. Insurers must recognise this shift: the customer journey may now start as a Gen AI query before an insurer is even aware of their interest.

Customer benefits and concerns

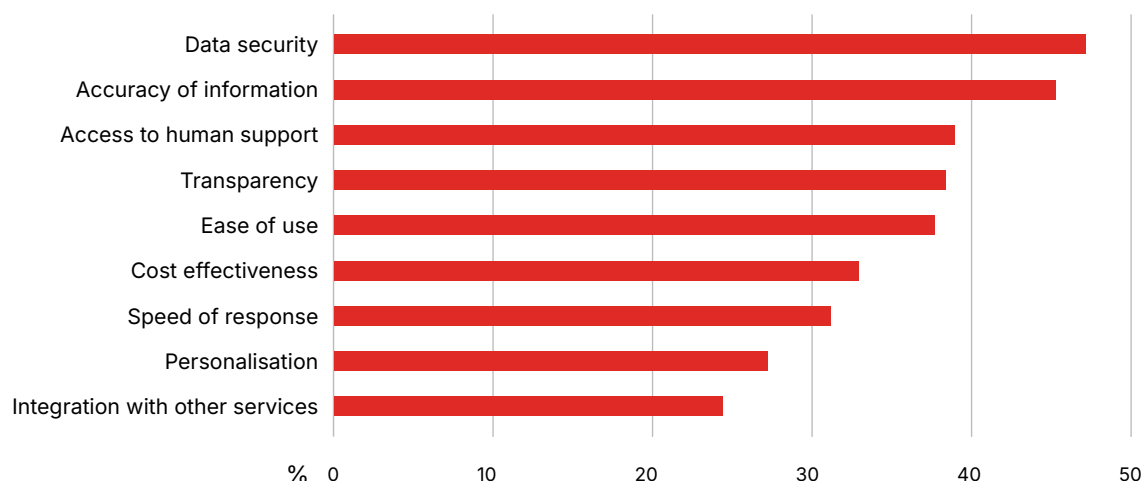
Gen AI offers clear benefits to insurance customers. Gen-AI-driven assistants and chatbots are making insurance services faster, more responsive, and highly personalised, which goes far beyond what price comparison websites and robo-advisors can do. Routine tasks that once felt complex or time-consuming – from getting a quote to submitting documents – are being

simplified by Gen AI's ability to deliver instant, tailored responses. These tools can provide 24/7 support, guide users through policy options, and even proactively recommend coverage adjustments as needs change. By augmenting human advisors, Gen AI is helping demystify insurance for consumers with limited knowledge, thus bridging gaps. It also enhances self-service capabilities, enabling tech-savvy customers to find answers and compare offerings on their own, which can build confidence and satisfaction.

Despite these advantages, customers have concerns that insurers must heed. Foremost is the fear of losing the human element: nearly 40% of customers worry that Gen AI tools lack the personal engagement or empathy that a human agent provides. This concern was most pronounced in markets like France, the UK, and the US, where over 40% cited the lack of human touch as a major issue. Privacy and data security are also critical concerns – many are uneasy about how their personal information is used or protected when handled by AI systems. Further, customers also question the accuracy and reliability of AI-generated information, as Gen AI can sometimes produce errors or 'hallucinations'. Over 40% expressed concern about the accuracy of Gen AI outputs and the risk of misinformation in AI-driven processes. Transparency is another issue – consumers want clarity on when and how AI is involved in decisions, fearing 'black box' algorithms that make opaque choices about claims or coverage.

FIGURE 2: IMPORTANCE OF GEN AI FEATURES

Evaluate the importance of the following aspects of Gen AI tools used by your insurer



Source: Geneva Association insurance customer survey

In summary, while customers appreciate the efficiency of Gen AI, it must not come at the cost of privacy, correct information, clear explanations, or the ability to reach a human when necessary.

Implications for insurers and recommendations

From the insurer perspective, Gen AI presents a strategic opportunity to improve service and efficiency, but it also raises new challenges. Used well, Gen AI can be a 'digital concierge' that automates routine queries, provides instant information, and frees up human staff to focus on complex, high-touch interactions. It promises cost savings and scalability, allowing insurers to serve more customers, including underserved segments, with personalised attention. However, insurers must balance tech-driven gains with trust. The survey results show that customers are not ready to accept fully autonomous AI handling complex or sensitive insurance decisions. Thus, Gen AI should complement rather than replace human expertise. We recommend insurers pursue the following actions:

Embrace empowered customers. Acknowledge that customers are using off-the-shelf Gen AI tools for independent research. Rather than viewing this as a threat, insurers should provide complementary services to add value – for example, 'second-opinion' AI services that validate or clarify information obtained from ChatGPT. By positioning themselves as trusted partners who enhance and correct AI-derived insights, insurers can deepen customer trust and loyalty.

Keep humans in the loop. To address concerns around the human touch, insurers adopt hybrid AI-human service models. Gen AI can handle straightforward inquiries or document processing, while human agents step in for

complex, emotional, or high-stakes cases. This retains empathy and reassurance in the customer experience, preventing Gen AI from inadvertently alienating customers.

Ensure data quality, privacy and security. The power of Gen AI depends on high-quality data. Insurers should invest in robust data infrastructure and governance to feed AI models accurate, unbiased information. Equally important is protecting customer data – insurers should employ privacy-preserving techniques (e.g. encryption, federated learning) so that deploying Gen AI does not compromise confidentiality. Compliance with emerging AI regulations (such as the EU's AI Act and existing laws like GDPR) is essential to uphold transparency and avoid data misuse.

Embed AI governance and ethics. Gen AI deployment requires an ethical framework and oversight. Insurers should establish dedicated AI governance teams or committees to monitor Gen AI systems for fairness and accuracy. Regular audits of AI decision outcomes (e.g. checking for discriminatory patterns) and explainability mechanisms will increase transparency and accountability. Investing in employee reskilling and training is also critical. Front-line staff should be trained to work alongside AI (e.g. interpreting AI outputs, handling exceptions), and new roles like Gen AI model reviewers or ethicists may be needed. By building internal expertise in responsible Gen AI, insurers can ensure that human judgment remains at the core of AI-augmented processes.

Box 1: Customer priorities when using insurer-provided Gen AI

Data security. Customers may feel uncomfortable with insurers tracking their financial habits, lifestyle choices, and health data. While personalised policies offer benefits, excessive data-driven profiling may be perceived as intrusive. Clear data governance policies and explicit customer consent mechanisms are essential to ensuring responsible AI implementation and maintaining policyholder trust. Unauthorised access or disclosure of customer data, e.g. sharing financial records or health histories with third parties without explicit consent, violates data protection laws.

Accuracy of information. AI-generated recommendations must be rigorously validated to prevent misinformation or hallucinations that could lead to incorrect premium estimates, misleading policy details, or flawed underwriting assessments. It is important that, when deploying Gen AI tools, insurers ensure AI systems are accurate and robust through rigorous validation processes. It is equally important that customers are aware that any independent use of general-purpose Gen AI tools might lead to accuracy problems.

Access to human support. While Gen AI enhances efficiency and convenience, it lacks the human touch that many customers prefer, particularly in complex or sensitive insurance matters. High-stakes claims, such as those involving bodily injury or medical emergencies, often require human intervention to provide reassurance and support. To maintain customer trust, insurers must establish clear dispute resolution mechanisms and ensure human involvement in customer interactions.

Transparency. Many customers may not realise they are interacting with Gen AI or understand how AI-driven models are used in premium setting, risk assessment, or claims approval processed. The opacity of AI-generated decisions can lead to confusion and undermine trust. Insurers should disclose Gen AI usage in customer interactions and offer explainable Gen AI recommendations to help policyholders understand coverage options, pricing adjustments, and claims outcomes. Additionally, insurers must ensure transparency in data collection, provide customers with control over their personal information, and establish effective grievance redress mechanisms.

Source: Geneva Association and Tianyang WANG, Colorado State University

By following these recommendations, insurers can harness Gen AI to streamline operations and innovate offerings without eroding customer trust. The goal is a balanced approach where gains in customer experience and operational efficiency from Gen AI go hand in hand with fairness, accountability, and the preservation of customer confidence and trust.

Conclusion

The adoption of Gen AI by both customers and insurers is likely to accelerate, but its ultimate impact will depend on trust, technological maturity, and regulatory clarity. Insurers should take a proactive, strategic stance – integrating Gen AI into their services with strong ethical safeguards and alignment to customer needs and expectations. This is not just a technology issue but a matter of maintaining the core values of insurance in a new, AI era. Human access, transparency, and fairness must remain central as automation expands. The way insurers and regulators navigate these challenges will determine whether Gen AI truly fulfills its promise as a force for innovation, enhanced customer trust, and societal benefit.