

PRESS RELEASE

Insurance customers want both Gen AI efficiency and human empathy, finds new Geneva Association report

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Generative AI (Gen AI) is transforming how insurance customers interact with their insurers – from researching products and comparing quotes to submitting queries and managing coverage. A new Geneva Association report, [*Gen AI in the Insurance Customer Journey*](#), provides a global perspective on how customers experience and perceive the increasing use of Gen AI in insurance.

The report, which draws on a survey of 6,000 insurance customers across China, France, Germany, Japan, the UK, and the US, reveals strong adoption of Gen AI among insurance customers – both insurer-provided and general-purpose tools. But while people welcome Gen AI's convenience and possibilities for personalisation, they remain concerned about data privacy, accuracy, and maintaining access to human support.

Key findings

- Demand for Gen AI is strongest for product/quote comparisons. Almost 70% of customers have used off-the-shelf Gen AI tools independently when buying insurance.
- Over 40% of respondents worry about data privacy and misinformation when using Gen AI tools on their own for insurance decisions.
- Nearly 40% rank loss of human touch as the top concern with insurer-provided Gen AI tools.

Jad Ariss, Managing Director of the Geneva Association, said: "Trust is the foundation of the insurer-customer relationship. Gen AI has the potential to enhance almost every stage of the insurance customer journey, but customers want assurance that fairness, accuracy, and human empathy remain central to insurance processes. We hope our report guides insurers in deploying Gen AI tools effectively while preserving human connection and customer confidence."

Ruo (Alex) Jia, Director Digital Technologies at the Geneva Association and lead author of the report, said: "As customers become more comfortable and engaged with Gen AI tools, insurers have an opportunity to reimagine service delivery, strengthen transparency, and create more personalised, value-driven relationships. Strong data infrastructure and hybrid models that keep humans 'in the loop' for certain interactions will improve the customer experience and enable the agility needed to thrive in today's AI-powered world."

*The Geneva Association is the only global association of insurance companies; its members are insurance and reinsurance CEOs. Based on rigorous research conducted in collaboration with its members, academic institutions and multilateral organisations, the Geneva Association **investigates key risk areas** that are likely to impact the insurance industry, develops recommendations and **provides a platform** for stakeholders to discuss them. In total, the companies of Geneva Association members are headquartered in 26 countries around the world; manage USD 21 trillion in assets; employ more than 2.5 million people; and protect 2.6 billion people.*

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