



Gen AI in the Insurance Customer Journey

April 2026



01

**What does the public
worldwide believe AI
will do to the
insurance sector?**
Geneva Association survey



Benefits & concerns of Gen AI for insurance customers: A survey

Insurance customers are increasingly using Gen AI – both insurer-provided and independent tools.

While this empowers customers and enhances personalisation in insurance, people remain wary of errors, data misuse, and loss of human connection.

The insurance customer survey on Gen AI

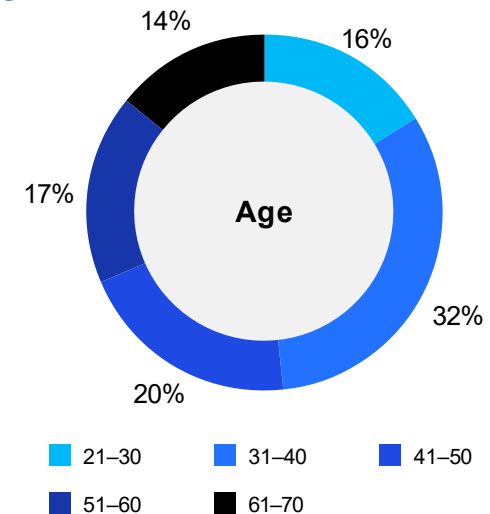
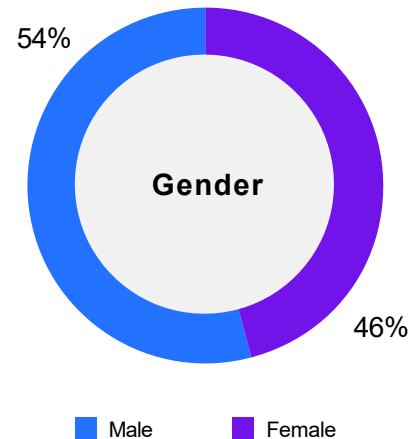
The online survey was conducted in February 2025 across the world's six largest insurance markets (China, France, Germany, Japan, the UK, and the US). In each of the markets, a sample of 1,000 individual insurance customers was surveyed. These samples were designed to be representative of the insurance customer profiles in their respective markets.

To qualify for the survey, respondents were required to meet the following criteria:

1) Have a basic understanding of what Gen AI is (pass a test question), 2) have purchased or renewed insurance for themselves or their families within the past three years, and 3) be aged between 21 and 70. The survey consisted of 19 questions.

Figure 3 provides an overview of the sample by gender and age group. The gender distribution is well balanced (46% male and 54% female respondents), while the 31–40 age cohort is more strongly represented.

Insurance Customer Sample



Source: Geneva Association insurance customer survey

Benefits of Gen AI insurance services

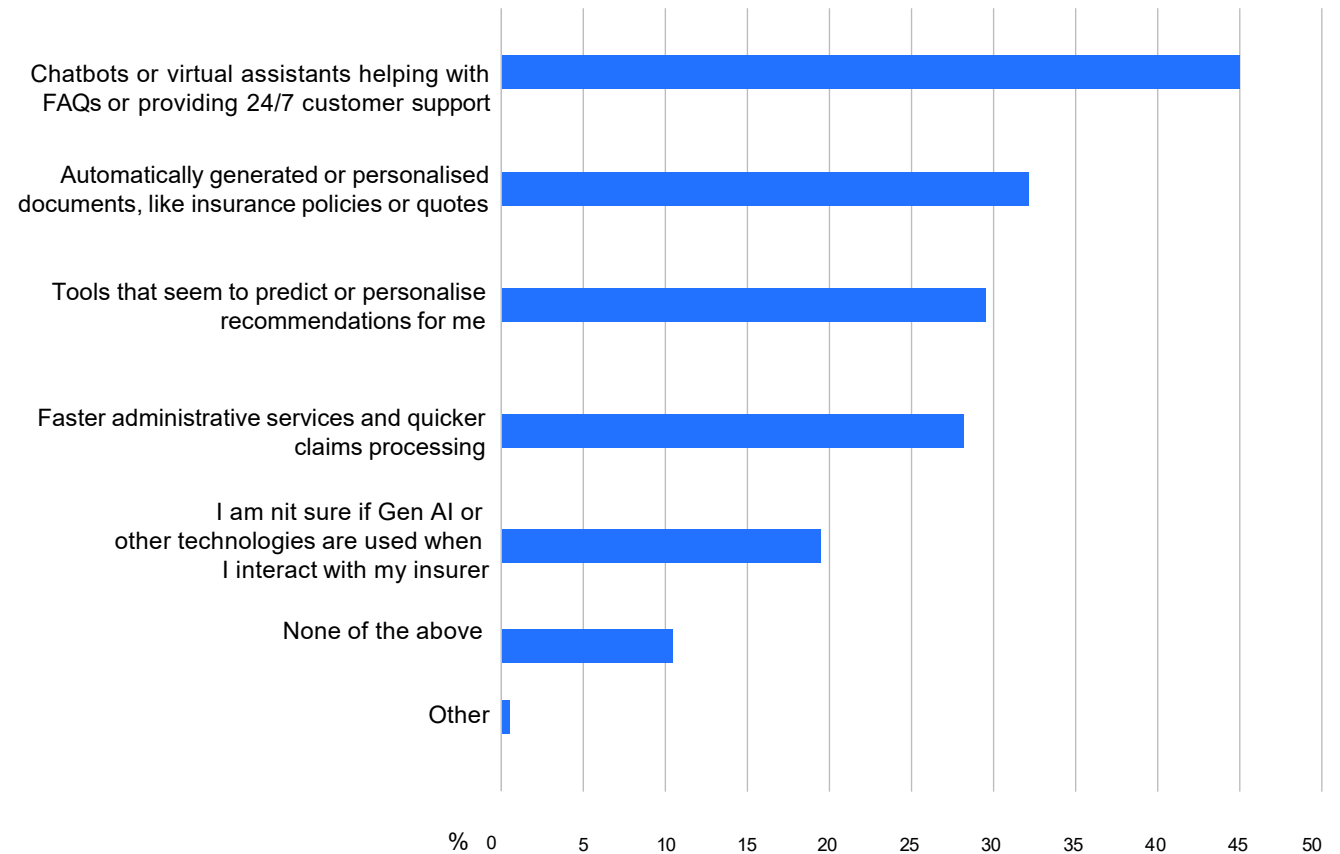
Insurer-provided Gen AI tools

Customer awareness

Chatbots and virtual assistants are the most commonly noticed Gen AI applications among customers (45%), followed by automatically generated/personalised documents (32%) (Figure 4). Eighteen percent of respondents are uncertain whether Gen AI or other technologies are being used during their interactions with insurers.²²

Gen AI In Insurer-customer Interactions

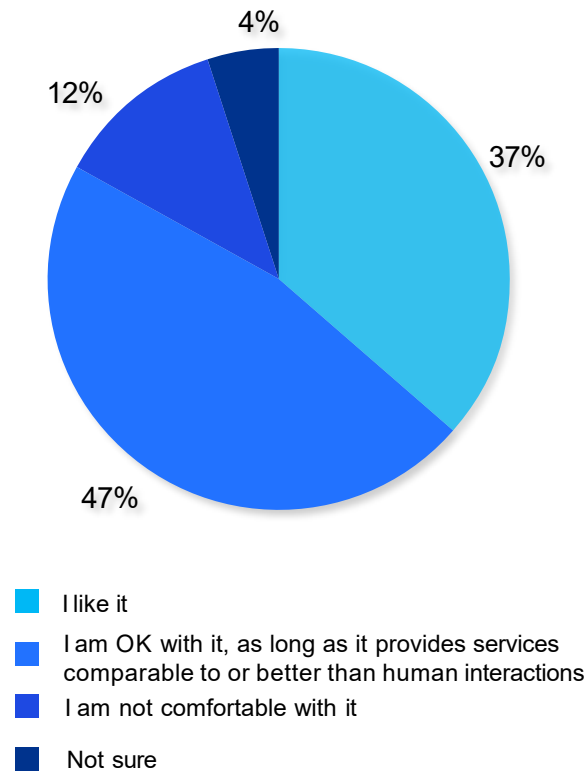
Which, if any, of the following Gen AI applications have you noticed your insurance company using when interacting with you?



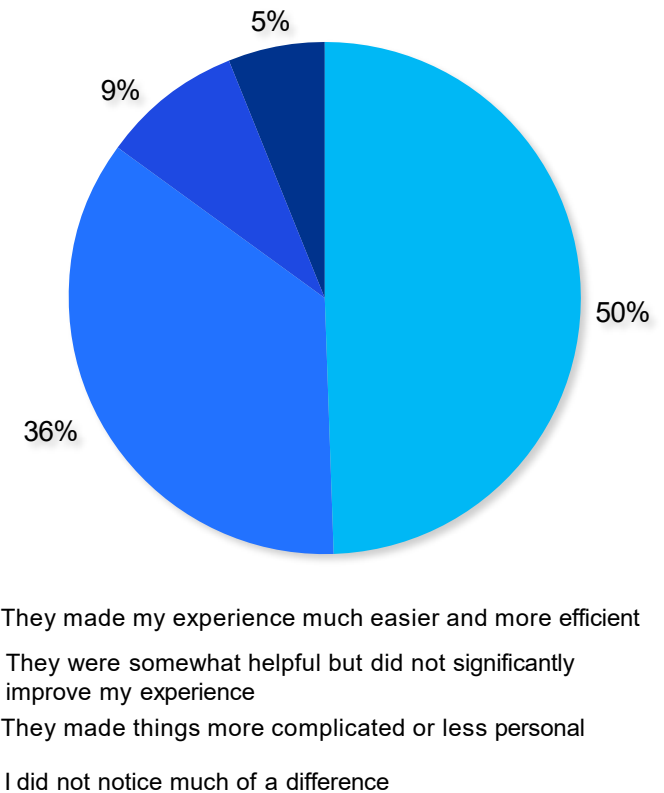
Source: Geneva Association insurance customer survey

Customer Satisfaction Around The Use Of Gen AI In Interactions

How do you feel about your insurer using Gen AI to interact with you?



Based on your experience, how would you describe the impact of Gen AI tools on your interactions with your insurer?

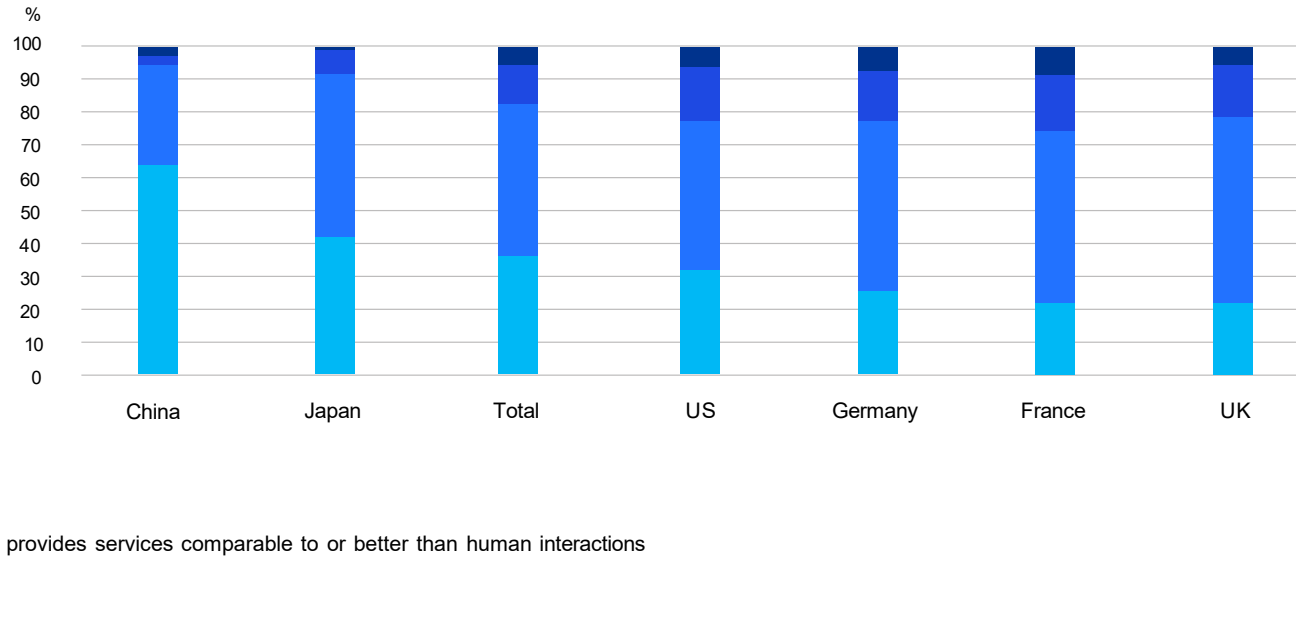


Source: Geneva Association insurance customer survey

Cross-market Comparison Of Gen-AI-driven Interaction

Enthusiasm for insurers' use of Gen AI tools varies significantly across countries. Customers in Asian markets show higher favourability than those in Europe and the US.

How do you feel about your insurer using Gen AI to interact with you?

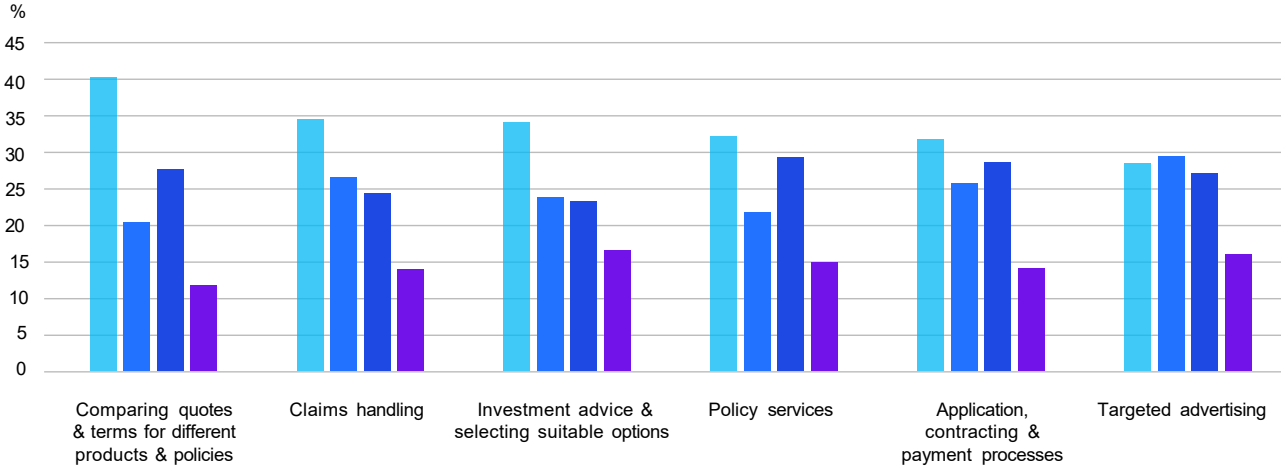


Source: Geneva Association insurance customer survey

Demand For Insurer-provided Gen AI Services

Customers are in favour of increased Gen AI involvement in most activities along the insurance customer journey, except advertising.

Which types of insurance services would you like to have more or less Gen AI assistance with



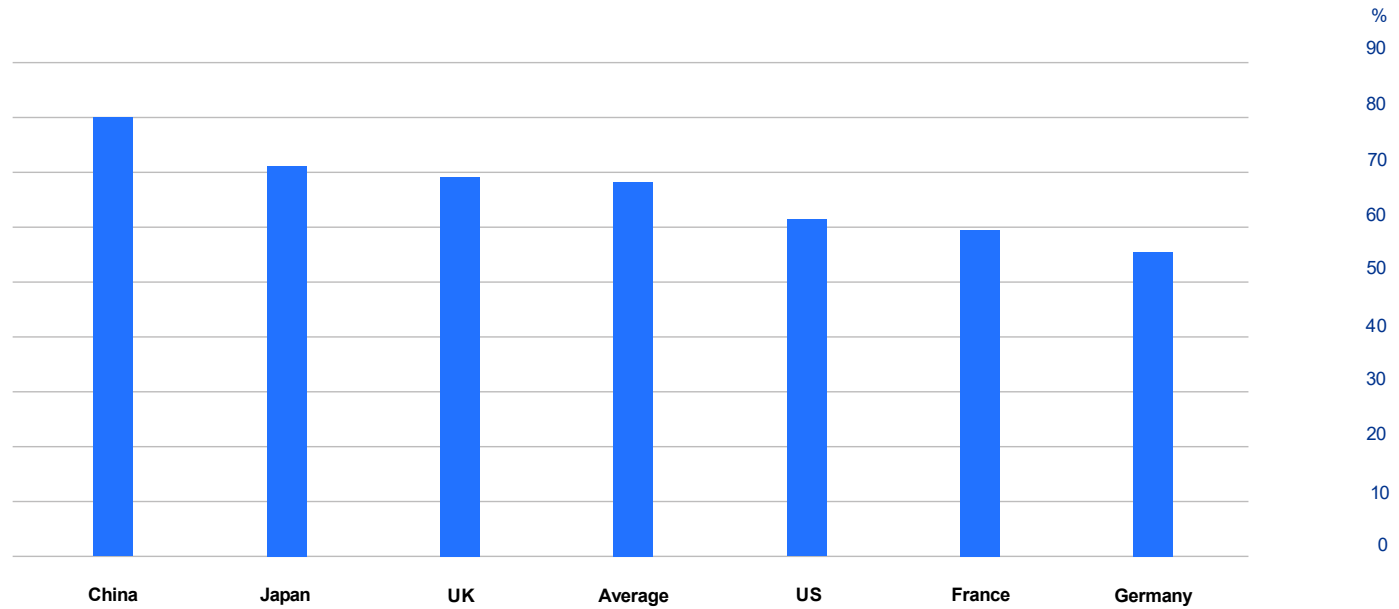
- I would like to see more Gen AI assistance
- I would like to see less Gen AI assistance
- I am satisfied with the current level of Gen AI assistance
- Not sure

Source: Geneva Association insurance customer survey

Independent Use Of Gen AI When Purchasing Insurance

Customers in Asian markets are more inclined to use Gen AI independently when purchasing insurance than those in continental Europe and English-speaking markets.

Have you used Gen-AI-powered tools like ChatGPT or Copilot while purchasing insurance?



Despite its rapid rise in insurance, Gen AI is more likely to disrupt specific stages of the customer journey than fully replace existing distribution channels.

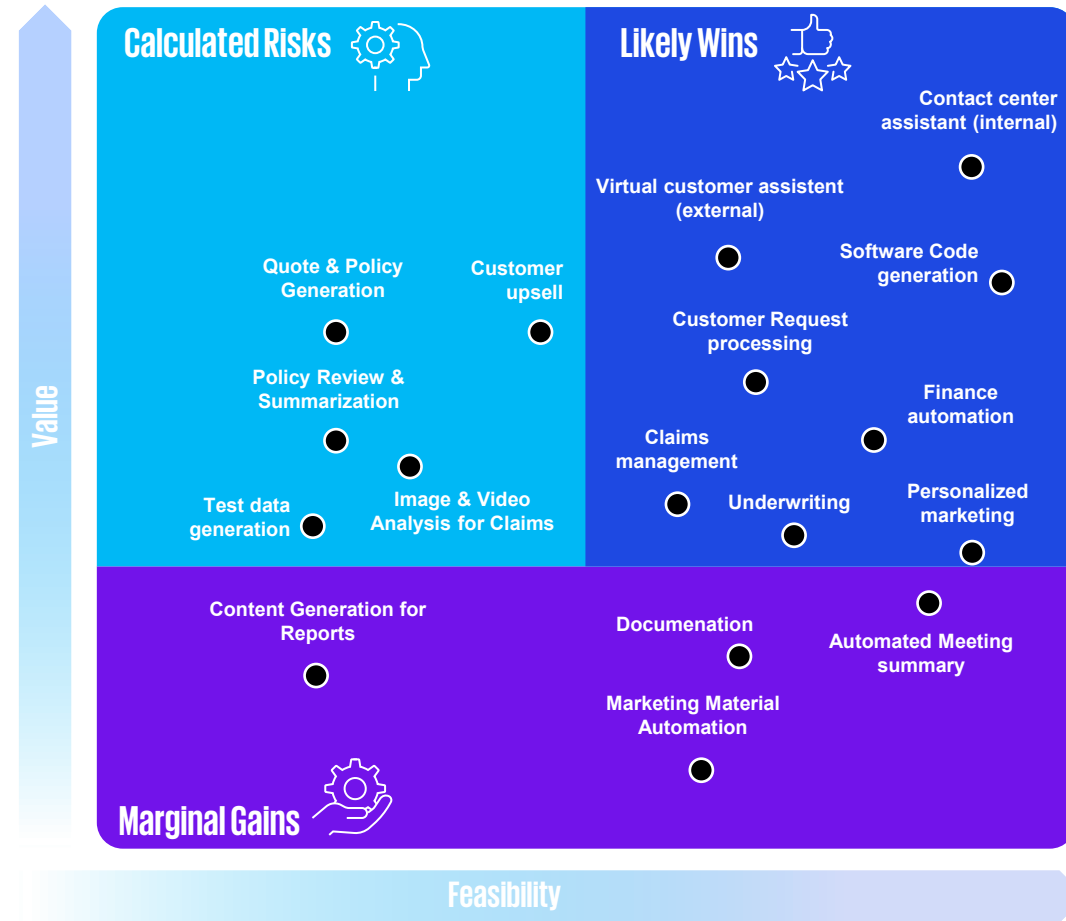
Source: Geneva Association insurance customer survey

02

**Which processes
are expected to be
transformed by AI?**

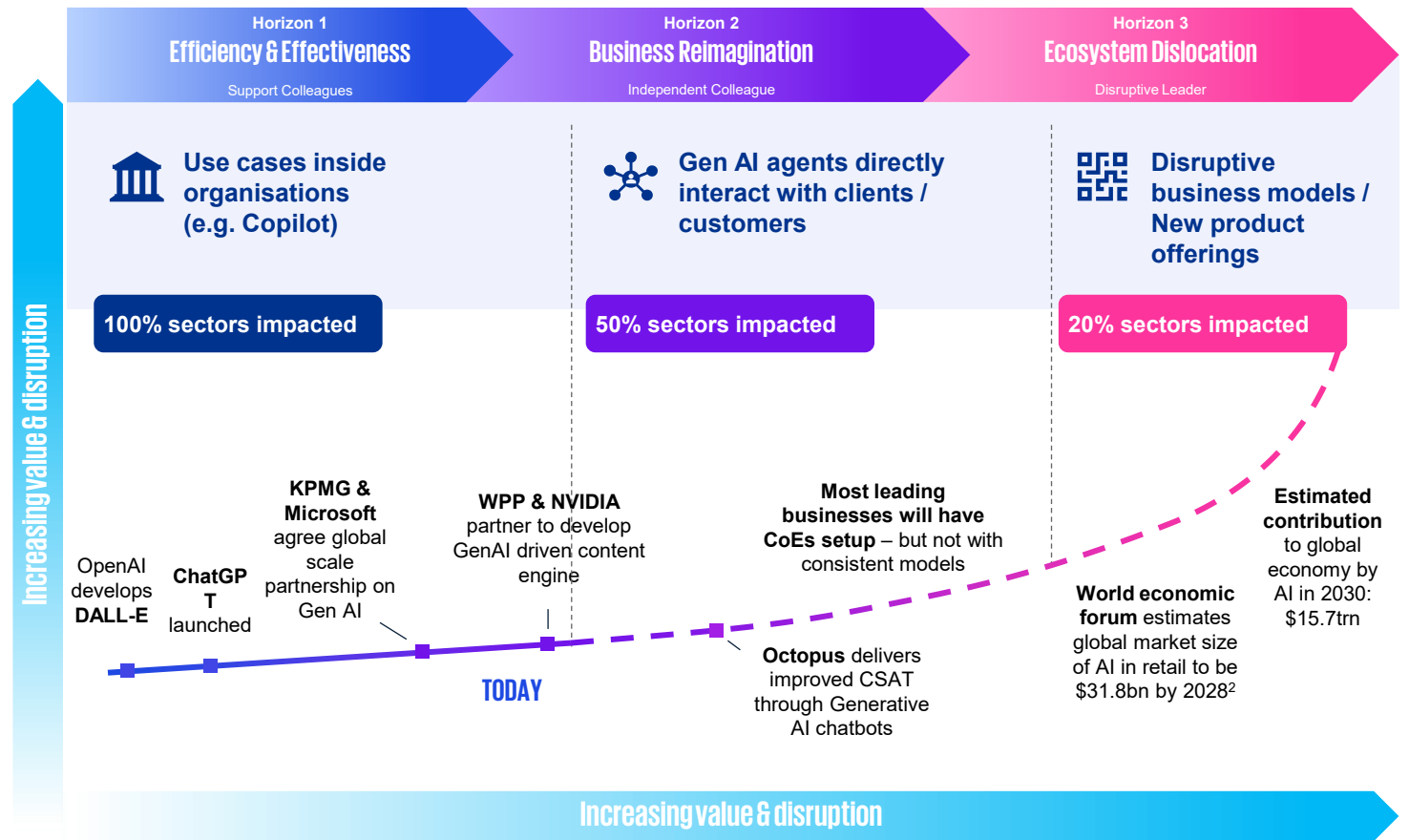


Top use cases for insurance



Source: Gartner 2025: KPMG GenAI in Banking & Internal Research

Claims gives us the clearest example of where AI can improve the work today and reshape it over time...



Source 1: [KPMG Belgium, 2023](#) | Source 2: [World Economic Forum \(weforum.org\)](#) | Source 3: [Microsoft – Lead the AI Era](#)



03

**Insurance CEOs
Survey**
KPMG Global



Key findings

Economic outlook and business confidence

82% of CEOs are confident in company growth, up from 74% in 2024, and 78% are confident in industry growth.

15% anticipate earnings growth of 5–9.95 — up from 11 percent in 2024 and 41% expect earnings growth of 2.5–4.9%.

50% anticipate high-impact deal activity in the next three years, higher than any other sector in the survey.

83% of CEOs say the biggest barrier to organizational growth is cybercrime and cyber insecurity.

AI-powered technological innovation

73% agree AI is a top investment priority.

67% expect returns from AI investments in 1–3 years, compared to 21% in 2024.

67% plan to allocate 10–20% of budget towards AI.

56% Ethical challenges are biggest obstacle to AI implementation.

Tuning your workforce into an AI world

77% agree that a top constraint on growth is AI workforce readiness and upskilling.

83% say AI is impacting how to train and develop employees, and 79% say it changes skills required for entry level roles.

86% of CEOs expect their workforce to operate in a hybrid setting in the next three years. While 14% anticipate a complete return to in-office operations for employees.

Achieving strategic advantage through ESG

72% say sustainability is embedded in corporate strategy and business models.

55% Biggest ESG priority is compliance and reporting standards — second highest of any sector in survey.

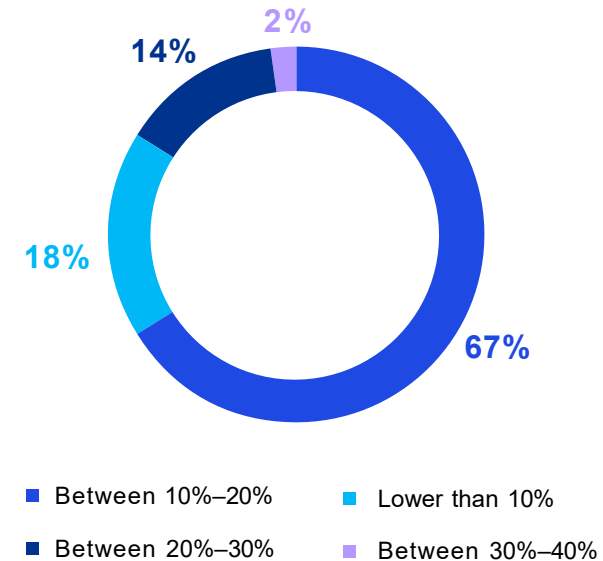
29% Top barrier to reaching net zero goals is complexity of decarbonizing supply chains.

AI-powered technological innovation

Insurers are adopting AI for multiple purposes, most notably claims processing, to analyze and validate claims swiftly, and generate fast, automated payouts. Other uses include algorithmic underwriting - using alternative data to price policies - and digitizing distribution through Insurtech partnerships and online sales. These advances promise cost savings and quicker service across customer-facing and back-office systems. Some simple policies can be completed in minutes online, while AI can auto-approve many claims, such as car accident photos assessed by algorithms for severity and authenticity.

More than 73 percent of CEOs agree that AI is a top investment priority, and 67 percent expect returns from AI investments in 1–3 years, a giant leap from 21 percent in 2024. 67 percent plan to allocate 10–20 percent of their budgets towards AI. For many insurers, AI is not simply a concept but a value driver. With the exception of a few mutuals, companies are looking for fast payback from their investment in AI, to meet investors' short-term expectations.

Percentage of budget on AI

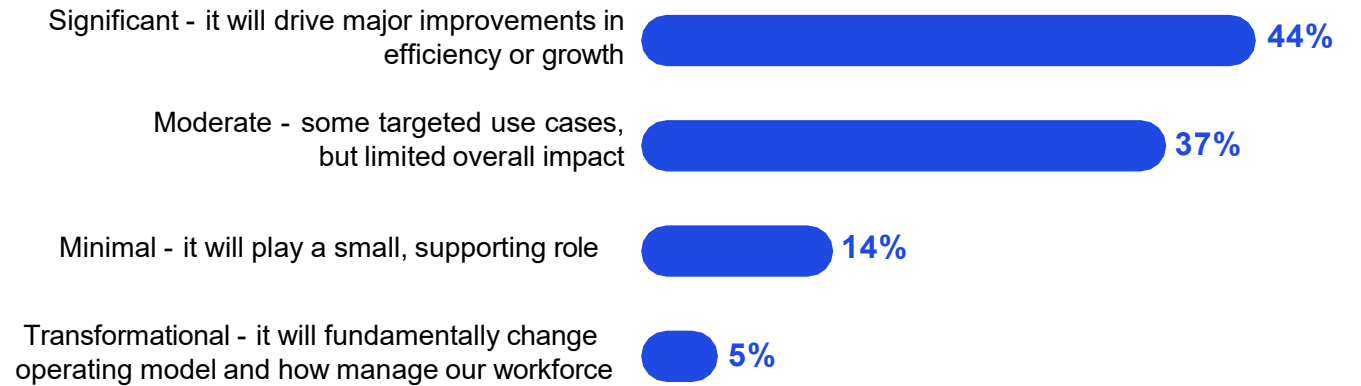


Source: KPMG 2025 Insurance CEO Outlook, KPMG International, January 2026.

Agentic AI is a technology whose time has come

44 percent of CEOs surveyed expect Agentic AI to have a significant or transformational impact on their business. This technology has the potential to ease the process of underwriting, buying insurance, making claims and resolving queries, with growing use in call centers to triage questions and assist people. The insurance industry has invested substantially in systems to help ensure that customers are connected, with all relevant information on hand quickly for those serving the customer, whether human or robot.

Impact of agentic AI on the firm



Source: KPMG 2025 Insurance CEO Outlook, KPMG International, January 2026.

Creating an AI culture

An overwhelming majority (88 percent) of CEOs believe their leadership team has clarity over how AI can give them a competitive edge. In KPMG's experience, leaders in large insurance groups are very familiar with AI and are challenging internal teams to embrace this technology to improve performance. However, 72 percent are concerned about the impact of AI on company culture.

The speed of AI implementation calls for a rethink of workforce planning, to continually assess how the workforce may look like in the next few years and adapt recruitment and training accordingly. To accelerate adoption at scale, insurers need an informed and committed workforce, and leadership must provide the vision of an AI-enhanced future that spells positive news for employees.

Coping with the great retirement

With workforces increasingly accommodating employees from multiple generations, CEOs feel the top labor market factor influencing their organization (31 percent) is employee retirement and a shortage of skilled replacements. Number two is the growing generational gap on key skills like AI (30 percent). To maintain essential expertise as older workers head for retirement, knowledge transfer becomes a big priority.

Influence of labour market factors on the firm

The number of employees retiring coupled with a lack of skilled workers to replace them



Growing generational gaps on key future skills including AI uptake



Increasing employee reliance on AI-driven automation at the expense of upskilling



Widening expectation gap between older and aging employees compared to the next generation



Differences and tension resulting from corporate responses to social and global issues



By combining the institutional and industry knowledge of the older workers with the enthusiasm and tech-savviness of younger generations, insurers have an opportunity to enhance customer experiences, deliver meaningful changes to current ways of working and build the workforce of the future.”

Dana Chaput
Global People Lead,
Insurance KPMG in Canada

Source: KPMG 2025 Insurance CEO Outlook, KPMG International, January 2026.



Thank you

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