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The UK Insurance Buyer Experience Report 2025

How insurance consumers value human connections and view AI in the modern buying journey



Many Insurance Consumers Are Open To AI, But They Won't Forsake Human Connections. **Neither Can Your Business.**

When we last published this report in 2022, inflation had started making a dent in consumers' wallets, and ChatGPT was about to take the world by storm. Since then, inflation has chilled out (a little) while the AI wars have heated up. AI has quickly become integrated into every part of our lives, from work to home to play—and our lives as consumers. Insurance brands wasted no time hitching their wagons to AI, aspiring to increase buying journey efficiency and provide the experiences that digital-age consumers demand.

But has AI lived up to the hype for insurance consumers, or has it foisted frustration and impersonal service upon them for the sake of efficiency and corporate penny-pinching? Can AI replace human agents in the insurance buying process? Is it all too much, too soon? That's what this report is determined to uncover.

We've found a surprising level of acceptance of insurance companies using AI to assist their customers during the buying process, but there are also strong signals of resignation, indifference, and outright rejection of getting help from AI agents. Consumers aren't quite ready for a full-on AI takeover, and more so, they still overwhelmingly prefer human assistance when they're making high-stakes insurance purchases.

The big takeaway is that insurance businesses must strike the perfect balance of digital, AI, and the human touch and invest in cohesive AI strategies across the entire buying journey. This includes using AI in the background to help human agents perform at their best and provide fast, highly personalised experiences at every turn. In the rush to utilize the latest AI technology, brands must ensure that consumers are ready for it and that it's not used to replace or put up roadblocks to the personal human connection that they will always desire.

Read on to get the stats and see where insurance consumers—and your business—stand in this brave new AI-powered world.



About The Survey

For this report, we surveyed 1,000 consumers from the US and UK who researched and made a "high-stakes" purchase in the last 12 months in the following categories: insurance, healthcare, home services, insurance, financial services, telecom, and travel. For this study, a "high-stakes purchase" is defined as one that requires time to weigh options, research, and/or devote more thought to before making a decision, due to the complexity and/or cost of the vehicle, service, or product. Only UK data from **insurance industry respondents** is used in this report version, excluding generational data, which is from all respondents. Individual industry data by generation was not statistically significant. Results may not total to 100% due to rounding and multiple selection options. The field survey was performed by [Sago Online Research](#).

Most Insurance Consumers Have Encountered A Brand's AI, And Many Didn't Care

When insurance consumers are making high-stakes purchase decisions, they have a lot of questions, and there are many touchpoints along the way where they can get answers. That means there are also many opportunities for AI to step in and address their needs quickly. But are insurance consumers really ready to let AI do the talking?

Few insurance consumers surveyed reported never interacting with a brand's AI when making a high-stakes purchase in the last year. The big question is, did they like it?

Thirty-eight percent of respondents reported that interacting with a brand's AI tools enhanced their buying experience, while 26% stated that AI negatively impacted their buying experience. However, the shrug is also strong, with 36% saying AI made no difference at all.

SIDENOTE

Brand AI vs Generative AI Survey Questions

When asked questions about "a brand's AI", we specified that the questions refer to AI tools provided by the brand they were interacting with—not tools like ChatGPT or Google Gemini that they may have used independently. We asked questions specifically about generative AI use later in the survey.

18%

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Have not interacted with a brand's AI

38%

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AI made the buying experience better

36%

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AI made no difference

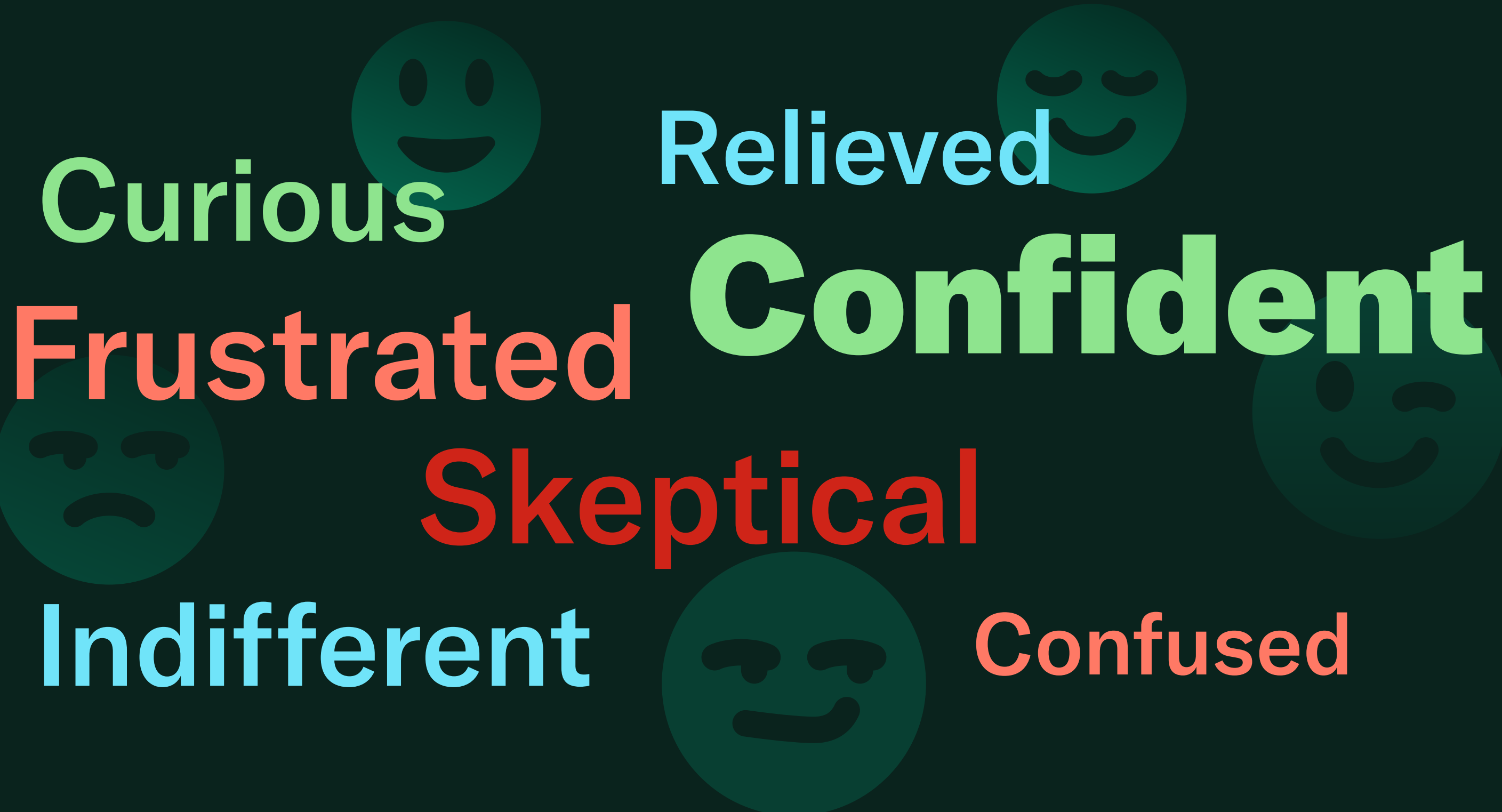
26%

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AI made the buying experience worse

Insurance Consumers Have Mixed Feelings About AI Assistants

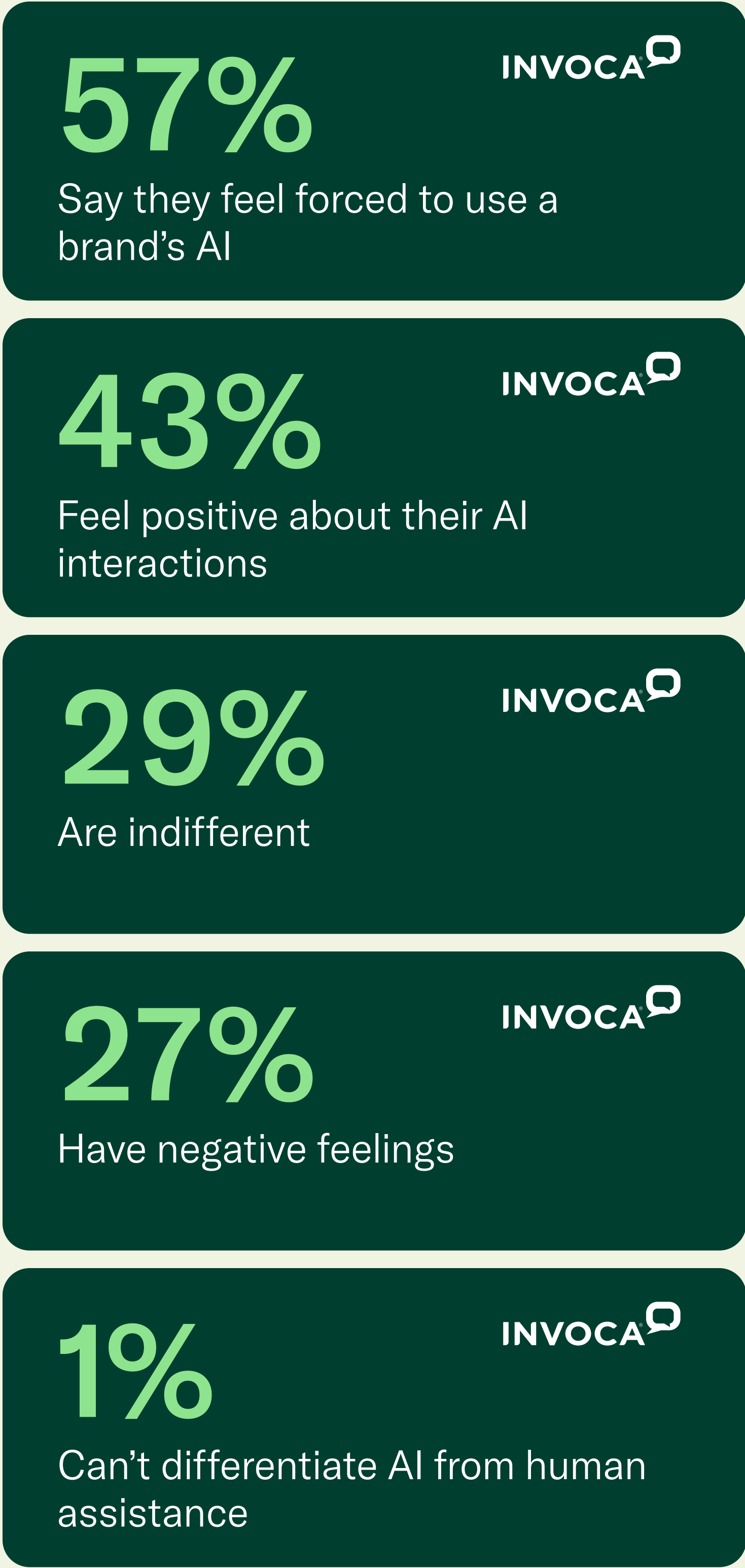
Now for the mushy psychological bit—how does interacting with a brand's AI agents and tools make insurance consumers feel? When asked to select words that describe how interacting with AI during a purchase made them feel, the results were mixed, with positive and negative sentiments fairly balanced. The AI apathy is once again strong, with 21% selecting "indifferent".



They Feel Forced To Use Your AI

You always want to meet your customers where they are, and forcing them into an AI workflow to get questions answered or make a purchase is not the way to do it. Most insurance consumers report feeling forced to use a brand's AI most or all of the time, and many more report feeling forced to use it some of the time—not a good look for the CX enthusiasts among us.

Once they realize they're interacting with AI and not a human—whether that's via a text-based or voice-based agent—43% report feeling positively about it. Again with the AI ennui, 29% were indifferent, another 27% felt negatively, and only 1% said they couldn't tell if it was AI or not.



How Your Brand Uses AI Can Make Or Break Its Reputation



More often than not, insurance consumers are satisfied with the help they receive from a brand's AI during the buying process. That does not equate to them appreciating the help, however. Nearly 40% of those surveyed report feeling less valued as a customer when a brand interacts with them via AI. Though 29% do feel more valued, another 34% weren't swayed either way by AI assistance.

When A Business Uses AI To Interact With Customers, They Feel



They are satisfied with the help they receive from a brand's AI:



Know Your Audience: Age Matters When It Comes To AI Acceptance



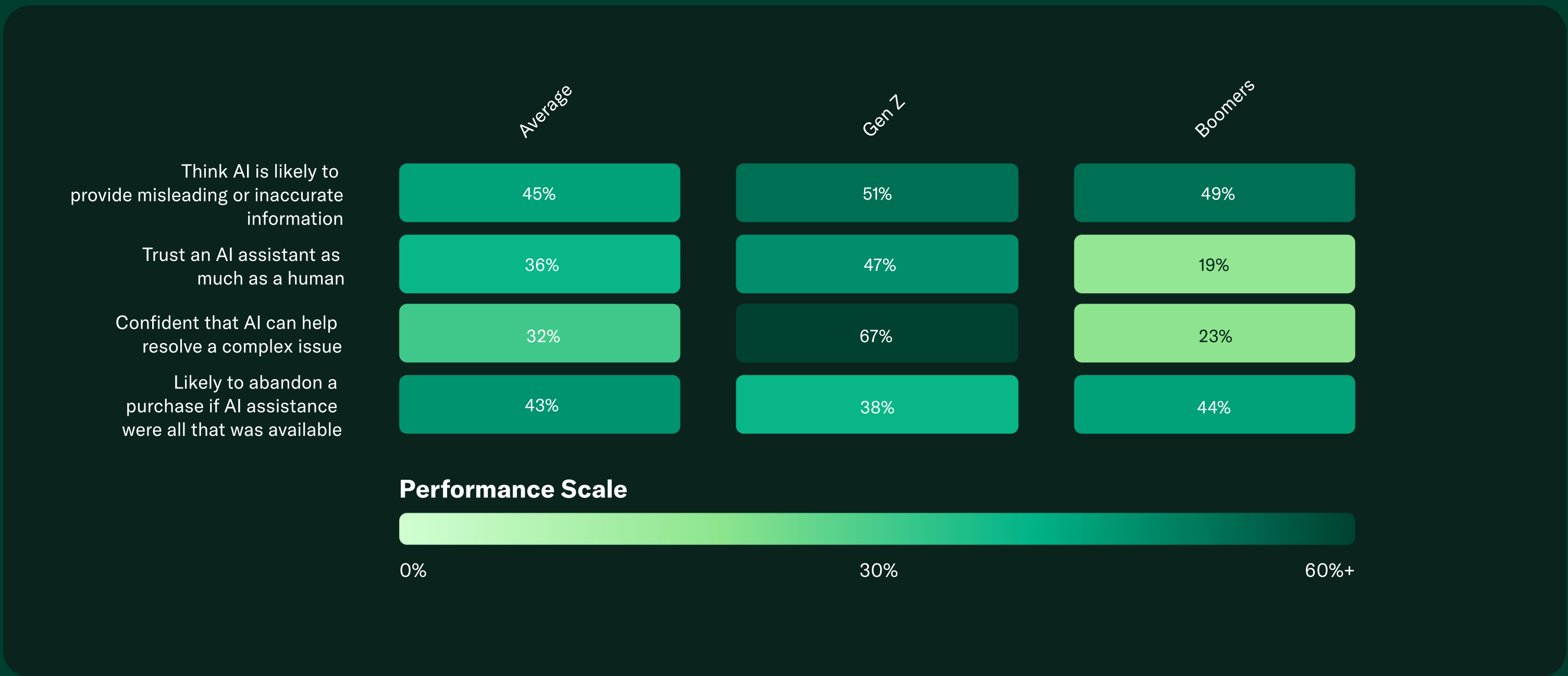
If your customers tend to be on the older side, you need to be particularly thoughtful about your AI implementation. Across the board, Boomers hold a much more negative view of AI, and Gen Xers don't like it much more. Gen Z, on the other hand, thinks AI is lit. Nearly 60% of Gen Z consumers report having had a memorable positive experience with a brand's AI when making a high-stakes purchase, compared to only 14% of Boomers.

When Interacting With A Brand's AI



Insurance Consumers Are Wary Of The Answers That AI Provides

If you've heard of AI, you've likely heard of and possibly encountered hallucinations—when an AI system generates false or misleading information that sounds correct but isn't based on real data or facts. The generational divide is not consistently stark here. Around 50% of both Gen Zers and Boomers think AI is likely to provide incorrect or misleading information. However, more Gen Zers are still willing to trust the answers it gets from AI, at least most of the time (47%), compared to 19% of Boomers. Gen Z is also much more confident that AI can resolve complex issues when making an insurance purchase.





When Do Insurance Consumers Want To Use AI?

There is obviously some trepidation around using a brand's AI assistance when making high-stakes insurance purchases. However, there are situations where consumers are entirely comfortable with or even prefer using AI in the buying process.

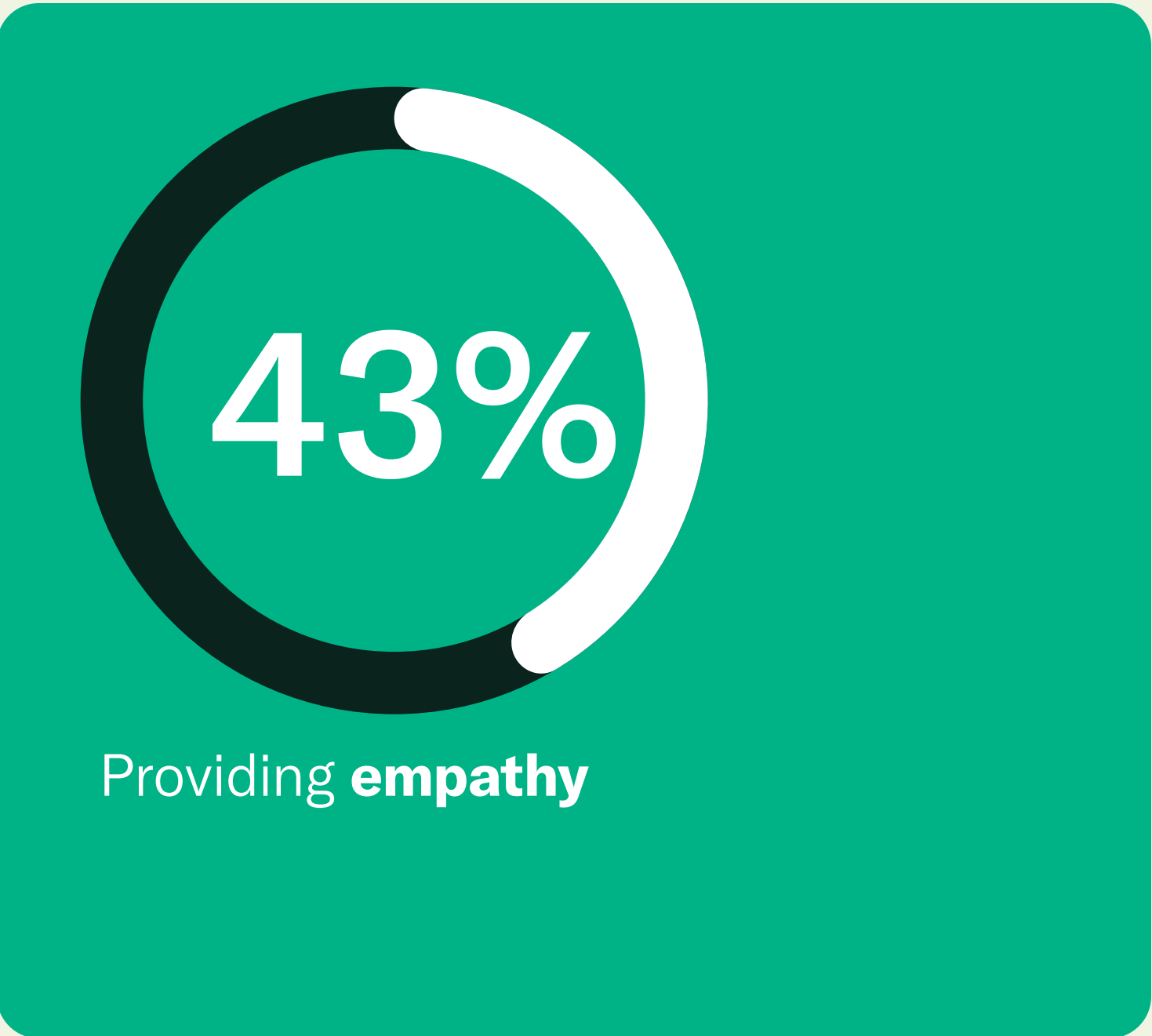
Simplicity and speed are key here. When the task is simple or it's just plain faster than a person, many insurance consumers prefer AI. But nearly half think solving complex issues is what AI is worst at. It's also worth noting that a majority of insurance consumers said they'd be more willing to use AI if it were clear how they could speak with a person instead.

Surprisingly, only 20% prefer AI when they don't want to talk to a person, which seems like the perfect use case! There is no significant difference across age groups for use case preferences.

Insurance Consumers Prefer AI When



They Think AI Is The Worst At



Insurance Consumers Are Optimistic About AI's Future—With A Few Changes

Not everybody is satisfied with the way AI works today, but most are confident that it will become more helpful in the next three years. Nearly 40% think AI will someday fully replace human assistance, although 28% of those who believe this will not be happy about it.

Survey respondents also shared their opinions on how to improve AI assistants. Most want it to give smarter responses, but many also want it to sound more natural, provide faster access to human help, and enable better personalisation. Only 7% said they don't want to use AI at all.

62%

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AI will get more helpful in the next 3 years

38%

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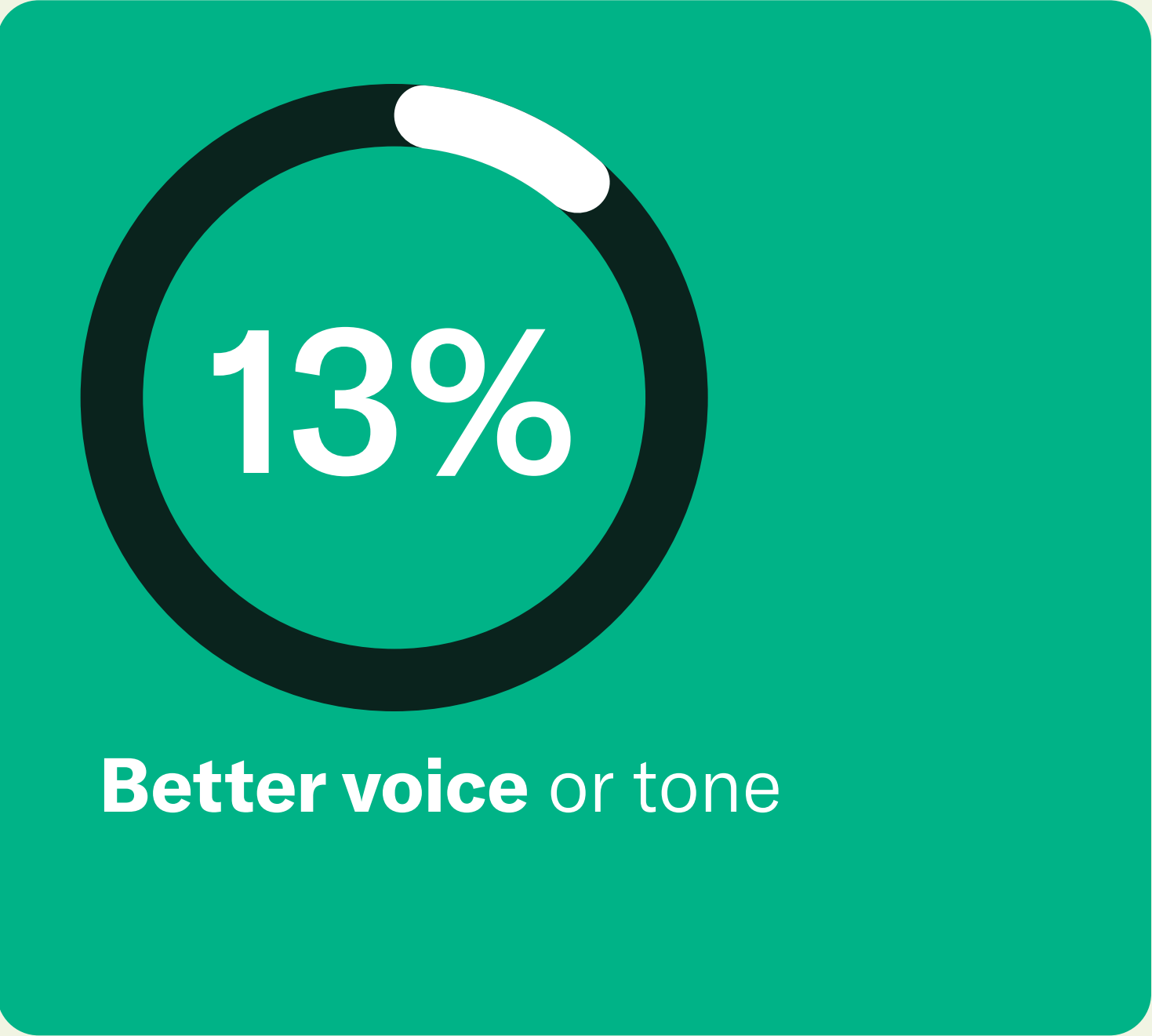
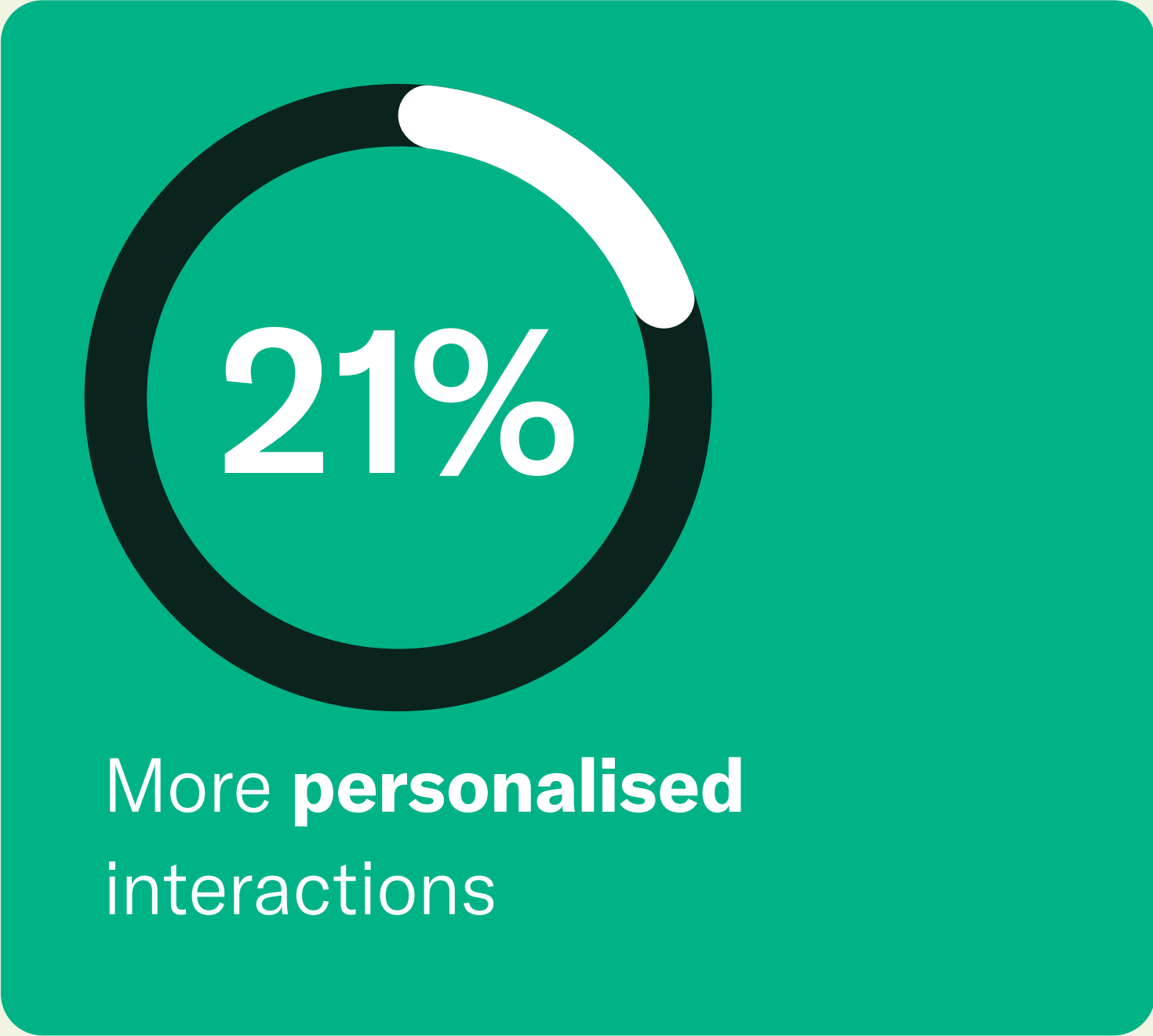
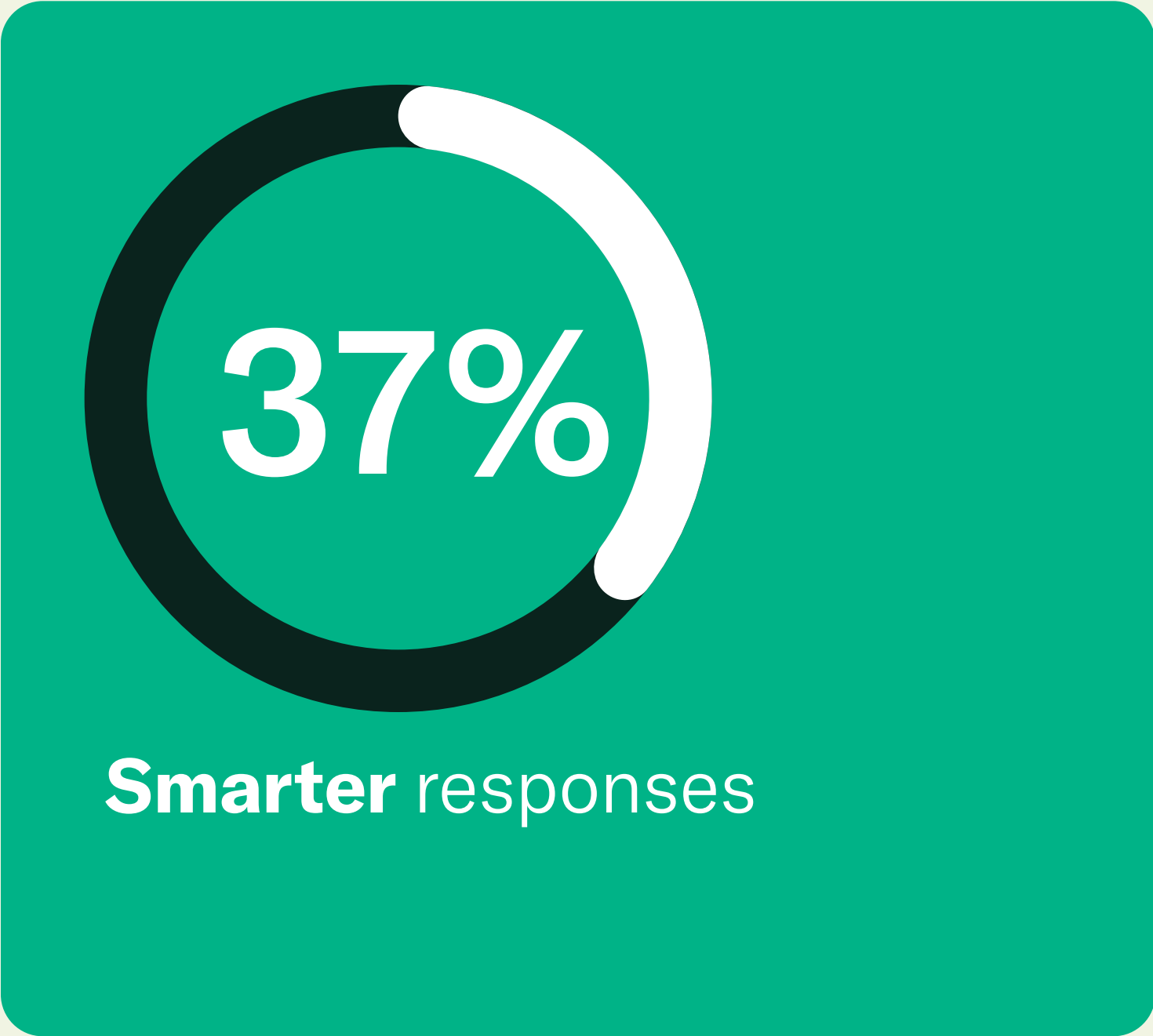
Think AI will fully replace human agents someday

28%

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Won't like it

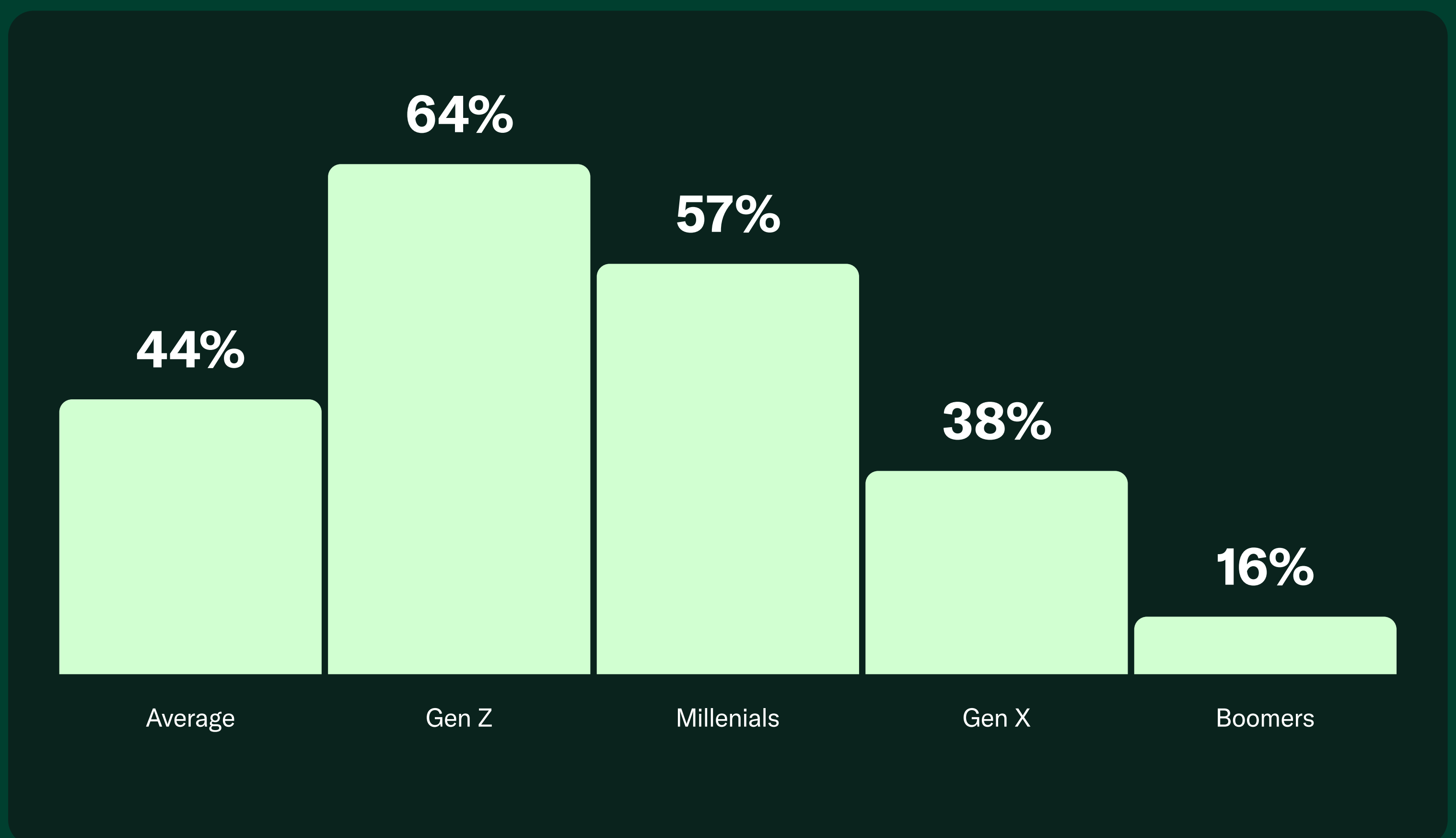
The One Thing That Would Most Improve The Experience With AI Assistants Is



Many Insurance Consumers Are Using Generative AI To Research Their Purchases—Especially Younger Ones

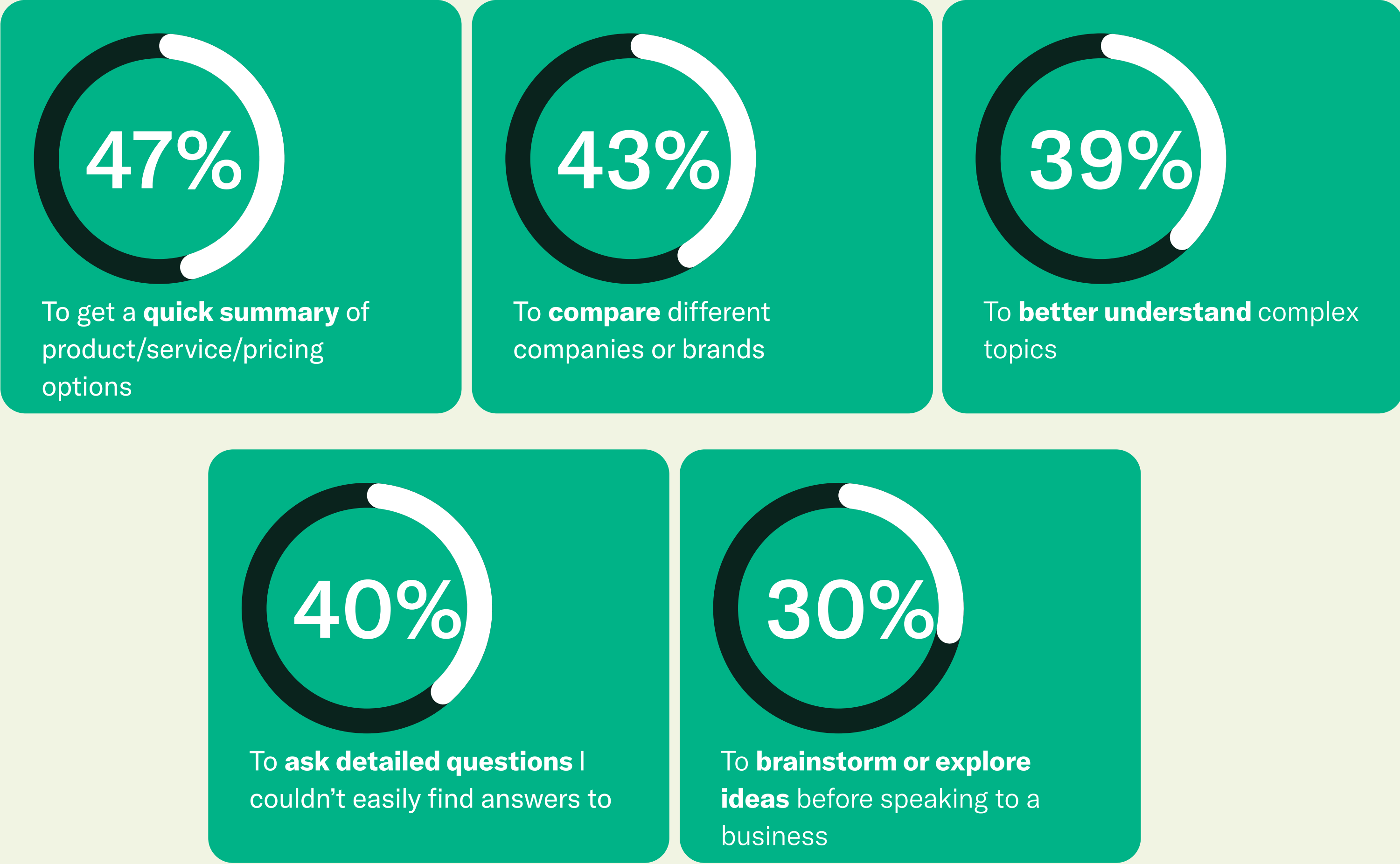
We've covered how insurance consumers are using the AI assistants brands provide, but how are they using ChatGPT, Claude, Gemini, and other generative AI tools when researching their purchase? Nearly half report using gen AI when researching a high-stakes insurance purchase. There's a generation gap here, too, with 64% of Gen Zers and sizable proportions of Millennials and Gen Xers saying they've used gen AI when doing research, while only 16% of Boomers have.

Have Used Generative AI To Help You Research An Insurance Purchase



MANY INSURANCE CONSUMERS ARE USING GENERATIVE AI TO RESEARCH THEIR PURCHASES
—ESPECIALLY YOUNGER ONES

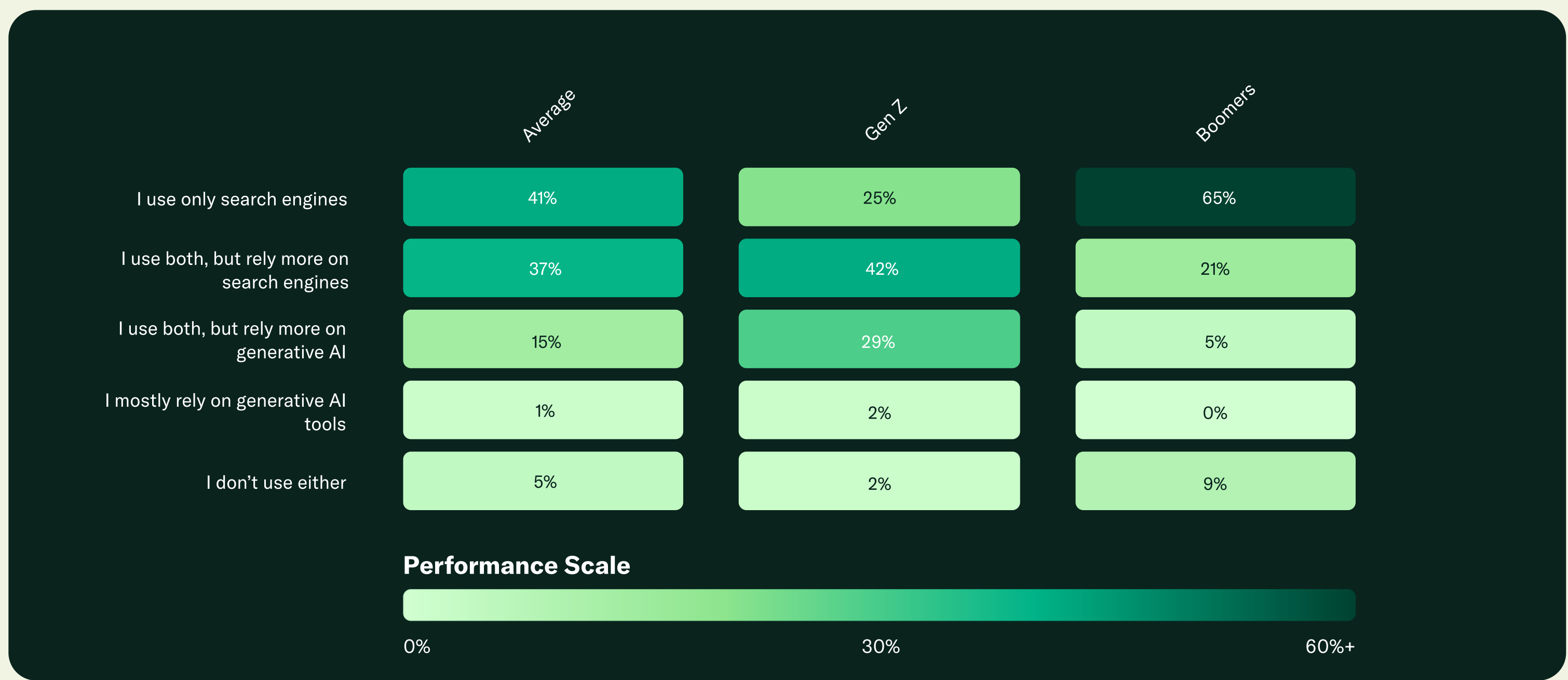
How Insurance Consumers Are Using Generative AI During The Buying Journey



Is Generative AI Replacing Traditional Search?

It's the question on every marketer's mind, and the answer is no. Insurance consumers making high-stakes purchases are far more likely to supplement standard search engine use with generative AI research than replace it.

Few rely more on generative AI than search engines to inform their purchase decisions, and only 1% mostly rely upon it. Again, there is a generation gap in most areas except those that mostly rely on generative AI. Usage by Millennials and Gen Xers is similar to Gen Z's.



Human Connections Are Still Critical During High-Stakes Home Services Buying Journeys

Insurance consumers overwhelmingly value human connections while making a high-stakes purchase, and none feel that it's not important. They need expertise and reassurance when making these types of purchases, and nothing can substitute for the empathy and understanding that a human can provide. There was no significant difference across generations in those who thought it was very important or important.

How Important Is Human Connection?



Insurance Consumers Prefer To Call Businesses For Help With A Purchase

In addition to AI, there are numerous digital options for insurance consumers to communicate with and obtain information from brands when considering a high-stakes purchase, including chat, email, and websites. But when they need help, consumers prefer to call.

Calling is the #1 preferred channel, and that's reflected in reality as 60% reported calling when making a high-stakes insurance purchase decision. There is no generational split here, either. Gen Zers report calling businesses at the same rate as Boomers.

This goes to show that when insurance consumers need help in situations where knowledge, empathy, and understanding are paramount, they want a person to give them guidance. Despite improvements in automated assistance and live chat, the desire to pick up the phone has only increased.

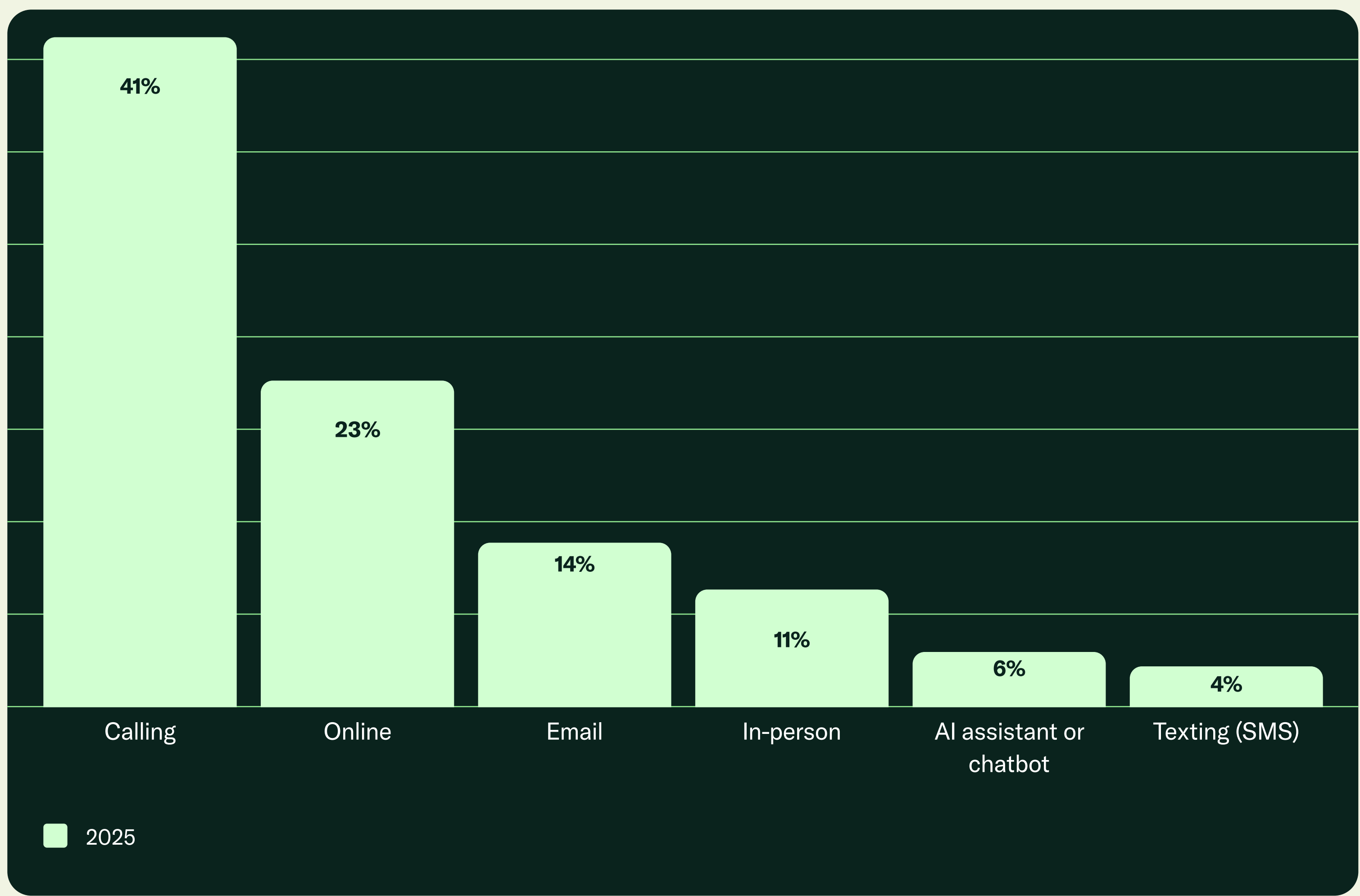
60%

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Called when making a high-stakes insurance purchase



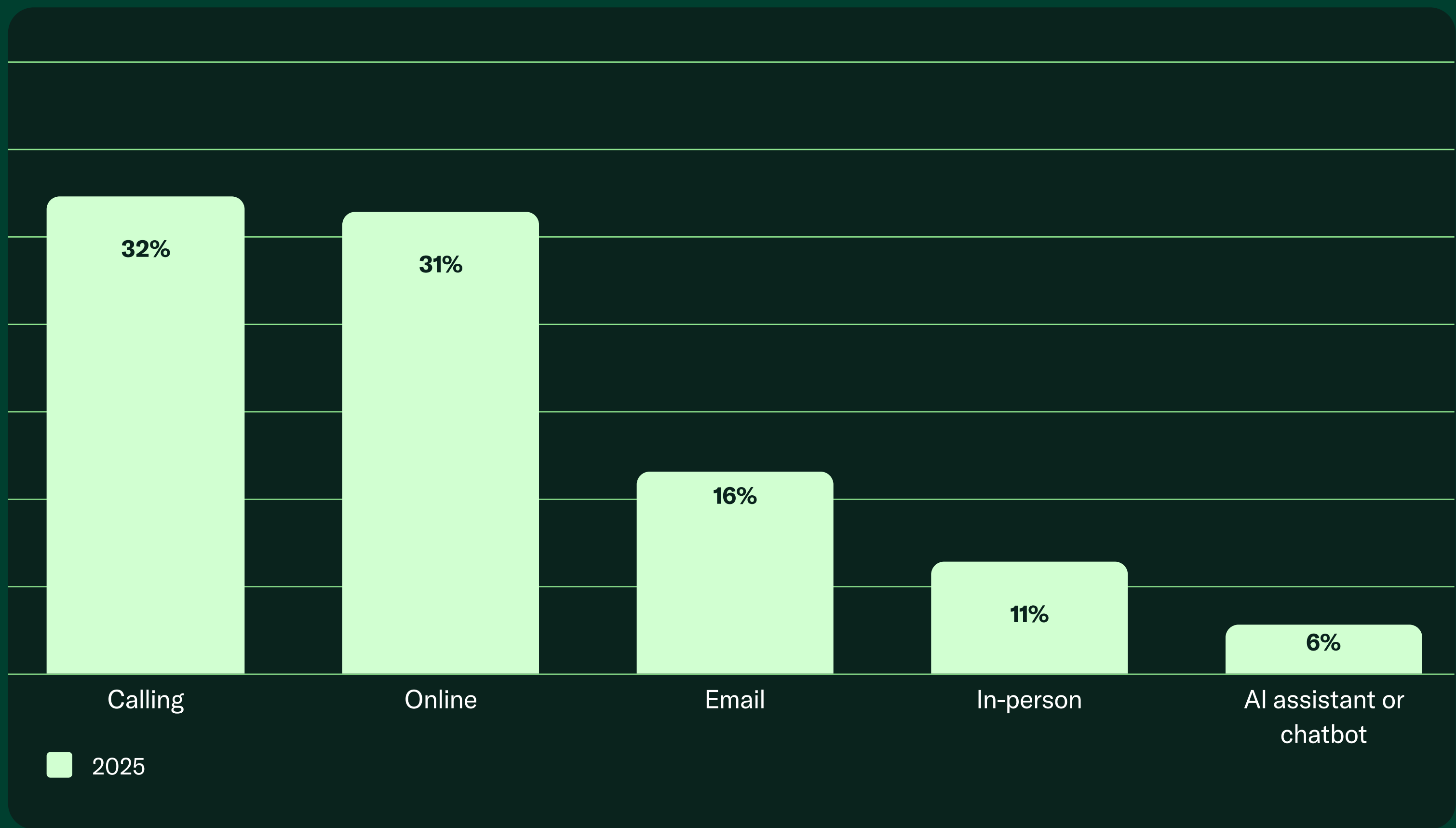
Preferred Communication Method When Consumers Are Having A Problem And Need Help



A Seamless Omnichannel Experience Remains Critical

Insurance consumers prefer to call when they need assistance during a high-stakes purchase, and, by a slim margin, also prefer to complete their purchase over the phone. However, a nearly equal proportion prefer to complete their transaction online. Your online-to-offline experience has to be seamless in both directions, and this means connecting data from the digital journey to phone calls is no longer a nice-to-have, but a requirement to optimise and personalise every touchpoint.

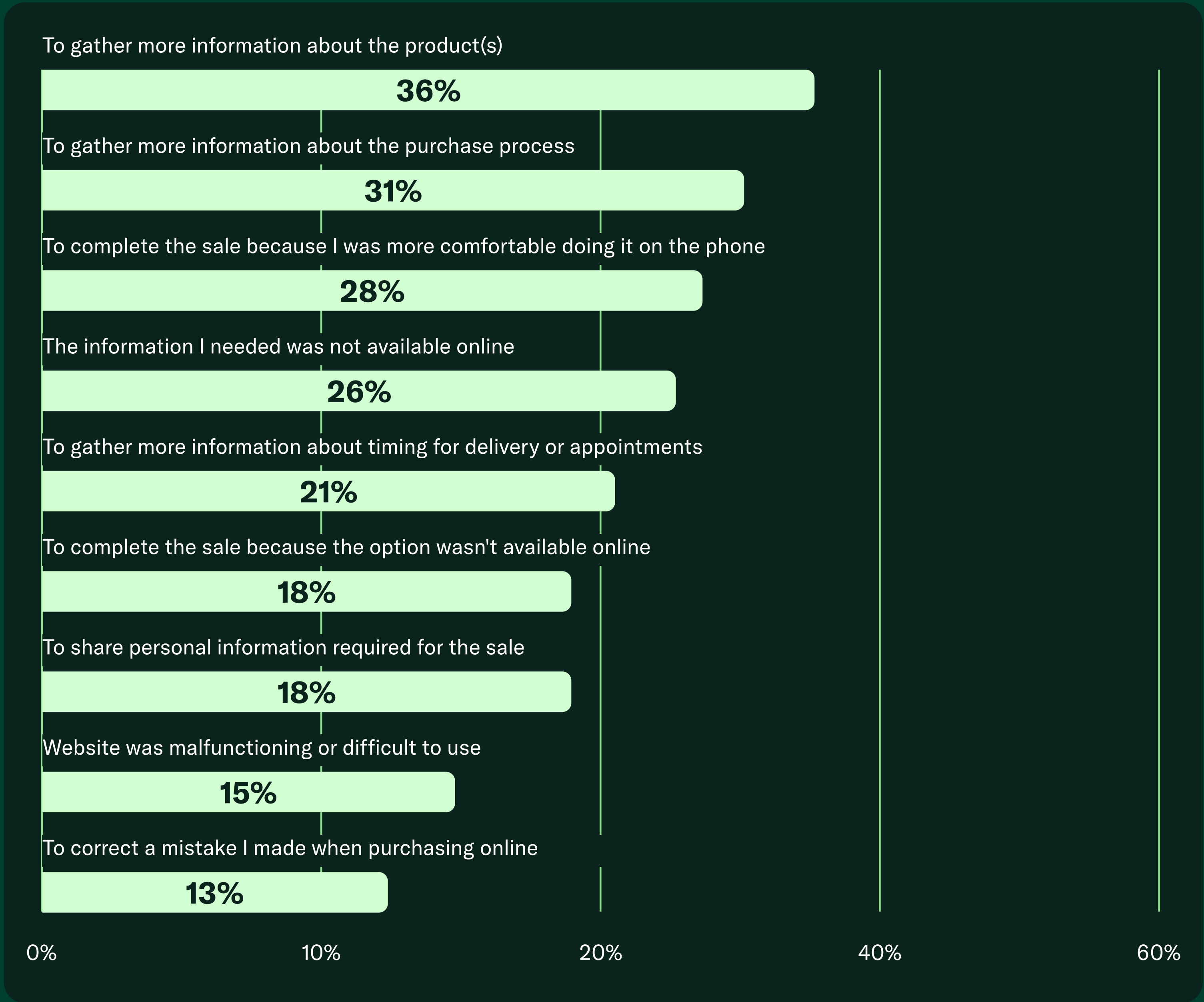
Preferred Channel To Complete Insurance Transactions



Why Are Insurance Consumers Calling?

When making a high-stakes insurance purchase, most consumers call to get more information about the product or service. Many also need to get more information about the purchase process and timing.

Concerningly, 26% of insurance consumers call because the information they needed was not available online. This signals a need to improve online experiences and connect calls to the digital experience to determine the most effective optimisations.



Most Home Services Consumers Will Stop Doing Business With A Brand After One Bad Experience

While insurance consumers have become a bit more patient than they were during the frantic post-pandemic days, they still demand great experiences. Consumers are willing to pay more for the best experiences despite the pressures of inflation. And 74% of UK insurance consumers will stop doing business with a brand after just one bad experience.

74%

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Likely to stop doing business with a brand after one bad experience

71%

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Will pay more for the best customer service



They Won't Wait On Hold For Long



Though 61% of insurance consumers expect to wait on hold for less than five minutes, 40% report hanging up after being placed on hold at some point. 41% will hang up after being on hold for 5 minutes or less, and 10% will hang up within 2 minutes. Stunningly, there are a few extraordinarily patient souls who are willing to wait on hold for over 20 minutes!

Another 47% report hanging up after hearing everyone's favorite message about "unexpected high call volumes causing longer than usual wait times," so let's just get rid of that one already. Please? The automated callback option is also popular, with only 10% opting to call another business instead of using it.

40%

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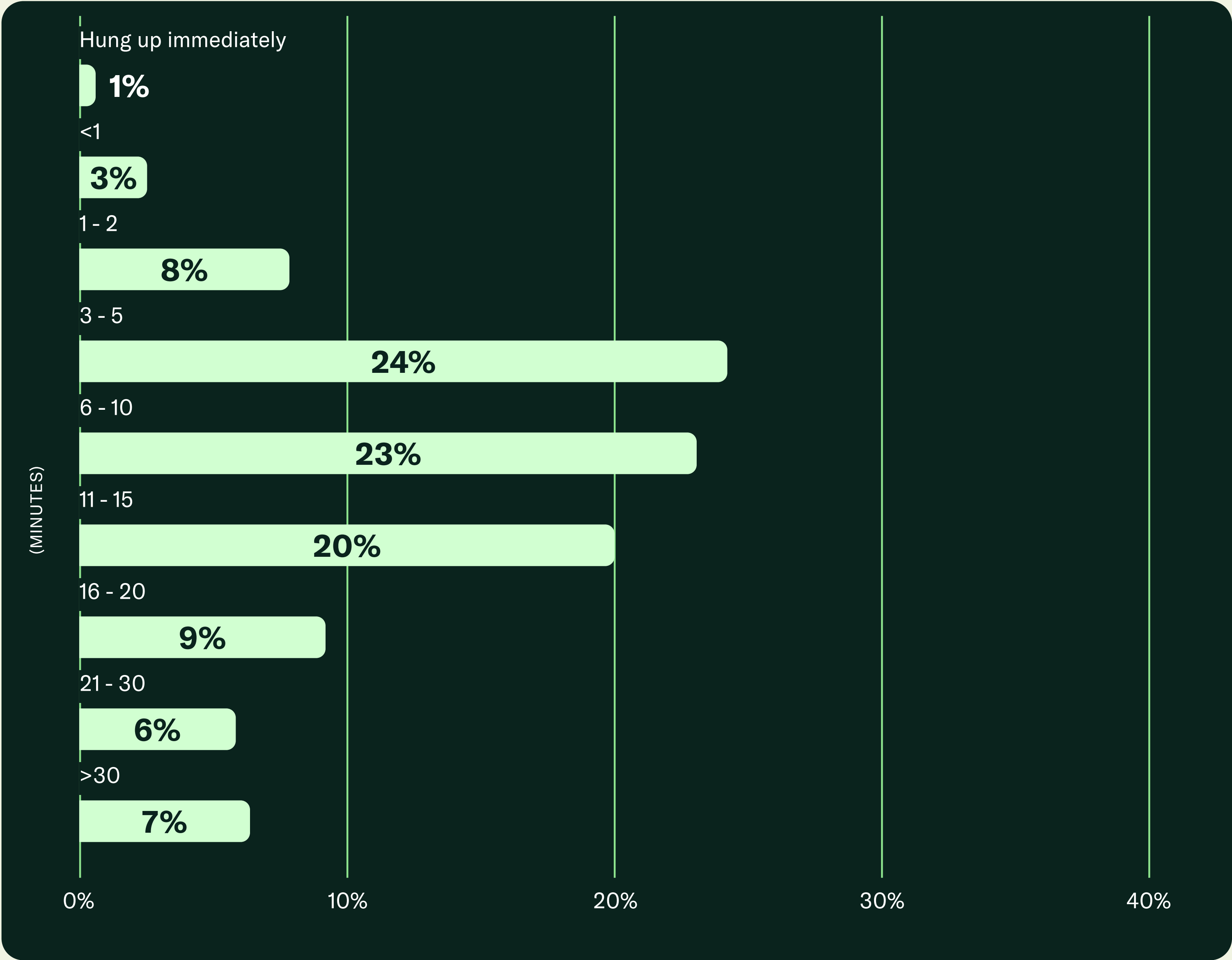
Have hung up after being placed on hold

40%

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Will use the automated callback option instead of holding

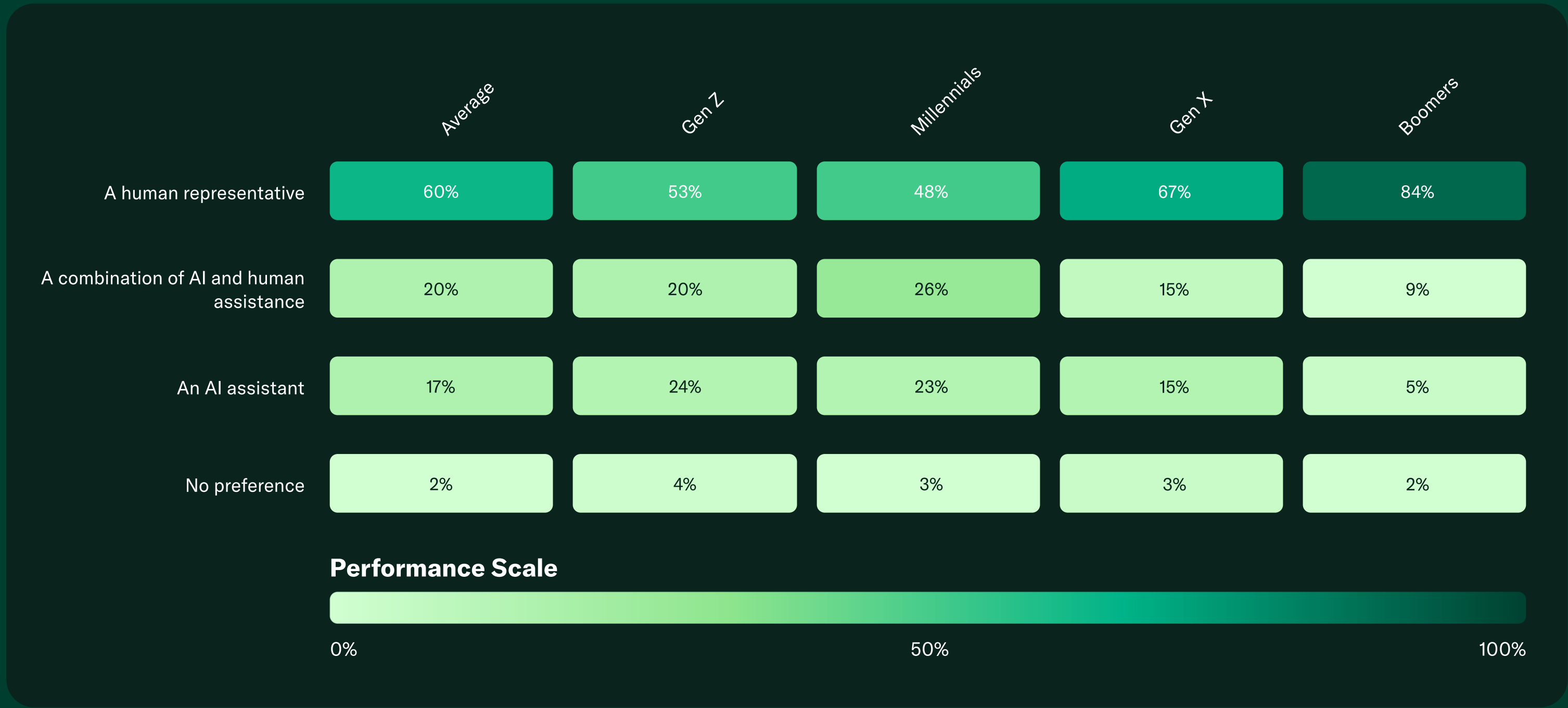
How Long Will They Wait On Hold Before Hanging Up?



When It Comes To Humans Vs AI Assistance, Insurance Consumer Preference Is Clear

While AI can make a huge difference in your company's ability to handle customer inquiries—especially when used on the back-end to analyse and orchestrate data—insurance consumers still overwhelmingly prefer to call and talk to someone to get help. This applies across all age groups, though Boomers have a significantly stronger affinity for human assistance.

When Both AI And Human Help Are Equally Available, Insurance Consumers Prefer



Again, this is about using AI at the right place and the right time, and ensuring you can meet your insurance customers where they are, regardless of their communication preference.

Demographic Information



*Demographics shown are for all survey respondents across all industries

GENDER				
Male	Female	Non-binary	Other	Prefer not to answer
50%	49%	0%	0%	0%

AGE/GENERATION			
Gen Z	Millennials	Gen X	Baby Boomers
19%	34%	21%	25%

HIGHEST LEVEL OF EDUCATION COMPLETED		
Less than high school	High school graduate	Some college/university
3%	25%	18%
College/university graduate	Post graduate	
36%	19%	

RESPONSES BY INDUSTRY (RESPONDENTS COULD SELECT MULTIPLE)			
Travel	Telecommunications	Financial services	Insurance
63%	47%	37%	63%
Home services	Healthcare	Automotive	
43%	33%	39%	

ANNUAL GROSS INCOME				
Less than £50,000	£50,000 - £74,999	£75,000 - £99,999	£100,000 - £199,999	£200,000+
57%	20%	10%	10%	3%



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