



## 1 in 3 UK Customers Comfortable With AI in Insurance but Want Human Checks and Robust Regulation

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*Greater personal use of AI in everyday life and increasing familiarity with the technology make customers more amenable to their insurers using AI*

LONDON--(BUSINESS WIRE)--May 20, 2026-- Guidewire (NYSE: GWRE) today released the latest edition of its annual study of insurance customers in Europe, revealing their attitudes towards insurers' use of artificial intelligence (AI) and identifying opportunities for insurers to continue earning their trust.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260520571278/en/>



Access the full report here: <https://www.guidewire.com/about/press-center/european-insurance-consumer-survey>

The [2026 Guidewire European Insurance Consumer Survey](#) found that UK customers feel positive about insurers using AI provided there is human oversight and strong safeguards in place. Almost one third (30 percent) said they would be happy with their insurer using AI tools to make decisions about the price of their insurance policy.

When customers can see an advantage in the insurer's use of AI, acceptance rises. For example, 38 percent agree they would be happy with AI assisting them in completing insurance documents and policy applications, and 39 percent are comfortable with AI supporting human call handlers in answering their questions (both figures unchanged from last year's findings).

With little year-on-year change in customers' comfort with how insurers use AI, the industry is at a key stage in determining what will be required to further build trust among consumers and advance AI deployment responsibly. UK consumers highlighted three key priorities, including human intervention (33 percent), transparency (26 percent), and third-party regulation to keep the technology in check (23 percent).

The survey also revealed that increased personal use of AI is making customers two times more receptive to its use by insurers:

- Daily AI users are twice as likely as the general public to trust automated insurance pricing. While 63 percent of those who use AI tools daily are comfortable with "human-free" policy decisions, only 30 percent of the broader UK population shares that sentiment.
- 80 percent of daily AI users would be happy for the technology to assist them in filling out insurance documents and completing policy applications, compared with 38 percent of UK consumers overall.
- More than half (59.5 percent) of those using AI every day are comfortable with the technology deciding and processing insurance claims or determining claim value, compared with 27 percent of UK consumers overall.
- Even among daily AI users, transparency (30.6 percent) and keeping a human in the loop (39 percent) continue to score highly as prerequisites for trust.

Charles Clarke, Group Vice President, Guidewire, said: *"AI is playing an increasingly important role in the insurance industry, and customers are becoming more comfortable with its use. Our report shows that when customers clearly see its value, they are significantly more likely to accept AI within the insurance process."*

*"To further enhance acceptance, customers are calling for greater transparency, regulation, and human oversight. Insurers should work collaboratively with one another, with technology providers, and with regulators to meet these expectations and build lasting trust in how AI is used whether those capabilities come from their core platforms, embedded assistants, or broader AI partners."*

Michael Cook, Partner, PwC, said: *"The findings underscore a clear desire among UK customers for a balanced approach to AI in insurance - embracing the efficiencies and convenience it offers, while ensuring that human judgement remains integral to decision-making especially as the use of AI moves beyond delivering efficiency into more value additive work and ultimately, operating differently."*

*"As AI becomes more embedded in daily life, insurers must prioritise transparency and robust regulation to maintain consumer trust and confidence including the adoption of the appropriate governance and frameworks and exploring the role of AI to 'manage AI'. Striking this balance will be key to unlocking AI's full potential in delivering fairer, more personalised insurance services and moving to a very different way of operating with a combined people and agent workforce."*

### About Guidewire

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 43 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers.

We are proud of our unparalleled implementation record, with 1,700+ successful projects supported by the industry's largest R&D team and SI partner ecosystem. Our marketplace represents the largest partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit [www.guidewire.com](http://www.guidewire.com) and follow us on [X](#) and [LinkedIn](#).

**Methodology:**

The research was conducted by Censuswide with 4,004 Consumers who have bought or renewed a general insurance product or made a claim under it in the last 12 months across the UK, France, Germany and Spain between 13.01.2026 - 22.01.2026. Censuswide is a member of the Market Research Society (MRS) and the British Polling Council (BPC), and a signatory of the Global Data Quality Pledge. We adhere to the MRS Code of Conduct and ESOMAR principles.

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