# New Zealand’s Gen MZ drives AI adoption reshaping insurance and travel habits



New insights are emerging about the transformative impact of artificial intelligence (AI) and digital technologies on traditional sectors, including insurance and travel. As the pace of technological adoption accelerates, especially among younger generations in New Zealand, it's evident that both personal and professional habits are being significantly reshaped.

David Leach, CEO of JAVLN, an insurance policy management platform, underscores the growing importance of responsible AI leadership. He asserts, "If you're in a position to influence – whether it's in a corporate, a school, a small business or a community – you have a responsibility to educate yourself on AI and help grow the next generation of 'AI natives'." Leach advocates for embracing rapidly evolving AI technologies and nurturing critical thinking skills, emphasising that these competencies play an essential role in unlocking AI’s full potential.

At JAVLN, AI is leveraged extensively to streamline workflows and enhance productivity. Leach notes, "AI isn't a replacement for human experience – it amplifies it." Remarkably, over 90% of JAVLN's team members have utilised AI tools in the past month alone. He highlights how Co-pilot has become integral to their development process, suggesting that businesses willing to foster a partnership between technology and human expertise will gain a significant competitive advantage. Additionally, Leach points out that fostering AI-skilled teams and advocating for secure data standards is crucial for long-term relevance in the industry.

Meanwhile, a recent study by Samsung New Zealand highlights shifting travel habits among Gen Z and Millennials—a cohort referred to as "Gen MZ," aged 18 to 34. This demographic reveals a deep reliance on smartphones, especially those powered by AI, as essential tools for travel planning. Strikingly, 33% of respondents indicated they would rather lose their passport than their smartphone while travelling. Furthermore, nearly half said that their travel experiences would have been drastically different without their devices. The quest for social validation remains strong, with 30% confessing to adjusting their itineraries solely for social media appeal.

AI tools have become vital for young travellers, enabling real-time translation and personalised itinerary preparation. Ollie Brown, a Consumer Insights Analyst at Samsung New Zealand, notes, "It is interesting to see how phones are being used more like personal assistants for travel planning and travelling." With advanced features found in devices like the Samsung Galaxy S25 Series, savvy travellers can conveniently research and plan their trips, reinforcing a trend towards digitally mediated experiences.

In exploring travel insurance specifically, AI is revolutionising this sector by offering tailored solutions. A Forbes article details how AI analyses vast data sets—such as travel histories and health conditions—to create personalised coverage plans. Furthermore, this technology is streamlining operations by predicting potential disruptions and automating claims processes. Statistical projections indicate that AI adoption in the travel insurance industry could surge by 28.2% from 2021 to 2026. For instance, AI-enabled chatbots are reported to manage up to 80% of customer inquiries, significantly enhancing customer service and operational efficiency.

The growth of AI in travel insurance also allows for dynamic risk assessment. By improving the analysis of consumer preferences and expectations, insurers can now better anticipate real-time needs, enabling a more flexible and responsive service offering. For instance, companies such as Allianz Partners and Lemonade Insurance have successfully integrated AI-powered assistants into their operations, leading to improved customer satisfaction and quicker claim resolutions.

As AI continues to entrench itself in both corporate practices and personal lifestyles, leaders across sectors must ensure that thoughtful leadership guides its implementation. For the next generation of consumers and business leaders alike, the key will be to harness these technologies responsibly, ensuring they serve to enhance human capabilities rather than replace them.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://cfotech.asia/story/ai-reshaping-traditional-sectors-like-insurance-travel), [[4]](https://www.itij.com/latest/long-read/welcome-new-and-dynamic-era-travel-insurance)
* Paragraph 2 – [[1]](https://cfotech.asia/story/ai-reshaping-traditional-sectors-like-insurance-travel), [[2]](https://www.forbes.com/sites/christopherelliott/2024/04/27/how-artificial-intelligence-is-changing-the-way-you-buy-travel-insurance/), [[5]](https://www.akira.ai/blog/ai-agents-for-travel-insurance-customization)
* Paragraph 3 – [[3]](https://zipdo.co/research/ai-in-the-travel-insurance-industry-statistics/), [[6]](https://www.nextmsc.com/blogs/how-ai-tech-innovations-are-transforming-travel-insurance)
* Paragraph 4 – [[4]](https://www.itij.com/latest/long-read/welcome-new-and-dynamic-era-travel-insurance), [[7]](https://www.pjhayman.com/2023/07/how-can-artificial-intelligence-benefit-the-travel-insurance-industry/)

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## Bibliography

1. <https://cfotech.asia/story/ai-reshaping-traditional-sectors-like-insurance-travel> - Please view link - unable to able to access data
2. <https://www.forbes.com/sites/christopherelliott/2024/04/27/how-artificial-intelligence-is-changing-the-way-you-buy-travel-insurance/> - This Forbes article discusses how artificial intelligence (AI) is transforming the travel insurance industry by making it more efficient and tailored to individual needs. AI enables personalized coverage by analyzing vast amounts of data on traveler profiles, including travel history and health conditions. It also facilitates proactive risk management by predicting potential disruptions and automating claims processing, leading to faster reimbursements. The article highlights that AI is revolutionizing travel insurance by streamlining operations and enhancing customer experiences.
3. <https://zipdo.co/research/ai-in-the-travel-insurance-industry-statistics/> - This article presents statistics on the rapid growth of AI adoption in the travel insurance industry. It highlights that AI adoption is expected to grow by 28.2% from 2021 to 2026. AI-powered chatbots can handle up to 80% of customer inquiries, and 46% of customers prefer interacting with AI systems for quick responses. AI can analyze claims data up to 20 times faster than traditional methods, and insurers using AI experience a 30% increase in fraud detection rates. The article underscores the significant impact of AI on customer service and claims processing in the travel insurance sector.
4. <https://www.itij.com/latest/long-read/welcome-new-and-dynamic-era-travel-insurance> - This article explores how artificial intelligence (AI) is reshaping the travel insurance industry by enabling personalization and enhancing risk assessment models. AI allows for dynamic reviews of consumer preferences, enabling insurers to anticipate and cater to real-time needs. It also improves the claims process by assessing the risk of a claim and predicting the likelihood of a loss. The article emphasizes that AI is transforming travel insurance by facilitating personalized protection options and improving operational efficiency.
5. <https://www.akira.ai/blog/ai-agents-for-travel-insurance-customization> - This blog post discusses the successful implementation of AI agents in the travel insurance sector. It provides examples of companies like HDFC ERGO General Insurance Company, Allianz Partners, Faye Travel Insurance, Generali Global Assistance, and Lemonade Insurance, which have integrated AI-powered chatbots and virtual assistants to assist with policy purchases, claims processing, and customer support. These AI tools have streamlined customer service processes, provided personalized policy recommendations, and improved operational efficiency, leading to enhanced customer satisfaction.
6. <https://www.nextmsc.com/blogs/how-ai-tech-innovations-are-transforming-travel-insurance> - This article highlights the impact of artificial intelligence (AI) on the travel insurance industry, focusing on its role in streamlining and automating critical processes such as claims processing and fraud detection. AI swiftly analyzes extensive datasets to identify patterns synonymous with fraudulent behavior, enhancing security measures and reducing risks for insurers and policyholders. The article also mentions the introduction of AI chatbots like 'Insurance Samjho' by Bajaj Allianz General Insurance, aiming to simplify insurance complexities for policyholders by offering clear information and answering queries.
7. <https://www.pjhayman.com/2023/07/how-can-artificial-intelligence-benefit-the-travel-insurance-industry/> - This article discusses the benefits of artificial intelligence (AI) in the travel insurance industry, including maintaining competitive pricing, providing AI-powered medical screening tools, and offering labor-saving devices like chatbots for customer service. AI enables insurers to adjust prices in real-time to remain competitive and assists in accurate underwriting by accessing individuals' medical conditions within each transaction. The article also highlights how AI technology has created labor-saving devices to serve customers, such as chatbots, which can provide real-time assistance and information.