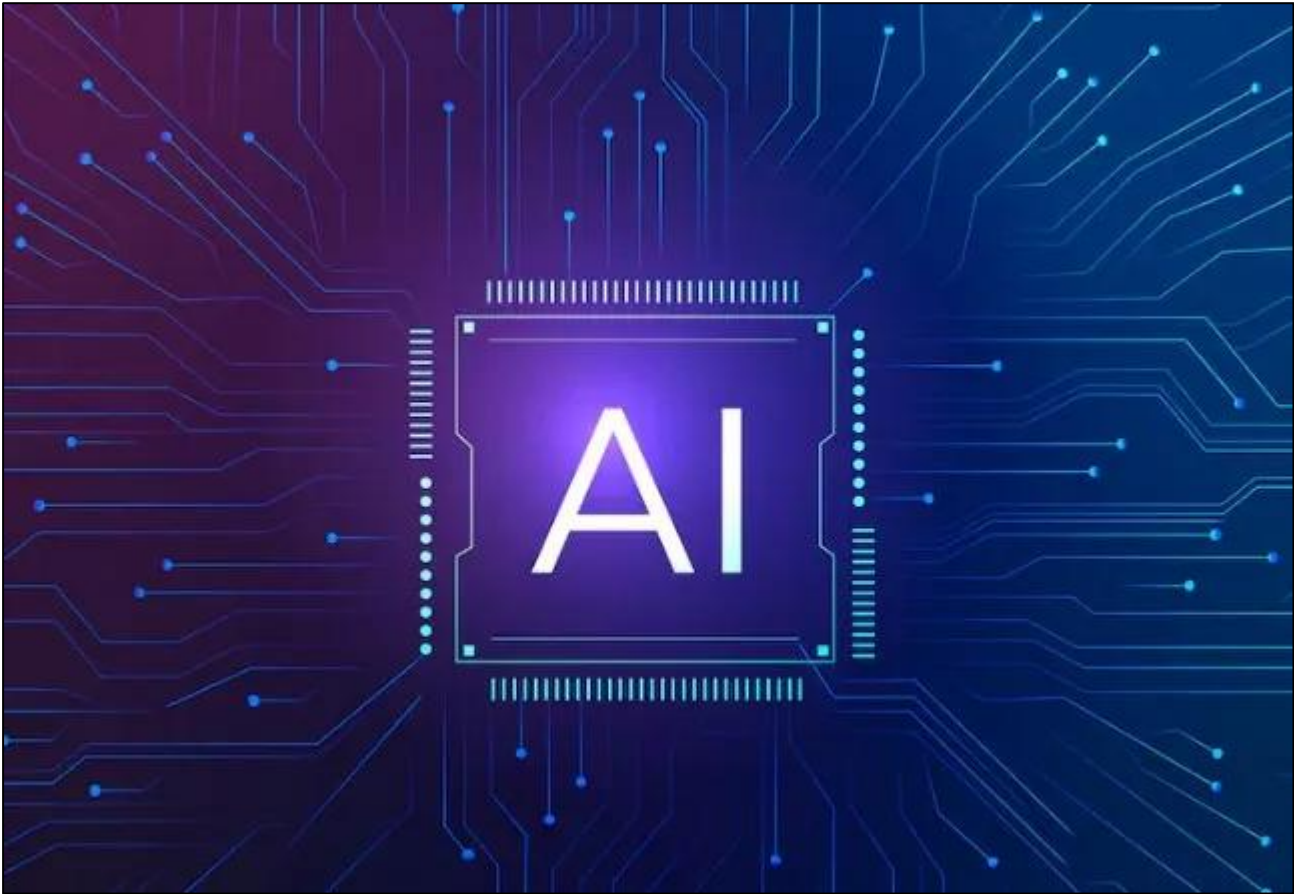


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[AI's Role In Insurance Marketing](#)



Artificial intelligence is helping insurers build deeper trust through more personalised, empathetic and timely customer engagement, writes Bhayana

For decades, insurance marketing has carried one of the most profound creative responsibilities in the business, communicating trust, stability, and promise at the moments that matter most in people's lives. The product is deeply human, the category consequential, and the relationship between a brand and its customer is intensely personal. Now, at the intersection of that enduring purpose and the rapid rise of artificial intelligence, something exciting is happening; the canvas is expanding in ways the industry is only beginning to fully explore.

Artificial intelligence is not just optimising our media spends or personalising our renewal nudges. It is fundamentally reshaping what creativity means in a category like general insurance, and more importantly, who gets to be creative.

Honouring Trust At Scale

At Bajaj General, we operate in a space where the stakes of communication are unusually high. A health claim, a flooded car, a house fire, these are not brand moments; they are life moments. Which means every piece of content we produce carries the weight of a promise. The creative brief, in insurance, is always ultimately about trust. What AI has done is give us the tools to honour that trust at scale, with a precision we didn't previously have.

We can now identify micro-moments in a customer's journey, like the anxiety before the monsoon season, the quiet concern of a first-time car owner, the relief-seeking behaviour after a medical scare, and meet them there with content that feels less like advertising and more like understanding. That shift, from broadcast to genuine resonance, is the most significant creative unlock AI has offered us. But here is what the industry must be careful about: efficiency without empathy is just noise with a lower cost per click.

The Human Edge

The brands winning in this space are those using AI not to replace human creative instinct, but to sharpen it. Data tells you where to show up. It takes a human storyteller to know how. The best campaigns emerging from AI-assisted workflows are the ones where the machine handles the complexity and the human handles the meaning.

This tension between intelligence and intuition was quietly at the heart of some of the most talked-about work at Cannes Lions this past cycle, where several awarded campaigns in financial services and insurance used AI not as the story, but as the infrastructure behind deeply human stories. The craft hadn't disappeared; it had simply found better tools.

A Bigger Canvas

For general insurance marketers in India, the opportunity is significant. Penetration remains low, awareness gaps are real, and the consumer relationship with insurance is still transactional at best, adversarial at worst. AI gives us the ability to change that narrative at scale, in vernacular, across formats in ways that a traditional content calendar simply cannot. The creative brief for our category has always been trust. AI just gave us a far bigger canvas to write on.

Disclaimer: The views expressed in this article are those of the author and do not necessarily reflect the views of the publication.

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