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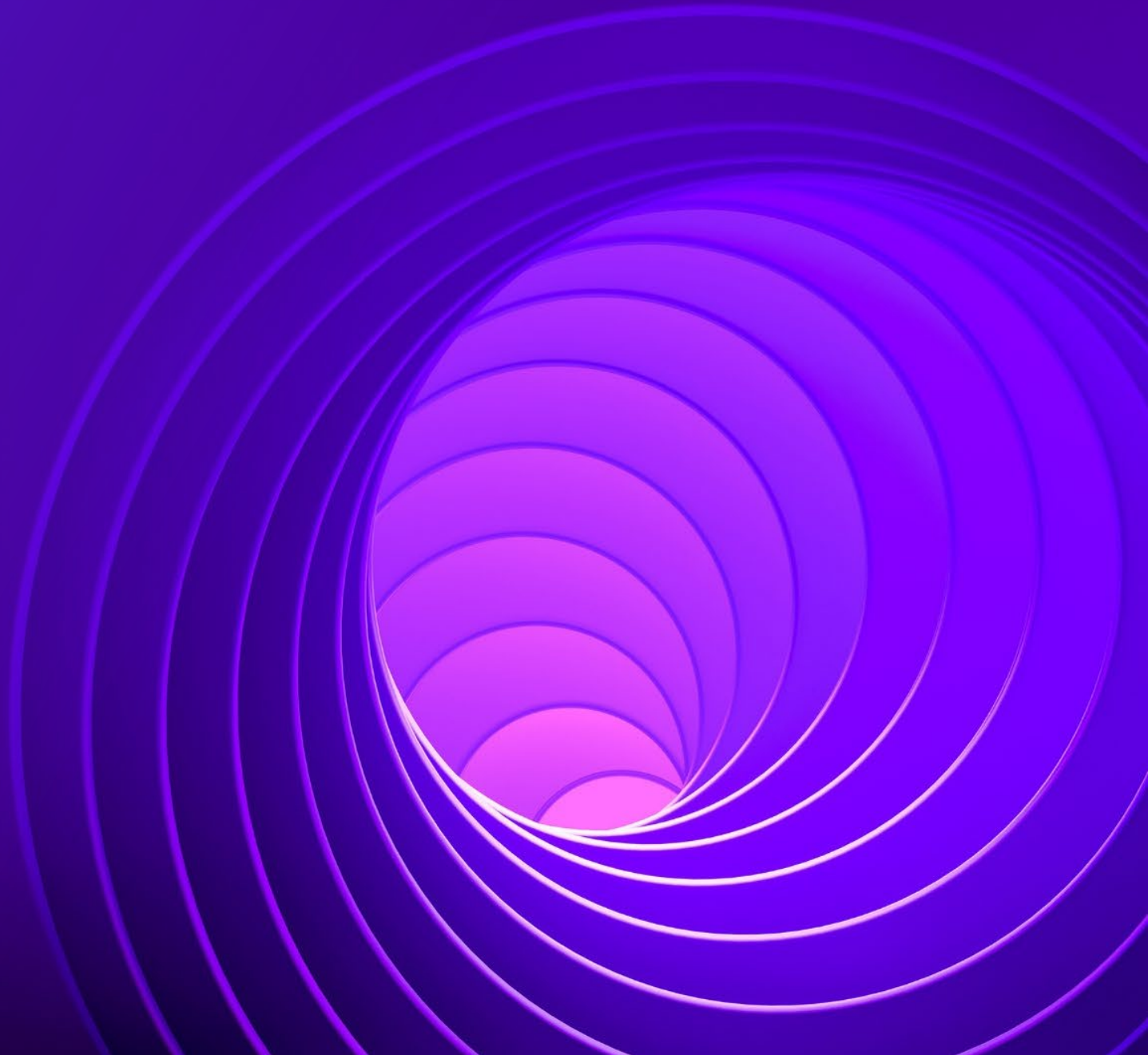
The Next Best Experience

What the 2026 CX50 reveals about Insurance, and why Agentic AI is changing the rules of customer value

November 2026



The CX50 signal

We run the world's largest benchmark of Customer Experience Performance. Each year, we publish an Annual CX50 Report which shares and celebrates CX best practice.

17
Years of research

41
Global markets

5000+
Brands researched globally

10,500
NZ consumer brand evaluations in 2026

50
2026 New Zealand brands ranked

Organisations that understand and deliver against The Six Pillars deliver enhanced outcomes, faster growth, and greater shareholder value. The pillars are the foundation of excellence and the DNA of great experiences.



Integrity
Being trustworthy and engendering trust



Resolution
Turning a poor experience into a great one



Expectations
Managing, meeting and exceeding customer expectations



Time & Effort
Minimising customer effort and creating frictionless processes



Personalisation
Using individualised attention to drive an emotional connection



Empathy
Understanding your internal or external customer circumstances to drive deep rapport

Top drivers of advocacy this year:

Integrity followed by personalisation

Top drivers of Loyalty:

Personalisation followed by integrity

Overall:

Personalisation and integrity
Remain the strongest drivers of commercial outcomes

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The evolving landscape on CX in Insurance

Customer experience is rapidly transforming from isolated touchpoint optimisation to a holistic Total Experience approach, driven by the emergence of agentic AI and intelligent ecosystems.

Liquid expectations

Customers no longer compare experiences within a single industry. They compare every interaction to the best experience they have anywhere — whether that's a bank, a retailer, a telco, or a digital platform.

Transition to experience design

Organisations now focus on integrating customer, employee, partner, and digital interactions into a seamless, adaptive service environment – moving beyond traditional models of customer engagement

Impact of agentic AI

Agentic AI, with its ability to independently sense, reason, and act, is central to this transformation, enabling real-time anticipation, personalisation, and orchestration across customer journeys and ecosystems

Trust is now the key currency

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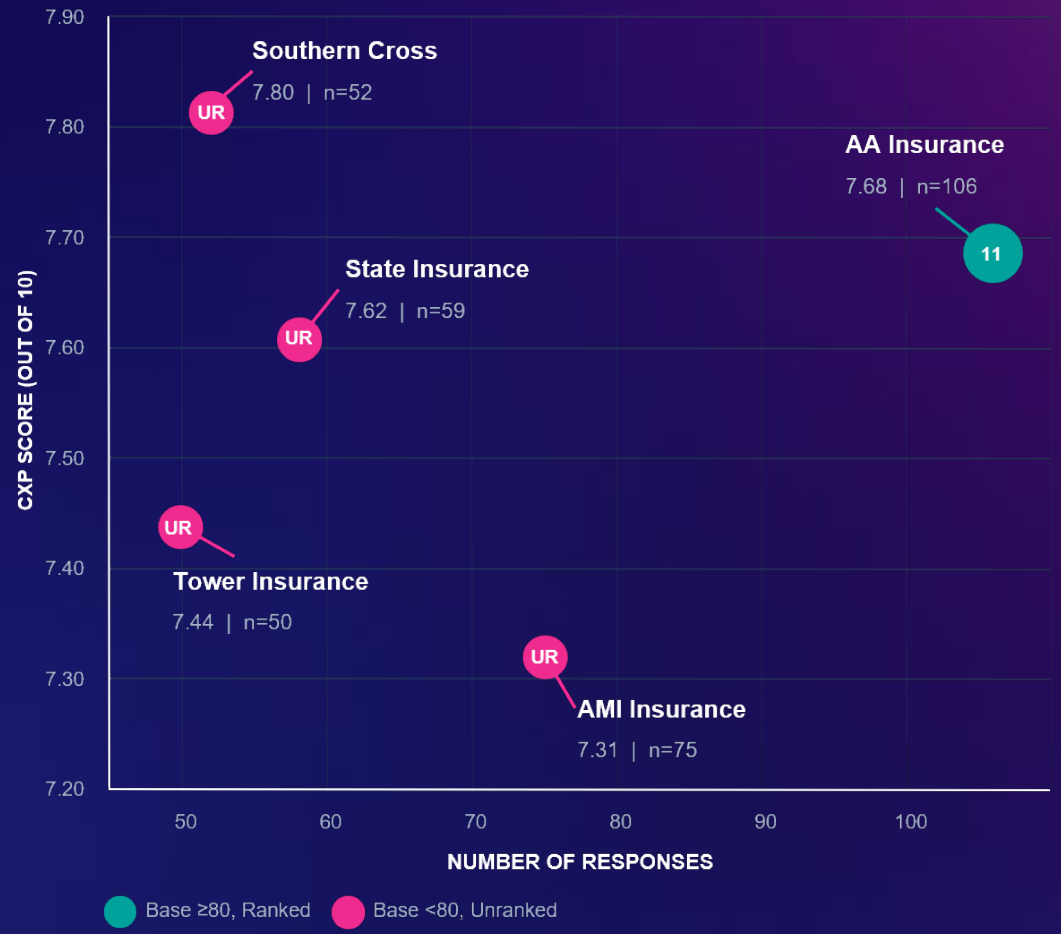
New Zealand's Top CX Brands

1	MITRE 10	Mitre10 2026 CXP score: **8.19**	6	ANZ Bank 2026 CXP score: **7.78**
2	ANIMATES	Animates 2026 CXP score: **7.96**	7	Life Pharmacy 2026 CXP score: **7.78**
3	BUNNINGS warehouse	Bunnings Warehouse 2026 CXP score: **7.90**	8	Unichem 2026 CXP score: **7.72**
4	BRISCOES HOMEWARE	Briscoes 2026 CXP score: **7.82**	9	Chemist Warehouse 2026 CXP score: **7.71**
5	Kiwi bank.	Kiwibank 2026 CXP score: **7.79**	10	Farmers 2026 CXP score: **7.69**

How can insurers differentiate itself and shift from the middle of the pack to the top tier of CX leaders?



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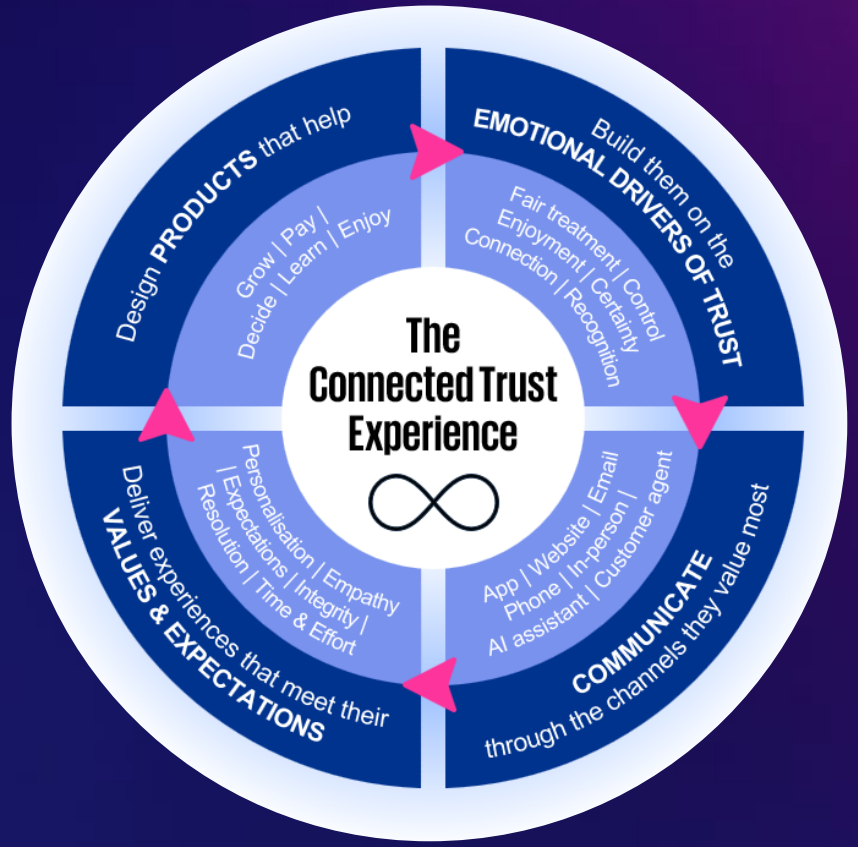
The trust dividend

Trust is built across the Total Experience and returned through advocacy. The evidence is in the moments that matter

1 Moment 1: Make the complex feel effortless

2 Moment 2: Intervene when context changes

3 Moment 3: Recovery defines the relationship



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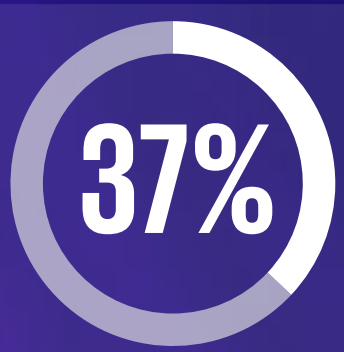
A second front door is emerging

As AI agents increasingly act on behalf of customers, organisations must design for both user experience and agent experience, creating experiences that work for people and the intelligent systems acting on their behalf.



of consumers are open to allowing AI assistants to choose products or services on their behalf

The next best Insurance experiences are agentic AI enabled

1 From notification to prevention

An agent identifies a rising or changing risk and helps the customer act before a loss.

2 From form submission to claim orchestration

The customer explains what happened once. The agent assembles information, coordinates participants, tracks progress and presents decisions clearly.

3 From generic renewal to a value conversation

Instead of presenting a price and hoping inertia wins, the experience explains: What's changed, why, existing cover vs alternatives, and what the customer gives up in changing.

4 From escalation as failure to escalation by design

The most intelligent agent may be the one that knows when it should stop being the agent and refer to a human.

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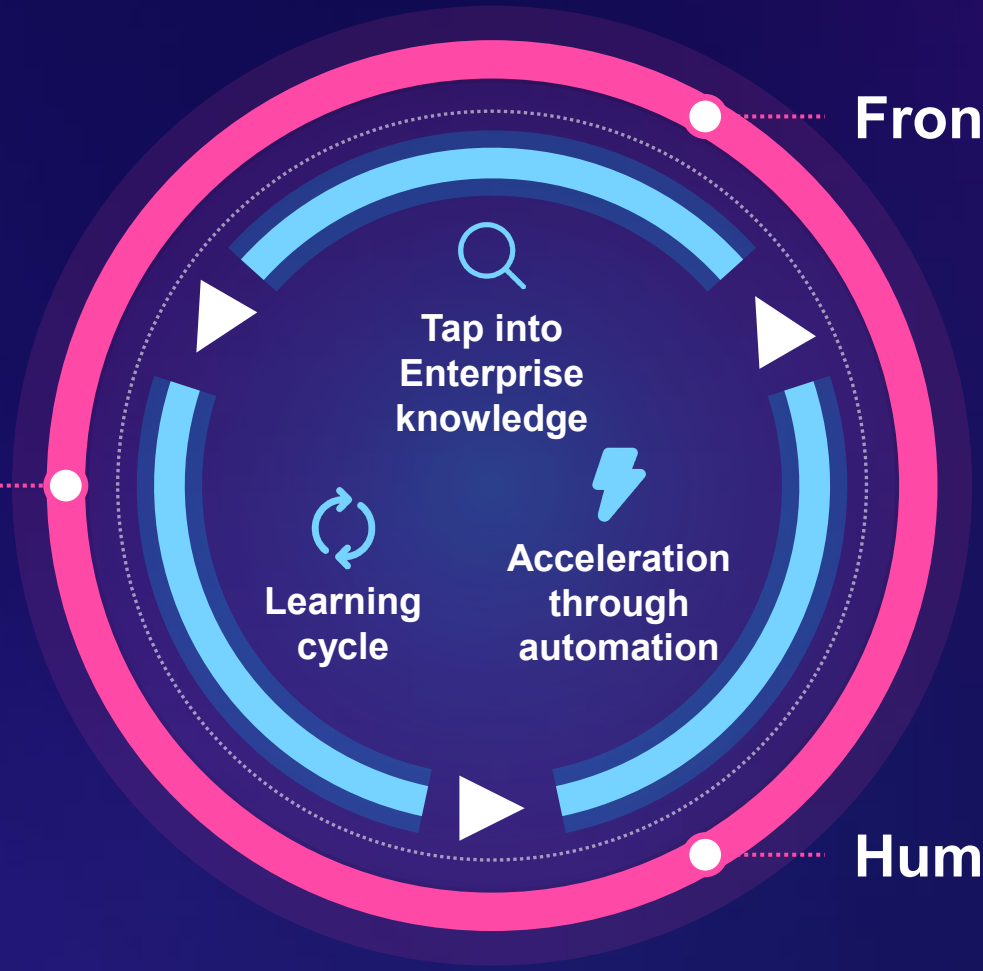
AI creates value for the industry, but at the speed of trust



Frontline burden?

Reliable outcomes?

Human in the loop?

As autonomy increases, does the organisation still know what is happening?

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KPMG CX50 2026: Benchmarking customer experience performance

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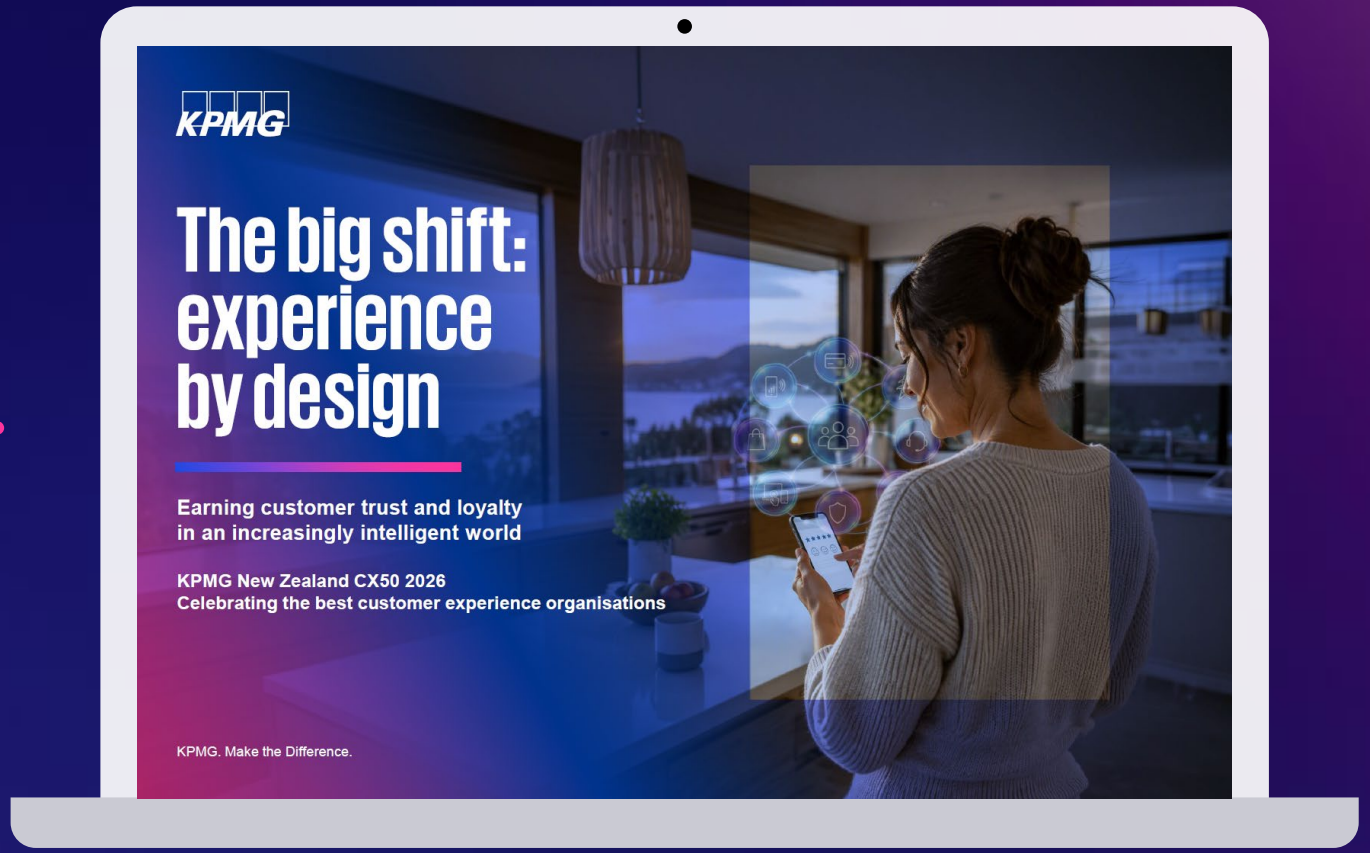

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