

# Gen Re<sup>®</sup> Research

## Gen Z ViewPoint Survey – Unlocking the Insurance Mindset



### Summary of 2025 Results

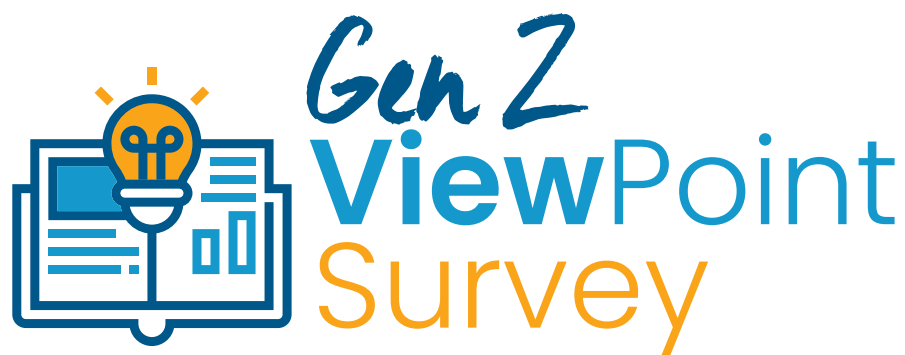
*A collaborative effort with Gen Re's U.S. Research Team and Dana Kerr, Associate Professor and MEMIC/John T. Leonard Chair in Risk Management & Insurance, University of Southern Maine*



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The logo features a stylized blue outline of a laptop with a glowing yellow lightbulb above it, symbolizing ideas and technology. To the right of the icon, the text 'Gen Z' is written in a blue script font, 'ViewPoint' is in a blue sans-serif font, and 'Survey' is in a yellow sans-serif font.

# Gen Z ViewPoint Survey

Gen Re is pleased to present the results of our **2025 Gen Z ViewPoint Survey – Unlocking the Insurance Mindset**. This survey is a collaborative effort with Gen Re’s Research Team and Dana Kerr, Chair of Risk Management & Insurance at the University of Southern Maine.

The survey focuses on key perceptions of the insurance industry from the 18 to 24-year-old cohort. 321 panel respondents completed the survey, answering questions intended to capture sociodemographic information, previous exposure to the insurance industry, perceptions of the industry by sector and as a career, and opinions about insurance as a product and possible field of study.

## Key Highlights

**23%** of participants have **never purchased** any type of **insurance**.

**34%** reported that they **have work experience** in the **insurance industry**.

**54%** of participants **do not see insurance** as a **prestigious career**.

**54%** feel that **being educated about insurance** is as **valuable** as being educated on other business topics.

**48%** of participants agree that **insurance** is a **necessary and valuable product**.

**48%** agree that **insurance coursework** is **relevant** to real-world issues.

When asked to choose which **job responsibility** participants most closely associated with a career in the property/liability and life/health **insurance professions**, the top response for both was **managing and resolving claims**.



**GEN Z**

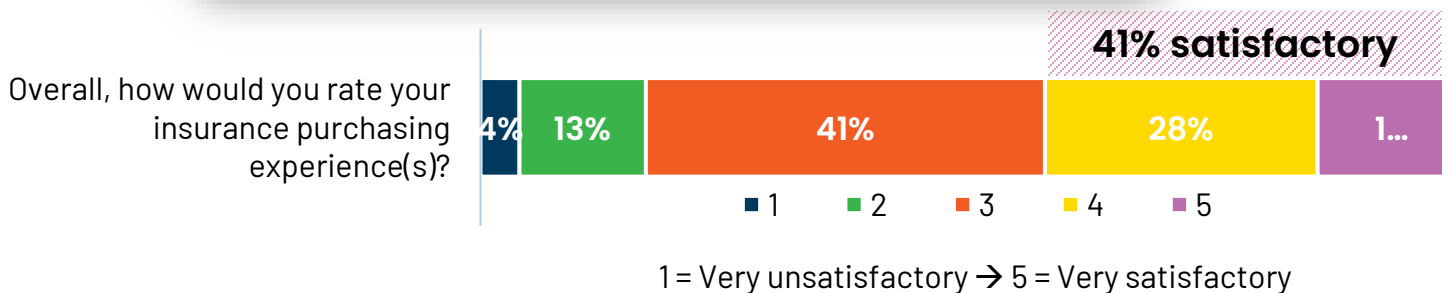
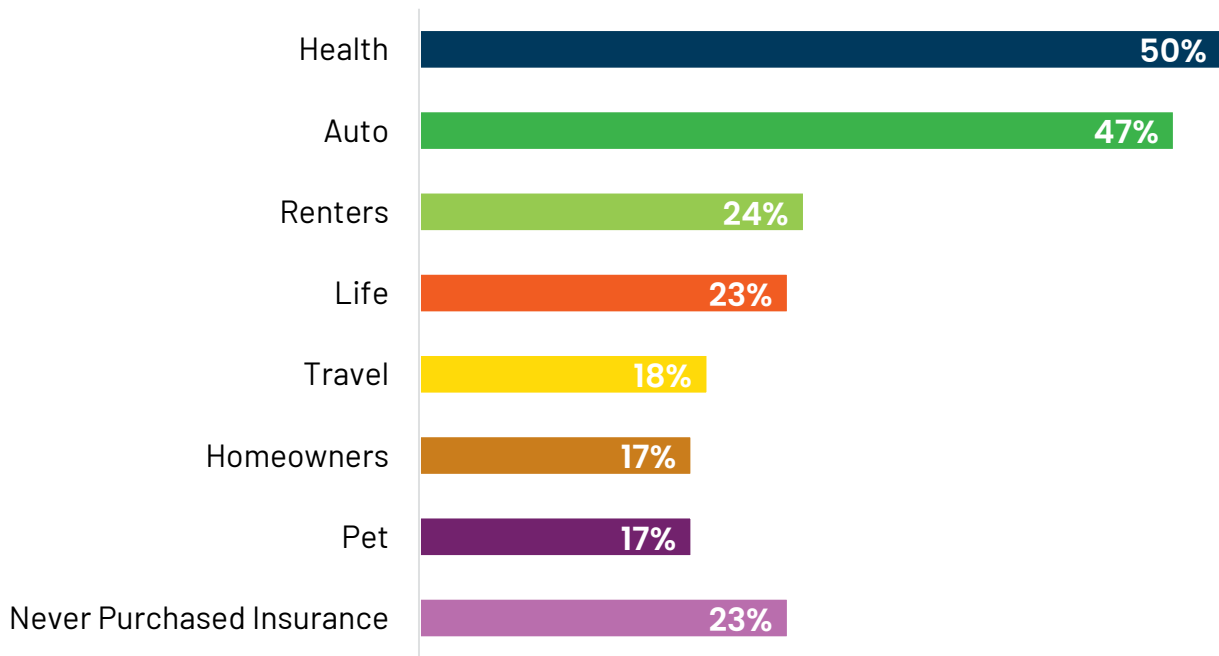
# Participants

Gender	Race	Region
50% Female 49% Male 1% Nonbinary	51% White 19% Asian 14% Black or African-American 8% Native American/Pacific Islander 8% Unknown 31% Hispanic or Latino/a	15% Northeast 37% South 19% Midwest 28% West
Employment	Financial Standing	Education
37% Full-time 22% Part-time 14% Unemployed 26% Students	28% Head of Household 25% Joint Head of Household 11% Independent with Roommates 35% Dependent on Others	5% Some High School 28% High School 19% Some College 11% Associate Degree 28% Bachelor's Degree 9% Graduate Degree

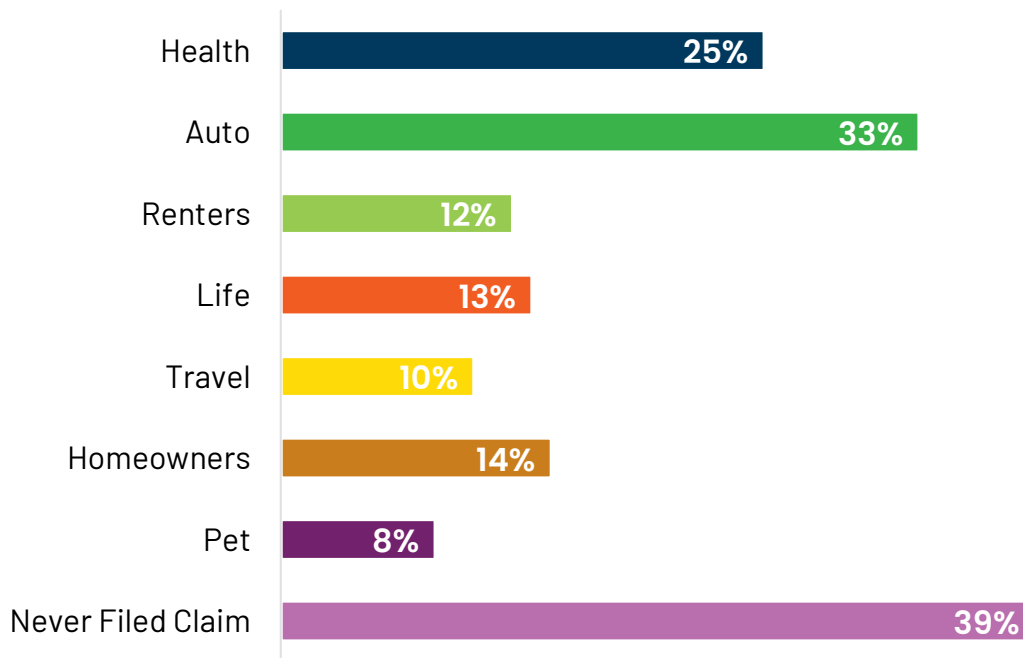
Totals may not equal 100% due to rounding.



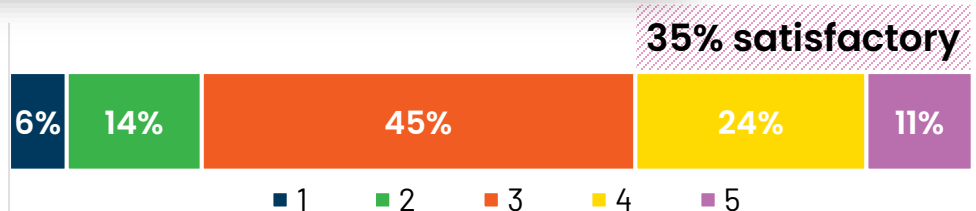
Participants were asked if they have **purchased insurance**. About half have purchased health and/or Auto insurance, while about a quarter have purchased renters and/or Life insurance. Other types include Travel, Homeowners, and Pet insurance. Twenty-three percent have never purchased any type of insurance. Forty-one percent of purchasers rate their experience as satisfactory.



Participants were asked if they have ever **suffered a loss or filed an insurance claim**. The top response involved Auto insurance. Twenty-five percent of participants have filed Health insurance claims. Thirty-five percent of those filing claims rate the experience as satisfactory.

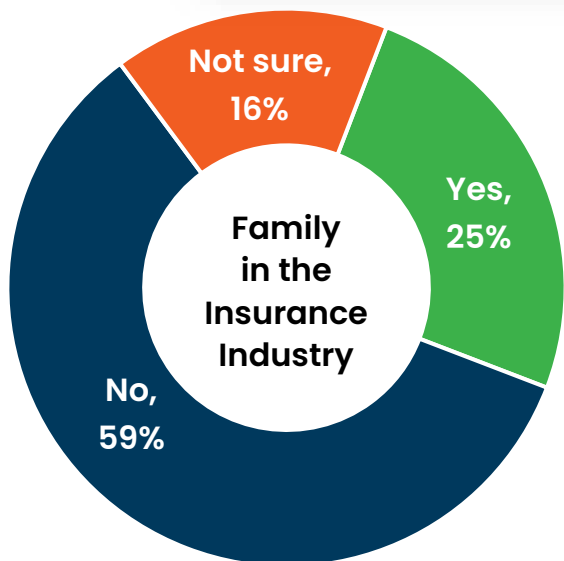
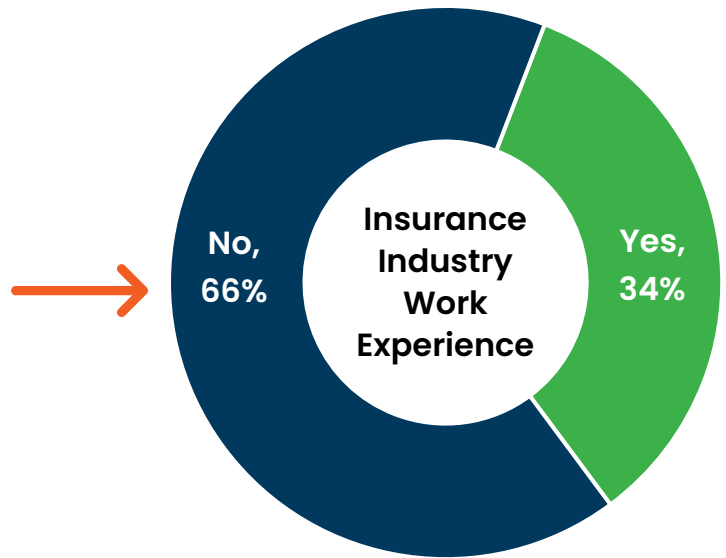


Overall, how would you rate your claims experience(s)?



1 = Very unsatisfactory → 5 = Very satisfactory

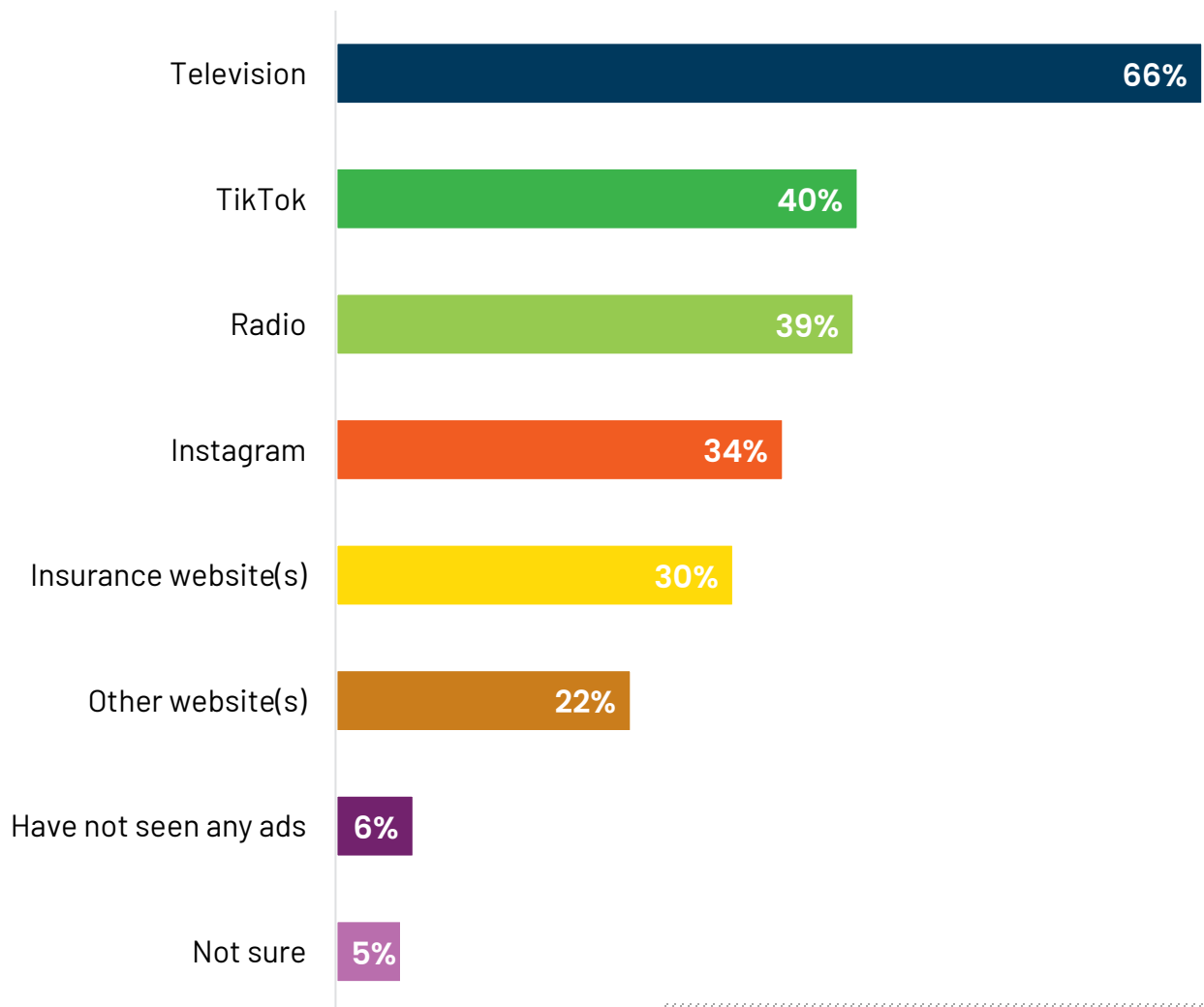
Participants were asked if they **currently work or have previously worked either part-time or full-time in the insurance industry** (including an internship experience). Over two-thirds (66%) reported that they do not have work experience in the insurance industry. Of the 34% who do, 41% are female, 58% are male, and 1% are nonbinary.



When asked if participants **have family members who have worked in insurance** over half (59%) reported they do not. Twenty-five percent do and 16% are unsure.

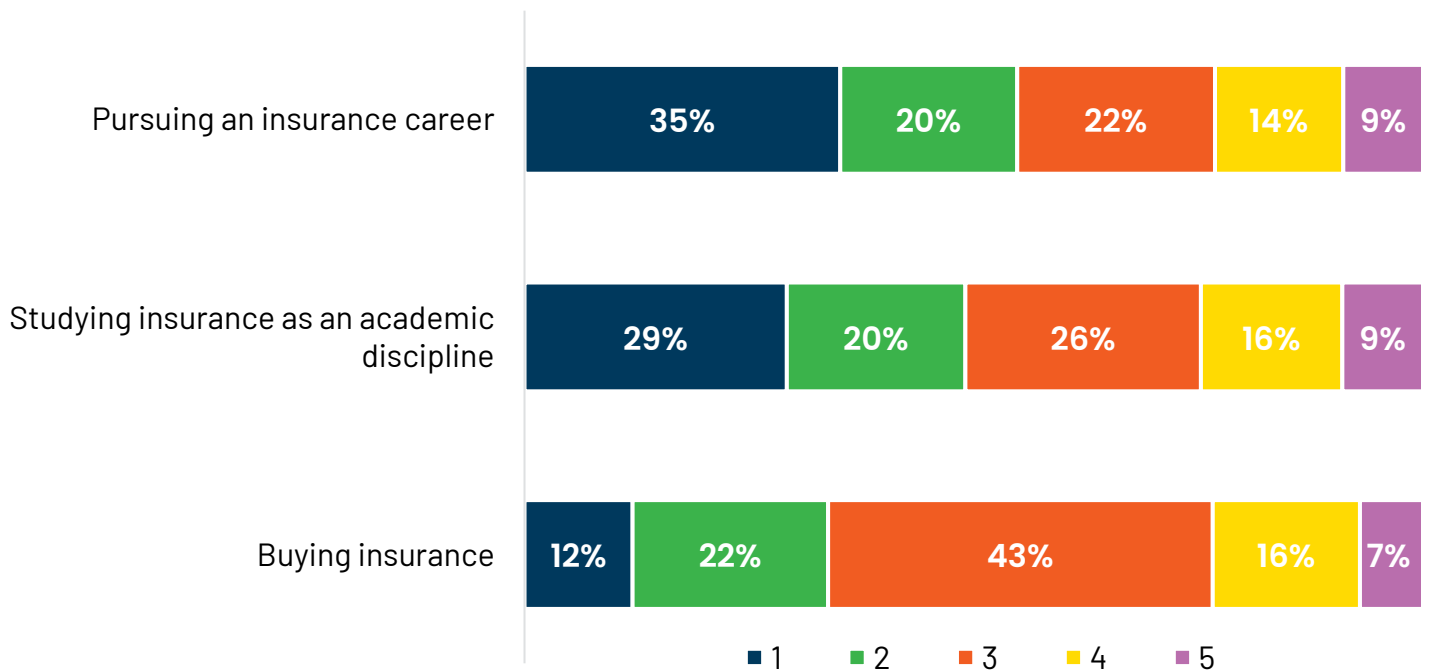
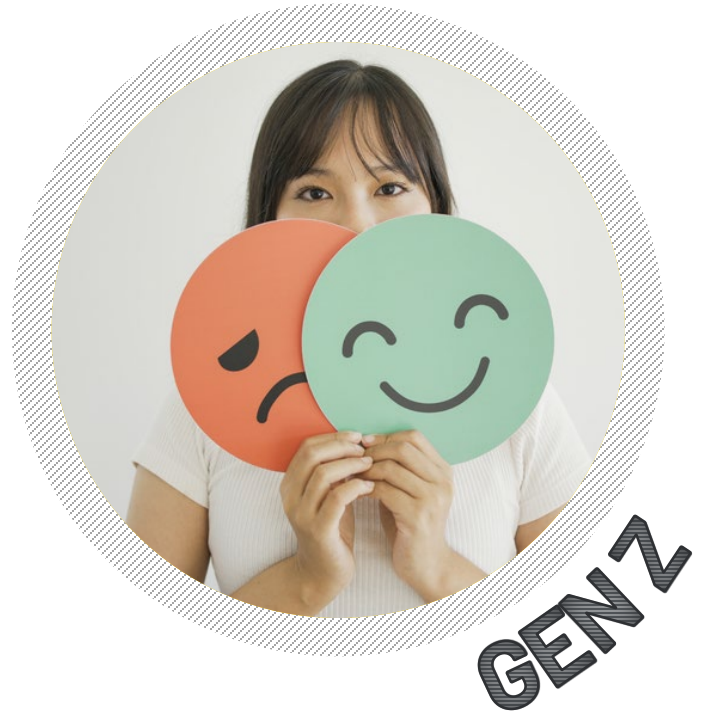
Participants were asked **on which media platforms they recalled seeing or hearing insurance advertisements or commercials.**

Over half (66%) reported seeing ads on television. Other top platforms included TikTok (40%), Radio (39%) and Instagram (34%). Only 6% reported not seeing any ads.



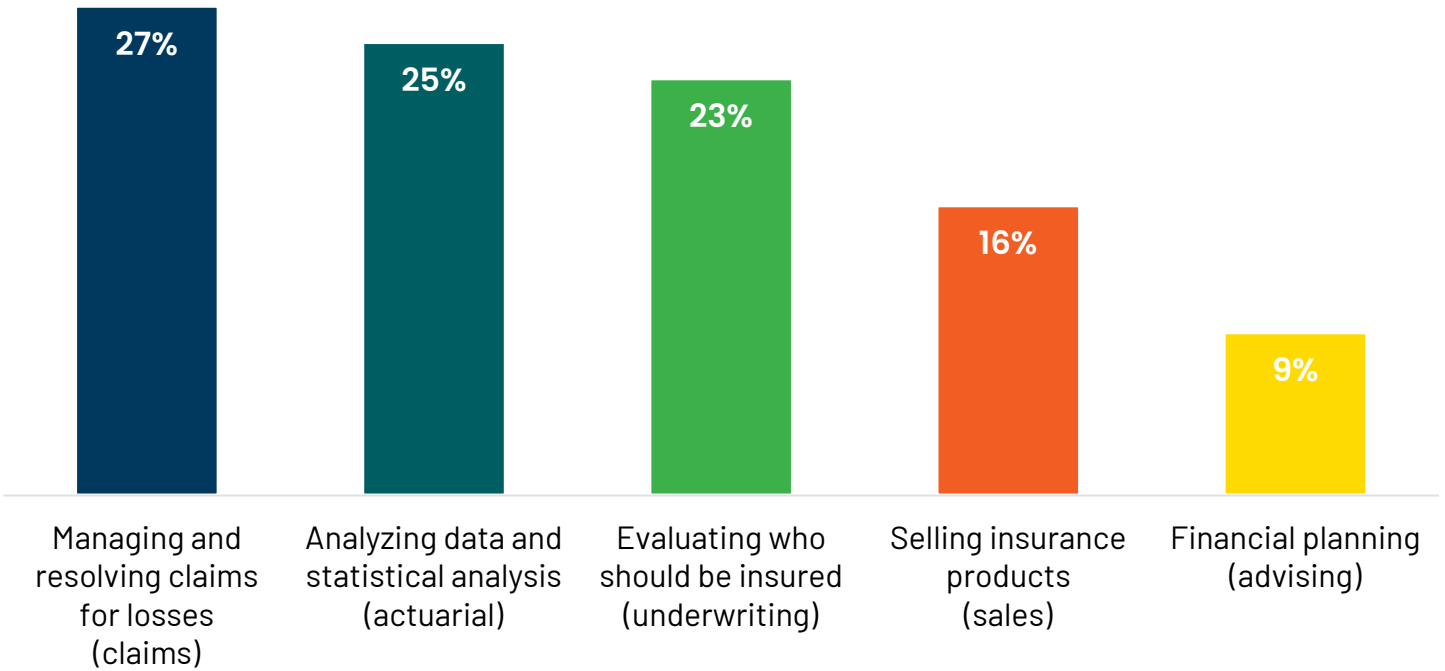
**GEN Z**

Participants were asked **how the ads they've seen shaped their attitudes and perceptions** about the insurance profession, pursuing a career, studying insurance as an academic discipline and buying insurance. Ads had the least impact on interest in pursuing an insurance career, with over half (55%) of participants reporting no interest. Close to half (49%) also reported no interest in studying insurance as an academic discipline.



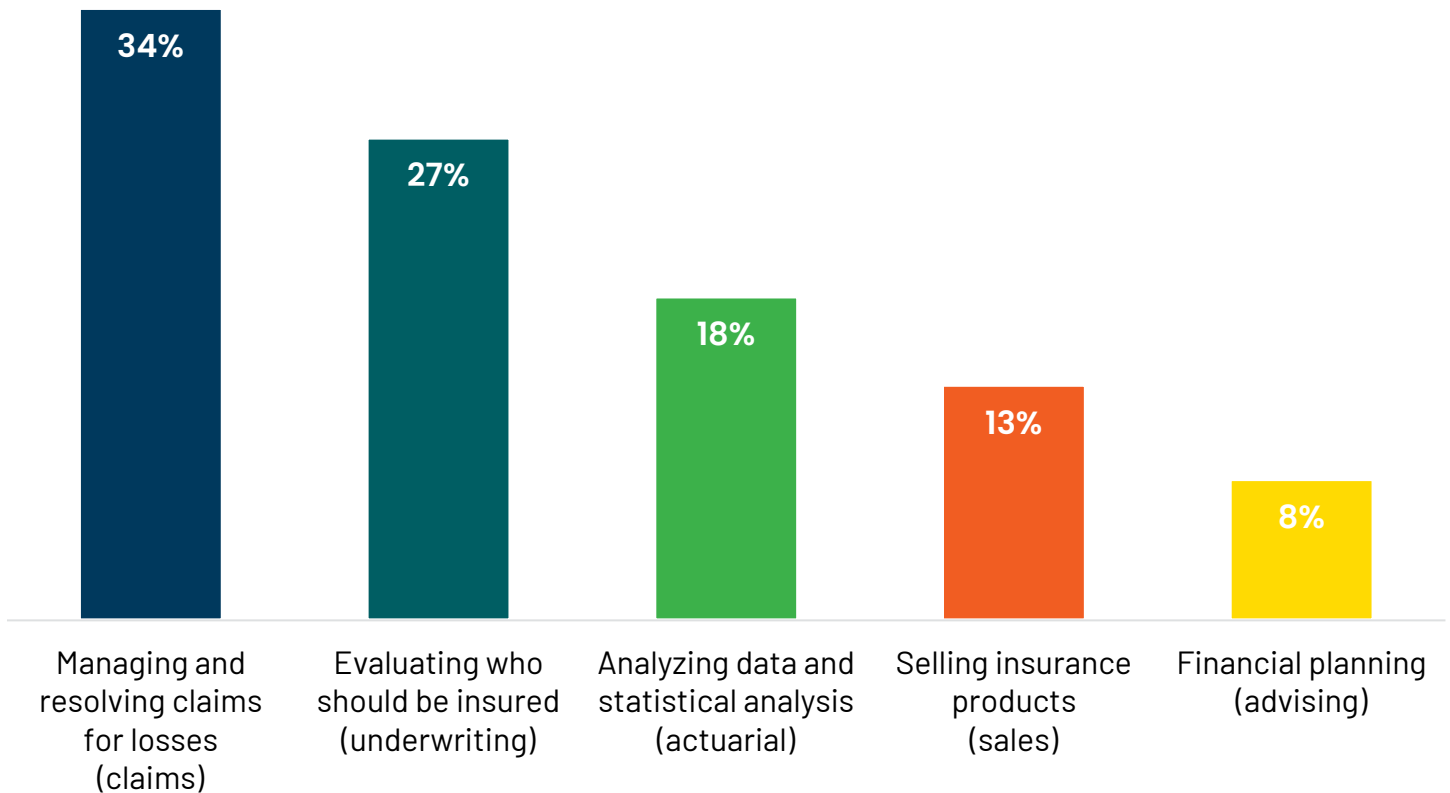
1 = Not at all interested → 5 = Extremely interested

Participants were asked to choose **which job responsibility they most closely associated with a career in the property/liability insurance profession.** Top responses included managing and resolving claims (27%) and analyzing data and statistical analysis (25%). Only 9% associated financial planning with a career in the property/liability insurance profession.



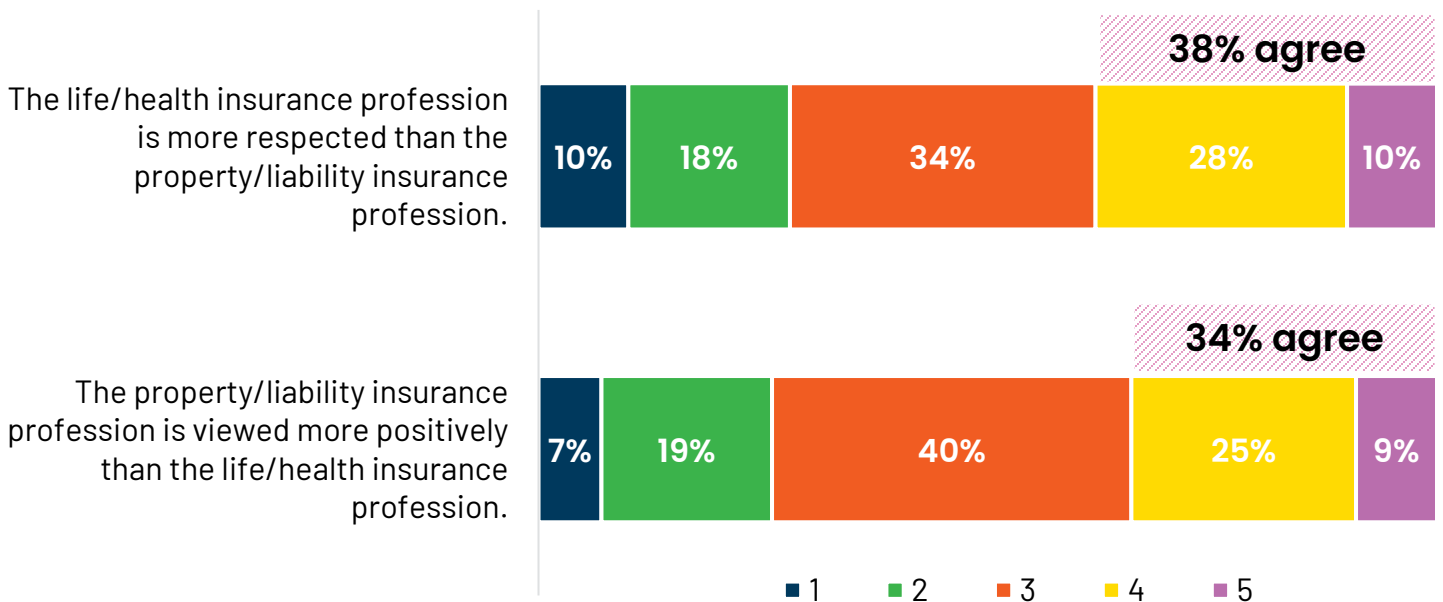
Participants were asked to choose **which job responsibility they most closely associated with a career in the life/health insurance profession.**

Top responses included managing and resolving claims (34%) and evaluating who should be insured (27%). Only 8% associated financial planning with a career in the life/health insurance profession.



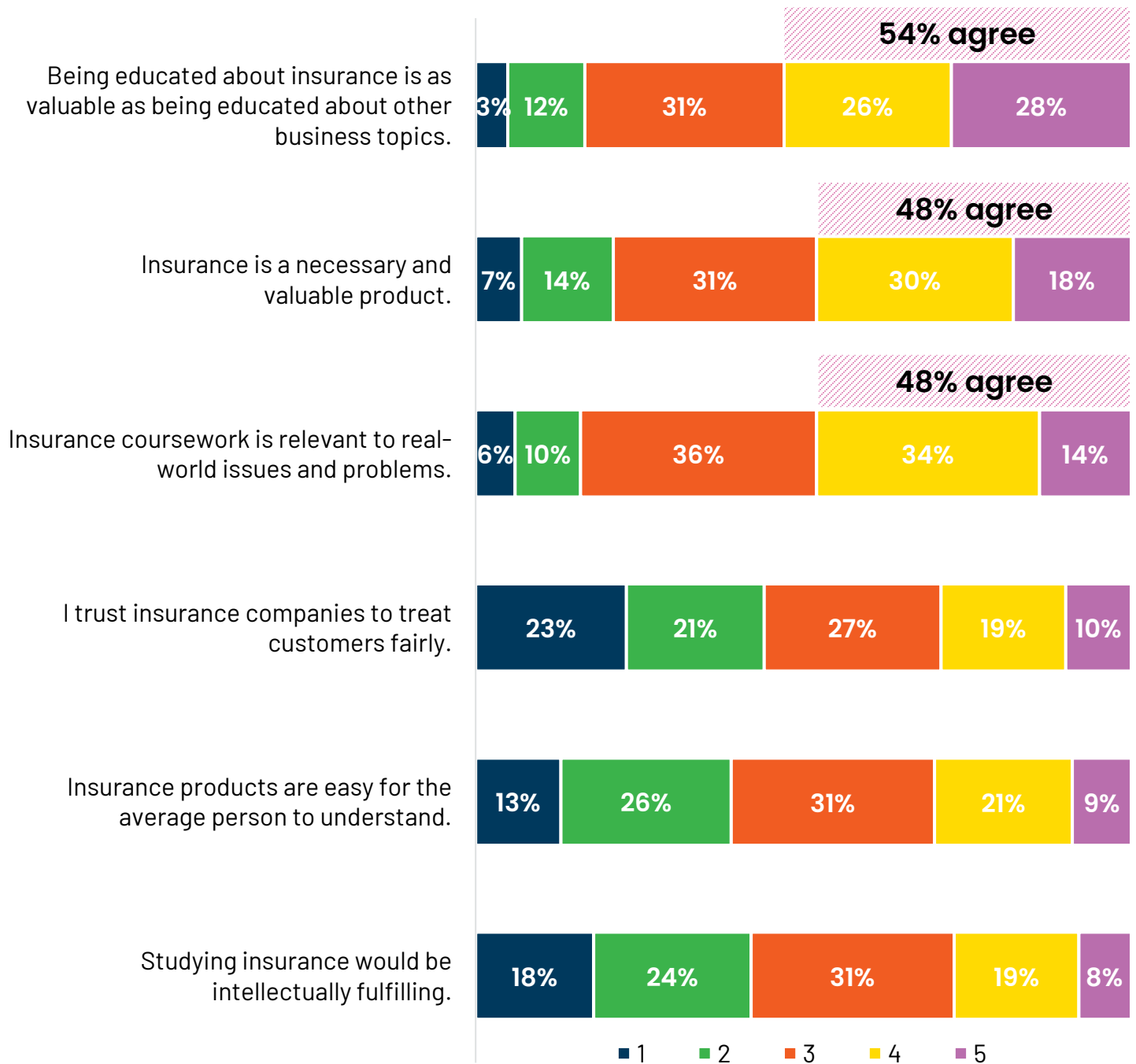
GEN Z

Participants were asked **to what extent they agree with the following statements** about differences between the **life/health and property/liability** professions. Similar results were reported for both statements, with about a third of participants agreeing with the statements.



1 = Not at all interested → 5 = Extremely interested

Participants were asked to **what extent they agree with the following statements about insurance** as a **product that you purchase** and as an **academic field of study** you can choose. About half agreed that being educated about insurance is as valuable as other business topics, insurance is a necessary and valuable product, and insurance coursework is relevant to real-world issues and problems.

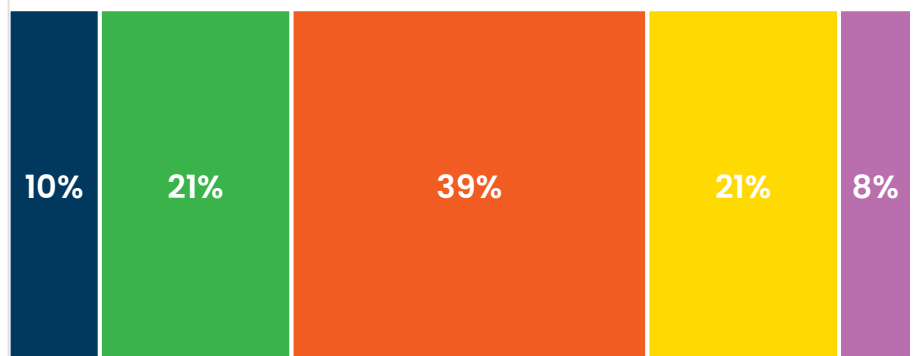


1 = Not at all interested → 5 = Extremely interested

Participants were asked **if they agreed that the insurance industry is progressive with technology, AI, virtual reality, etc.** Twenty-nine percent agreed, 39% neither agreed nor disagreed, and 31% disagreed.



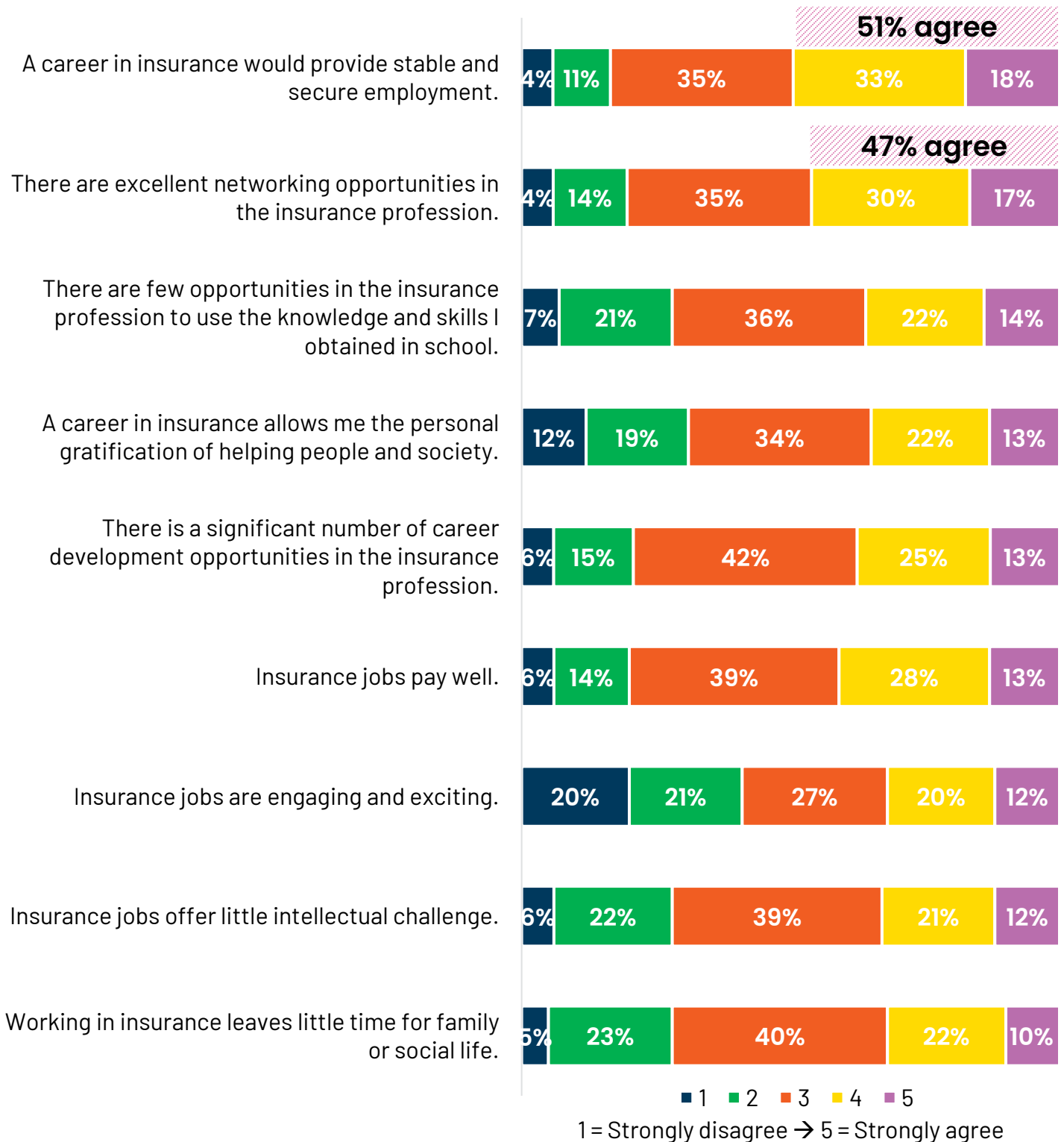
The insurance industry is a progressive industry with respect to its adoption of technology such as the Internet of Things (IoT), Artificial Intelligence (AI), Blockchain, and Virtual Reality/Augmented Reality (VR/AR).



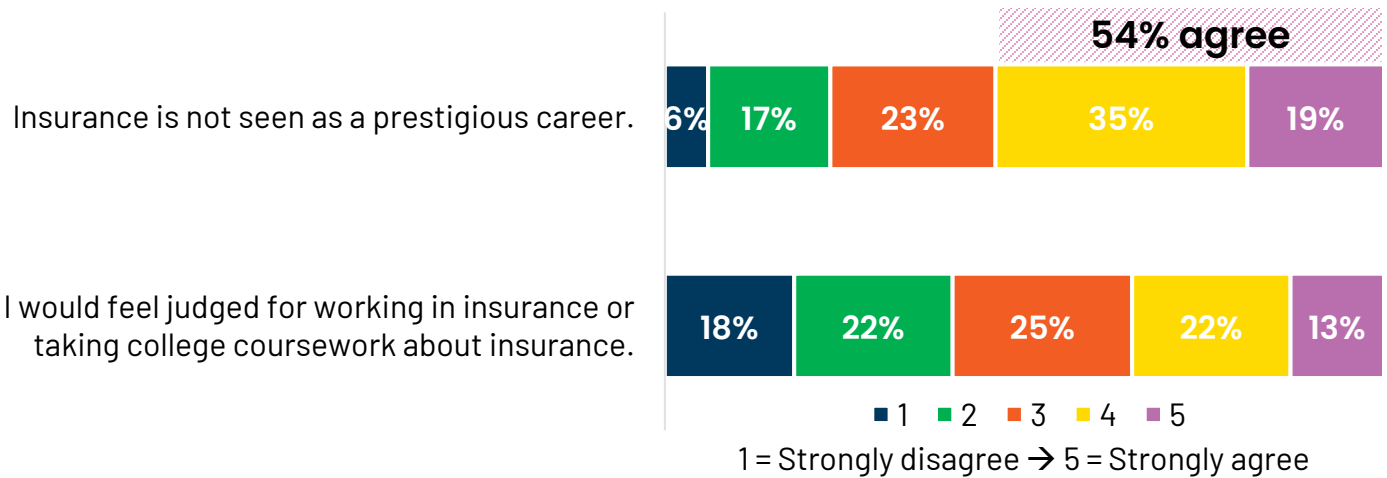
■ 1 ■ 2 ■ 3 ■ 4 ■ 5

1 = Strongly disagree → 5 = Strongly agree

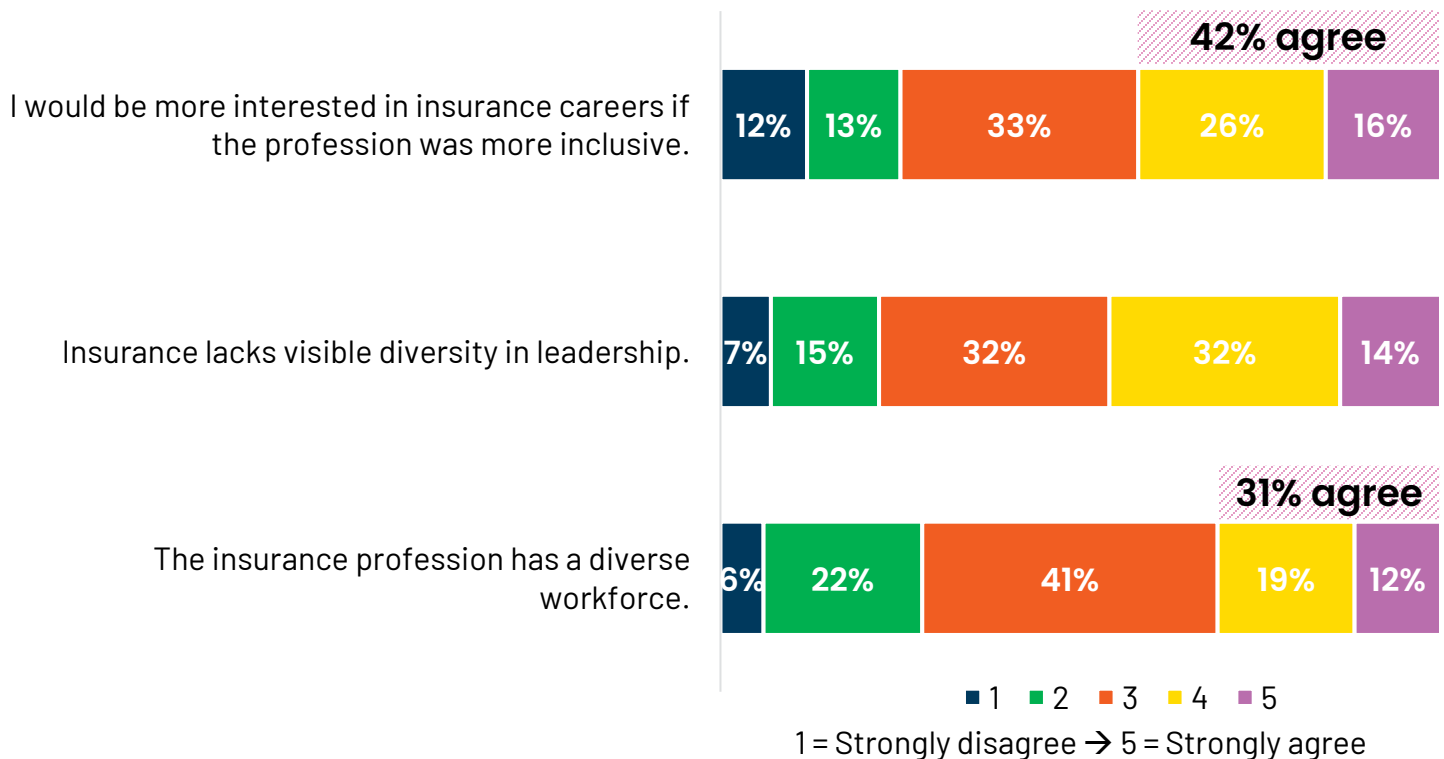
Participants were asked to what extent **they agree with the following statements** about **characteristics** of the insurance profession. About half agreed that a career in insurance would provide stable and secure employment and there are excellent networking opportunities in the insurance profession.



Participants were asked to what extent **they agree with the following statements** about **prestige** in the insurance profession. Over half reported that insurance is not seen as a prestigious career.



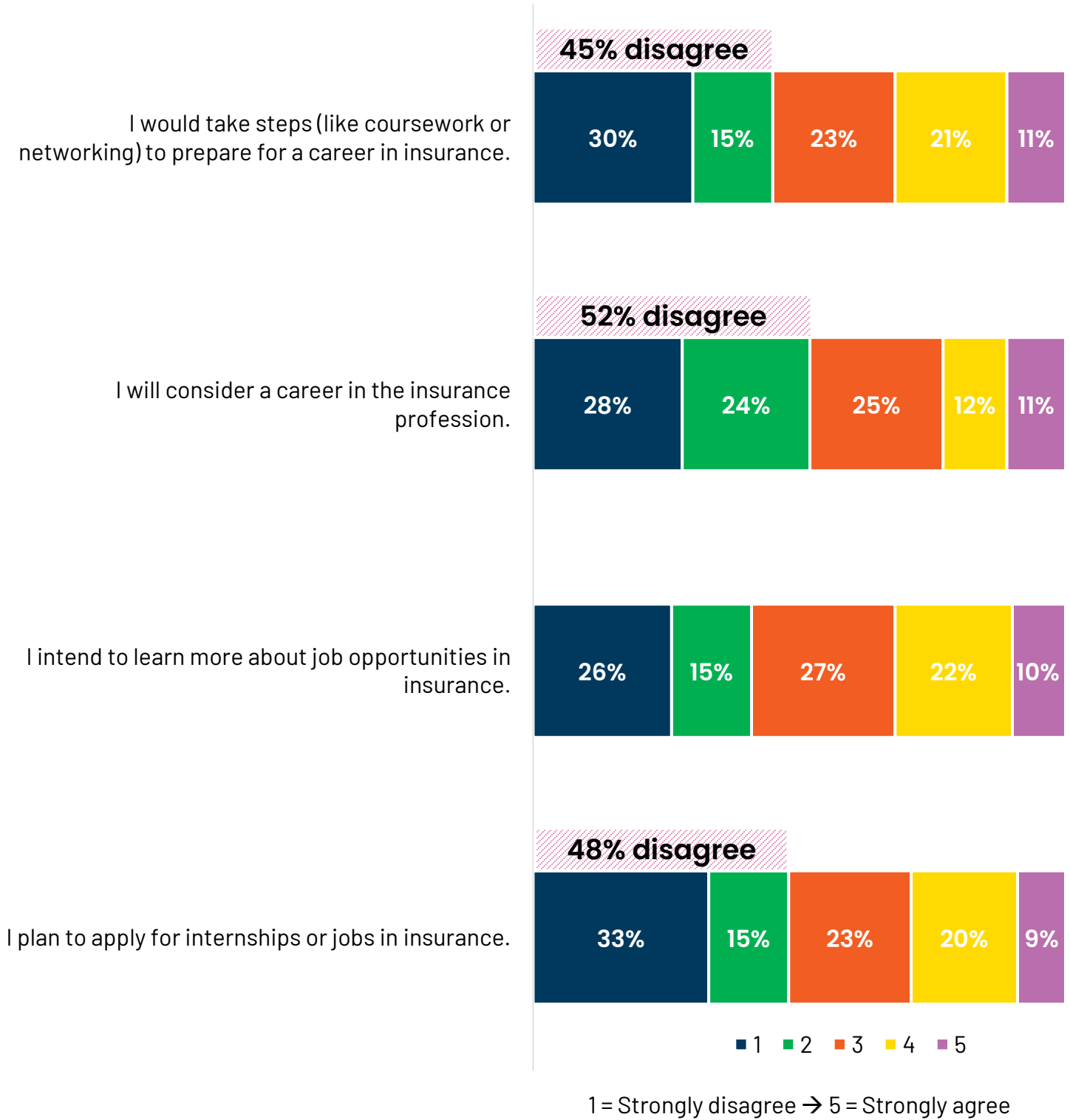
Participants were asked to what extent **they agree with the following statements** about **diversity** within the insurance profession. Forty-two percent agreed that they would be more interested in insurance careers if the profession was more inclusive. Only 31% agreed that the insurance profession has a diverse workforce.



Participants were asked to what extent **they agree with the following statements** about **occupational tasks** in the insurance profession. About half felt confident in their abilities to analyze data, effectively communicate, and learn the legal and insurance-related technical knowledge.



Participants were asked to what extent **they agree with the following statements** about **occupational goals** in the insurance profession. About half disagreed that they would take steps to prepare for a career in insurance, would consider a career in the insurance profession, or plan to apply for internships or jobs in insurance.





# About Gen Re

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A.M. Best

**A++**  
(Superior)

Standard & Poor's

**AA+**

Moody's

**Aa1**

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Life



Group Life  
and AD&D



Individual  
Disability



Medicare  
Supplement

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