

# Unlocking the Connected Customer Trip

HOW TRAVEL BRANDS CAN CREATE  
COMPLETE, PERSONALIZED EXPERIENCES

---

Presented by:

**Skift** + **Allianz**  **Partners**



# Table of Contents

Executive Summary	3
A Message From Allianz Partners	4
Introduction	6
How Whole-Trip Management Can Open a Whole New World of Opportunities	8
The Domino Effect of a Disrupted Trip	9
Reframing Loyalty With a Whole-Trip Mindset	9
Delivering the Right Options at the Right Time for Every Customer	10
Travel Insurance: Not Just for Flight Frustrations Anymore	11
Understanding the Real Power of Personalization	12
Providing the Human Touch in a Self-Service-Driven Economy	14
People Pleasers	15
AI: A Solution for Speed, Not a Replacement for Human Creativity and Compassion	15
Conclusion	17





## Executive Summary

Alongside joy, wonder, and excitement, today's travel experience has also become synonymous with anxiety about unexpected issues that might derail a dream trip.

While travel insurance has always been an important piece of the puzzle for many consumers, the aftermath of the Covid-19 pandemic has turned finding the right policy into a decision that may matter just as much as finding the right place to go. Today's travelers are no longer simply worried about being able to get their money back if they need to cancel; many of them want to have peace of mind from the moment they book to the moment they return home.

Looking ahead to the next generation of travel, the leading airlines, hotels, online travel agencies (OTAs), and cruise lines will do more than sell trips. They will also help make sure that the entire journey is as smooth and stress-free as possible. It's not just about a single trip, either. Done well, a connected customer experience can create new, unique opportunities to build long-term traveler loyalty.

### In this report, you'll find:

- How traveler expectations have evolved around trip protection, customer service for insurance claims, and overall flexibility
- A new lens on travel loyalty in scenarios where customers prioritize peace of mind over earning points
- The importance of doubling down on data strategies to help personalize the right products and services for each customer
- How to balance the demand for self-service solutions with the continuing need for human interaction
- Exciting possibilities and practical strategies for using artificial intelligence (AI) in trip protection and customer service

## A Message From Allianz Partners

Allianz Partners has been protecting travelers throughout their journeys for decades. In that time, we've protected hundreds of millions of travelers, learned a thing or two about how and why people travel, and watched the industry change in exciting new ways. We've learned the importance of understanding how travelers' needs change over time, predicting where the industry is heading, and identifying new opportunities to improve customer experiences.

We also work with some of the world's most iconic travel brands to extend their brand promises. Together, we leverage innovative solutions to drive customer loyalty by giving travelers products and assistance relevant to their trip type to fulfill their travel dreams and give them peace of mind.

Increasingly, travelers see travel insurance as an essential part of the trip planning process. At Allianz Partners, we're committed to making their purchase a worthwhile experience. By analyzing more than 287 billion traveler data points and examining customer feedback from our Voice of Customer program, we constantly refine and customize solutions. Personalization is key, and our award-winning customer service reflects that. In our drive to extend customer value, we've also provided non-insurance safety and security features through our free TravelSmart App to support travelers from departure to return. We're dedicated to customer satisfaction because happy customers are loyal customers.

In this report, you'll find information on some of the trends at the forefront of a new age in travel. We hope you'll find value in the lessons we've learned along the way as we work to improve the ever-changing puzzle of customer experience.

### **Tom Trotta**

Vice President, Sales and Partnerships – USA, Allianz Partners





# Proven meets pioneering

A history of excellence—*and* continuous innovation

Give your customers the travel protection they deserve—and watch your business flourish—by blending historic strength with the vision for future growth.

As a long-time industry leader, Allianz Partners offers both the acumen necessary to innovate big ideas and the resources and stability necessary to implement them. We know how to get results, from boosting partner revenue to delivering one-on-one experiences that resonate with customers.



Learn how a strong partner delivers strong results at [AllianzPartners.com](https://www.AllianzPartners.com)





## Introduction

After fits and starts in 2021 and 2022, the travel industry has fully taken off in 2023. According to [Allianz Partners' most recent Vacation Confidence Index](#), Americans' spending on summer vacations will reach a record-breaking \$214 billion this year. It's not just this summer, either. The June 2023 [Skift Travel Health Index](#) found that travel worldwide has fully recovered to 2019 levels, even setting historic records in certain markets.

While pent-up post-pandemic demand has turned into full-scale enthusiasm, global economic indicators might otherwise suggest some scaling back. A [survey from TransUnion](#) showed that 75 percent of U.S. consumers expect a recession by the end of 2023, and a forecast from the World Bank suggested that residents in Europe and Central Asia will face continuing challenges from a cost-of-living crisis.

In addition, the thrill of leaving home isn't without its own set of concerns. A once-in-a-lifetime global pandemic coupled with an increase in severe weather events are stark reminders that no matter how hard one works to fine-tune the details of a journey, the path can be filled with potential pitfalls.

It may seem tough to square these diverging trends. Who wants to spend more money when they're already worried about not having enough, especially if they're wary of potential interruptions along the journey? The reality boils down to

one simple truth: People value traveling as a personal luxury and an important mechanism for coping with the stressors of everyday life. At the same time, they want to be sure their investment is protected.

*Travel insurance has become an integral part of the booking process, and many travelers now see it as an essential add-on.*

To ease these conflicting desires, more people are purchasing travel insurance. In fact, according to a 2023 survey from Allianz Partners, 78 percent of its customers said they would be likely to purchase trip protection again.

"As they look ahead to the actual travel experience, customers are also baking in the expectation that something will go wrong," Jeff Wright, CEO, Allianz Partners USA, told [SkiftX](#) in 2022.

Travel insurance has become an integral part of the booking process, and many travelers now see it as an essential add-on. In general, they want a more seamless experience from the moment they start planning a trip to the moment they return



home, and they're hoping travel insurance can provide peace of mind throughout the entire journey.

The changes to consumer mindsets are requiring travel providers to rethink the very notion of customer service and loyalty. For example, a hotel may see its responsibility for the guest experience starting at check-in and ending at check-out. While that's technically true, travel doesn't work this way for the customer. If there's a disruption at any point during a trip, a domino effect cascading across different vendors and experiences can turn a small issue into a massive headache. Wouldn't it be easier if travelers had one point of contact to help them if something goes awry at any point during their travels? And wouldn't the customer see more value in a relationship with a brand that can deliver that service?

Bridging these gaps in the world of online booking, contactless check-ins, automated customer service, and self-managed travel requires a balancing act. Guests want independence, but they also want to rest assured that someone — a real person — is there if they need help.

So how can travel suppliers and insurance provider partners give customers the convenience of self-service solutions that enable immediate resolutions to simple challenges, and at the same time provide access to hands-on support from human agents when it's needed?

The answer is threefold:

1. Listen to what customers really want instead of overwhelming them with more and more options.
2. Choose the right partners to help deliver more personalized service across the entire journey.
3. Deploy the latest technology in thoughtful and meaningful ways to deliver on those promises.

This report will explore the rapidly changing consumer landscape, examining travelers' demands to connect all the dots between booking a trip and actually embarking on that journey. In this environment, travel insurance has become an unexpected linchpin in delivering a fully connected customer experience, helping travel providers offer more personalized purchasing options, balance self-service with the human touch, and open new avenues for long-term customer loyalty.







## How Whole-Trip Management Can Open a Whole New World of Opportunities

Travel brands have historically looked at customers at specific moments in time: when they're booking, when they arrive, and when they depart, for example. Likewise, there's often little connection or contact, if any, between airlines, car rental companies, hotels, and experience providers. That leaves myriad potential gaps in customer service in the case of any hiccup that occurs on a trip.

Leading travel companies are starting to recognize the value in embracing a whole-trip management approach to cope with potential customer pain points when trips are frequently divided into different segments with different points of contact.

"Whole-trip management begins at ideation, with the desire to travel and thinking about all of the things you need and the experience you want," said Ricky Horwitz, chief sales officer,

global travel insurance, Allianz Partners. "And it ends when you're home and the halo effect [of your journey] has worn off."

For travel suppliers — like airlines and hotels — managing the whole trip from this perspective might raise a yellow flag. Why would one company — a hotel, for example — want to "own" every moment of the customer journey, including times when things can go wrong that are outside of their control? According to Horwitz, it's because they recognize that the trip doesn't start and end with their piece of it, and they're aiming to become more than single-item suppliers.

"They want to be a partner," Horwitz said. "They want to travel with you. They want to make sure that from beginning to end, [your whole trip] is as stress-free and as frictionless as possible.



## Reframing Loyalty With a Whole-Trip Mindset

Whole-trip management isn't just about one trip. Done well, travel providers can build trust to inspire more customers to return to them every time. The traditional points-based approach to loyalty doesn't always add up to a winning formula for many consumers.

*“Points do matter, and they are a great way to build loyalty, but they are not the only way.”*

— Emily Hartman, Chief of Business Teams, USA, Allianz Partners

[Past research from PwC](#) shows that the service experience represents the real opportunity for cementing customer loyalty. Indeed, 43 percent of consumers said they would pay more for greater convenience, and 42 percent indicated they would pay for a friendlier, more welcoming experience.

Allianz Partners' data echoes the fact that there is a clear connection between the peace of mind that comes with travel insurance and loyalty to the company that helped find that coverage. A 2023 survey of customers who purchased a travel insurance policy through a travel advisor revealed that 53 percent of them were more likely to book their next trip with the same advisor.

“While points do matter, and they are a great way to build loyalty, they are not the only way,” said Emily Hartman, chief of business teams, USA, Allianz Partners. “And it's certainly not what every customer's looking for. The more that companies can think about how they're communicating who they are, how they touch customers, how they work with customers and the service they provide, [the more they can make] loyalty go well beyond the points they offer.”

## The Domino Effect of a Disrupted Trip

What does the “whole trip” look like through the traveler's eyes? It means that even one seemingly minor disruption can lead to major headaches. For example, consider the tailspin of questions facing a couple traveling with their two children to New York when their flight to LaGuardia gets canceled. They're rebooked for the following morning. Easy enough, right? Not really, considering the logistical storm that lies ahead, not to mention missed memories and lost money.

- ● Should we call the hotel or the OTA where we booked the room?
- ● Should we list the tickets to our Broadway performance?
- ● Should one of us get the car from the long-term lot?
- ● Should we just book a room at the airport to avoid driving home?
- ● Is the airline going to help us retrieve our bags?
- ● Is it too late to reschedule the car service when we land?
- ● Where should we get these screaming children dinner?
- ● Should we just cut our losses and cancel the whole trip?

Travelers know that insurance can't help them with every single one of these issues, but they do see it as an overarching safety net. The question for travel suppliers is whether they want to be seen as a potential savior or just another thorn in their customers' side if hiccups do occur.



## Delivering the Right Options at the Right Time for Every Customer

Loyalty programs aren't the only piece of the travel experience that may benefit from fresh thinking in light of everything consumers are dealing with today. Consider the broader shift in the industry to offer travel products through a la carte or "unbundled" packages.

On the surface, it looks like a win-win: Customers get to see transparent pricing and create their own customized travel itineraries including the perks they really want, while companies get to charge an extra fee for each of those amenities. And oftentimes, unbundled packaging does benefit the traveler. Research from [Skift and Oracle](#) found that customers love the pay-for-what-you-use approach. In fact, the 2022 survey found that 90 percent of global consumers were either enthusiastic about or open to the concept of unbundling.

However, "oftentimes" isn't "every time."

There's an important parallel outside the travel ecosystem that almost everyone can relate to: As consumers have cut their bundled cable packages in the hopes of paying only for the television services they want to watch, they have faced a mountain of new decisions about which ones actually deliver. Now, many of them are wading neck-deep in different products from different providers, frequently paying more than they would have for even the largest cable packages and left feeling frustrated as they flip through seven different apps to find the content they want, if they can find it at all.

Booking travel today can feel quite similar. Consumers are already dealing with a maze of choices: what time to fly based



on their kids' nap schedule, whether to rent a car at the airport or take an Uber, whether to book a hotel or a vacation rental, what kind of cancellation policy is attached to the rate, and much more. Now — after the customer has already made a decision to book a flight or a hotel for one price — throw in choosing an airline seat, a room view, a bed type, snacks and Wi-Fi options that may or may not be cheaper if they're prepurchased, and a host of other extra things to buy.

As customer awareness and demand for travel insurance have skyrocketed in the post-pandemic world, new products have sprung up to cover pieces of the trip that cause the most traveler anxiety — such as the ability to cancel for any reason or the option to freeze prices so they don't expectedly go up. These products and services are now part of the booking process, included in that lengthy list of options.

Too many choices can create customer confusion and frustration, according to a research study from the [Corporate Executive Board](#). The organization's data revealed that consumers find researching and making decisions in today's more-choice world anxiety-inducing.

"Cognitive overload is bad for brands," the authors concluded in a Harvard Business Review article summarizing the report. "The harder consumers find it to make purchase decisions, the more likely they are to overthink the decision and repeatedly change their minds or give up on the purchase altogether."

Chris Garlock, vice president of marketing strategy at Allianz Partners, pointed out that while unbundled packages provide value, it's the travel industry's job to determine the right bundles and choices to put in front of the consumer.

"On the travel insurance side, we believe our job is to make it easy," Garlock said. "The consumer is not an insurance expert, and when faced with a catalog of choices, they often wind up thinking, 'What do I need? I don't know.' That's why we really believe in offering products in an embedded, real-time fashion in a booking path. That way, we can understand the trip details and their needs based on what we know is most likely to be relevant, and meet their needs [again] when it comes time to file a claim."

## Travel Insurance: Not Just for Flight Frustrations Anymore

In the tidal wave of data points for developing personalized offerings, there is one very simple piece of intelligence that will shape coverage needs: Will they be driving to their destination?

According to [research from Bankrate](#), 26 percent of people opted to drive instead of fly to their summer vacation destination in 2023 in response to inflationary pressures. In these scenarios, the costs and risks of airfare may not be a concern, but travelers still have plenty of worries to deal with when it comes to protecting their investment.

Garlock pointed out that hotels have traditionally offered a lot of flexibility for the stay itself, such as the opportunity to cancel up to 24 hours before an arrival. However, there is an opportunity to do more than help travelers enjoy payment flexibility. Instead, hotels can provide guests with peace of mind throughout the entire trip. By working with a travel insurance provider to extend the customer relationship beyond the four walls of the hotel, these brands can become more than a room where their guests sleep. They're the partners who can also make life better for those guests when they're awake and away from the property.

Begench Atayev, chief product management and innovation officer, USA at Allianz Partners highlighted that travel insurance plans offered in the hotel booking path can be much different from the travel insurance presented on an airline website, and the more information they have, the better coverage they can provide.

"We don't know how many people are going to stay in a hotel room versus when you're buying a flight, we know precisely who's going to fly," Atayev said. "[A hotel] might be booked for one person, but in reality it might be a whole family staying in that room. So we can tweak our product to cover everyone in that room."

## Understanding the Real Power of Personalization

Sorting through all the data points and determining what customers really want and need adds up to one of the most important concepts in travel today: personalization.

Personalized offers used to feel kind of creepy. Consumers would sit there wondering: “How does this business know that I was considering flying to Dublin for the holidays? When did I share this information? Is my phone listening to me?”

Today, consumers know that giving clear, accurate data to brands will yield better service. It’s why they join loyalty programs in the first place — they recognize that sharing more personal details can translate to the potential to be delighted with products they need and discounts they want without always having to search to find them on their own.

According to [findings from McKinsey](#), 71 percent of customers expect personalized interactions, and 76 percent of them get frustrated when they don’t happen. Travel brands have been getting [increasingly sophisticated with their personalization efforts](#) in recent years, but there is still a long way to go to truly deliver the personalized experience that delivers the offers customers want when they want them.

Think about the level of personalization that makes consumers’ lives easier every day. Open up Spotify and receive four different daily mixes — all optimized based on an individual’s listening patterns. Open up Netflix and receive a hand-picked selection of shows that all match their viewing preferences. Now, open a new window to book a flight, and receive ... a laundry list of options that every other traveler sees.

Consider these troubling findings from [Incisiv - Adobe Personalization Study](#): Only 24 percent of travel brands have a well-defined personalization strategy, and the majority (56 percent)

of travel brands are spending less than 10 percent of their marketing budgets on personalization efforts.

It turns out that personalizing a whole trip can take a big cue from personalizing the insurance options to protect it.

“True personalization is about taking all the information one knows about someone else and tailoring an experience based on that information,” said Begench Atayev, chief product management and innovation officer, USA at Allianz Partners. “For example, you have known your best friend for 20 years, and for their birthday, you get them a gift based on what you know about their likes, their dislikes, their related interests, things they already have, upcoming life events, and more. There is a tremendous amount of ‘data’ to draw on to inform this decision, in anticipation that it will produce the highest likelihood of driving the friend’s happiness.”

Consider just some of the questions that Atayev said Allianz Partners uses to deliver personalized offers:

- Is there a connection in this itinerary or not?
- What kind of fare is this?
- Is this person a frequent flier, or is this a first-time flier?
- How long is this trip?
- Is this just a weekend trip?
- Is this a couple days to a domestic destination or is this a complex international trip with lots of elements?
- Did they add a car rental?
- During what season will they be traveling?

“*The data points we use to personalize [the customer experience] change over time as consumer behavior changes. We are constantly evolving as consumer attitudes and behaviors change.*

— *Begench Atayev, Chief Product Management and Innovation Officer, USA at Allianz Partners*





And that just scratches the surface. The company uses hundreds of billions of data points collected over the years in the booking process, and these ultimately add up to the ability to curate a simple offer. While Allianz Partners has hundreds of different packages, a prospective customer will likely see just one bundle that includes all the necessary coverage they'll need.

"If we have done our job well, we will have identified the right product for them that has the right amount of protection that will be there for them when they actually need it," Atayev said, "all without burdening them with time-intensive shopping and the risk of overpaying for insurance benefits and assistance services they may not need."

It's important to recognize, however, that personalization is not solely about data. Tom Trotta, vice president, sales and partnerships - USA at Allianz Partners, pointed out that thinking about personalization in product development is about doing something very non-machine: stepping into the person's shoes.

"When people bring up personalization, their first thought goes to data and machine learning algorithms," Trotta said. "But the reality is that personalization starts with empathy. Each of us is different, and frankly, each of us may act differently from trip to trip."

That empathic approach to business shines in the philosophy behind Allianz Partners' work, according to Garlock. "We really think about [our role] as less purely insurance and more protection," he said. "Because there's also another big component of what we do, which is travel assistance. That means we're here to pick up the phone no matter where you are, 24/7, and we're going to help you out, no matter the situation. Whether you simply misplaced your passport or you really need some big help, we'll sit with you and walk you through everything you need."







## Providing the Human Touch in a Self-Service-Driven Economy

Embracing a more sophisticated approach to personalization isn't just about tailoring the products to an individual's needs and wants. It's equally important to think about how a personalization strategy can accurately predict an individual's expectations for servicing those products. Do they want to solve problems on their own, or do they want to talk to someone with expertise? Frequently, the answer is both.

Approximately [10 percent of jobs in the world are related to travel and tourism](#), and for anyone taking a trip, it's easy for them to feel like they got hired in the industry, too: Check in at the kiosk and tag your bags. Download the app and get your mobile key. Call the customer service line and use the automated rebooking system to change your trip home.

In most cases, self-service options reduce wait times, improve satisfaction, and empower travelers to get on their way faster. According to Horwitz, the vast majority of transactions made by Allianz Partners customers will be more effective and more efficient via the company's automated self-service options.

"Self-service is a way to make things faster," Horwitz said. "When people are using our product, it's typically not a banner day experience. Our system can detect that a flight was delayed and we owe a customer \$150, for example, with an automatic form on how they prefer to be paid. Even some complex situations like hospital bills can be resolved simply by taking a picture and uploading the bill."

In addition to self-service options for claims, the company's technology infrastructure is designed to help simplify the process of making changes.

"A guest may not know everything they are doing at the time of booking," Garlock said. "That's why we provide fully digital self-service tools for customers to modify their policies as things change. New trip dates? No problem. Need to add coverage for additional trip expenses? Easy. Some updates may not be available in all states, or may vary by location and result in new pricing, but we make it easy to just pay the difference in premium while keeping your same policy."

## People Pleasers

Self-service delivers top-notch convenience, but it's important to understand that customers don't want an entirely DIY approach. According to [PwC's Customer Loyalty Survey from 2022](#), 33 percent of consumers said that human interaction is a key driver for earning their loyalty. Not surprisingly, the number is significantly higher in hospitality: 52 percent of people rank human interaction as essential for hotel loyalty.

*According to PwC data, 52 percent of people rank human interaction as essential for hotel loyalty.*

With that in mind, Horwitz pointed out that the company's mission is "to take care of customers how they want to be taken care of." It's exactly why the company is proud of its 24/7 human customer assistance with its workforce of nearly 22,000 employees in more than 70 countries who handle 66 million calls each year.

There are plenty of scenarios where customers are dealing with significantly bigger concerns than lost bags or canceled flights. Hartman highlighted a recent example of a couple from Connecticut on vacation in Mexico who had to rush to the hospital due to worries of a heart attack in the middle of the night. Upon arrival, the travelers realized that the hospital required a large prepaid deposit for services, and the language barrier made sorting through a terrifying situation even more challenging. Allianz Partners' emergency medical

assistance team took care of setting up the billing, receiving the approvals for medical attention, and translating between Spanish and English.

The customer, coordinating on behalf of her ailing husband, later shared how much it meant to her to have one person on the phone to help her through it all in a moment of panic when she felt all alone.

"You can never replace the emotion and empathy of being there for someone when they're in these critical moments that you hope to never be in," Hartman said.

## AI: A Solution for Speed, Not a Replacement for Human Creativity and Compassion

Technology continues to underpin more and more aspects of planning and booking travel. In particular, AI is reshaping the way travel companies serve their customers.

For example, according to research from [Longwoods International](#), 32 percent of American travelers plan to use ChatGPT to help them plan a trip in the next six months. Building an itinerary is just the tip of the artificial iceberg: Tim Clark, president of Emirates Airlines, has speculated that AI pilots may step into the cockpit one day.

"A lot of people are concerned about what AI should and shouldn't be doing," Clark told [CNBC](#). "But if you're in business and you've got something as powerful as this coming along and you're very process-driven [and] manpower-intensive,

**“** *The way that generative AI works, right now, is that it's trained on the existing data to help create based on existing ideas. But to develop a completely new approach, that's something humans have to do for now.*

*— Begench Atayev, Chief Product Management and Innovation Officer,  
USA at Allianz Partners*

**”**



you've got to take time to look at what this could do to improve what you do."

### What AI Can Do

AI may be the most-talked-about acronym in the world right now, but the reality is that it has been playing a role in the travel industry for quite a while. In fact, Allianz Partners began testing AI-fueled offers in 2017. Those initial pilots with machine learning have been powerful reminders of the technology's ability to improve and enhance the process of submitting claims.

"In insurance, servicing people better is about speed to resolution," Garlock said. "We all live in a world with instant gratification — whether it's with ordering food or getting a taxi — and AI is the engine that can help us do what we're best at even faster."

Atayev highlighted that AI does have the power to deliver that kind of instant gratification when it comes to completing paperwork and submitting claims — a process that can feel confusing to customers.

"AI is going to cut down on unnecessary back and forth between us and the customer," Atayev said. "We see a future where AI will scan information and automatically detect any missing components. For example, if a customer is asked to submit an itinerary, AI may be able to detect if the submission is missing certain pieces of necessary information then proactively alert our examiners to the need to contact the customer.

"This enables our examiners to expedite their review and focus more of their time on a faster resolution," he added, noting the importance of interplay between people and the technology.

Here, AI is a key enabler in creating more space for personal assistance when needed as well as a faster, better result for the customer.

### How to Start Exploring AI's Capabilities for Travel Insurance

As companies work to develop a game plan for harnessing the possibilities of AI, there are several things to keep in mind to help do it in a manner that won't scare off or frustrate customers.

- **Be thoughtful:** Many business leaders are rushing to adopt AI, but it doesn't have to — and shouldn't — happen overnight. In fact, it's more important to do it well than to do it first. As suppliers consider finding the right travel insurance partner, it's critical to ask how they are working to integrate AI into the service experience without making travelers feel like they're simply talking to a machine.
- **Be intentional:** Similarly, don't embrace AI just to jump on the bandwagon, no matter how long it takes. "AI is an overly broad concept that people love to throw out as a solution to everything," Garlock said. "But the real question they should be asking is how they are actually utilizing it." With that in mind, leveraging AI in the travel insurance space should be focused on serving up products that enhance the customer experience.
- **Be transparent:** Once a company determines how AI can fit into a broader business strategy, there's a very simple, yet essential step to take: Tell customers about it. A [recent survey from TELUS International](#) revealed that 71 percent of consumers want brands to be upfront and open about how they are using generative AI in their products and services. However, it doesn't need to be a one-way street: Companies should invite customers to send feedback on whether the offer fits their needs.

As AI replaces many human tasks, many in the industry are worried about the role personal service will play in the future and that the opportunities may shrink for an agent to step in to help when needed. When it comes to travel insurance, the reality is that AI offers unique opportunities to help personalize the purchasing process, accelerate and automate the claims process, and leave room for customer service agents to do what they do best — help travelers manage unusual and complex situations when they're in need.



## Conclusion

Travel is constantly evolving. As consumers have discovered new parts of the world and embraced new ways to get there, the service experience has changed, too. Whether customers are leveraging facial recognition technology for flight check-in or downloading mobile keys at hotels, technology is fueling a more seamless journey from Point A to Point B — and back again.

Until, of course, that new technology encounters the kind of hiccups that will always be part of that journey and need a personal, human touch.

“You still have to go to the airport,” Horwitz said while reflecting on his journey of more than 20 years at Allianz Partners, which includes the first airline to offer insurance in its global booking path. “Planes get delayed. Bags get lost. People get sick. The fundamentals of what we’re protecting are the same.”

However, the approach to addressing those issues continues to get better, thanks to a commitment to innovation in the travel insurance industry. “How we do it is what’s changed,” Horwitz said. “In 2001, we had one or two products with one message.

Now, we understand that every traveler is different. Even if we are all traveling to the same place, we all have different needs. So, we have enhanced our ability to make it relevant — not just in the messaging but in the actual product. We’ve gotten a lot smarter.”

As the pace of technological change continues to accelerate, the entire travel industry has an opportunity to get smarter, too. By going the extra mile to connect every dot of the customer’s journey, suppliers can deliver the real magic of travel: the chance to experience more of the world while worrying less.

“Things are changing,” Trotta said. “Travel brands are seeing the incremental value in customer loyalty in a new light. Historically, an airline’s duty of care ended once the customer passed through the arrival gate. But today, more airlines are establishing partnerships and developing platforms for whole-trip management. When brands put taking care of people at the core of what they do, customers feel not only at their happiest but also at their most confident.”

## About Skift

Skift is the largest intelligence platform in travel, providing media, insights, and marketing to key sectors of the industry. Through daily news, research, podcasts, and Skift Global Forum conferences, Skift deciphers and defines the trends that matter to the marketers, strategists, and technologists shaping the industry.

SkiftX is Skift's in-house content marketing studio, working collaboratively with partners like Adobe, Airbnb, Hyatt, Lyft, Mastercard, and many more on custom projects to engage the world's largest audience of travel influencers and decision-makers.

Visit [skiftx.com](https://skiftx.com) to learn more or email [skiftx@skift.com](mailto:skiftx@skift.com).

## About Allianz Partners

As a global leader in travel and specialty insurance, Allianz Partners has a long history of helping people — anytime, almost anywhere. Every year, more than 100 million people worldwide choose us to protect their travel plans, tuition payments, and event ticket purchases, and we take pride in exceeding their expectations. As an established company with both a long, proven track record and a commitment to innovation, we're uniquely suited to deliver ideal solutions that meet your customers' ever-changing needs.

Learn more at [www.allianzpartners.com](https://www.allianzpartners.com).