Deloitte.
Digital

Digital Insurance Maturity 2025

An assessment of digital customer interactions of insurers in EMEA

Digital Insurance Maturity 2025 covered 93 insurance companies across 16 countries in EMEA

EUROPE

- 🇦🇹 Austria
- 🇧🇪 Belgium
- 🇩🇰 Denmark
- 🇫🇮 Finland
- 🇫🇷 France
- 🇩🇪 Germany
- 🇬🇷 Greece
- 🇳🇱 Netherlands
- 🇳🇴 Norway
- 🇪🇸 Spain
- 🇸🇪 Sweden
- 🇨🇭 Switzerland

MIDDLE-EAST

- 🇯🇴 Jordan
- 🇰🇼 Kuwait
- 🇸🇦 Saudi Arabia
- 🇦🇪 United Arab Emirates

93 INSURERS ASSESSED

16 MARKETS COVERED

DIGITAL CHANNELS *(public website, internet portal, mobile app)* **3**

PROPERTY & CASUALTY *(home, family, auto)* **3**

CUSTOMER JOURNEY STEPS **8**

CUSTOMER JOURNEY SECTIONS **15**

FUNCTIONALITIES AND FEATURES **160+**

CUSTOMERS SURVEYED **10k+**

LOCAL MARKET RESEARCHERS **30+**

We used a dual approach to assess insurers' digital maturity

Retail insurance products:

Car   Home   Family
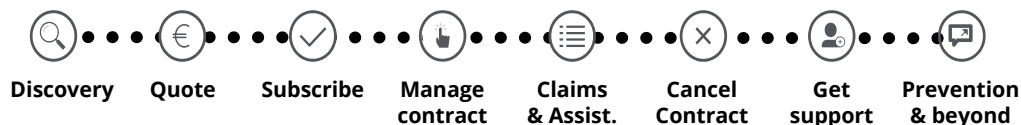
Channels considered

Mobile   Computer

Survey & testing period:

January - February 2025

Functionality Assessment

1 We checked the availability of **more than 160 Functionalities** along the E2E Customer Journey using a "Mystery Shopper" approach:

Discovery   Quote   Subscribe   Manage contract   Claims & Assist.   Cancel Contract   Get support   Prevention & beyond

2 Industry experts **prioritized functionalities based on relevance**, which influenced the final score:

Functionality assessment   ×   Business relevance of functionalities   =   Functionality score

3 We checked whether functionalities offered by insurers **matched customer needs** collected in a survey sent to **1000 consumers locally**

User Experience (UX) Audit

We audited online **customer acquisition channels** (mobile & desktop), the way a new prospect user would experience it.

Discovery   Quote   Subscribe

7 UX categories were assessed by usability experts:

❶ First Impressions   ❺ Interaction
❷ Site Navigation   ❻ Forms
❸ Content   ❼ Accessibility
❹ Trust & Persuasion

We assessed 162 functionalities along the complete end-to-end insurance Customer Journey

Customer Journey steps

21	38	13	34	22	3	23	8
Discovery	**Quote**	**Subscribe**	**Manage contract**	**Claims & Assistance**	**Cancel Contract**	**Get Support**	**Prevention & beyond**

Customer Journey sub-category

Gathering information	Price simulation/ Quote	Set-up & Finalize contract	Manage personal information	File claims	Cancellation	Support	Prevention
		Payment	Manage invoicing	Claims follow up			
			Manage contract	Book an expert for damages			
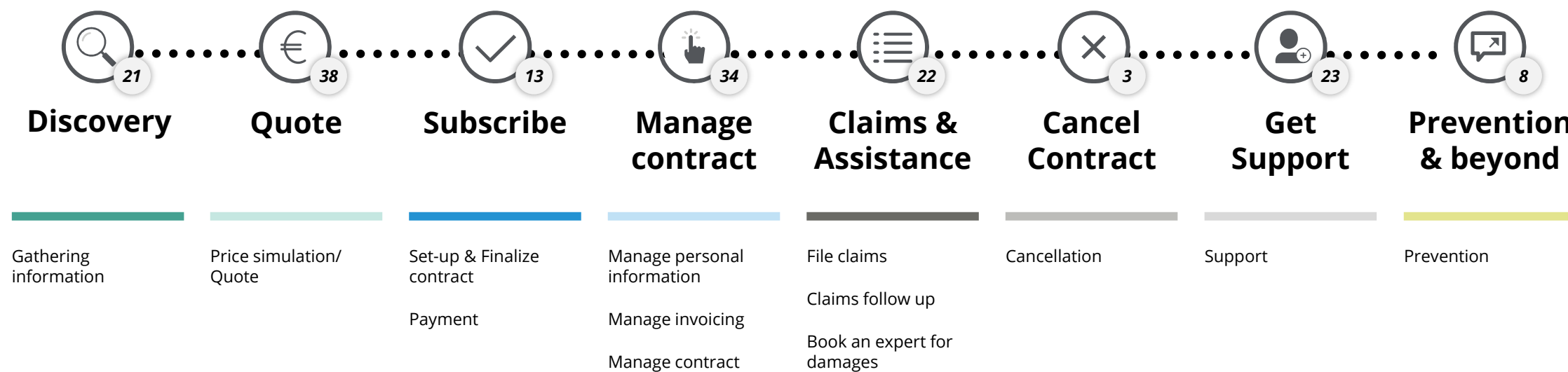
XX # of benchmarked functionalities

Our experts used a custom framework inspired by leading UX research institutes such as Baymard and NN/g

7 UX Categories* are assessed

- First Impressions
- Site Navigation
- Content
- Trust & Persuasion
- Interaction
- Forms
- Accessibility

* Detailed definitions available in Appendix

Scope:

Our **Deloitte Usability experts** conducted a full UX assessment on **desktop & mobile** versions of insurers' platforms: homepage, navigation, product details pages, about us, contact, processes.

All reviews were **conducted as a new customer would experience them** — hence the customer portals have been left out of this review.

Scoring

Each category has a set of UX defined guidelines

Each category element has been rated in 4 levels : Critical/Severe/Minor/Trivial

Each section has followed this scoring scheme from 0-100%

Site Navigation

Aa Check

Do you always know where you are on the site?

Can you easily get back to the homepage and the previous page?

Does the hierarchy of categories/pages make sense to you?

Are the categories mutually exclusive and are the products/information in each what you expected to find?

Is the content presented in a logical order?

if icons are used, they represent what you expect them to do? Are they always labeled?

Are fonts, colours, icons, layout and links, consistent across the website?

Severity

What will be the impact of violating the guideline with 4 grades.

- **Critical**: Usability problems that prevent the user to make the action intended.
- **Severe**: Usability problems that don't allow the user to complete the task the way they want it.
- **Minor**: Usability problems that alter the user flow and affect the speed of the task complete.
- **Trivial**: Cosmetic issue that are unlikely to hinder the user in their task completion but can be noticed

Method

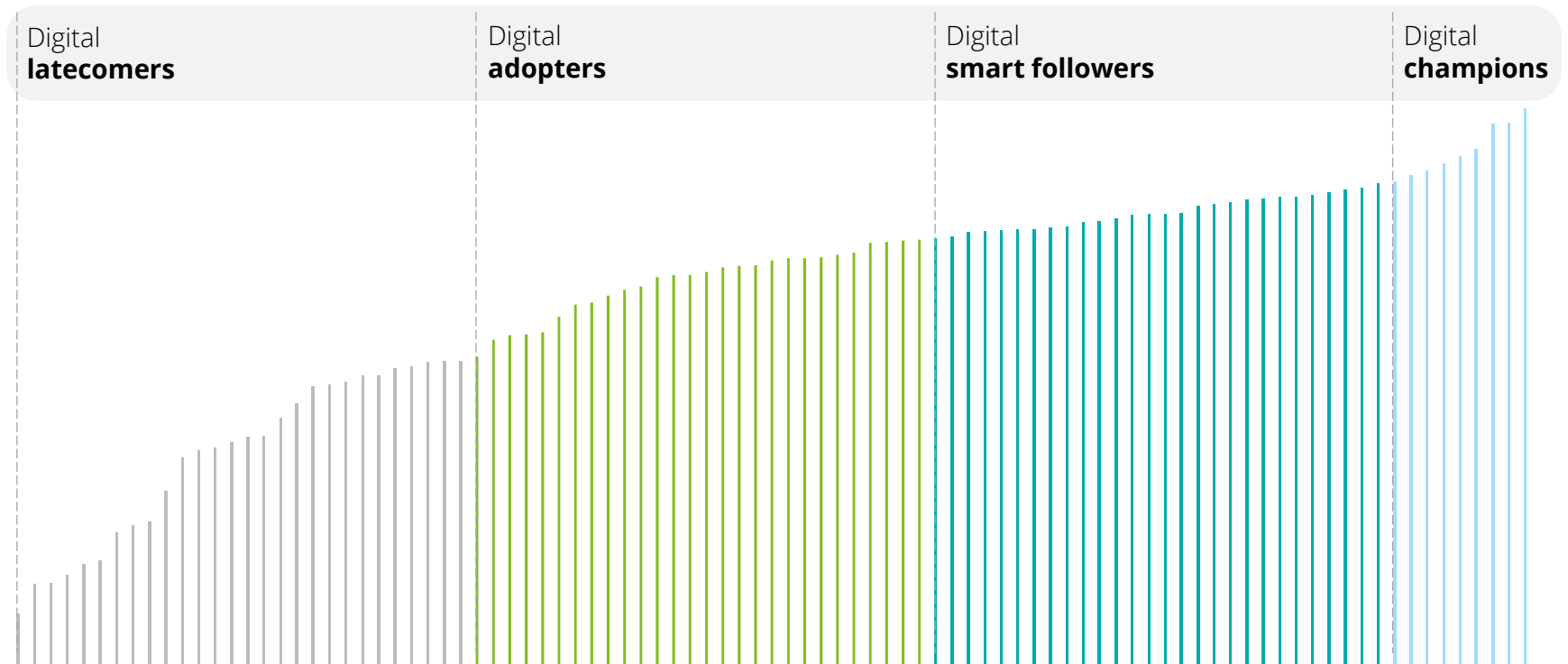| Aa Name	⊙ Tags	⊙ Guideline	# Property	+ ...
Critical	Critical	No	0%	
	Critical	Room to improve	20%	
Severe	Severe	No	30%	
	Severe	Room to improve	40%	
Minor	Minor	No	60%	
	Minor	Room to improve	70%	
Trivial	Trivial	No	80%	
	Trivial	Room to improve	90%	
		Yes	100%	

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As a result of the study, insurers were classified into four groups based on their digitalization levels, with top players recognized as Digital Champions

DIM index[1]

What defines
Digital **CHAMPIONS?**

| Digital **latecomers** | Digital **adopters** | Digital **smart followers** | Digital **champions** |

Digital **Champions** offer a **wide range of functionalities relevant for customers,** as well as **compelling user experience**.
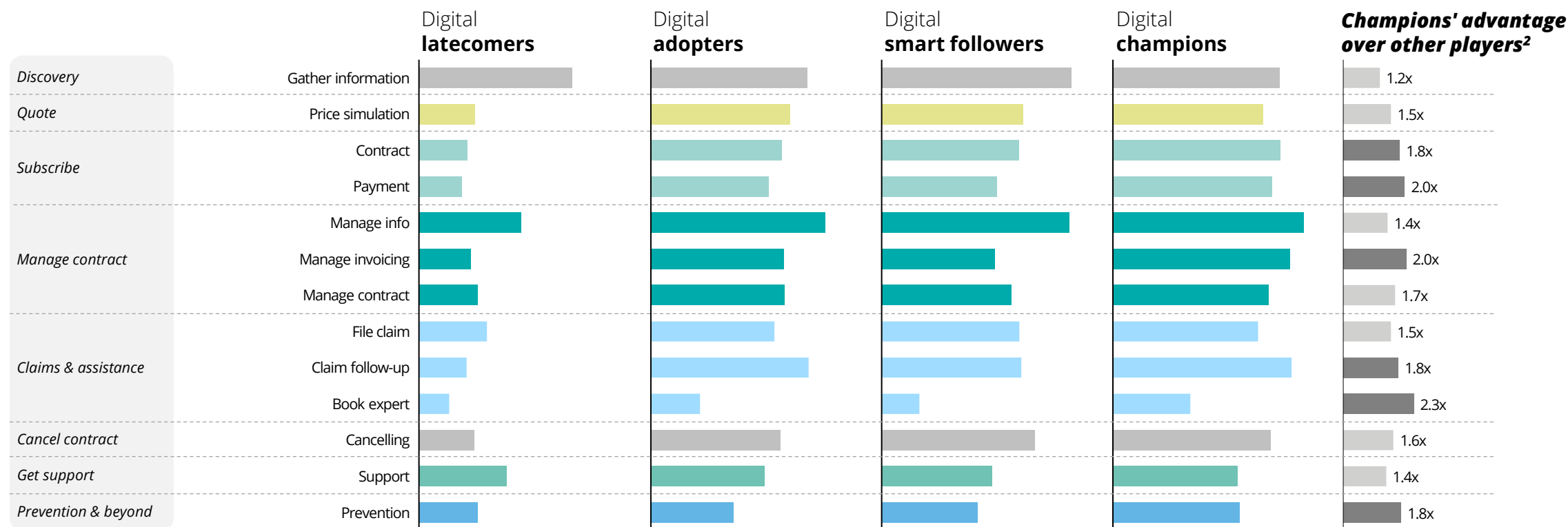
Digital Champions set **key digital trends** and have **leading market practices in place,** which positions them as role models to follow.

TOP 9 Insurers

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Digital Champions enhance functionalities to minimize friction in customer experiences, delivering exceptional service during critical moments

DIM score broken by Customer Journey sections and functionalities offered by insurers[1]

|		Digital latecomers	Digital adopters	Digital smart followers	Digital champions	Champions' advantage over other players[2]
Discovery	Gather information					1.2x
Quote	Price simulation					1.5x
Subscribe	Contract					1.8x
	Payment					2.0x
Manage contract	Manage info					1.4x
	Manage invoicing					2.0x
	Manage contract					1.7x
Claims & assistance	File claim					1.5x
	Claim follow-up					1.8x
	Book expert					2.3x
Cancel contract	Cancelling					1.6x
Get support	Support					1.4x
Prevention & beyond	Prevention					1.8x

Note 1. Data for 93 insurers which were covered in 2025 edition
Note 2. Ratio of functionalities % between Digital champions and other insurers' score

7 |

EMEA

Functionality scores vary significantly across countries, underscoring diverse levels of digitalization opportunities

Functionality Score per type of player (%)

Bancassurance players	Direct insurers	Indirect insurers
- - - -	Weighted average	
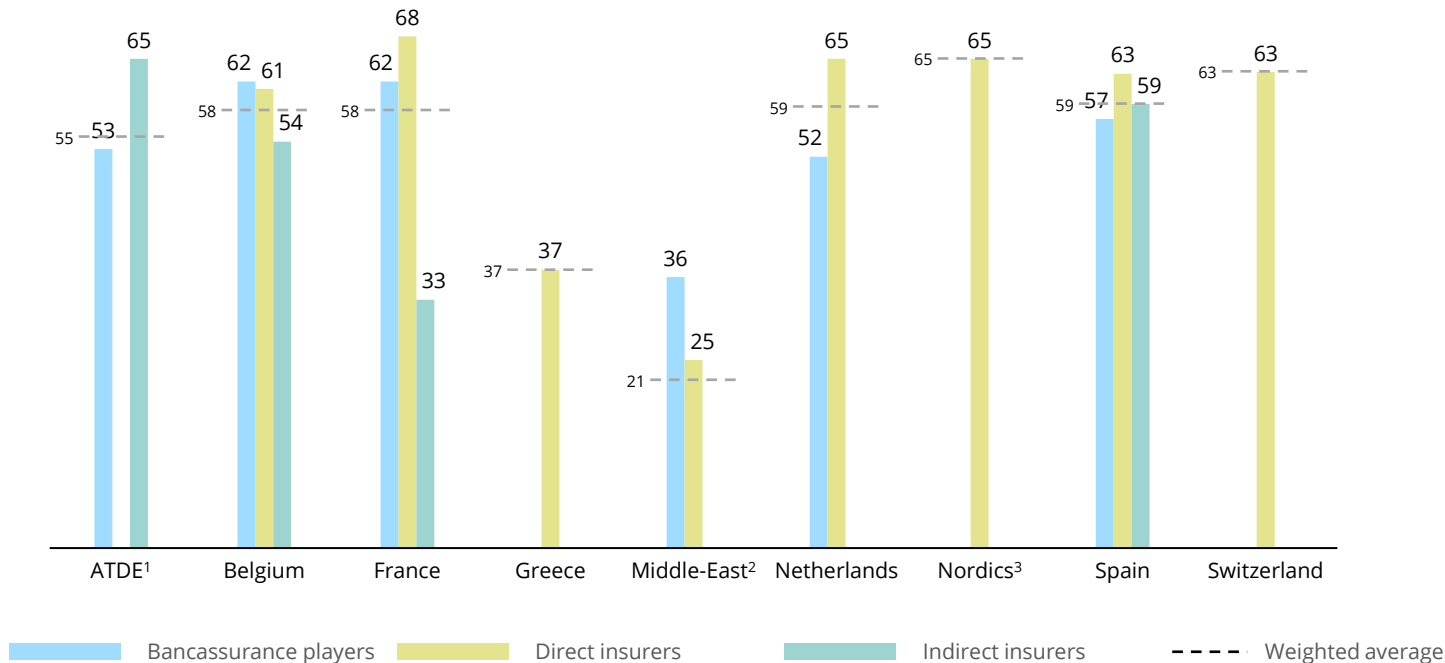
The functionality score per type of player in EMEA highlights **varying levels of digitalization opportunities** across the region.

While bancassurances and indirect insurers are not consistently active in each EMEA region, **direct insurers maintain a presence in nearly all regions** (8 out of 9).

Performance patterns among different types of insurers are not distinctly clear, except for the observation that direct insurers generally **outperform indirect insurers**. In most of the regions, direct insurers compete with bancassurances for the lead.

Note 1. ATDE covers the Austrian and German market
Note 2. Middle-East takes Jordan, Kuwait, Saudi Arabia, and UAE into account
Note 3. Nordics covers Denmark, Finland, Norway and Sweden

EMEA X-Country themes from the Digital Insurance Maturity survey 2025

Digitally enabled customer experience is accelerating

Insurers must shift from transactional tools to intuitive, hyper-personalized journeys that anticipated customer needs

Generative AI will unlock value

The industry is moving from experimentation to scaled AI implementation, with GenAI offering untapped potential in both customer-facing and internal processes

Distribution models are evolving

Customer expectations are pushing toward hybrid, omnichannel distribution blending digital self-service with human advisory

Getting the right talent & culture is key for AI

Realizing AI's potential requires more than tech skills, it needs a culture of accountability, adaptability & workforce trust

Front-to-Back : A prerequisite for sustainable digitization

Front-end improvements alone are not enough, true digital maturity depends on back-end modernization

We assessed 10 Dutch insurers, which we clustered into two groups based on their main operating model

Bancassurance operating model

We define this model as a joint venture in which the bank offers its clients the products of an insurer

Direct insurance operating model

We define a direct insurer as an insurance company that does not work with insurance brokers or agents. They sell directly to their customers.
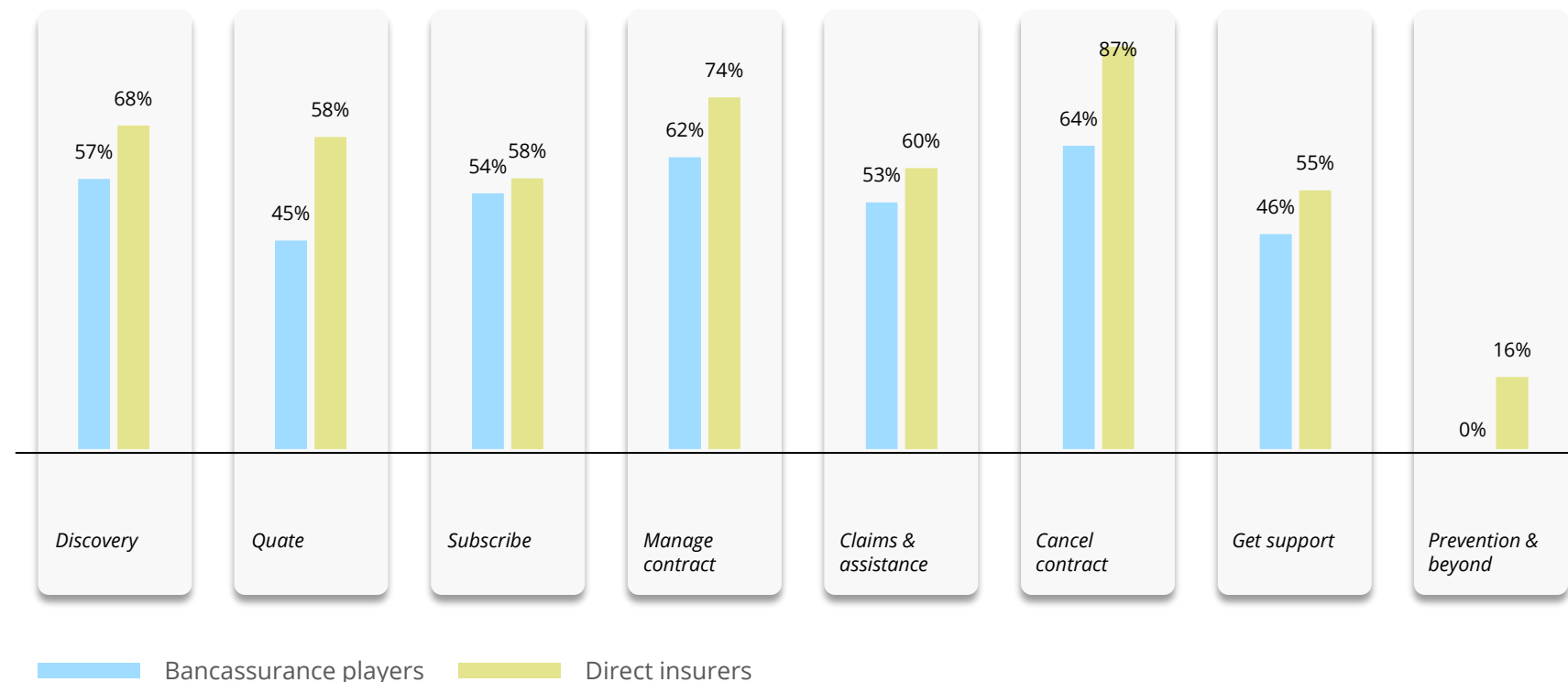
NL Results

NL

Dutch results highlight several opportunities to enhance digital functionality and user experience across the customer journey

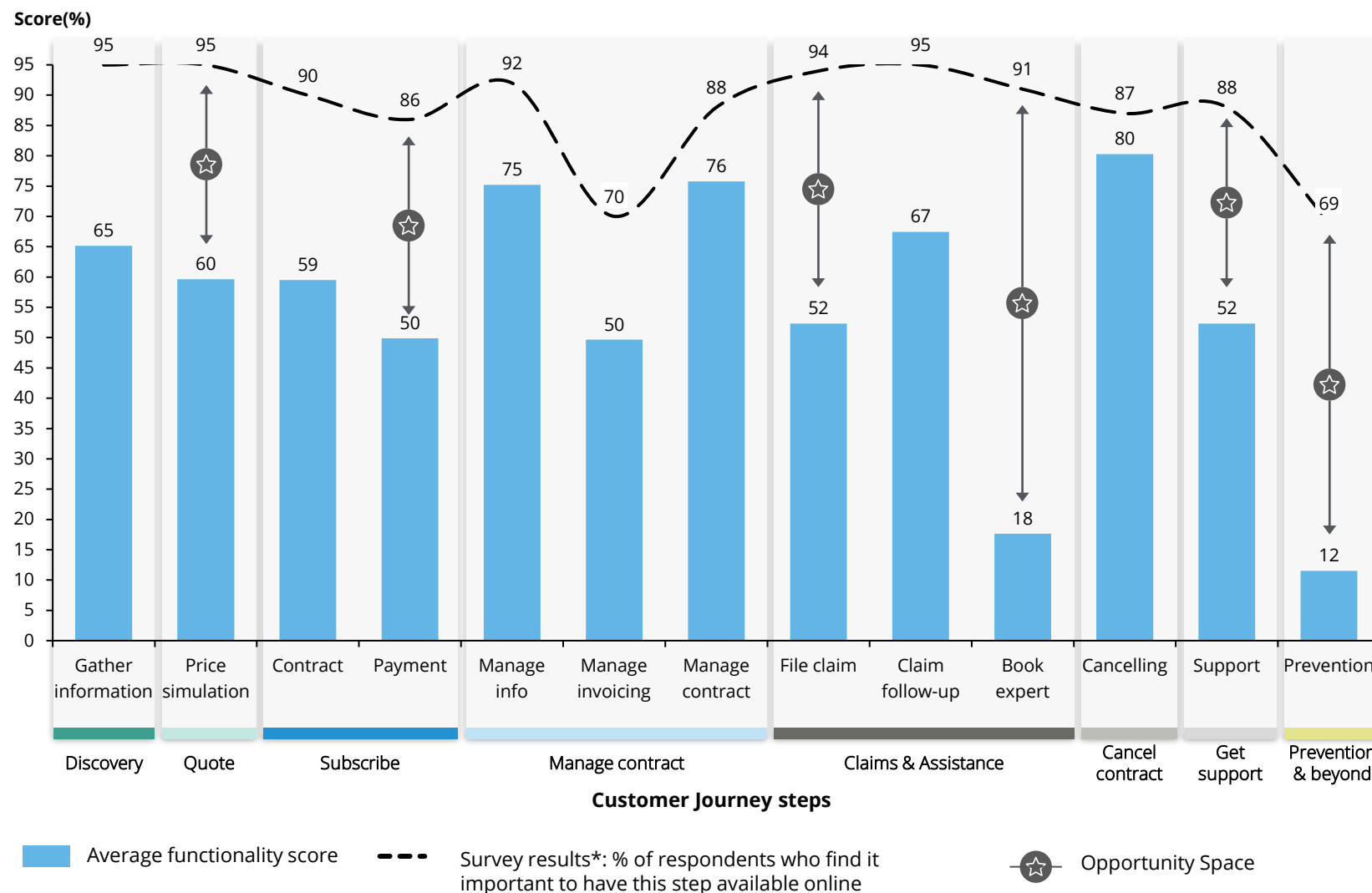| Research	Key insights
Mystery Shopping	**Across the full journey,** functionality falls short of customer expectations, with gaps visible in nearly every step of the journey
	Biggest digital gaps are in the customer journey step categories **Claims & Assistance** – especially 'Book expert' and 'File claim', and in **Support**
	Book expert capability could be enhanced by offering access to knowledgeable experts for cost estimations and incorporating flexible assessment methods, including multimedia options
	File Claim capability could be enhanced by establishing a complete digital claims journey, enabling multimedia input options, using interactive tools for guidance, fulfilling the claim process fully via chatbot dialogue or virtual assistant and providing a fully digital settlement process
	Support has the lowest customer expectations and insurer performance, highlighting a long-term improvement opportunity. **Chatbots tend to be Q&A bots** and for most insurers do not facilitate a real customer dialogue
Survey	**Across all the interactions,** online channels were preferred for all functions except support
	The biggest preferences for online are in Cancelling Contracts (69%), Managing Contracts (67%), Filing Claims (58%)
	Support stands out with only 34% of customers preferring online assistance, indicating a significant need for telephone support. (58%), indicating that for help, individuals prefer direct, human interaction. Chat- and Voicebot services do not (yet) delight the customer (on the contrary!)
UX Audit	**Overall**, the UX audit reveals critical areas for improvement in **Trust and Persuasion**, as well as in **Forms** functionality, which significantly impact user satisfaction and engagement
	Trust and Persuasion can be enhanced by reassuring customers about data usage, the type of service/responses they can expect and the expected timeframes.
	Forms scores low due to design flaws, unclear error messages, and a lack of helpful suggestions such as auto-complete features

Direct players outperform on digital maturity across most of the customer journey, but both have room for improvement across the entire journey

	Discovery	Quate	Subscribe	Manage contract	Claims & assistance	Cancel contract	Get support	Prevention & beyond
Bancassurance players	57%	45%	54%	62%	53%	64%	46%	0%
Direct insurers	68%	58%	58%	74%	60%	87%	55%	16%

Digital Maturity is **strongest** in the **Cancel contract** and **Manage Contract** steps, which are not necessarily commercial business drivers

Digital Maturity is **weakest** in **Prevention & Beyond** (0-16%), **Support** (46-55%), **Subscribe** (54-58%) and **Quote**(45-58%) steps, highlighting untapped potential in proactive services, and sales

Bancassurance players   Direct insurers

Digital service performance is not in line with customer expectations revealing key improvement opportunities particularly in claim management

Score(%)

Customer Journey steps

Across the full journey, functionality falls short of customer expectations, with gaps visible in nearly every segment

Biggest digital gaps are in Claims & Assistance and early in early sales stages, where functionality lag most behind customer expectations.
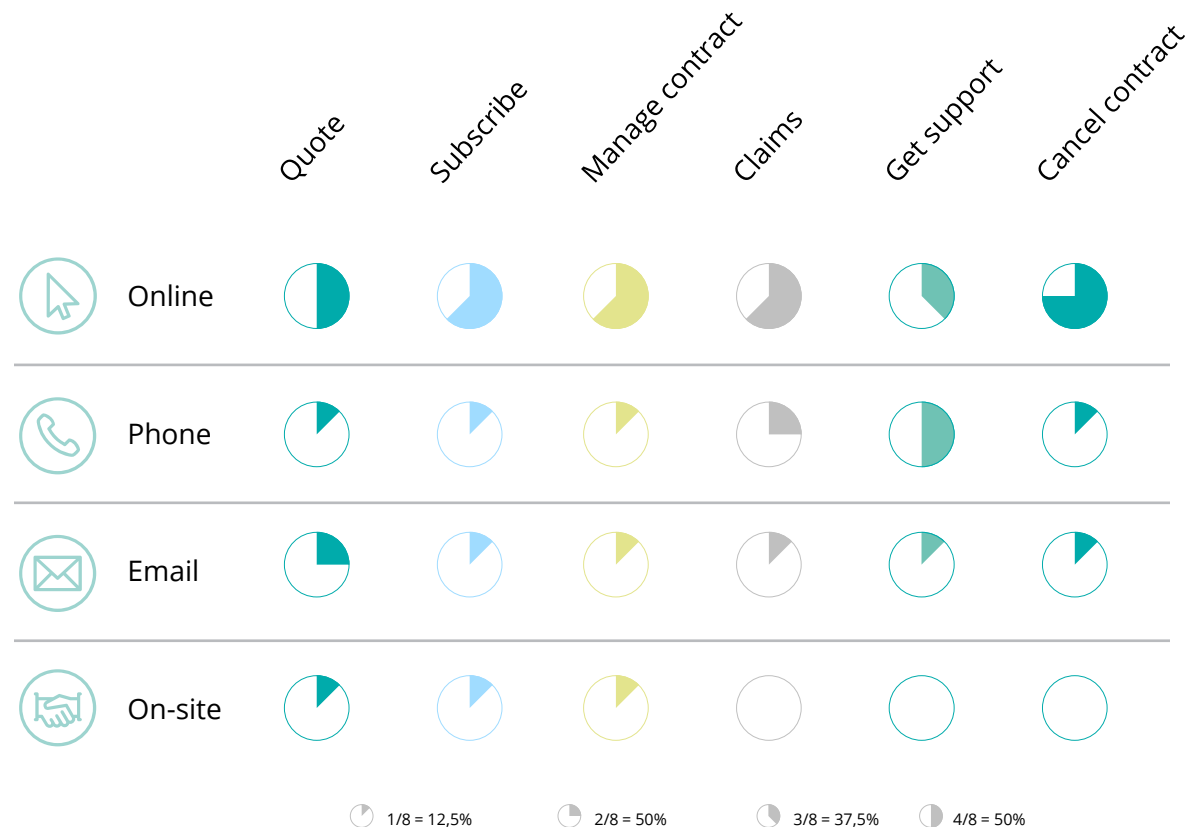
Book expert has the highest digital gap, with a very low functionality combined with high expectations of customers

Longer term potential can be found at prevention, where functionality is very low, but expectations also moderate still

To close the gap, insurers should focus digital innovation on high impact step related to sales and conversion (and core business (file claim, follow up, book expert) with prevention less of a priority

Average functionality score

Survey results*: % of respondents who find it important to have this step available online

Opportunity Space

*Detailed survey results available in appendix

Insurers should digitalize, but not at the cost of human interactions

Preferred channel per type of interaction

	Quote	Subscribe	Manage contract	Claims	Get support	Cancel contract
Online						
Phone						
Email						
On-site						

1/8 = 12,5%   2/8 = 50%   3/8 = 37,5%   4/8 = 50%

1. Online is the dominant preference across all customer interactions except for Support

The data shows a clear and consistent **preference for online channels** across quoting, subscribing, managing contracts, filing claims, and cancelling – indicating that most customers are **comfortable handling insurance digitally** throughout the journey**.**
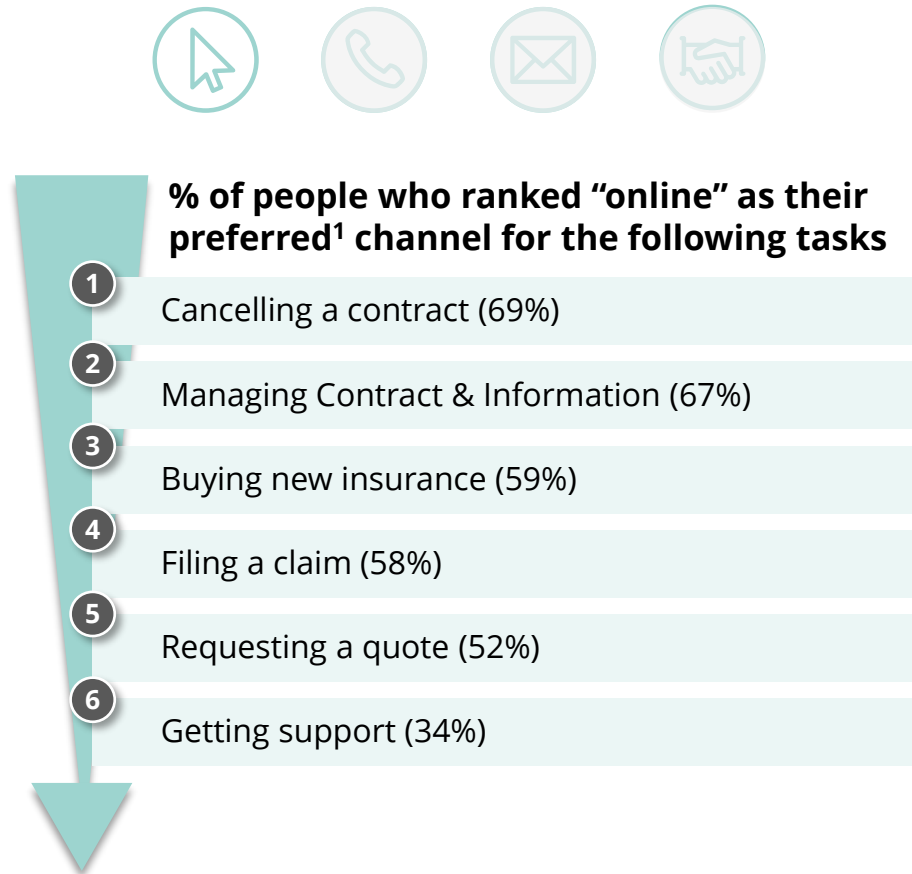
2. Support is preferred through the phone

Unlike other steps, **support is the only interaction** where **phone is the dominant channel**. This highlights that when customers seek help, they want direct, resolution, and help from a human – something digital tools like chat or email often fail to provide, confirmed by qualitative survey remarks.

3. Insurers must combine seamless digital journeys with reliable human support

Online is the go-to channel for most steps, but strong phone support remains essential where reassurance and clarity are needed.

With an average of 69%, the online channel is highly favored by individuals across all interactions but support

% of people who ranked "online" as their preferred[1] channel for the following tasks

1. Cancelling a contract (69%)
2. Managing Contract & Information (67%)
3. Buying new insurance (59%)
4. Filing a claim (58%)
5. Requesting a quote (52%)
6. Getting support (34%)

1. Digital is the default for transactional and administrative tasks
High online preference for cancelling contracts (69%) and Managing contract & information (67%) reflects that customers trust digital channels for clear, rule based processes. These tasks are seen as low-touch, and users expect speed and independence over personal interaction

2. Even emotionally charged tasks are shifting online
Tasks like buying insurance (59%) and filing a claim (58%) — traditionally considered moments that require personal advice or empathy — now show strong digital preference. This shift indicates growing confidence in self-service and suggests a maturing digital mindset among customers.

3. Support remains a critical exception
Support is the only step where online preference drops sharply (34%), underlining that when customers feel uncertain, they want clarity, reassurance, and a human voice. The sharp contrast shows that digital maturity doesn't eliminate the need for human touch — it makes it more selective and strategic.

The phone channel is mostly preferred for support, where speed and human interaction are key

% of people who ranked "phone" as their preferred channel for the following tasks

1. Getting support (52%)
2. Filing a claim (29%)
3. Requesting a quote (18%)
4. Managing Contract & Information (16%)
5. Buying new insurance (15%)
6. Cancelling a contract (13%)

1. **The phone is the default for emotionally charged, high-friction moments**
Support stands out with 52% preference, showing that when things go wrong, customers want direct, immediate, and human help. Voice offers speed, empathy, and clarity — qualities digital channels often struggle to deliver in stressful situations
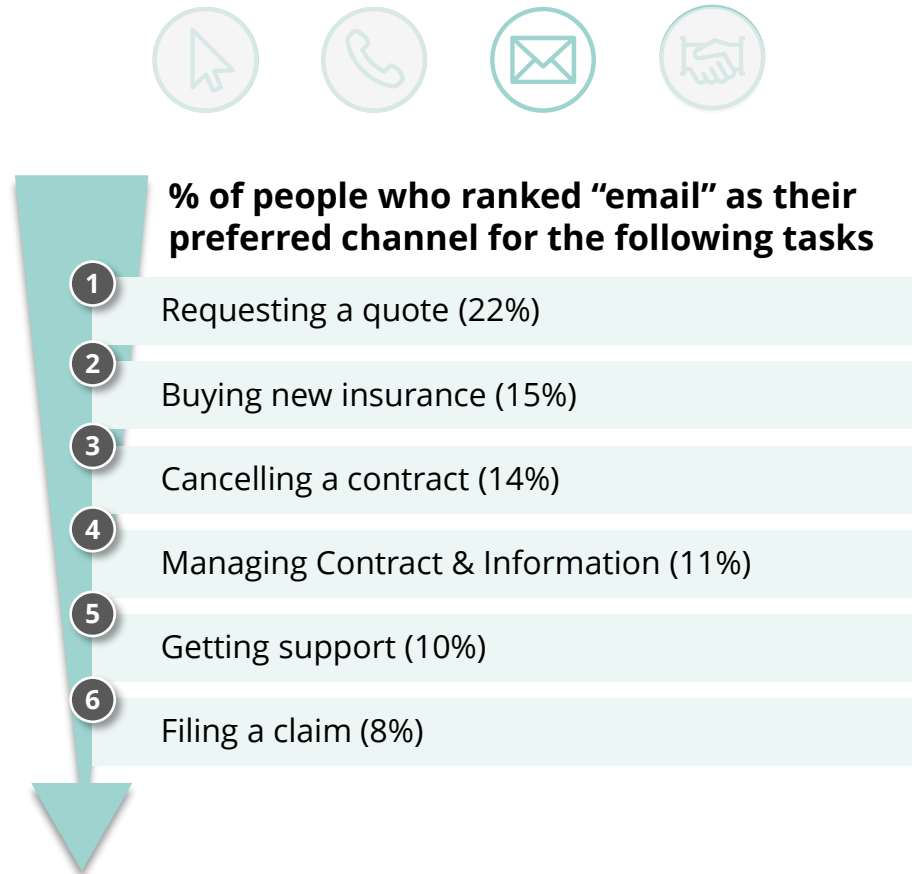
2. **Declining preference for phone reflects growing digital confidence**
For tasks like managing contracts or getting quotes, phone preference is now well below 20%, showing that most customers are comfortable navigating those digitally — as long as processes are clear.

3. **Phone should be positioned as a high-impact escalation channel**
Rather than a general service option, phone support should focus on critical, complex, or exception-based use cases — where empathy, urgency, or personal context matter most.

With an average preference of 13%, the email channel is not especially favoured by individuals for their core insurance activities

% of people who ranked "email" as their preferred channel for the following tasks

1. Requesting a quote (22%)
2. Buying new insurance (15%)
3. Cancelling a contract (14%)
4. Managing Contract & Information (11%)
5. Getting support (10%)
6. Filing a claim (8%)

1. Email is rarely the first choice — it's a fallback, not a front door
With an average preference of just 13%, email plays a marginal role across all insurance tasks. It lacks the immediacy of phone and the convenience of digital self-service, making it ill-suited for either quick fixes or streamlined journeys.
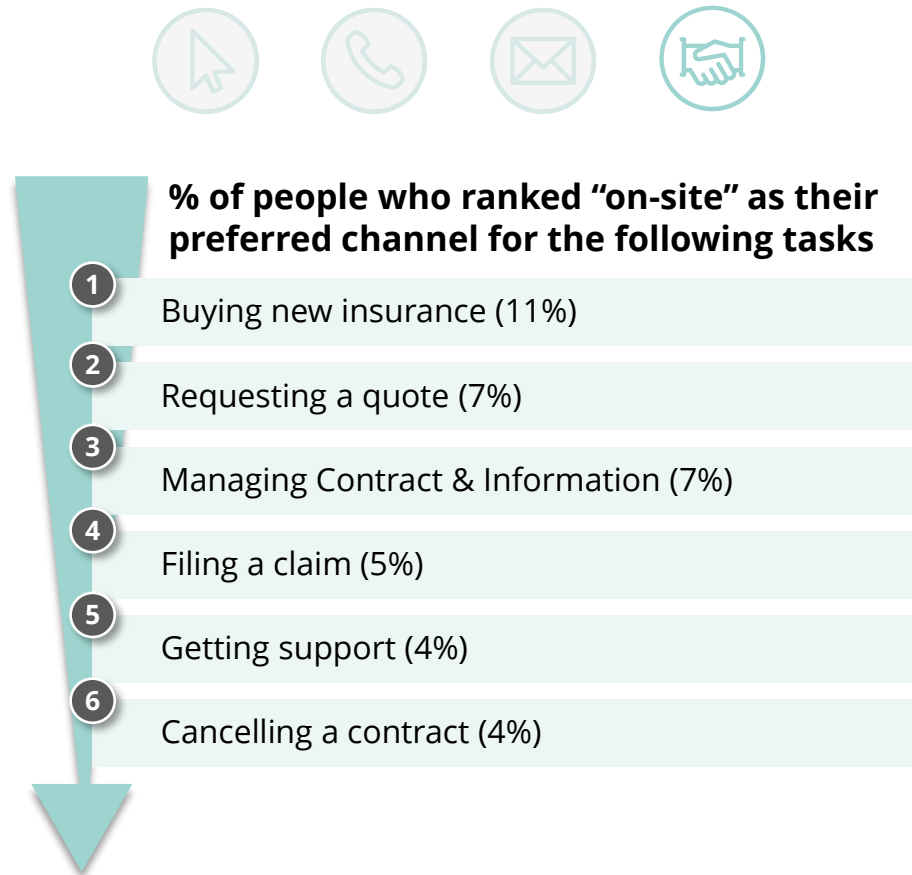
2. Customers turn to email when other channels underperform
Use of email often reflects a workaround — for example, when online tools are unclear or human channels are unavailable. Its presence in quote requests (22%) suggests it's occasionally used for asynchronous, low-pressure interactions.

3. Email is better positioned as a supporting channel, not a primary one
Rather than investing in email-first journeys, insurers should focus on ensuring email enhances other channels — by confirming actions, following up unresolved issues, or serving as a documented point of contact when needed.

On-site remains marginal, with limited demand even for high-touch interactions

% of people who ranked "on-site" as their preferred channel for the following tasks

1. Buying new insurance (11%)
2. Requesting a quote (7%)
3. Managing Contract & Information (7%)
4. Filing a claim (5%)
5. Getting support (4%)
6. Cancelling a contract (4%)

1. **On-site is no longer a priority for most customers**
Preference for in-person interactions is low across all activities, with even the highest (buying new insurance) reaching just 11%. This confirms that traditional branch-based service models are now a niche preference.
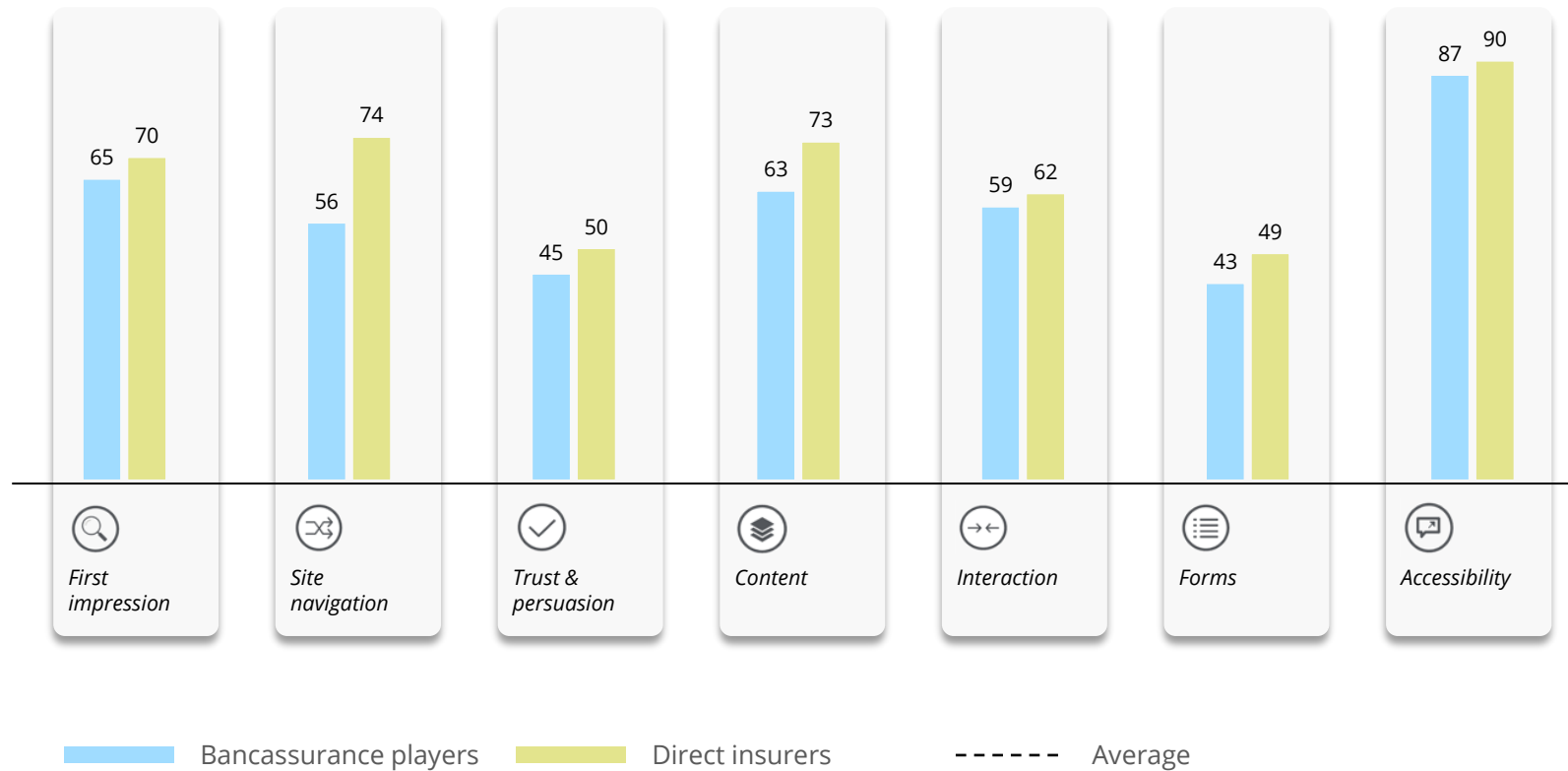
2. **Even sales and advice moments have shifted away from physical channels**
Buying insurance and requesting quotes — tasks historically linked to face-to-face advice — show minimal preference for in-person contact. Customers appear increasingly comfortable making these decisions online or by phone.

3. **On-site may serve only specific segments or exceptional cases**
The consistently low scores suggest that on-site service should be treated as an exception channel — reserved for vulnerable customers, complex products, or high-value face-to-face relationship management.

Forms, Trust & Persuasion and interaction provide areas for improvement, also compared to the EMEA average scores

Bar chart scores (Bancassurance players / Direct insurers):
- First impression: 65 / 70
- Site navigation: 56 / 74
- Trust & persuasion: 45 / 50
- Content: 63 / 73
- Interaction: 59 / 62
- Forms: 43 / 49
- Accessibility: 87 / 90

Legend: Bancassurance players — Direct insurers — Average

- **Forms is a key area for improvement** and scoring significantly below EMEA average UX Audit scores (71%). Forms should adhere to standards such as error handling, device-specific formatting, auto-saving features and auto complete features

- **Trust and Persuasion scores below EMEA average (66%).** Trust can be enhanced by reassuring customers about data usage, the type of service/responses they can expect and the expected timeframes.

- **There is improvement potential for interactions** by providing more clarity on 'Calls to action' for support at touchpoints, mentioning response times or progress saving options

Do you want to find out more about the study?

This report provides the overall insights on the Dutch market. Specific results are available for the insurers included in the study

Contact us directly to learn more about the study and results for your country

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