



Digital Insurance Maturity

Assessment of insurance digitalisation in the EMEA region

Digital Insurance Maturity is a global accelerator, helping insurers respond to change in a digital age

We are proud to present the **Digital Insurance Maturity 2025** report, the most comprehensive global study of its kind, assessing 93 insurers across 16 markets. This edition offers deep insights not only into digital functionalities but also into **user experience (UX)** design, covering **eight key customer journeys** to provide the full picture of how insurers are performing in the digital age.

This study gives insurers the ability to **benchmark themselves against the market and competitors**, offering inspiration from the **best-in-class leaders**.

We introduce an **EMEA-ranking**, spotlighting insurers that stand out as **Digital Champions** - those excelling in digital innovation, seamless customer journeys, and real-time services.

Our goal is to provide insurers with **actionable insights, helping them to stay competitive, foster innovation, and achieve digital excellence**. We hope this report will serve as a valuable tool for shaping the future of insurance in a rapidly evolving digital landscape.

Yours sincerely,



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



93 INSURERS ASSESSED **16 MARKETS COVERED**

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

 **PROPERTY AND CASUALTY**
(car, home, family) **3**

 **CUSTOMER JOURNEY STEPS** **8**

 **CUSTOMER JOURNEY SECTIONS** **15**

 **FUNCTIONALITIES AND FEATURES** **160+**

 **CUSTOMERS SURVEYED** **10k+**

 **LOCAL MARKET RESEARCHERS** **30+**

“

The future of insurance blends **digital and human experiences** unified by insight and powered by a **connected and open back-end** to deliver faster, simpler, and more relevant value at every step of the customer journey

Digitally enabled customer experience is accelerating

As customer expectations evolve and digital-first behaviours become the norm, insurers face rising pressure to deliver intuitive, tailored, and responsive experiences. The shift toward **digitally enabled engagement** is no longer optional—it is a core business imperative. Leading insurers are moving beyond transactional portals and mobile apps to design **seamless, omnichannel journeys** that anticipate customer needs, minimise friction, and deepen loyalty.

Excellence in digital experience is increasingly defined by **hyper-personalisation**, the ability to deliver the right message, offer, or support at the right time, powered by real-time analytics. Customers now expect 24/7 self-service capabilities, instant claims status updates, and contextual communication. This shift calls for insurers to embed digitalisation across all touchpoints, from quote to claim, and to integrate human interaction gracefully where it adds the most value.

Forward-thinking players are using **experience orchestration platforms, conversational AI, and behavioural analytics** to continuously refine engagement strategies. Those that succeed in aligning technology with customer intent are setting new benchmarks for digital satisfaction—and positioning themselves as the insurers of choice in a rapidly transforming market.

GenAI will unlock values

After years of experimentation, insurers are now entering a new phase of **AI maturity**, transitioning from isolated pilots to enterprise-wide deployment. Among the most promising frontiers is **generative AI (GenAI)**, with the potential to reshape customer service, underwriting, content creation, and product innovation.

However, unlocking this value requires more than technological enthusiasm. Success hinges on aligning GenAI applications with **strategic priorities**, integrating them into existing systems and processes, ensuring robust **data governance** to maintain privacy and security, and implementing strong controls around **ethics**, bias, and explainability. The current underuse of GenAI in front-end processes, such as claims intake, policy queries, or personalised product explanations, presents a clear opportunity to **simplify interactions** and accelerate response times.

Internally, GenAI can support knowledge management, automate repetitive tasks, and serve as a virtual assistant to underwriters and agents. Yet, insurers must carefully manage the **risk-reward balance**, embed transparent oversight, and create training pathways that ensure responsible use.

The insurers that take a **measured, governed** approach with an optimised **operating model** and selected alliances to scaling GenAI will gain a distinct edge, accelerating efficiency while unlocking new forms of digital engagement and value creation.

Distribution models are evolving

The insurance distribution landscape is undergoing a fundamental shift, driven by digital disruption, changing consumer expectations, and the rise of **embedded insurance**. Today's customers expect insurance to be **invisible, instant, and integrated**—offered at the point of need, whether buying a car, booking a flight, or managing a business transaction.

To meet these expectations, insurers must embrace **hybrid distribution models**, combining robust digital channels with personalised advisory through agents or intermediaries. This calls for seamless handoffs between digital platforms and human touchpoints, supported by shared data and unified CRM systems.

Embedded insurance—delivered via partnerships with banks, retailers, travel platforms, or e-commerce players—is becoming a powerful lever to **expand reach and drive conversion**. But it also requires a fundamental rethink of product design, underwriting, and servicing models, which must be lightweight, modular, and digitally native.

Insurers that embrace **ecosystem thinking**, invest in API-based integrations, and build data-sharing frameworks with partners will be well-positioned to thrive. Those who fail to evolve risk becoming invisible in an increasingly interconnected distribution environment.

Getting the right talent and culture is key to capitalise on AI opportunities

AI's impact on insurance will be as much about **people and culture** as it is about algorithms. To fully realise the value of AI, insurers must foster an internal environment that supports experimentation, rewards learning, and builds trust between humans and machines.

Research shows employees perceive their employer as **2.3 times less empathetic** when AI tools are offered, suggesting the critical need for employers to foster empathy, trust, and human connection to effectively reshape how work is done. This requires deliberate investment in **reskilling, inclusion, and psychological safety**.

The focus must go beyond hiring data scientists. Insurers need to **hire for human capabilities**, such as adaptability, critical thinking, and emotional intelligence, while empowering existing teams to work with AI through accessible tools and training.

A successful AI culture is rooted in **accountability and sustainability**, where employees feel supported and understand the purpose behind automation. It balances technological ambition with ethical foresight, prioritising long-term trust over short-term gains. Insurers that get this balance right will create more resilient, empowered workforces, and unlock the full potential of intelligent technologies.

Front-to-back: A prerequisite for sustainable digitisation

Seamless digital experiences are only as strong as the legacy systems and operational foundations that support them. While user interfaces and AI-powered tools may impress customers at first glance, performance bottlenecks, data silos, and fragmented infrastructure can erode trust and undermine scalability if back-end systems are not equipped to support modern demands.

Leading insurers recognise that true **digital maturity requires an integrated, front-to-back transformation**. This includes modernising policy administration systems, claims engines, and data architecture to ensure agility, reliability, and real-time responsiveness. Without this alignment, front-end enhancements risk becoming surface-level improvements rather than enablers of long-term value.

A digital front end should not merely mask outdated core processes. Instead, **a composable architecture**, enabled by APIs and cloud-native platforms, allows for dynamic integration between customer-facing journeys and back-office capabilities. Smart orchestration layers can route data seamlessly across underwriting, risk, and servicing functions reducing manual touchpoints and cycle times.

Moreover, back-end modernisation is critical to enabling **hyper-personalised customer experiences**, as personalisation relies on real-time data flows and decision automation. Insurers investing in these capabilities are better positioned to **leverage AI**, launch new products faster, and meet evolving regulatory demands.

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The background is a solid teal color. It features several abstract geometric elements: a complex wireframe sphere in the top left, a large sphere in the top center, a sphere in the bottom left, and a sphere in the bottom center. On the right side, there are concentric circular lines and a series of spheres of varying sizes, some of which appear to be part of a larger, partially visible sphere. The overall aesthetic is modern and scientific.

01 *Methodology and key trends*

We used a dual approach, combining functionality assessment and user experience, to assess insurers' digital maturity

Retail insurance products:



Car



Home



Family

Channels considered



Mobile



Computer

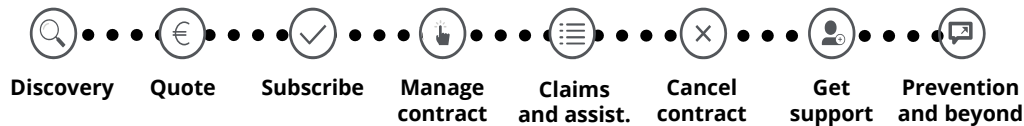
Survey and testing period:



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:



- 2 Industry experts **prioritised 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 1,000 consumers in each country.

User experience (UX) audit

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



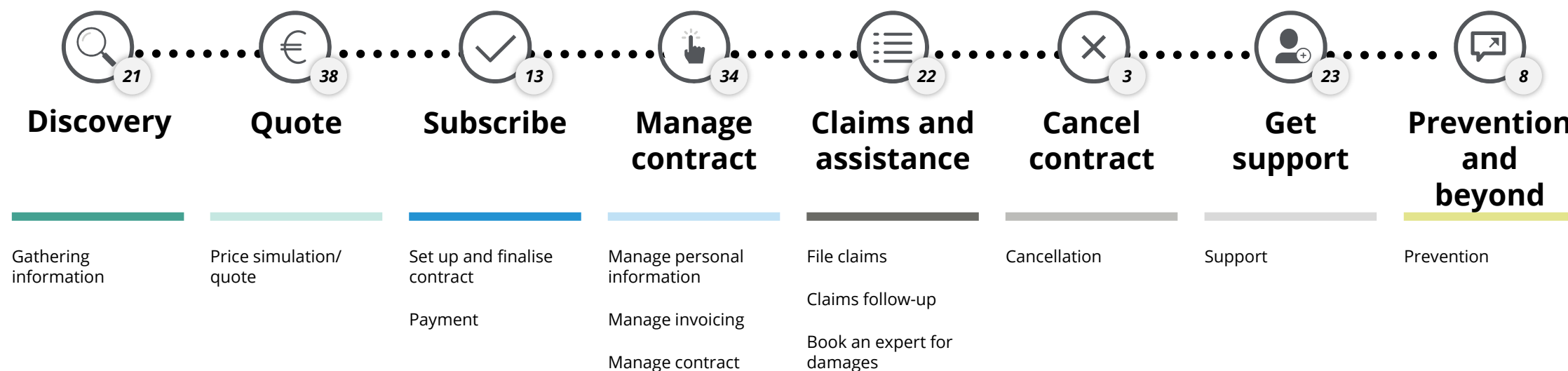
7 UX categories were assessed by usability experts:

- | | |
|------------------------|-----------------|
| 1 First impressions | 5 Interaction |
| 2 Site navigation | 6 Forms |
| 3 Content | 7 Accessibility |
| 4 Trust and persuasion | |

We analysed more than 160 functionalities along the insurance customer journey to ensure a thorough end-to-end overview

Customer journey steps

Customer journey sub-category



XX # of benchmarked functionalities

We surveyed 9,000 consumers to understand how important digital insurance is in the EMEA region

9,000

respondents

Age: 25 - 65

distributed equally across
four age groups¹

42%

58%



“

When choosing an insurer, to what extent do you find it important to be able to perform the following activities online?

15 activities along the whole E2E journey

”

“

For each of those core insurance tasks, how do you rank your preferences in terms of channels?

Requesting a quote – Purchasing a new insurance – Managing your insurance contract – Filing a claim – Getting support – Cancellation

”

Note 1. Exception: Age 18 - 65 across six age groups for the Nordics

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

Seven UX categories* were assessed

- First impressions
- Site navigation
- Content
- Trust and persuasion
- Interaction
- Forms
- Accessibility

* Detailed definitions available in Appendix

Scope

Our **Deloitte usability experts** conducted a full UX assessment on **desktop and mobile** versions of insurers' platforms: homepage, navigation, product detail 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

Site Navigation

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?



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

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



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

Method	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%	

Throughout our study, we discovered four important trends that are characterising the EMEA insurance market

1 *Direct insurance players outperform competitors on digital features*

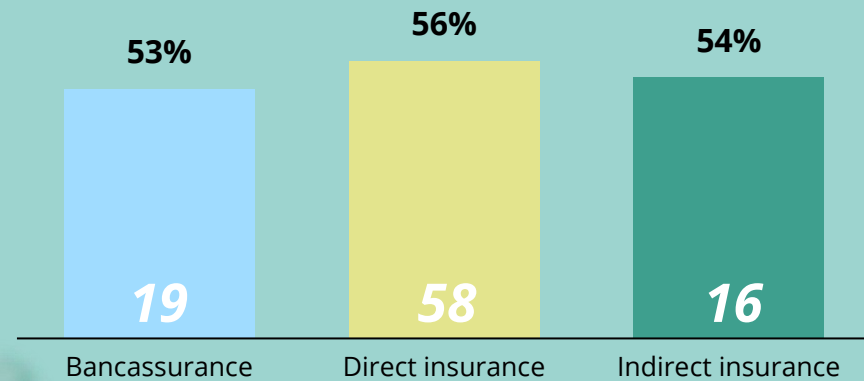
3 *Strong preference for online channels, yet human interactions remain valuable*

2 *Functionality score falls short of digital expectations*

4 *UX audit scores demonstrate more maturity*



**Average functionality score per type of insurer¹ (%)
and number of insurers assed per type**



1 ***Direct insurance players outperform competitors on digital features***

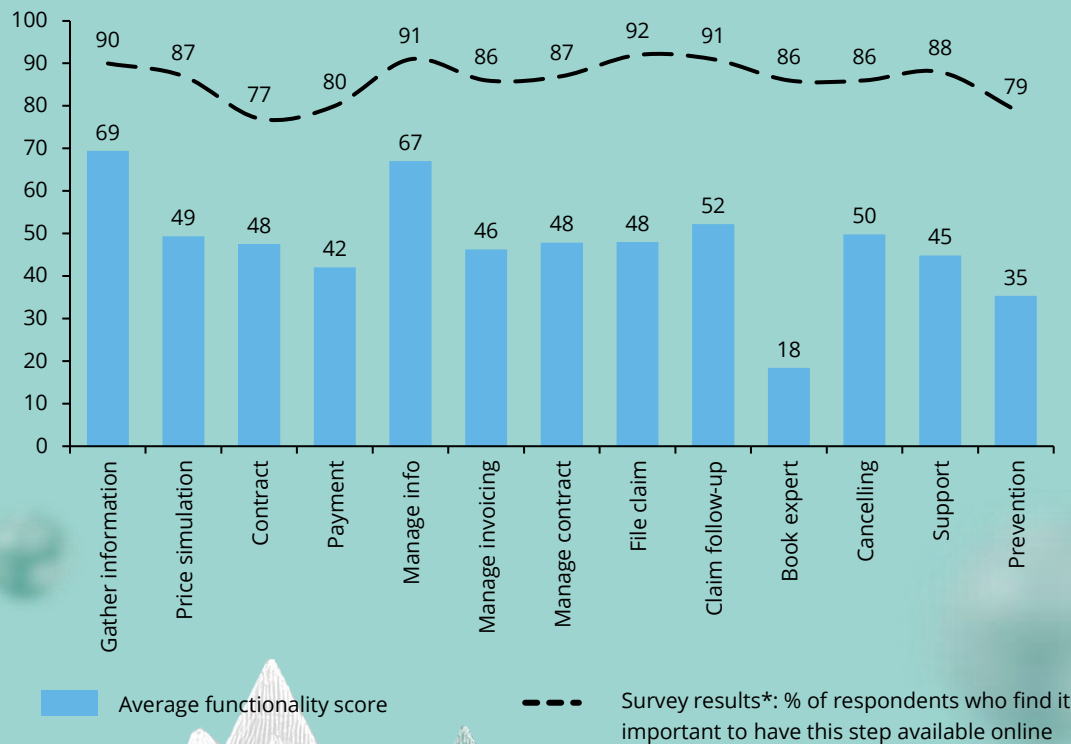
The functionality score per type of player in EMEA highlights varying levels of digitalisation opportunities across the region.

While the study did not always consider bancassurances and indirect insurers in each EMEA region, direct insurers were assessed in nearly all regions (eight out of nine) as highlighted by the number of 58 direct insurers that were assessed in the EMEA regions.

Performance patterns among different types of insurers are not distinctly clear. On average across all EMEA regions, direct insurers outperform competitors on digital features, as evidenced by an average functionality score of 56%, compared to 54% and 53%.

1. Bancassurance model is defined as a joint venture in which the bank offers its clients the products of an insurer. A direct insurer is a company that does not work with insurance brokers or agents but sells directly to customers. Indirect insurers sell to their customers via insurance brokers or agents. .

Score (%)



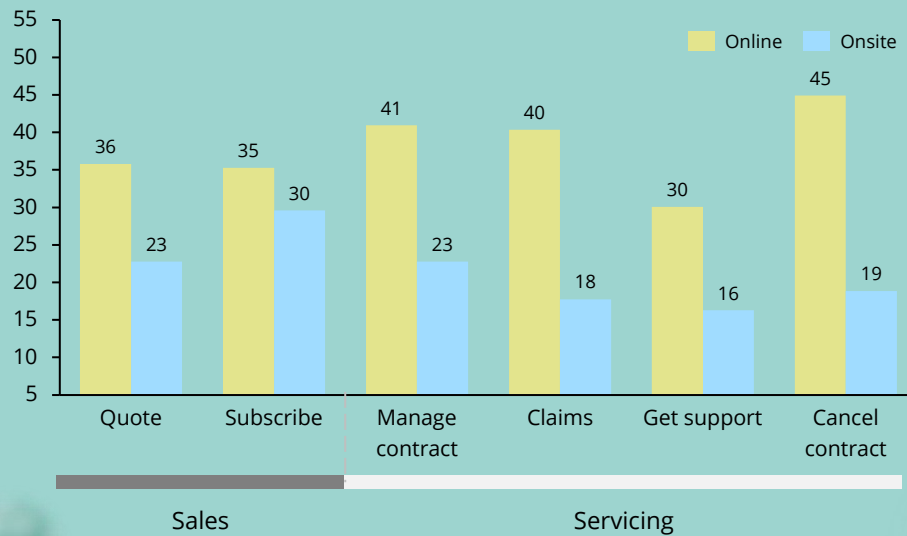
2 *Functionality score falls short of digital expectations*

Mapping customer journey steps' functionality scores with survey results shows that most steps fall short of customers' digital expectations.

Gaps are visible at nearly every stage, with the most significant digitalisation opportunities found in servicing activities such as managing contract and claims and assistance.

The survey results also highlight that customers find sales activities to be less important to conduct online, compared to other steps where they value digital servicing more.

Preferred channel per type of interaction



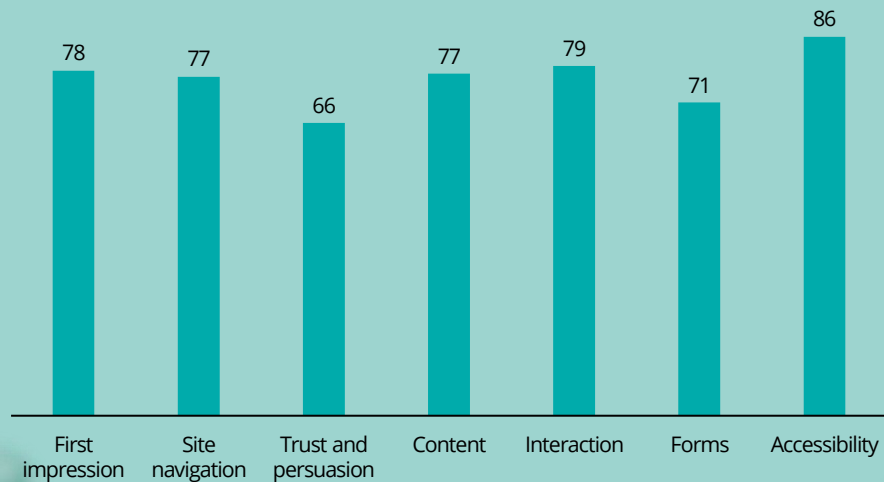
3 ***Strong preference for online channels, yet human interactions remain valuable***

When asked about their preferred channel for different types of interactions, customers indicated a strong preference for online channels across all customer journey steps.

While the preference for online channels is particularly significant for servicing activities, it is slightly less pronounced for sales. Customers value online channels for sales but still appreciate onsite interactions, explaining the relevance of hybrid models in some EMEA regions.

The “phygital” model, blending onsite and online channels depending on the activities along the end-to-end value chain, is becoming the new norm.

Average UX audit scores for 93 insurers across EMEA



4 *UX audit scores demonstrate more maturity*

Compared to the results of the functionality assessment, the user experience audit reveals more maturity across the EMEA regions, with an average score of 76% compared to 50% for the functionality assessment.

While digitalisation opportunities exist in all categories, “forms” and “trust and persuasion” activities show the highest potential for improvement. Forms should adhere to standards such as error handling, device-specific formatting, and auto-saving features. Trust can be enhanced by reassuring customers about data usage, the type of service/responses they can expect, and the expected time frames.

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02 ***EMEA results***

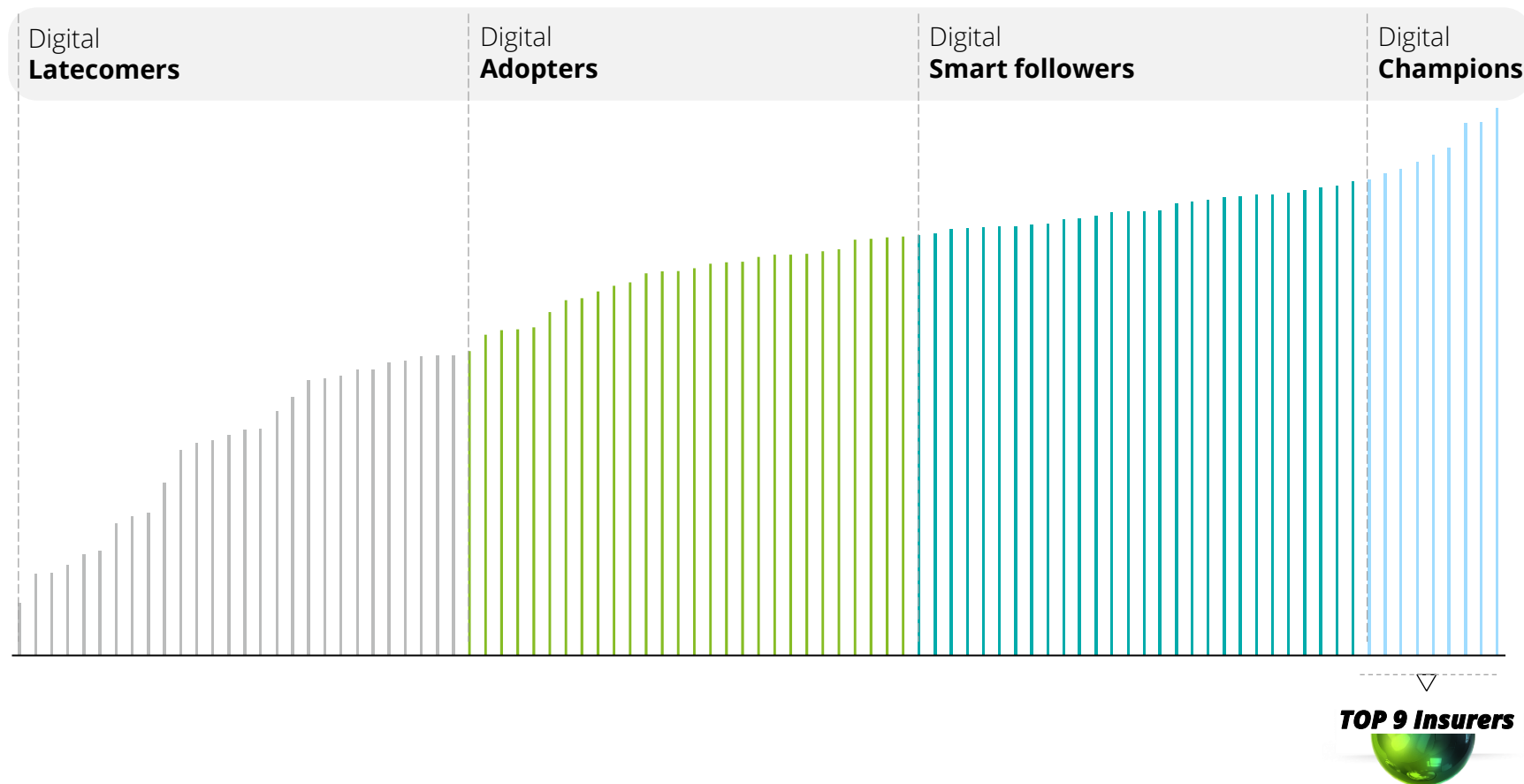
As a result of the study, insurers were classified into four groups based on their digitalisation levels, with top players recognised as Digital Champions

DIM index¹

What defines Digital **Champions**?

Digital **Champions** offer a **wide range of functionalities relevant for customers**, as well as a **compelling user experience**.

Digital Champions set **key digital trends** and have **leading market practices in place**, which positions them as role models to follow.

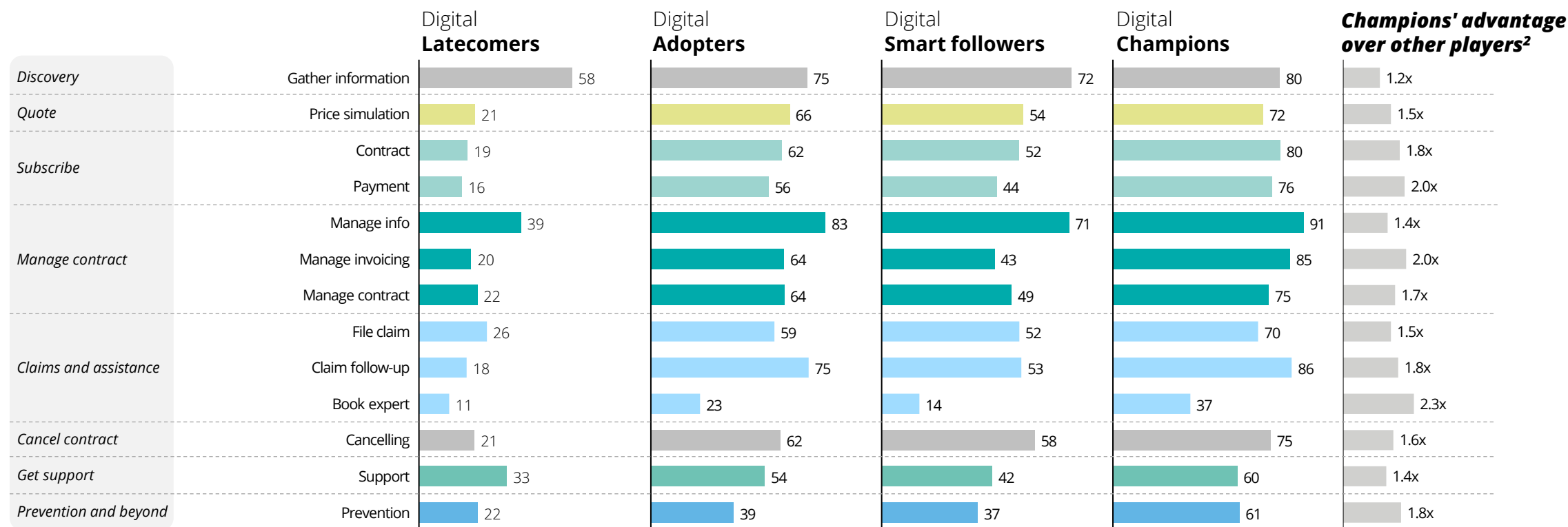


TOP 9 Insurers

Note 1. DIM index measures maturity for channels and products offered by an insurer. Data for 93 insurers which were covered in 2025 edition.

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

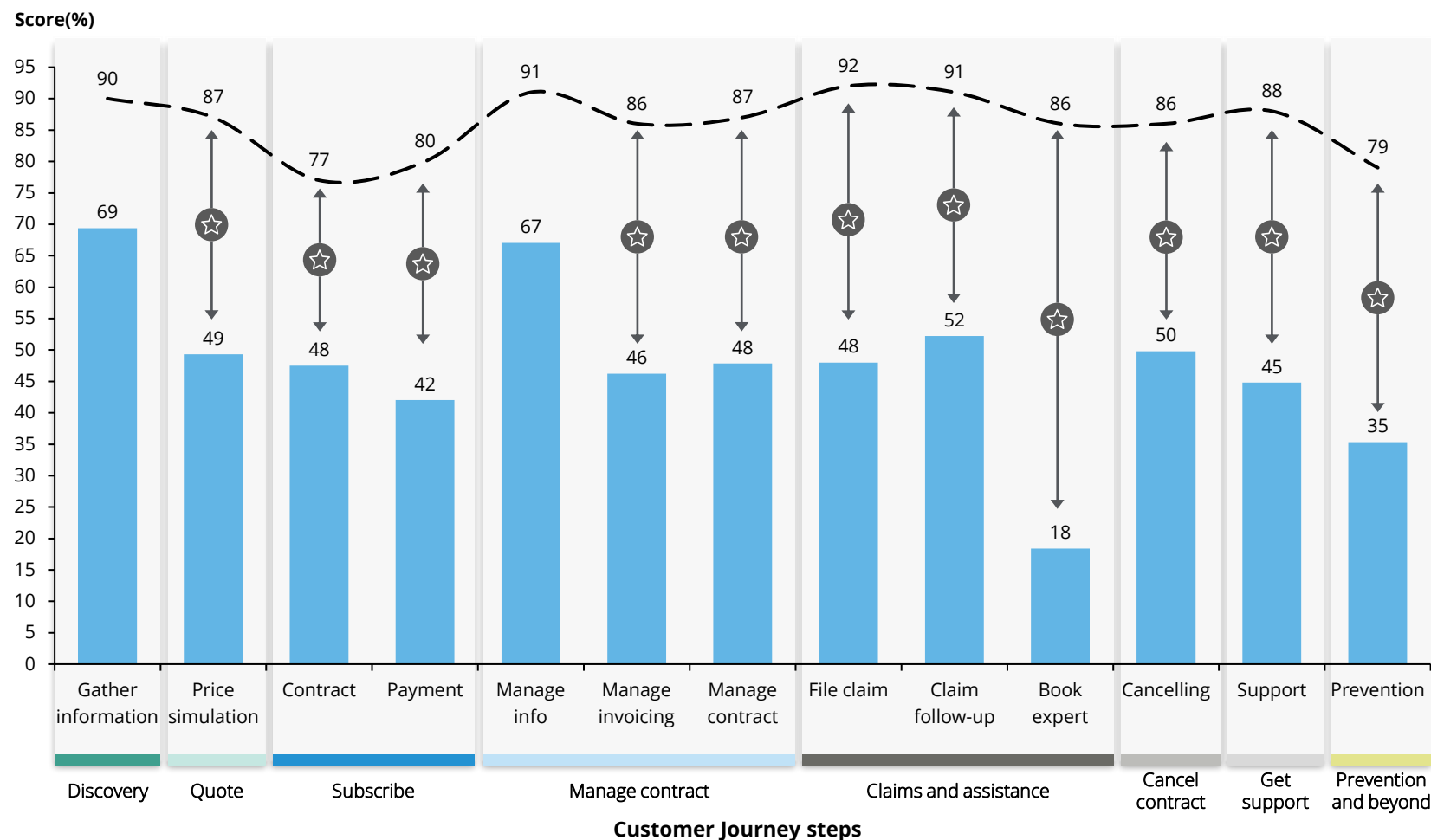
DIM score broken down by customer journey sections and functionalities offered by insurers¹



Note 1. Data for 93 insurers which were covered in 2025 edition

Note 2. Ratio of functionalities % between Digital champions and other insurers' score

Survey results indicate functionality score falls short of digital expectations, with gaps visible at nearly every step



Mapping customer journey steps' functionality scores with survey results shows that most steps fall short of **customers' digital expectations**.

Gaps are visible at nearly every stage, with the most significant digitalisation opportunities found in **servicing activities** such as managing contracts and claims and assistance.

The survey results also highlight that customers find sales activities to be less important to conduct online, compared to other steps where they **value digital servicing more**.

Average functionality score

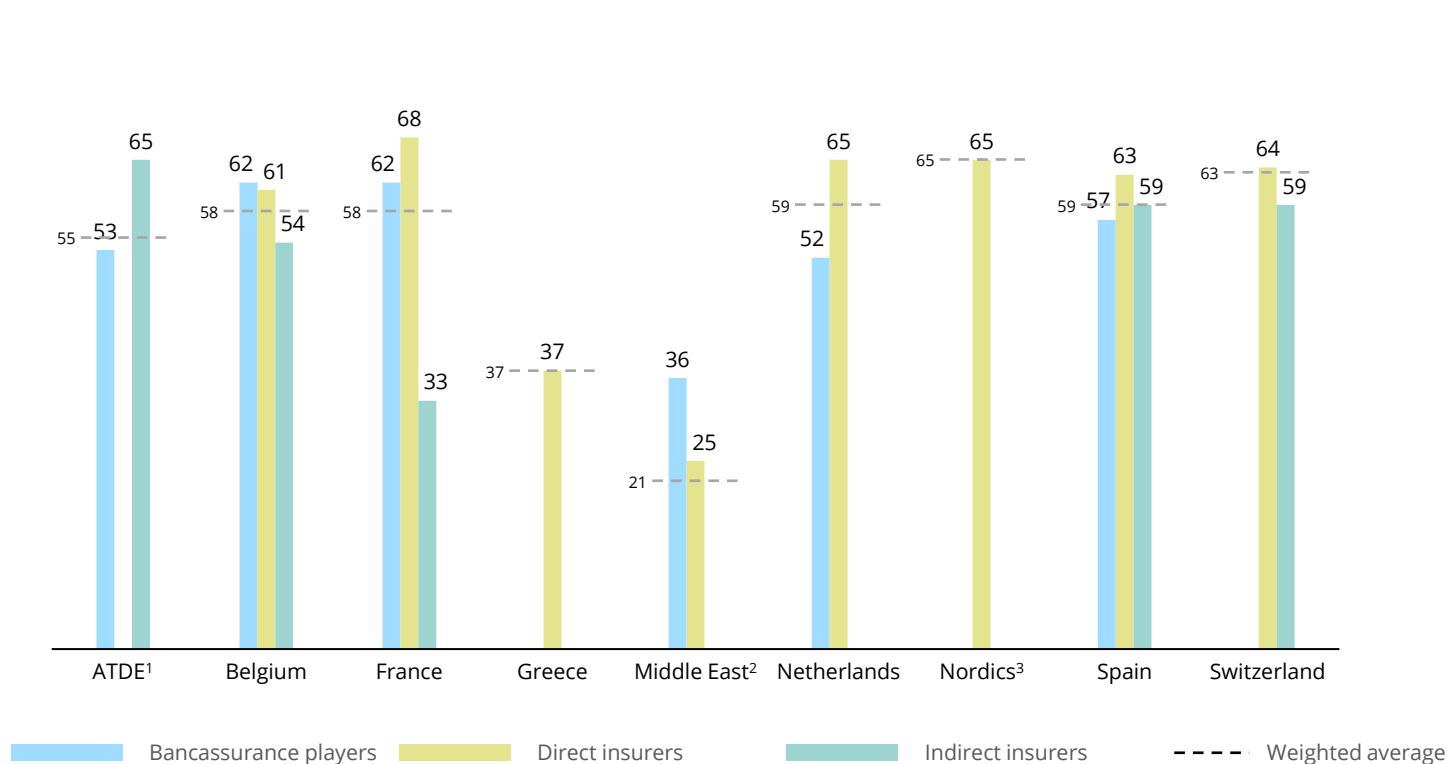
Survey results*: % of respondents who find it important to have this step available online



Opportunity space

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

Functionality score per type of player (%)



The functionality score per type of player in EMEA highlights **varying levels of digitalisation opportunities** across the region.

While the study did not always consider bancassurances and indirect insurers in each EMEA region, direct insurers were assessed in nearly all regions (eight out of nine).

Performance patterns among different types of insurers are not distinctly clear, except for the observation that direct insurers generally **outperform indirect insurers**.

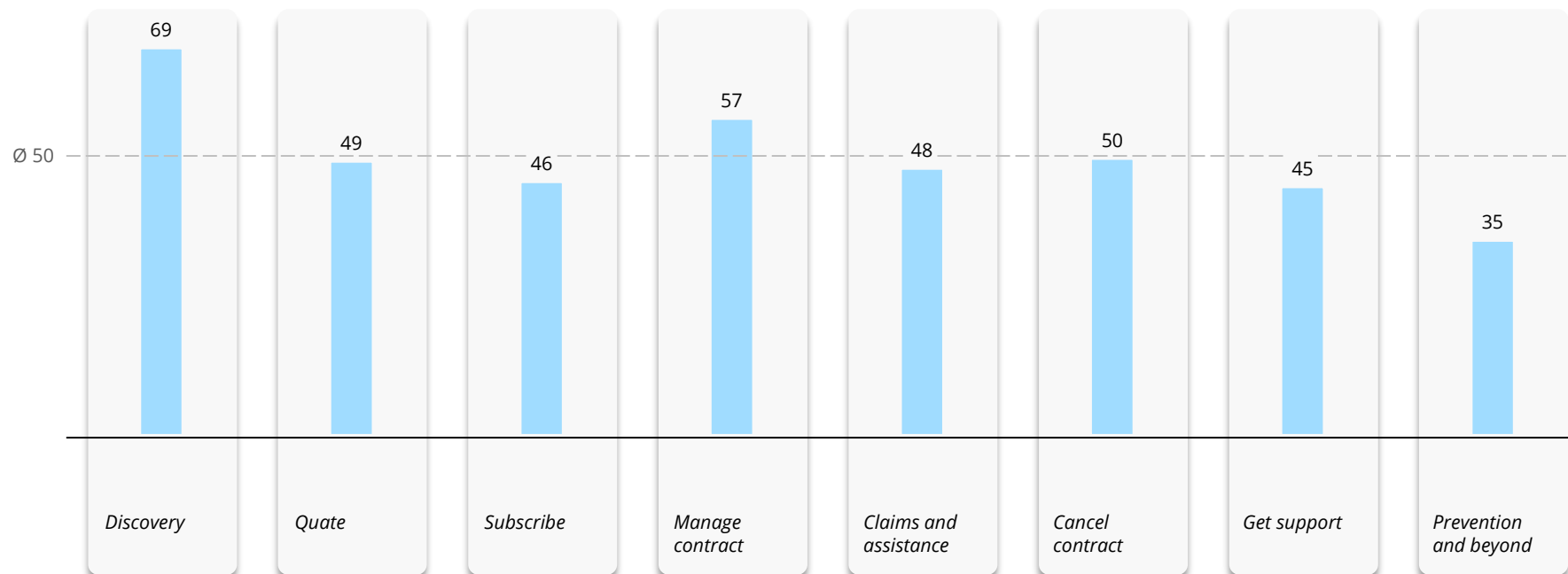
Note 1. ATDE covers the Austrian and German market

Note 2. Middle East takes into account Jordan, Kuwait, Saudi Arabia, and UAE

Note 3. Nordics covers Denmark, Finland, Norway and Sweden

The average functionality score indicates that enhancements are possible throughout the entire customer journey experience in EMEA

Functionality score per customer journey step - EMEA average¹ (%)

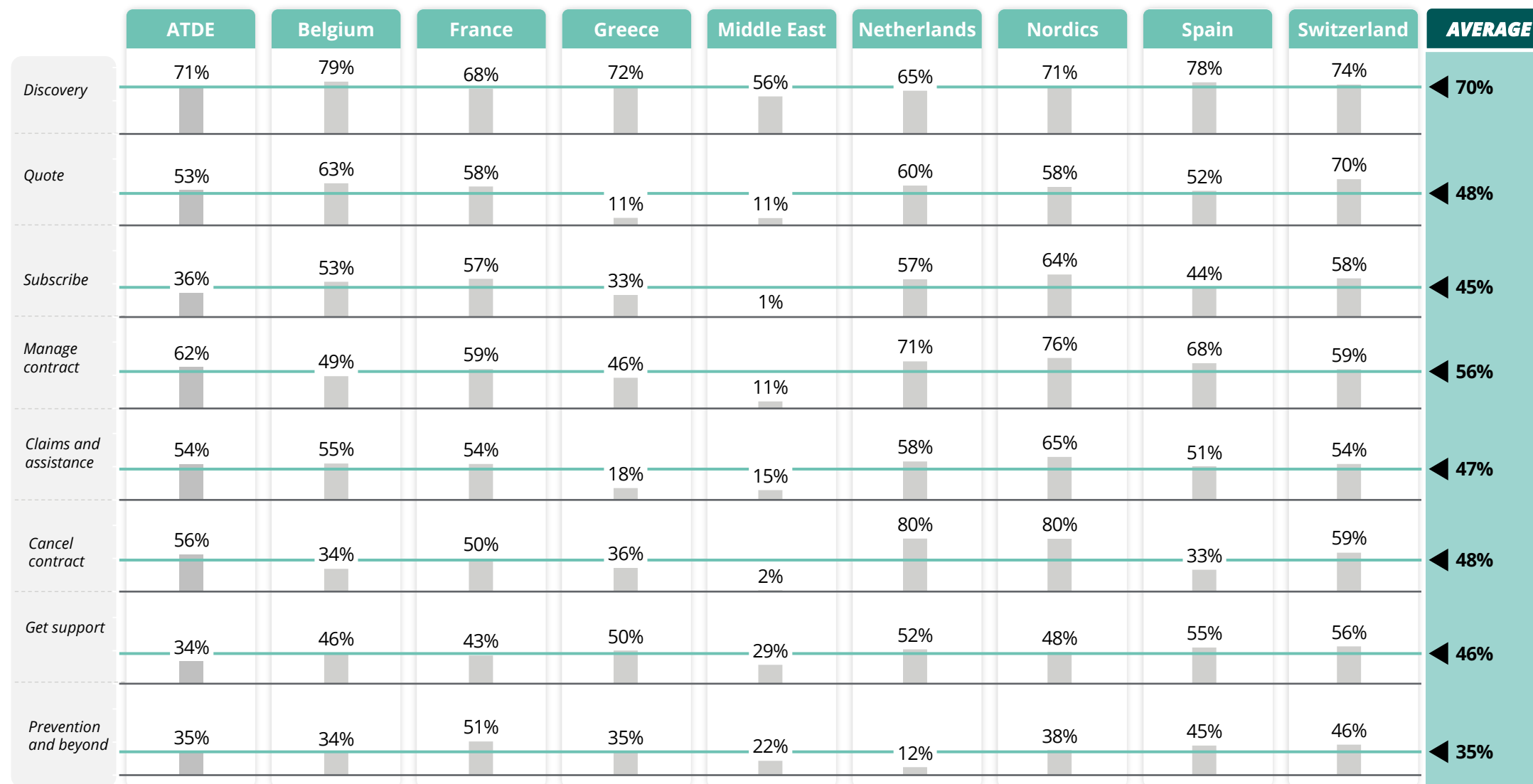


With an average functionality score of **50%** across all customer journey steps, the EMEA region still has significant opportunities for digitalisation enhancements.

While the step of finding information (discovery) scores the highest, other steps show particularly **high improvement potential** with prevention activities scoring the lowest.

Note 1. Weighted average

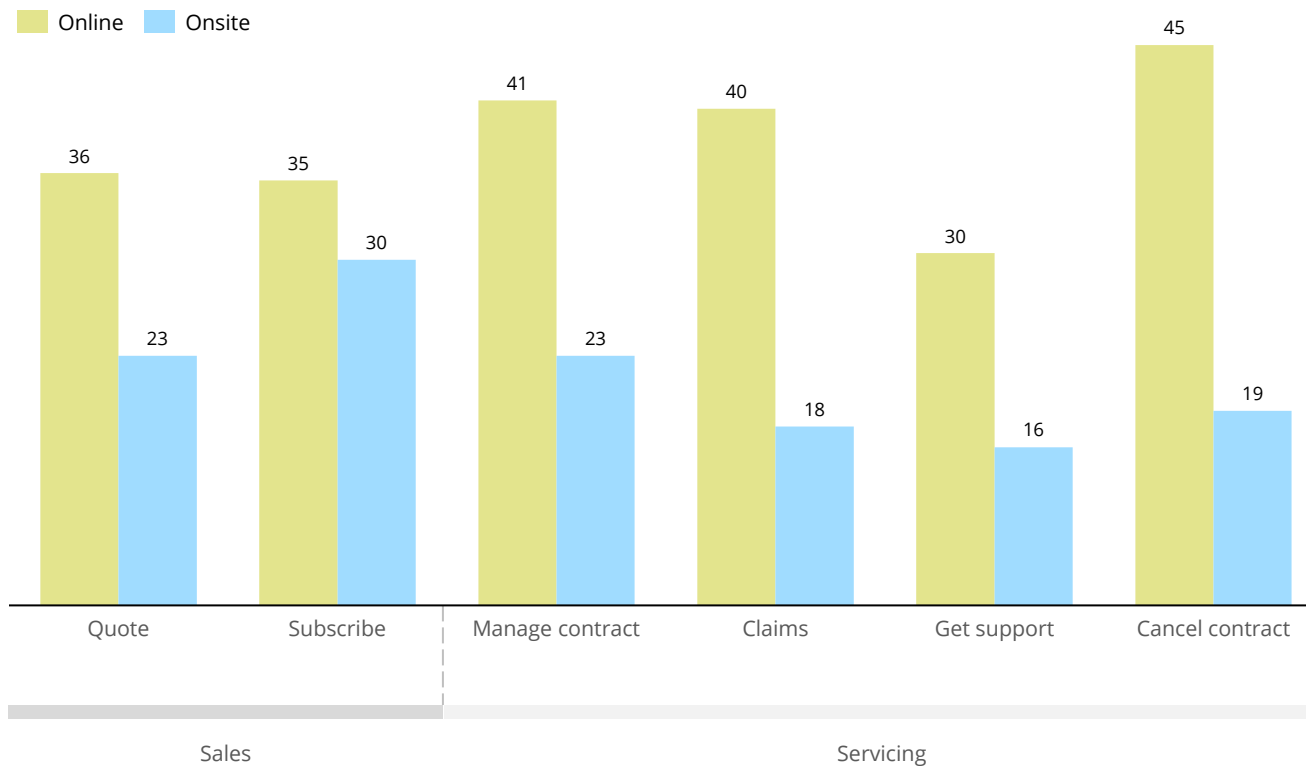
Functionality score per customer journey step¹



Note 1. This table is not intended for a direct comparison of countries, as the composition of insurer types differs for each country - not all insurers are in scope

Survey results reveal a strong preference for online channels, although human interactions remain valuable for sales

Preferred channel per type of interaction – EMEA average (%)

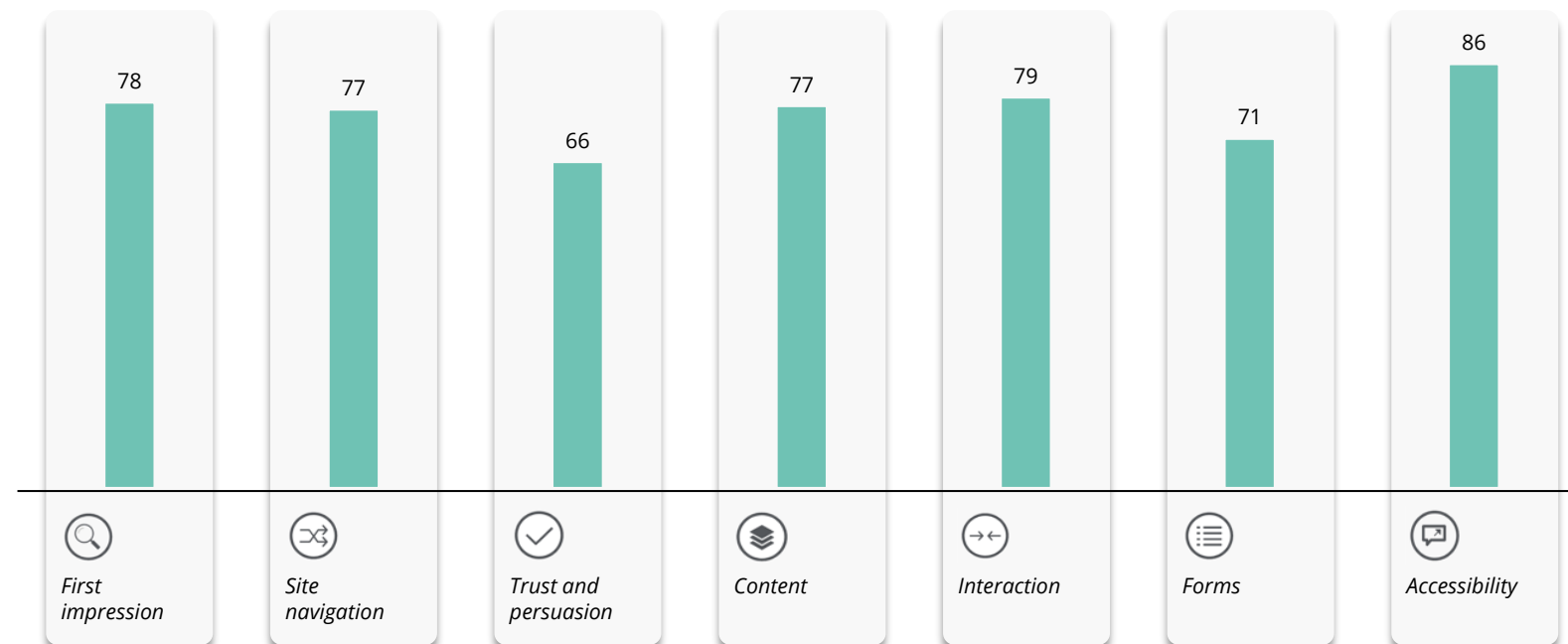


When asked about their preferred channel for different types of interactions, customers indicate a strong **preference for online** channels across all customer journey steps.

While the preference for online channels is particularly significant for servicing activities, it is slightly **less pronounced for sales**. Customers value online channels for sales but still appreciate onsite interactions, which explains the relevance of **hybrid models** in some EMEA regions.

Average UX audit scores demonstrate more maturity across the EMEA region compared to the results of the functionality assessment

UX audit score – EMEA average¹ (%)

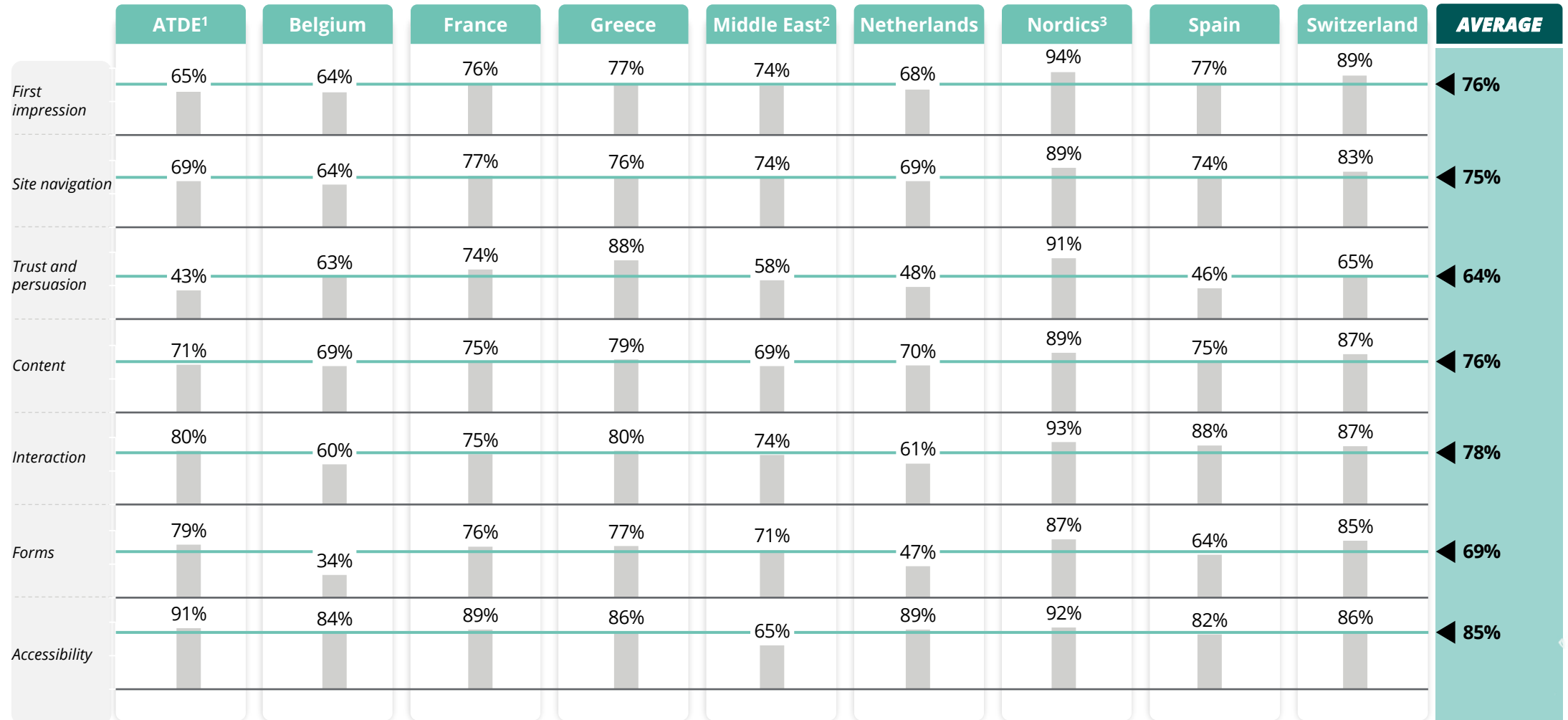


Compared to the results of the functionality assessment, the user experience audit reveals a **greater maturity** across the EMEA region, with an average score of 76% compared to 50% for the functionality assessment.

While digitalisation opportunities exist in all categories, “forms” and “trust and persuasion” activities exhibit the **highest potential** for improvement in terms of UX.

Note 1. Weighted average

UX audit score per category¹



Note 1. This table is not intended for a direct comparison of countries, as the composition of insurer types differs for each country - not all insurers are in scope

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03 *How to move forward*

There is a need for significant investments in insurance back-end systems to overcome current limitations and achieve true servicing capabilities

Current limitations

Minimal progress in digital servicing

Over the past years, digital servicing capabilities have stagnated, leaving insurers vulnerable to rising customer expectations and agile competitors.

Siloed systems create operational drag

The absence of real-time integration between front- and back-end systems leads to bottlenecks, increased manual handling, and reduced agility.

Customer frustration undermines value

Lack of responsiveness and fragmented experiences drive dissatisfaction and negatively impact trust, retention, and NPS.

We see an important opportunity space for insurers to answer customer expectations in the coming years.

Selection of strategic initiatives

Modernise core architecture

Transition to event-driven, API-first architecture to enable real-time data exchange, automation, and scalable service delivery.



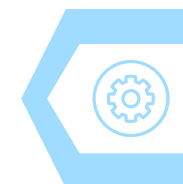
Invest in smart integration layers

Create orchestration layers that allow seamless communication between digital interfaces and core systems, enabling near-instant servicing.



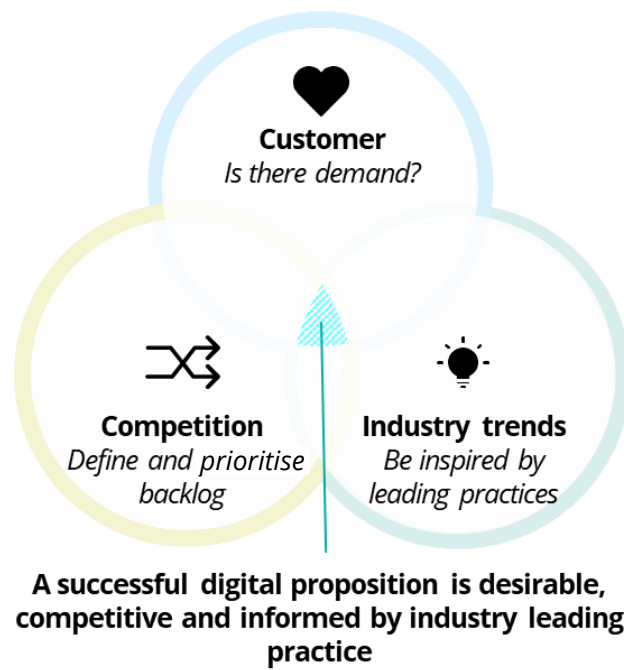
Streamline end-to-end journeys

Implement digitised, modular flows (e.g., claims-to-payout) that reduce latency and enhance responsiveness.



Deloitte can help insurers to future-proof their digital strategy

Our learnings can help insurers accelerate their digital strategy development from the perspectives of customer demand, competition, and industry trends.



Biggest digital opportunities lie in online servicing

Insurers invested in digital sales, but results show that customers find online servicing much more desirable. Yet, this is where insurers scored the lowest on average.

How we can help: Introduction to trends and innovations from the industry, prioritisation of a new features backlog based on the insurer's maturity and positioning

Digital insurers will need to balance online and traditional channels to offer a hybrid experience to their customers.

While consumers recognize the importance of digital features, most of them also like to interact with an advisor for a range of tasks, especially when buying insurance.

How we can help: Find the optimal way to serve the insurer's customers, using the right mix of channels, technologies and people

Great UX is a standard, not a differentiator

Results reveal relatively similar UX scores amongst insurers. Those who want to be competitive will have to differentiate and keep up with industry standards by improving on "forms" and "interaction".

How we can help: Introduction to EMEA UX best practices, identification and prioritisation of key UX improvements

The background is a solid teal color. It features several abstract geometric elements: a large, complex wireframe sphere in the top left; a series of concentric circular lines on the right side, some of which are thicker and more prominent; and several smaller, solid spheres of varying sizes scattered throughout the space. The overall aesthetic is modern and architectural.

04 *Contacts*

Will you drive the change or be driven by it?

If you want to learn more, please get in touch with our **team** and ask about a dedicated workshop.

FEEL FREE TO REACH OUT TO US FOR MORE INFORMATION:



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Do you want to find out more about the study?

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Appendix



LEXICON

Customer journey step	Framework representing an E2E customer experience with the insurers' offering, encompassing all the interactions
Customer journey sub-category	Specific segment of the customer journey representing a distinct part of a customer's interaction with the insurers
Mystery shopper	Approach allowing the evaluation of the overall customer experience by posing as a regular customer
UX audit	Audit of online customer channels (mobile and desktop), the way a new prospect user would experience it
Gathering information	Process by which a prospect collects details about products, services, and options available to them
Price simulation/quote	Functionalities that allow the prospect to inquire about the prices of an insurance contract
Set up and finalise contract	Steps involved in creating, reviewing, and agreeing to the terms of a contract
Payment	Process of completing a financial transaction to purchase an insurance product
Manage personal information	Ability for customers to update, access, and maintain their personal details within the insurer's system
Manage invoicing	Process of handling and organising invoices
Manage contract	Administration and adjustment of a customer's contract
File claims	Procedure for customers to report and request compensation for damages or losses covered by their insurance
Claims follow-up	Steps taken to track and manage the progress of filed claims until resolution
Book an expert for damages	Process of scheduling a professional to assess damages
Cancellation	Steps involved in terminating a contract or service agreement
Support	Assistance provided to customers for any queries, issues, or help needed with products or services
Prevention	Measures and advice provided to customers to help avoid potential risks or damages

How did we score each functionality?



Scoring methodology for the UX audit

Eight categories were assessed by UX experts:

1 First impressions

Users take cues from the insurer's design, imagery, copy, layout, brand etc. and use this to make assumptions. First impressions can impact the users' perception of trustworthiness, whether the proposition is right for them, and whether they see value in what's on offer.

2 Site navigation

Site navigation helps people find what they need when they need it. Intuitive site navigation removes the frustration users feel around not knowing what to do or where to go next. Site navigation can help guide people through the experience to reach their goal.

3 Content

Information can be conveyed through a number of mediums from icons, colours, and naming conventions, to long form copy, graphics and photography. Information itself can do more than just providing facts. The style, tone, consistency, and even what's included (and what's not) can make or break purchase decisions, perception of trustworthiness, and perception of price.

Scoring methodology for the UX audit

Eight categories were assessed by UX experts:

4 Trust and persuasion

Insurers have to satisfy questions customers have around how their product, service or the experience itself can be trusted. Users seek information or cues that help them evaluate whether their expectations will be met and may need to be persuaded to complete their goal.

5 Interaction

Poorly designed interactions will lead to frustration when elements don't react in a way the user expects. Often leading to rage clicks, verbalised frustrations, and leaving the experience all together. While some users may persevere through these bad experiences, their view of the insurer's business or brand may be damaged.

6 Forms

For many businesses form fills are either the ultimate goal or a way for frustrated customers to get in touch. Whatever the form, there are certain expectations from users about how forms work, and methods insurers can employ to make forms easier to complete.

Scoring methodology for the UX audit

Eight categories were assessed by UX experts:

7 Accessibility

During the accessibility analysis we perform an automated test per page. Violations against the WCAG 2.1. level AA are listed by severity. A same violation can be present on different pages.

Disclaimer

About the functionality assessment:

- For the functionality assessment, “mystery shoppers” visited the insurers’ websites/apps to check the availability of a list of features, without notifying the audited insurers and without receiving input from the audited insurers themselves.
- To facilitate the assessment of client-specific functionalities, we collaborated with customers of the audited insurers. In some cases, findings were enriched by desk research on the insurer’s websites and support channels to confirm responses.
- The assessment of functionalities through “mystery shopping” was done between January and February 2025. Any features that insurers might have launched after this period have not been considered.
- For a few functionalities, mystery shoppers could only confirm whether the functionality was effectively offered by the insurer, but could not verify whether it was fully functional (e.g., track the status changes of a claim over time)

About the user experience (UX) audit:

- The UX audit was performed by different usability experts and based on a set of custom guidelines and scoring system.