

Zurich, April 2025

The 10 key findings from the Deloitte Study



1. Insurance decisions are rarely individual

Almost 60% of Swiss people do not make insurance decisions on their own – insurers need to tailor their communication and advice to multiple decision-makers.

2. Perceived understanding of insurance products

More than 70% of Swiss people believe they understand property and casualty insurance well – this can create a false sense of confidence in standard solutions.

3. High satisfaction but low differentiation

More than 80% of Swiss people are satisfied with their insurer – but true differentiation remains the central challenge for all competitors.

4. Personalisation as a key expectation

Almost 60% of customers want personalised products – insurers need to focus more on tailored solutions.

5. Data sharing for added value

Almost 60% of customers are willing to share personal data – but only if a clear benefit is evident.

6. Premium discounts as data currency

Customers expect a tangible reward for sharing their data – a reduction of at least CHF 50 is considered the threshold for acceptance.

7. Traditional selection criteria remain stable

Service, product, price, and reputation are still the decisive factors when choosing an insurer.

8. AI as an efficiency driver

Customers expect artificial intelligence to primarily accelerate claims processing, improve accessibility, and provide more accurate risk assessments.

9. Beyond insurance remains a niche

The expectation that insurers offer additional services outside of traditional insurance is, with less than 10% of customers, very low.

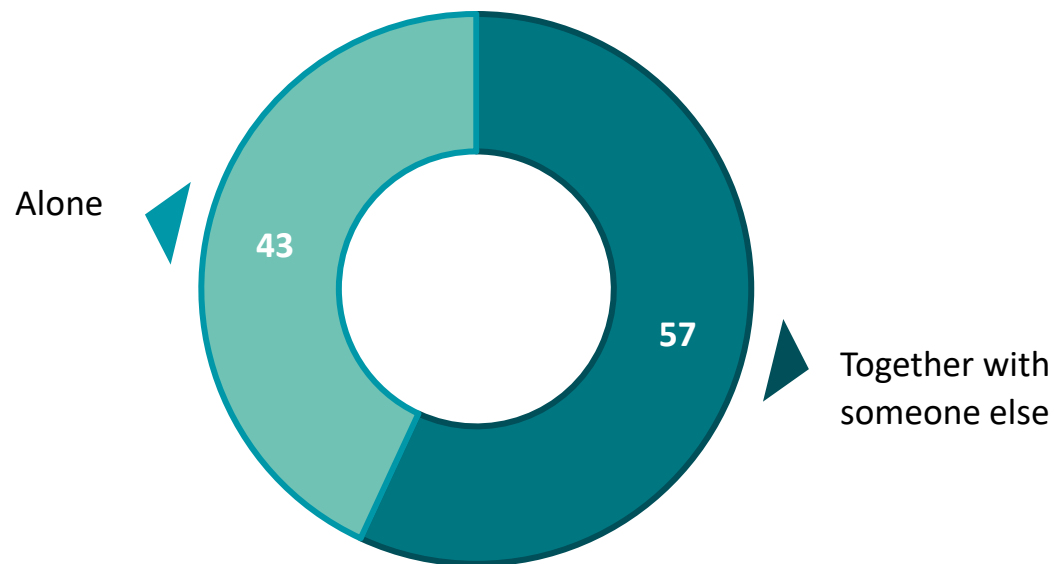
10. Sustainability has little influence on purchase decisions

While sustainability aspects are generally perceived positively, they are rarely a decisive criterion for customers.

Insight #1: Insurance decisions are rarely individual



Almost 60% of Swiss people do not make insurance decisions on their own.



Figures in %

Insurers need to tailor their communication and advice to multiple decision-makers.

Additional insights (not shown in graphics)

- About two-thirds of younger respondents consider recommendations from friends or family important when choosing an insurer.
- More than half of other respondents do not consider recommendations important.
- Over 75% of respondents do not regularly review their policies and insurance offers.
- Media have little influence on insurance changes and coverage adjustments.

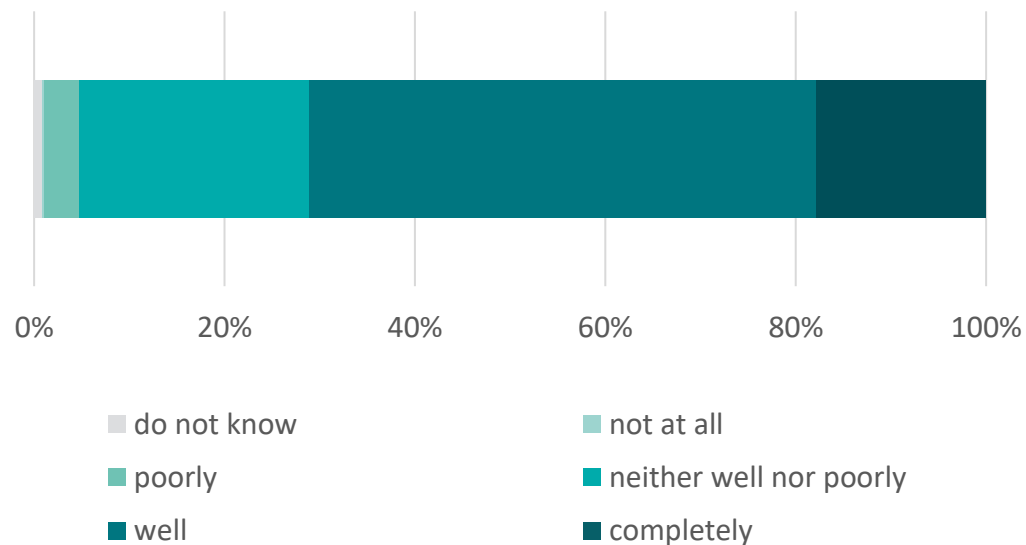
Question: Who decides on insurance-related matters in your household?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #2: Perceived understanding of insurance products



More than 70% of Swiss people believe they understand property and casualty insurance well.



**A false sense of confidence
in standard solutions can arise.**

Additional insights (not shown in graphics)

- With increasing age, people consider themselves more competent in understanding their insurance products.
- Respondents from French- and German-speaking Switzerland rate their understanding of their insurance products similarly.
- Respondents from Italian-speaking Switzerland rate their understanding of their current insurance products the lowest.
- The understanding of motor insurance is rated significantly better than that of other insurance products.

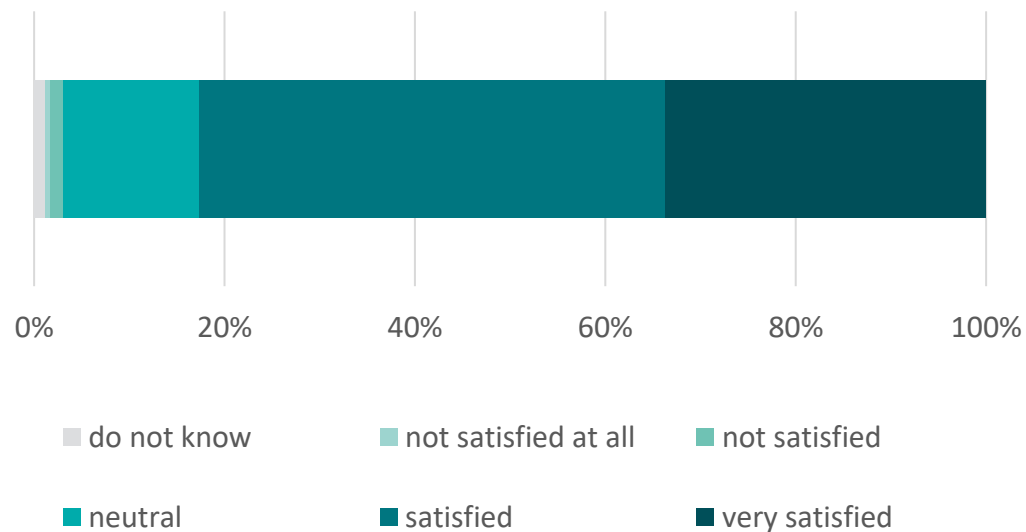
Question: How well do you understand the coverage and details of your current insurance products?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #3: High satisfaction but low differentiation



More than 80% of Swiss people are satisfied with their insurer.



**True differentiation remains
the central challenge in competition.**

Additional insights (not shown in graphics)

- The most important factor for satisfaction in the claims process is speed (74%).
- Almost half of those dissatisfied with the claims process felt insufficiently supported.
- Although speed is an important factor for insured persons, "instant insurance" offers are considered not particularly interesting by two-thirds of respondents.

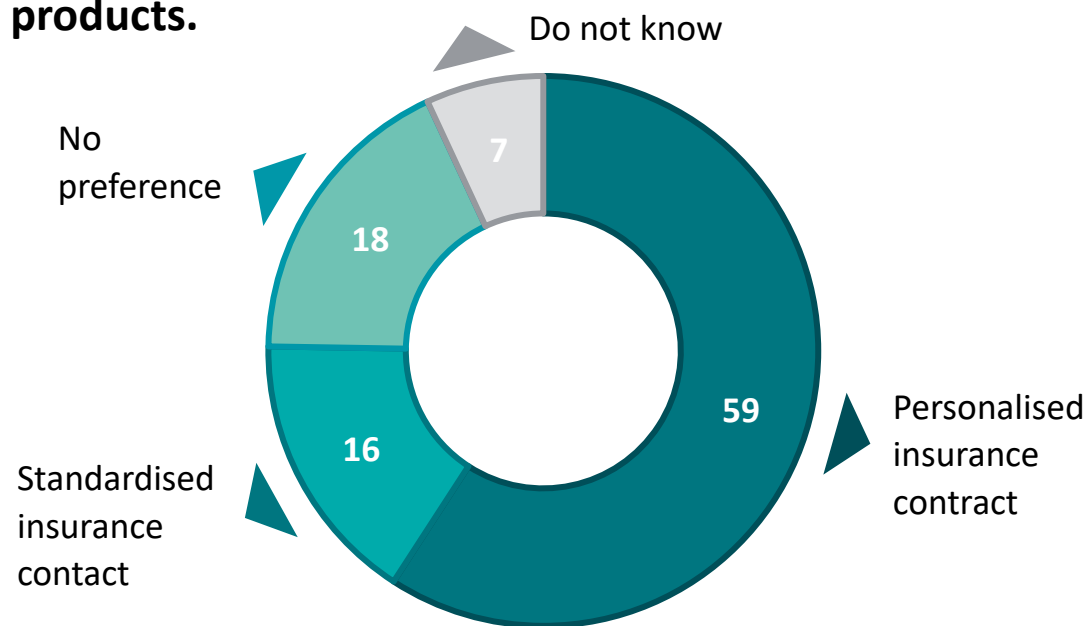
Question: How satisfied are you overall with your current insurance provider(s)?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #4: Personalisation as a key expectation



Almost 60% of customers want personalised products.



Figures in %

Insurers need to focus more on tailored solutions.

Additional insights (not shown in graphics)

- More than 70% of respondents are interested in bundling to benefit from volume discounts.
- Respondents from Italian-speaking Switzerland show a significantly stronger desire for personalised products.
- Women more often desire personalised products than men.

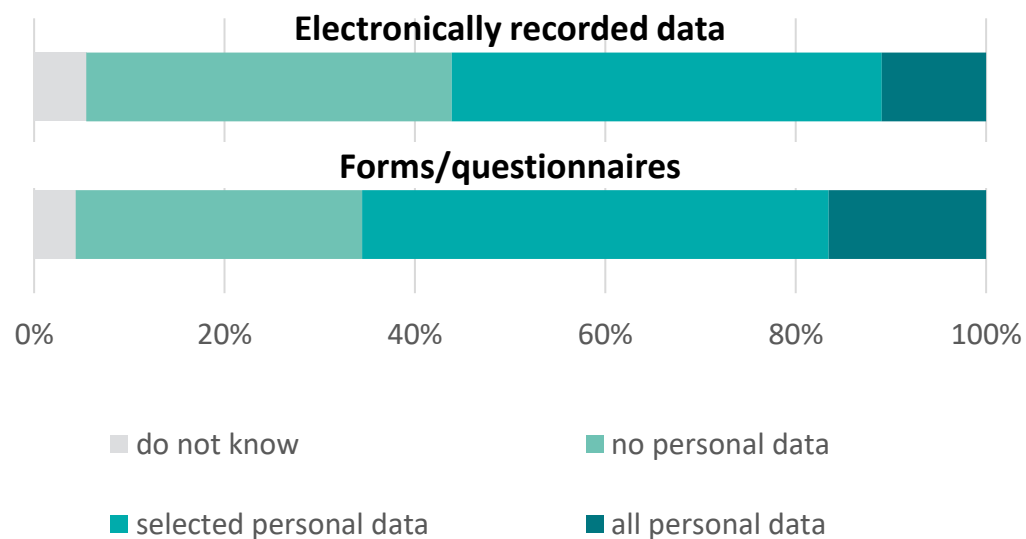
Question: Which type of insurance products do you consider more advantageous?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #5: Data sharing for added value



Almost 60% of customers are willing to share personal data.



Data sharing and potential data usage require more extensive clarifications and pragmatism.

Additional insights (not shown in graphics)

- Data collected via forms or questionnaires is preferred over electronically recorded data.
- Younger respondents show a higher willingness to share their personal data with an insurance company than older respondents.
- Respondents from French-speaking Switzerland are less willing to share personal data via questionnaires than the rest of Switzerland.

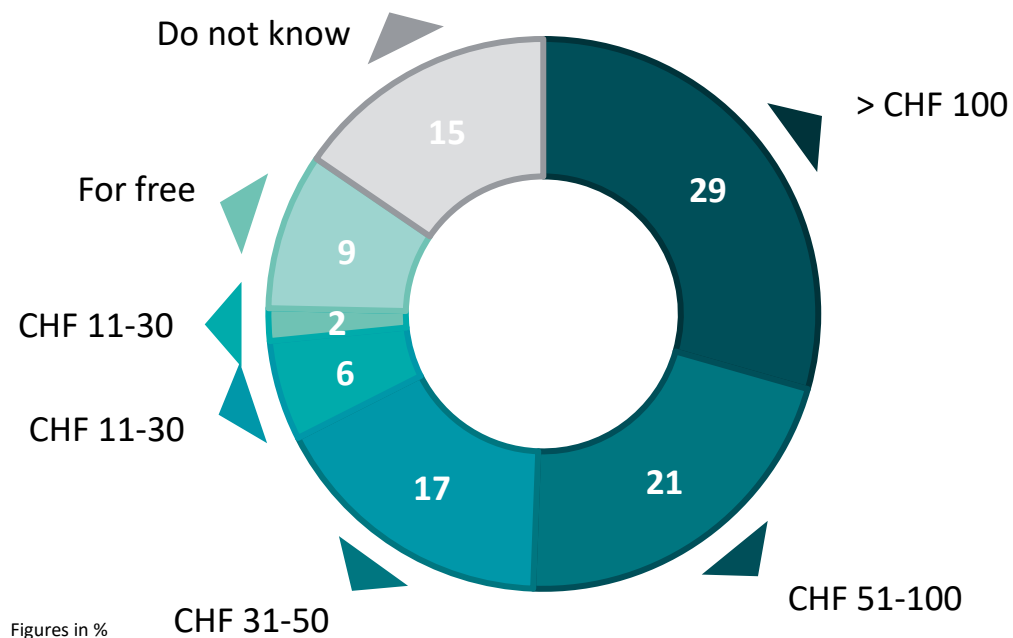
Question: Would you be willing to share personal data to receive an insurance product with dynamic pricing, where premiums are adjusted based on your individual behaviour?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #6: Premium discounts as data currency



Customers expect a tangible reward for sharing their data.



A reduction of at least CHF 50 is considered the threshold for acceptance.

Additional insights (not shown in graphics)

- Younger respondents expect a higher premium reduction as compensation for sharing their personal data with an insurer than older respondents.
- In contrast to respondents from French- and German-speaking Switzerland, respondents from Italian-speaking Switzerland expect significantly higher premium reductions as compensation for sharing their personal data.
- Respondents with higher education levels expect a greater premium reduction for sharing their data with an insurer.

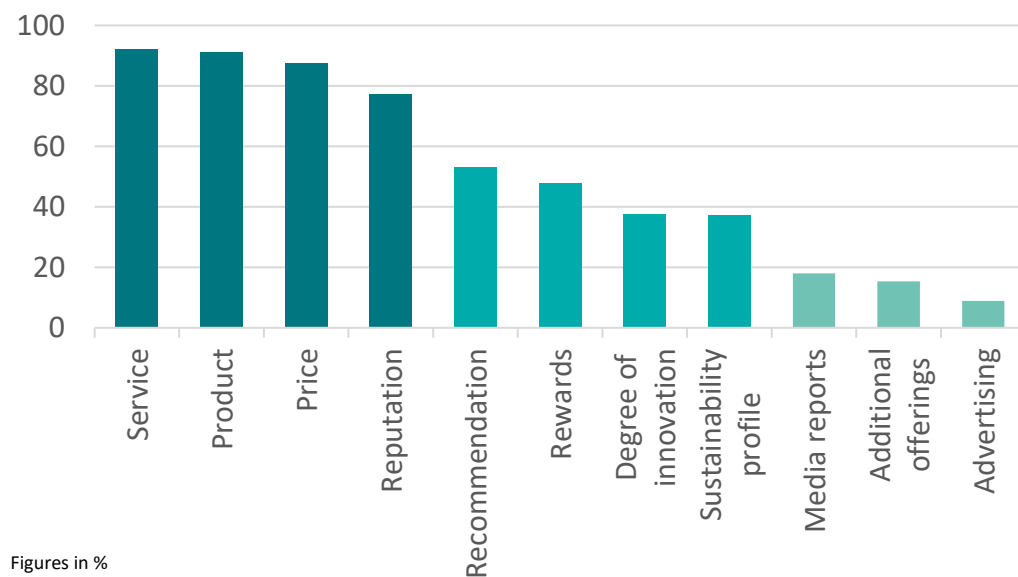
Question: What financial compensation would you consider appropriate for sharing your personal data with an insurance company?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #7: Traditional selection criteria remain stable



Service, product, price, and reputation are most frequently cited as **important** when choosing an insurer.



The primary decision criteria must be met before differentiation over additional criteria is possible.

Additional insights (not shown in graphics)

- The income level of respondents has no influence on the importance of the price factor when choosing an insurer.
- The sustainability profile of the insurer is rated as less important in German-speaking Switzerland than in the rest of Switzerland.
- Respondents from Italian-speaking Switzerland rate the price as more important than respondents from the rest of Switzerland.

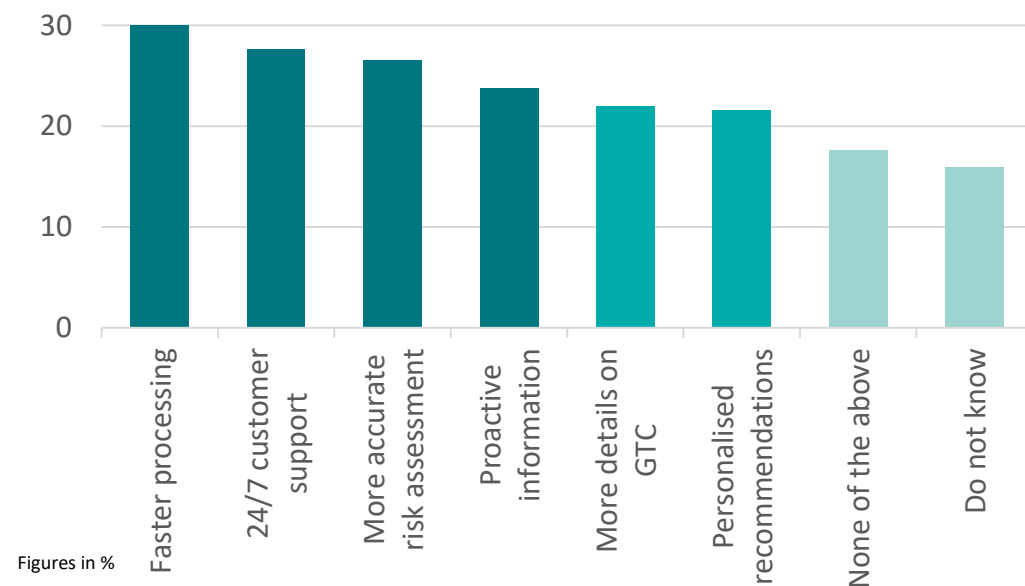
Question: How important are the following factors to you when choosing an insurance provider?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #8: AI as an efficiency driver



Customers see **artificial intelligence** primarily as an **accelerator of established processes**.



When AI is applied, customers want to see a direct benefit.

Additional insights (not shown in graphics)

- Younger respondents have higher expectations of AI, especially in faster claims processing and increased service availability through 24/7 AI customer support.
- Respondents with higher education levels generally expect more improvements from the use of AI than respondents with lower education levels.
- Only a quarter of respondents expect the use of AI to improve tailored policies.

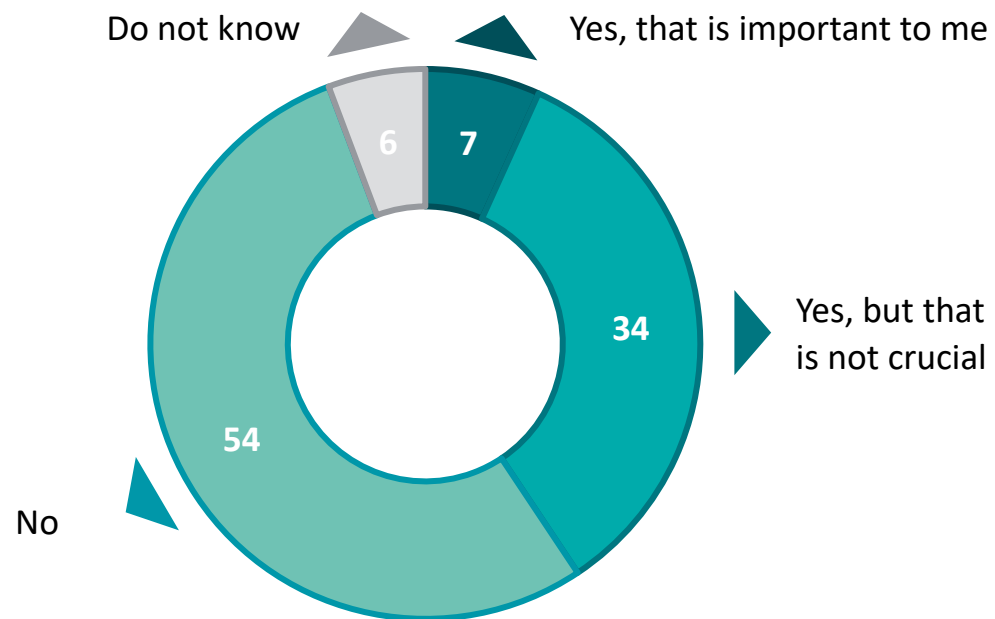
Question: What specific improvements would you expect from your insurer if they integrate advanced AI / GenAI technology into their services?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #9: Beyond insurance remains a niche



Few customers expect additional services.



Figures in %

For almost 90% of customers, additional services are not a selection criterion.

Additional insights (not shown in graphics)

- For more than half of respondents, complementary products (e.g., preventive measures such as health or safety checks, financial/tax advice, legal advice) are unimportant.
- Younger respondents have higher expectations that insurers offer additional services outside of traditional insurance than older respondents.
- Female respondents show stronger rejection of additional services than male respondents.

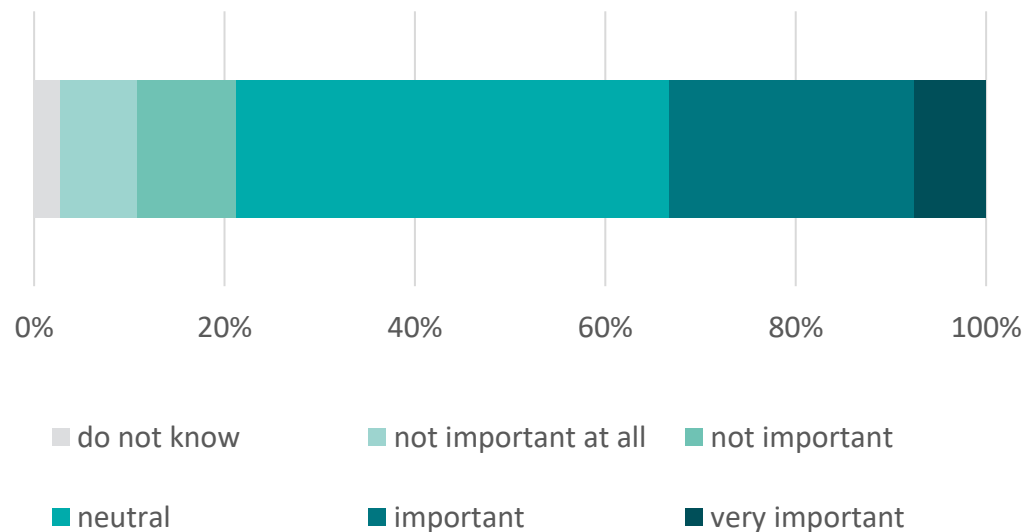
Question: Do you expect your insurance company to offer other products or services that are not related to your insurance product?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Insight #10: Sustainability has little influence on purchase decisions



Sustainability aspects are generally perceived positively.



Sustainability aspects are rarely a decisive criterion for customers.

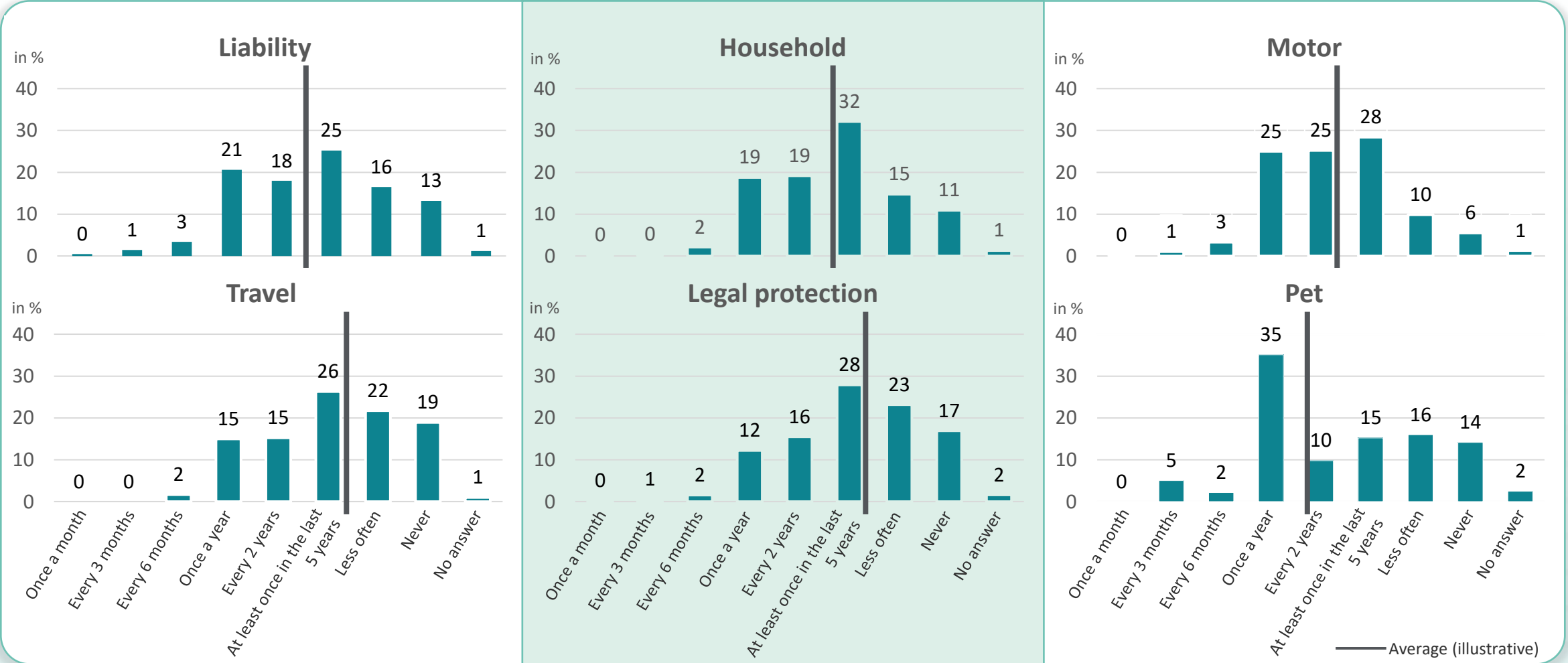
Additional insights (not shown in graphics)

- Older respondents consider sustainability aspects slightly more important than younger respondents.
- Respondents with higher education levels consider sustainability aspects slightly more important than respondents with lower education levels.
- Respondents living in cities or urban areas consider sustainability aspects slightly more important than respondents living in rural areas.

Question: Is it important to you to have your insurance policy with an insurer that invests in ethical, social, and sustainable projects?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

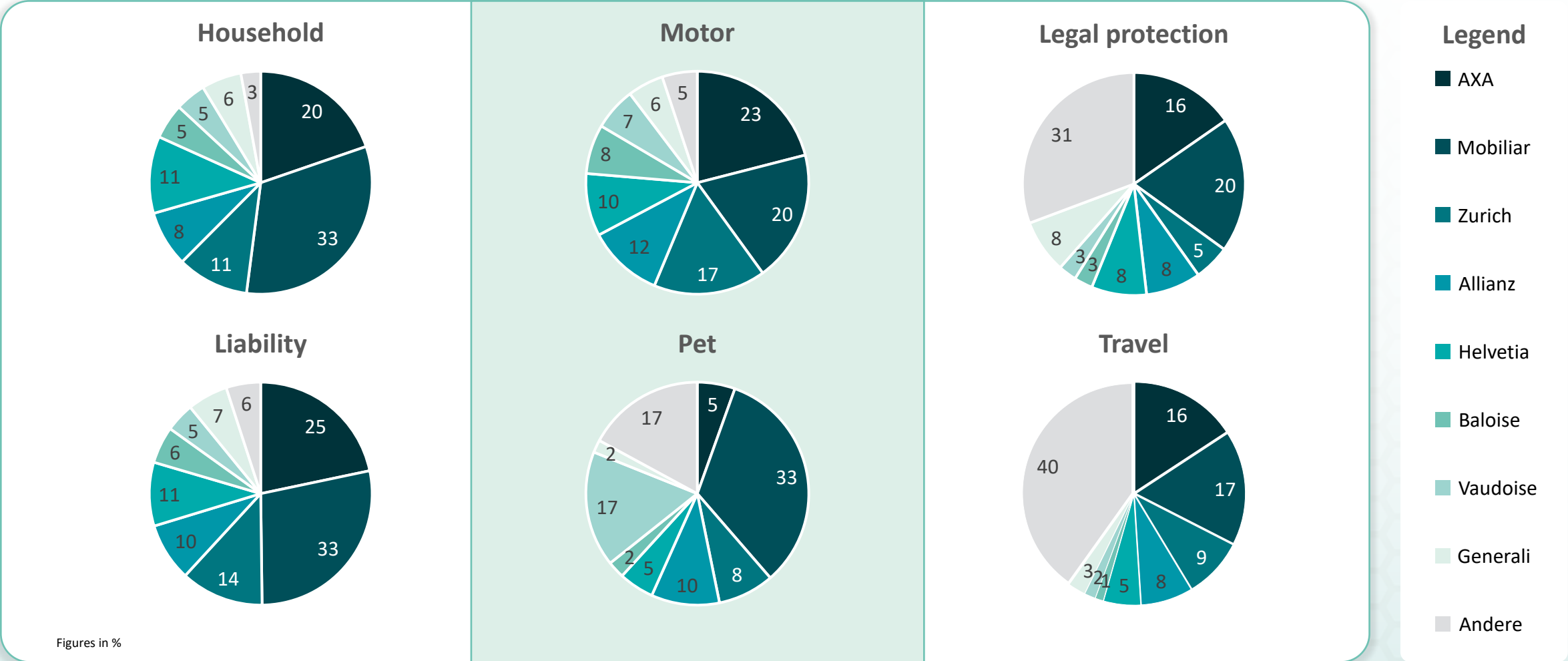
Market Overview #1: Contact points remain rare in all products



Question: How often have you had contact with your insurer in the last 5 years?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

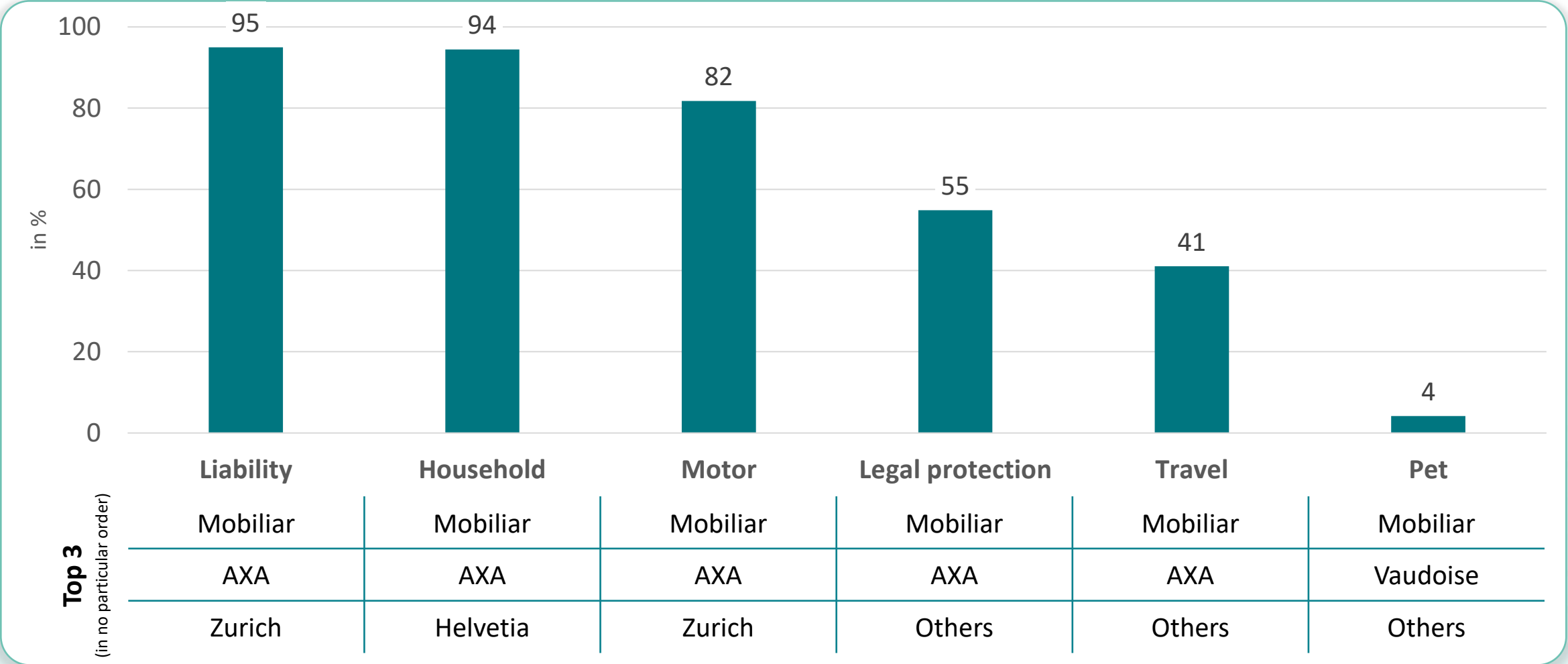
Market Overview #2: Established insurers dominate traditional products



Question: Which insurance company do you have your current insurance products with?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

Market Overview #3: Liability, household, and motor vehicle insurance maintain a high penetration



Question: Which of the following insurance products do you currently have in your household?

Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

About the consumer survey



Objective: The representative consumer survey identifies relevant information regarding the Swiss property and casualty insurance market. The Deloitte study team is happy to dive deeper into these topics with you.

Population



1'075

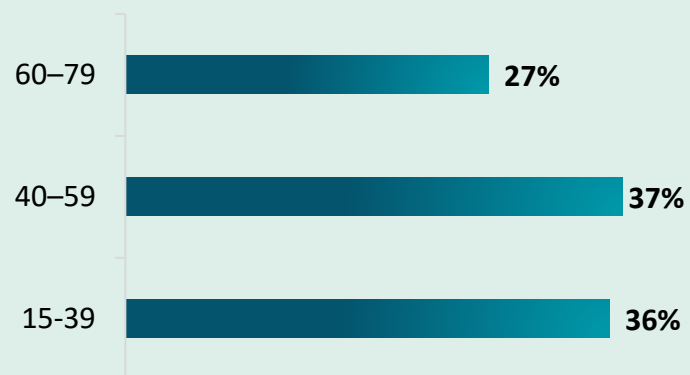
Participants



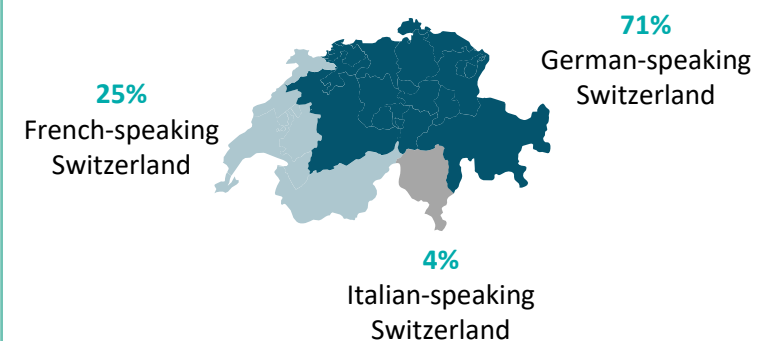
50%

Female

Age distribution



Language regions



The survey is representative of the Swiss population and was conducted in collaboration with the market research institute YouGov.

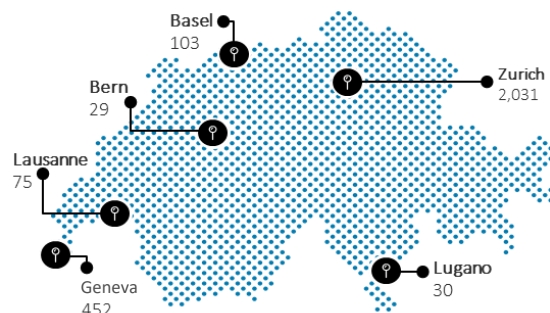
Source: Property and Casualty Insurance in Switzerland 2025 Consumer Survey, Deloitte & YouGov, 12.2024; Deloitte Analysis, 2025.

About Deloitte Switzerland



Who we are

Our goal at Deloitte is to make an **impact that matters** on our **clients**, our **employees**, and **society**. We **collaborate with our clients** to help them identify and **solve complex challenges**, providing insights and opinions on **market uncertainties** affecting both national and global companies in Switzerland. With over 2,720 professionals serving our clients from Switzerland, we have strong practices in **Audit, Risk Advisory, Tax, Financial Advisory, and Consulting**.



6 locations with more than 2,720 employees (including 144 partners)



We have **210 employees** in the innovation team who develop specialised data analysis tools.



Deloitte Switzerland has invested **more than CHF 6.6 million** in the training and development of its employees.

Deloitte Insurance Team

- The Deloitte insurance team consists of several **closely collaborating teams** from the **departments of Audit and Assurance, Tax and Legal Advisory, Risk Advisory, and Consulting**. Consulting and advisory mandates as well as audits are carried out by a **combination of respective experts**.
- We have **extensive experience** in the areas of **Accounting, IT, Operations, Strategy, Tax, Actuarial Science, and Sales**. Deloitte is strongly committed to the Swiss insurance market.
- We regularly host **webinars** and publish **studies on relevant topics for insurance companies** to inform our clients and other businesses about current **financial and regulatory developments** as well as **market trends**.



Thank you!

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