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Digital Insurance Maturity

Assessment of insurance digitalization in the EMEA region

July 2025

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

● **EUROPE**

- Austria
- Belgium
- Denmark
- Finland
- France
- Germany
- Greece
- Netherlands
- Norway
- Spain
- Sweden
- Switzerland

● **MIDDLE EAST**

- Jordan
- Kuwait
- Saudi Arabia
- United Arab Emirates

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.

Table of contents

01 Methodology and key trends

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

Retail insurance products:	Channels considered	Survey and testing period:
Car Home Family	Mobile Computer	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 and assist. — Cancel contract — Get support — Prevention and beyond
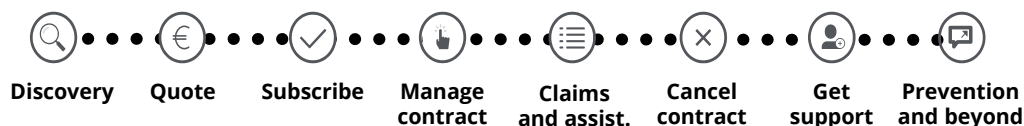
2 Industry experts **prioritised functionalities based on relevance**, which influenced the final score:

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.

Discovery — Quote — Claim — Support

7 UX categories were assessed by usability experts:

❶ First impressions
❷ Site navigation
❸ Content
❹ Trust and persuasion
❺ Interaction
❻ Forms
❼ Accessibility

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

Customer journey steps

Discovery	Quote	Subscribe	Manage contract	Claims and assistance	Cancel contract	Get support	Prevention and beyond
21	38	13	34	22	3	23	8

Customer journey sub-category

Gathering information	Price simulation/ quote	Set up and finalise 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

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 groups[1]

42%

58%

> " *When choosing an insurer, to what extend 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

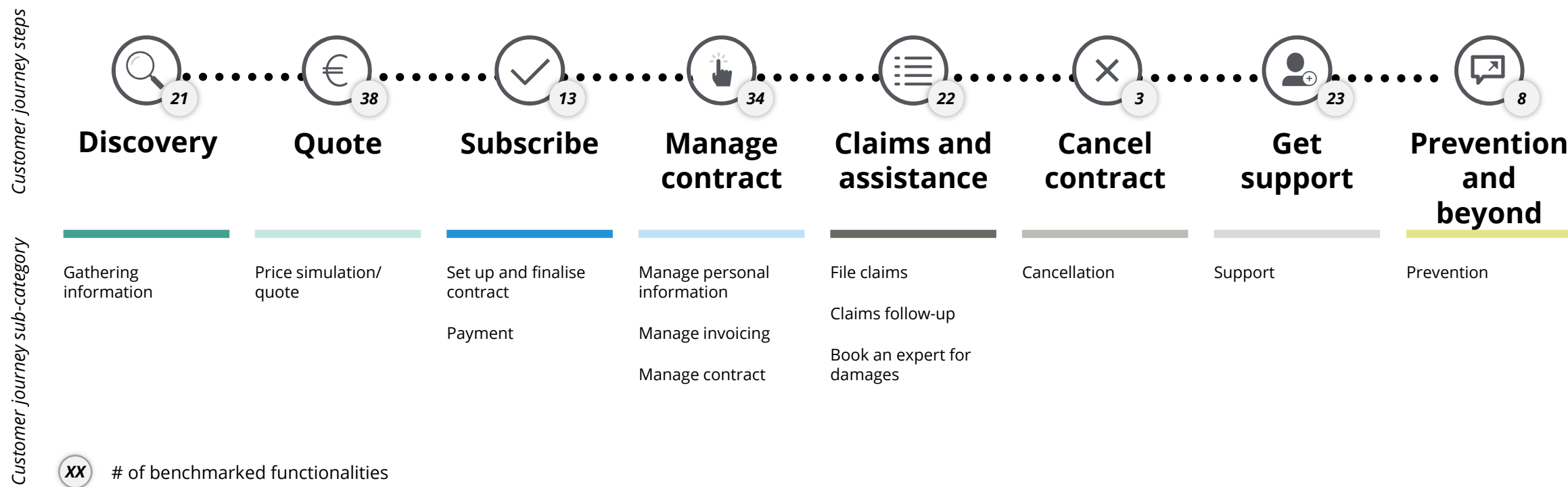# Our experts used a custom framework inspired by leading UX research institutes such as Baymard and NN/g

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

Each category element has been rated in four 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%	

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

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

2 **Functionality score falls short of digital expectations**

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

4 **UX audit scores demonstrate more maturity**

Average functionality score per type of insurer[1] (%) and number of insurers assed per type

53%	56%	54%
19	58	16
Bancassurance	Direct insurance	Indirect insurance

1
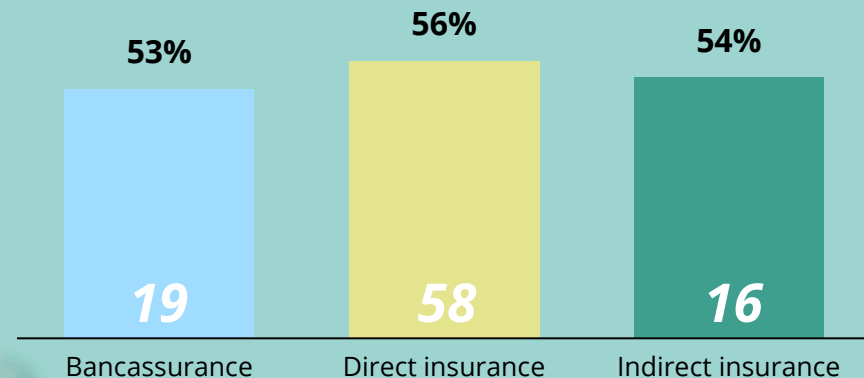
Direct insurance players outperform competitors on digital features

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 (%)

Bar chart values (Average functionality score):
- Gather information: 69
- Price simulation: 49
- Contract: 48
- Payment: 42
- Manage info: 67
- Manage invoicing: 46
- Manage contract: 48
- File claim: 48
- Claim follow-up: 52
- Book expert: 18
- Cancelling: 50
- Support: 45
- Prevention: 35

Dashed line values (Survey results): 90, 87, 77, 80, 91, 86, 87, 92, 91, 86, 86, 88, 79

Legend:
- Average functionality score
- Survey results*: % of respondents who find it important to have this step available online

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

Legend: ■ Online ■ Onsite

	Online	Onsite
Quote	36	23
Subscribe	35	30
Manage contract	41	23
Claims	40	18
Get support	30	16
Cancel contract	45	19

Sales: Quote, Subscribe

Servicing: Manage contract, Claims, Get support, Cancel contract

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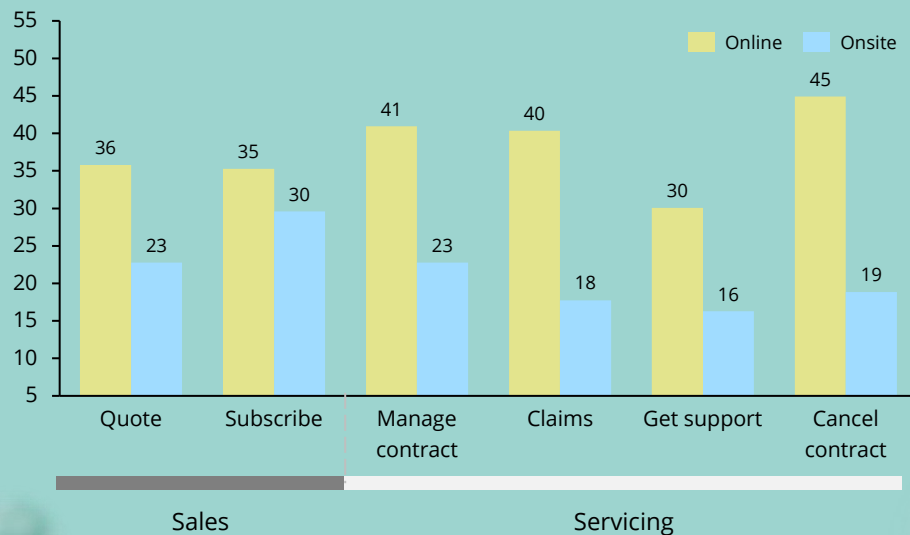
Strong preference for online channels, yet human interactions remain valuable

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

First impression	Site navigation	Trust and persuasion	Content	Interaction	Forms	Accessibility
78	77	66	77	79	71	86
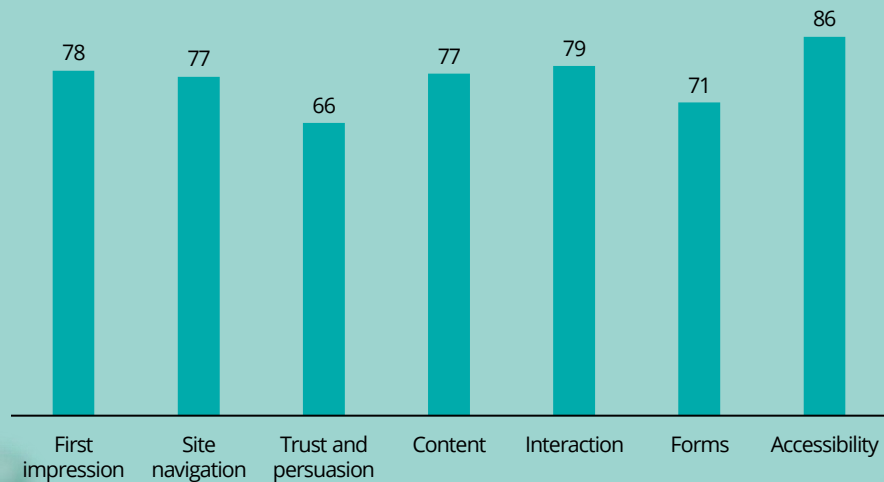
4 UX audit scores demonstrate more maturity

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.

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 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 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.

19 |
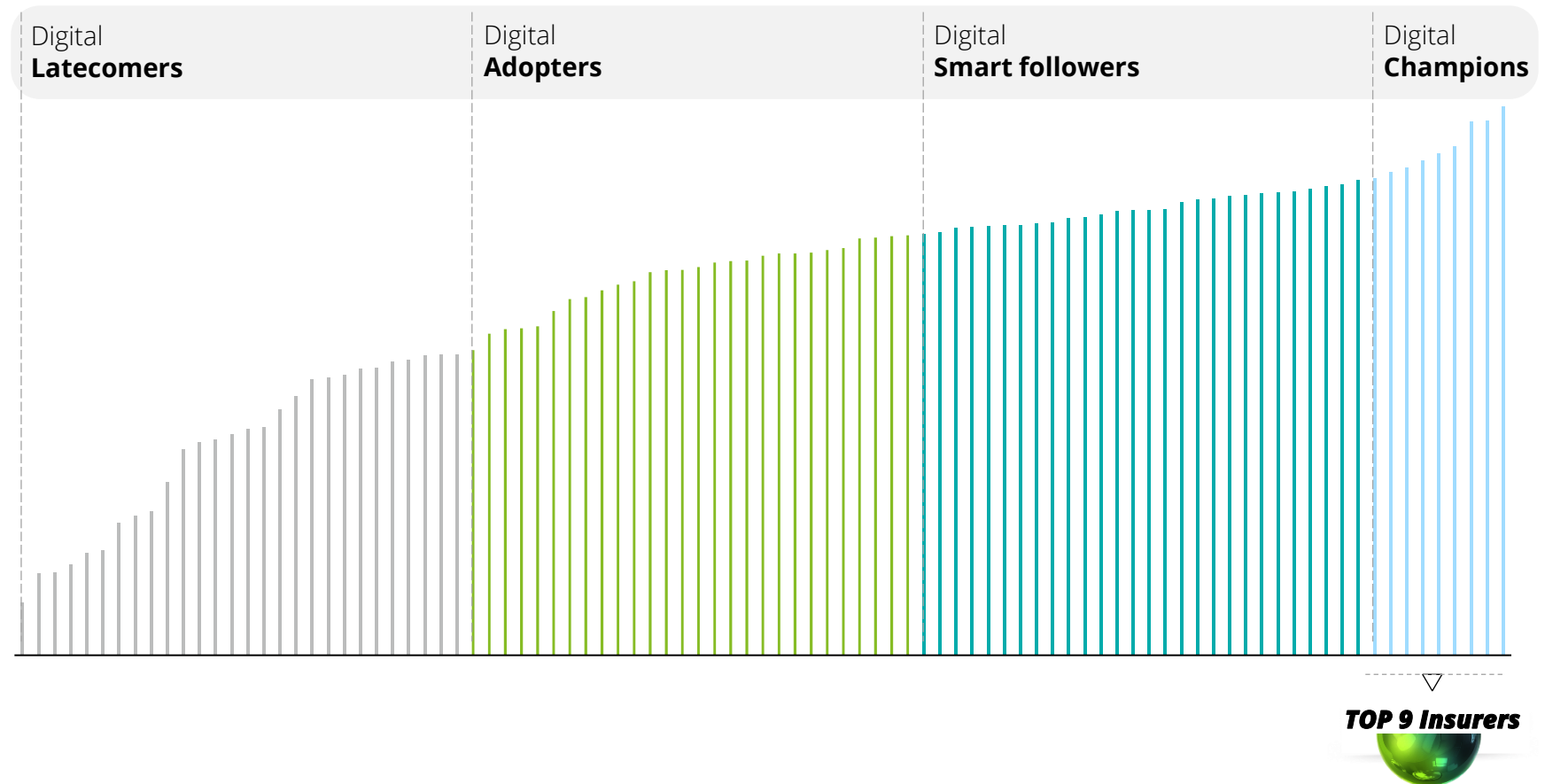
Digital Champions enhance functionalities to minimise friction in customer experiences, delivering exceptional service during critical moments

DIM score broken down by customer journey sections and functionalities offered by insurers[1]

		Digital **Latecomers**	Digital **Adopters**	Digital **Smart followers**	Digital **Champions**	**Champions' advantage over other players[2]**
Discovery	Gather information	58	75	72	80	1.2x
Quote	Price simulation	21	66	54	72	1.5x
Subscribe	Contract	19	62	52	80	1.8x
	Payment	16	56	44	76	2.0x
Manage contract	Manage info	39	83	71	91	1.4x
	Manage invoicing	20	64	43	85	2.0x
	Manage contract	22	64	49	75	1.7x
Claims and assistance	File claim	26	59	52	70	1.5x
	Claim follow-up	18	75	53	86	1.8x
	Book expert	11	23	14	37	2.3x
Cancel contract	Cancelling	21	62	58	75	1.6x
Get support	Support	33	54	42	60	1.4x
Prevention and beyond	Prevention	22	39	37	61	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

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

Score(%)

Customer Journey steps

Legend:
- Average functionality score
- Survey results*: % of respondents who find it important to have this step available online
- Opportunity space
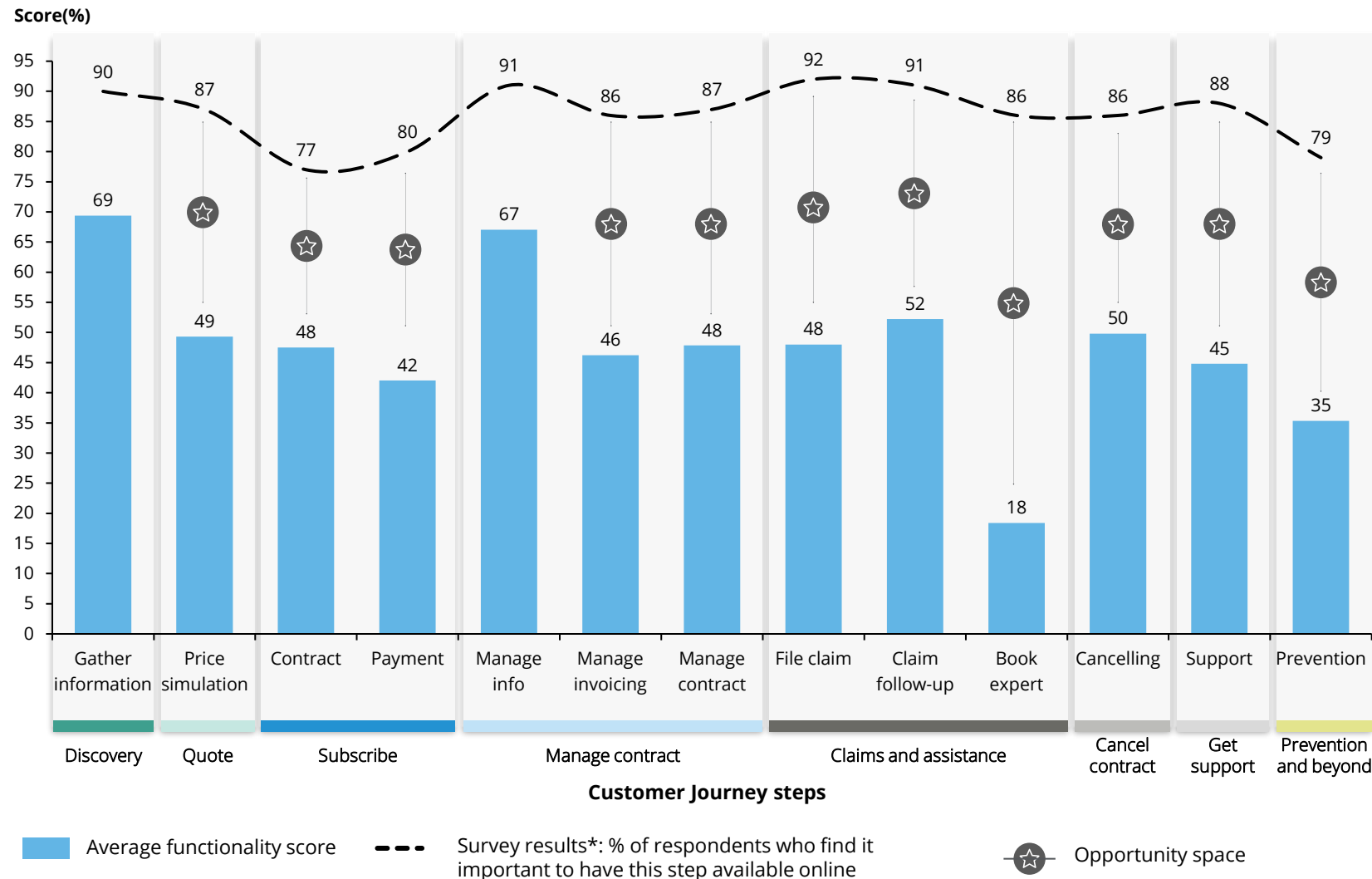
Mapping customer journey steps' functionality scores with survey results shows that most steps fall short of **customers' digital expectations**.

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**.

Detailed survey results available in appendix

Functionality scores vary significantly across countries, underscoring diverse levels of digitalisation opportunities
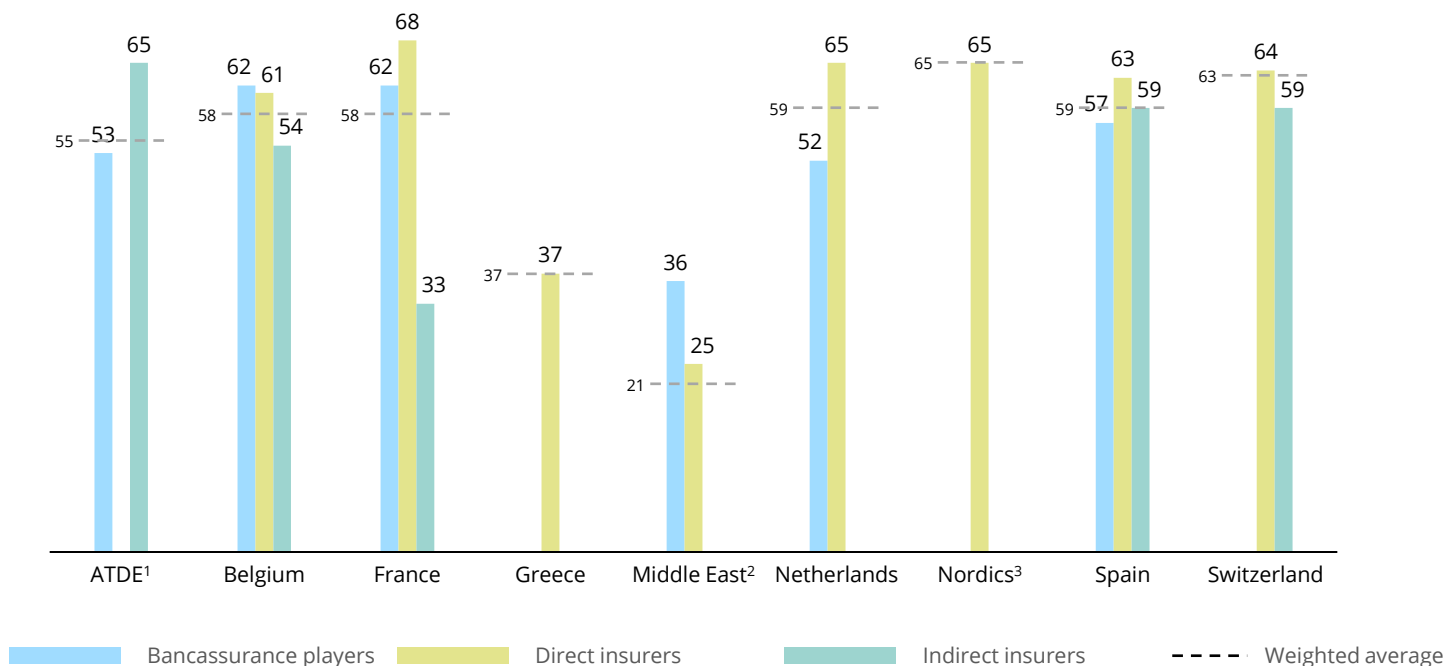
Functionality score per type of player (%)

ATDE[1] Belgium France Greece Middle East[2] Netherlands Nordics[3] Spain Switzerland

Bancassurance players   Direct insurers   Indirect insurers   - - - - Weighted average

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 average[1] (%)
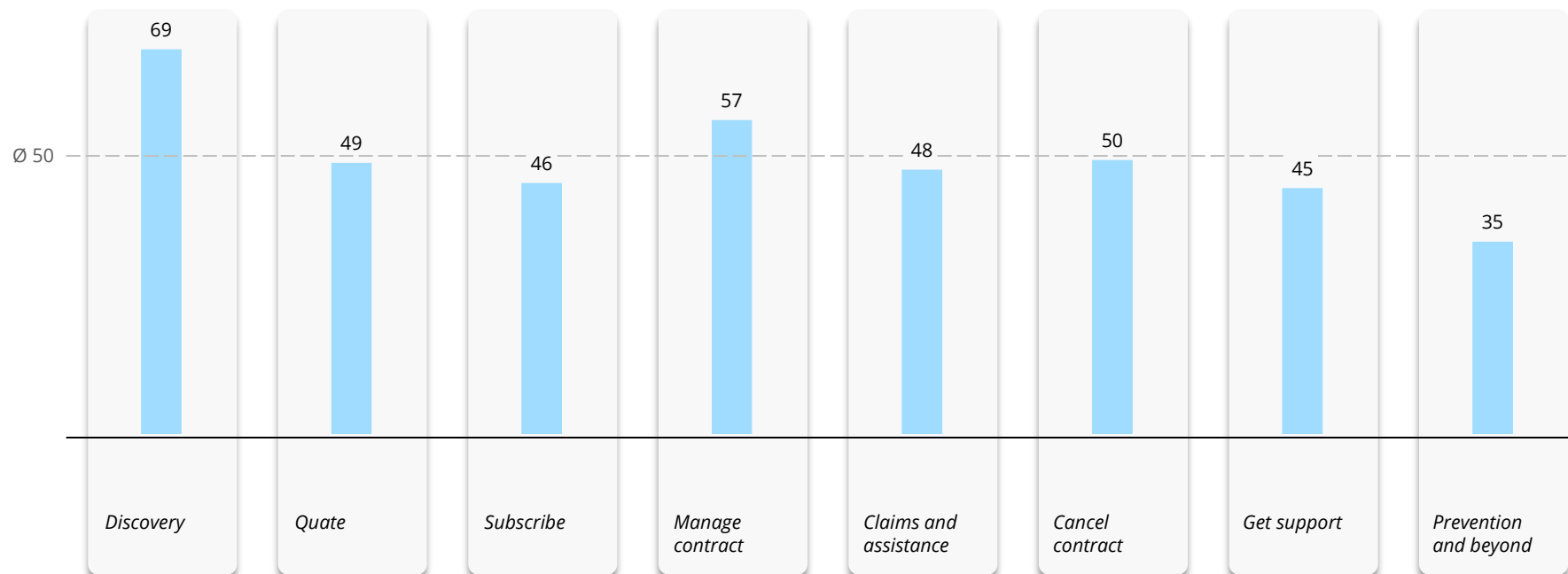
With an average functionality score of **50%** across all customer journey steps, the EMEA region still has significant opportunities for digitalisation enhancements.

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 step[1]
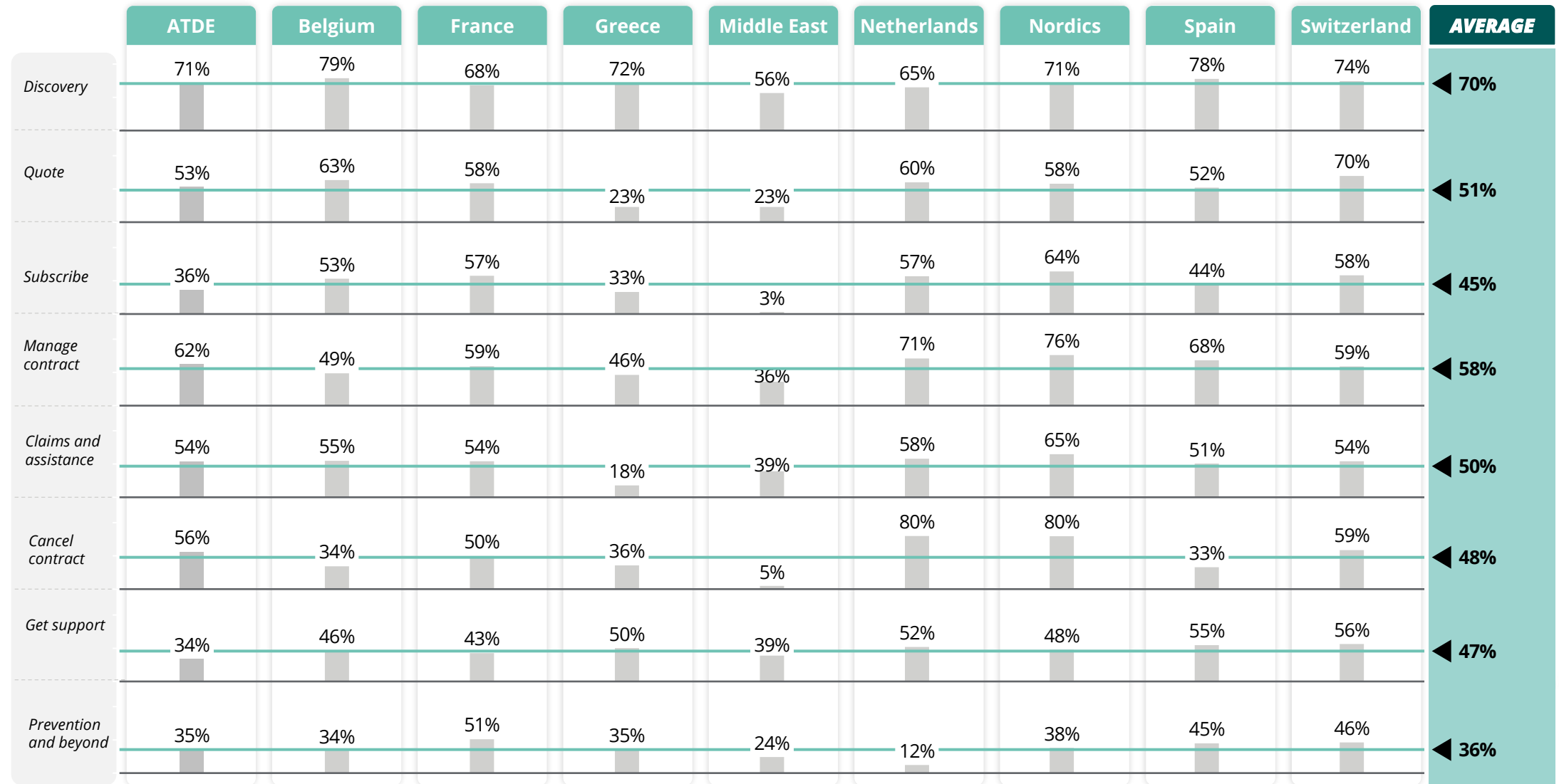
	ATDE	Belgium	France	Greece	Middle East	Netherlands	Nordics	Spain	Switzerland	AVERAGE
Discovery	71%	79%	68%	72%	56%	65%	71%	78%	74%	◀ 70%
Quote	53%	63%	58%	23%	23%	60%	58%	52%	70%	◀ 51%
Subscribe	36%	53%	57%	33%	3%	57%	64%	44%	58%	◀ 45%
Manage contract	62%	49%	59%	46%	36%	71%	76%	68%	59%	◀ 58%
Claims and assistance	54%	55%	54%	18%	39%	58%	65%	51%	54%	◀ 50%
Cancel contract	56%	34%	50%	36%	5%	80%	80%	33%	59%	◀ 48%
Get support	34%	46%	43%	50%	39%	52%	48%	55%	56%	◀ 47%
Prevention and beyond	35%	34%	51%	35%	24%	12%	38%	45%	46%	◀ 36%

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 (%)
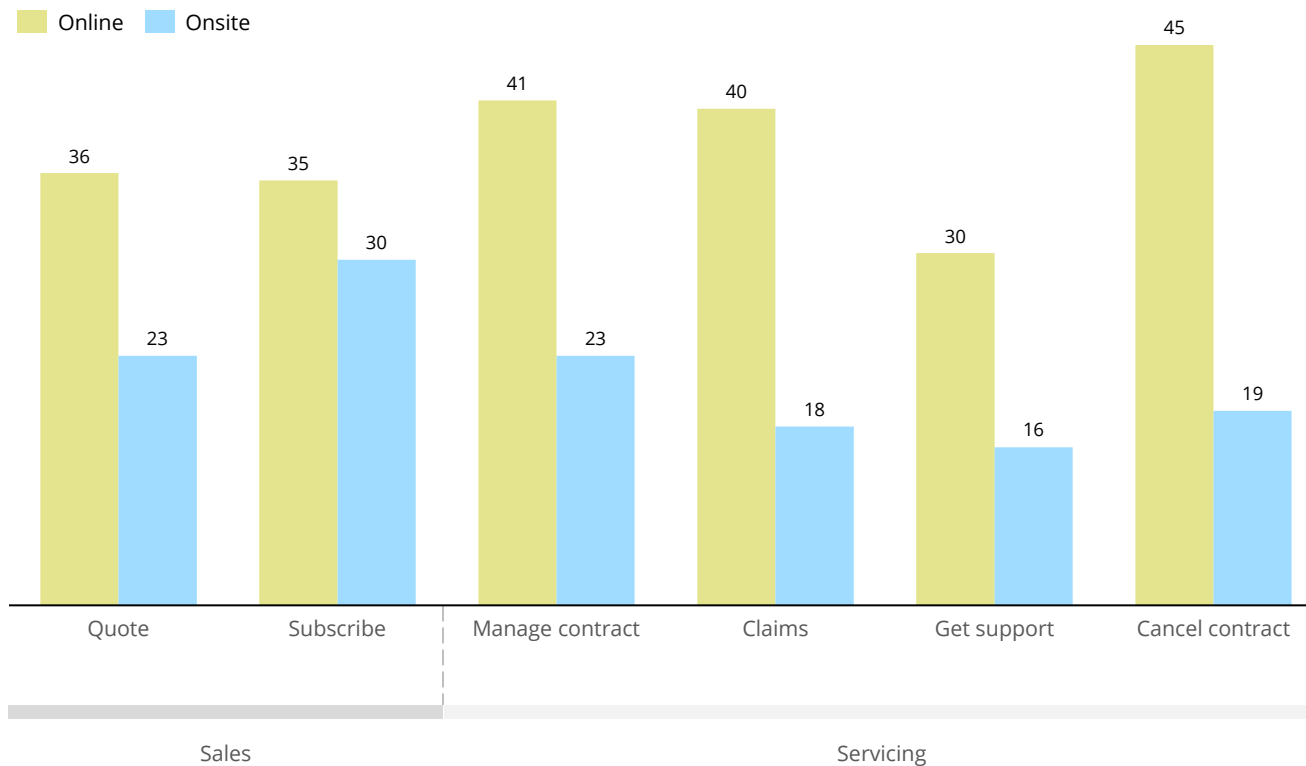
■ Online ■ Onsite

	Online	Onsite
Quote	36	23
Subscribe	35	30
Manage contract	41	23
Claims	40	18
Get support	30	16
Cancel contract	45	19

Sales — Quote, Subscribe

Servicing — Manage contract, Claims, Get support, Cancel contract

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 average[1] (%)
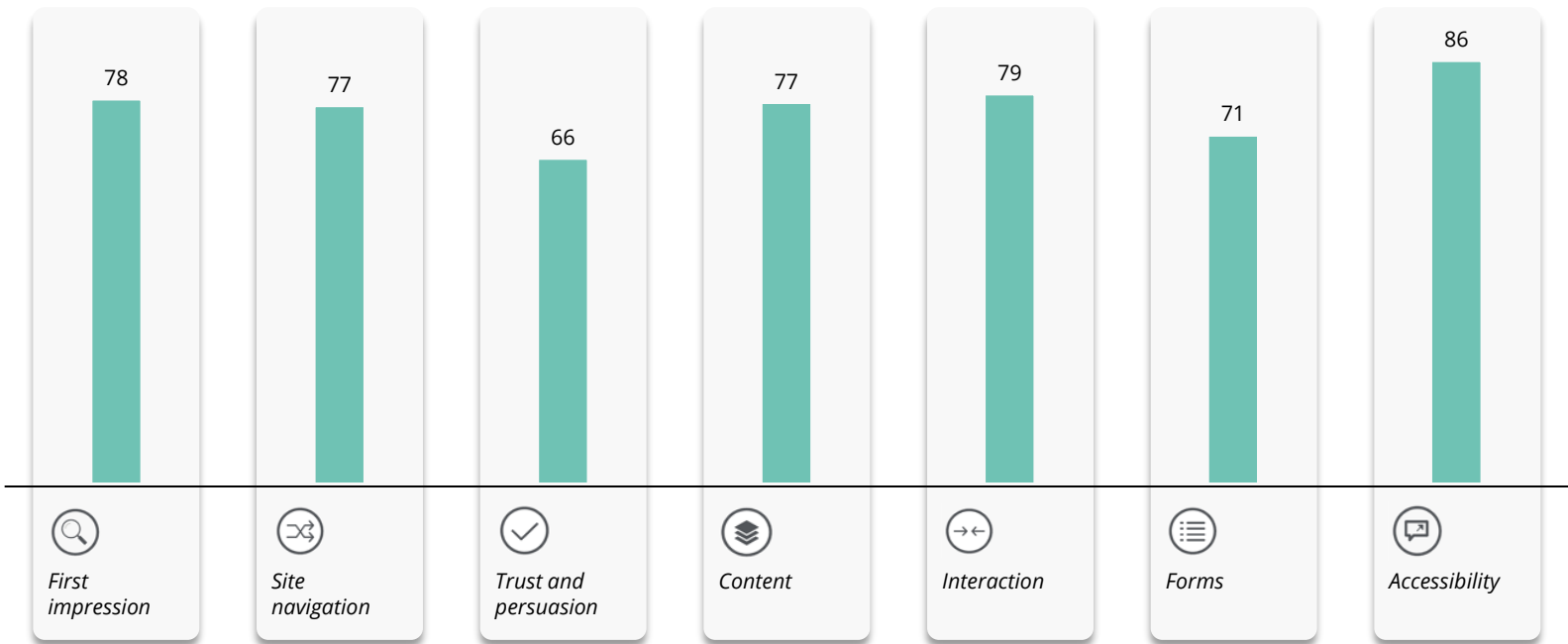
78	77	66	77	79	71	86
First impression	Site navigation	Trust and persuasion	Content	Interaction	Forms	Accessibility

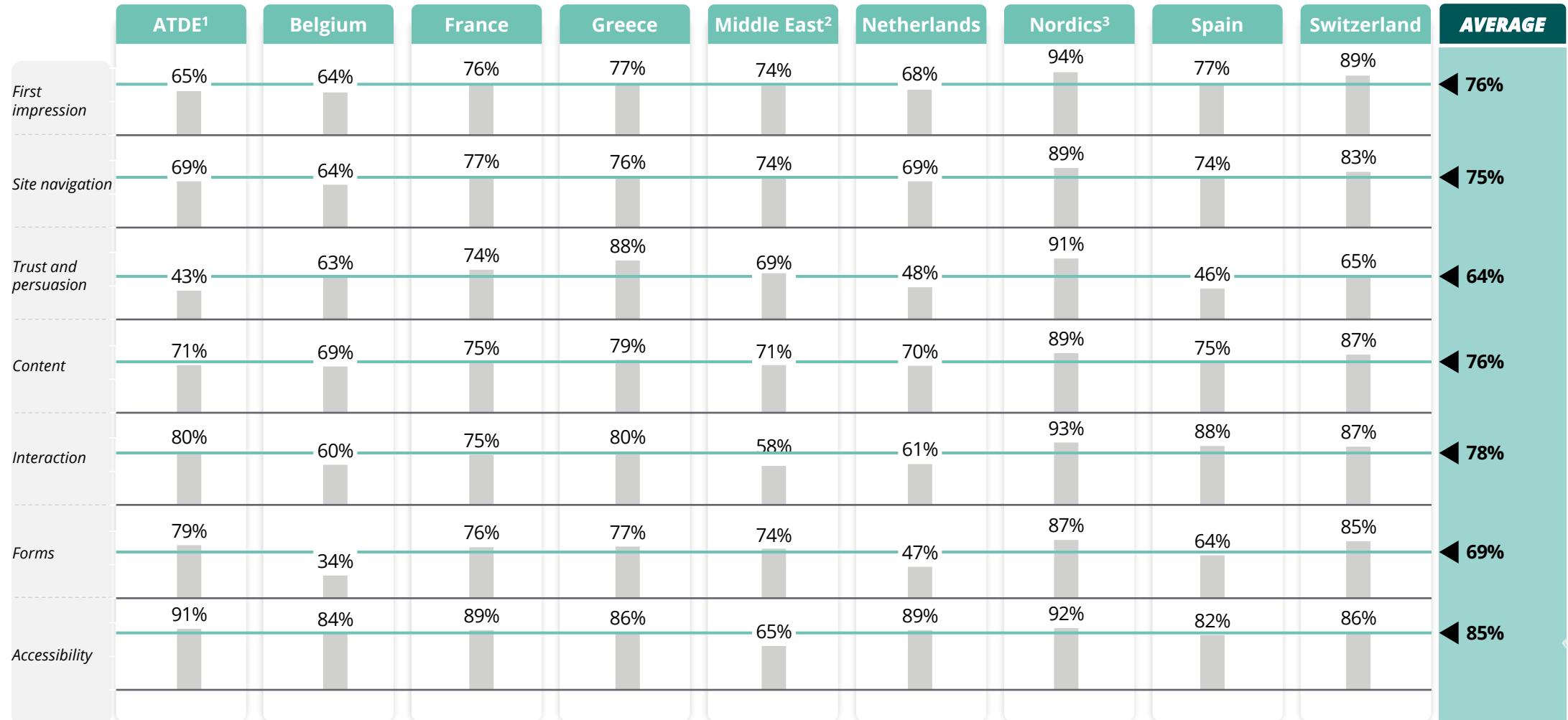Compared to the results of the functionality assessment, the user experience audit reveals a **greater maturity** across the EMEA region, with an average score of 76% compared to 50% for the functionality assessment.

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 category[1]

	ATDE[1]	Belgium	France	Greece	Middle East[2]	Netherlands	Nordics[3]	Spain	Switzerland	AVERAGE
First impression	65%	64%	76%	77%	74%	68%	94%	77%	89%	◀ 76%
Site navigation	69%	64%	77%	76%	74%	69%	89%	74%	83%	◀ 75%
Trust and persuasion	43%	63%	74%	88%	69%	48%	91%	46%	65%	◀ 64%
Content	71%	69%	75%	79%	71%	70%	89%	75%	87%	◀ 76%
Interaction	80%	60%	75%	80%	58%	61%	93%	88%	87%	◀ 78%
Forms	79%	34%	76%	77%	74%	47%	87%	64%	85%	◀ 69%
Accessibility	91%	84%	89%	86%	65%	89%	92%	82%	86%	◀ 85%

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

03 *LOCAL RESULTS*

ME

Middle East results highlight multiple opportunities to enhance digital functionality and user experience across the customer journey

Research	Key insights
Mystery Shopping	The mystery shopping results indicate that **bancassurers** lead with a 42% functionality score, while direct insurers scores 25% respectively.
	Across the entire customer journey, functionality falls short of digital expectations, with **gaps** visible at nearly every step.
	There are **digital gaps** found in both sales and servicing activities with the most significant gaps in **contract subscription** and **cancellation**.
	Optimizing the **subscription** process through full digital enablement, integrated payments, and real time guidance, improving operational efficiency, user autonomy and conversion performance.
	Enhancements in **contract management** and **cancellation** could be achieved by increasing accessibility and autonomy for clients, reducing the need for human interaction.
	Claims and assistance could be improved by providing a more transparent and instantaneous view of claim progress, as well as offering appropriate assistance types, such as video calls with experts.
	Quotes can be improved by offering access to customers to simulate policy prices and view detailed cost information conveniently to ascertain accurate pricing.
Survey	The results suggest that clients still value **human interactions**, highlighting the importance of a **hybrid model**
	As compared to onsite channels, clients predominantly prefer **online channels for sales and servicing**
	Investing in efficient **call centers** is crucial, as phone calls rate the highest in terms of channel preference for contacting support
UX Audit	The audit reveals that **Bancassurance players** lead in user experience, achieving the highest scores in 5 out of 7 assessed categories
	Critical areas for improvement include trust and persuasion functionalities and accessibility, which significantly impact user satisfaction and engagement
	Trust and Persuasion score low due to lack of clear communication of the company's commitment to customer service and transparency in the claim process, Trust can be enhanced by reassuring customers about data usage, the type of service/responses they can expect, and the expected time frames.
	Content is impacted by issues such as the lack of detailed guidance and overly complex language. It informs but rarely guides or reassures users throughout their journey.

We assessed 10 Middle East 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 have categorized a direct insurer as an insurance company that sell directly to their customers and work with insurance brokers or agents.

ME

Direct Insurers lead the way when it comes to digital maturity

Total Functionality Score (%)
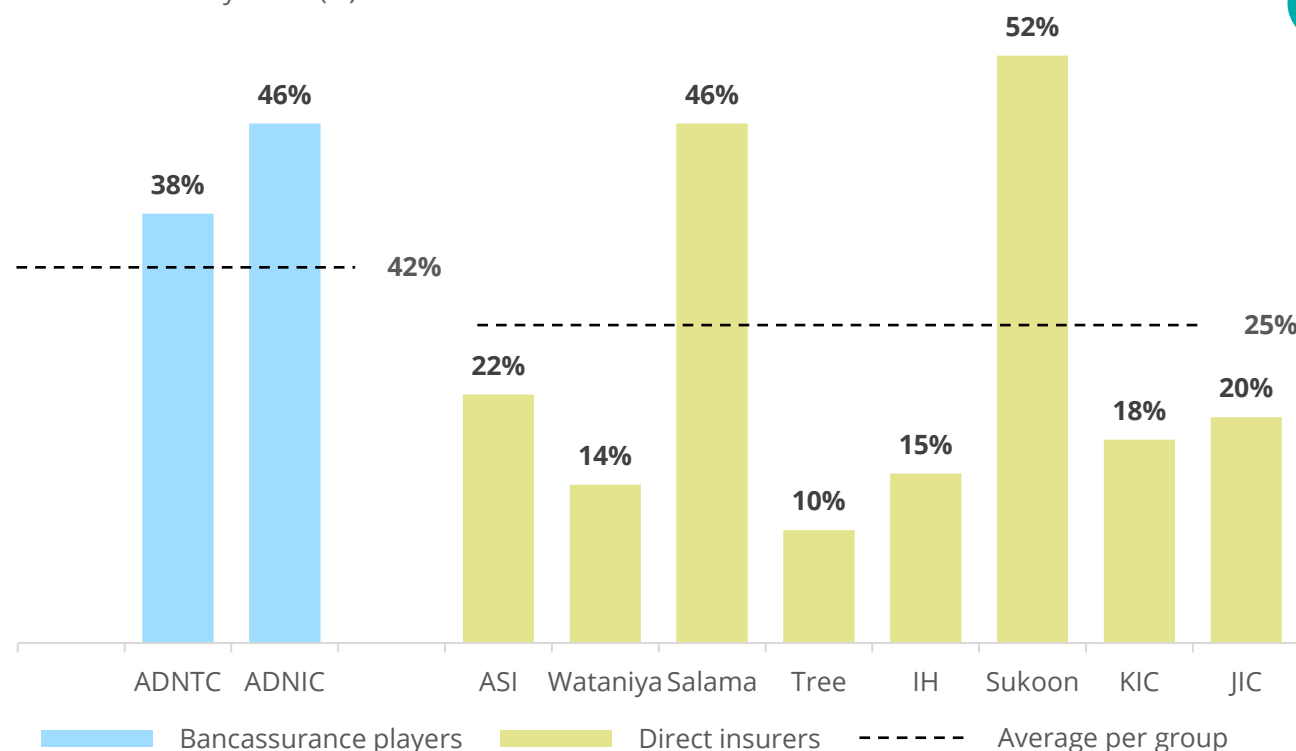
Total Functionality results of 10 Middle East insurers, which we clustered into **Bancassurance** and **Direct Insurers** based on their main operating model Functionality score per type of player (%) The functionality score per type of player in the Middle East highlights **varying levels of digitalization opportunities across the region**. While both Bancassurance and Direct Insurers are active in the market, Bancassurance players exhibit a higher average maturity (42%). Performance patterns between the two models show that **Bancassurance players generally outperform Direct Insurers** in digital functionality.

Legend:
- Bancassurance players
- Direct insurers
- Average per group

Companies' abbreviation icon

ASI: Arabian Shield Cooperative Insurance Co

ADNTC: Abu Dhabi National Takaful Company

ADNIC: Abu Dhabi National Insurance Company

IH: Insurance House

KIC: Kuwait Insurance Company

JIC: Jordan Insurance Company

Wataniya: Wataniya Insurance Company

Sukoon: Sukoon Insurance

Salama: Salama Cooperative Insurance Co

Tree: Tree Insurance

ME

While ME insurers are primarily investing in digital acquisition, sales and servicing activities, still there are significant enhancement opportunities

Chart data:

Activity	Bancassurance players	Direct insurers	Average
Discovery	73	52	63
Quate	44	17	31
Subscribe	2	4	0
Manage contract	70	27	49
Claims and assistance	78	29	53
Cancel contract	3	6	0
Get support	47	37	42
Prevention and beyond	26	24	25

Legend: Bancassurance players — Direct insurers — Average
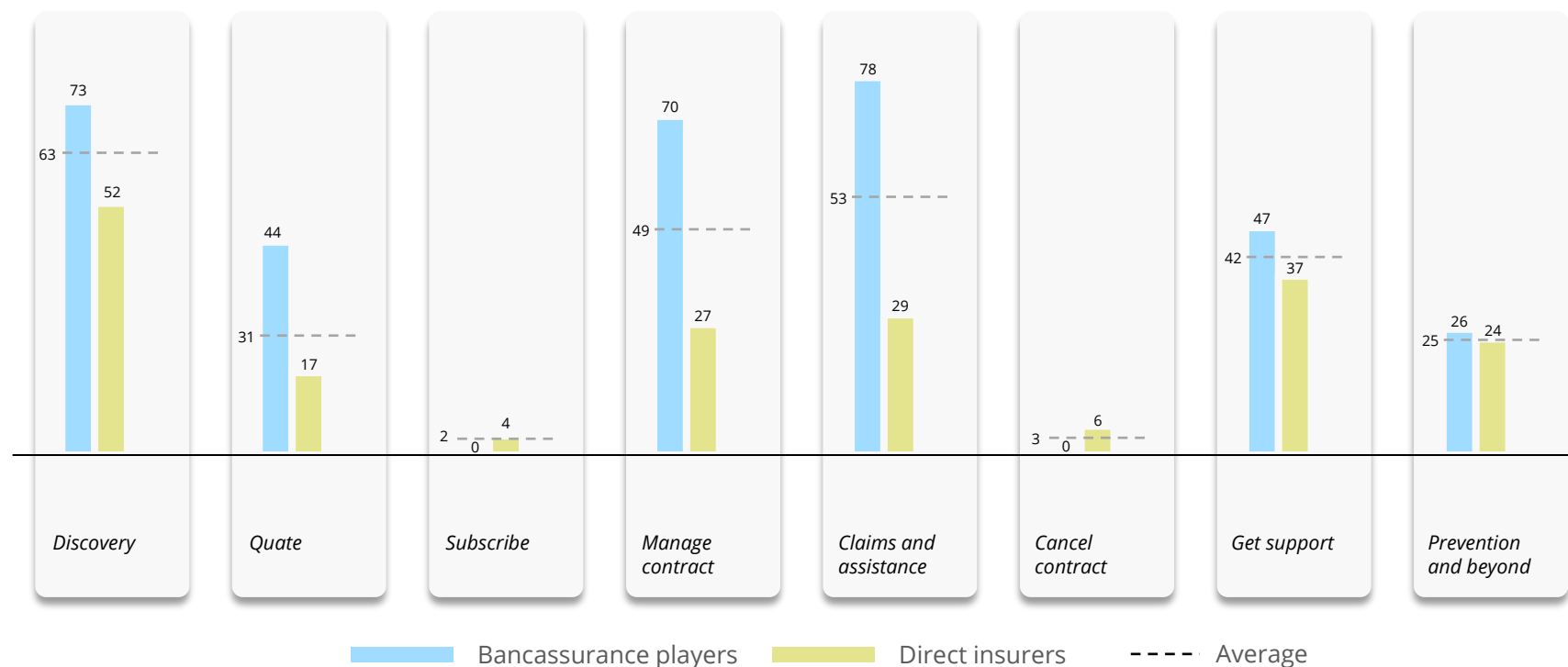
The **subscription** rates for both Bancassurance and Direct Insurers are notably very low. To enhance the Subscription process optimize the process through full digital enablement, integrated payments, and real time guidance, improving operational efficiency, user autonomy and conversion performance.

With servicing representing the biggest opportunity, activities such as **contract cancellation and prevention** can still be largely exploited by all types of insurers.

ME

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

Score(%)

Customer Journey steps

Journey stage	Discovery	Quote	Subscribe		Manage contract			Claims & Assistance			Cancel contract	Get support	Prevention & beyond
Step	Gather information	Price simulation	Contract	Payment	Manage info	Manage invoicing	Manage contract	File claim	Claim follow-up	Book expert	Cancelling	Support	Prevention
Average functionality score	56	19	3	7	30	10	13	41	31	19	8	38	26
Survey results	91	89	86	87	91	88	89	02	92	89	83	91	89

Legend:
- ■ 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

The biggest opportunities of enhancement lies within the **subscription, contract management, cancellation, claims and assistance, support, and prevention.**

Customers want to be able to **manage their contract, follow up on a claim's progress**, as well as find the right assistance and damage repair services.

Zoom on opportunity space: Manage Information

ME

Functionality score & opportunity space
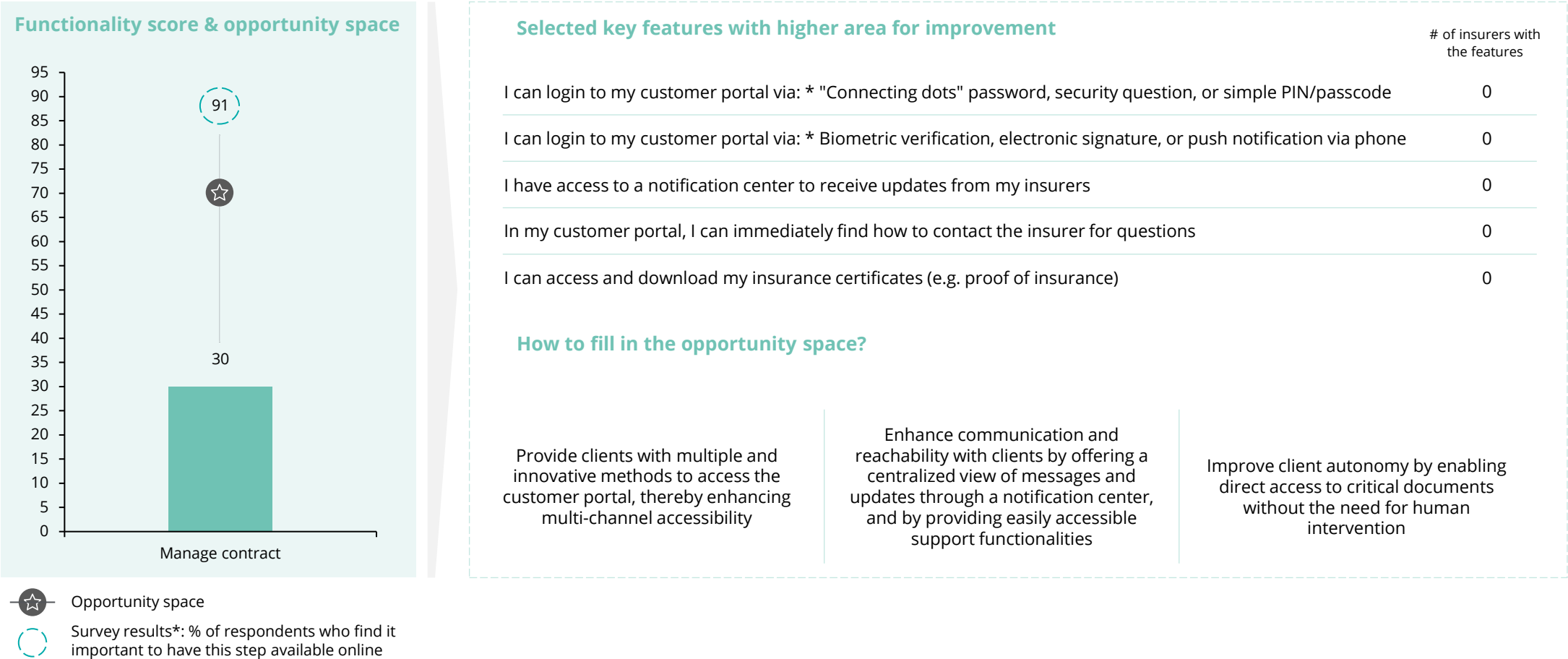
91

30

Manage contract

★—— Opportunity space

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

Selected key features with higher area for improvement

of insurers with the features

I can login to my customer portal via: * "Connecting dots" password, security question, or simple PIN/passcode	0
I can login to my customer portal via: * Biometric verification, electronic signature, or push notification via phone	0
I have access to a notification center to receive updates from my insurers	0
In my customer portal, I can immediately find how to contact the insurer for questions	0
I can access and download my insurance certificates (e.g. proof of insurance)	0

How to fill in the opportunity space?

Provide clients with multiple and innovative methods to access the customer portal, thereby enhancing multi-channel accessibility	Enhance communication and reachability with clients by offering a centralized view of messages and updates through a notification center, and by providing easily accessible support functionalities	Improve client autonomy by enabling direct access to critical documents without the need for human intervention

ME # Zoom on opportunity space: Manage contract

Functionality score & opportunity space

Selected key features with higher area for improvement

	# of insurers with the features
I can freeze my insurance policy online (e.g., if I am on holidays for a long period and do not use my vehicle).	0
I can simulate changes on my contract when trying to upgrade/downgrade my policy.	0
I can add or delete another insurance beneficiary (spouse, child, etc.).	0
I can notify my insurer that I moved to a new home and change my contract.	1
I can change my policy coverage (e.g., upgrade/downgrade the existing insurance for a different package).	1

How to fill in the opportunity space?

Improve client autonomy by enabling direct access to critical operations without the need for human intervention, such as change of beneficiary, policy coverage, etc.

Offer clients simulation functionalities that enable them to explore different policy coverages without directly altering their contract

⭐ Opportunity space

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

ME

Zoom on opportunity space: Claim follow-up

Functionality score & opportunity space

Claim follow-up

92

31

Selected key features with higher area for improvement

	# of insurers with the features
I am notified/have a view on the amount I will get back from my insurer to cover the damages claimed.	1
I have the possibility to choose the way I will get reimbursed for the claim.	1
I receive notifications of the claim closure.	0
I can upload follow-up documents to support my claim.	1
I can view and track the progress of my claim at all times.	1

How to fill in the opportunity space?

Enhance transparency of the process by offering real-time notifications, comprehensive tracking functionalities, and a clear view of reimbursement amounts	Enhance claim request support by providing a streamlined document upload process	Allow users to select their preferred reimbursement method, ensuring flexibility and convenience

⭐ Opportunity space

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

Zoom on opportunity space: Book expert

ME

Functionality score & opportunity space

| | Book expert |

Selected key features with higher area for improvement

of insurers with the features

I can manage visit preferences and schedule appointments (e.g., expert visit after damage, ...). **0**

When applicable, I can have a video call with an expert to estimate the cost of the damage for my claim. **1**

When applicable, I can book a meeting with an expert to come and estimate the cost of the damage for my claim. **1**

How to fill in the opportunity space?

Enable clients to schedule meetings with experts or opt for video calls, providing flexibility and convenience based on their preferences

Enable users to manage their visit preferences and schedule appointments, ensuring personalised and convenient planning

⭐ Opportunity space

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

ME Zoom on opportunity space: Cancelling

Functionality score & opportunity space

Selected key features with higher area for improvement

	# of insurers with the features
I am proactively notified that my contract will be renewed before the actual renewal date.	0
I can resign my contract fully online in an end-to-end process.	1
The process of cancelling the contract is described on the website/app.	1

How to fill in the opportunity space?

Enhance transparency on contract renewal by proactively notifying clients of upcoming renewals

Enable clients to cancel their contracts through a fully digital process, eliminating the need for human interactions and enhancing user convenience

⭐ Opportunity Space

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

ME

Zoom on opportunity space: Support

Functionality score & opportunity space

91

★ (Opportunity Space)

38

Support

Selected key features with higher area for improvement

of insurers with the features

I get a quick response (<1h wait during working hours i.e., between 8.00 and 18.00 or standard working hours in your geography if these differ) from the insurer when I send a question on social media platforms such as WhatsApp and Facebook.	1
Does the insurer offer a chatbot support? If so, which functionalities does the chatbot/virtual assistant have? * Allows customer transactions or tasks (e.g., renew contract, stop contract, pay).	0
How can the customer communicate with an advisor? * Through a video chat.	0
I have access to a help function in case of emergencies ("panic button").	0
I have access to versions of the website/app in all official languages of my country and English (if not an official language).	1

How to fill in the opportunity space?

Enhance online presence and accessibility by improving social media responsiveness, integrating video chat functionalities, offering emergency features, and providing multilingual materials

Enhance chatbot support functionalities to handle tasks typically requiring human interaction, such as contract renewals and cancellations, payments, and more

★ Opportunity Space

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

ME Zoom on opportunity space: Prevention and beyond

Functionality score & opportunity space

89

☆

26

Prevention

Selected key features with higher area for improvement

	# of insurers with the features
I can search homes to rent or buy (e.g., Luko).	1
I can track the gas consumption of my household.	0
I can subscribe to a loyalty club.	1
I can participate in a loyalty programme.	1
I can request a "diagnose" video call for an agent to check my home to identify and prevent risks.	0

How to fill in the opportunity space?

Provide diagnostic functionalities through online channels to facilitate expert consultations and assess potential risks for proactive prevention	Enable subscription to loyalty programmes or clubs, enhancing user engagement and rewards	Expand access to household-related activities by providing a search platform for buying or renting properties, and a consumption tracking portal (e.g., for gas)

☆ Opportunity space

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

ME

Functionality score by customer journey step

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC	AVERAGE
Discovery	44%	53%	63%	26%	64%	83%	54%	80%	39%	58%	◀ 56%
Quote	29%	3%	3%	1%	39%	50%	0%	38%	6%	60%	◀ 23%
Subscribe	4%	0%	0%	0%	0%	0%	0%	30%	0%	0%	◀ 3%
Manage contract	23%	0%	90%	4%	70%	70%	0%	91%	12%	0%	◀ 36%
Claims & assistance	26%	0%	100%	10%	75%	80%	19%	63%	16%	0%	◀ 39%
Cancel contract	0%	0%	33%	13%	0%	0%	0%	0%	0%	0%	◀ 5%
Get support	35%	29%	57%	9%	37%	57%	42%	42%	36%	46%	◀ 39%
Prevention & beyond	16%	29%	26%	8%	23%	29%	9%	70%	34%	0%	◀ 24%

ME
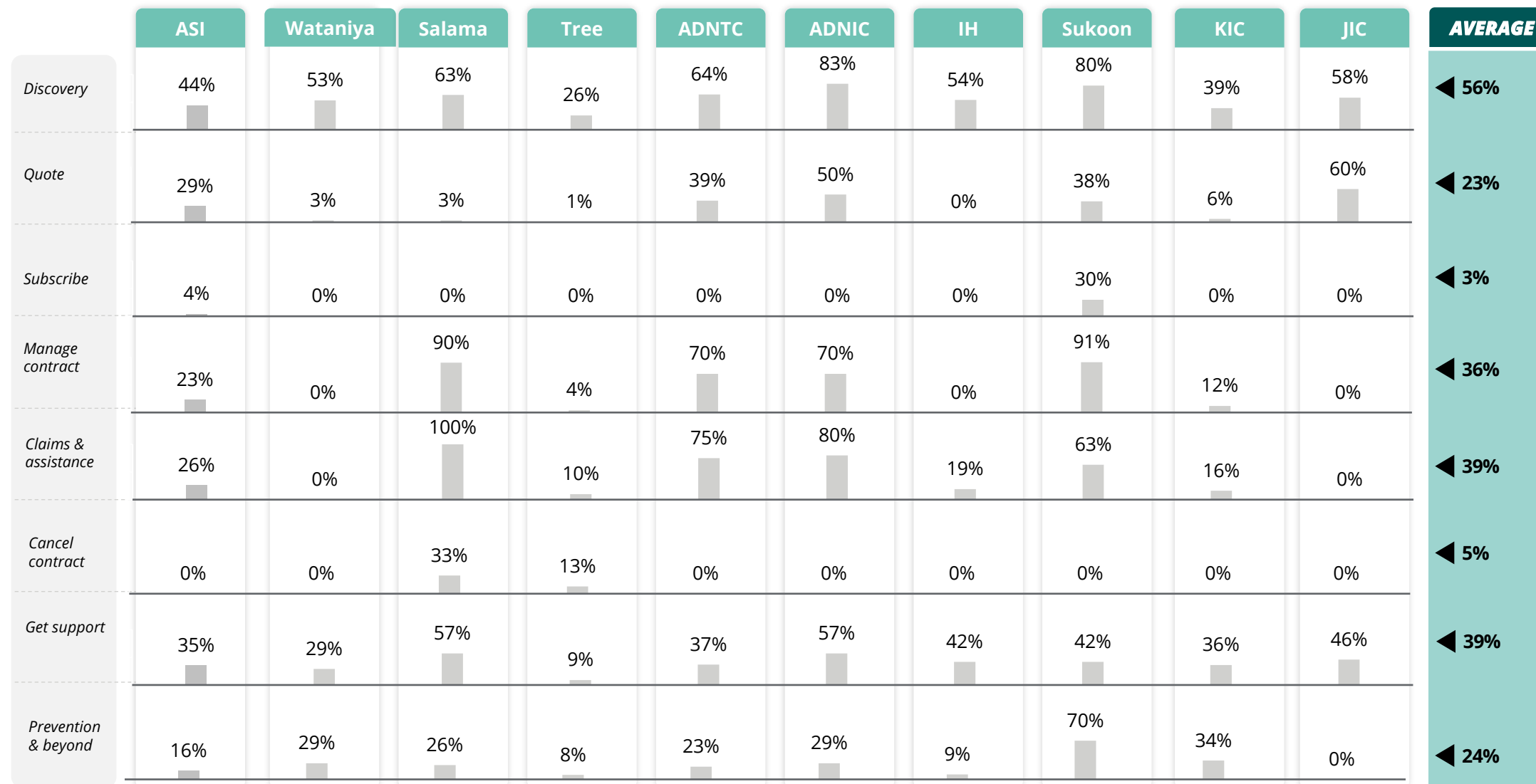
Customer Journey - Discovery

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Score	44%	53%	63%	26%	64%	83%	54%	80%	39%	58%

# of implemented functionalities

22	20	21	24	25	31	18	23	22	18

# of gaps to functionalities implemented in the country

11	13	12	9	8	2	15	10	11	15

# of gaps to functionalities (not present in the country) implemented by international insurers

14	16	15	12	11	5	18	13	14	18

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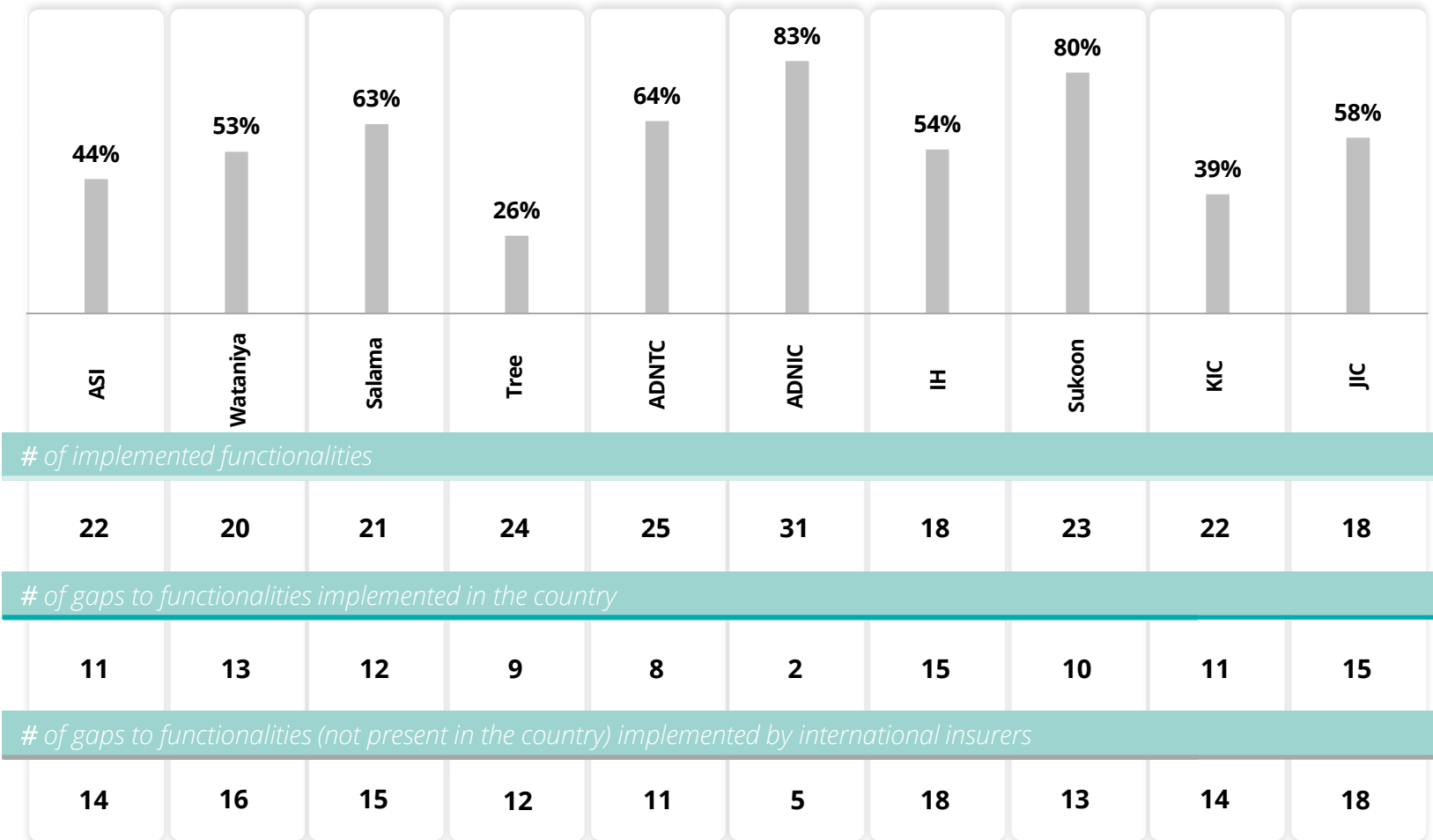
33 out of 36
functionalities available
in insurers in the country

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36 out of 36
functionalities implemented
by international banks

📍 Selected differentiators
among **local competition**

- - - - - - - - - - - - - - - -

Demo of app/website features

🌐 Selected differentiators to
international best-practice

- - - - - - - - - - - - - - - -

Information about products & services on
Snapchat or Tik Tok

Online fees comparison with other insurers for
similar product

ME

Customer Journey - Quote

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Functionality Score (%)	29%	3%	3%	1%	38%	50%	0%	38%	6%	60%

# of implemented functionalities										
	9	1	4	2	6	8	0	20	2	1

# of gaps to functionalities implemented in the country										
	12	20	17	19	15	13	21	1	19	20

# of gaps to functionalities (not present in the country) implemented by international insurers										
	31	39	36	38	34	32	40	20	38	39
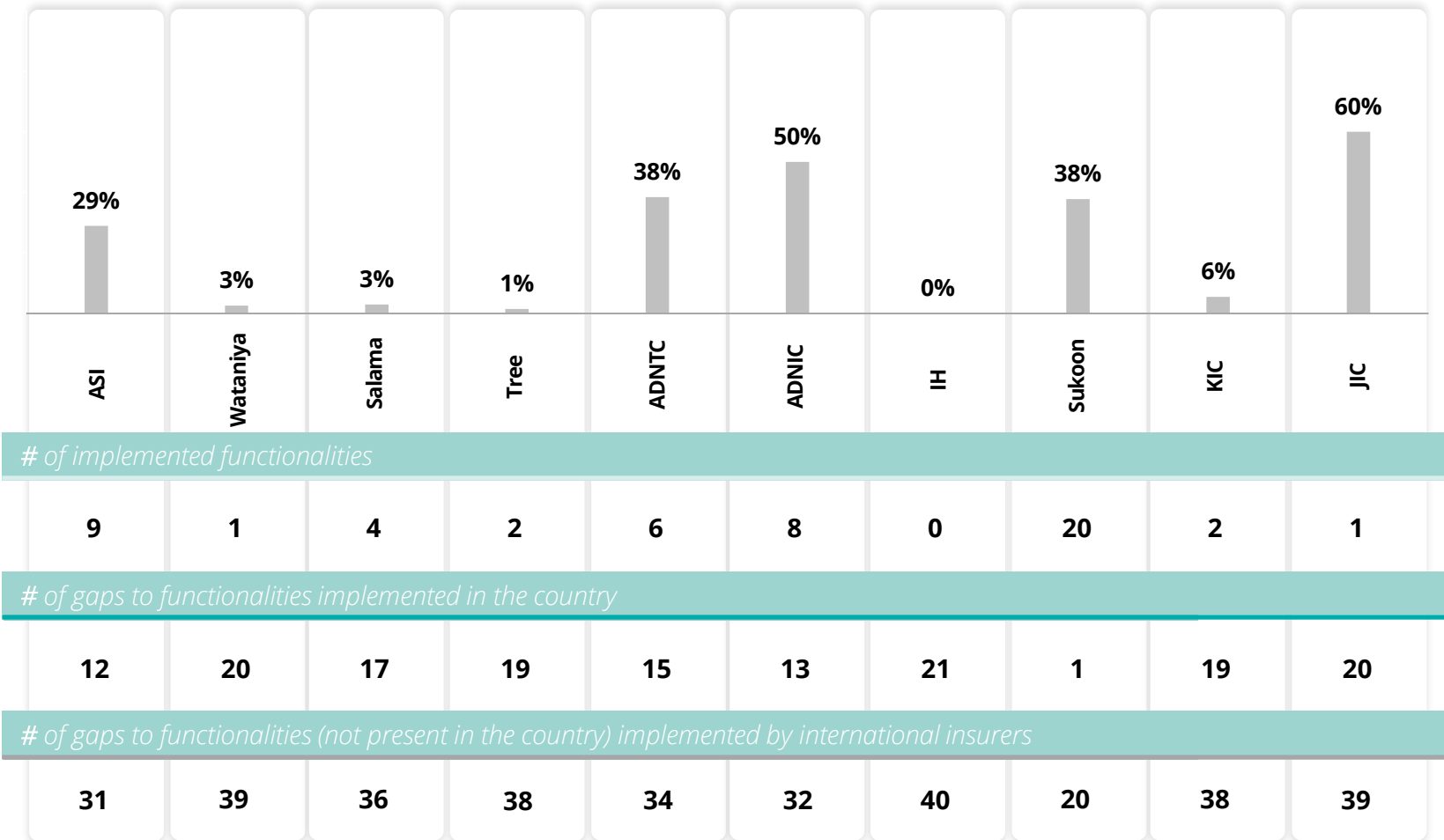
21 out of 40
functionalities available
in insurers in the country

40 out of 40
functionalities implemented
by international banks

◉ Selected differentiators
among **local competition**

Integrated map for home confirmation.

Save and return later; data protection alerts.

PDF report and varied pricing options.

Suggested packages with clear risk coverage.

Automatic adjustments for added coverage.

🌐 Selected differentiators to
international best-practice

Run price simulation via app and chat, with easy data input by scanning chassis number.

Receive email quotes with explanations, including automatic recalculations for insured amount, valuables, deductible, additional people, and special situations.

Insights into risks, and option to bundle policies for discounts.

Proactive follow-up via email/chatbot if unsubscribed or questionnaire incomplete.

Real-time validation for form entries.

ME

Customer Journey - Subscribe

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Functionality Score	4%	0%	0%	0%	0%	0%	0%	30%	0%	0%

# of implemented functionalities										
	1	0	0	0	0	0	0	2	0	0

# of gaps to functionalities implemented in the country										
	1	2	2	2	2	2	2	0	2	2

# of gaps to functionalities (not present in the country) implemented by international insurers										
	12	13	13	13	13	13	13	11	13	13
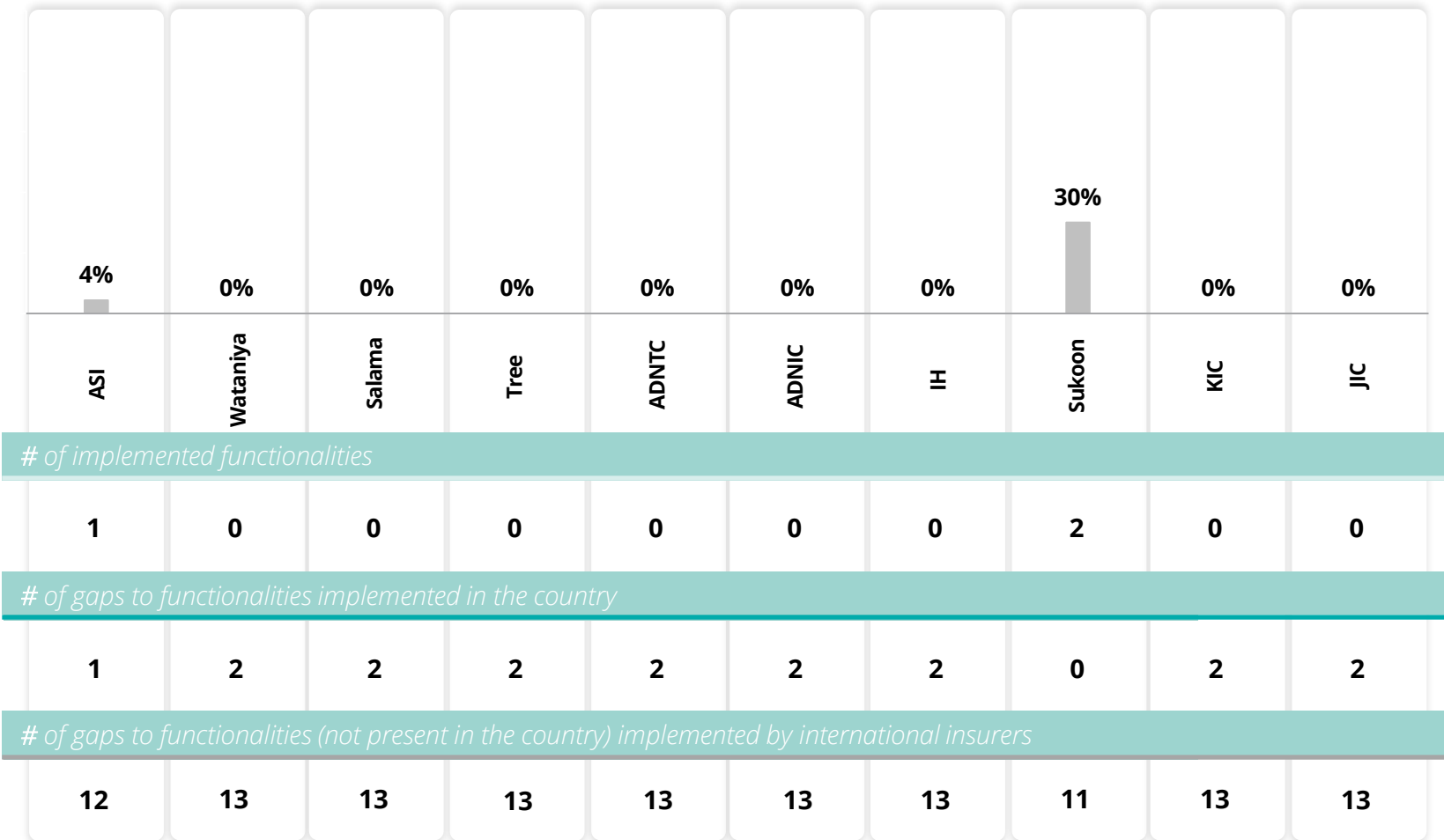
2 out of 13 functionalities available in insurers in the country

13 out of 13 functionalities implemented by international banks

⊙ Selected differentiators among **local competition**

View an overview of the final contract (policy coverage, price, etc.) before finalizing the quote.

⊕ Selected differentiators to **international best-practice**

View and email the final contract overview, with process described.

Subscribe to a new insurance contract fully digitally or with interruptions (e.g., documents sent/returned via email or mail, or branch visit).

Choose payment options and set up methods (recurring, automatic, direct debit, etc.).

Receive contract documents by email immediately after finalizing. Moreover, request insurer to cancel previous contract.

Option to donate end-of-year unclaimed money to charity.

ME

Customer Journey - Manage contract

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Score	23%	0%	90%	4%	70%	70%	0%	91%	12%	0%

# of implemented functionalities										
	5	0	5	4	4	4	0	12	2	0

# of gaps to functionalities implemented in the country										
	9	14	9	10	10	10	14	2	12	14

# of gaps to functionalities (not present in the country) implemented by international insurers										
	29	34	29	30	30	30	34	32	34	34

14 out of 34 functionalities available in insurers in the country

34 out of 34 functionalities implemented by international banks

📍 Selected differentiators among **local competition**

Login via SMS tokens (OTP).

Access and download certificates and important documents.

Modify payment and invoicing preferences.

View and manage all policies and contract details.

Change coverage and update for a new home.

🌐 Selected differentiators to **international best-practice**

Login methods: dots, e-signature, security question, biometrics, push notification, PIN/passcode.

Access notifications, modify contact preferences, and download invoices.

Check transactions, request auto payments, edit payment periods.

Freeze policy, simulate changes, manage users/drivers/beneficiaries, subscribe to more policies.

Easy contact and update personal info online.

ME

Customer Journey - Claims

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Functionality Score	26%	80%	100%	10%	75%	80%	19%	63%	16%	0%
# of implemented functionalities	3	0	1	4	5	2	6	8	1	0
# of gaps to functionalities implemented in the country	11	14	13	10	9	12	8	6	13	14
# of gaps to functionalities (not present in the country) implemented by international insurers	18	21	20	17	16	19	15	13	20	21

14 out of 21 functionalities available in insurers in the country

21 out of 21 functionalities implemented by international banks

Selected differentiators among **local competition**

File new claims online, follow-up by phone or email.
Provide claim details via dynamic questionnaire.
View and track claim progress and history.
Get notifications on reimbursement amount and choose payment method.
Video call or book an expert for damage estimation if applicable.

Selected differentiators to **international best-practice**

File and follow up claims entirely online.
Provide claim details via chat or recorded video.
Upload damage videos to support claims.
Receive claim closure notifications.
Manage and schedule expert visit appointments.
File claims and amicable settlement forms online.

ME

Customer Journey - Cancel contract

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Functionality Score	0%	0%	33%	13%	0%	0%	0%	0%	0%	0%

# of implemented functionalities

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
0	0	1	1	0	0	0	0	0	0

# of gaps to functionalities implemented in the country

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
2	2	1	1	2	2	2	2	2	2

# of gaps to functionalities (not present in the country) implemented by international insurers

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
5	5	4	4	5	5	5	5	5	5

---

2 out of 5
functionalities available
in insurers in the country

5 out of 5
functionalities implemented
by international banks

⦿ Selected differentiators
among **local competition**

Cancellation process described on website/app.

Fully online end-to-end contract resignation.

🌐 Selected differentiators to
international best-practice

Receive proactive renewal notifications before the renewal date.

Automatic refund of unearned premiums upon termination.

Refund for remaining contract period if cancelled before expiration.

ME

Customer Journey - Get support

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Score	35%	29%	57%	9%	37%	57%	42%	42%	36%	46%

# of implemented functionalities

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
5	3	5	2	3	6	5	5	5	3

# of gaps to functionalities implemented in the country

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
5	7	5	8	7	4	5	5	5	7

# of gaps to functionalities (not present in the country) implemented by international insurers

ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
11	13	11	14	13	10	11	11	11	13

---

10 out of 16 functionalities available in insurers in the country

16 out of 16 functionalities implemented by international banks

📍 Selected differentiators among **local competition**

Quick response (<1 hour) from insurer on WhatsApp and Facebook during working hours.

Chatbot support for FAQs and basic information.

Communicate with advisors via text chat.

New clients receive tutorials on using the insurer's web or app platform.

🌐 Selected differentiators to **international best-practice**

Customer support during form filling: chat, helpdesk, video-conference.

Advanced chatbot for info and transactions (renew, stop contract, pay).

Communicate via video chat.

Emergency help button available.

Track vehicle assistance arrival via GPS/live ETA.

ME

Customer Journey - Prevention & beyond

Functionality Score (%)

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC
Functionality Score	16%	29%	26%	8%	23%	29%	9%	70%	34%	0%
# of implemented functionalities										
	1	2	1	1	1	2	2	5	1	0
# of gaps to functionalities implemented in the country										
	5	4	5	5	5	4	4	1	5	6
# of gaps to functionalities (not present in the country) implemented by international insurers										
	11	10	11	11	11	10	10	7	11	12
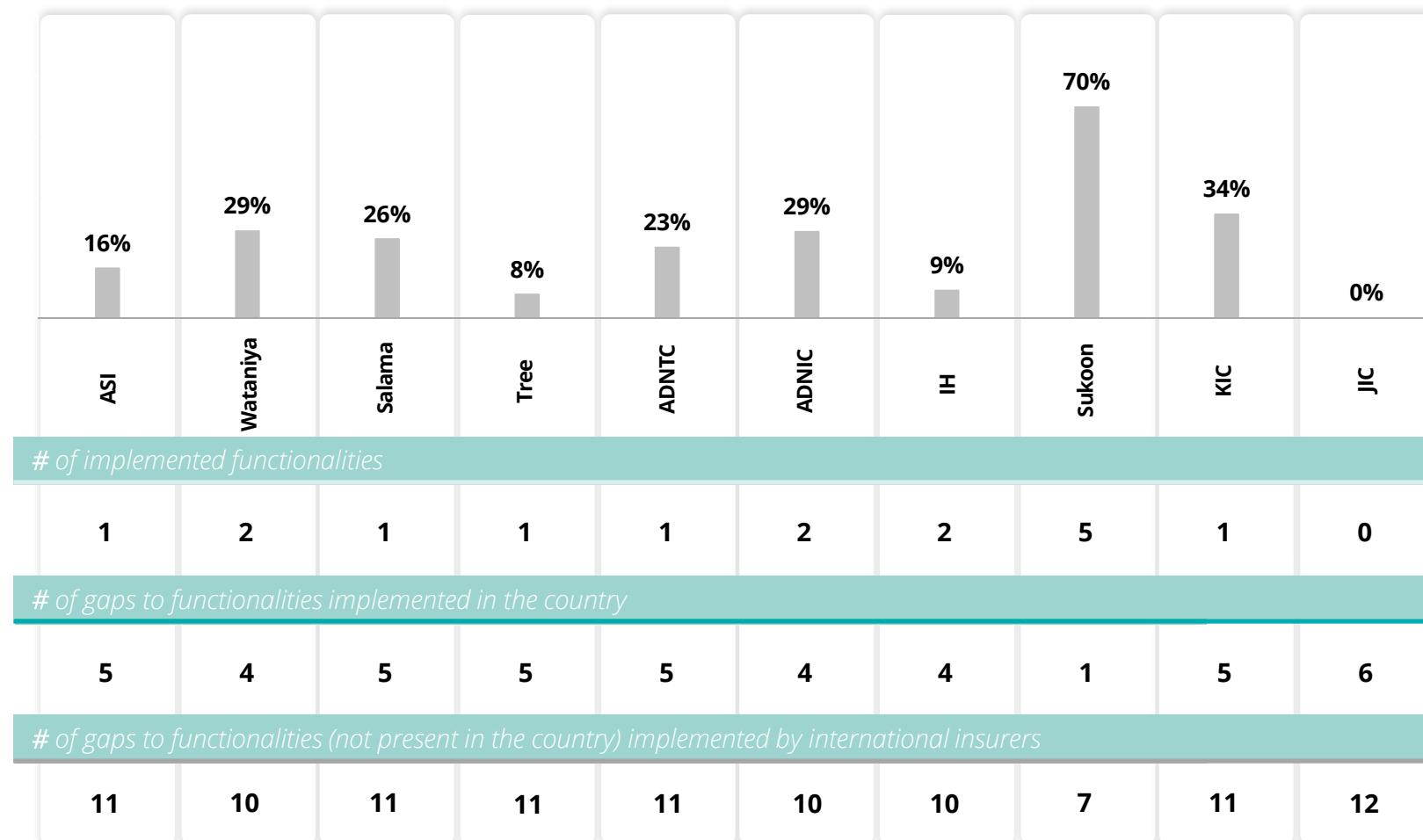
6 out of 13
functionalities available
in insurers in the country

12 out of 13
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Search homes to rent or buy.

Subscribe to a loyalty club and participate in a loyalty program.

Selected differentiators to
international best-practice

Track household gas consumption.

Request video call for home risk diagnosis.

Check traffic conditions and find driving itineraries via app.

Access financial benefits for key life events (birthday, marriage, birth).

Receive discounts based on referrals.

Subscribe to early warnings/advice for potential impacts on insured items.

ME

With an average of 35%, the online channel is highly favored by individuals to perform core insurance tasks

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

1. Requesting a quote (39%)
2. Cancelling a contract (37%)
3. Managing Contract & Information (36%)
4. Filing a claim (36%)
5. Buying new insurance (34%)
6. Getting support (28%)

Preferred Features for the Online Channel include

1. Request a quote:

Email is preferred by 19% of individuals for requesting a quote, which is relatively lower to the 39% who favor the online channel but higher than the 20% who prefer on-site interactions. This highlights a preference toward online interaction for sales-related tasks.

2. Cancelling a Contract :

With 23% opting to use phone calls and on-site interactions for cancelling a contract, it is the second most favored method after on-line channel. This preference is significantly lower than the 37% who prefer the online channel, indicating a stronger inclination toward convenience for contract termination.

3. Managing contract and Filing claims

Managing Contracts and Filing a claim are the third most preferred task to be conducted online, with 36% choosing these method.24 % of people tend to prefer using the phone for filing claims. When it comes to managing contracts and information, 36% favor the online channel, which is relatively higher to the 24% who prefer to handle these activities on-site.

ME

The phone channel is mostly preferred for support related tasks

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

1. Getting support (38%)
2. Filing a claim (24%)
3. Buying new insurance (23%)
4. Requesting a quote (23%)
5. Cancelling a contract (23%)
6. Managing Contract & Information (21%)
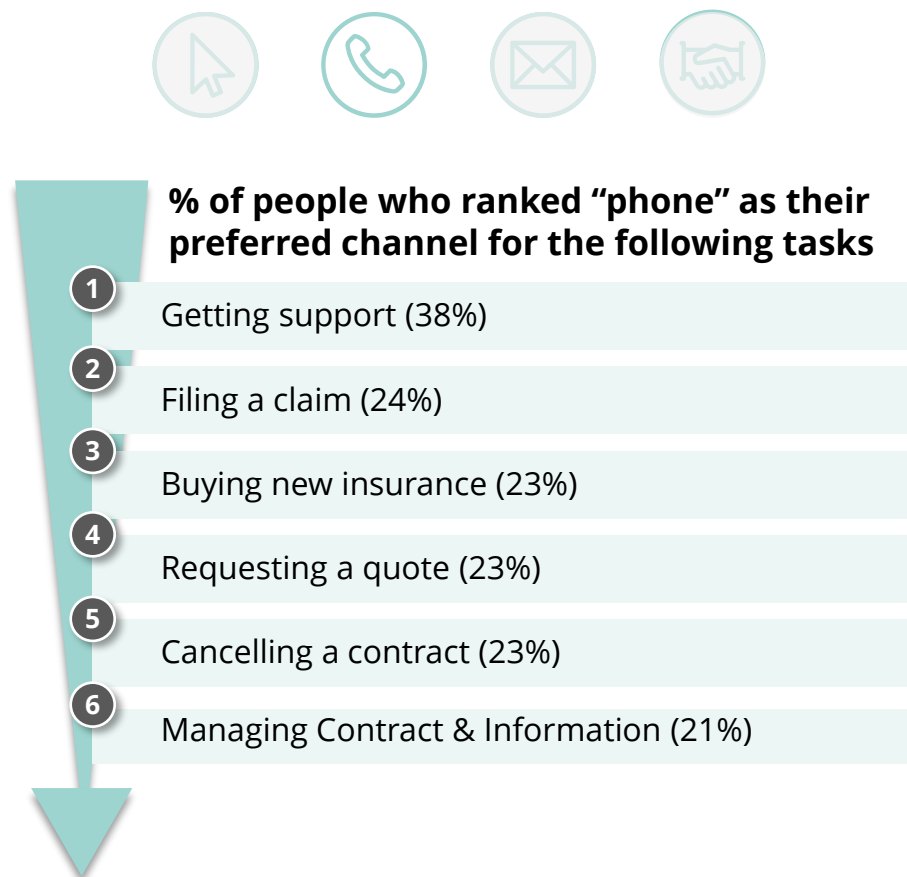
Preferred Features for the Phone Channel include

1. Getting Support:

Obtaining support ranks first as most of the individuals prefer to choose this method. This indicates a potential preference for direct, real-time assistance when dealing with support issues.

2. Filing a claim ;

Filing a claim is the second most preferred task to be conducted via phone, with 24% opting for this channel. This preference highlights the practicality and immediacy that people seek when filing claims.

3. Request a quote and Cancel a Contract:

Phone still plays an important role across these factors. While not the most preferred, many still transition to phone when they need confirmation or help deciding, especially in comparison to lower email scores (16–19%).

ME

With an average preference of 18%, 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 (19%)
2. Managing Contract & Information (19%)
3. Filing a claim (18%)
4. Cancelling a contract (17%)
5. Getting support (16%)
6. Buying new insurance (16%)

Preferred Features for the On-site Channel include

1. Managing Contract & Information:

When it comes to requesting a quote and managing contracts, 19% choose email as their preferred channel, which is low compared to the 36% and 24% who favor online and on-site channels, respectively

2. Filing a claim :

Filing a claim is the second most preferred task when it comes to using email as a channel. However, this channel is still least preferred as compared to other channels with 36% choosing to file a claim online through website or mobile. Similarly, 24% of people tend to prefer using the phone for filing claims.

3. Cancelling a Contract :

Cancellation via email is preferred by only 17% of respondents — placing it well behind online (37%) and just slightly below phone (23%) and onsite (23%). This positioning highlights that email is the least preferred method for contract termination among all four channels.

53 |

ME

Regarding the onsite channel, individuals value human interactions, especially for sales related activities

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

1 Buying new insurance (27%)

2 Managing Contract & Information (24%)

3 Cancelling a contract (23%)

4 Filing a claim (23%)

5 Requesting a quote (20%)

6 Getting support (18%)

Preferred Features for the On-site Channel include

1. Buying new insurance:

34% of individuals prefer the online channel for buying new insurance. This preference underscores the importance of online interactions and personalized service in making purchasing decisions.

2, Managing Contract & Information:

Managing contracts and information on-site is preferred by 24%, indicating that many people value the direct and personal approach of on-site interactions for handling contract-related activities.

3. Cancelling Contracts and Filing Claims :

Both tasks show equal preference for onsite handling, tied at 23%. Although online channels are dominant for cancellations (37%) and claims (36%), onsite interactions outperform email (17%-18%) and are comparable to phone (23%-24%). This indicates that a significant segment of customers prefers the human touch for reassurance, documentation handling, or immediate problem-solving when cancelling contracts or filing claims.

54 |

Discovery   Quote   Subscribe

ME

When it comes to UX, Bancassurance insurers are leading the way

First impression
85
78
71

Site navigation
73 73 74

Trust and persuasion
70
62
55

Content
85
76
67

Interaction
84
77
71

Forms
74
70
68

Accessibility
63 60
67

Bancassurance players   Direct insurers   ------ Average
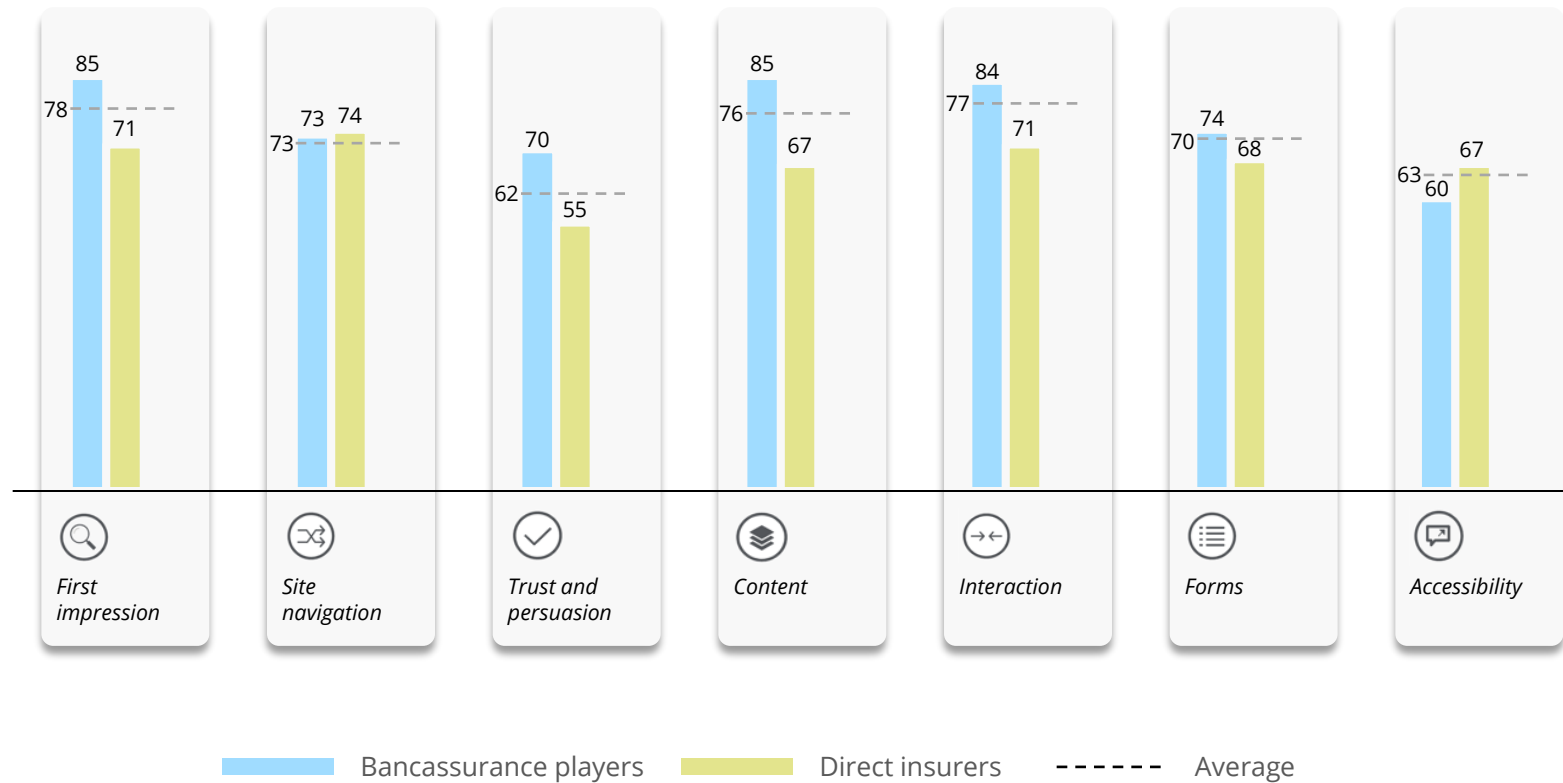
Bancassurance players excel in content and first impressions through well-developed interfaces. However, **direct insurers lead in** accessibility only, demonstrating strength in simplicity, clarity, and inclusiveness.

To sustain their UX advantage, bancassurers must enhance inclusivity while maintaining high interface quality. A balanced approach combining advanced features with ease of use is crucial for improving overall UX.

ME

Trust and Accessibility represent the two main improvement opportunities for insurers

Discovery　Quote　Subscribe

	Score	# First impressions	# Navigation	# Trust	# Content	# Interaction	# Forms	# Accessibility
Takaful-Abu Dahbi	73%	80%	75%	70%	80%	80%	65%	59%
ADNIC	79%	90%	70%	70%	90%	88%	83%	61%
Arabian Shield	63%	70%	80%	60%	65%	65%	80%	24%
Insurance House	60%	60%	55%	60%	58%	65%	60%	64%
JIC	45%	45%	55%	20%	55%	40%	55%	42%
KIC	71%	95%	75%	50%	45%	80%	60%	89%
Salama	77%	90%	100%	45%	60%	90%	75%	82%
Sukoon	77%	58%	75%	80%	90%	75%	80%	83%
Tree	84%	70%	90%	80%	90%	90%	95%	76%
Wataniya	63%	80%	65%	40%	60%	70%	55%	74%

User Experience rank

■ Bancassurance model　■ Direct insurance model　⊡ Key areas of improvement

1. **Trust is a Key Area of Improvement Across Insurers**
   Trust and Persuasion is hindered by inadequate information on data handling practices (lack of privacy guidelines communicated) and the absence of testimonials or reviews.

2. **Accessibility Show Consistent Need for Improvement**
   Accessibility highlights an opportunity for insurers to adopt inclusive and barrier-free digital design. Significant improvements are needed in accessibility, particularly regarding item labelling and keyboard navigation. Addressing these areas can enhance user experience.

3. **Content Quality Needs Enhancement**
   Content often fails to deliver the expected value: it informs but rarely guides or reassures users throughout their journey. There is a need for simple, plain language that outlines the information required from users.

ME

UX audit score by category

	ASI	Wataniya	Salama	Tree	ADNTC	ADNIC	IH	Sukoon	KIC	JIC	AVERAGE
First impression	70%	80%	90%	70%	80%	90%	60%	58%	95%	45%	◀ **74%**
Site navigation	80%	65%	100%	90%	75%	70%	55%	75%	75%	55%	◀ **74%**
Content	65%	60%	60%	90%	80%	90%	58%	90%	45%	55%	◀ **69%**
Forms	80%	55%	75%	95%	65%	83%	60%	80%	60%	55%	◀ **71%**
Trust and persuasion	60%	40%	45%	80%	70%	70%	60%	80%	50%	20%	◀ **58%**
Interaction	65%	70%	90%	75%	80%	88%	65%	75%	80%	40%	◀ **74%**
Accessibility	24%	74%	82%	76%	59%	62%	64%	83%	89%	42%	◀ **65%**
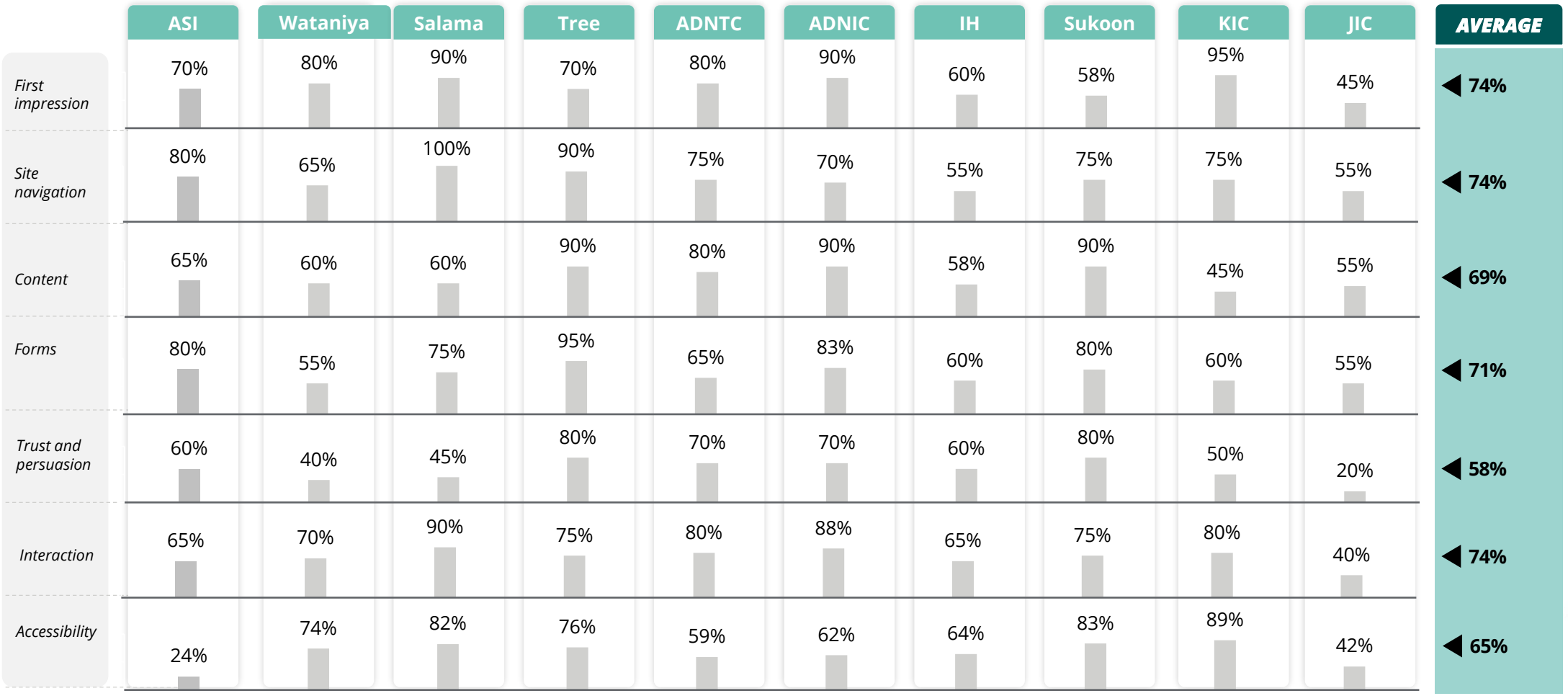
ME

UX score – First impression

Total UX score across both channels and 4 scenarios
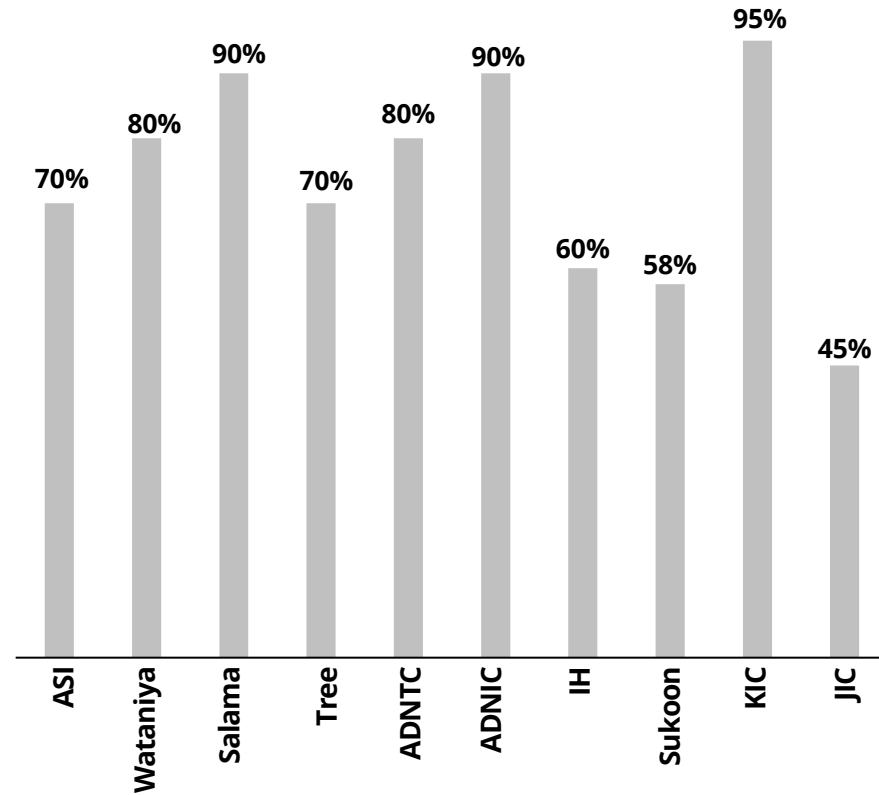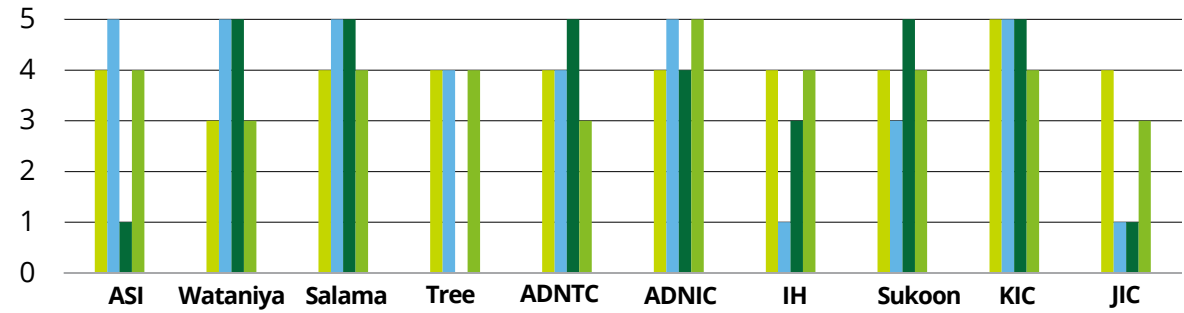
💻 *Internet and public website*

📱 *Mobile*
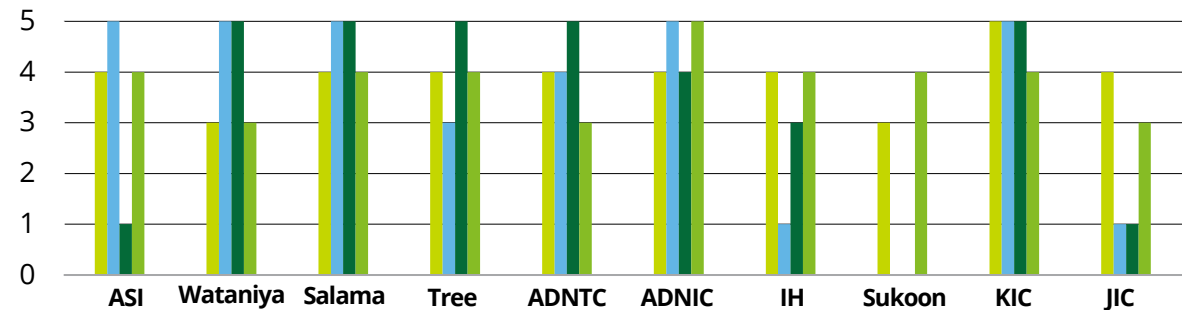
UX experience was assessed across 4 scenarios

- 🟨 Find information & understand the products
- 🟦 Ask for a quote
- 🟩 File a claim
- 🟩 Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

ME

UX score – Site navigation

Total UX score across both channels and 4 scenarios
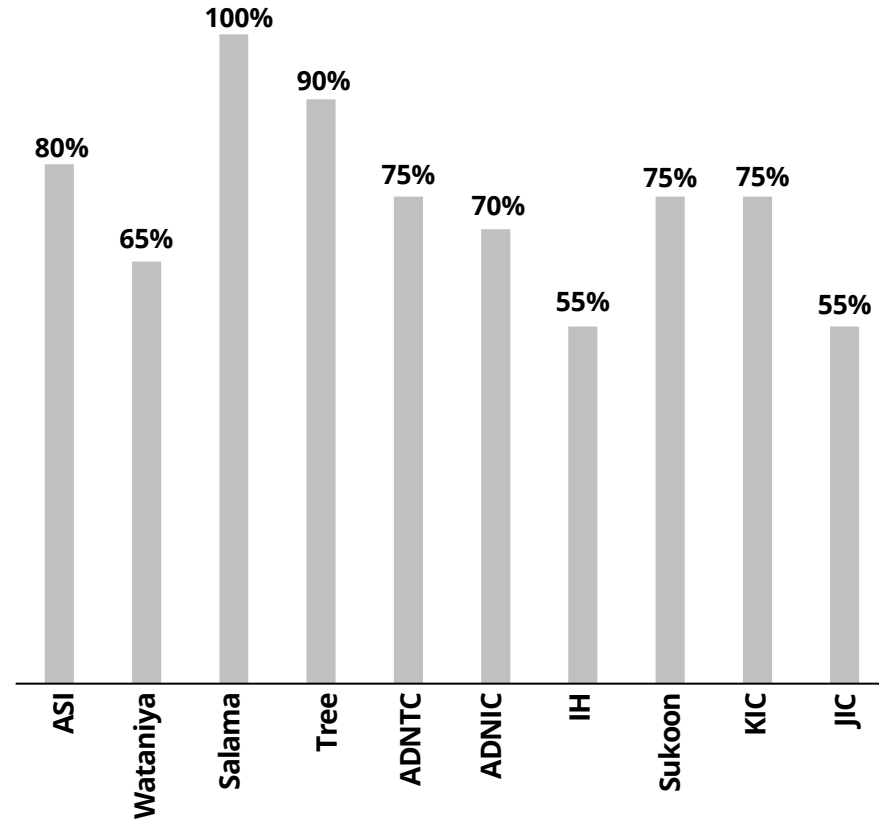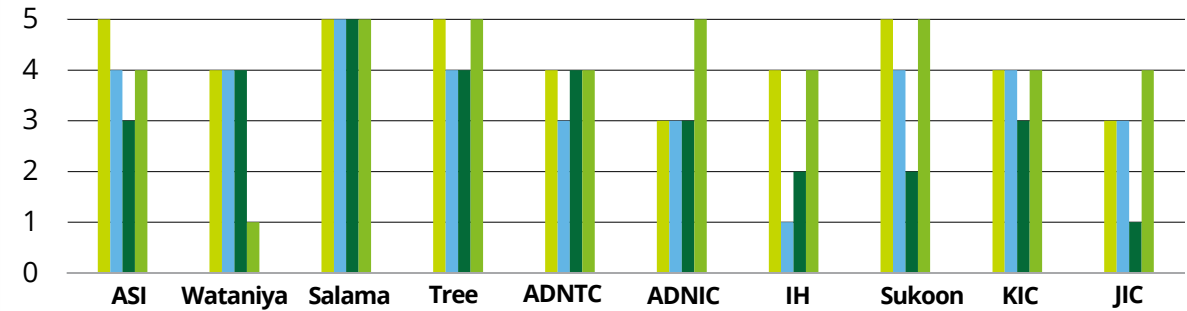
Internet and public website

Mobile
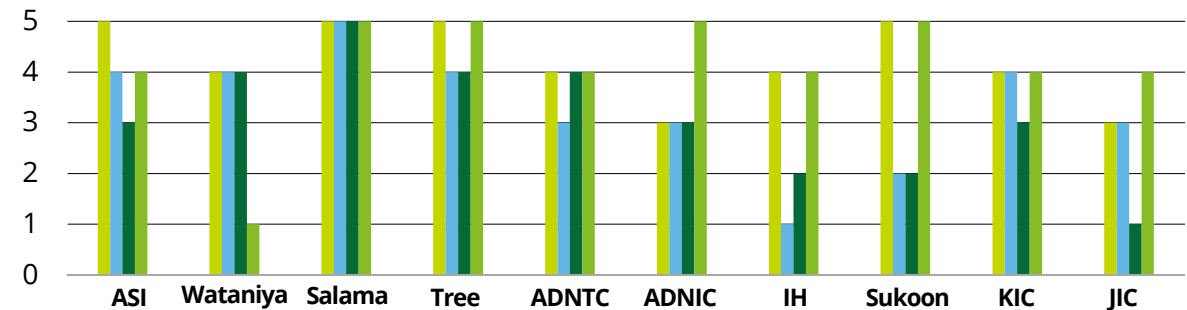
UX experience was assessed across 4 scenarios

- Find information & understand the products
- Ask for a quote
- File a claim
- Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

ME

UX score – Content

Total UX score across both channels and 4 scenarios
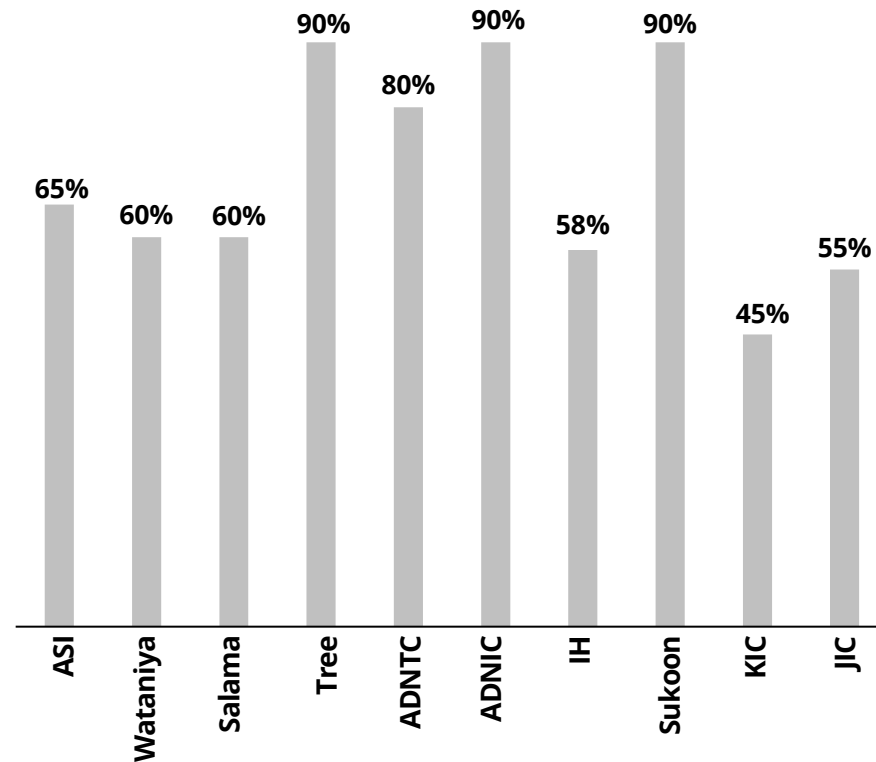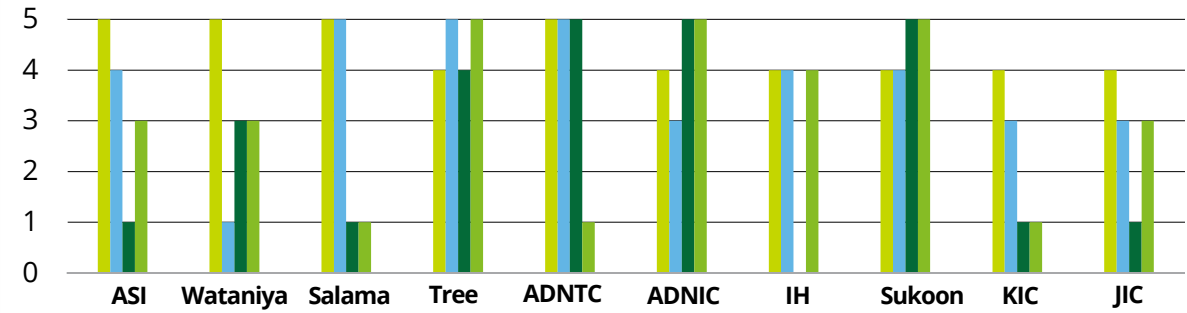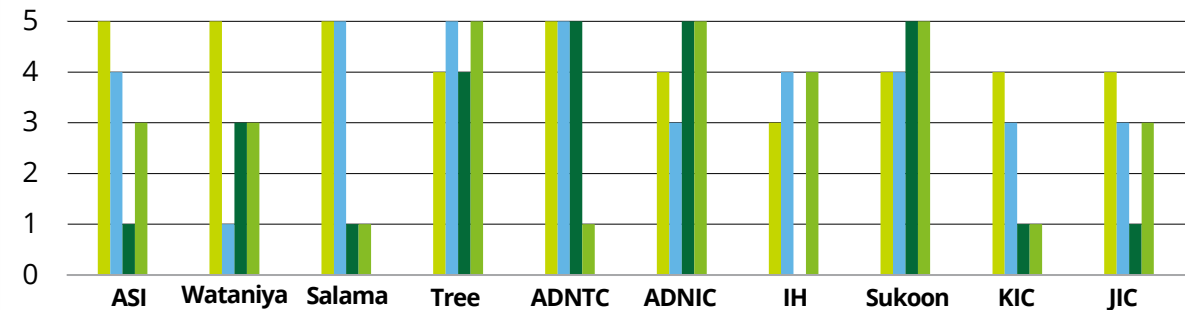
Bar chart values:
- ASI: 65%
- Wataniya: 60%
- Salama: 60%
- Tree: 90%
- ADNTC: 80%
- ADNIC: 90%
- IH: 58%
- Sukoon: 90%
- KIC: 45%
- JIC: 55%

💻 *Internet and public website*

📱 *Mobile*

UX experience was assessed across 4 scenarios

- 🟨 Find information & understand the products
- 🟦 Ask for a quote
- 🟩 File a claim
- 🟢 Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

ME

UX score – Forms

Total UX score across both channels and 4 scenarios
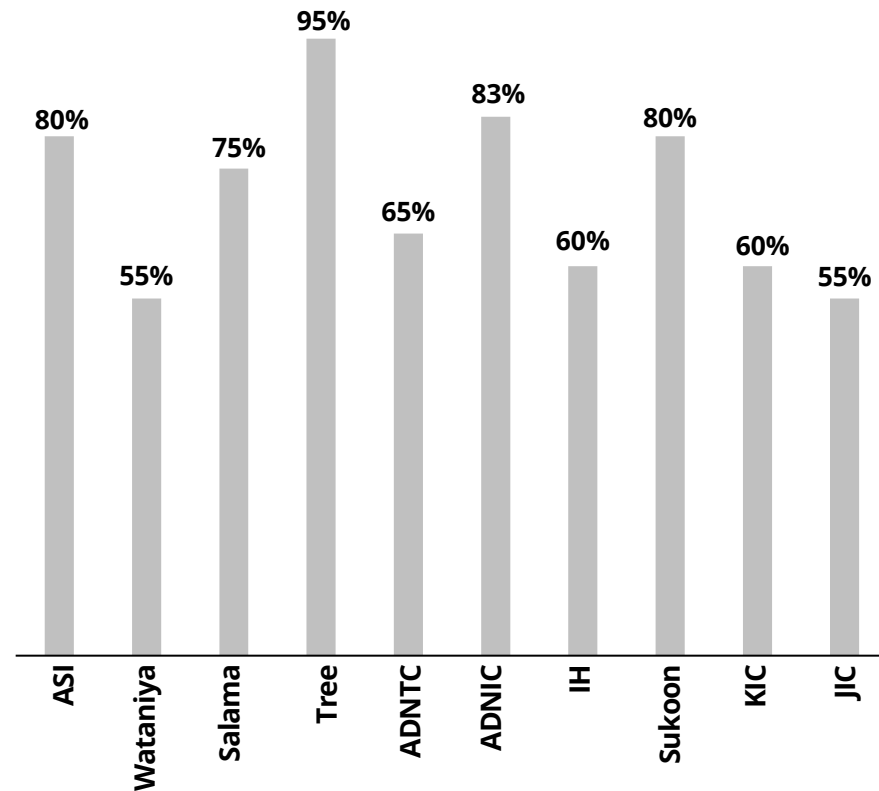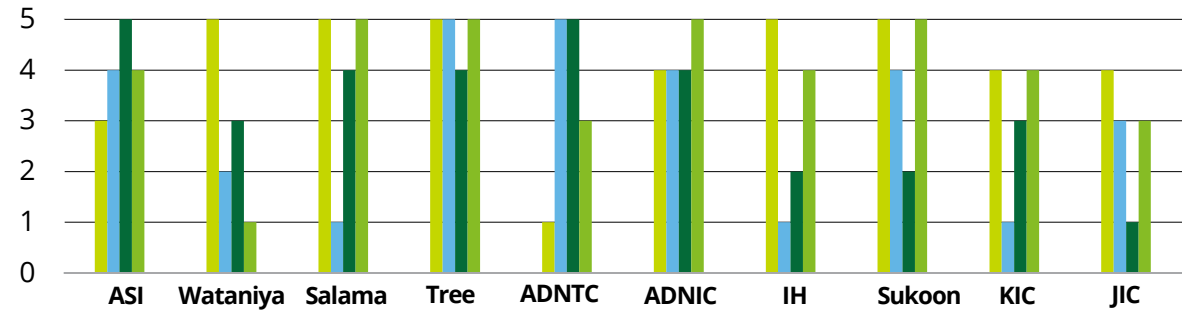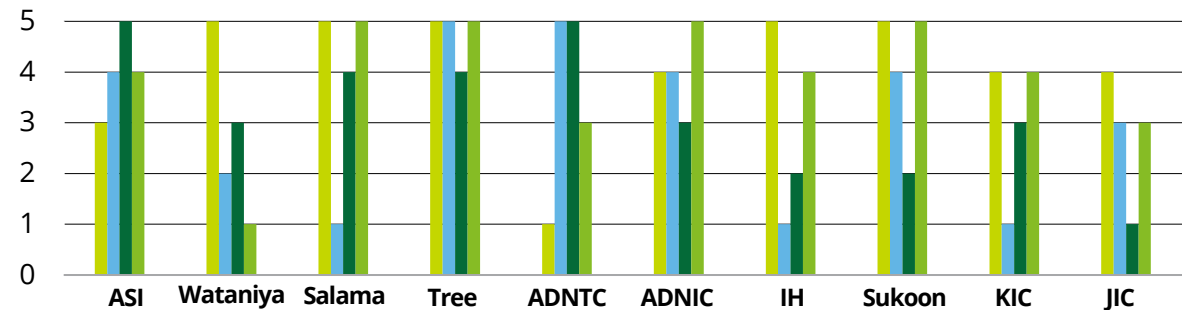
🖥 **Internet and public website**

📱 **Mobile**

UX experience was assessed across 4 scenarios

- 🟡 Find information & understand the products
- 🔵 Ask for a quote
- 🟢 File a claim
- 🟩 Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

ME

UX score – Trust & Persuasion

Total UX score across both channels and 4 scenarios
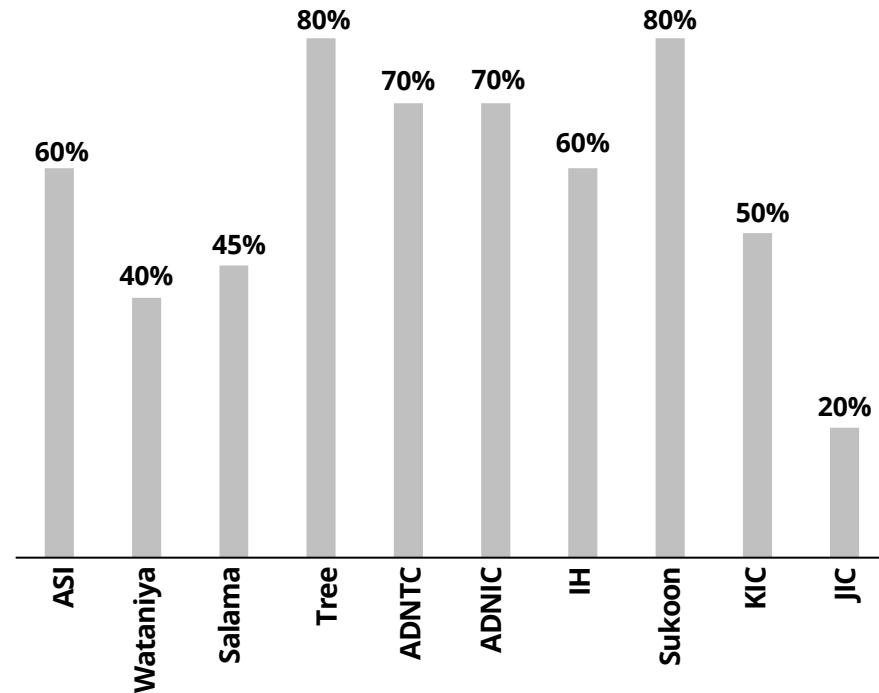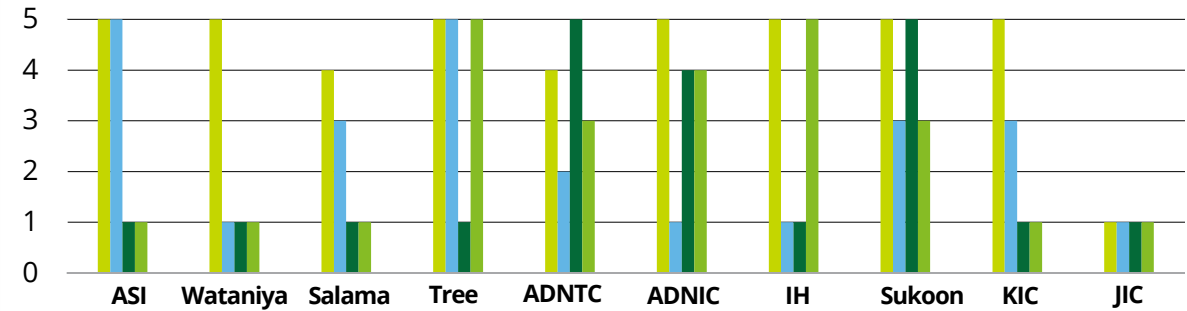
💻 *Internet and public website*

📱 *Mobile*
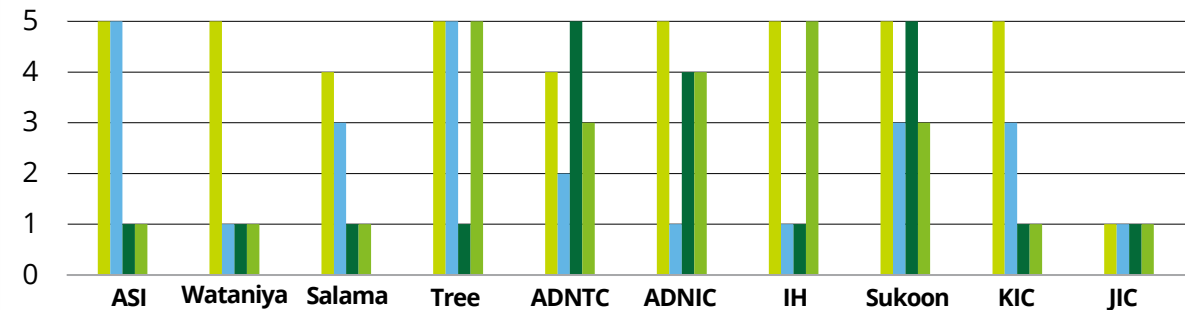
UX experience was assessed across 4 scenarios

- 🟡 Find information & understand the products
- 🔵 Ask for a quote
- 🟢 File a claim
- 🟩 Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

ME

UX score – Interaction

Total UX score across both channels and 4 scenarios
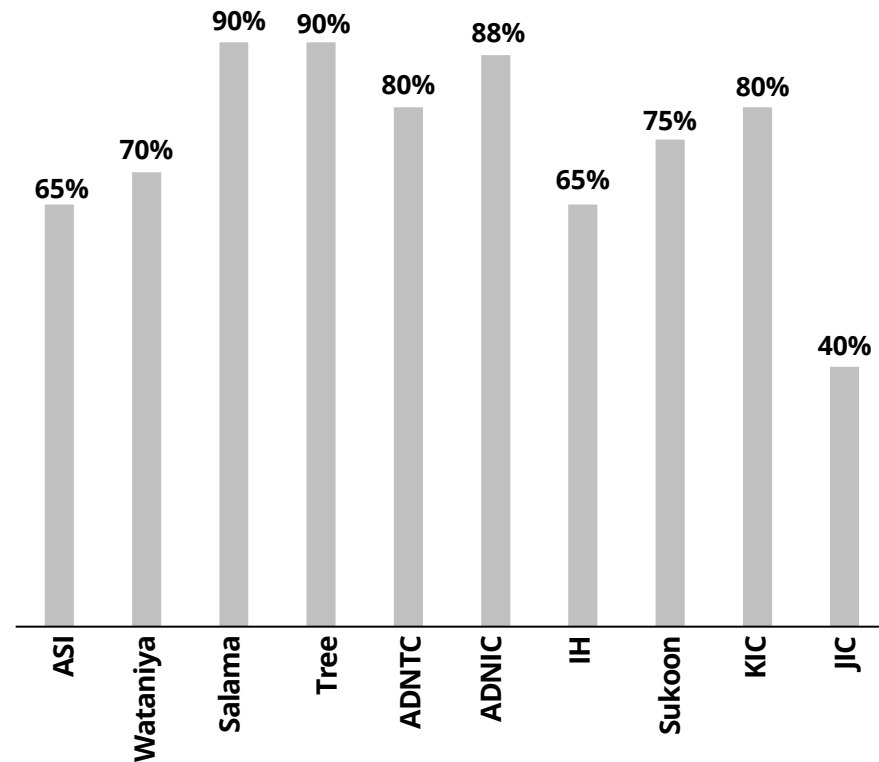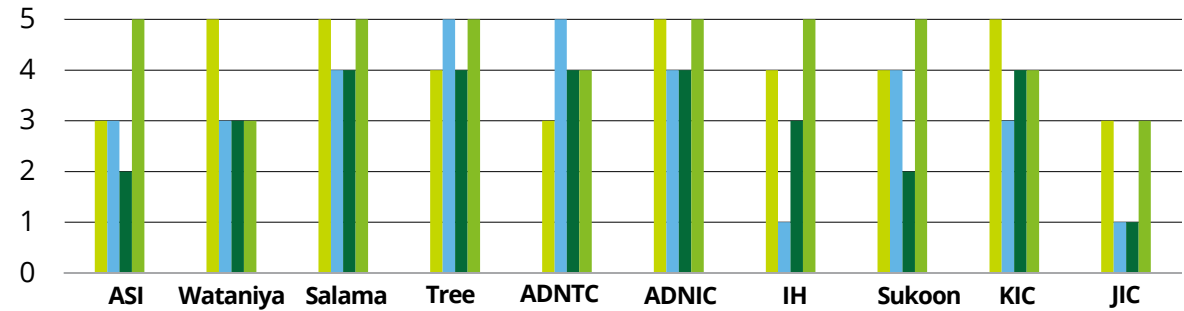
💻 *Internet and public website*

📱 *Mobile*

UX experience was assessed across 4 scenarios

■ Find information & understand the products ■ Ask for a quote ■ File a claim ■ Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

63 |
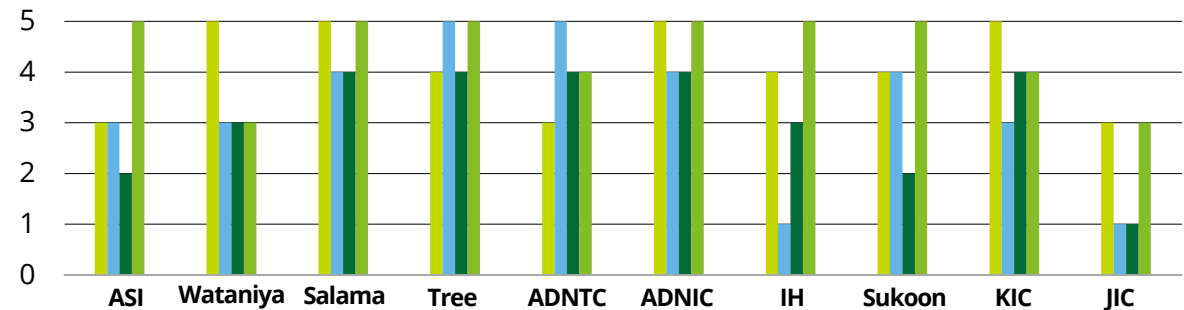
ME

UX score – Accessibility

Total UX score across both channels and 4 scenarios
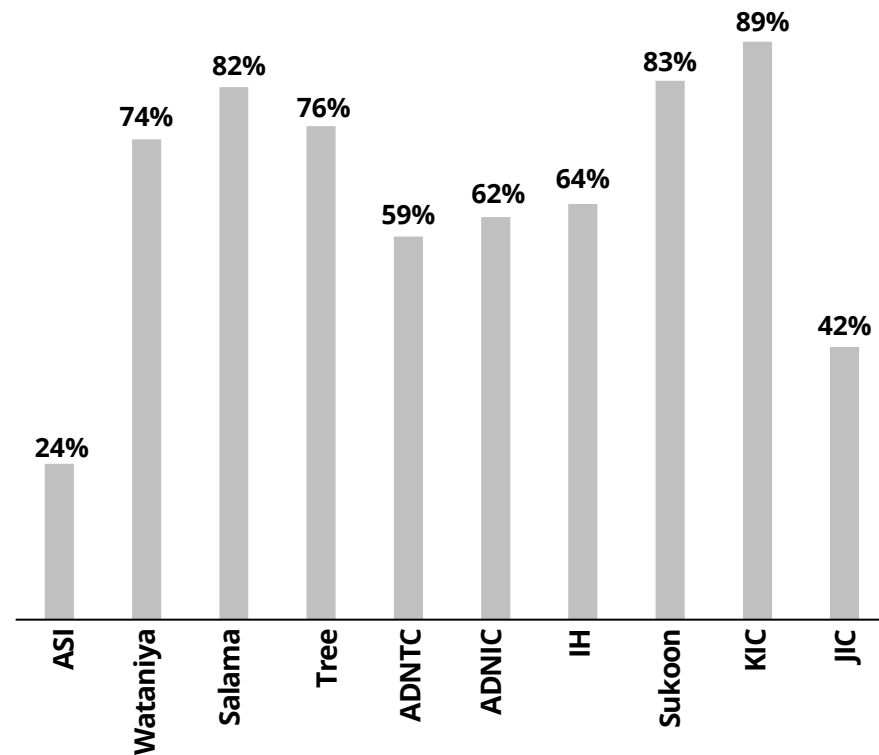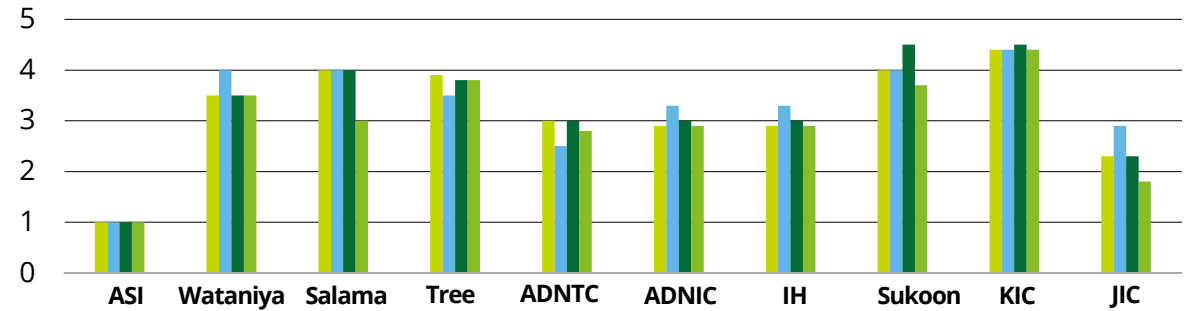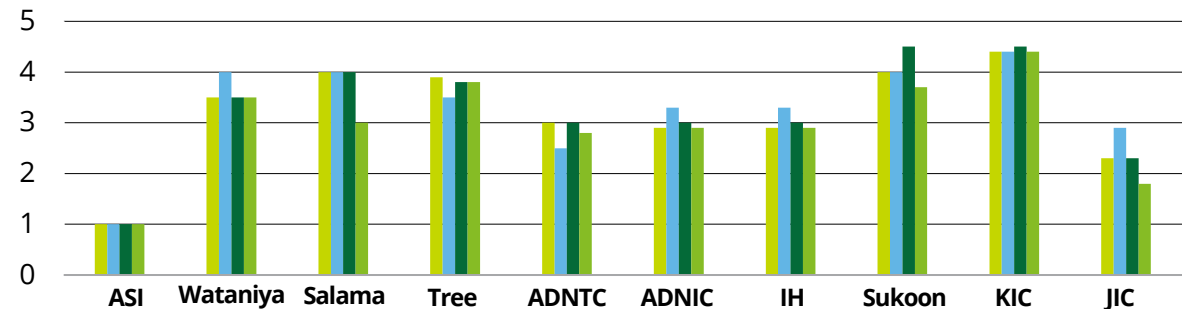
💻 *Internet and public website*

📱 *Mobile*

UX experience was assessed across 4 scenarios

- 🟨 Find information & understand the products
- 🟦 Ask for a quote
- 🟩 File a claim
- 🟩 Get support on questions

UX audit is scored with a 1 to 5 usability rating by expert user-experience auditors

Discovery   Quote   Subscribe

ME

We used seven UX categories to get a comprehensive view of how users experience insurers' online channels

1	**First impressions**	What is my first impression of the website and is this in line with the brand?
2	**Site navigation**	How consistent, easy and understandable is the navigation of the website to reach my goals?
3	**Content**	How suitable is the content and is this content accessible and easy to read?
4	**Trust and persuasion**	Do I trust this website and am I persuaded by the company and people behind it?
5	**Interactions**	How does it feel to interact with the system in terms of reaction time, feedback, resizing, hierarchical actions, and known interaction patterns?
6	**Forms**	What is the quality of the form data, interaction, and relevancy?
7	**Accessibility**	How accessible is the website and does it meet the WCAG 2.1.* level AA rating?

Rating

Each category has a set of defined guidelines. These guidelines do not have the same impact on the user experience depending on their context. Some issues will severely impede or even prevent the user from completing their tasks, while other can merely be an annoyance.

*Web Content Accessibility Guidelines (WCAG) 2.1 covers a wide range of recommendations for making web content more accessible. https://www.w3.org/WAI/WCAG2AA-Conformance

Discovery   Quote   Subscribe

ME

Our audit revealed that there are several areas yet to be explored to enhance the UX maturity of Middle East insurers

Average scores for nine insurers (%)
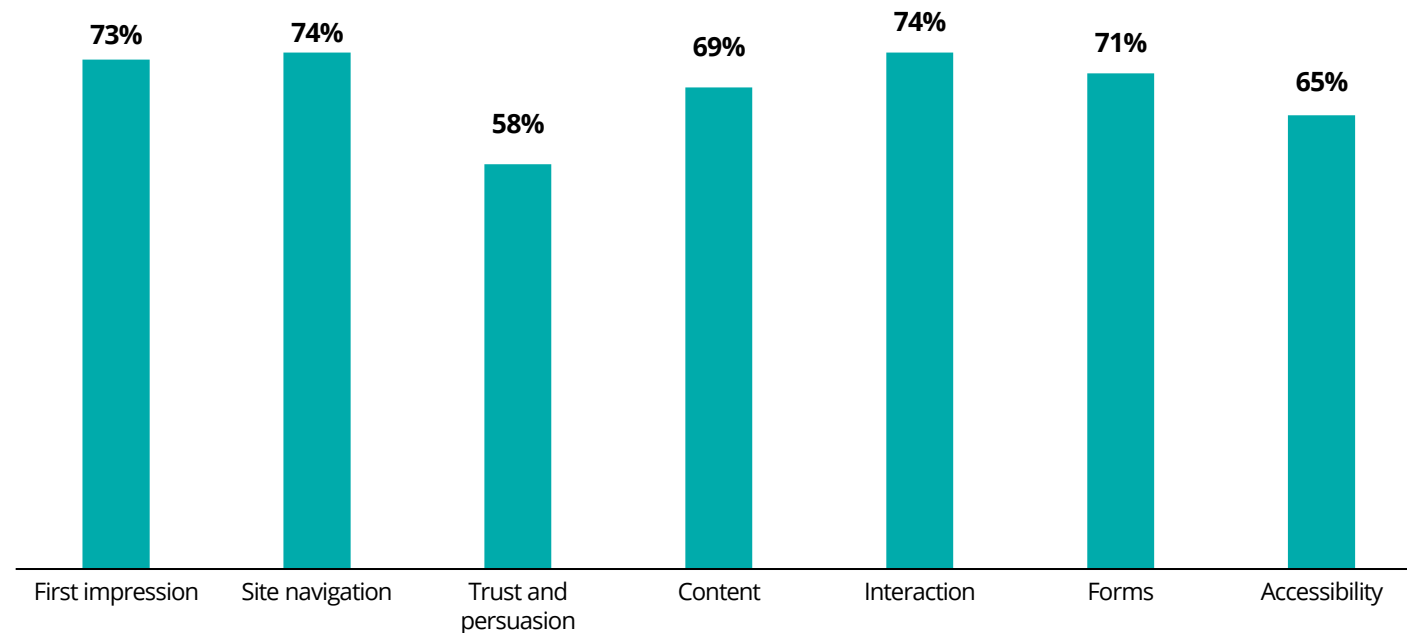
Most players achieve an **overall score of 60% or above, Trust and Persuasion** representing the main improvement opportunities.

With relatively similar scores, insurers will have to differentiate on other criteria such as **functionalities, products and services.**

04 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.

Streamline end-to-end journeys

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

Invest in smart integration layers

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

68 |
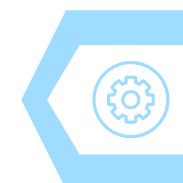
Deloitte can help insurers to future-proof their digital strategy

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

Customer
Is there demand?

Competition
Define and prioritise backlog

Industry trends
Be inspired by leading practices

A successful digital proposition is desirable, competitive and informed by industry leading practice
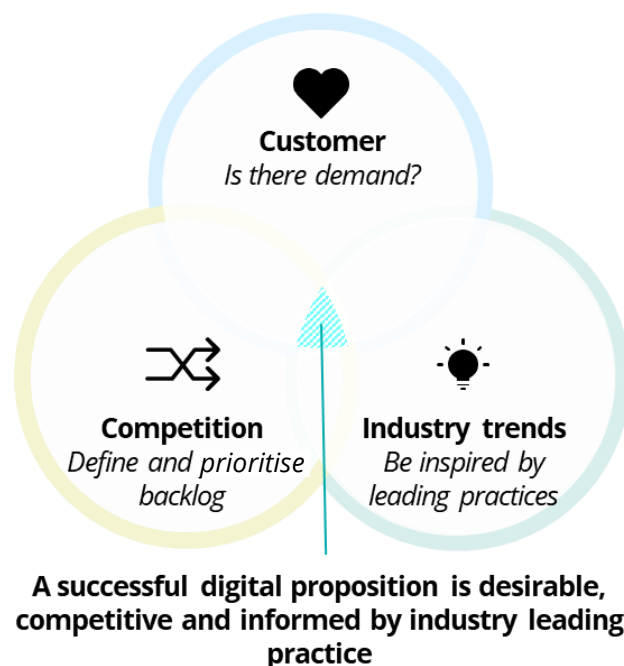
Biggest digital opportunities lie in online servicing
Insurers invested in digital sales, but results show that customers find online servicing much more desirable. Yet, this is where insurers scored the lowest on average.

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

05

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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Zeeshan Abbasi
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Visit our Website

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?

Weights component

Functionality assessment

Checking the availability of +160 functionalities among insurers

×

Relevance of functionalities

Experts rate the business relevance of functionalities based on the level of global adoption by insurers

=

Functionality score

74 |

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 compete 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 preserve 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.

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Scoring methodology for the UX audit

Eight categories were assessed by UX experts:

⑦ Responsiveness

Whatever the device, users expect to have a smooth experience on the insurer's platform. Content needs to resize in an accessible and readable manner and interaction must be adapted to touch.

⑧ 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.

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