

On the road to human digital:
An assessment of insurers in
Belgium

30 August 2022



Table of Contents

- 01 Key Takeaways
- 02 Scope & Methodology
- 03 Functionality Assessment Results
- 04 UX Audit Results
- 05 Appendix



Key Takeaways

01 Insurers invested in digital sales, but clients want digital servicing

Insurers focus on digitalizing sales, but results show a higher demand for servicing: **84% of respondents find online servicing important against 71% for sales.** Online channels also rate significantly higher for self-service tasks than for buying new insurance.

02 Online management of claims, documents and billing are the biggest improvement opportunities

More than 85% of customers want the possibility to follow-up on claims, download insurance documents and edit billing online. Yet, **this is where insurers scored the lowest on average.**

03 Bancassurance players outperform competitors on digital features

Bancassurance players outperformed direct and indirect competitors on every step of the customer journey, with an average functionality score of nearly 70%. They specifically **differentiate on servicing**, with more advanced “customer zones” than traditional competitors.

04 Insurers need to digitalize, but not at the cost of human interactions

Belgian consumers expect digital features, and yet, about 70% of them still **prefer to interact with an advisor** for a range of tasks. This is especially true when contracting a new insurance policy, with 81% of respondents preferring to be assisted by an advisor.

05 Great User Experience is a standard, not a differentiator

Most players achieved an overall UX score of 85% or above on their customer acquisition channels. Such high scores show that investing in **great UX has become a standard** for the industry, rather than a true competitive advantage.

06 Insurers should improve User Experience on Forms, Accessibility and Responsiveness

While UX scores high overall, some insurers still have room for **improvement on responsiveness and forms**; and all audited websites could **increase their accessibility** and inclusiveness.

We used a dual approach to assess insurers' digital maturity

Retail insurance products:

Car

Home

Family

Channels considered*

Mobile

Computer

Survey & testing period:

January - May 2022

Functionality Assessment

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

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

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

Functionality assessment

×

Business relevance of functionalities

=

Functionality score

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

User Experience (UX) Audit

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

Discovery Quote Subscribe

8 UX categories were assessed by usability experts:

- 1 First Impressions
- 2 Site Navigation
- 3 Content
- 4 Trust & Persuasion

- 5 Interaction
- 6 Forms
- 7 Responsiveness
- 8 Accessibility

* No channel was prioritized over another ** Detailed scoring method available in Appendix

We assessed 13 Belgian insurers, which we clustered into three 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

Argenta – Belfius – BNP – ING – KBC



Direct insurance operating model

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

Corona – Ethias – Yuzzu



Indirect insurance operating model*

We define an indirect insurer as an insurance company that sells to their customers via insurance brokers or agents. They do not sell directly to their customers.

Allianz – Axa – Baloise – Federale – P&V



* Some players identified as “Indirect insurers” also engage in direct sales, but the majority of their revenues is derived from broker channels

We surveyed 1000 consumers to understand how important Digital Insurance is in Belgium

1000

respondents

Age: 25- 65

distributed equally across 4 age groups

 40%  60%



“

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

15 activities along the whole E2E Journey

”

“

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

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

”

Functionality Assessment
Results



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

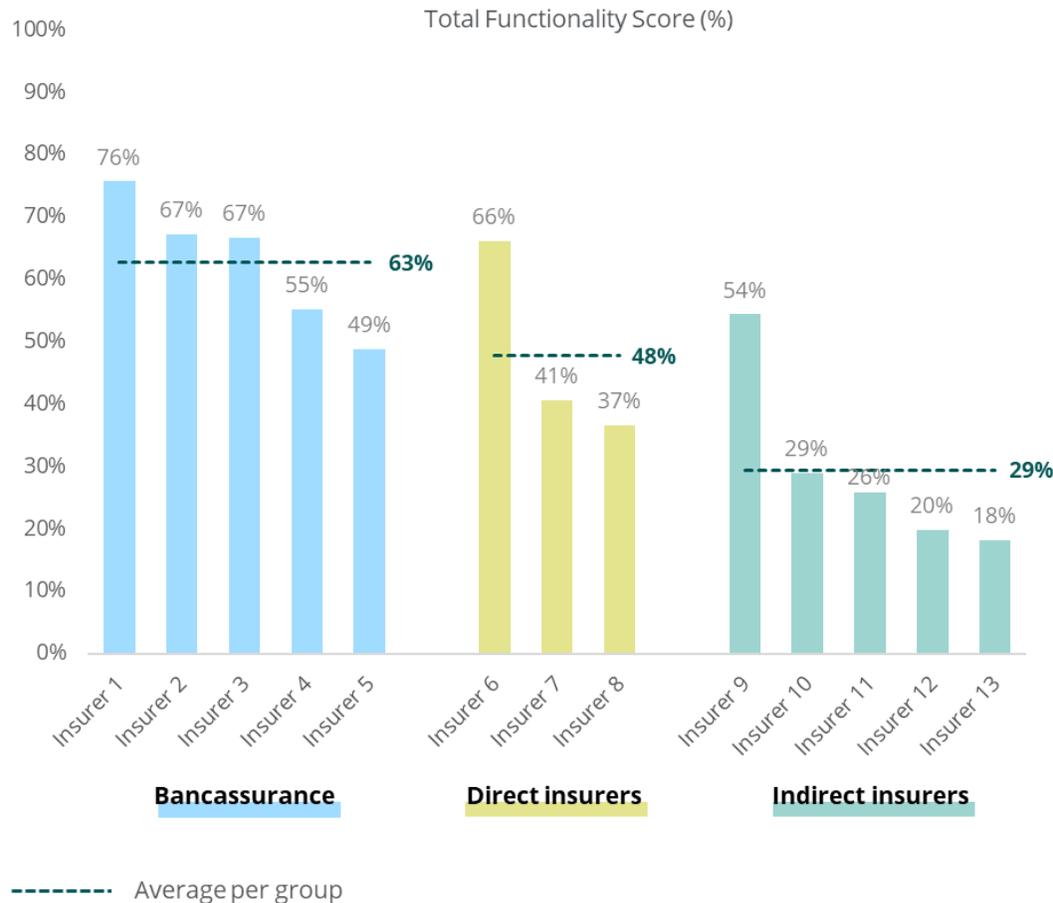
Customer Journey steps

Customer Journey sub-category



XX # of benchmarked functionalities

Overall performance: Bancassurances lead the way when it comes to digital maturity



1. Bancassurance models outperform both direct and indirect insurers

These players enjoy synergies with their banking app, where customers already expect a high level of servicing.

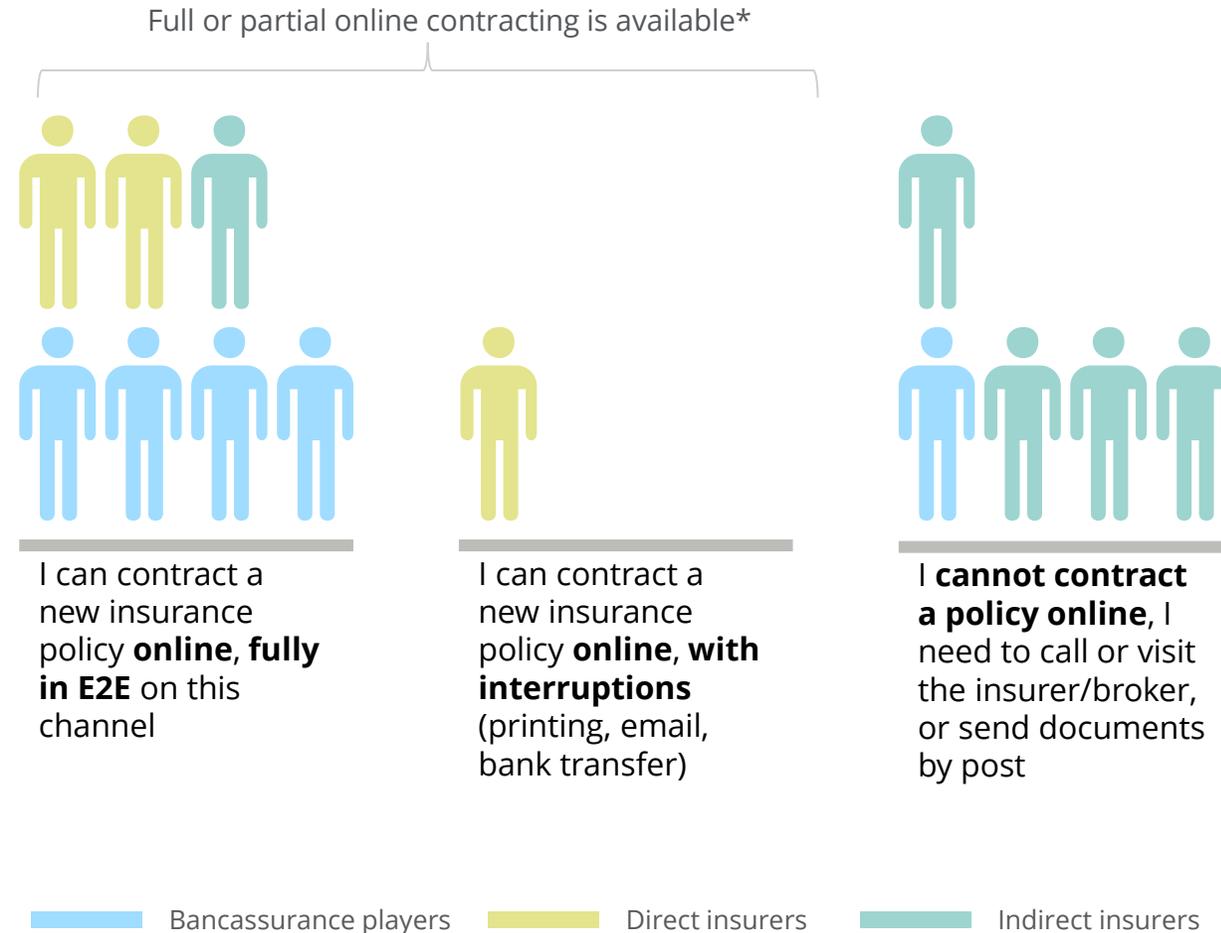
2. Belgian insurers still have room for improvement

Overall, only 6 out of 13 players scored over 50%. Some insurers still need to invest in key digital features to catch up with the top performers

3. Low performance of indirect insurers* reflect their strategic focus

With most contracting and servicing activities performed by broker and agents, these players did not significantly invest in digital capabilities beyond customer acquisition.

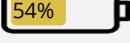
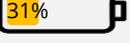
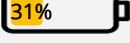
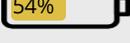
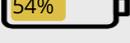
Online quoting & contracting becomes the norm in Belgium, yet some insurers, mostly indirect models, do not invest in such features



* For at least one product

Belgian insurers did not digitalize all their products consistently, with some players focusing efforts on 1 or 2 key products

Out of the 13 insurers assessed, how many offer the following key activities online?

Key activities	 Home	 Family	 Auto
Price simulation/Quote	 77%	 70%	 92%
Request contract online	 61%	 46%	 61%
Finalize contract (E2E Subscription)	 54%	 31%	 31%
Contract Management	 54%	 54%	 54%
Filing Claim	 61%	 61%	 69%



1. Some players focused their digitalization efforts on 1 or 2 products

Only 4 players out of 13 actually cover all 5 key activities for Home, Family and Auto. Others were penalized on their overall scoring.

While digitalization efforts often reflect the insurer’s focus in terms of sales (e.g. focus on auto), consistent digitalization is important to **maximize lead generation** and provide a **smooth experience** for customers who own one or more insurance products from the same brand.

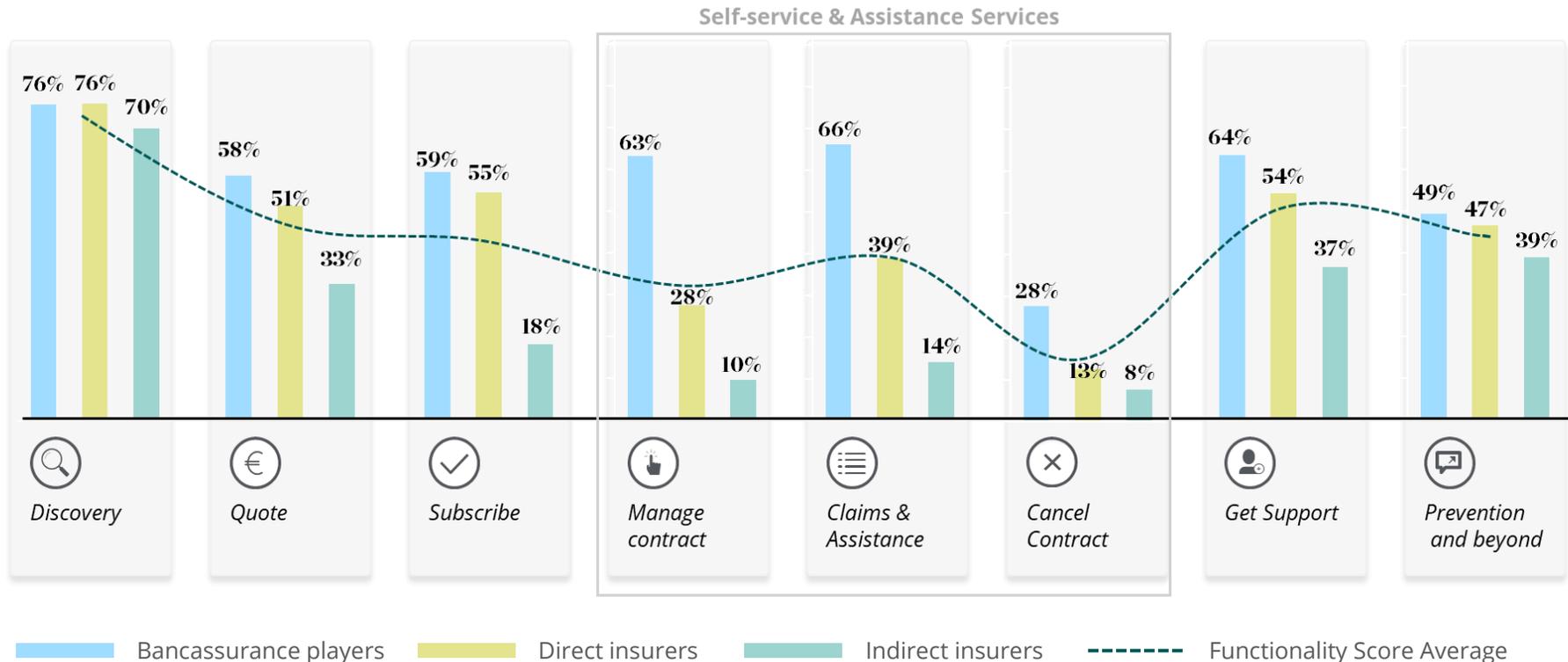
2. Differences also reflect the frequency of use of certain features and/or products

Home insurance scores higher on contracting overall. Renters, especially young people, often switch home and need new contracts.

For claims, Auto insurance is ahead: claims for this product are known to be more frequent than for Home and Family

Belgian insurers invested in acquiring new clients online, but less in servicing existing clients.

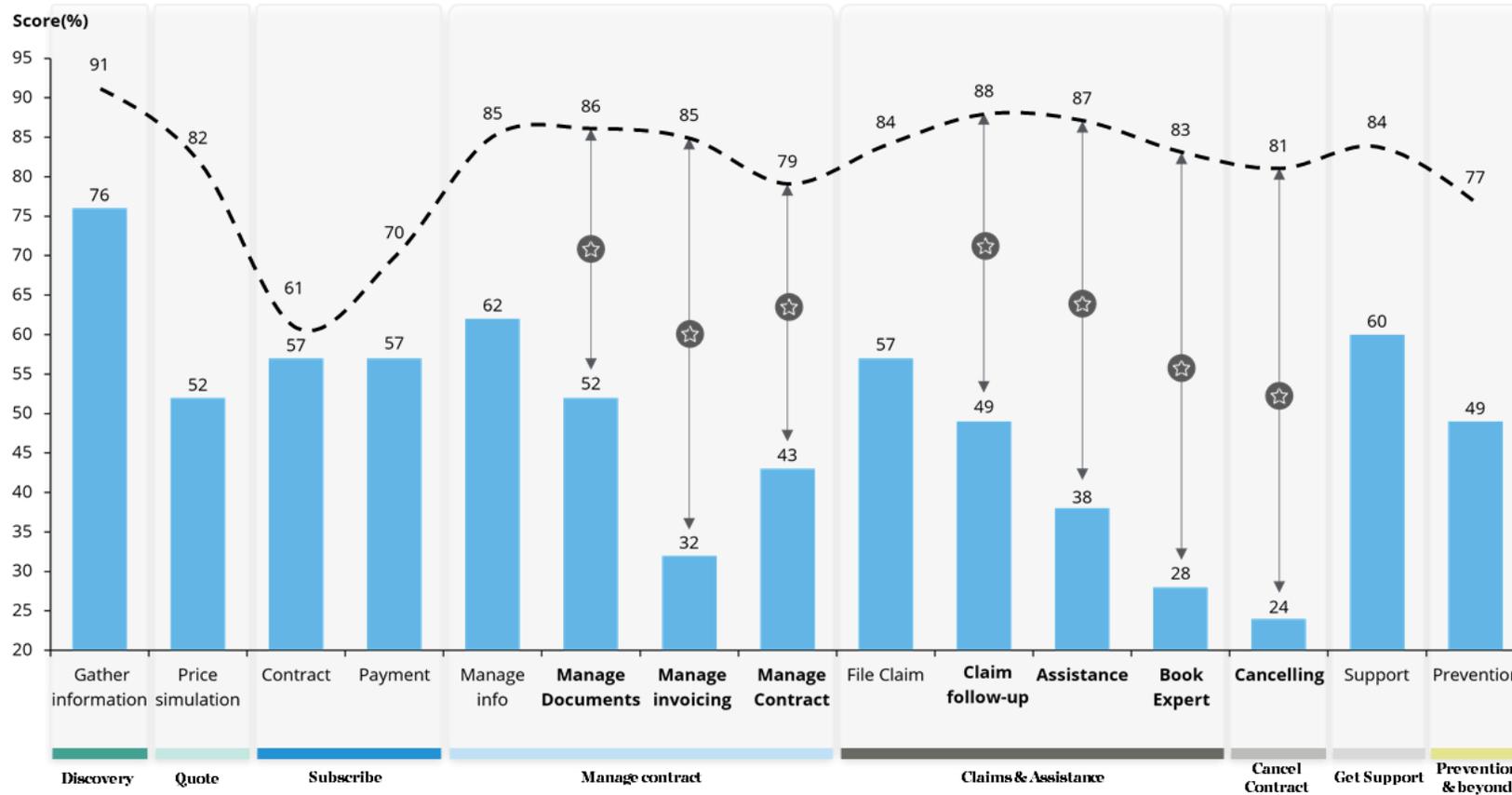
Functionality score by CJ step, %



Besides indirect insurers who are lagging, other insurers **invested quite consistently in product information, quoting and contracting**, as well as support services and prevention.

Bancassurances really **differentiate** themselves on **Contract Management** and **Claims Management** steps, where other players score significantly lower.

Survey results suggest that insurers should shift their focus to online servicing instead of online sales.



Biggest self-servicing opportunities include **managing insurance documents and billing online**.

Beyond filing a claim, customers want to be able to **follow-up on a claim's progress**, as well as finding the right assistance and repair services for the damages.

Online resignation also appears as a big opportunity. However, insurers usually cancel a new client's previous contract, making cancelling less of a priority.

Nonetheless, the process to cancel should be **clearly described** and ideally available in self-service.

Average functionality score

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

Opportunity Space

*Detailed survey results available in appendix

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



1. Digital insurers should not underestimate the power of live interactions

On average, 70% of respondents still prefer to perform core insurance tasks **together with an advisor**, suggesting the importance of a **hybrid model**: Insurers who are digitalizing should always give their customers the **possibility to reach out to a person**.

2. There is more appetite for online servicing than online sales

Once again, results indicate that insurers should focus their **efforts on online servicing rather than online customer acquisition**. Customers find it especially important to talk to advisor when contracting a new insurance policy.

3. Investing in good call centers is crucial

Phone calls rated the highest in terms of channel preference for **contacting support**. Nonetheless, online chats were 2x more popular with younger customers (<45) than with older customers.



UX Audit Results

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

8 UX Categories* are assessed

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

* Detailed definitions available in Appendix

Scope:

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

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

Scoring

Each category has a set of UX defined guidelines



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



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

Site Navigation	
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?

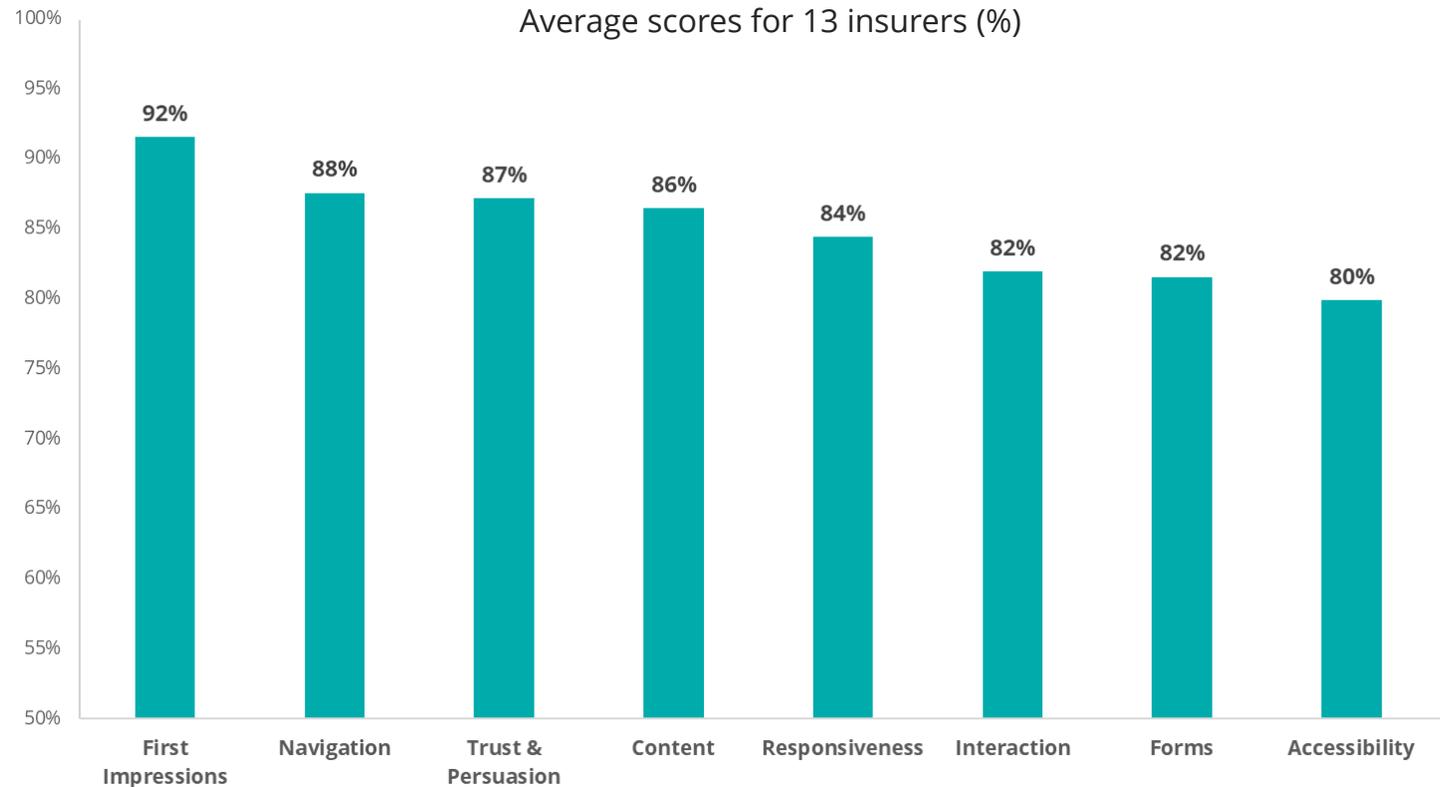
Severity	
Critical	Usability problems that prevent the user to make the action intended.
Severe	Usability problems that don't allow the user to complete the task the way they want it.
Minor	Usability problems that alter the user flow and affect the speed of the task complete.
Trivial	Cosmetic issue that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

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%

We used 8 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	Responsiveness	How responsive is the website and is it suitable for multiple devices?
8	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.

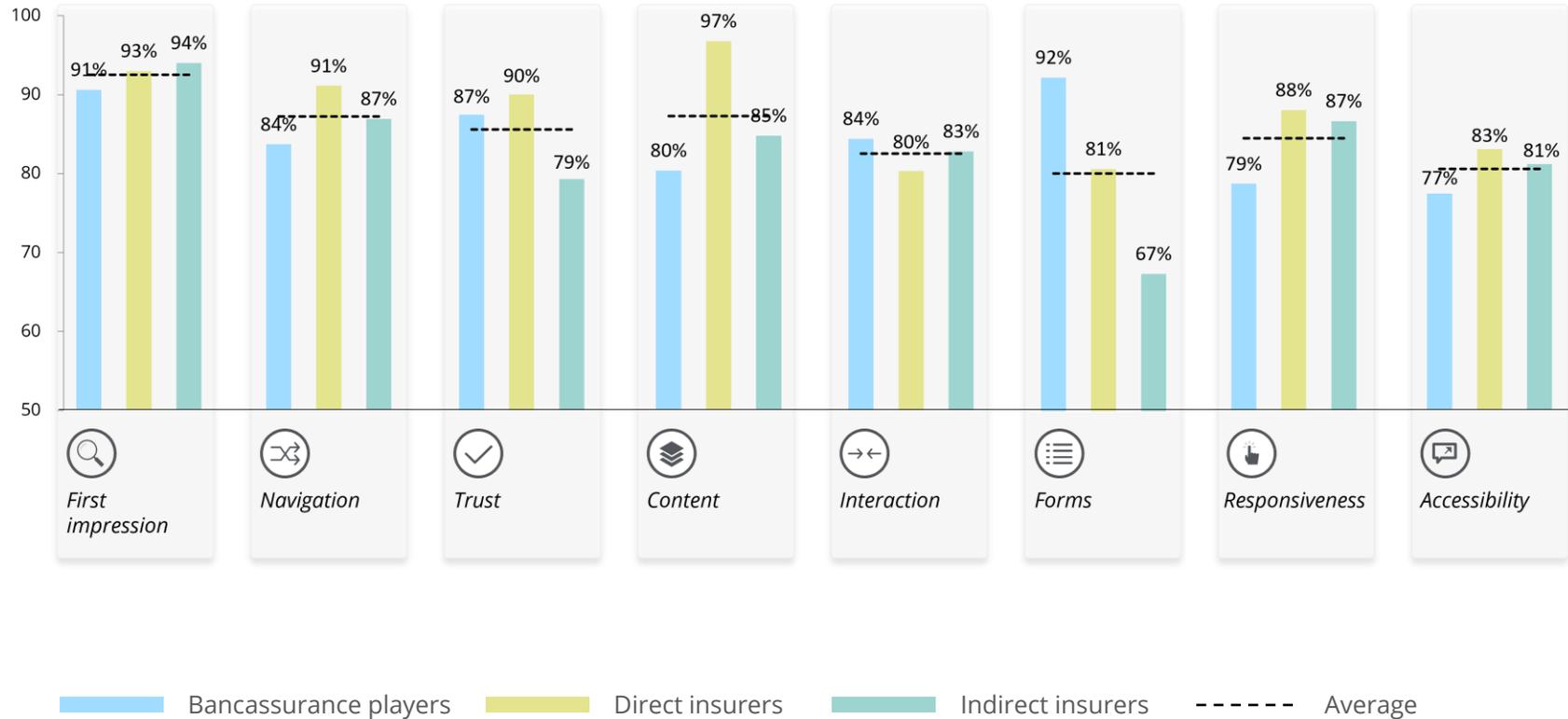
Our audit revealed a mature UX state for Belgian Insurers, showing that insurers will have to differentiate on other criteria



Most players achieve an **overall score of 85% or above**. Only one insurer scores below 70%, with **outdated forms and page redirections**

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

There are no clear winners when it comes to UX



While bancassurances outperformed competitors in the Functionality Assessment, **they do not necessarily beat competitors on UX.**

Here, Direct Insurers and even Indirect Insurers score higher on some of the categories.

By offering more advanced functionalities, bancassurance deal with increased complexity, which **might negatively affect their score.**

Belgian insurers should focus on improving Forms, Responsiveness and Accessibility

	Σ Score	# First impressions	# Navigation	# Trust	# Content	# Interaction	# Forms	# Responsiveness	# Accessibility
Insurer 10	96%	98%	100%	100%	96%	92%	93%	95%	96%
Insurer 8	94%	96%	93%	90%	98%	90%	97%	100%	88%
Insurer 5	91%	100%	87%	100%	88%	90%	90%	90%	80%
Insurer 9	91%	92%	93%	91.5%	92.5%	78%	90%	96%	97.5%
Insurer 7	89%	100%	100%	100%	92%	90%	69%	74%	90%
Insurer 2	88%	100%	100%	81%	96%	98%	98%	66%	68%
Insurer 3	87%	100%	79%	81%	90%	81%	98%	81%	86%
Insurer 12	81%	100%	83%	64%	100%	78%	54%	96%	75%
Insurer 1	81%	80%	81%	80%	60%	90%	86%	84%	83%
Insurer 6	80%	83%	80%	80%	100%	61%	76%	90%	71%
Insurer 13	77%	95%	83%	64%	74%	95%	45%	81%	77%
Insurer 4	75%	73%	71%	95%	67.5%	63%	89%	72.5%	70%
Insurer 11	69%	85%	75%	77%	61%	71%	55%	65%	60%



1. Forms were one of the most frustrating interactions.

Fixing these should be a priority as they impact the simulation & quoting experience. Forms now have standards and expected behavior that should be applied consistently.

2. Accessibility is still a big pitfall

Government websites must achieve a minimum of AA WCAG standards. This is not common practice yet for a private website. **All sites in this benchmark have accessibility violations**, from contrast issues to labelling.

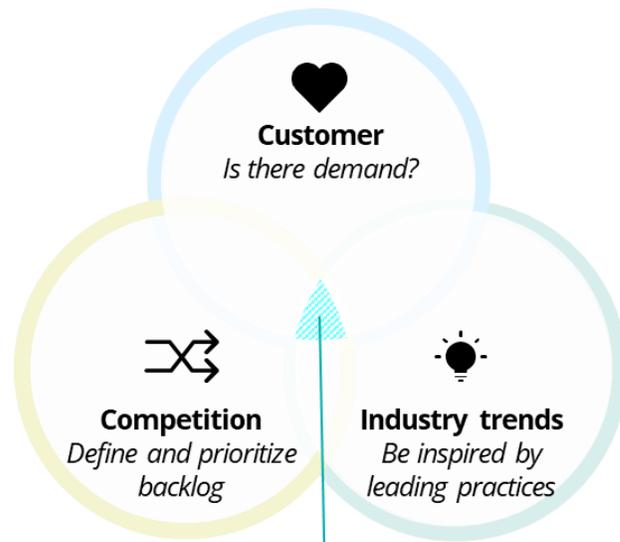
3. Responsiveness remains an issue for some of the players

Mobile content consumption is here to stay and should be correctly adapted to the size and interaction patterns of the platforms. Many websites overlook correct **table implementation** or correct **resizing of assets** to a readable level.



Deloitte can help insurers to future-proof their digital strategy

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



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 Belgian 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, prioritization of new features backlog based on your maturity & positioning



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

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

How we can help: find the optimal way to serve your customers, using the right mix of channels, technologies and people.



Great UX is a standard, not a differentiator

Results reveal a mature state of UX amongst insurers. Players who want stay competitive will have keep up with industry standards and improve on forms, responsiveness and accessibility.

How we can help: introduction to global UX best practices, identification and prioritization of key UX improvements

Ready to take
your digital
strategy to the
next level?

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Appendix



How did we score each functionality?



Functionality assessment

Checking the availability of 162 functionalities among Belgian insurers

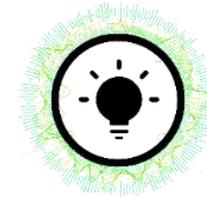


Weights component



Relevance of functionalities

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



Functionality score

Scoring Methodology for the UX Audit

8 Categories are assessed by UX Experts:

1 First Impressions

Users take cues from your design, imagery, copy, layout, brand etc. and use this to make assumptions. First impressions can impact your 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

8 Categories are assessed by UX Experts:

4 Trust and persuasion

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

5 Interaction

Poorly designed interactions will lead to frustration when elements don't react in a way the user expects. Often leading to rage clicks, verbalised frustrations and leaving the experience all together. While some users may persevere through these bad experiences, their view of your 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 you can employ to make forms easier to complete.

Scoring Methodology for the UX Audit

8 Categories are assessed by UX Experts:

7 Responsiveness

Whatever the device, users expect to have a smooth experience on your 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.

Survey samples and results

1000

respondents

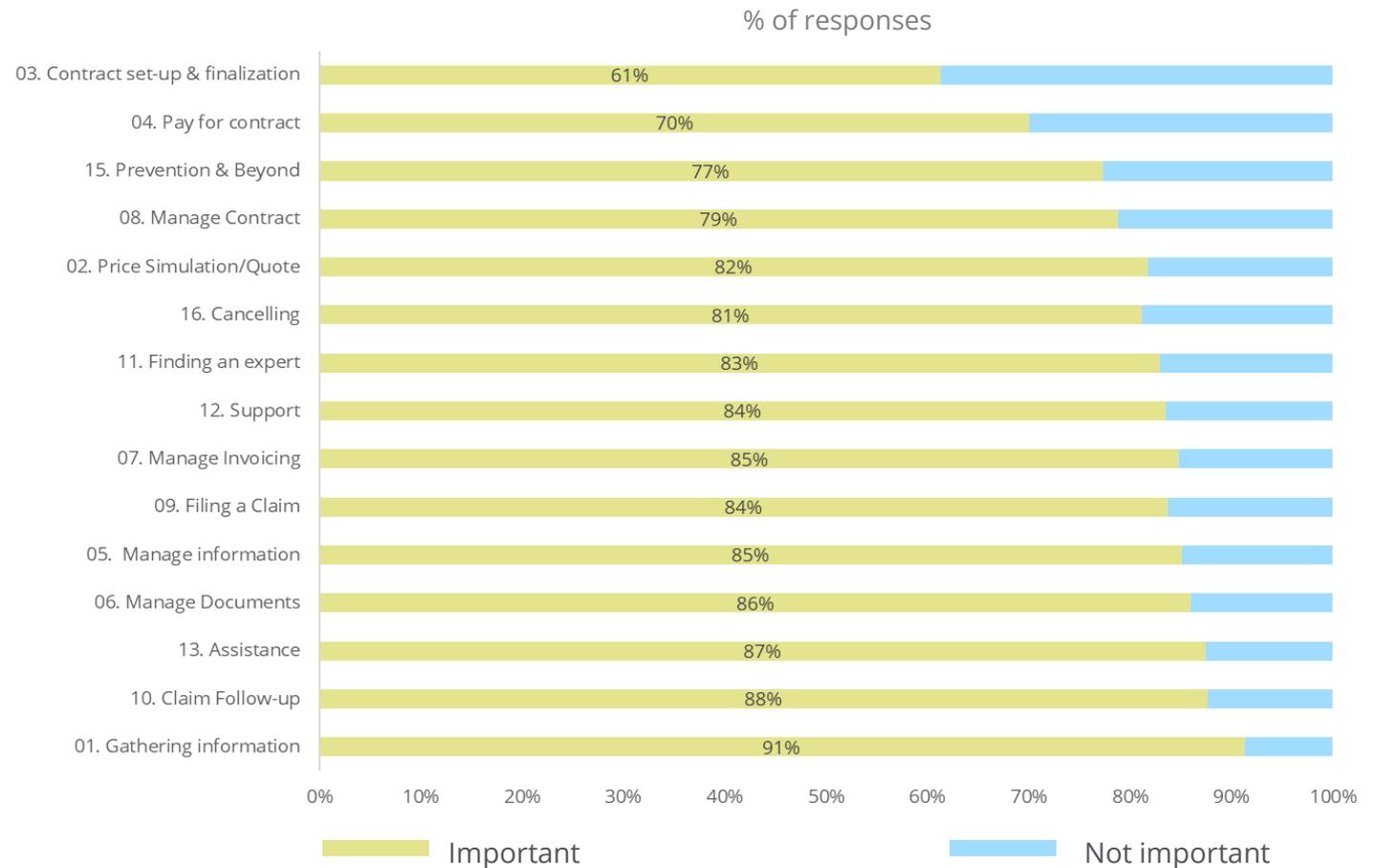
Age: 25- 65

distributed equally across 4 age groups

 40%  60%



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



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 May 2022. 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.