

# How do customers want to interact with their insurer?

Insights from a post-sale customer behavior study on trust, channel choice and the role of AI in future customer interactions.



WAVESTONE



## TABLE OF CONTENT

<b>1. EXECUTIVE SUMMARY</b>	<b>03</b>
<u>Motivation</u>	05
<b>2. RESEARCH APPROACH</b>	<b>06</b>
<u>2.1 Preliminary research &amp; insights</u>	07
<u>2.2. Research objective and research questions</u>	08
<b>3. METHODOLOGY</b>	<b>09</b>
<b>4. RESULTS</b>	<b>12</b>
<u>4.1 Communication preferences across customer segments</u>	13
<u>4.2 Communication preferences in the post-sale journey</u>	26
<u>4.3 Openness to new technologies and AI assistants</u>	34
<b>5. MANAGERIAL IMPLICATIONS AND OUR RECOMMENDATIONS</b>	<b>42</b>
<b>6. CONCLUSION</b>	<b>45</b>
<b>7. ANNEX</b>	<b>48</b>
<u>A1. Methodological details – channel definitions</u>	49
<u>A2. Country-level variations: national context shapes customers’ preferences</u>	50
<b>Credits</b>	<b>52</b>

**1.**

# Executive summary



# Executive summary

Wavestone's customer centricity study explores how customers prefer to communicate with their insurers after the sale across different markets, customer segments, insurance products, and post-sale use cases. Based on a large-scale quantitative survey across six countries and complemented by qualitative expert interviews, the study provides insights into evolving communication preferences, channel selection, and the perception of digitalization and AI in post-sale insurance interactions.

Across all markets, customer communication preferences follow a remarkably stable hierarchy. E-mail remains the structural backbone of post-sale communication, valued for reliability, traceability, and clarity. Customer portals and personal consultation follow as complementary pillars, balancing efficient self-service with access to human expertise. Phone hotlines remain robust,

while letters retain relevance for formal, high-stake communication, particularly among older customers. Digital convenience channels such as mobile apps, live chat, and messaging services gain importance but remain complementary. Emerging and AI-supported channels, including chatbots, voicebots, and video consultations, remain peripheral across markets.

Age influences the intensity of channel usage, not the underlying structure. Younger customers show stronger digital and mobile affinity and greater openness to automation, while older customers rely more on human and traditional channels. As complexity, financial relevance, or emotional sensitivity increases, behaviors converge across generations, and context and situation outweigh demographic factors.

Communication preferences also differ meaningfully by insurance products. Products with legal ambiguity or long-term consequences (e.g. liability or life insurance) systematically trigger demand for human interaction. Simpler or more observable products (e.g. pet insurance) show higher acceptance of digital and automated formats. Customers choose channels based on the outcome they want to achieve, not the channel itself. They prioritize expertise, speed, convenience, availability, and cost-free access.

AI acceptance is pragmatic and conditional. Customers do not reject AI per se but require visible efficiency gains, full transparency, and fast, effortless escalation

to human support. Human interaction remains a near universal expectation in complex matters. The findings confirm a hybrid communication reality: digital channels deliver efficiency, while human support remains essential in trust-critical moments.

The central implication for insurers is clear. Communication excellence is not achieved through channel substitution or maximal automation. It requires deliberate orchestration of a hybrid omnichannel ecosystem built on strong digital capabilities, accessible human expertise, and selectively deployed AI. The goal is to reduce friction without compromising trust. Insurers that align communication with customer context rather than technology ambition will strengthen loyalty, improve efficiency, and build scalable trust in the post-sale journey.

**In this context, AI should not replace trust-building interactions, but support more intelligent, transparent and scalable orchestration, guided by a human-centered design approach.**

# Motivation

## Why redefining communication excellence matters now

Insurance customers expect seamless, personalized, and consistent interactions across all communication channels, while insurers face increasing pressure to improve efficiency, reduce costs, and accelerate digital transformation. Many organizations struggle to balance these demands, putting customer satisfaction, retention, and revenue potential at risk.

Our study shows that customer preferences and expectations differ significantly across communication channels, customer segments, and stages of the customer journey.

To address this, insurers need to prioritize targeted investments in communication channels and interface design that reflect actual customer expectations and enable scalable, future-ready communication.



# 2.

## Research approach



## 2.1 Preliminary research & insights

To support the study, we reviewed existing market insights and industry perspectives on customer segmentation, customer behavior, insurers' strategic priorities, and emerging technologies, with a particular focus on the insurance journey from awareness through post-sale interactions.



### KEY INSIGHTS INCLUDE:

- **Segmentation matters:** customer needs and behaviors differ significantly, requiring tailored communication approaches
- **Evolving expectations:** customers increasingly expect digital-first, personalized, and seamless interactions
- **Lack of behavioral insights:** limited data exist on actual customer behavior across journey stages
- **Technology as an enabler:** AI and automation offer significant potential to enhance customer experience, with adoption levels varying across insurers

*These insights shaped the focus of the study on communication preferences in the post-sale customer journey.*

## 2.2. Research objective and research questions

This study analyzes how customers prefer to communicate with insurers after the sale, focusing on post-sale interactions across different use cases and customer segments.

It aims to identify patterns in communication preferences and provide a more precise understanding of customer centricity in insurance communication.

The study addresses the following research questions:

1. To what extent do communication preferences differ across customer segments?
2. Which criteria most strongly influence customers' communication channel preferences in post-sale interactions?
3. Which communication channels do customers prefer across different post-sale insurance use cases?
4. How do customers perceive and accept AI-based communication channels compared to human interaction?





**3.**

**Methodology**

This study uses a sequential mixed-methods approach, combining a quantitative and a qualitative phase. The quantitative phase analyzes customer communication preferences across different markets, customer segments, and post-sale use cases, while the qualitative phase complements these findings with expert perspectives and practical implications. Together, both phases provide deeper insights beyond pure channel usage data and help explain why customers prefer specific communication channels in different situations.

**Quantitative phase**

The quantitative component was designed as a cross-sectional survey analyzing customer preferences for human, digital, and AI-based communication channels across different post-sale insurance use cases. The survey also captured digital affinity, attitudes toward AI-based communication, and key decision criteria influencing channel choice. Quantitative data was analyzed using descriptive and inferential statistical methods to identify preference patterns across customer segments and markets.

**Sample and data collection**

The target population consists of adults (18+) holding at least one active private insurance policy in Germany, France, Switzerland, the United Kingdom, Italy, and the United States.

We collected data through online interviews conducted with members of the YouGov panel<sup>1</sup>.








		SAMPLE SIZE
	GERMANY	2,005
	FRANCE	1,004
	UNITED KINGDOM	1,011
	SWITZERLAND	1,018
	UNITED STATES	1,008
	ITALY	1,012

Table 1 - Sample size by country

1. A total of 8,960 people were interviewed between January 20 and 23, 2026, including 7,059 people who have insurance policies and are involved in insurance matters. The initial sample was quota-weighted according to age, gender, and region, and the results were then weighted accordingly.

The study captures key demographic variables across the surveyed customer groups, including age distributions shown in Figure 1.

Figure 2 shows differences in insurance product ownership across countries, highlighting cross-national variation.

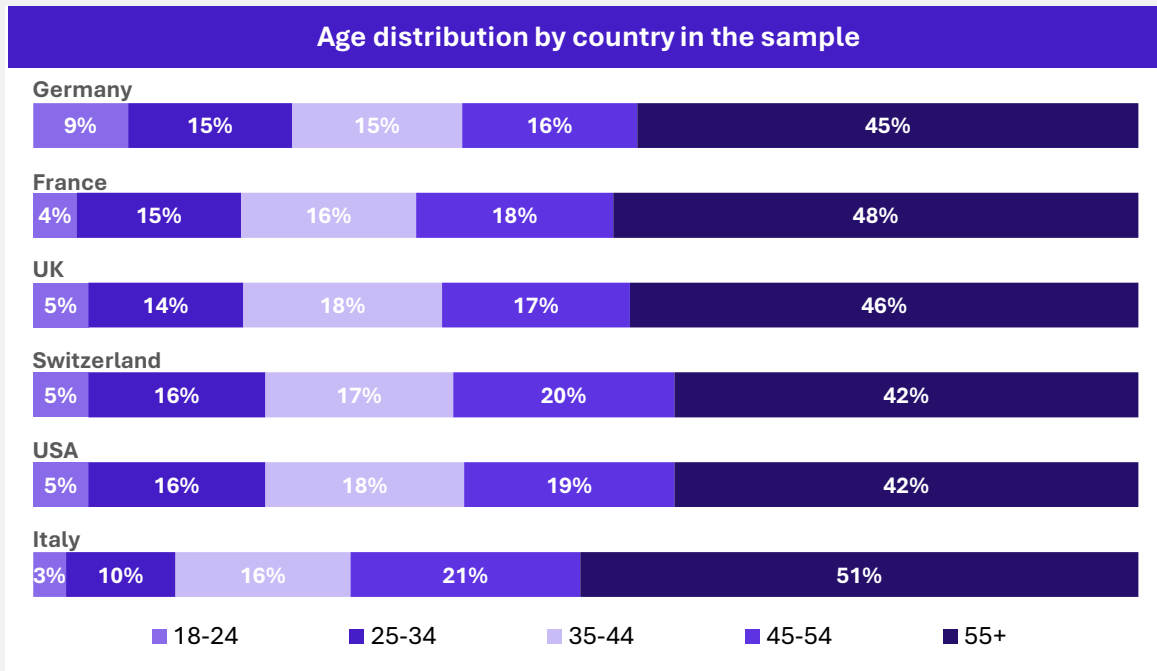


Figure 1 - Age distribution by country in the sample

### Qualitative phase

To complement the quantitative findings, we conduct eight semi-structured expert interviews with professionals from the insurance industry, including marketing and communication executives.

We analyze interview data using structured qualitative content analysis to contextualize quantitative results, identify explanatory mechanisms, and derive strategic recommendations.

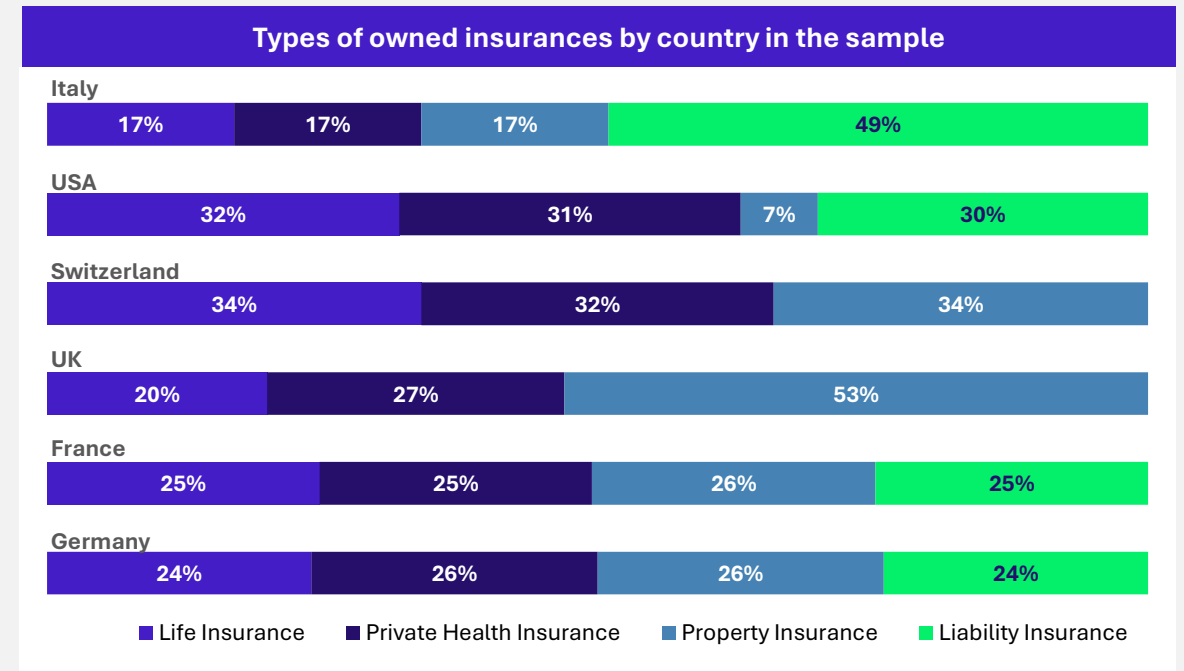


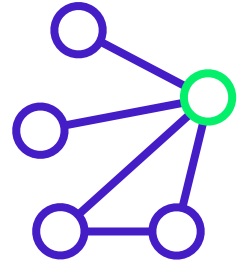
Figure 2 - Types of owned insurances by country in the sample

An aerial photograph of a busy pedestrian plaza paved with light-colored cobblestones. The plaza is divided into sections by dark grey lines. Numerous people are walking in various directions. On the left side, there is a large, solid blue rectangular overlay. The number '4.' is written in large green font on the blue background, and the word 'Results' is written in white font below it.

**4.**

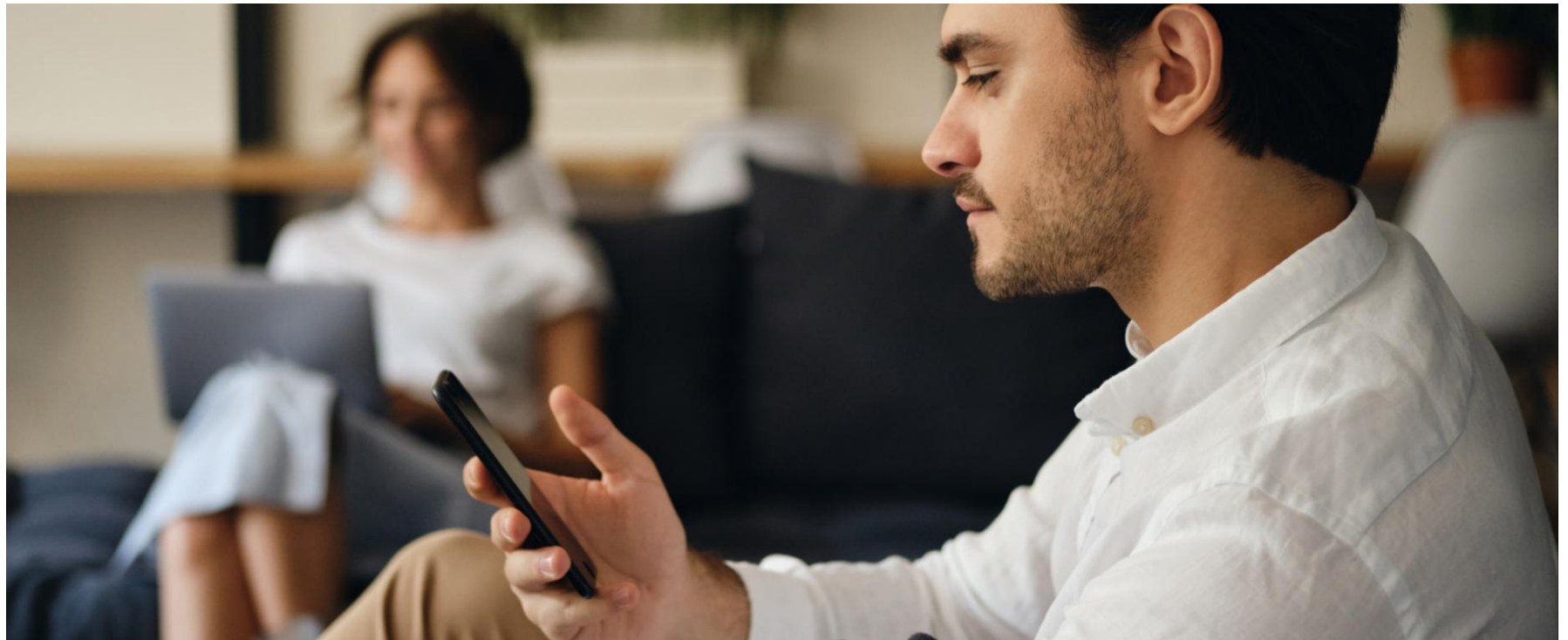
**Results**

# 4.1 Communication preferences across customer segments



Understanding customer communication preferences is critical for designing post-sale interactions that deliver both functional and emotional value. Channel effectiveness depends less on digital availability alone and more on perceived fit, trust, and relevance.

Across all six markets, a consistent global pattern emerges: communication channel preferences show a stable hierarchy with limited variation by country. There are some local differences, but the overall ranking remains largely consistent across markets, indicating similar customer expectations.



## A stable global hierarchy across countries

Across markets, communication channel rankings follow a consistent structure:

- E-mail leads across all countries, serving as the backbone of customer communication due to its reliability and convenience
- Customer portal and personal consultation follow, addressing complementary needs: efficient self-service and access to human expertise

This pattern highlights the importance of combining autonomy in simple interactions with human support in more complex situations.

## Traditional channels remain robust

A second tier of channels remains consistently relevant:

- Phone hotline ranks in the upper-middle range across all markets, underlining the continued importance of real-time human interaction
- Letter, while declining, retains relevance in several markets, particularly for formal or less digital customer segments

This confirms the ongoing relevance of human interaction in critical customer interactions.

## Emerging and AI-supported channels remain peripheral

At the lower end of the ranking, a consistent pattern emerges:

- Video consultation, chatbot, and especially voicebot show low preference across all markets

This indicates limited customer acceptance of automated and video-based interactions, particularly in more complex service contexts.

## Digital convenience channels gain relevance but remain complementary

Digital channels show increasing adoption but do not displace established formats:

- Mobile app, live chat, and messaging services rank in the mid-tier

The mobile app shows upward momentum and, in some markets, outperforms traditional formats.

Overall, digital channels complement rather than replace core communication channels.

## Convergence rather than fragmentation

Across countries, communication preferences show strong convergence:

- From the dominance of e-mail to the low adoption of emerging channels, patterns are consistent
- Customers prioritize reliability, clarity, ease of use, and access to human support

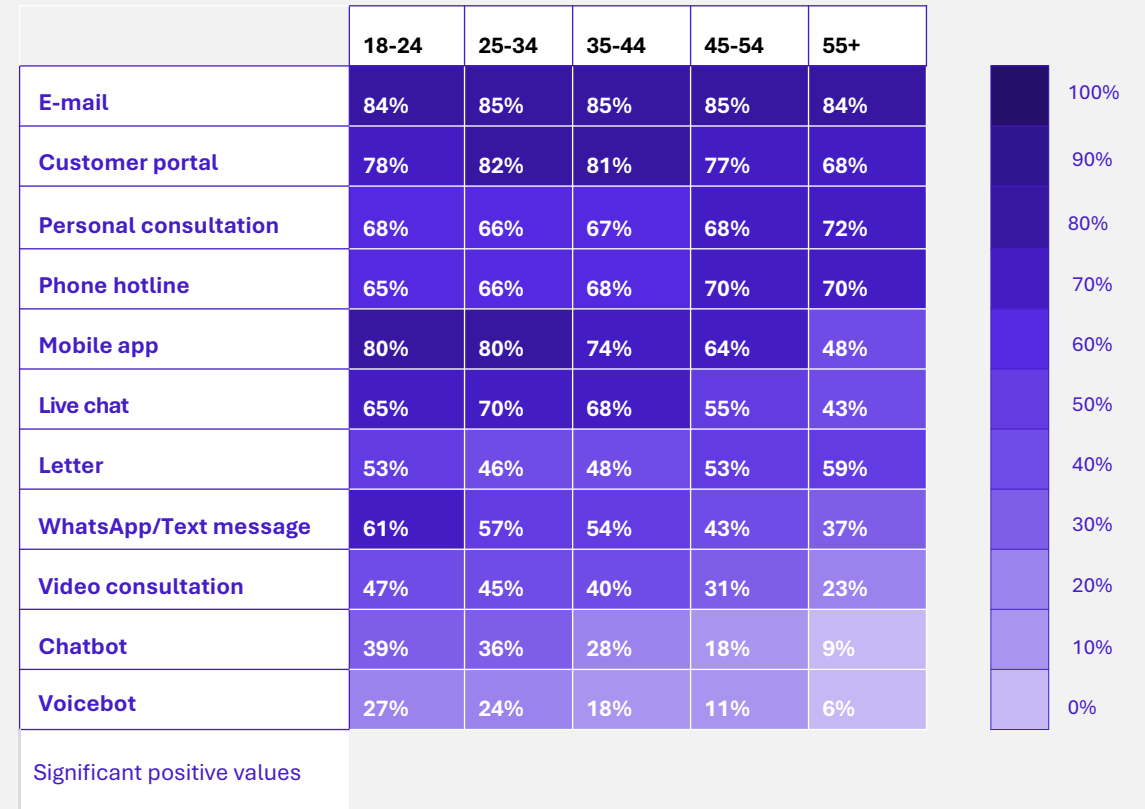
Differences between markets are therefore smaller than often assumed.



# Age effects: generational segmentation of digital behavior

## Generational differences in intensity, with stable structure

Age shapes communication behavior while leaving the underlying hierarchy of preferred channels largely intact. Across all age groups, the same core structure applies. Differences emerge primarily in usage intensity and openness toward digital and AI-supported formats.



Significant positive values

% indicates overall preference towards a channel per age group

Table 2 - Overall impact of age group on communication channel preferences in Germany, France, UK, Switzerland, USA and Italy

### AGE GROUP 18-24: digital-first with strong mobile affinity

Consistent with the overall pattern, younger customers show the highest adoption of digital channels:

- Strong preference for mobile app, messaging (e.g. WhatsApp/Text message), and live chat
- Greater openness to video consultation and AI-supported channels
- Phone hotline declines noticeably compared to older groups

E-mail remains relevant but is complemented by a broader digital interaction mix.



### AGE GROUP 25-34: digitally confident and convenience-oriented

This segment remains strongly digital but more selective:

- High relevance of mobile apps and customer portal
- Strong usage of live chat and messaging channels
- Continued openness to AI-supported formats, though more differentiated than in the youngest group

At the same time, personal consultation remains highly relevant, especially for advisory interactions.



### AGE GROUP 35-44: balanced and context-driven

This group reflects the most balanced communication profile:

- Combines digital channels (mobile app, portal, messaging) with traditional formats
- Shows a hybrid preference, consistent with the overall pattern
- Phone hotline and letter regain relevance in specific contexts

Channel choice becomes increasingly situational.



## AGE GROUP 45-54: traditional channels regain importance

Preferences shift toward established formats:

- Higher relevance of phone hotline and letter
- Continued use of digital channels, but with reduced intensity
- Customer portal remains relevant, while mobile app and messaging decline

Human support becomes more important, particularly for complex interactions.



## AGE GROUP 55+: human centric and trust driven

The oldest segment shows the strongest preference for traditional communication:

- Personal consultation, phone hotline, and letter dominate
- Digital engagement declines significantly
- AI-supported channels reach lowest acceptance levels

Trust, clarity, and predictability outweigh technological innovation.



**Cross-generational perspective: while intensity varies, the overall structure remains stable**

A clear generational gradient emerges. At the same time, the overall structure of communication preferences remains largely consistent across age groups:

- E-mail and customer portal remain the preferred communication channels across all customer segments
- AI-supported channels currently play a more limited role

Age primarily affects how strongly channels are used, while the overall ranking of preferred channels remains consistent across age groups. Cross country-data shows a clear generational gradient (Table 3).

<b>Younger segments</b>	18-24 25-34	digital-first, mobile-oriented, open to automation
<b>Middle segments</b>	35-44	hybrid, context-driven, channel-diverse
<b>Older segments</b>	45-54 55+	traditional, human-centric, assurance-oriented

Table 3 - Age-Based Segmentation of Communication Preferences

**THE EXPERT PERSPECTIVE:  
Why age explains less than it seems**

Across interviews, practitioners emphasize that **age shapes intensity of channel usage, but not the underlying logic of channel choice.**

Younger customers may start digital more often, and older customers may rely more on phone or personal consultation, yet, as soon as complexity, or financial relevance increase, behaviors change quickly.

Several experts highlight that **the customer situation matters more than who the customer is.**

---

***“Demographics are convenient, but they’re not always the right lens. What really matters is the customer’s situation, what they are trying to achieve and what matters most to them”***

Eline Koorndijk, former Head of Customer Experience, Swiss Life

---

# Insurance product types: emotional significance shapes channel needs

Communication behavior varies notably across insurance categories, shaped by the perceived complexity, emotional relevance, and situational urgency of each product. While some insurance types require reassurance and personal guidance, others are characterized by efficiency-seeking or convenience-driven interaction.

## Life insurance

Life insurance shows a strong openness toward automated communication channels, with chatbots and voicebots achieving the highest positive values across all products. Customers appear receptive to efficient, structured interactions, even in long-term and financially significant contexts.

At the same time, personal and video consultation remain highly relevant, reflecting the need for human interaction in advisory and trust-sensitive situations. Letters also continue to play a role, highlighting the importance of hybrid communication models that combine efficiency with human support.



### Private health insurance

Private health insurance shows a strong preference for digital channels. Customer portals and mobile apps achieve particularly positive values, reflecting frequent transactional interactions such as reimbursements, document exchange, and status tracking.

Messaging services and voicebots also show positive acceptance for standardized support tasks. At the same time, phone contact remains important, highlighting the need for human support in more complex or sensitive situations. Video consultation also shows moderate acceptance, supporting digitally enabled human interaction for clarification and reassurance.

### Property insurance

Property insurance shows a largely neutral communication profile, with messaging services (e.g. WhatsApp) as the only clearly preferred channel. Customers appear to value fast and low-effort communication for property-related matters.

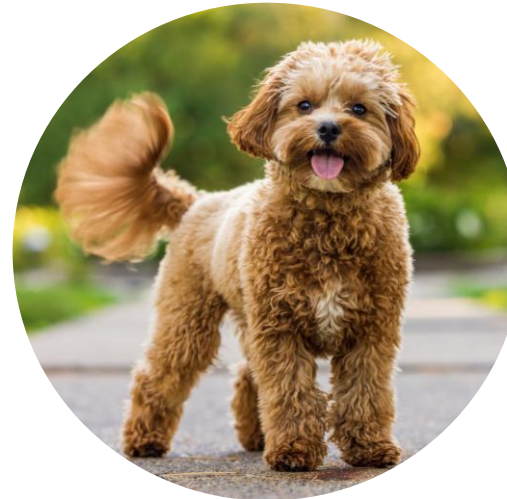
No other channel shows a particularly strong preference, indicating a more situational and pragmatic channel choice rather than a clear communication hierarchy.

### Liability insurance

Liability insurance shows a highly concentrated preference profile. Personal consultation stands out as the only channel with a statistically strong positive preference. This reflects the legal sensitivity, ambiguity, and potential long-term consequences associated with liability cases. Customers clearly prioritize direct human interaction over digital or automated channels.

### Pet insurance (USA only)

Pet insurance shows the most digital-forward profile. Mobile apps, customer portals, and live chat are strongly favored. Automated channels achieve higher acceptance than in any other insurance category, while traditional channels play a marginal role. This reflects greater customer openness toward automated communication in lower-risk insurance contexts.



## THE EXPERT PERSPECTIVE: Product complexity determines the non-negotiable role of human interaction

Experts emphasize that communication preferences are shaped by both emotional intensity and customers' confidence in understanding the product itself. Products with legal ambiguity, long-term consequences, or unclear causality (e.g. liability or life insurance) systematically trigger a need for human explanation and accountability.

By contrast, products with clearly observable events and limited financial uncertainty (e.g. pet or simple property insurance) are far more compatible with digital and automated interaction. In these contexts, customers prioritize speed and convenience over personal reassurance.



---

***“Digital should be the foundation, but the customer must be able to switch to a human channel at any time”***

---

Head of Customer Experience, French Mutual Insurer

# Decision criteria influencing channels preferences

Customers choose communication channels based on a combination of functional and emotional criteria. Across countries, six drivers consistently dominate channel selection:

- **EXPERTISE** – access to knowledgeable guidance and professional support
- **SPEED** – fast responses and visible progress in issue resolution
- **CONVENIENCE** – ease of use and low interaction effort
- **24/7 AVAILABILITY** – flexibility to access services at any time
- **FREE OF CHARGE** – absence of additional costs for communication
- **DATA SECURITY** – protection of personal and sensitive information and trust in secure, confidential handling of data

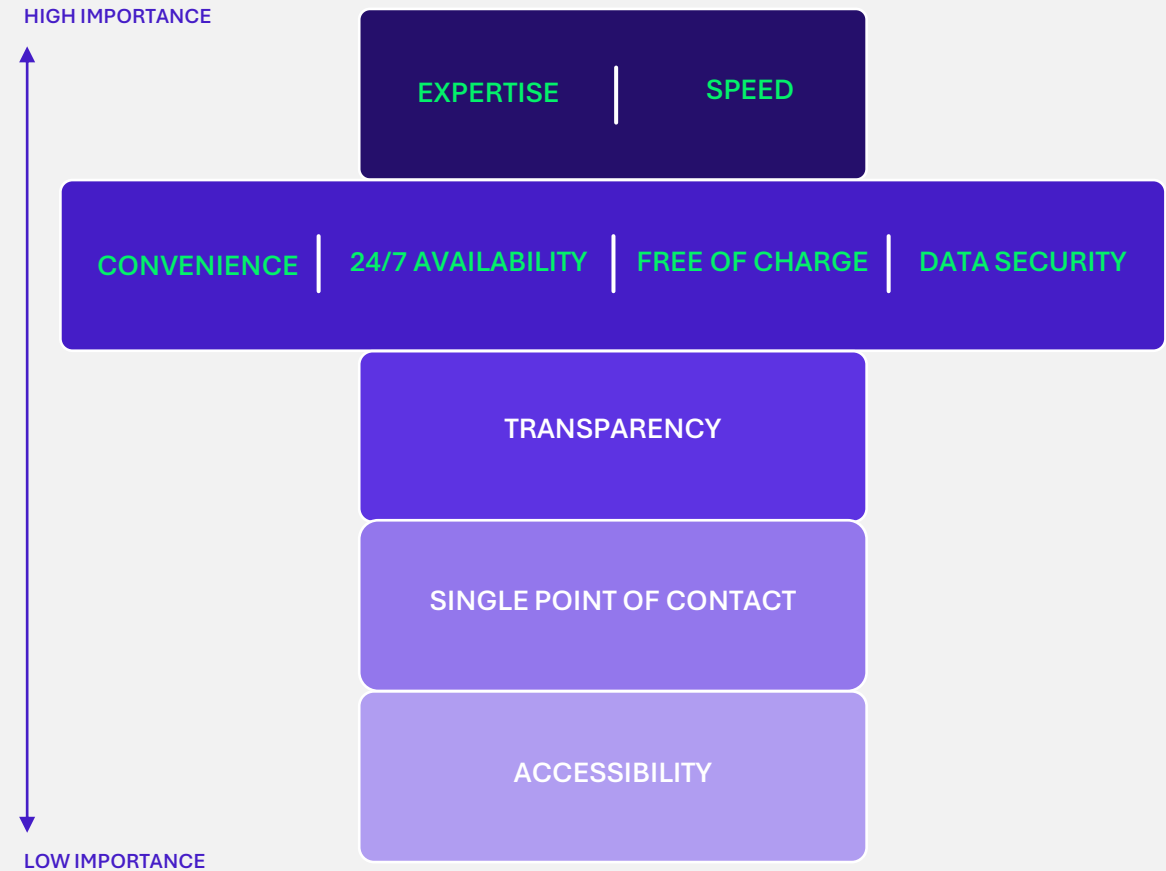
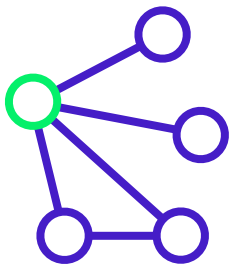


Figure 3 - Decision criteria for communication channels across all age groups

While functional criteria form the foundation, customers also consider trust and reassurance. The relative importance of these criteria varies by age group.

- **Speed dominates among younger customers (18–24):** with 43% selecting it as a top-three criterion. Importance declines with age. Younger customers prioritize low effort and visible progress, particularly for administrative tasks.
- **Expertise gains importance with age:** peaking at 39% in the 55+ segment. Older customers place higher value on knowledgeable guidance, especially in complex or sensitive situations.
- **Convenience is most relevant among customers aged 25–34 and 35–44:** acting as an accelerator for digital and hybrid channel adoption.
- **24/7 availability and free of charge remain stable across age groups:** These criteria function as baseline expectations rather than differentiators.
- **Data security shows a clear age gradient:** Importance increases with age, peaking at 31% in the 55+ segment, while remaining lower among younger customers (18–34).



## THE EXPERT PERSPECTIVE:

### Customers don't choose channels, they choose outcomes

Across interviews, experts consistently emphasize that customers do not consciously seek communication channels. Instead, **they pursue the fastest and safest path to resolution.**

Channel switching should therefore be viewed less as a sign of unstable preferences and more as a response to friction. Customers typically start in the most convenient digital channel, following the path of least effort. When processes become unclear, slow, or emotionally demanding, they escalate, most often towards phone or personal consultation.

---

***“I would recommend spend less time debating the ‘right’ channel and focus more on where friction occurs throughout the customer journey”***

Eline Koorndijk, former Head of Customer Experience, Swiss Life

---

## 4.2 Communication preferences in the post-sale journey

Customers choose communication channels pragmatically, depending on the type of request and the most efficient path to resolution.



When tasks are simple and at low risk, customers prioritize speed, convenience, and low effort. Digital channels dominate these situations. As complexity, financial impact, or emotional relevance increases, the need for clarity and reassurance grows. In these cases, customers shift toward human interaction.

The post-sale journey therefore operates as a hybrid communication environment. Digital channels provide efficiency and structure, while human interaction remains essential in trust-critical situations.

Channel switching often reflects friction or uncertainty during the resolution process rather than inconsistent channel preferences.



The following analysis examines channel preferences across key post-sale situations.

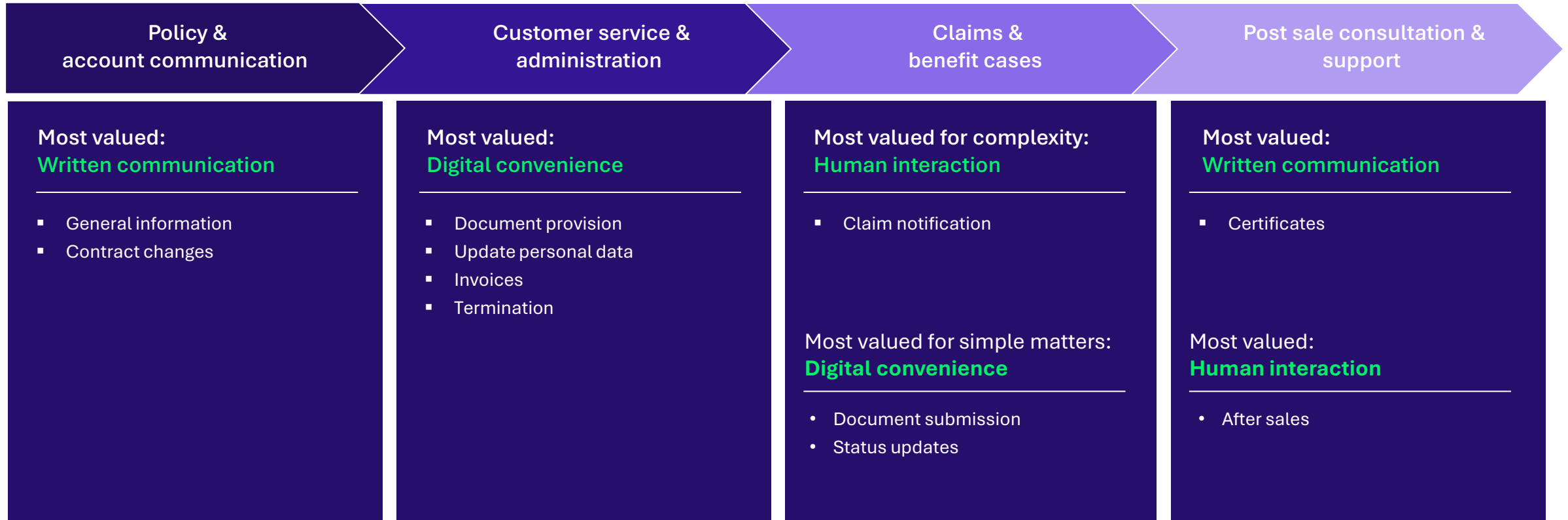
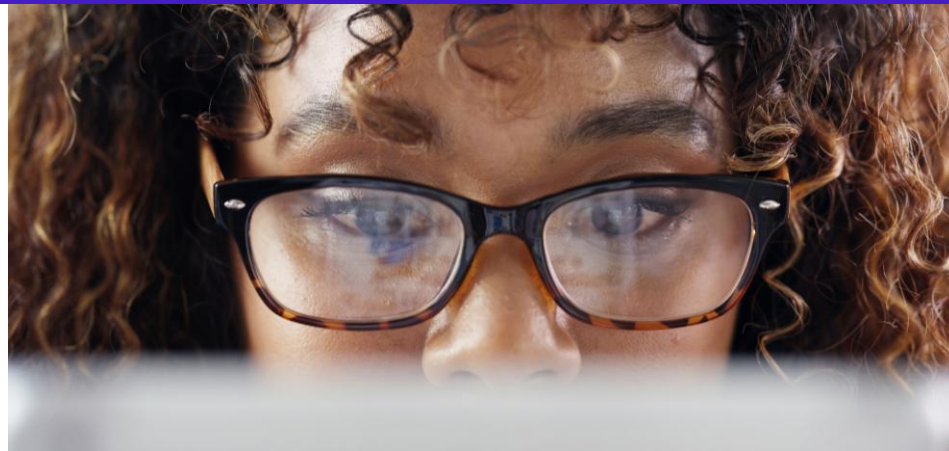


Figure 4 - Post-sales events, touchpoints and channels investigated in the survey

# Policy & account communication



Across all markets, e-mail remains the dominant channel for policy and account communication, particularly for contract-related notifications and payment reminders. At the same time, physical letters continue to play an important role, especially for more formal or high-stakes communication. Secondary channel preferences vary by age group.

- **E-mail dominates policy and account communication across all markets:** Preference levels for contract-change notifications range from 66% in Switzerland to 83% in the United Kingdom, making e-mail the most consistently preferred channel for official insurance communication.
- **Physical letters remain relevant despite strong digitalization:** Between 42% and 53% of respondents still prefer letters for contract-change notifications, particularly in European markets, reflecting continued expectations around reliability and legal certainty.
- **Generational differences emerge primarily in secondary channels:** Customers aged 18–34 more frequently complement e-mail with mobile apps, customer portals, and messaging services, while customers aged 55+ rely more strongly on letters for high-stakes communication.
- **Customers value e-mail for accessibility, formality, and traceability:** These characteristics position it as the preferred channel for policy updates, payment reminders, and contract-related notifications.
- **E-mail also leads for payment reminders across all countries and age groups:** Preference levels range from 67% in Switzerland to 85% in the United Kingdom.

## THE EXPERT PERSPECTIVE: E-mail persists because it creates shared certainty

Experts describe e-mail as more than a communication channel: it acts as a shared reference point between customer and insurer. E-mail creates a documented, searchable, and asynchronous record that both sides can rely on when questions or disputes arise.

This function becomes particularly important in regulated environments, where legal clarity, auditability, and traceability outweigh convenience. While portals and apps provide efficiency, they rarely replace e-mail's role as the mutually trusted "source of truth" in post-sale communication.

As a result, experts argue that insurers should stop trying to replace e-mail and instead focus on better integrating it into digital case management and customer journeys.

# Customer service and administration

Administrative interactions are primarily driven by efficiency and structured self-service. Across administrative requests, customers consistently rely on a small set of established and reliable channels.



- While e-mail remains highly relevant for formal requests and follow-ups, customer portals rank highest for personal data updates in several markets, including the United States, the United Kingdom, France, and Switzerland, with preference levels between 50% and 58%.
  - In Germany, e-mail remains the preferred channel for personal data updates, reaching around 60% preference.
  - Customer portals are widely accepted for structured self-service tasks, particularly for administrative interactions such as personal data updates.
- Mobile apps act as an important complementary channel: Preference levels for personal data updates range between 29% and 39%, with significantly higher adoption among younger customers.
- Age-related differences are particularly visible in contract termination scenarios: In the United Kingdom for example, up to 59% of customers aged 18–24 prefer mobile apps for initiating contract termination processes.
- Phone hotlines, messaging services, live chat, and chatbots play a less central role overall, typically reaching low single-digit to low double-digit preference levels.
- Younger and older customer groups mainly differ in their level of digital channel adoption: Customers aged 18–24 show the strongest digital-first behavior, while customers aged 55+ rely more heavily on phone contact and personal consultation, particularly in situations involving financial or contractual consequences.

**THE EXPERT PERSPECTIVE:**  
One poor digital experience can permanently reset channel behavior

Experts highlight that trust in digital self-service is fragile. While positive digital experiences are quickly taken for granted, a single negative experience can lead customers to permanently return to human channels, particularly in financial or personally sensitive situations.

This highlights why removing friction matters more than adding features, and why digital channel quality must be maintained consistently, not episodically.

# Claims & benefit management

Claims interactions place a strong focus on transparency, documentation, and reassurance.

- Customer portals are among the preferred channels for claim submission: Preference levels reach 52–58% in Germany, the United Kingdom, Switzerland, and the United States, 45% in France, and 37% in Italy.
- Customers value portals for status tracking, process transparency, and structured document exchange during claims handling.
- E-mail remains the dominant channel for claim status updates and payout communication across all markets: Preference levels range from 65% in Switzerland to 79% in the United Kingdom, highlighting the importance of documented communication in financially sensitive situations.
- Human interaction remains highly relevant in complex or emotionally sensitive claims situations: Personal consultation and phone contact play an important complementary role alongside digital channels.
- Younger customers show stronger adoption of digital self-service channels such as portals, mobile apps, and messaging services. At the same time, they also rely on personal consultation during claim submission, highlighting the continued importance of reassurance even among digitally confident customers.
- Customers aged 55+ consistently prefer more traditional channels, including phone contact, personal consultation, and letters.
- Overall, claims interactions demonstrate the importance of hybrid communication models that combine efficient digital services with human support in trust-sensitive situations.



## THE EXPERT PERSPECTIVE: Proactivity is the strongest trust accelerator in claims

Several experts emphasize that customer escalation during claims is rarely a rejection of digital self-service. It is usually a reaction to uncertainty. This underlines the importance of proactive communication, as silence is often interpreted as uncertainty.

Simple proactive signals like status updates, confirmation messages, or brief human check-ins, significantly reduce anxiety and inbound contact. Experts emphasize that these moments do not need to be frequent or personal by default; what matters is predictability and visibility.

---

***“Claims and benefits are the moments where customers want someone to take care of them and be able to speak to someone”***

Tamara Kurz, Founder Athena Protectoria

---

# Post sale consultation & support

Human expertise remains highly relevant in advisory interactions, while e-mail continues to dominate document delivery and formal communication.

- **E-mail remains the preferred channel for certificates and official documents** across all markets: Customers value it for secure, traceable, and non-urgent communication.
- **For advisory interactions** such as policy clarification, contract modifications, and claim-related questions, **personal consultation is the leading channel** in most markets: Preference levels reach 57% in France, 55% in Italy, and around 49% in Germany and Switzerland.
- **Phone hotlines remain an important secondary channel, particularly when immediate clarification is required:** Preference levels range from 34% in Germany to 44% in the United States and 43% in the United Kingdom.
- **Digital channels remain secondary overall but show stronger adoption among younger customers:** Messaging services are increasingly used for fast and convenient interactions, while adoption among customers aged 55+ remains limited.
- **Video consultation and chatbots** currently play only a minor role across markets and typically reach low single-digit adoption levels.
- **Overall, digital channels dominate routine communication, while personal consultation remains important in advisory-related situations.**



## THE EXPERT PERSPECTIVE: A hybrid reality, not a digital illusion

Experts emphasize that while insurers continue to invest heavily in automation, portals, and apps, **human interaction remains non-negotiable**. Digital channels are expected to provide the foundation of the post-sale journey, but customers must be able to move seamlessly to human support whenever the situation requires it. This fully reflects the survey findings that the post-sale journey is not a linear digital process, but a sequence of **trust-critical moments**.

In practice, experts describe a clear division of roles across the journey. Administrative actions are optimized for speed, structure and self-service efficiency. Claims, benefits and advisory situations by contrast, are anchored in reassurance, clarity and empathy. Dimensions where customers seek human expertise.

---

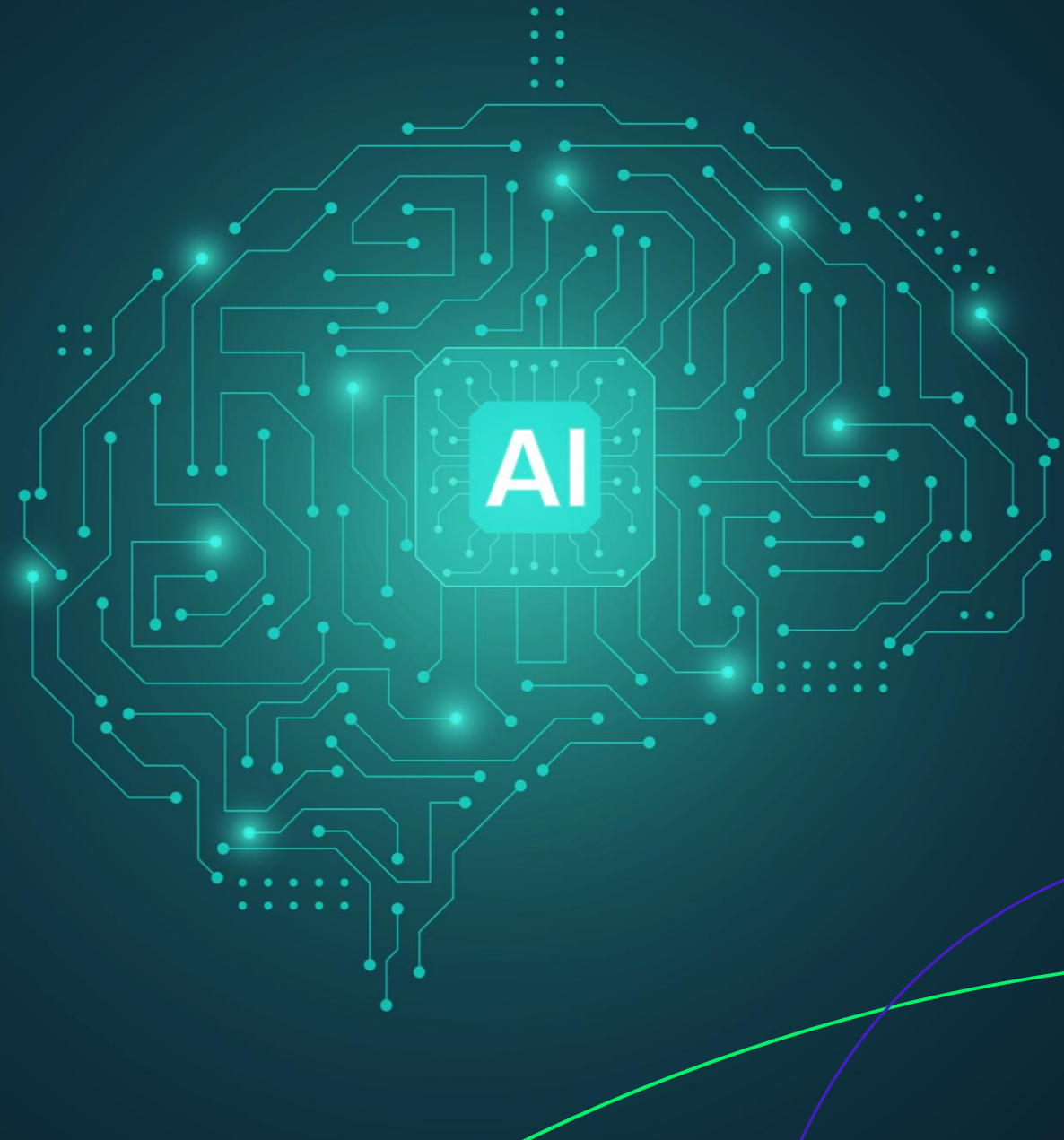
***“A clear customer interaction strategy and seamless information flow between digital and physical channels are essential to create a consistent customer and advisor journey without information asymmetries”***

Sascha Türck, Head of Omnichannel Management, Swiss Life

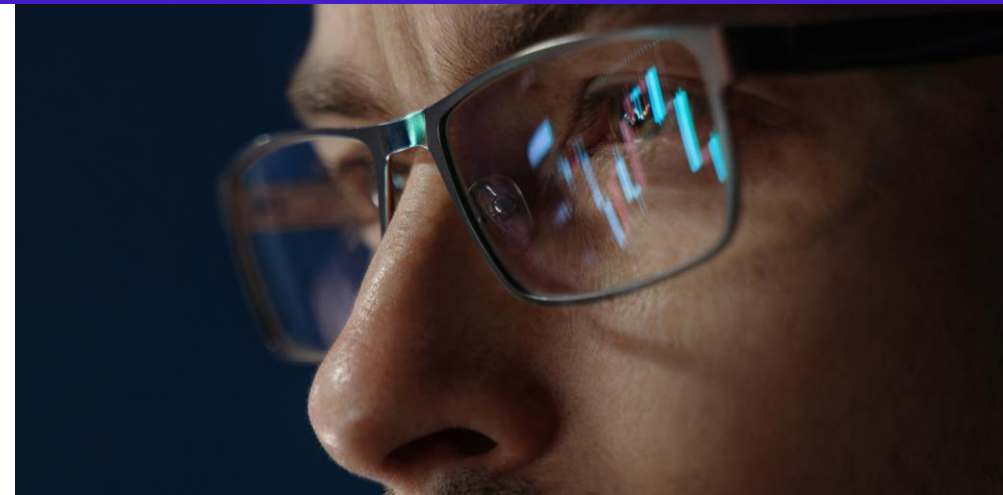
---

## 4.3 Openness to new technologies and AI assistants

Building on the observed preference for hybrid communication models, this section explores customer attitudes toward AI-based communication in insurance contexts. As seen throughout the study, customer acceptance depends on efficiency, trust, transparency, and reliable access to human support. Across markets, customers evaluate automated assistants pragmatically and depending on the situation.



# Barriers preventing the use of AI-based communication channels



Human interaction remains the dominant preference. AI acceptance is conditional, age-dependent, and driven by trust, transparency, and reliable escalation to human support.

Across all six countries, customers report a consistent set of barriers limiting the use of AI-based communication channels. While intensity varies by age and country, the overall pattern remains stable.

- **A preference for human interaction represents the primary barrier** across all markets: Between 52% of respondents in Switzerland and 67% in the United Kingdom cite this factor. Preference increases with age and is strongest among customers aged 55 and above.
- **Trust-related concerns rank second:** Between 27% of customers in Italy and 45% in the United States express reservations toward AI-based communication.
- **Data security and privacy concerns show a clear age gradient:** They rank among the **top barriers for younger customers but decline among older segments, contrasting with other communication channels** where these concerns tend to be more pronounced among older customers.
- Customers do not reject AI because of the technology itself: **Resistance reflects concerns about reassurance, accountability, and interaction quality** rather than fundamental opposition.
- **Additional barriers include a lack of perceived benefit, previous negative experiences,** and limited convenience.

## Openness to automated assistants driven by faster resolution

Efficiency gains unlock high AI openness among younger customers, while acceptance declines sharply with age.

Openness toward automated assistants increases significantly when customers expect faster issue resolution, particularly among younger segments.

- Among respondents aged 18–24 and 25–34, combined agreement reaches 82% in Switzerland, 77% in Germany, 72% in Italy, 65% in France and the United States, and 63% in the United Kingdom.
- **Openness declines consistently with age:** Agreement drops to 64% among customers aged 35–44, 54% among those aged 45–54, and 43% among customers aged 55 and above.
- National differences influence intensity but do not alter the overall age-driven pattern.
- The findings indicate that perceived **efficiency gains are a key driver of AI acceptance**, particularly among younger customer segments.

*“I do not think customers have a fundamental issue with AI. They have an issue with poor experiences”*

Eline Koorndijk, former Head of Customer Experience, Swiss Life

## Importance of human interaction in complex insurance matters

In complex matters, demand for human interaction is almost universal and peaks among older customers.

Across all countries, customers show a strong preference for human interaction in complex insurance matters

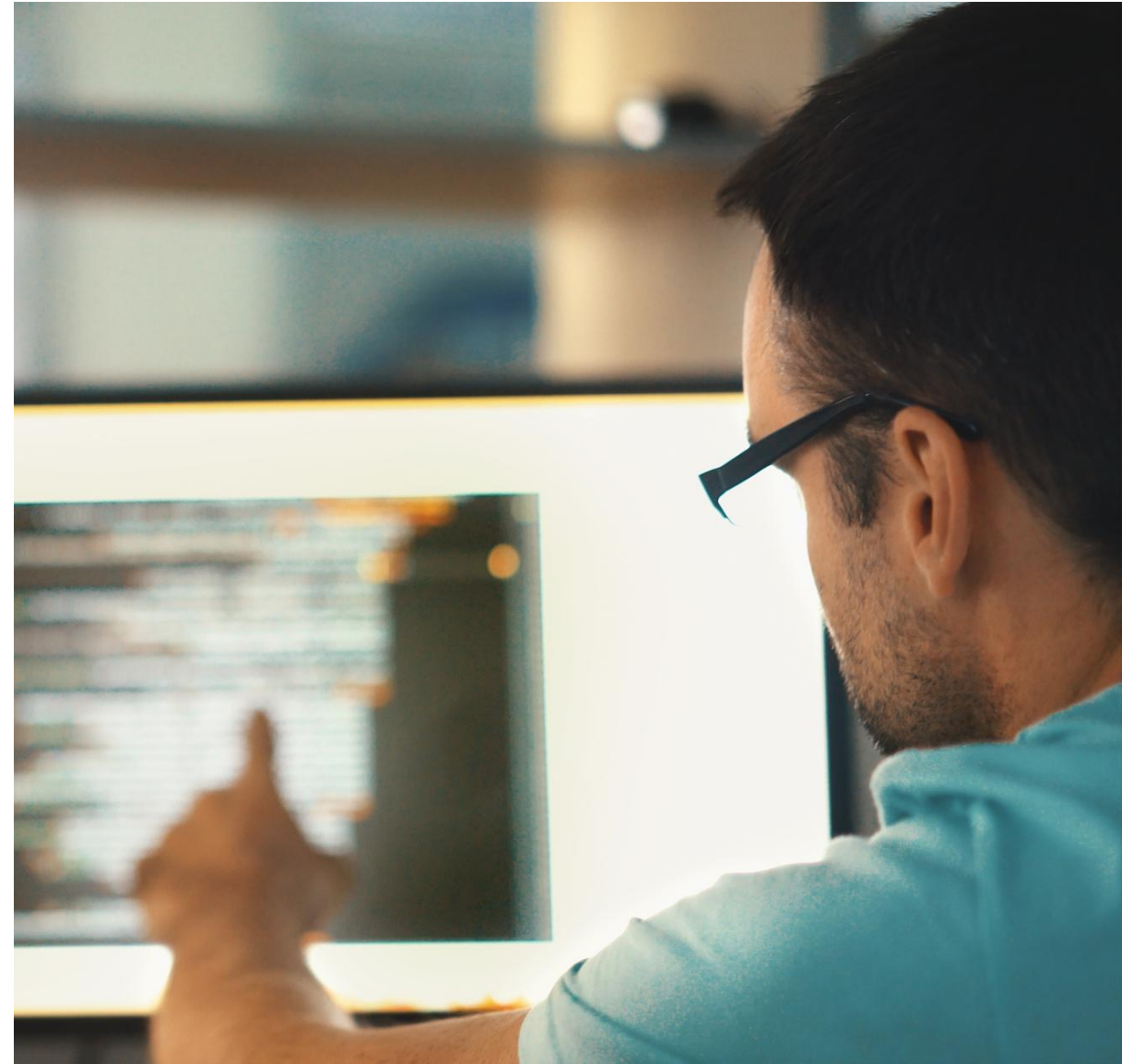
- Even among the **youngest segment** (18–24), 58% strongly agree that **speaking with a human is important**.
- **Agreement increases steadily with age**, reaching 64% among customers aged 25–34 and 35–44, 69% among those aged 45–54, and **80% among customers aged 55 and above**.
- **Country differences affect intensity rather than the overall pattern:** Strong agreement reaches 82% in the United Kingdom, 76% in the United States, and 72% in Germany, while Switzerland, France, and Italy show slightly lower but consistent levels.
- Overall, **human interaction remains a core expectation** in complex and high-impact insurance situations across all markets.



## Importance of a fast handover from automated assistants to humans

Efficiency gains unlock high AI openness among younger customers, while acceptance declines sharply with age.

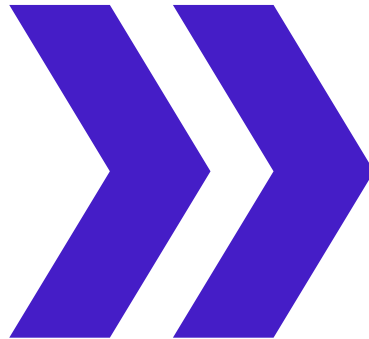
- Agreement exceeds 89% in every country, making this one of the strongest consensus findings in the study.
- Customers generally accept automated assistants for initial contact and simple requests but reject service designs that limit or delay access to human support.
- The importance of human escalation increases with age, reaching 84% among customers aged 55 and above.
- Repeated automated loops without escalation reduce customer acceptance.
- The highest agreement levels appear in the United Kingdom (86%), Germany (81%), and the United States (80%), followed by France (79%), Italy (77%), and Switzerland (72%).



# The importance of transparency in human–AI interactions

Transparency about human vs. AI interaction is a fundamental expectation (92% agreement), strongest among older customers.

- Agreement reaches 92% across all countries, while disagreement remains consistently below 10%.
- Strong agreement ranges from 70% in Italy to 84% in the United States.
- The importance of transparency increases with age, from 63% among customers aged 18–24 to 81% among customers aged 55+.
- Compared to other AI-related dimensions, transparency shows both very high agreement and very low disagreement, indicating its importance as a prerequisite for trust.



## THE EXPERT PERSPECTIVE:

AI works when it supports, not when it replaces

Across interviews, experts strongly reinforce the survey’s nuanced view on AI. **Customers do not reject AI outright; they reject poor experience.**

***“I have never met a customer who said: “That was a great customer experience with AI”***

David Stachon, former COO Canada Life Europe

emphasized the two non-negotiables: **fast, effortless escalation to a human and clear transparency about whether the interaction is AI- or human-led.**


***“The goal is not to push AI everywhere, but to use it where it genuinely improves the customer experience”***

Marketing Director, Global Insurer

AI is broadly accepted when it is clearly useful and tightly bounded. Experts consistently cite simple, standardized tasks such as information retrieval and status updates as appropriate use cases. In these contexts, efficiency and speed outweigh the need for human interaction.

Acceptance collapses, however, when automation becomes a barrier to resolution. Interviewees repeatedly

Where experts’ opinion diverge is on strategic ambition. Some advocate a cautious, back-office-first approach, limiting AI to efficiency gains behind the scenes. Others see potential for customer-facing AI, but only if orchestration, reliability, and handover to humans are flawless.



---

***“A key open challenge is how to effectively explain data security to customers in the context of AI-powered services”***

---

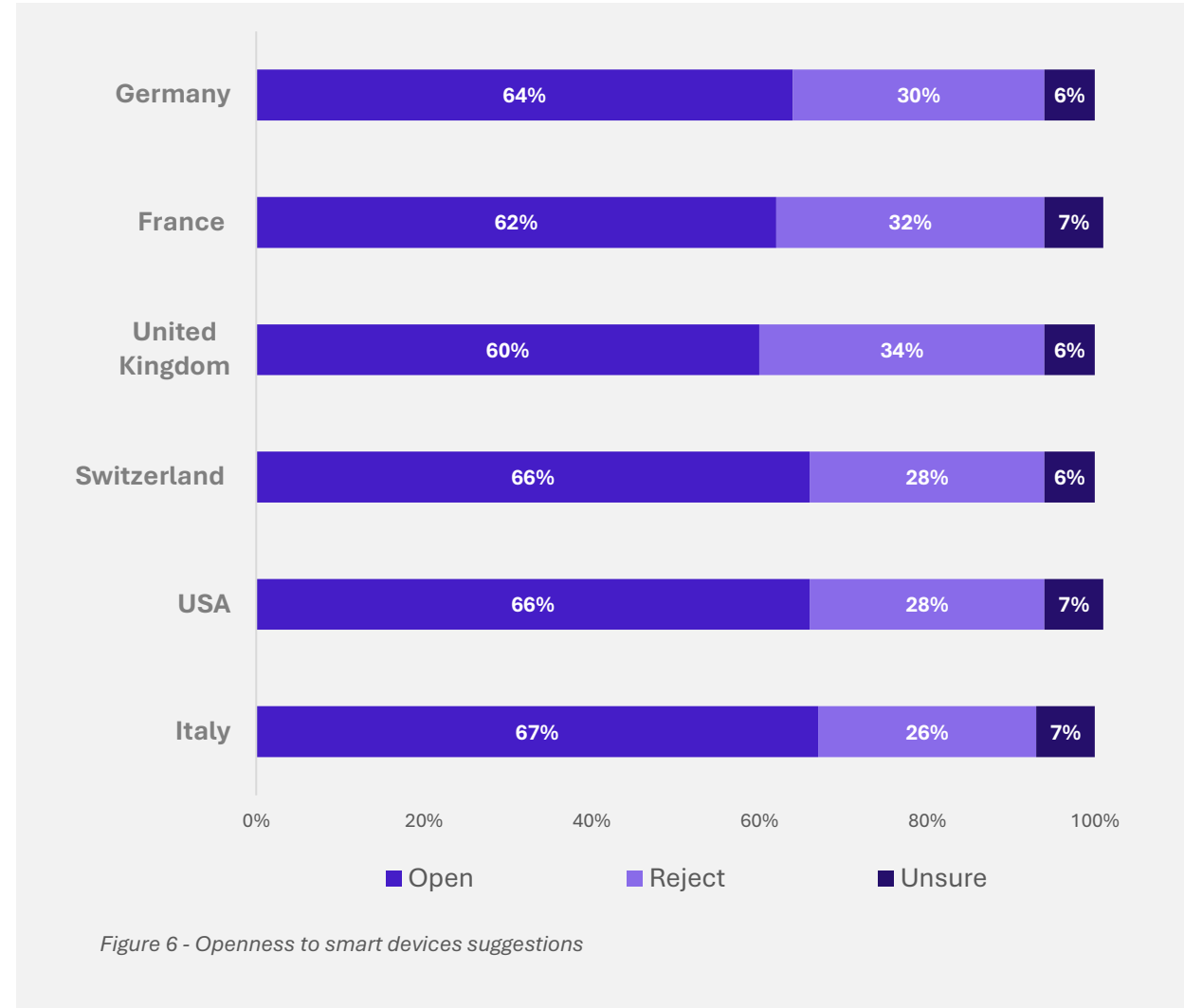
Head of Customer Experience, Global Insurer



# Openness to smart devices suggestions

Openness to proactive smart-device suggestions follows a clear generational gradient – highest among digital natives, lowest among older segments – with control and optionality remaining central expectations.

- Smart devices enable preventive and data-driven insurance models through real-time monitoring and proactive coverage suggestions.
- Openness is highest among younger customers, particularly those aged 18–24: In Germany, Switzerland, and Italy, 32%–37% welcome suggestions while retaining decision control.
- Openness declines with age, falling to 18%–26% among customers aged 55+.
- Rejection increases in parallel, reaching 35%–40% among older customers in France, Germany, and Switzerland.
- Middle-aged customers show more conditional openness, preferring optional and controllable suggestions.
- Italy stands out with comparatively higher openness among older customers, resulting in a less pronounced generational pattern.



**5.**

**Managerial  
implications  
and our  
recommendations**



Customers expect reliability, transparency, and speed, while insurers must modernize without compromising trust. Effective communication strategies therefore require a hybrid, omnichannel, customer-centric approach. The following recommendations outline key areas where communication frameworks need to evolve to remain competitive, efficient, and trusted.

### 1. Build a digital backbone with flexible, context-aware communication journeys

The central implication is that insurers must combine strong digital infrastructure with the ability to adapt to situational and generational needs.

#### *Insurers should:*

- Treat e-mail and the customer portal as core infrastructure for all post-sale interactions: secure, traceable, and integrated with document and case management systems.
- Use mobile apps, messaging, and live chat to extend convenience, particularly for younger and digitally confident customers.
- Maintain traditional channels (i.e., letters, personal consultation, and phone hotline) where they provide trust and reassurance, especially for regulatory or reassurance-driven transactions.

### 2. Design for speed, low-friction, and automation where appropriate

Customers' strong focus on speed reinforces the need to remove friction from digital touchpoints.

#### *Insurers should:*

- Streamline interfaces to minimize steps, eliminate unnecessary waiting time, and automate status updates or follow-ups.
- Use automation in standardized and low-complexity interactions: authentication, simple inquiries, document retrieval, status information, and contract adjustments.
- Continuously measure and optimize digital response times across channels (e.g., portal load times, app response, chatbot resolution steps).

### 3. Preserve human interaction as a core element of insurance communication

Despite rapid digitalization, human interaction remains a non-negotiable expectation for complex or emotionally sensitive cases and must remain a priority.

#### *Insurers should:*

- Maintain strong availability of personal consultation and phone support, especially for claims submission, inquiries, policy changes, and general post-sale support.
- Position digital channels as enhancers rather than replacements for high-stakes interactions.
- Train service agents in empathetic communication, as this remains a distinctive value driver.

#### 4. Implement hybrid AI-supported service models with clear transparency, fast human escalation and customer trust as core design principles

AI-supported assistants are most effective as frontline support within hybrid service journeys, embedded into communication channels with clear escalation paths to human agents. Instead of forcing adoption,...

##### *Insurers should:*

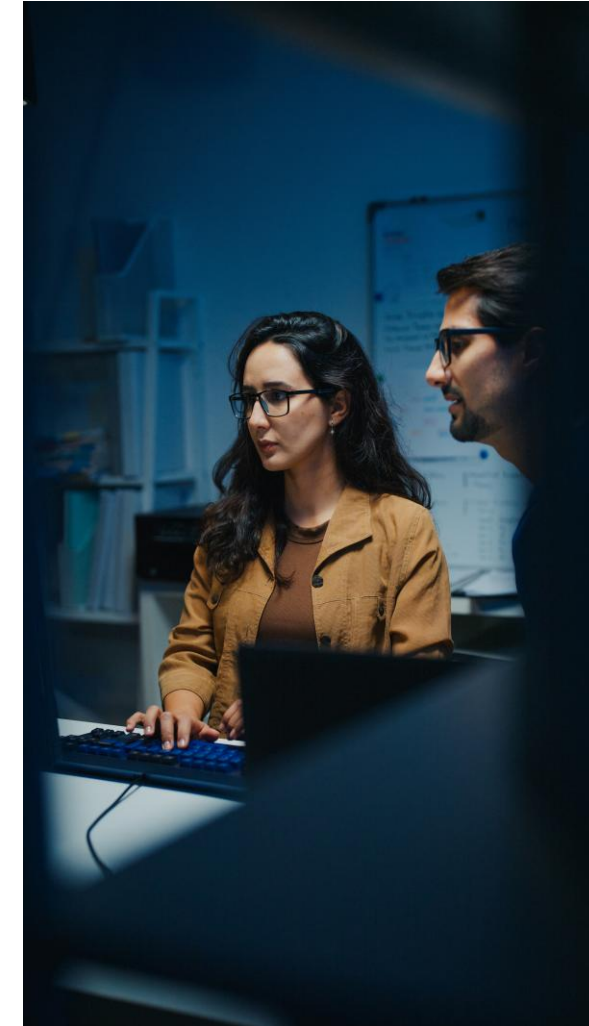
- Define clear roles and boundaries for chatbot and voicebot usage (e.g., FAQs, authentication, document delivery) and disclose when customers interact with automation.
- Design hybrid journeys where escalation to human agents is visible, instant, and easy to trigger at any point, especially in sensitive situations.
- Introduce AI gradually with strong quality assurance and continuous monitoring of customer feedback.

#### 5. Combine generational preferences with interaction context and highlight the value of AI beyond efficiency.

The findings indicate that preferences for AI-enabled interactions are influenced by both age and context. While generational differences provide a useful starting point, customer preferences also shift depending on the nature of the interaction and the situation.

##### *Insurers should:*

- Use generational preferences as a starting point when designing AI-enabled customer experiences, recognizing that expectations and acceptance levels differ across age groups.
- Offer highly automated experiences for customers aged 18–34, who place value on speed, convenience, and immediacy.
- Design hybrid experiences for customers aged 35–44, balancing automation with visible and easily accessible human support.
- Design AI-supported experiences for customers aged 45+, providing the benefits of automation while maintaining visible and easily accessible human support.
- Position AI to improve reliability, service quality, and customer guidance rather than focusing solely on efficiency and speed, helping to build trust and strengthen acceptance across customer groups.
- Consider not only generational preferences but also the customer's situation, proactively guiding customers to the most accessible and convenient channels in a given context.



**6.**

**Conclusion**





**In conclusion, this study shows that post-sale communication in insurance follows a different logic than many current transformation programs assume.**

Customers do not experience the post-sale journey as a linear digital process. Instead, they move through a sequence of trust-critical moments in which perceived risk, emotional load, and situational relevance shape how they want to interact.

Across six markets and all customer segments, one pattern remains remarkably stable. E-mail continues to serve as the structural backbone of post-sale communication. Customer portals and mobile apps complement it where efficiency and self-service matter, while personal consultation and phone support remain essential whenever complexity, uncertainty, or emotional sensitivity increases. Digitalization therefore changes the intensity of channel use while leaving the underlying hierarchy largely stable.

This logic becomes particularly visible across the different stages of the post-sale journey. Customers rely on digital channels for routine and administrative interactions but shift toward human support as stakes, complexity and emotional intensity increase. Channel switching should therefore be understood as a rational response to changing needs.

Age provides an important lens for understanding variation in channel use. Younger customers show greater openness toward digital and automated interaction, while older customers prioritize human expertise and reassurance. Yet these differences mainly affect intensity rather than structure. As soon as interactions become more consequential, preferences converge across generations, highlighting that context matters more than demographics.

The findings also challenge the dominant automation narrative. Customers do not reject AI itself, but service designs that reduce transparency or limit access to human support. Acceptance of AI depends on clearly defined use cases that deliver visible efficiency while preserving fast escalation to a human and transparency about AI involvement. In practice, AI succeeds as a supportive layer rather than as a substitute for trust.

For insurers, the strategic implication is clear. Communication excellence is not achieved by accelerating channel replacement or maximizing automation. It requires deliberate orchestration: strengthening digital infrastructure, preserving human expertise where trust is at stake and deploying AI selectively to remove friction.

**Future success will depend on context-sensitive orchestration across channels, situations, and customer needs, with AI designed to support transparency, escalation, and trust.**

# 5 Key Takeaways on how customers want to interact with their insurer.

# 1

**POST-SALE COMMUNICATION IS TRUST-CRITICAL, NOT PURELY TRANSACTIONAL.**

Customers choose channels based on risk, complexity and emotional relevance.

# 2

**DIGITAL CHANNELS NEED ORCHESTRATION, NOT REPLACEMENT LOGIC.**

E-mail remains the backbone, while portals, apps, phone and personal consultation each serve distinct roles.

# 3

**AI ACCEPTANCE DEPENDS ON TRANSPARENCY AND ESCALATION.**

Customers accept AI when it is useful, clearly disclosed and connected to fast human support.

# 4

**CONTEXT MATTERS MORE THAN DEMOGRAPHICS.**

Age influences intensity of channel use, but needs converge when interactions become consequential.

# 5

**FUTURE ADVANTAGE COMES FROM TRUSTED ORCHESTRATION.**

Insurers can create value by combining digital efficiency, human expertise and AI designed around transparency, escalation and trust.

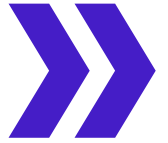
**7.**

**Annex**



# A1. Methodological details

## – channel definitions

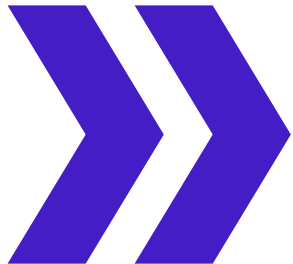


<b>Phone hotline</b>	Customer service via phone number
<b>Personal consultation</b>	In-person one-on-one advice from an insurance agent or broker
<b>Letter</b>	Physical mail for official documents, policy information, or notifications
<b>E-mail</b>	Electronic mail for sending policy documents, updates, and reminders
<b>Customer portal</b>	Secure web platform for managing policies, claims, and personal data
<b>Mobile app</b>	Insurer's smartphone app for self-service, notifications, and claims. (full range of self-service, e.g. document upload, messaging)
<b>Live-chat</b>	Real-time text communication with a human agent via web or app
<b>Chatbot*</b>	Automated conversational interfaces that assist customers without human intervention by text
<b>Voicebot*</b>	Automated conversational interfaces that assist customers without human intervention by voice with intelligent Gen-AI voicebot, customers might not realize it is not a human being
<b>Video consultation</b>	Virtual face-to-face interaction via video conferencing for advice or complex topics
<b>WhatsApp/Text message</b>	Direct text-based communication with a human agent of the insurer via instant messaging apps (e.g., WhatsApp, Telegram) or traditional text message

\*Highlighted channels indicate AI-enabled communication channels

## A2. Country-level variations: national context shapes customers' preferences

While global patterns are consistent, local context shapes how customers use and trust communication channels. This annex covers three dimensions per market: customer segment preferences, post-sale journey preferences, and openness to AI.



### Germany

Generational divide is profound. Under-35s prefer Mobile App and WhatsApp/Text message; over-55s lean on phone, personal consultation, and letter. Younger customers prioritize speed; older ones value expertise and data security.

In the post-sale journey, letter remains strong alongside e-mail for contracts and financial matters. E-mail leads customer service (60%). Claims are split: digital self-service via customer portal (54%) alongside phone and personal consultation (43% each) for complex cases. Payout communication is e-mail-dominated (70%). Post-sale support is heavily consultation-led for older customers (60%).

**On AI:** strong resistance among older customers; younger segments accept automation when speed benefits are clear (75% of 18-34s vs. under 50% for 55+). Human escalation and AI transparency are near-universal expectations (both 90%+).

### France

Strong digital adoption among under-35s, with a smoother generational shift than other markets. Over-55s return to letter and traditional channels.

E-mail leads policy communication (77%), with letter as a solid secondary (42%). Customer portal and e-mail are nearly tied for administrative tasks. Claims are human-heavy: phone (48%), customer portal (45%), personal consultation (41%). France records the highest overall preference for personal consultation across all markets (57% for post-sale support).

**On AI:** human interaction preference is the main barrier (63%). Younger and mid-age customers accept automation for speed; over-55s strongly resist. Human escalation and transparency (92%) considered essential.

### United Kingdom

**Strongest digital-traditional divide across the analyzed markets.** Under-35s heavily use customer portal, mobile app, and live chat; over-55s rely on letter and phone.

E-mail dominates contracts (83%). **Under-25s are highly mobile-oriented** (mobile app between 59 and 69% for service tasks). Claims are evenly split between customer portal and phone (53% each). **After-sales support is voice-first:** phone leads (43%), ahead of personal consultation, live chat (27%), and WhatsApp/Text message (24%).

### Switzerland

**Most balanced digital adoption across age groups.** Mid-age customers remain digitally active, unlike most other markets. Over-55s shift to personal consultation and letter, but less sharply than elsewhere.

**Switzerland has the lowest e-mail preference for contract communication** (66%), with preferences distributed across customer portal (35%), mobile app (31%), and messaging (17%). E-mail and customer portal are comparable for administrative tasks. Customer portal leads claim submission (52%). Personal consultation (49%) and phone (37%) dominate after-sales support, with WhatsApp/Text message showing solid younger-segment uptake (38% among under-25s).

### USA

**Stronger digital and automation openness than European markets,** especially among under-45s. Over-55s revert to letter and personal consultation but remain more open to AI than European peers.

**E-mail is the default for contracts** (75%), with letter still relevant for payment reminders (41%). Customer portal leads administrative tasks (58%). **The US has the highest customer portal preference for claim submission across all markets** (58%). Live chat reaches its highest adoption here (31% for after-sales).

### Italy

**One of the most progressive messaging markets, with high WhatsApp/Text message adoption even for formal communication.** Generational decline in digital usage is more gradual than elsewhere.

WhatsApp/Text message ranks second for contract changes (42%), with letter at just 17%, the lowest across all markets. Administrative preferences are evenly spread across portal, e-mail, and mobile app. **Personal consultation leads claim submission (50%).** Post-sale support is consultation-dominated (55%), though WhatsApp/Text message exceeds 50% among under-35s for routine interactions.

**On AI:** strong acceptance among under-35s when speed is promised (**60%+**); near-zero tolerance among over-55s. Human escalation (**93%**) and AI transparency (**96%**) are among the highest in the study.

**On AI:** cautious engagement. Only **47%** of under-25s accept automation when speed is promised, dropping to **8%** for over-55s. Escalation (**89%**) and transparency are strong expectations.

**On AI:** comparatively high openness. Over-**60%** of under-35s accept automation for speed; even 55+ acceptance is **47%**, **the highest in the study.** Human escalation and transparency (both **~90%**) remain strong expectations.

**On AI:** the smoothest age gradient in the study. Openness among under-25s is **73%**, declining gradually to **56%** for over-55s. Transparency (**92%**) and human escalation remain key expectations.

## Credits

*A cross-functional author team bringing together expertise across the insurance value chain, spanning operations, IT transformation, and business development, shaped by international market experience.*

### Authors



**Rossella Andolina - Managing Consultant Italy**  
Insurance Transformation  
& Operations

+ 39 3357365544  
Rossella.Andolina@wavestone.com



**Bianca Doubek - Senior Manager USA**  
Business Development  
& Account Management Insurance

+49 15142200811  
Bianca.Doubek@wavestone.com



**Sandra Jäger-Pötzke - Managing Consultant Germany**  
IT Transformation  
& Insurance Operations

+ 49 152 34623231  
Sandra.Jaegerpoetzke@wavestone.com



**Saskia Jung - Managing Consultant Germany**  
IT Transformation  
& Financial Services

+ 49 152 22778563  
Saskia.Jung@wavestone.com



**Anja Merkau - Senior Consultant Germany**  
Insurance Transformation  
& Operations

+ 49 152 52192720  
Anja.Merkau@wavestone.com

### Contributors

**Martina Bignotti**  
Manager UK

**Lucie Blatt**  
Manager France

**Giorgia Casella**  
Associate Consultant Germany

**Florian Frank**  
Associate Consultant Germany

**Sabrina Kolbe**  
Senior Consultant Germany

**Hannah Kries**  
Associate Consultant Germany

**Oliwia Prukop**  
Senior Consultant Germany

**Patrick Schumann**  
Senior Consultant Germany

**Natasha Sellier**  
Consultant France

Wavestone is a leading consulting firm operating at the intersection of business and technology. The firm helps organizations scale new ways of working, transform operations, and reinvent business models in the age of AI.

With 6,000 employees across Europe and North America, Wavestone delivers end-to-end consulting services that combine business, transformation, and technology expertise. The firm integrates AI across its capabilities and delivery approach, helping clients turn potential into tangible, sustainable value.

Wavestone is listed on Euronext Paris and is certified as a Great Place to Work®.

