

Press release

Focus on generational differences: How do policyholders' needs differ in the event of a claim?

Dortmund, November 21, 2023 - In the event of a claim - from a minor annoyance to a highly emotional crisis situation - insurers must prove their legitimacy and meet individual expectations. A joint white paper by Versicherungsforen Leipzig and adesso insurance solutions gets to the bottom of the question of whether the needs of the generations are really as different as is often claimed. The core of the white paper is the question of what role digitality plays for customers in the event of a claim and whether a change in their needs can be observed across the different generations. The basis for answering these questions is an online survey conducted in September 2023 among 800 German insurance customers aged between 18 and 73.

Surprising findings

The whitepaper now provides a whole series of surprising results: Despite all the digital affinity, especially among the younger generation, the telephone, for example, is still the preferred means of communication for reporting a claim - across all generations. Other findings should also give insurance companies food for thought: Over 50 percent of respondents are not aware of the fact that claims are usually processed completely automatically without direct human intervention.

The sentiment is rounded off by practical examples from the insurance industry, which are used to illustrate possible solutions.

The white paper "Customer needs as a driver of change" from the series "Change is necessary... change is possible" is **available in German only** and can be downloaded free of charge here:

<https://future.adesso-insure.de/de/whitepaper-kundenbeduerfnisse>

insurance solutions GmbH

The software company adesso insurance solutions, a wholly-owned subsidiary of the listed company adesso SE, develops and implements standard software for the international insurance market. On its in|sure platform, the Dortmund-based company bundles release-ready standard software products and also offers software and services designed to manage the technical business processes of its customers. In|sure products cover all of an insurance company's core processes. In|sure products can be used as an entire in|sure Ecosphere application landscape or as individual, customizable components that can be combined with one another. The in|sure Ecosphere includes systems for all lines of insurance. These include solutions for portfolio management as well as claims and benefits processing, partner management and for the commission and collection/disbursement process. The in|sure Ecosphere also features end-to-end process control and a central user interface for processing claims. In addition, adesso insurance solutions offers a system which allows for software-assisted data migration and self-learning AI that seamlessly automates processes across interfaces. For more information, visit: www.adesso-insure.de

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