

Health insurance of the future

How employees of statutory health insurance companies assess the future viability of their industry and what opportunities this presents for the insurance industry.



1. Digital Transformation



85% think that customer demands on digital offerings have increased in recent years



81% report that a dedicated department has already been appointed to implement the digital transformation

The majority of respondents indicated that the following technological improvements have already been introduced or are planned:

- 90%** complete paperless processing of applications
- 70%** chatbots in customer services
- 62%** textmining methods (e.g. for pre-sorting e-mail accounts)

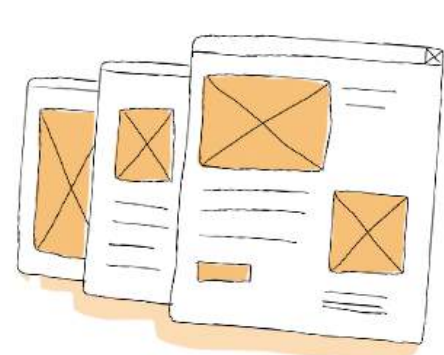
What we think:

German insurers have already achieved initial successes in digitization. In an industry comparison, they are even above average when it comes to digitizing simple internal processes and tools. According to the study participants, analysis procedures such as text mining or chatbots are already integrated or in planning in some everyday processes, but in reality such technologies are rarely found on the websites of health insurance companies. Although the topics are given high priority internally, the insurance industry lags behind in their implementation.

2. Strategy & Business Models

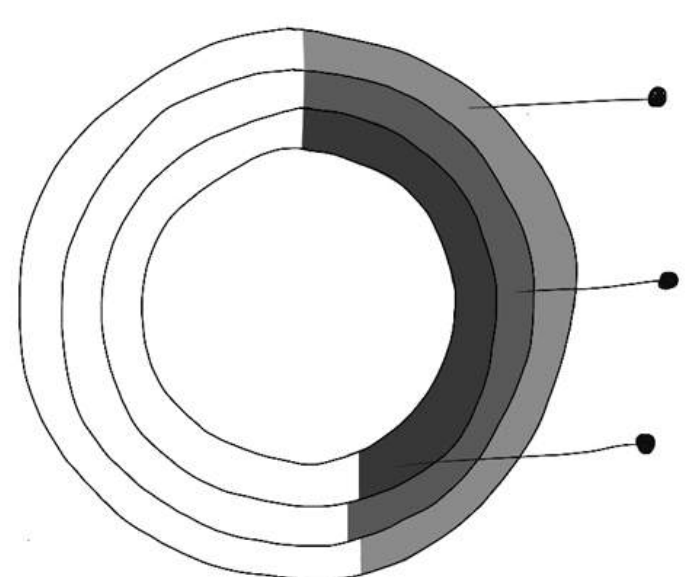


57% state that they already cooperate actively with online comparison portals



55% assume that the number of health insurance company locations will not decrease in the next five years despite digitization

Moreover,



- 48%** say that Omnichannel Management is at least partially implemented
- 49%** that the insurer is planning or even already has its own online comparison platform
- 48%** that the health insurance company offers online consultation hours

What we think:

Regarding the strategies and business models of health insurance companies, a diversified picture emerges among employees. Because in the operative area, employees are rarely involved or informed in strategic topics, so that perception fluctuates. This is especially the case when internal communication cascades into strategy and does not create a uniform understanding. In terms of business models, there is a trend towards the integration of online comparison portals. At the same time, however, the development of own comparison portals is also being considered. The employees believe in the analog business, they do not consider a radical reduction of office locations in the next years to be likely.

3. Employee Development

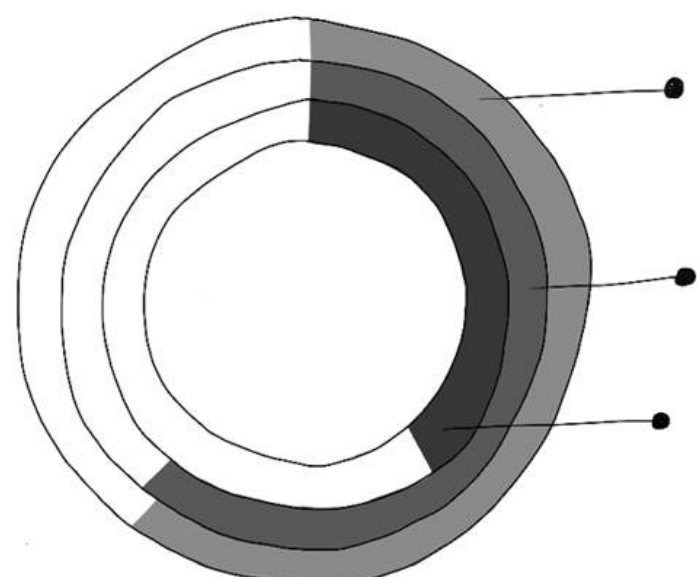


64% think that they have sufficient budget for the development of their employees



48% are of the opinion that sufficient further training on the topic of customer centricity is already offered

In addition,



- 65%** say that the health insurance company is open to the challenges of the digital transformation
- 66%** think that their insurer knows how to deal with change
- 43%** report that the cash register has invested in IT and digitization skills

What we think:

In the area of personnel development, it can be seen that employees feel supported in terms of budget and capacity for further training. However, it is questionable whether the current efforts of the management urgently needs to weigh up to what extent the current personnel development measures are actually paying off in order to achieve the goals set for the digital transformation.

