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Digitalisation of insurance in the Czech Republic: an analysis of the level of digitalisation processes and their impact on client communication

The article deals with the analysis and evaluation of the level of digitalisation processes in client communication in commercial insurance companies operating in the Czech insurance market. The aim of the article is to determine the state (2025) of digitalisation in insurance companies in the Czech Republic from the perspective of communication with clients, specifically in the phases of concluding insurance contracts and handling insurance claims. In connection with the aim, the research questions are defined: What common and diverging elements can be observed in the digitalisation processes currently functioning in insurance companies in the Czech Republic? Which insurance companies can be identified as those with the highest/lowest degree of digitalisation utilisation? The analysis will be based primarily on the websites of insurance companies operating in the Czech Republic and on statistics from the Czech Insurance Association, focusing on key aspects of digitalisation, such as the possibilities of arranging, terminating, or changing insurance online, as well as the process of handling insurance claims. Evaluation of the current state of digitalisation using digitalisation elements in insurance companies will be examined through qualitative research. To determine the level of digitalisation processes in commercial insurance companies, analysis and comparison methods will be applied within qualitative research.

Keywords: digitalisation, insurance companies, Czech insurance market, client communication, claims handling

Introduction

Digitalisation in insurance companies means using modern technologies to automate, simplify, and streamline their processes. The purpose of digitalisation is for insurance companies to work faster, more cheaply, and better meet customer expectations. This process involves implementing digital elements in all phases of insurance processes, such as policy agreement, insurance management, and claims settlement. Insurance companies use online insurance agreements, digital contract management, reporting claims through mobile apps, and customer communication through chatbots. Digitalisation also concerns the internal functioning of insurance companies, including the management of their own processes.

The published results of various scientific studies indicate the current state of knowledge in the area of the impact of digitalisation on financial institutions and show that it is a relatively new but key area of financial research. Current economic research is intensely focused on the impact of digitalisation in the financial sector, especially in banks and insurance companies. Digitalisation brings greater efficiency and improves customer communication, but its implementation varies depending on the nature of services and the regulatory environment.

In the Czech insurance sector, digitalisation technologies such as automation, machine learning, and artificial intelligence (AI) play an increasingly important role, even though their implementation has not yet reached the level seen in the banking industry. This is mainly due to a stricter regulatory environment and a lower frequency of client interactions. Nevertheless, significant progress has been made – customer portals, online claim notification forms, and paperless communication have become standard. Digital transformation is taking place across various insurance activities, including areas, such as underwriting or fraud detection. Digitalisation is also transforming the claims handling process. For common claims, resolution now often occurs within minutes, moving towards so-called "real-time" claims settlement. Closely related to this is the growing emphasis on service personalisation – AI technologies enable more targeted and efficient communication even with a large customer base, reflecting increasing consumer expectations for speed and individualised services.[1, 2]

Digitalisation plays a significant role particularly in the insurance contracting phase, where a marked shift toward the use of online tools and digital channels can be observed. A growing number of clients prefer the electronic processing of insurance offers, which enables a quick product comparison, personalisation according to individual needs, and immediate responses to current risks or life situations. This trend is especially evident in retail insurance segments, such as travel, property, or motor third-party liability insurance, but it is gradually gaining ground in life insurance as well.

In addition to obtaining an insurance offer, a fully online conclusion of an insurance contract, including authorisation and premium payment, is now commonly available. Insurance companies are responding to this development by expanding their digital distribution channels, particularly through web portals, customer zones, and mobile applications. These platforms not only streamline communication with clients but also increase their autonomy and comfort when managing insurance policies.

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1. *Na digitalizaci v pojišťovnictví se příliš netlačí. Jaké online služby pojišťovny nabízí?*, Měšec.cz, 2025. https://www.mesec.cz/clanky/na-digitalizaci-v-pojistovnictvi-se-prilis-netlaci-jake-online-sluzby-pojistovny-nabizi/ (accessed 01.09.2025).
2. *Automatizace proměňuje svět pojišťovnictví: Rizikovost klienta posuzuje počítač, s detekcí podvodů pomáhají stroje*, Dýcháme.cz, 2025. https://www.dychame.cz/automatizace-promenuje-svet-pojistovnictvi-rizikovost-klienta-posuzuje-pocitac-s-detekci-podvodu-pomahaji-stroje/ (accessed 01.09.2025).

The insurance contracting process can therefore take place entirely digitally, from selecting and customising the offer, through acceptance of the insurance proposal, to payment completion. For some products, the immediate activation of insurance coverage is also possible. This digitalisation of the contracting phase brings not only greater speed and accessibility of services but also reduces administrative demands and costs for insurers, creating room for innovation and individualisation of insurance products.

The article deals with the analysis and evaluation of the level of digitalisation processes in client communication in commercial insurance companies operating in the Czech insurance market. The aim of the article is to determine the state (2025) of digitalisation in insurance companies in the Czech Republic from the perspective of communication with clients, specifically in the phases of concluding insurance contracts and handling insurance claims. In relation to the objective, the following questions are defined:

- What common and diverging elements can be observed in the digitalisation processes currently functioning in insurance companies in the Czech Republic?
- Which insurance companies can be identified as those with the highest/lowest degree of digitalisation utilisation?

The research will deepen the understanding of how digitalisation elements are developing in the Czech insurance market and contribute to reducing the limited awareness of individuals seeking insurance coverage and handling insurance claims. At the same time, it will provide a comprehensive overview of the current state of digitalisation in insurance companies in the Czech Republic in the areas of insurance contracting and insurance management, as well as claims handling, and will create a basis for further international comparisons. Building on these findings, the next stage of the research will examine how digital inclusion (public access to digital technologies and the Internet) and financial inclusion (the availability and use of financial services via the Internet) in selected EU countries influence the insurance sector and, ultimately, the availability and quality of financial services for the general public.

1. Theoretical Background and Empirical Context

Digitalisation significantly affects the insurance industry, providing many benefits, but also challenges. Automating processes and the use of digital channels reduce operating costs and speed up administrative tasks.[3] Modern technologies, such as online platforms, mobile applications, and virtual assistants, improve the customer experience by allowing insurance agreements and the management of insurance policies online.[4] The COVID-19 pandemic can be seen as a significant accelerator of digital transformation in the insurance industry, reshaping the way insurers interact with clients.[5] Digitalisation also supports innovations in insurance products, such as cyber risk and

3. *Automatizace proměňuje svět pojišťovnictví: Rizikovost klienta posuzuje počítač, s detekcí podvodů pomáhají stroje*, Dýcháme.cz, 2025, op. cit.
4. *Na digitalizaci v pojišťovnictví se příliš netlačí. Jaké online služby pojišťovny nabízí?*, Měšec.cz, 2025, op. cit.
5. Volosovych S., Zelenitsa I., Kondratenko D., Szymla W., Mamchur, R., *Transformation of insurance technologies in the context of a pandemic*, „Insurance Markets and Companies", 2021. DOI:10.21511/ins.12(1).2021.01.

internet risk insurance, which are more flexible and personalised. However, digitalisation presents challenges, especially in the field of cyber security. The increased risk of cyberattacks requires investment in system security and client data protection.[6] Another challenge is the regulation and supervision of financial services, which must be adapted to new technologies. European financial service regulatory institutions address the issues of digital security and consumer protection.[7]

To better understand the specific trajectory of digitalisation in the insurance sector, it is useful to compare it with developments in banking, where digital transformation has followed a different pace and direction. The digitalisation of the banking sector has been strongly influenced by customer behaviour and social factors, while financial institutions have typically adapted more gradually through system modernisation and service improvement.[8] The approaches of banks and insurance companies differ in the process of digitalisation: banks have primarily focused on developing Internet banking and reducing the number of branches, while insurance companies have invested mainly in digital support for external distribution channels.[9] Thus, each sector faces specific challenges and digitises at a different pace and in a different direction. At this stage, the digital transformation of the insurance industry is still developing and is mainly oriented towards process innovations, especially in the areas of distribution and claims handling, which corresponds to Barras's reverse product cycle.[10] Digital technologies in insurance companies are primarily implemented in sales activities and claims handling processes.[11]

This slower and more selective digitalisation of insurance can be explained by the specific characteristics of the sector, particularly the complexity of risk assessment, product structures, distribution channels, and claims handling processes. In the insurance sector, digitalisation is more complex due to intricate systems related to risk management and the historical structure of products. Increasing pressure on process optimisation, competition from agile digital players, and rising client expectations for fast and fully online services are becoming key drivers of digital transformation in the insurance sector.[12] A McKinsey study shows that insurance companies that effectively use analytics and digital technologies achieve up to 25% higher revenues. Digitalisation,

6. *Videoprohlídky škod, blesková výplata i predikce vážných nemocí*, Peníze.cz, 2020. https://www.penize.cz/pojisteni/421298-videoprohlidky-skod-bleskova-vyplata-i-predikce-vaznych-nemoci-digitalizace-meni--pojistovnictvi (accessed 01.09.2025).

7. *Na digitalizaci v pojišťovnictví se příliš netlačí. Jaké online služby pojišťovny nabízí?*, Měšec.cz, 2025. https://www.mesec.cz/clanky/na-digitalizaci-v-pojistovnictvi-se-prilis-netlaci-jake-online-sluzby-pojistovny--nabizi/ (accessed 01.09.2025).

8. Werth O., Schwarzbach C., Rodríguez Cardona D., Breitner M.H., Graf von der Schulenburg, J.M., *Influencing factors for the digital transformation in the financial services sector,* „Zeitschrift für die gesamte Versicherungswissenschaft", 2020. DOI: https://doi.org/10.1007/S12297-020-00486-6.

9. Lhotská, K., *Odlišné jsou cesty digitalizace,* 2018, https://zpravy.kurzy.cz/477521-sloupek-kateriny-lhotske--odlisne-jsou-cesty-digitalizace/ (01.09.2025).

10. Śliwiński, A., Kurylowicz, L., Pajewska-Kwaśny, R. *Digital transformation and innovation in the insurance sector: Processes, technologies, and challenges.* „Wiadomości Ubezpieczeniowe", 2025, No. 2. https://doi.org/10.33995/wu2025.2.6.

11. Ćurak M., Duvnjak M., Pervan M., *The relationship between the digital maturity and efficiency of Croatian non--life insurers: Exploratory research*, „Journal of Economics and Management", 2024, 46 (1). DOI: https://doi.org/10.22367/jem.2024.46.03.

12. Lukeš, D., *Pravá digitalizace není jen o elektronizaci zavedených proces,* 2023. https://www.multima.cz/prava-digitalizace-neni-jen-o-elektronizaci-procesu/?utm_source=chatgpt.com (accessed 01.09.2025).

however, is not just about the electronisation of processes, but requires a complete transformation that includes service automation and customer care personalisation.[13] [14] It also contributes to increased income, optimised risk assessment, and the processing of insurance claims.[15] However, significant challenges remain, particularly in the area of data protection and the potential weakening of personal contact between insurers and clients.[16] InsurTech innovations help improve efficiency and profitability, but their long-term success depends on the ability to adapt to the regulatory framework.[17] Research confirms that the degree of digitalisation significantly impacts the performance of insurance companies.[18]

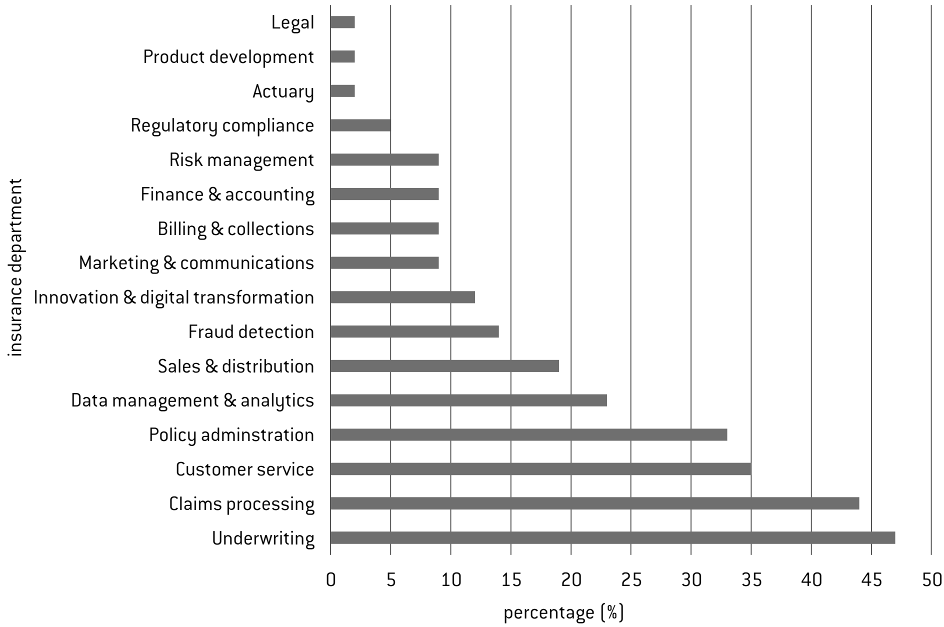
These findings are consistent with recent institutional evidence provided by the European Insurance and Occupational Pensions Authority (EIOPA), which shows that the digitalisation of the European insurance sector remains uneven and is still at an early stage. According to EIOPA, the extent of digitalisation of the European insurance sector varies considerably across individual insurers. The main objectives of this transformation are to improve customer experience, create new value, and strengthen operational resilience. Digital tools are currently used mainly for searching for information and comparing products, while the actual conclusion of insurance contracts still often takes place through physical channels. A more significant impact of digitalisation can be observed in claims handling, which 63% of customers consider to be simplified by digital technologies, partly due to the use of AI in assessing damage photographs and verifying invoices. Nevertheless, the use of mobile applications in the insurance sector remains relatively low: 37% of insurers do not yet offer them. According to EIOPA, the further development of digitalisation is hindered mainly by a shortage of digital talent, the integration of new technologies with legacy systems, and increasing cyber risks.[19]

Following the previous discussion, the next section focuses on available empirical data on the digitalisation of insurance and the Czech business environment. Due to the limited availability of data directly related to Czech insurance companies, the analysis uses global data on automation in insurance, indicators of digital maturity among Czech businesses, and data on the use of online

13. Novović-Burić M., Jakšić-Stojanović A., *Digitalization of the Operations of Insurance Companies with Special Reference to the Financial Reporting of Insurers in Montenegro*, in *International Conference „New Technologies, Development and Applications"* (pp. 1003–1010). Cham: Springer International Publishing, 2022. DOI: https://doi.org/10.1007/978-3-031-05230-9_118.
14. Cappiello A., *Technology and insurance*, in: *Technology and the Insurance Industry: Re-configuring the Competitive Landscape* (pp. 7–28). Cham: Springer International Publishing, 2018. https://doi.org/10.1007/978-3-319-74712-5_2.
15. Köhne T., Köhne M., *Uncovering the Impact of Digitalization on the Performance of Insurance Distribution,* „Risks", 2024, 12(8). DOI: https://doi.org/10.3390/risks12080129.
16. Chojan A., Lisowski J., Manikowski P., *Digitalization trends in insurance and their impact on the functioning of the insurance market entities,* „Wiadomości Ubezpieczeniowe", 2022, No 1, DOI: https://doi.org/10.33995/wu2022.1.1.
17. Grigorie E.I., Tălăban C.D., *How Advanced Technologies Shape the Insurance Market: Statistical Insights at the European Union Level*, in: *Proceedings of the International Conference on Business Excellence* (pp. 2766–2775), Sciendo, 2024. DOI: 10.2478/picbe-2024-0230.
18. Pakhnenko O., Rubanov P., Hacar D., Yatsenko V., Vida, I., *Digitalization of financial services in European countries: Evaluation and comparative analysis*. „Journal of International Studies", 2021, 14(2). DOI: https://doi.org/10.14254/2071-8330.2021/14-2/17.
19. *Report on the Digitalisation of the European Insurance Sector*, European Insurance and Occupational Pensions Authority (EIOPA), 2024. https://www.eiopa.europa.eu/publications/eiopas-report-digitalisation-european-insurance-sector_en (accessed 03.11.2025).

insurance by Czech consumers. This approach makes it possible to place the development of digitalisation in the Czech insurance market within a broader context.

Graph 1: Share of insurance departments that have been somewhat automated worldwide (2023)

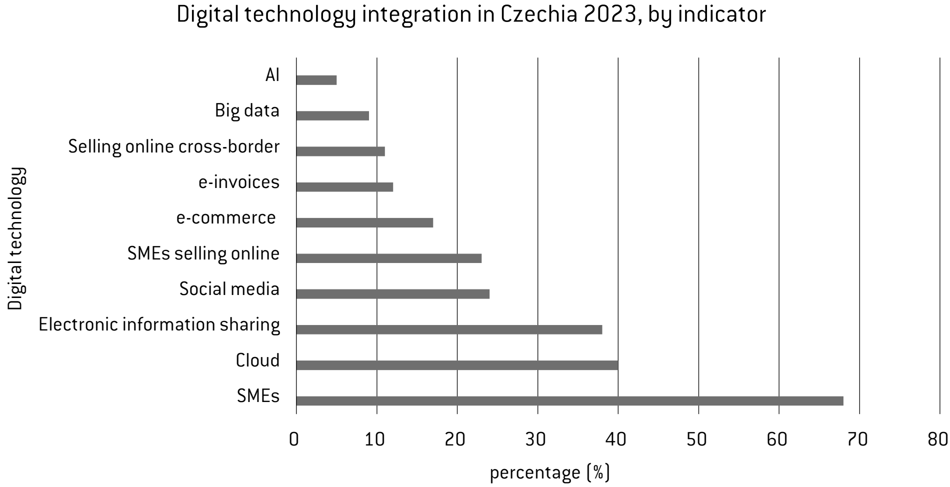


Source: LinkedIn, © Statista 2025[20]

Graph 2 illustrates the extent of digital technology integration among Czech businesses in 2023. 68% of enterprises reported at least a basic level of digital intensity. Cloud services were adopted by 40% of companies, while 38% used electronic information sharing. Social media was used by 24% of businesses, and 23% of small – and medium-sized enterprises (SMEs) engaged in online sales. E-commerce turnover accounted for 17%, and 12% used e-invoices. Only 11% sold online cross-border. Big data analytics was used by 9% of businesses, and AI adoption stood at just 5%. This suggests that while basic digitalisation measures are widespread, more advanced technologies like big data and AI have relatively low penetration. These facts show a clear shift towards digital workflows and innovation. Although direct data for insurance companies is not available, this broader context shows that Czech businesses in general are adopting digital solutions.

20. LinkedIn, & OZ Digital Consulting. (28 November 2023). Share of insurance departments that have been somewhat automated worldwide in 2023, by department. In *Statista*. Retrieved 3 June 2026, from https://www.statista.com/statistics/1475196/share-of-insurance-departments-that-have-been-somewhat-automated-worldwide/.

Graph 2: Digital technology integration in the Czech Republic (2023)

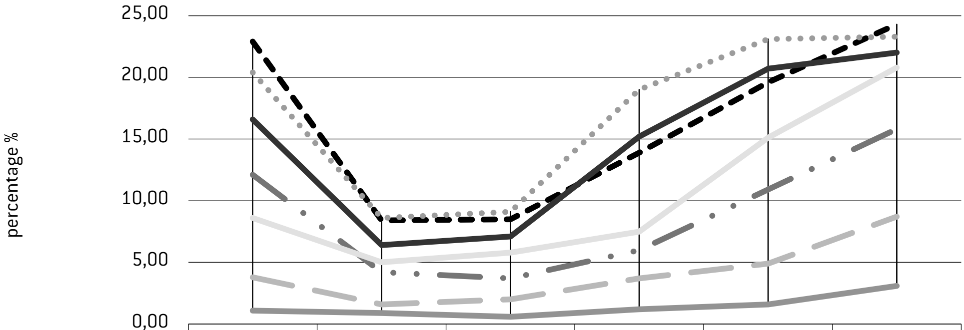


Source: European Commission © Statista 2025[21]

Graph 3 displays the share of people in the Czech Republic who insured themselves or their property online from 2019 to 2024, broken down by age group. The share declined between 2019 and 2021 – likely due to the COVID-19 pandemic and a drop in travel insurance – but rose again across all age groups in 2022 and 2023. Growth continued in 2024, though the pace slowed for those aged between 35 to 54. In 2024, online insurance adoption was highest among 25 to 34-year-olds (24.3%), followed by those aged 35 to 44 (23.3%) and 45 to 54 (22%). The adoption rates were lower among both the youngest (16 to 24, at 15.8%) and oldest age groups (75+, at 3.1%). This data shows that younger and middle-aged adults are most likely to arrange insurance online, while older adults remain less engaged with online insurance channels.

21. European Commission. (21 June 2024). Selected indicators of digital technology integration in Czechia in 2023 [Graph]. In *Statista*. Retrieved 3 June 2026, from https://www.statista.com/statistics/1386088/czechia-digital-tech-integration/.

Graph 3: Share of people insured over the internet in the Czech Republic (2019–2024)



	2019	2020	2021	2022	2023	2024
16–24 years	12,10	4,20	3,70	6	10,90	15,80
25–34 years	22,90	8,40	8,50	13,90	19,60	24,30
35–44 years	20,40	8,60	9,10	19	23,10	23,30
45–54 years	16,60	6,40	7,10	15,20	20,70	22
55–64 years	8,60	5	5,80	7,50	15,10	20,80
65–74 years	3,80	1,60	2	3,70	4,90	8,70
75+ years	1,10	0,90	0,60	1,20	1,60	3,10

Year

Source: Czech Statistical Office © Statista 2025[22]

Research on digitalisation innovations worldwide and in the Czech Republic – despite the limited availability of sector-specific data – consistently shows that the importance of digitalisation will continue to grow. Global evidence as well as domestic trends confirm that insurers and other businesses are gradually implementing digital technologies and automating key processes, particularly in underwriting, claims handling, and customer service, while more advanced tools, such as AI and big data, are penetrating only slowly. The increasing willingness of clients to arrange insurance online (see Graph 3), together with the rising digital integration of firms (see Graph 2), indicates that demand for digital services will continue to rise. Digitalisation is thus becoming a key source of competitive advantage and will significantly influence the operations of insurance companies in the years ahead.

2. Methodology and Data

The aim of the article is to determine the state (2025) of digitalisation in insurance companies in the Czech Republic from the perspective of communication with clients, specifically in the phases of concluding insurance contracts and handling insurance claims. In connection with the aim, the research questions are defined: *What common and diverging elements can be observed in the digitalisation processes currently functioning in insurance companies in the Czech Republic?*

22. Czech Statistical Office. (3 November 2025). Share of people taking out insurance over the internet in the Czech Republic from 2019 to 2025, by age. In *Statista*. Retrieved 3 June 2026, from https://www.statista.com/statistics/1339209/czechia-people-insured-online-by-age/.

Which insurance companies can be identified as those with the highest/lowest degree of digitalisation utilisation?

In the initial phase of the research, insurance companies operating on the Czech insurance market will be presented, with a focus on their gross written premiums and market shares. The primary source for this overview will be the latest statistics published by the Czech Insurance Association (CIA)[23], which provide a comprehensive overview of the structure and significance of individual market participants. Subsequently, the analysis will focus on the degree of digitalisation of selected core insurance processes, specifically in the areas of policy conclusion and claims settlement. For this purpose, data obtained from the official websites of the insurance companies included in the insurance market analysis were used. The analysis was conducted from the client's perspective and focused on information and digital tools available for arranging life and non-life insurance. The collected data were subsequently compared across individual insurance companies in order to assess the scope and level of digitalisation of the contracting process. The aim is to assess the availability and scope of digital tools across all insurance companies operating in the Czech Republic. The investigation will include a systematic review of information published on the official websites of the insurers, with particular attention paid to the following digitalisation elements: the existence of a client web portal, the availability of a mobile application, and the presence of a blog or similar form of customer-oriented expert or informational content. These elements are considered important indicators of an insurer's level of digital communication and client engagement. In the next stage, a detailed analysis is conducted of the online platforms that allow customers to purchase specific insurance products and initiate claims procedures. The information was obtained from the websites of the individual insurance companies. The gathered information is compared and evaluated in order to answer the research questions, with a focus on both the breadth and quality of the digital solutions and the user-friendliness and transparency of the services provided.

3. Results and Discussion

Before analysing the level of digitalisation, it is useful to first outline the structure of the Czech insurance market in terms of the insurance companies operating within it. The following Table 1 provides a complete overview of the insurers that were members of the CIA in 2024[24], as the results for 2025 are not yet available. These members represent more than 98% of the Czech insurance sector. For each company, its market share, the ratio of non-life to life insurance (with the dominant share highlighted in bold), and the year in which it began operations are shown. Market share illustrates the relative size of the insurer, while the ratio of life to non-life insurance reflects its product focus.

It is evident from Table 1 that the two largest insurers (GCP and KOOP) achieve a combined market share of 46.5%. At the same time, it can be stated that the Czech insurance market has long been characterised by the predominance of non-life insurance. Most insurers (with the exception

23. *Insurance Market Development,* Czech Insurance Association. https://www.cap.cz/en/statistics/insurance--market-development (accessed 03.11.2025).
24. *Insurance Market Development,* Czech Insurance Association, op. cit.

of six) focus primarily on non-life insurance products. Only three insurers – NN, SIMPLEA, and YOUPLUS – operate in the Czech Republic as life insurance-only providers. SIMPLEA and YOUPLUS also offer income-protection products (e.g., coverage for work incapacity), which may function as riders to life insurance, although they are sometimes classified as elements of non-life coverage.

Table 1: Insurance companies operating in the Czech Republic (2024)

Insurance Company / (Abbreviation)	Total Written Premiums (CZK)	Market Share (%)	Non-life to life insurance ratio (%)	Start of operations since
Allianz pojišťovna, a.s. (ALLIANZ)	21,445,170,256	11.59	**80.31** / 19.69	1993
BNP Paribas Cardif Pojišťovna, a.s. (CARDIF)	3,970,665,510	2.15	48.10 / **51.90**	1996
Colonnade Insurance S.A., organizační složka (COLONNADE)	1,591,156,112	0.86	**100** / 00.00	2015
Česká podnikatelská pojišťovna, a.s. (CPP)	15,960,558,601	8.62	**89.06** / 10.94	1995
ČSOB Pojišťovna, a. s., člen holdingu ČSOB (CSOB)	16,810,023,201	9.08	**76.51** / 23.49	1992
D.A.S. právní ochrana, pobočka ERGO Versicherung Aktiengesellschaft pro ČR (DAS)	472,416,012	0.26	**100** / 00.00	1995
DIRECT pojišťovna, a.s. (DIRECT)	3,872,498,179	2.09	**100** / 00.00	2007–2012 / 2015
ERV Evropská pojišťovna, a. s. (ERV)	1,475,340,596	0.80	**100** / 00.00	1993
Generali Česká pojišťovna a.s. (GCP)	43,014,067,325	23.24	**75.15** / 24.85	1991 / 2019
HALALI, všeobecná pojišťovna,a.s. (HALALI)	50,257,894	0.03	**100** / 00.00	1993
HDI Versicherung AG, OS (HDI)	678,389,706	0.37	**100** / 00.00	2006
Hasičská vzájemná pojišťovna, a.s. (HVP)	1,041,905,962	0.56	**99.92** / 0.08	1992
Kooperativa, pojišťovna, a.s. (KOOP)	43,761,292,695	23.64	**79.15** / 20.58	1990
Komerční pojišťovna, a.s. KP	3,000,016,146	1.62	47.22 / **52.78**	1992
MAXIMA pojišťovna, a.s. (MAXIMA)	1,589,829,789	0.86	**92.02** / 07.98	1994
MetLife Europe d.a.c., pobočka pro Českou republiku (MELIFE)	3,061,899,097	1.65	12.13 / **87.87**	1992 / 2015
NN Životní pojišťovna N.V., pobočka pro Českou republiku (NN)	4,750,819,726	2.57	0.00 / **100**	1992
Simplea pojišťovna, a.s. (SIMPLEA)	1,042,794,357	0.56	0.10 / **99.90**	2019
Slavia pojišťovna a.s. (SLAVIA)	1,790,191,101	0.97	**100** / 00.00	1994
SV pojišťovna, a.s. (SV)	693,579, 120	0.37	**85.79** / 14.21	1994, 2012/ 2022
UNIQA pojišťovna, a.s. (UNIQA)	14,474,599,998	7.82	**81.62** / 18.38	1993
YOUPLUS Životní pojišťovna, pobočka pro Českou republiku (YOUPLUS)	558,510,161	0.30	1.33 / **98.67**	2021
TOTAL	185,105,981,544	100.00	**75.53** / 24.47	

Source: Own analysis using data from the CIA[25]

25. *Insurance Market Development,* Czech Insurance Association, op. cit.

Partners Financial Services, a.s. was founded in 2007 and represents the financial advisory core of the Partners Group. The company provides financial advisory services, including advisory support in the areas of insurance, investments, loans, and mortgages.[26, 27] The Partners Group also includes SIMPLEA, a life insurance company operating in the Czech Republic since April 2019.[28] PILLOW is included in the subsequent analysis as a relevant digital insurer in the Czech non-life insurance market; according to Pillow Insurance, its sole shareholder is Simply Fair Insurance a.s.[29] This insurer is not listed in the overview because it is not a member of the CIA, but it is included in the subsequent analysis.

PILLOW and SIMPLEA can be considered examples of digitally-oriented insurers in the Czech insurance market. SIMPLEA is part of the Partners Group and operates as a life insurance company, while PILLOW focuses mainly on non-life insurance products and is included in the analysis as a relevant digital insurer in this segment.[30] [31] Both insurers present their services as largely digital and enable clients to use online tools for insurance contracting and policy administration.[32] [33]

The overview in Table 2 summarises the state of digitalisation of customer services among selected insurers operating on the Czech market. It focuses on three main areas: mobile applications, web-based client portals, and informational or advisory content (blogs, news updates). The web portal is typically more robust and suitable for comprehensive policy management, payment overviews, claims reporting, and secure communication with the insurer. Mobile applications, by contrast, tend to be simpler and optimised for quick access to key functions such as claims reporting, assistance services, or digital cards. Blogs or content sections serve to inform and educate clients as well as to build trust.

Table 2: Digitalisation of customer services in insurance companies in the Czech Republic (2025)

Insurance company	Web Portal	Mobile App	Blog/Content
ALLIANZ	Yes	Yes	Yes
CARDIF	Yes (Cardif Online)	No	Partially (help centre/news)
COLONNADE	Partially (claims only)	Yes (for assistance only)	No (news only)
CPP	Yes (MojeČPP)	No	No (news only)
CSOB	Yes	Yes (as part of ČSOB Smart)	Partially (on the blog ČSOB)
DAS	Yes (Moje DAS)	No	Partially (news)
DIRECT	No (replaced by the app)	Yes (main section)	Yes
ERV	Yes (Moje pojistka)	Yes (Travel & Care)	Yes (travel blog)

26. Partners Banka. (n.d.). *Poradenství*. Retrieved 3 June 2026, from https://www.partnersbanka.cz/poradenstv%C3%AD.
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Insurance company	Web Portal	Mobile App	Blog/Content
GCP	Yes (Moje Generali)	Yes	Partially (a mix of news)
HALALI	No	No	No (news only)
HDI	No	No	No
HVP	No	No	No (news only)
KOOP	Yes (customer portal)	No (KOOPILOT only for motor insurance)	Ne (press releases only)
KP	Yes (web)	No (section v KB+)	No (press releases only)
MAXIMA	Partially (forms)	No	Yes
MELIFE	Yes (Moje MetLife)	No	Partially (press releases)
NN	Yes (Moje NN)	No	Partially (advice section)
SIMPLEA	Yes (mojeSimplea.cz)	No	Partially (stories)
SLAVIA	No	Yes (for roadside assistance)	No (press releases only)
SV	Ne (basic service only)	No	No
UNIQA	Yes (moje UNIQA)	No	Partially (news)
YOUPLUS	Partially (uPortal)	No	No (press releases only)
PILLOW	Yes	Yes	Partially (educational content and advice)

Source: Own analysis based on insurance companies' websites

Digitalisation in the Czech insurance sector shows considerable variability in how individual insurers approach tools for communication and policy management. Insurers such as ALLIANZ, GCP, PILLOW, and ERV systematically integrate the functions of their mobile applications and web portals. This allows clients to access their policies, submit claims, or use assistance services from different devices, while the interface and features remain consistent. Among bancassurance providers (ČSOB, KP), digital insurance management is integrated into the broader banking infrastructure. Clients, therefore, access their insurance products through a central application or online banking. This model offers the advantage of consolidating services within a single platform, but it may also weaken the insurer's identity as an independent brand and complicate access to functions specific to insurance. DIRECT prioritises its mobile application as the main customer service tool, with its functionality effectively replacing the traditional web portal. DIRECT positions itself as a universal insurer focused on digitalisation and user simplicity. In addition to the retail segment – particularly vehicle and household property insurance – it is increasingly targeting SMEs, offering, for example, liability and fleet insurance.

At the opposite end of the spectrum are insurers such as HALALI, HDI, HVP, or SV, which do not operate any fully developed digital client zone. In these cases, clients may encounter at most a simple form for one-off claim reporting or submitting a change request, without any option to log in or manage their policies continuously. This represents more of a "digital entry point" than a genuine self-service channel.

The digitalisation of customer services in the Czech insurance sector is highly diverse, which confirms the conclusions of EIOPA (2024)[34]. While some insurers offer comprehensive digital plat-

34. *Report on the Digitalisation of the European Insurance Sector*, European Insurance and Occupational Pensions Authority (EIOPA), 2024, op. cit.

forms with a mobile application, web portal, and content channels, others remain limited to basic web forms without any option for policy management or active communication. The difference between a fully developed digital self-service environment and a mere "entry point" is substantial. Advanced systems enable clients to report and track claims, manage their policies, and access services from a single place. These differing approaches reflect each insurer's business strategy, size, and technological capabilities. Bancassurance providers often integrate insurance into a broader framework of financial services, whereas other insurers build on a standalone digital identity and mobile-first solutions. Overall, the trend points towards strengthening digital customer service, yet the disparities among insurers remain significant, making digitalisation a key differentiating factor in the market.

Table 3: Digitalisation of the insurance purchase process in the Czech Republic (2025)

Insurance company	Conclusion of life insurance – fully online	Conclusion of life insurance – through an advisor	Taking out non-life insurance – fully online	Taking out non-life insurance – available products
ALLIANZ	Yes	No	Yes	car, property, travel, liability
CARDIF	No	Yes (via partners)	Partially	payment protection, extended warranties
COLONNADE	–	–	Yes	travel, accident
CPP	Yes	No	Yes	car, property, travel
CSOB	Yes	No	Yes	car, property, liability
DAS	–	–	Yes	legal protection
DIRECT	–	–	Yes	car, property, liability, pets
ERV	–	–	Yes	travel
GCP	Yes	No	Yes	car, property, travel, liability
HALALI	–	–	Yes	property, liability, hunting, dogs
HDI	–	–	No	business insurance
HVP	No	Yes	Partially	employee liability
KOOP	Yes	No	Yes	car, property, travel, business
KP	No	Yes	Partially	travel
MAXIMA	No	Yes	Yes	foreigners, property, liability
MELIFE	No	Yes	Yes	accident
NN	No	Yes	–	–
SIMPLEA	Yes	No	Yes	income
SLAVIA	–	–	Partially	car, property, travel, liability
SV	No	Yes	Partially	travel, foreigners
UNIQA	No	No	Yes	car, property, travel
YOUPLUS	No	Yes	Yes	income
PILLOW	-	-	Yes	car, property, household, accident, illness

Source: Own analysis based on insurance companies' websites

The analysis of Table 3 reveals significant differences in the level of digitalisation of insurance contracting between life (LI) and non-life insurance (NLI). The dash in the table indicates that the insurance company does not offer the given type of insurance, either life or non-life insurance. The Table compares insurers operating on the Czech market in terms of the availability of fully online contracting – that is, the ability to conclude a policy without physical contact, including quotation, signature, and payment. For life insurance, the Table also distinguishes whether the process is fully self-service or whether it requires an intermediary (including a digital one). In the section devoted to non-life insurance, the specific product types available for online contracting are also listed.

While online contracting is a commonly offered standard among most insurers in the field of non-life insurance, life insurance remains predominantly distributed through financial advisors or intermediaries.

Only a limited number of entities – ALLIANZ, CPP, GCP, KOOP, and SIMPLEA – offer fully digital life-insurance contracting without the need for any physical contact. Most of the others (CARDIF, HVP, MAXIMA, METLIFE, NN, SV, YOUPLUS) allow contracting exclusively through advisor networks, albeit supported by an electronic, paperless process.

The vast majority of insurers offer fully online contracting for non-life insurance, particularly for standardised products, such as compulsory motor liability, comprehensive motor insurance, property insurance, and travel insurance. Some specialised providers (e.g., ERV – travel insurance only; DAS – legal protection; HALALI – hunting insurance) offer digitalisation only within a narrow segment. In contrast, insurers such as DIRECT, GCP, KOOP, SLAVIA, and PILLOW provide a broad range of non-life insurance products available fully online. PILLOW holds a specific position in this assessment, as it operates solely in the non-life segment. All key products – compulsory motor liability, comprehensive motor insurance, property, accident, and sickness insurance – can be arranged entirely online, without the need to contact an advisor. PILLOW is among the entities with the highest level of digitalisation in the non-life insurance contracting process.

An important differentiating factor is also the form of the contracting process – some insurers technically offer "online contracting," but in practice this merely involves submitting an enquiry (e.g., a contact form or a request to be contacted), rather than a fully digital process that includes quotation, contract conclusion, and payment. This applies, for example, to HVP, KP, and SV.

The digitalisation of non-life insurance contracting is already a common standard in the Czech Republic whereas, in life insurance, it is progressing more slowly. Its development is hindered by the complexity of the products, the emphasis on advisory services, and regulatory requirements related to assessing client needs. A fully digital model remains an exception in this segment and faces both technical and procedural barriers. In life insurance, fully online contracting is mainly limited by the need to assess the client's health status, risk profile, required sums insured, and the suitability of the selected coverage. The process may require a health questionnaire, individual underwriting, or additional information from the client. Another limitation is the need to explain exclusions, benefit limits, and the long-term implications of the contract. For this reason, the role of an advisor or intermediary is often retained for these products. In the future, further digitalisation can be expected for simpler types of life insurance, supported by the preferences of younger clients. The degree of automation thus continues to reflect not only technological capabilities but also insurers' distribution strategies.

Table 4 analyses the digitalisation of claims reporting and settlement processes, focusing on four areas: online claim reporting, electronic submission of documents, claim-status tracking, and the necessity of contacting an insurance company representative.

Table 4: Digitalisation of the claims settlement process in the Czech Republic (2025)

Insurance company	Online claim reporting	Document upload	Tracking the status of the claim process	Contact with a staff member
ALLIANZ	Yes	Yes	Yes	No
CARDIF	Yes	Yes	Yes	No
COLONNADE	Yes	Yes	Partially	Case by case
CPP	Yes	Yes	Yes	No
CSOB	Yes	Yes	No	Case by case
DAS	Yes	Yes	Partially	Case by case
DIRECT	Yes	Yes	Yes	No
ERV	Yes	Yes	Yes	No
GCP	Yes	Yes	Yes	Case by case
HALALI	Yes	Yes	No	Case by case
HDI	Yes	Yes	No	Yes
HVP	Yes	Yes	No	Case by case
KOOP	Yes	Yes	Yes	Case by case
KP	Yes	Yes	Yes	No
MAXIMA	Yes	Yes	Partially	Case by case
MELIFE	Yes	Yes	Partially	Case by case
NN	Yes	Yes	Partially	Case by case
SIMPLEA	Yes	Yes	Yes	No
SLAVIA	Yes	Yes	No	Case by case
SV	Yes	Yes	No	Case by case
UNIQA	Yes	Yes	Yes	No
YOUPLUS	Yes	Yes	No	Case by case
PILLOW	Yes	Yes	No	Yes

Source: Own analysis based on insurance companies' websites

The results show that most insurers in the Czech Republic today offer online claim reporting, which has become a standard part of customer service. The electronic submission of documentation is likewise widely supported and represents a routine element of the digital claims process. Only in exceptional cases is it necessary to send documents by post or visit a branch in person. However, some insurers – particularly smaller or more specialised ones – still rely on a hybrid model in which part of the communication is handled via email or telephone assistance.

The ability to track the progress of a claim online represents an important differentiating factor among insurers. Companies such as ALLIANZ, CARDIF, CPP, DIRECT, ERV, GCP, KOOP, KP, SIMPLEA, and UNIQA allow clients to actively monitor the status of their claims through client portals, direct links, or online forms, often even without the need for registration. This approach enhances transparency and improves customer convenience. By contrast, at other insurers – for example, PILLOW and ČSOB – updates on claim status are provided more passively: clients are typically contacted by email or telephone, or they may upload documents through a form, but they do not have continuous access to the progress of the settlement. The level of self-service thus varies significantly across the market and reflects differing degrees of digitalisation of customer processes.

Differences among insurers are also evident in the extent of personal contact required during claims settlement. However, it is not possible to generalise whether contact with a claims adjuster is necessary – this depends on the specific case and the complexity of the claim. For minor losses, online reporting and remote processing are usually sufficient. For example, UNIQA uses video inspections, while ALLIANZ, SIMPLEA, and DIRECT offer fully contactless solutions for standardised products; DIRECT also employs an AI assistant for fast settlement of selected claims, such as glass damage. For more complex losses, insurers commonly involve their staff – for instance, CPP arranges in-person inspections, and KP and ERV rely on specialists. Digital insurers such as PILLOW maintain a passive model even for simpler cases: clients are informed by email or telephone, without the option to track the claim's progress online.

The digitalisation of claims handling in the Czech insurance sector has reached an advanced level, which is also confirmed by the findings of EIOPA (2024)[35], which point to a more significant impact of digitalisation in the area of claims handling. However, differences remain in the degree of self-service and transparency. Active claim-status tracking is provided mainly by digitally-oriented insurers, which helps accelerate the process and reduce administrative burdens. Traditional models based on adjuster assistance may appear more straightforward but are less flexible.

Conclusions

The aim of the article is to determine the state of digitalisation in insurance companies in the Czech Republic from the perspective of communication with clients, specifically in the phases of concluding insurance contracts and handling insurance claims.

Most insurers offer both a web portal and a mobile application, but they differ in the range of functions and the quality of the interface. Support tools such as blogs or knowledge bases are used only to a limited extent. A high level of digitalisation is evident mainly in the insurance contracting phase, where online contracting is used relatively frequently. In the field of non-life insurance, this form of contracting has already become a common standard in the Czech Republic whereas, in life insurance, digitalisation is progressing more slowly. Its development is limited primarily by the complexity of the products, the emphasis on advisory services, and regulatory requirements related to the assessment of client needs. A fully digital model therefore remains rather exceptional in this segment and faces both technical and procedural barriers. Differences among insurers are also evident in policy administration and claims handling. While some insurers offer self-service digital solutions, others still require personal contact or the involvement of an intermediary.

What common and diverging elements can be observed in the digitalisation processes currently functioning in insurance companies in the Czech Republic?

Digitalisation among Czech insurers is widespread but uneven. The differences in the scope of digital services are as follows: some insurers (ALLIANZ, DIRECT, ERV, GCP, PILLOW) integrate mobile applications and web portals with full policy management, while others (e.g., HALALI, HDI, HVP, SV) offer only basic forms without any self-service functionality.

The contracting of non-life insurance is commonly available fully online, including quotation, signature, and payment. In life insurance, however, distribution through advisors remains the dominant model, with fully digital contracting offered by only a few insurers (e.g., ALLIANZ, CPP, GCP, KOOP, SIMPLEA).

35. *Report on the Digitalisation of the European Insurance Sector*, European Insurance and Occupational Pensions Authority (EIOPA), 2024, op. cit.

All insurers allow online claim reporting and electronic document submission. The ability to track the claim status online is an important differentiating factor among insurers. Some companies (e.g., ALLIANZ, CARDIF, CPP, DIRECT, ERV, GCP, KOOP, KP, SIMPLEA, UNIQA) offer active self-service claim tracking through client portals or direct links, often without the need for registration. This approach increases transparency and convenience. In contrast, insurers such as PILLOW and ČSOB use a passive communication model – the client is informed only by email or telephone, without any option to check the progress online.

Differences among insurers are also reflected in the extent of personal contact during claims settlement. While most insurers do not require direct contact with a claims adjuster for standard claims, the involvement of company personnel remains common in more complex cases. For minor claims, remote processing predominates: for example, UNIQA uses video inspections, and DIRECT offers contactless settlement through an AI assistant. In contrast, digital insurers such as PILLOW maintain a passive model even for simpler cases, where clients communicate only via email or telephone, without the ability to actively monitor the progress of the settlement.

Which insurance companies can be identified as those with the highest/lowest degree of digitalisation utilisation?

The insurers with the highest level of digitalisation are primarily SIMPLEA and PILLOW, which present themselves as fully digital and do not operate any physical branches. SIMPLEA enables fully online life insurance contracting, including a health questionnaire, as well as policy management through its client portal. PILLOW offers a wide range of non-life products (e.g., motor, property, accident, and sickness insurance) that can be arranged entirely online, and it focuses on a simple digital interface and fast claims settlement based on photo documentation. Other highly digitalised insurers include DIRECT (with its mobile app as the main customer service tool and AI-assisted claims handling), ALLIANZ, CPP, ERV, and GCP, which combine a web portal, mobile application, and active claim status tracking. These insurers also allow a fully online contracting of non-life insurance, and some additionally offer fully digital life insurance contracting.

At the opposite end of the spectrum are insurers such as HALALI, HDI, HVP, and SV, which do not offer a mobile application or a fully developed web portal. Clients typically use only basic forms, without the possibility of continuous policy management or active communication with the insurer. These insurers (with the exception of HALALI) do not support the fully online contracting of insurance policies and do not provide claim status tracking. They do not allow clients to monitor the progress of claims settlement online.

The findings of the study provide a basis for further research at the international level, particularly in relation to comparisons with European countries that differ in the degree of digitalisation of the insurance sector. Studies based on a detailed analysis of individual insurance companies remain limited; therefore, future research may also focus on the broader level of digital inclusion in selected countries. Comparing the degree of digital inclusion with indicators of cost efficiency, operational efficiency, or insurer performance could contribute to a better understanding of the factors influencing the success of digitalisation processes.

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Cyfryzacja sektora ubezpieczeń w Republice Czeskiej: analiza poziomu cyfryzacji procesów i ich wpływu na komunikację z klientami

Artykuł przedstawia analizę i ocenę stopnia cyfryzacji procesów komunikacji z klientami ubezpieczycieli działających na czeskim rynku ubezpieczeniowym. Celem artykułu jest określenie stanu (w 2025 r.) cyfryzacji ubezpieczycieli w Czechach z perspektywy komunikacji z klientami, a konkretnie na etapach zawierania umów ubezpieczeniowych i rozpatrywania roszczeń ubezpieczeniowych. W związku z tym celem sformułowano następujące pytania badawcze: Jakie wspólne i rozbieżne elementy można zaobserwować w procesach cyfryzacji przebiegających obecnie u ubezpieczycieli w Czechach? Które firmy ubezpieczeniowe można uznać za te, w których stopień wykorzystania cyfryzacji jest najwyższy/najniższy? Analiza będzie opierać się przede wszystkim na stronach internetowych ubezpieczycieli działających w Czechach oraz na danych statystycznych Czeskiego Stowarzyszenia Ubezpieczycieli, skupiając się na kluczowych aspektach cyfryzacji, takich jak możliwość zawarcia, wypowiedzenia lub zmiany polisy ubezpieczeniowej przez Internet, a także na procesie rozpatrywania roszczeń ubezpieczeniowych. Ocena obecnego stanu cyfryzacji z wykorzystaniem elementów cyfryzacji ubezpieczycieli zostanie przeprowadzona w ramach badań jakościowych. W celu określenia poziomu zaawansowania procesów cyfryzacji w komercyjnych zakładach ubezpieczeń w ramach badań jakościowych zastosowane zostaną metody analityczne i porównawcze.

Słowa kluczowe: cyfryzacja, ubezpieczyciele, czeski rynek ubezpieczeniowy, komunikacja z klientami, obsługa roszczeń

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