



# STATE OF CLAIMS AUTOMATION

## DACH vs. the rest of Europe

MARKET SURVEY 2026

# HOW DOES DACH COMPARE TO THE REST OF EUROPE?

DACH invests the same and wants the same outcomes but prioritises quality over efficiency and faces bigger people and compliance challenges.

## WHERE DACH AND EUROPE ALIGN

**~80%** plan to increase automation investment in both groups

**26%** using or piloting GenAI — identical deployment rate

**~50%** cite legacy IT as the top barrier in both groups

**6%** employ extensive automation — human oversight dominates both

## WHERE DACH LEADS

**+15pp** higher customer communication automation (52% vs 37%)

**+13pp** more emphasis on customer experience metrics (56% vs 43%)

**+9pp** stronger accuracy in observed results (61% vs 52%)

**+7pp** more fraud detection automation (54% vs 47%)

## WHERE DACH TRAILS

**30%** have a modern core claims system vs 39% in rest of Europe

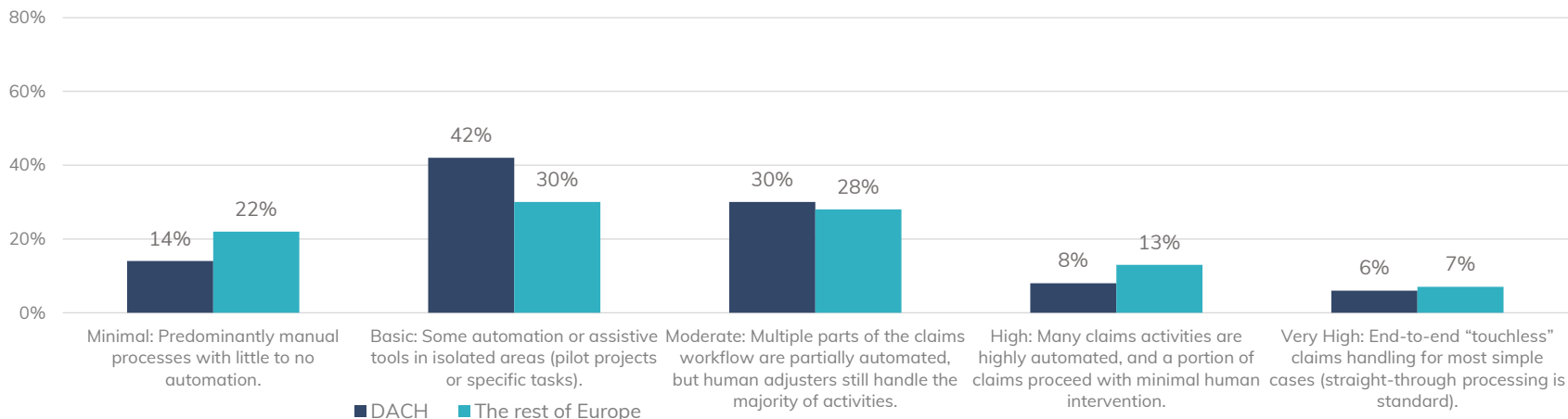
**12%** very prepared for AI regulations vs 24% elsewhere

**+11pp** more resistance to change (36% vs 25%)

**14%** track employee productivity — lowest figure in the study

# HOW DOES DACH CLAIMS AUTOMATION MATURITY COMPARE TO OTHER MARKETS?

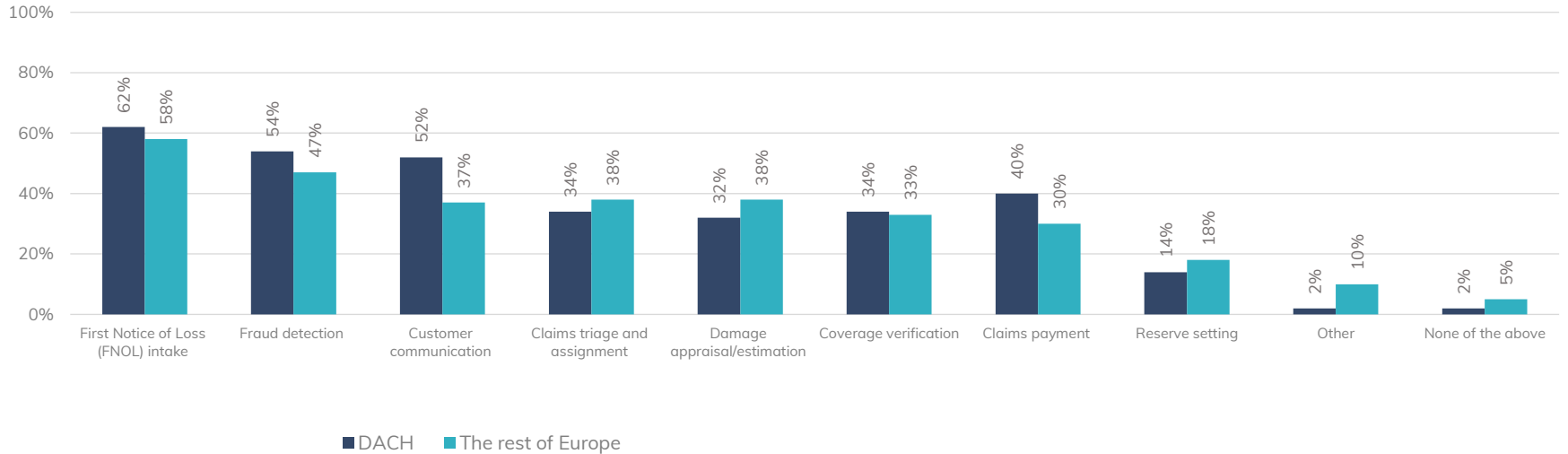
DACH has fewer insurers at the minimal automation level (14% vs 22%) but a notably larger share at the basic level (42% vs 30%), suggesting that more DACH organisations have taken initial steps but have not yet progressed beyond isolated pilot projects. At the advanced end, 14% of DACH insurers report high or very high automation, compared to 20% across the rest of Europe.



N=110 | Q3 | How would you describe your organisation's current level of claims process automation? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHERE IS AUTOMATION APPLIED ACROSS THE CLAIMS VALUE CHAIN?

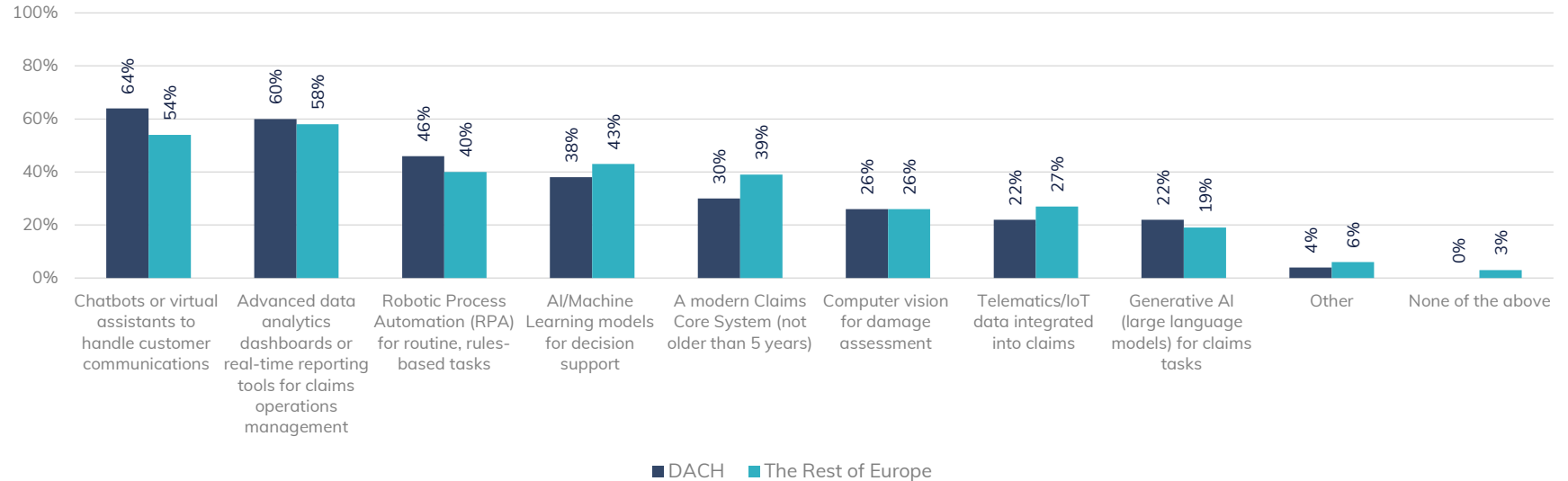
The biggest gap between DACH and the rest of Europe appears in customer communication, where DACH adoption is 15 percentage points higher (52% vs 37%). DACH also leads in fraud detection (54% vs 47%) and claims payment (40% vs 30%). The rest of Europe shows somewhat higher adoption in damage appraisal (38% vs 32%). FNOL intake leads adoption in both groups, and reserve setting remains low across the board.



N=110 | Q5 | Which parts of the claims value chain are currently automated or augmented by technology in your organisation? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHICH TECHNOLOGIES ARE DACH INSURERS USING?

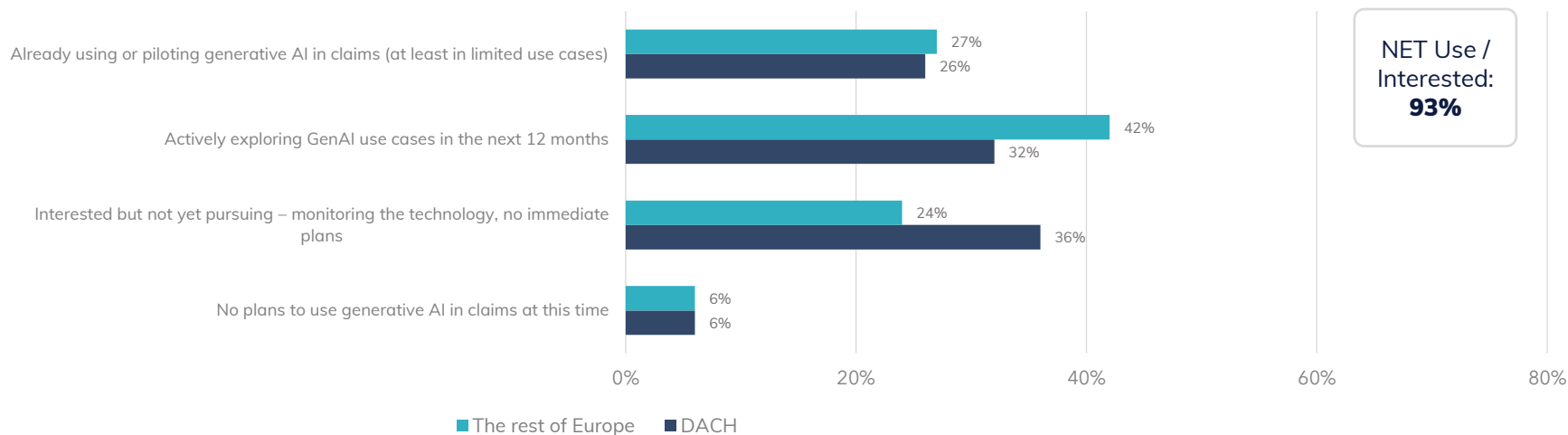
"DACH leads in chatbot adoption and RPA, while the rest of Europe shows higher uptake of AI/ML models and is notably ahead in modern core claims systems (39% vs 30%). Analytics dashboards are the most widely used technology in both groups. Generative AI adoption remains low across the board.



N=110 | Q6 | Which of the following technologies are currently used in your claim's operations? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHAT ARE DACH INSURERS' PLANS FOR GENERATIVE AI?

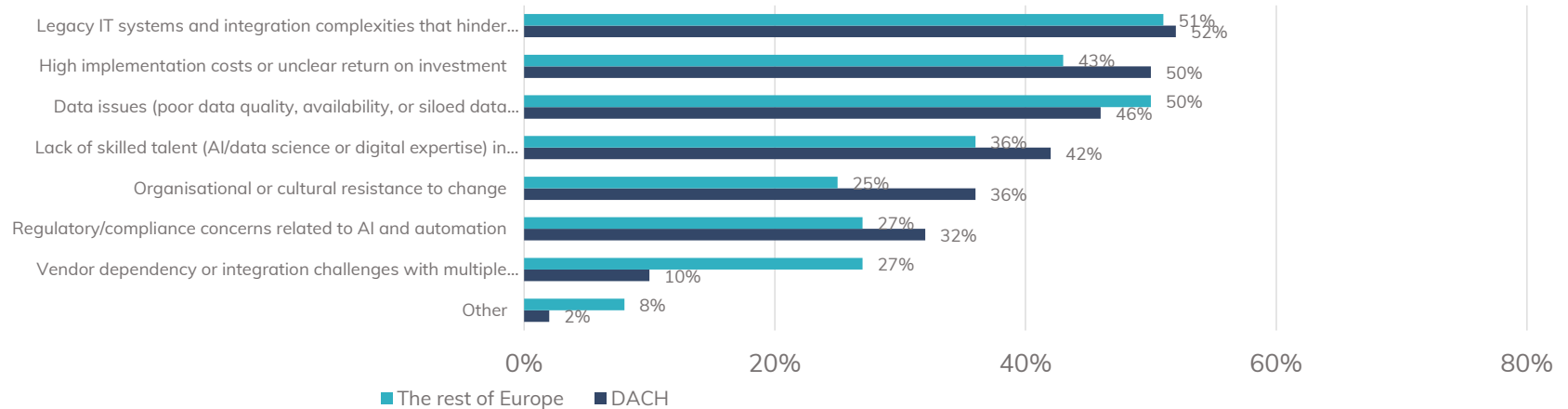
DACH matches the rest of Europe in current GenAI deployment, with 26% using or piloting it in both groups. The main difference is in pace: 36% of DACH insurers are in monitoring mode compared to 24% in the rest of Europe, while fewer are actively exploring use cases. Only 6% rule out generative AI entirely.



N=110 | Q7 | What are your organisation's current plans regarding the use of Generative AI (e.g., GPT-type AI tools) in claims handling? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHAT ARE THE BIGGEST BARRIERS TO AUTOMATION FOR DACH INSURERS?

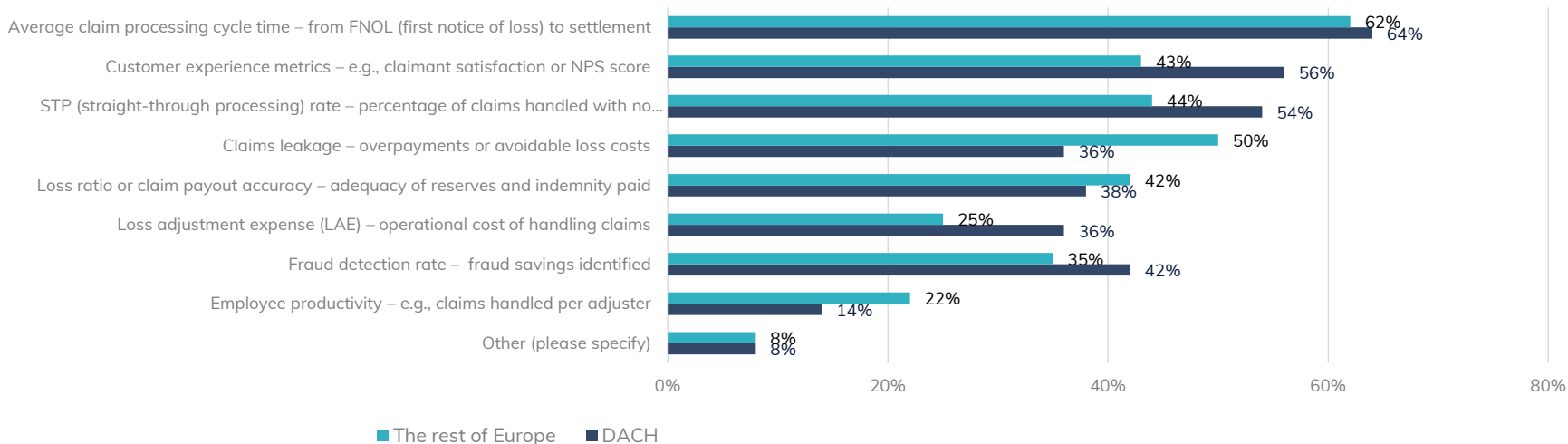
Legacy IT is the top barrier in both groups, cited by roughly half of respondents. Where DACH stands out is in people-related challenges: talent shortages (42% vs 36%) and resistance to change (36% vs 25%) are both notably higher than in the rest of Europe. The rest of Europe reports somewhat more concern around vendor dependency and implementation costs.



N=110 | Q8 | What are the biggest challenges or obstacles your organisation faces in further automating the claims process? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHICH METRICS DO DACH INSURERS TRACK TO MEASURE AUTOMATION SUCCESS?

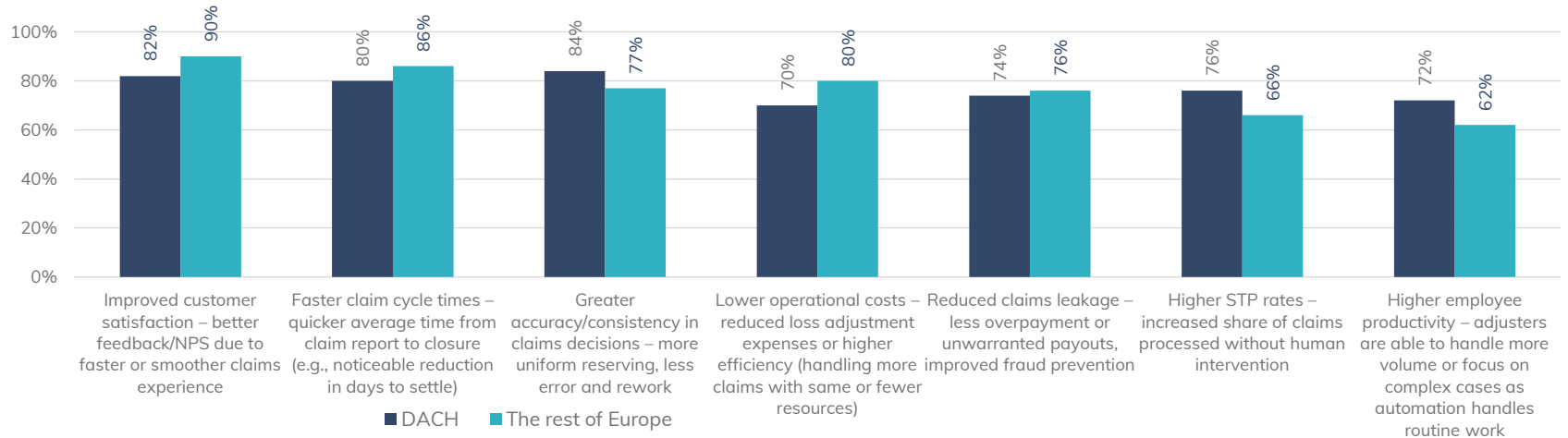
Cycle time is the most widely tracked metric in both groups. DACH places notably more emphasis on customer experience (56% vs 43%) and STP rate (54% vs 44%), while the rest of Europe tracks claims leakage more closely (50% vs 36%). The most striking gap: only 14% of DACH insurers track employee productivity, the lowest figure on the chart.



N=110 | Q10 | Which performance metrics do you actively track to gauge your claims operation or automation success? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHAT BENEFITS DO DACH INSURERS EXPECT FROM CLAIMS AUTOMATION?

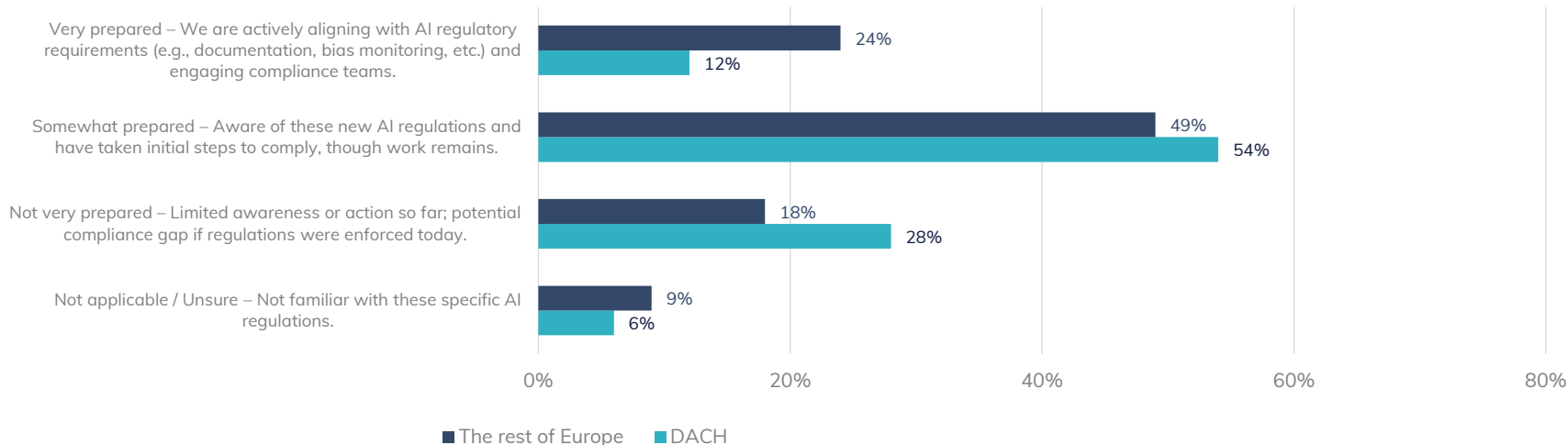
DACH and the rest of Europe largely agree on what they want from claims automation. Customer satisfaction and faster cycle times lead in both groups. The rest of Europe places somewhat more importance on lower operational costs (80% vs 70%), while DACH puts more emphasis on accuracy and higher STP rates. Overall, the alignment is more notable than the differences.



N=110 | Q11 | How important are the listed expected benefits or improvements for your claim's automation initiative? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# HOW PREPARED ARE DACH INSURERS FOR AI REGULATIONS?

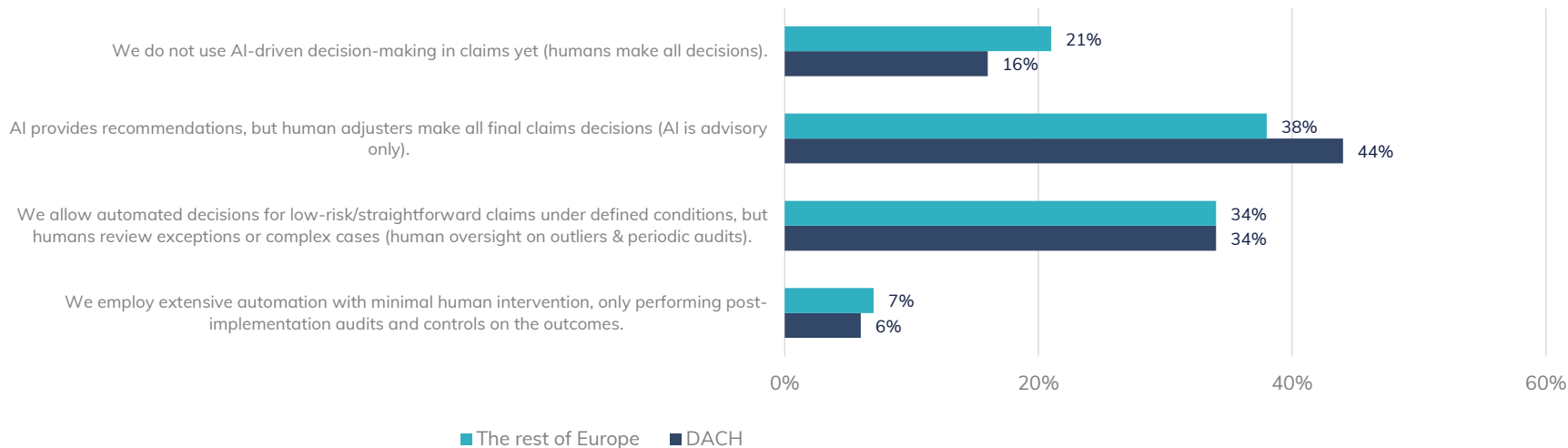
Only 12% of DACH insurers are actively aligning with AI regulations, half the rate of the rest of Europe (24%). Over a quarter of DACH respondents report limited awareness or action (28% vs 18%). With the EU AI Act now in effect, DACH faces a more pronounced compliance gap than other European markets.



N=110 | Q13 | How prepared is your organisation to comply with emerging AI regulations (e.g., the EU AI Act in Europe) as they relate to claims automation? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# HOW ARE HUMANS INVOLVED IN AI-DRIVEN CLAIMS DECISIONS IN DACH?

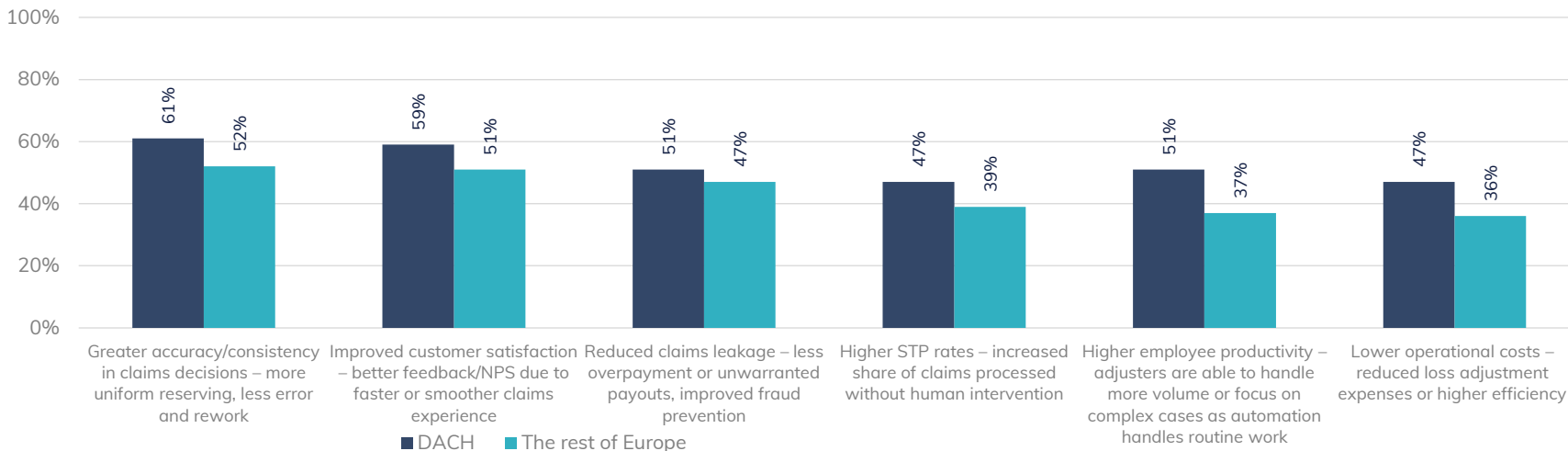
DACH closely mirrors the rest of Europe. In both groups, the majority use AI in an advisory role or allow automation only for low-risk claims with human oversight on exceptions. Extensive automation with minimal human intervention remains rare across all markets (6%).



N=110 | Q15 | How are human experts involved in the oversight of AI-driven or automated claims decisions at your organisation? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# WHAT BENEFITS HAVE DACH INSURERS ACTUALLY ACHIEVED FROM AUTOMATION?

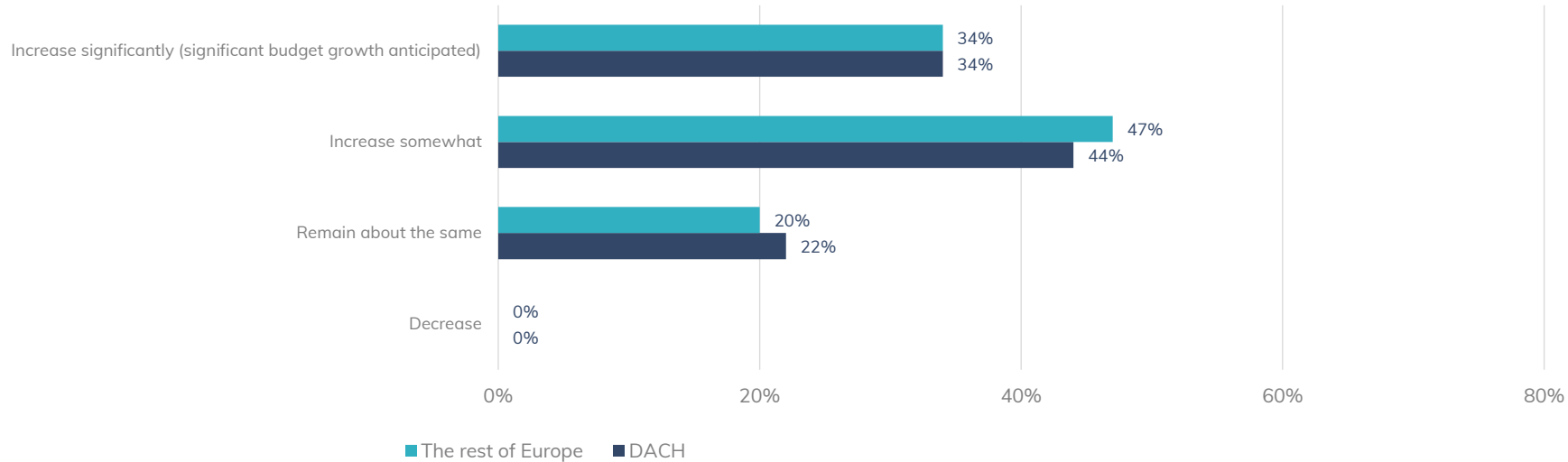
DACH reports stronger results in accuracy (61% vs 52%) and customer satisfaction (59% vs 51%). The rest of Europe sees more progress on efficiency-related outcomes, employee productivity, STP rates, and lower operational costs are all notably higher. This suggests DACH has prioritised quality of claims decisions over operational throughput so far.



N=110 | Q12 | What benefits or improvements have you observed so far from your claim's automation initiatives? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# HOW WILL DACH CLAIMS AUTOMATION INVESTMENT CHANGE?

Investment intent is strong and consistent across both groups, with 78% of DACH and 81% of the rest of Europe respondents expecting automation spending to increase over the next two years. The proportion anticipating significant budget growth is identical across both groups at 34%, and no respondents across either group plan to decrease investment.



N=110 | Q17 | How do you expect your organisation's investment in claims automation and related technologies to change over the next 2 years? Base per Market: DACH (50), UK (15), FRANCE/SPAIN/PORTUGAL (15) EASTERN EUROPE (20) & BENELUX (10)

# ABOUT ADACTA

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