



## More Uncertain Times Driving Positive Vibe for Insurance

May 14, 2025

*The UK saw a 7 percent\*\* growth year on year in customers believing that insurers understand them and value their products and service*

LONDON--(BUSINESS WIRE)--May 14, 2025-- Guidewire (NYSE: GWRE) today released the latest edition of its annual study\* of insurance customers in Europe, revealing their attitudes towards insurers and insurance innovation.

The 2025 *Guidewire European Insurance Consumer Survey* found that geopolitical factors and changes in the macroeconomic environment are playing a critical role in shaping UK customers' perception of the insurance industry. The survey also highlights how cost-of-living pressures continue to impact customers' lives.

Despite these roadblocks, the research noted a continued positive sentiment towards insurers with 30 percent saying that their opinion of insurers remains positive, up by 11 percent from 2024.

However, the research found that 79 percent of customers who are likely to cancel their current insurance policy in the next 12 months and switch to another insurer are worried\*\* about the cost of living in the UK. This showcases the need for the industry to be even more proactive and swiftly adjust their offerings depending on current major events.

Other key findings reveal:

- **Fluid customer attitudes mean that insurers should focus on proactivity of service** - Even with customers having a much more positive attitude, insurers should not become complacent. They must be ready to spot and respond to changing customer demands. The majority of customers (70 percent) want insurers to offer proactive services such as warnings about issues and damage prevention, rather than just covering losses.
- **Customers prefer to contact insurers via traditional means, but this is changing** - Although contacting insurers by phone is still the preferred method (56 percent), it is becoming less popular compared to last year's 66 percent. The change is fuelled by the use of insurance-specific mobile apps, with over a quarter (26 percent) interested in contacting their insurer this way.
- **Embedded insurance is becoming more integrated in people's lives** - Embedded insurance provided by well-known brands like Tesla, IKEA and Amazon is becoming much more appealing to UK customers. Almost half (45 percent) of respondents are comfortable with insurance being delivered by the manufacturer of that product - a 5 percent increase from 2024.
- **Insurance is an exciting, innovative and diverse industry** - Positively, the insurance industry is increasingly seen as an exciting place to work, with 35 percent agreeing, marking an 11 percent rise from last year. Younger generations, especially those between the age of 25-34, also agree\*\*\* with the statement (72 percent). Similarly, over half of all respondents (57 percent) see insurance as a diverse industry, increasing by 8 percent year on year.

Charles Clarke, Group Vice President, Guidewire, said: *"In 2024, we saw significant economic and geopolitical challenges that left insurance customers feeling concerned. Settling into 2025, it is positive to see that the industry continues to provide reassurance and stability, which is improving customers' perception of the industry. But there is still room for improvement.*

*"Our research shows that customers are looking for policies that not only address external factors, but also their individual needs and preferences. The industry must become more proactive in their customer outreach and provide a high degree of personalisation, helping to increase customer loyalty and satisfaction."*

Chris Payne, EMEA Insurance Technology Leader, EY said: *"Customer sentiment towards the role and importance of insurance is shifting and evolving. The data confirms that insurers need to continue helping people to understand where cover fits into their lives, and to ensure it is easy to select and buy. Product choice and customer service are hugely important to evolving insurance offerings, and with so many generations at insurance-buying age, especially when it comes to digital vs traditional."*

### About Guidewire

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 42 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers.

We are proud of our unparalleled implementation record, with 1,700+ successful projects supported by the industry's largest R&D team and SI partner ecosystem. Our marketplace represents the largest solution partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit [www.guidewire.com](http://www.guidewire.com) and follow us on X (formerly known as Twitter) and LinkedIn.

*\*Guidewire commissioned Censuswide to survey 4,010 consumers, aged 18 and over, who have bought or renewed a general insurance product or made a claim under it in the last 12 months (1,000 per country – UK, France, Germany, and Spain). They were polled in March 2025. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.*

*\*\*In 2025, 23.50% customers agreed with the statement compared to 16.32% in 2024 which is a difference of 7.18%*

*\*\*\*Combination of similar responses.*

*Previous studies:*

*2024: 4,126 consumers aged 18+ who have bought or renewed a general insurance product, or made a claim under it in the last 12 months across the UK, France, Germany, and Spain.*

*2023: 4,135 Insurance consumers aged 18+ who have bought or renewed a general insurance product, or made a claim under it in the last 12 months from the UK, France, Germany, Spain.*

*2022: 4,037 insurance consumers aged 18+ who have bought or renewed a general insurance product, or made a claim under it in the last 12 months in the UK, France, Germany and Spain.*

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