

Summary of the 2025 Annual Report

The number of queries and complaints within the Ombudsman's jurisdiction rose from 3,078 to 4,771 (+55%) in 2025, the year under review. The increase in the caseload concerned all segments of the insurance industry, the private insurance sector in particular, but also the accident insurance (Accident Insurance Act AIA) and occupational pensions (Occupational Pensions Act OPA) sectors.

4,276 cases were resolved without intervention with the insurance companies or directly with the policyholder or claimant. 495 of the 2,418 complaints submitted in writing resulted in interventions with the relevant insurance companies (intervention rate: 20.5%). The intervention success rate was in line with the long-term average and stood at around 61% whereby an improvement in the complainant's situation was achieved in around two-thirds of intervention cases.

Our activities continued to focus on personal insurance which accounted for 44.6% of the caseload. Mandatory accident insurance/AIA was top in terms of case numbers with 864 queries and complaints, followed by the daily allowance insurance sector where 850 cases were assessed, representing a sharp increase of 99% on the previous year (426 cases). The processing of these cases – most of which concerned inability to work on mental health grounds – often proved very time-consuming. There was also a very sharp increase in the caseload in the legal protection insurance sector where the number of cases went up from 375 to 660 (76%).

The significant increase in the caseload is primarily explained by the following factors in the Ombudsman's view:

1. There was a substantial rise in the use of AI software by policyholders during the year under review. AI-generated responses often contain errors and frequently result in incorrect legal conclusions being reached, reinforcing users' view that the insurance company has made errors. The use of AI software is also leading to an increase in the number of people contacting the Ombudsman who were previously unaware of its existence. The use of AI tools providing support with translation and wording is also enabling policyholders with language difficulties to express their concerns clearly and to set out their requirements in writing.

2. The cost pressures facing the insurance industry led to some insurers raising their premiums significantly in some cases (e.g. the motor vehicle sector) but also to a tightening of claims policy and the introduction of more policy remediation measures.
3. Insurance company employees are referring customers to the Ombudsman more frequently than in the past if they are dissatisfied with the insurer's decision to reject claims.

This year's Annual Report contains lots of statistics and various case examples that illustrate the broad spectrum of our activities. These examples provide an insight into the multifaceted issues facing the Ombudsman and highlight the challenges in the various insurance sectors.