

Auto Claims Satisfaction:

The Opportunities & Risks of Digital Solutions





Introduction

In an effort to enhance the digital auto claims experience, Entegral commissioned a third-party research company to provide insight into the satisfaction of both claimants and insurance professionals. The findings detail the risks, benefits and opportunities that these claims present, ultimately identifying ways to increase the overall share of digital claims across the U.S. and U.K.

To contextualize our findings, we compared feedback from digital claimants to that of traditional claimants. From differences in overall satisfaction to satisfaction gaps at specific points in the filing process, this research points to the strengths of the digital method versus the traditional phone and agent process to meet the expectations of both claimants and providers.



This report explores a variety of key takeaways that will combat current pain points and inform an improved digital claims process from start to finish.

**insight satisfaction claims
risks benefits share
feedback digital traditional
expectations process
takeaways and opportunities**



Methodology

Between April 28 and May 17 of 2023, **we conducted 2,102 interviews** using an online panel comprised of the key segments:

	US 	UK 
Traditional Claimants	498	485
Digital Claimants	501	515
Insurance Professionals	52	51
Total	1,051	1,051

All participating claimants had filed a claim in the last year, and all participating insurance professionals worked for an automotive or motor insurance company, make or influence company's decisions about claims processing software, and have a title that is claims related.

**traditional digital claimants insurance
automotive influence processing
software segments claims interviews
segments and panel**



Claimant Results

Independent of both age and region, **our findings make it clear that claimants using traditional methods are open to digital solutions** — especially those that offer a more streamlined experience. Feedback suggests that the highest priority expectations for these solutions are:

- ✔ **Ease of use throughout the workflow**
- ✔ **Simple, clear communication**
- ✔ **A faster, shorter claims process**

The below breakdown of our claimant research showcases the opportunity to increase satisfaction by meeting those expectations.

**region age streamlined ease
simple clear faster shorter
digital experience increase
satisfaction and expectations**

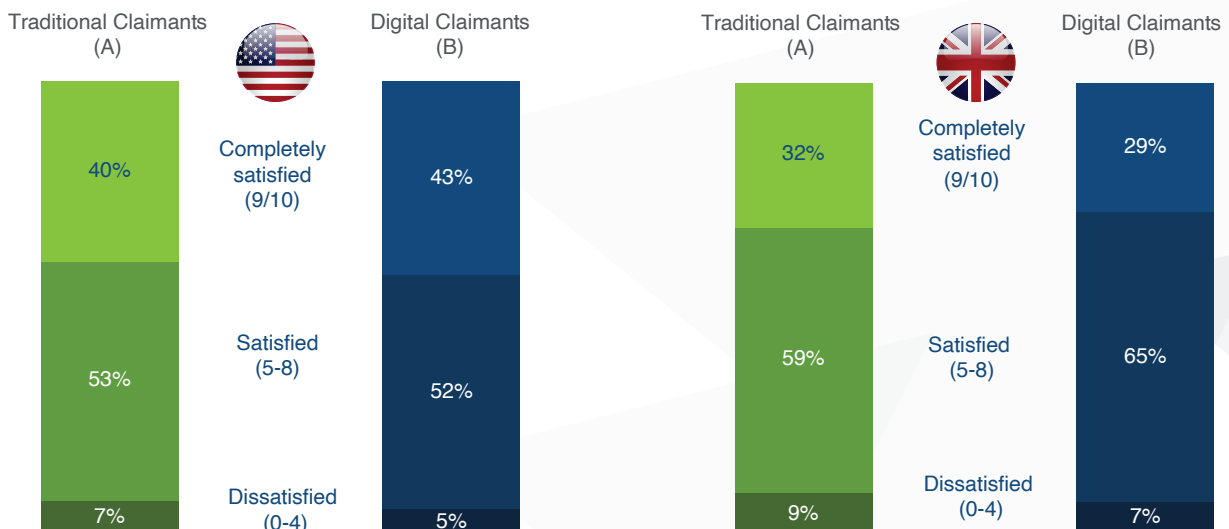


OVERALL SATISFACTION



Regardless of their claim method, **there is room for improvement when it comes to claimant satisfaction —though few are dissatisfied.** In the U.S., 7% of traditional claimants and 5% of digital claimants report being dissatisfied with their experience compared to the U.K.'s 9% and 7% respectively.

Significant opportunity exists in both regions as a majority of claimants report being satisfied, but not completely satisfied. In the U.S., 53% of traditional claimants and 52% of digital claimants fall into this category, and in the U.K., it's 59% and 65%.

OVERALL SATISFACTION WITH CLAIM EXPERIENCE



We asked respondents to report their satisfaction regarding specific aspects of the filing process as well. Though dissatisfaction is comparable between countries, U.K. claimants are slightly more dissatisfied overall.

	Traditional Claimants (A)			Digital Claimants (B)		
	Overall ease in resolving claim	Amount of time it took	Ease of using web/app*	Overall ease in resolving claim	Amount of time it took	Ease of using web/app*
	Completely satisfied (9/10)	43%	39%	46%	36%	49%
	Satisfied (5–8)	46%	48%	45%	53%	46%
	Dissatisfied (0–4)	10%	13%	9%	9%	10%
	Completely satisfied (9/10)	32%	28%	36%	24%	34%
	Satisfied (5–8)	53%	54%	51%	61% A	57%
	Dissatisfied (0–4)	15%	18%	14%	14%	15%

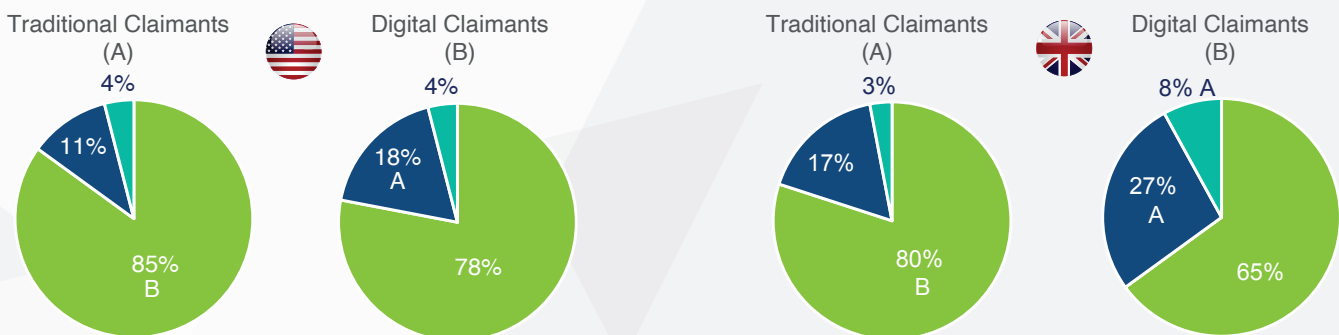
Letter indicates a significant difference than corresponding group at the 95% confidence level.

Q5 Please rate your overall satisfaction with the following aspects of your claim experience. *Only asked of traditional claimants *Only asked of digital claimants
 Base: US Traditional Claimants n=498, US Digital Claimants n=501, UK Traditional Claimants n=485, UK Digital Claimants n=515

After their experience, digital claimants in both the U.S. and the U.K. are more likely than traditional claimants to research other companies. In the U.S., they're 7% more likely, and in the U.K., they're 10% more likely.

INSURED CUSTOMER OR CLAIMANT

- Continued with insurer
- Researched other companies but didn't change
- Changed insurer

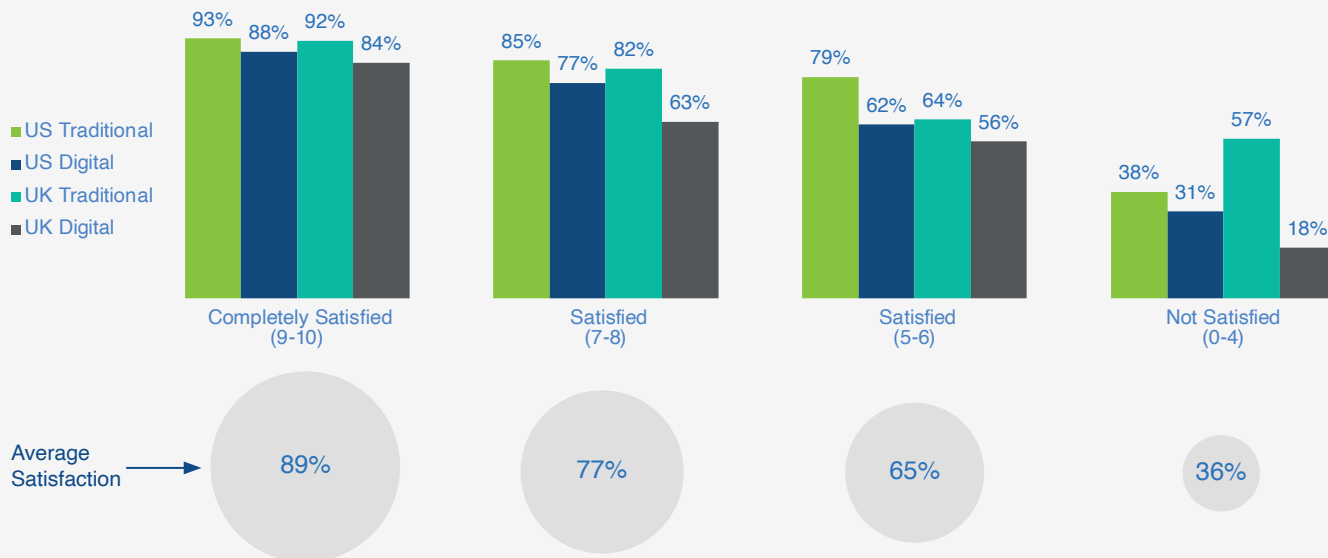


Letter indicates a significant difference than corresponding group at the 95% confidence level.

Q6 Which of the following actions did you take after that claim experience?
 Base: Were the Insured Customer - US Traditional Claimants n=386, US Digital Claimants n=372, UK Traditional Claimants n=328, UK Digital Claimants n=359

Digital claimants across both regions are also less likely to stay with their current provider as their satisfaction drops.

LIKELIHOOD TO CONTINUE WITH INSURER AS USUAL BY SATISFACTION



These findings present both a risk and an opportunity.

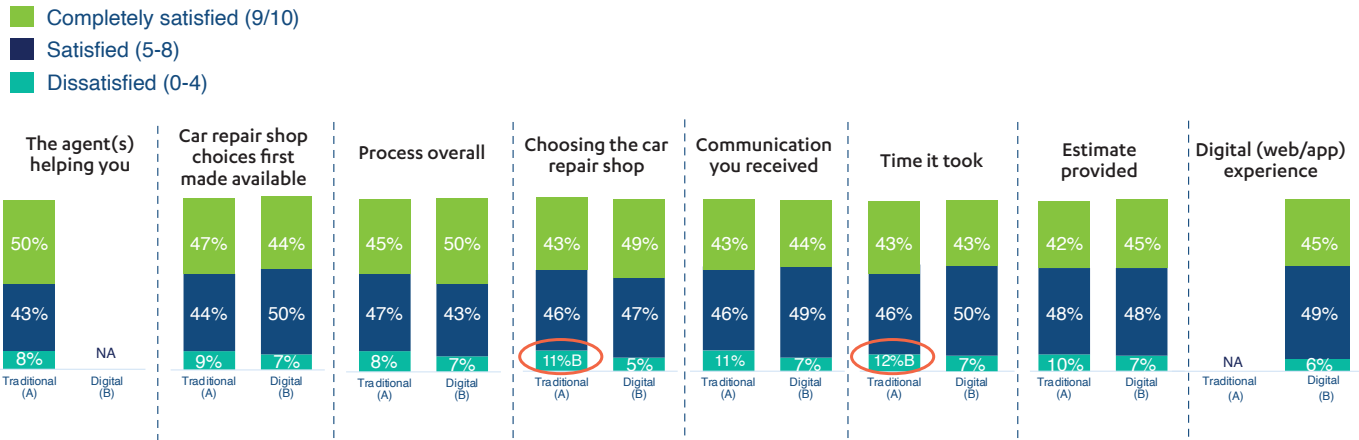
A less than satisfied digital claimant is more likely than their traditional counterpart to seek out a new provider, however they will more than likely be seeking out a provider with more satisfactory digital solutions.

Providers that increase ease of use and decrease time consumption with their digital solutions have an opportunity to both maintain the satisfaction of current customers and attract new customers looking to fill those satisfaction gaps.

REPAIR SHOP SELECTION

Another differentiator between traditional and digital claimant satisfaction in the U.S. comes at the time of repair shop selection. Those filing traditionally are less satisfied than digital filers with the overall choice and time consumption at this part of the process.

SATISFACTION WITH REPAIR SHOP SELECTION THROUGH THE INSURANCE COMPANY



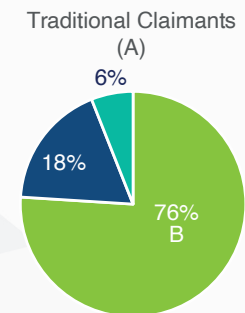
FUTURE CLAIMS

Finally, we asked both types of claimants which filing method they were more likely to use for future claims. Our feedback shows that twice as many claimants would move from traditional to digital compared to digital to phone.

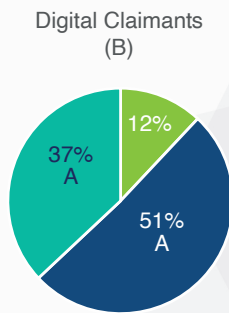
In the U.S., 24% of traditional claimants say they would use a digital solution for their next claim, and in the U.K., 29% said the same. Only 12% of U.S. digital claimants and 16% of U.K. digital claimants reported a willingness to use traditional methods.

METHOD MOST LIKELY TO USE FOR FUTURE CLAIM

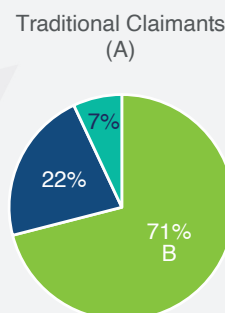
- Over the phone or in person
- Initiate over the phone or in person, but do other things on website/app
- Digitally via website or app



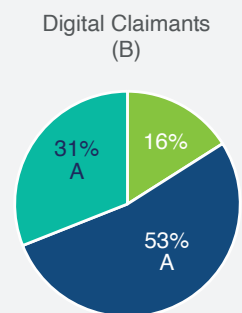
24% of traditional filers would move to digital



12% of digital filers would move to phone



29% of traditional filers would move to digital



16% of digital filers would move to phone

Insurance Professional Results

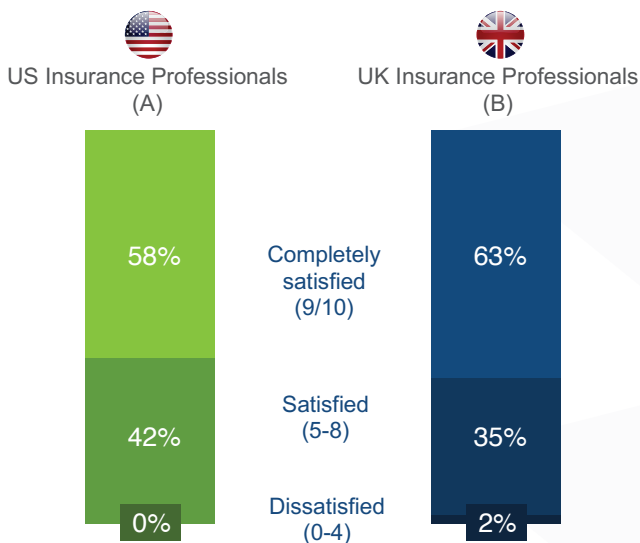
Very few insurance professionals across either region are dissatisfied with their company's claim process, amounting to 0% in the U.S. and 2% in the U.K. Additionally, the majority of professionals agree that digital solutions are the future. **More than 80% of respondents from both regions agree that digital claims benefit both customers and their company more than traditional filing.**

When compared to claimant feedback, however, our insurance professional research

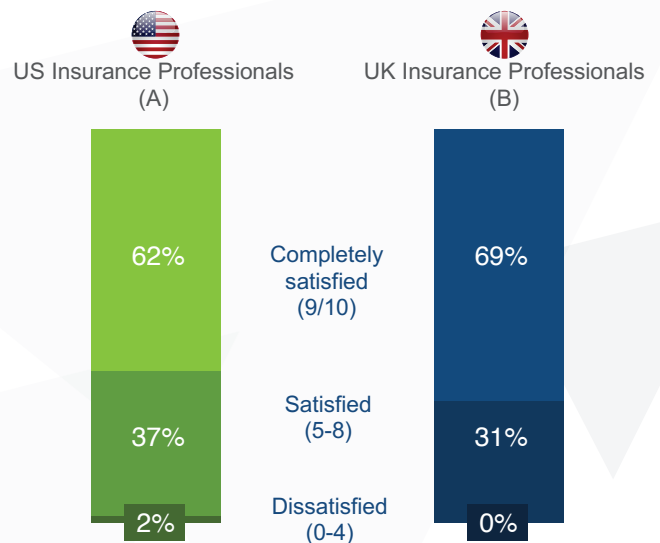
shows a disconnect between the reported satisfaction of digital filers and the insurers perception of their satisfaction. Both U.S. and U.K. professionals feel customers have more satisfaction than actual customer ratings.

Professionals report a completely satisfactory process for more than 60% of claimants in both regions, while the majority of customers in both regions reported being less than completely satisfied.

OVERALL SATISFACTION WITH COMPANY'S CLAIM EXPERIENCE



OVERALL SATISFACTION WITH CUSTOMER'S CLAIM EXPERIENCE



Letter indicates a significant difference than corresponding group at the 95% confidence level.

Q2IP Please rate your overall satisfaction with your company's claim process.
 Q2AIP Please rate your overall satisfaction with the claim experience your customers have.
 Base: US Insurance Professionals n=52, UK Insurance Professionals n=51

KEY TAKEAWAYS

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CLAIMANTS

Claimants are generally satisfied with their insurance carrier, but the degree of satisfaction should be improved to retain their business. When highly satisfied, there is little chance customers will leave. But, as their satisfaction per claim experience lowers, the likelihood they will seek another source for their insurance increases.



OPPORTUNITIES FOR IMPROVEMENT

- ▶ In both the U.S. and U.K., **insurer communication has the most impact on overall satisfaction.** Whether done by traditional means or digitally, a clearer process would lessen time consumption and please claimants most.
- ▶ In the U.S., **the time it takes** to complete the process of providing claim details is also an influential driver of claim satisfaction for both traditional and digital filers.
- ▶ For digital users in the U.S., **providing a police report is a key** to their satisfaction. For traditional users in the U.K., **providing photos is important.**
- ▶ **The agents are an important contributor** for traditional method user satisfaction in the U.S. and U.K. Moving to digital may need reinforcement on the ease of completion.
- ▶ **The repair shop process does impact satisfaction** among all claimants, but at secondary levels compared to above.

INSURANCE PROFESSIONALS

Professionals are more satisfied than claimants overall, and they also believe claimants are much more satisfied than they actually report. Interestingly, professional satisfaction is highly driven by the same two process components as customers: communication and time consumption.



The majority of professionals agree that the right direction for the future of the industry is fully digital. They also suggested a variety of concise process improvements that point to ease, clarity and customer empowerment as key opportunities.

OPPORTUNITIES FOR IMPROVEMENT

- **Incorporate artificial intelligence** into the filing process where possible.
- **Avoid complex or industry jargon** for customer clarity.
- Offer more **user-friendly platforms/apps**.
- Provide customers with more **direct access to making repair/rental decisions**.

