

Insurance claims and the role of digital channels

Global best practices



December 2, 2020

About Lumivo

Lumivo was founded in 2014 with offices in New York and London. The Lumivo team comprises highly experienced user researchers, information architects and statisticians. We help our clients to benchmark against competition and improve the effectiveness of their digital channels.

Our approach is large-scale competitive benchmarking, typically involving thousands of users performing tasks on the sites / apps of interest and providing detailed feedback. We then use statistical modelling to understand the factors that are driving improved business outcomes and an improved user experience.

Key aspects of our approach:

- **Statistically significant findings:** Our large sample size methodology means that the results of our research studies are highly reliable. While it is great to know how you score against your competitors and global best practices, it is far more important to understand the levers you need to pull in order to deliver the best user experience and the greatest business impact. Our statisticians run a number of analyses to pinpoint the elements of the experience that are actually driving positive business outcomes such as improved renewal likelihood, brand positivity and likelihood to self-serve.
- **Representative samples:** We have access to millions of participants worldwide, so are able to precisely target the correct sample for each study.
- **Real world:** Participants take part on their own devices (desktops, tablets, smartphone) in their own natural environment and so the results are a true reflection of the normal way in which they would experience the site or app.
- **Global best practices:** In addition to our specialism in insurance, we also run benchmarks in other industries such as hotels, airlines, banking, credit cards, cruises and retail.
- **In-depth insurance experience:** Lumivo have run over 100,000 user tests on insurance sites alone in the past few years, which means that we have unparalleled insights into what a best in class user experience looks like. We have over 25 insurance clients around the globe.

Transforming claims

The current Covid19 crisis has increased the urgency for needing to serve customers better through digital channels. The aim of this report is to help insurers to have a clear understanding of global best practices in relation to claims from the perspective of the consumer.

This report has 3 parts:

Part 1:

- Large-scale user testing of the 'My account' areas of 30 insurance websites / apps in the US, UK, Australia, Hong Kong and New Zealand with over 4,200 customers.
- The claims submission, tracking / updating elements shown in this report are part of a larger report on the 'My Account' areas of insurance websites / apps.
- The results show the impact of the claim experience on renewals, self-serve likelihood and brand perceptions.
- Contains **global best practices** based on the findings from the user research.
- Some of the participants tracked on real live or recent claims. Those who had not made a claim started the process of submitting a claim but didn't complete the process.

Part 2:

- Survey of up to 2,300 customers that have had a recent claims experience to understand the end-to-end experience of the claim.
- This is a separate group of participants from the 1st study. This group were not asked to log-in to their insurer but rather give an evaluation of the end-to-end claims experience including after the claim had been resolved. Their feedback on the submission and tracking of claims is all based on real claims.

Part 3:

- Desk research to uncover global best practices outside of the traditional insurers, looking at companies / insurtechs that are pushing innovation and customer experience around claims and digital.

Executive summary – Part 1

Large-scale user testing of the 'My account' areas of 30 insurance websites / apps in the US, UK, Australia, Hong Kong and New Zealand with over 4,200 customers.

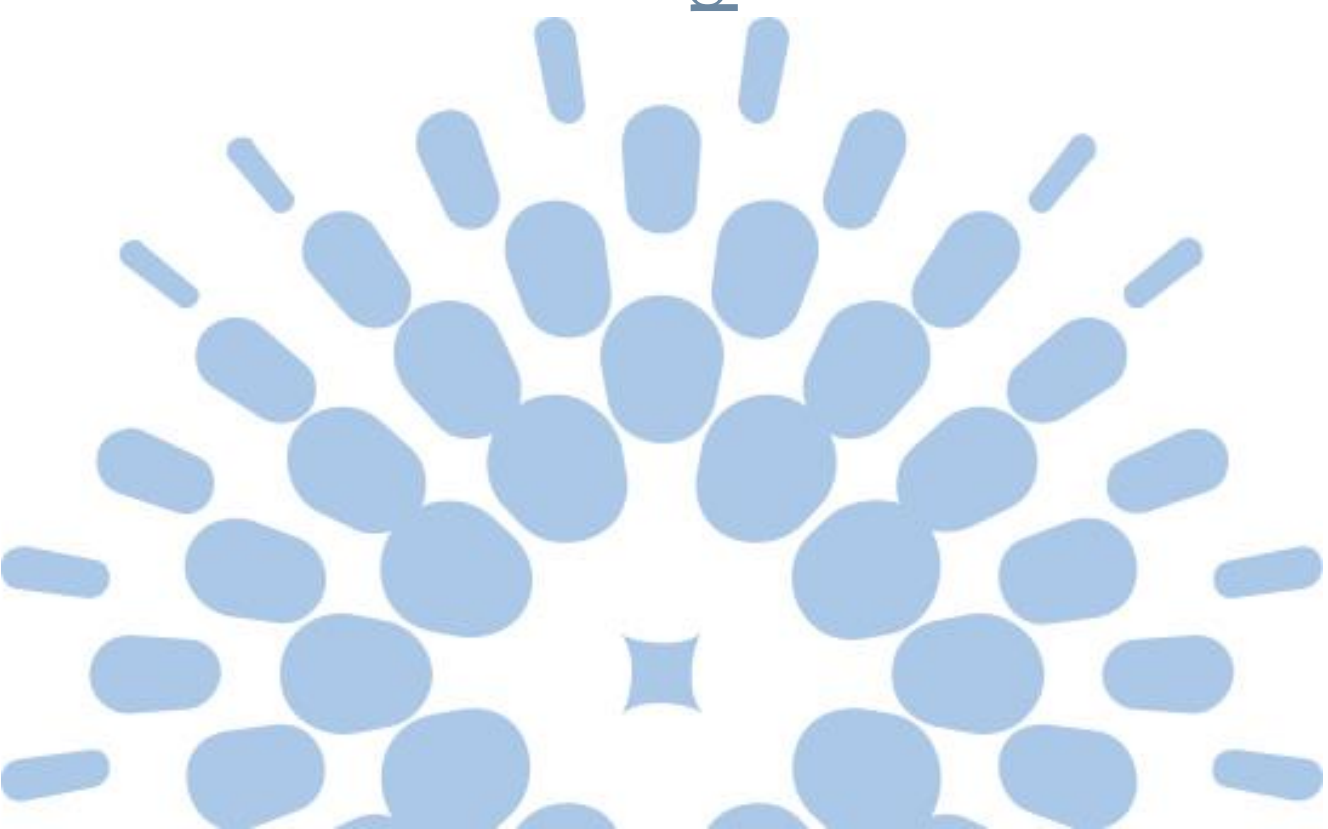
- 48% said that the Covid-19 crisis would lead them to use digital channels more often.
- The website is the preferred channel for people when interacting with their insurer. For claims it is the preferred channel to submit the claim (40%), capture details of damage (29%) and to track the status of the claim (49%).
- A regression analysis across all of the data revealed 7 key drivers of loyalty, self service likelihood and brand perceptions. Effectiveness of the site / app when submitting a claim is the 3rd biggest driver of positive business outcomes with a very strong impact on loyalty and brand. Tracking a claim also has a strong impact on self-service likelihood and loyalty.
- The top issues globally around FNOL for personal lines are being asked too many questions (7%), having to re-enter info (6%), being unclear where to start (6%), next steps not being clear (6%) & too much text (6%). Sites should pre-fill as much info about the customer as possible and not ask them to re-enter information.
- Travelers are a global best practice in terms of ease of **submitting a claim** with 83% successful. They provide a wide range of guides to support the claims process. There is a report claim link in the dashboard view. 82% were successful at starting the process of submitting a claim with Progressive. The report claim button is visible next to your policy summary and the steps are simple and well explained. 71% found it easy to make a claim with Lemonade. It is done via the app virtual assistant. You are required to sign a pledge on your device and also make a video submission. Claims can be approved in seconds. Other good examples are Admiral (UK), huddle (AU) and NRMA (AU)
- The top issues globally for people trying to track / update their claim are a lack of info about their claim (11%), needing to call to get the full picture (10%), too many clicks to find the info (10%), no past communications visible (9%), websites being slow (9%) and no 3rd party communications. Allstate is global best practice for claims tracking / updating for both auto and home insurance. Their claims area provides a visual timeline, details of inspections, rental cars used, contacts and provides FAQs & live chat. Other examples of best practice are AAMI (Australia) Progressive (US), Travelers (US), Budget Direct (AU), youi (AU), NRMA (AU).
- Global best practices for apps - The My Aviva app shows policy info includes options to get a quote, shows how much you are paying per month, access to help, offers and routes to claim.

Executive summary – Part 2

Survey of up to 2,300 customers that have had a recent claims experience to understand the end-to-end experience of the claim.

- 61% were satisfied with their method of submitting. On average 42% submitted their claim by phone with the website at 17%. There is a slight global shift away from the phone towards other channels in terms of preference.
- On average the top general issue across all the insurers in the US is a disjointed process (16%), followed by errors (12%). Issues were reported most often in the Hong Kong market.
- On average globally 65% found it easy to submit their claim but with large variations. Best practice is with the US sites, notably USAA and Liberty Mutual. Varied experience in the UK and Australia, with HK very poor.
- The ability to add photos is the top feature request, followed by tips on how to submit claim and the desire not to have to repeat information (24%). Ability to schedule with repairers and instant decisions also key.
- The top issue when submitting claims is providing the same information multiple times (12%). 15% of participants in Hong Kong thought that there were too many questions.
- 62% are satisfied with the repair company. 42% used a repair company assigned by the insurer. Preference would be for the insurer to assign the repair company. 40% stated that the choice of repairer was automated.
- The most important aspect of a site when reviewing/updating their claim was to be able to see a timeline (26%), see up to date information(25%) and see an estimate of time to completion (25%).
- The primary type of evidence use to assess claims was photos (46%), followed by written statements (31%). 12% said they had a live video call with the insurer with 8% stating that drone technology was used.
- 19% who had made a claim said they'd posted a review online. 52% of those who posted about their claim did so on Facebook. Understandably a positive claim experience leads to more positive review.
- There is a huge appetite for smart technology around claims in the globally. 27% said they had smart home security cameras at present but 50% stated they would be interested in the future. Even bigger increase for smart detector of water leaks – up from 19% at present to 49%.
- Customers are open to the use of AI in the claims process with 82% open to having AI involved at some point. 24% wanted the process to be completed automated with the final decision made by the AI.

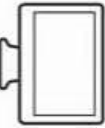
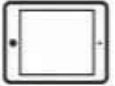
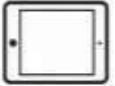
Part 1:
Task based study of 30 insurance
websites / apps for claims FNOL and
claim tracking / updating



Study design: Task based study of insurer sites / apps

This research evaluated the existing customer experience of insurance 'My account' areas. Conducted with 4206 existing insurance customers in 5 markets covering 30 insurer websites / apps. Tasks were set to evaluate claims FNOL and tracking / updating. Each company was tested by 140 people on average.

Country	Insurer	Count
Australia		
		1385
Hong Kong		
		434
New Zealand		
		616
United Kingdom		
		990
United States		
		781
AAWI	AIG	201
		111
AAWI	AA Insurance	172
Allianz	amv	183
		174
bingle	STATE	161
		149
Budget Direct	TOWER Insurance	100
		176
CGU	Hastings DIRECT	187
		32
Cominsure	LIVE LIVERPOOL VICTORIA	93
		84
Huddle	QBE	82
		19
NRMA		
		215
QBE		
		51
SUNCORP		
		138
Youi		
		176

Global	
 Website (desktop)	43%
 Website (mobile)	29%
 App	28%

Tasks:

- Claim: Update / track
"Find the area where you can track / update your claim. Carefully review the information and features provided in relation to your claim and the options to update it."
- Claims: Start a new claim
"Use the COMPANY [site / app] to try and start the process of making a claim."

Tasks set for participants

Each participant performed the following tasks on one of the sites / apps within the study. Some tasks were split with a proportion completing each. Track a claim was only for those with existing / prior claims.

1. Log in

- "Starting at Google*, please navigate to the COMPANY [site / app] and log in to your online insurance account.." (for sites without a logged in area, they were asked to navigate to the My account area)

2. Account page evaluation

- " Spend a few minutes looking at your COMPANY insurance account home page."

3a. Renewal date (50% of sample)

- "Try and find out the renewal date for one of your policies and try and how you would go about renewing if keen."

3b. Payments (50% of sample)

- "Check what payment method you are using and how much your last payment was."

4a. Claim: Update / track

- "Find the area where you can track / update your claim. Carefully review the information and features provided in relation to your claim and the options to update it"

4b. Claims: Start a new claim

- "Use the COMPANY [site / app] to try and start the process of making a claim." →

5a. MTA: Change vehicle (motor) / change address / adjust cover elements (home insurance)

- "Find one of your policies and try to find out how you would change your (vehicle / address / cover elements)."





5b. Customer support

- Group A: **FAQs:** "Please think of a specific problem and try to find the answer in FAQs."
- Group B: **Chat / Virtual Assistants:**

"Please use the COMPANY [website / app] to try and start the process of making a claim. DO NOT actually submit the claim but please go as far as you feel comfortable through the process without submitting. We are very interested in understanding how easy the process of starting a claim actually is with COMPANY so that we can help to improve the process. Please take time to get a good sense of the process and what would happen next even though you won't actually complete it."

Proportion of sample by product line and claim

On average 63% were car insurance customers, 36% home insurance customers, 1% boat and 1% caravan. 59% of participants on average globally were tracking an existing claim with 41% starting a new claim.

	Australia	Hong Kong	New Zealand	United Kingdom	United States
	75%	27%	77%	69%	65%
	23%	71%	23%	29%	32%
	1%	0%	0.5%	1%	1%
	1%	2%	0%	1%	1%
Make new claim	62%	79%	46%	55%	52%
Track existing claim	38%	21%	54%	45%	48%

The lower proportions of caravan and boat is reflective of the lower proportions of customers in the marketplace available to sample.

Allstate account pages

The Allstate My Account area via the website and app is highly effective. Allstate provide a rich feature set in terms of both claims submission and tracking. Have a quickfoto claim tool and a digital locker.

My Account Home Policies Payments Claims Help Settings My Agent Log Out

Good Afternoon, [Redacted]

Need flexible payment options?
Facing financial challenges in these uncertain times? Our Special Payment Plan may help. Call your agent for more details.

Shelter-in-Place Payback
The Shelter-in-Place Payback is extending to June for our auto customers. Motorcycle customers now qualify too. View June information and see payback details to date.

Your Open Claims
You have open claims to view.

View Claims **Learn More**

Overview

- Automobile** Get ID Card Manage Paperless File a Claim
- Auto Pay Scheduled** Pay monthly on the 18th
- Homeowner** Manage Paperless File a Claim
- Paid by Third Party** Your policy premium is paid by a third party

My Features

- Get Your ID Cards Easily access your insurance cards.
- Stranded? Allstate to the Rescue! Our Roadside plans can help you get back on the road - 24/7.
- Free Allstate Identity Protection Protect your personal information.

Policy summaries could be improved by adding in more detail at this level.

Links to policies, payments and claims with good secondary navigation links.

Claims shown prominently on the page.

Live chat is readily available.

Useful articles shown here and lower down the page.

Allstate

- Pay My Bill
- My Policies (3)
- My ID Cards
- Claims Center
- Roadside Assistance
- Allstate Customers Earn Cash!

My Agent: Toni Mills

Good Morning, Leetta

QuickFoto Claim

Enter Your Claim Number

Create a home inventory using Digital Locker®

My Home: 2775 Swans Rd, Northbrook, IL 60062
Allstate Policy #123456789

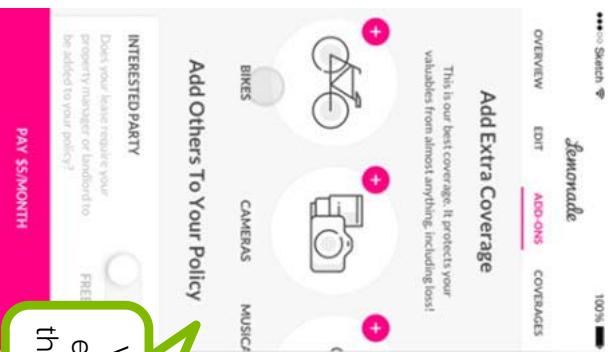
- 1 out of 5 rooms done. Keep going! Check off all your basic items. Continue Quick Inventory
- 8 items added so far. If you don't see your items on the Quick Inventory checklist, add them here. Add items
- Make a walkthrough video. Create a video at end of your items. Add Video

Digital locker

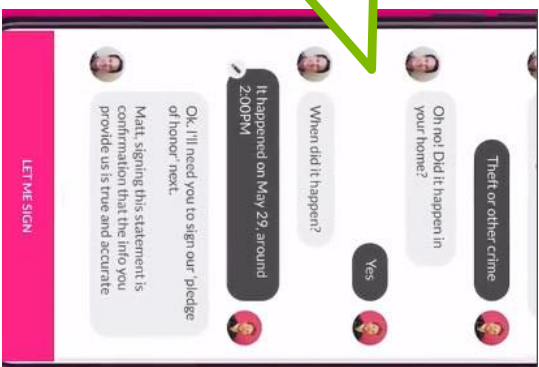
Quickfoto claim feature within the app.

Lemonade account pages

Lemonade FNOL is done via an app with the majority of the submission via a video recording, which keeps manual form entry to a minimum. The overall customer experience is very strong.

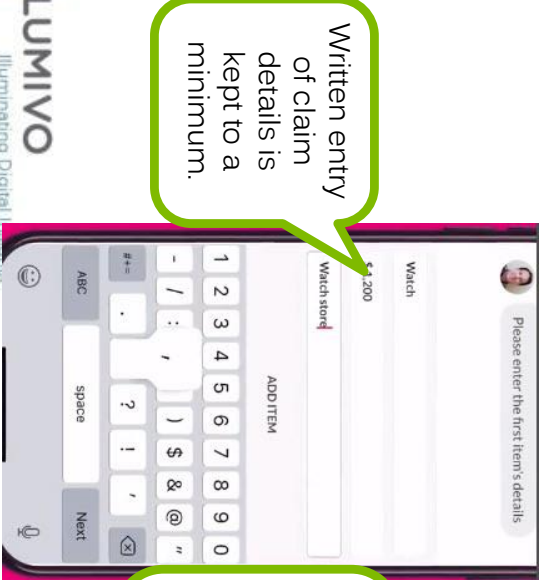
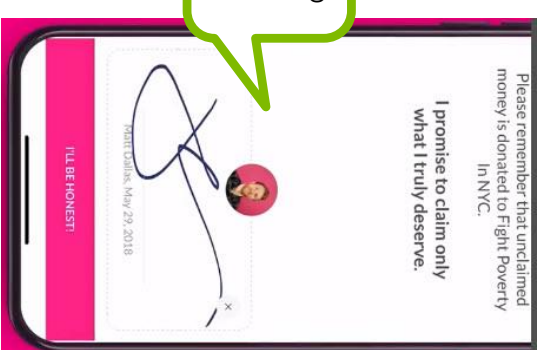


Very easy to add extra cover within the Lemonade app.



Claim submission is handled via a virtual assistant. Very good conversational flow and friendly tone of voice.

You are required to sign a pledge that you are making a genuine claim.

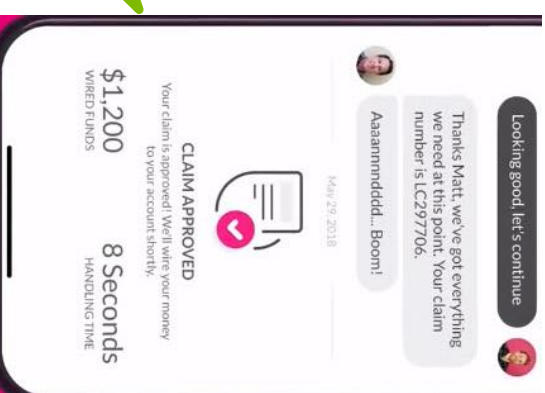


Written entry of claim details is kept to a minimum.

You submit the majority of your claim via a video submission recorded on your phone via the app.

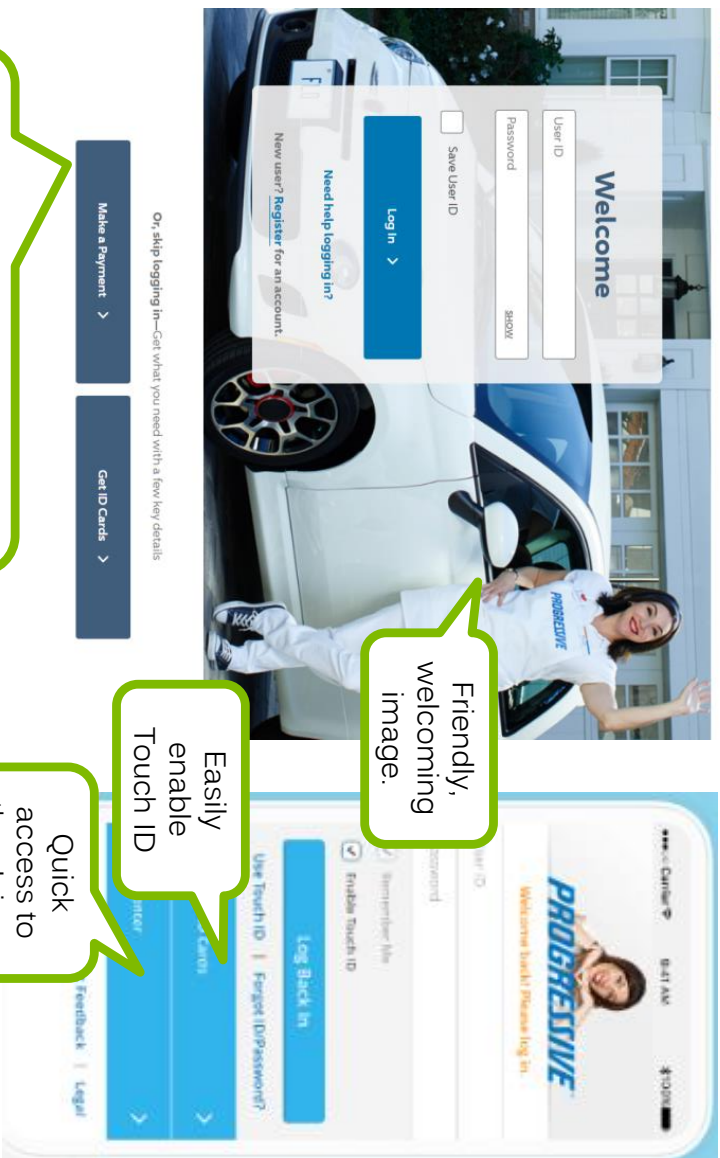


Claims can be approved immediately.



Progressive account pages

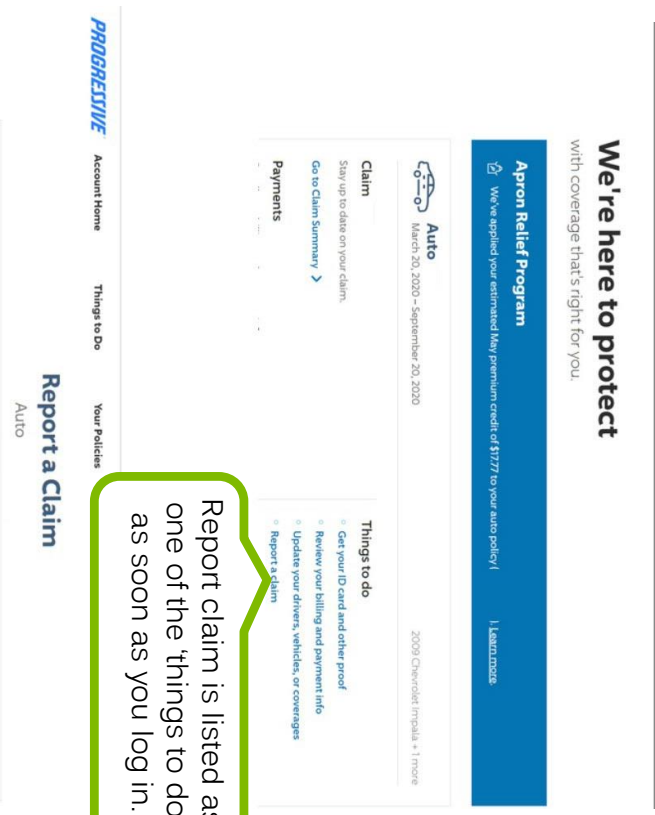
Progressive have a friendly welcome image, single sign in for all products, Touch ID enabled for the app and quick access to some area such as the claims center and ID cards. Once logged in claims have a central focus.



Tasks that don't require logging in are clearly signposted although they should ideally be behind the login to aid perceptions of security and for simplicity of navigation.



Report claim is listed as one of the 'things to do' as soon as you log in.

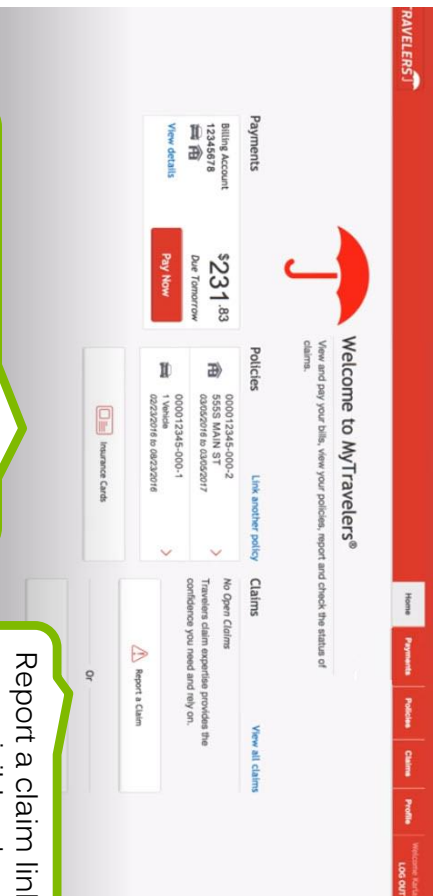


Simple step by step process.



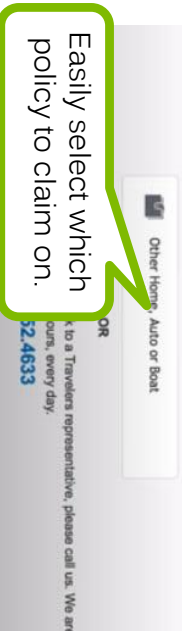
Travelers account pages

The Travelers site once logged in provides a good dashboard with a visible link to make claims once logged in. The site has an excellent claims guide library to support people during the claims process.

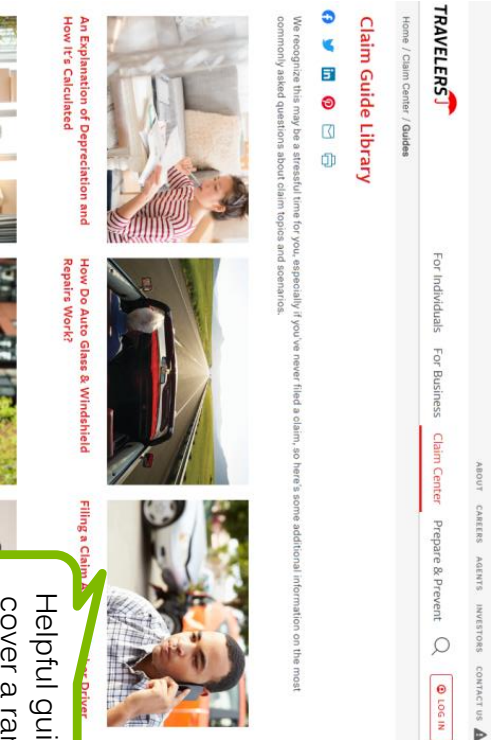


Your payment amount is the most visible information on the homepage, with a clear call to action to 'Pay Now'.

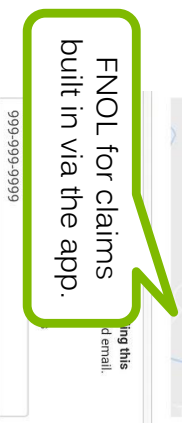
Report a claim link very visible when you log in.



Easily select which policy to claim on.



Helpful guides to cover a range of claims scenarios.







FNOL for claims built in via the app.

999-999-9999

My Account: Key features

All of the US sites allow customers to make policy changes once logged in. None provide links within the my account area to get a new quote, relying on the public site.

General capability	 Allstate	 Genowade	 PROGRESSIVE	 TRAVELERS
MTAs	Y	Y	Y	Y
Get new quote	N	Y	Y	N
Up-selling	N	Y	N	N
Cross-selling	N	N	N	N
Statements	Y	Y	Y	Y
Cancel policy	N	Y	N	N
Rewards	Y	N	Y	N
Claims FNOL	Y	Y	Y	Y
Claims tracking	Y	Y	Y	Y
Live chat	Y	N	Y	Y
Bot / VA	N	Y	Y	N
Mobile app	Y	Y	Y	Y

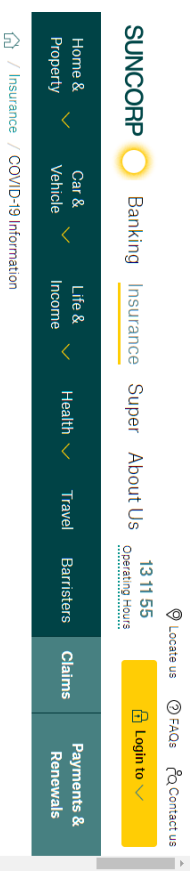
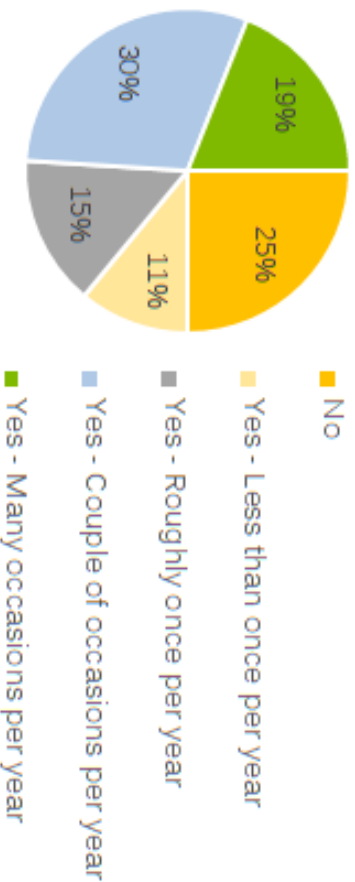
Most important info to be shown on account page

In the US, Allstate provide the 9 of the top 10 most important aspects on the landing page. Progressive also offers many of the elements that customers see as important. Travelers are more limited. What Lemonade offer is very good but their capabilities are more limited.

Ordered by most important attribute	%	AVR %				
			Allstate	Lemonade	PROGRESSIVE	TRAVELERS
Make a claim	38		Y	Y	Y	Y
View statements	33		Y	Y	Y	Y
Contact details	28		Y	N	Y	N
View existing claim	28		Y	N	Y	Y
Reward points	28		Y	N	N	N
Live chat	26		Y	N	Y	Y
Mention it is secure	25		N	N	N	N
Take action on claim	25		Y	N	Y	Y
Make policy changes	25		Y	Y	Y	N
Ability to edit details	24		Y	Y	Y	N
Personal welcome	23		Y	N	N	N
Days till renewal	22		N	Y	Y	N
Alert area	20		Y	N	Y	N
View recent quotes	20		N	N	Y	N
FAQs	17		Y	N	N	N
Get new quotes	17		N	N	Y	N
Offers	16		Y	N	N	N
Date of last login	15		N	N	N	N

Usage of my account and the impact of Covid-19

48% said that the Covid-19 crisis would lead them to use digital channels more often. 49% on average use their insurance 'My account' area more than once a year with the largest proportion (30%) using it just on a couple of occasions.



Supporting our customers through COVID-19

Suncorp has been supporting Australians for over 100 years - and this year, that support is needed more than ever. If you're experiencing financial hardship, we may be able to help.*

That's the Suncorp Spirit.

Call 13 11 55

*Suncorp Insurance Home, Contents, Car, Boat, Caravan and Motorcycle renewals of those policies.

The Covid-19 crisis has dramatically increased likely demand for effective 'My account' areas. 48% of customers in this study stated that the crisis would lead them to self serve online more as a results of the crisis.

i

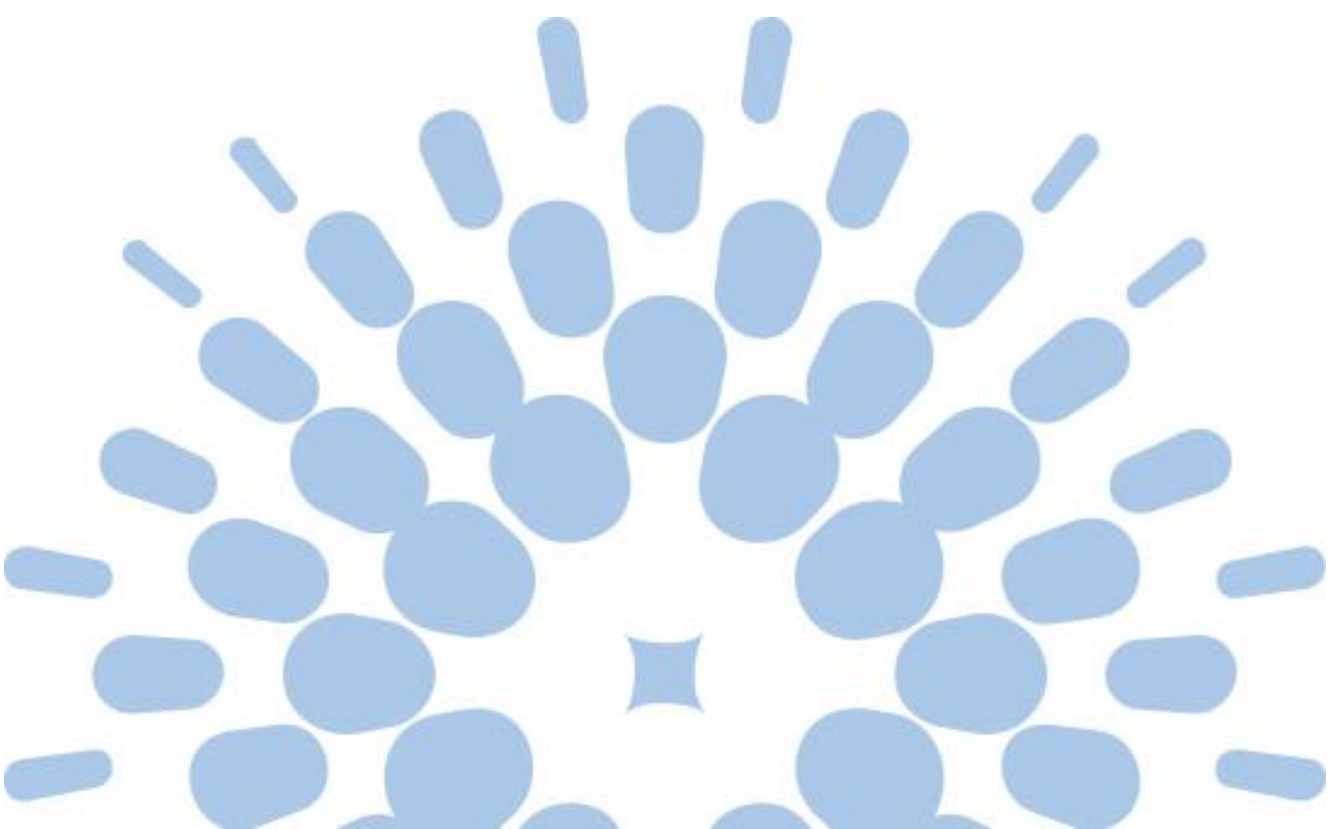
We're currently experiencing high call volumes so it may take us longer than usual to answer your call. Car and Home new customers - We'll be with you as soon as possible or you may prefer to get your quote and cover online. Car and Home existing customers - Call wait times are up to 30 minutes so we are prioritising changes required in the next 1-3 days. We recommend you update your policy in [MyAccount](#) or get in touch via [webchat](#). We're sorry for any inconvenience caused and thank you for your patience.

Device preference for key claim and other insurance tasks

In most cases the website is the preferred channel for people when interacting with their insurer. For claims it is the preferred channel to submit the claim (40%), capture details of damage (29%) but especially to track the status of the claim (49%).

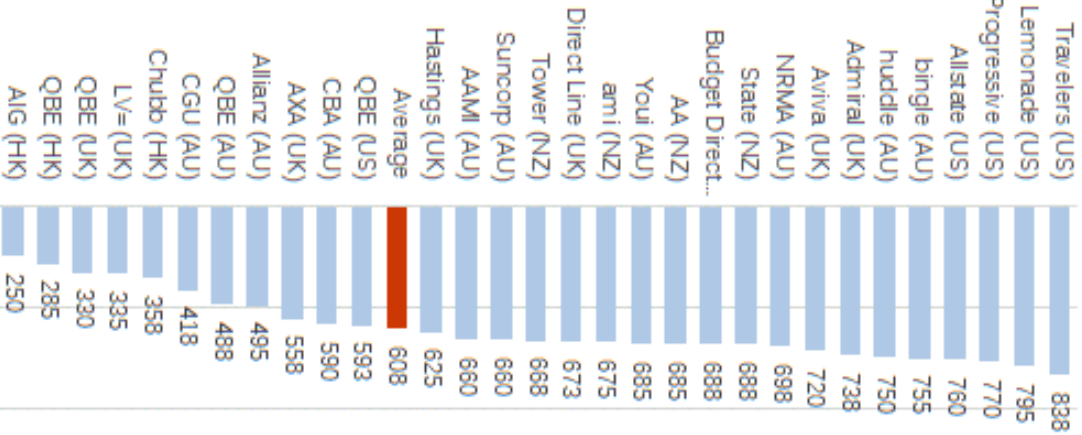
	Website	Phone call	Email	App	Social messaging	Live chat	Chat bot / virtual assistant
Make an insurance claim	40%	25%	5%	15%	3%	10%	2%
Capture details of damage	28%	21%	15%	23%	4%	7%	2%
Track the status of a claim	49%	10%	10%	19%	2%	7%	2%

Claims: FNOL



Global best practice FNOL - Travelers (US)

Travelers are a global best practice in terms of ease of submitting a claim with 83% successful. They provide a wide range of guides to support the claims process. There is a report claim link in the dashboard view.



TRAVELERS
Home / Claim Center / Guides

Claim Guide Library

We recognize this may be a stressful time for you, especially if you've never filed a claim, so here's some additional information on the most commonly asked questions about claim topics and scenarios.

- [An Explanation of Depreciation and How It's Calculated](#)
- [How Do Auto Glass & Windshield Repairs Work?](#)
- [Filing a Claim](#)

Customer comments

- "Very quick and easy to get the claim started."
- "I like how detailed the information was on how to make a claim."
- "I liked the ease of the application for starting to submit a claim with Travelers. It is perfect."
- "It was a very easy layout and the print was large."
- "Walked me through the process step by step."
- "I love the ease and convenience that comes with it."
- "It is too easy and fast."

Helpful guides to cover a range of claims scenarios.

Report a claim link very visible when you log in.

Easily select which policy to claim on.

FNOL for claims built in via the app.

Welcome to MyTravelers®
View and pay your bills, view your policies, report and check the status of claims.

\$231.83
Due Tomorrow
Pay Now

Policies
000012345-000-2
5555 MAIN ST
00002016 to 00002017
000012345-000-1
123456789
002202016 to 002202016

Claims
No Open Claims
Travelers claim expertise provides the confidence you need and rely on.

Start a Claim

Which property was involved in the incident?
HOME POLICY 000012345-000-2
555 S MAIN ST
ANYTOWN, CT 00000

AUTO POLICY 000012345-000-1
2011 HYUNDAI GENESIS
ABCDEF1G2H3I4J5K6L789

Other Vehicle
Other Home, Auto or Boat

When did this happen?
12/08/2016, 4:06 PM

Where did it happen?
5896 PARTRIDGE LN
LONG GROVE, IL 60027

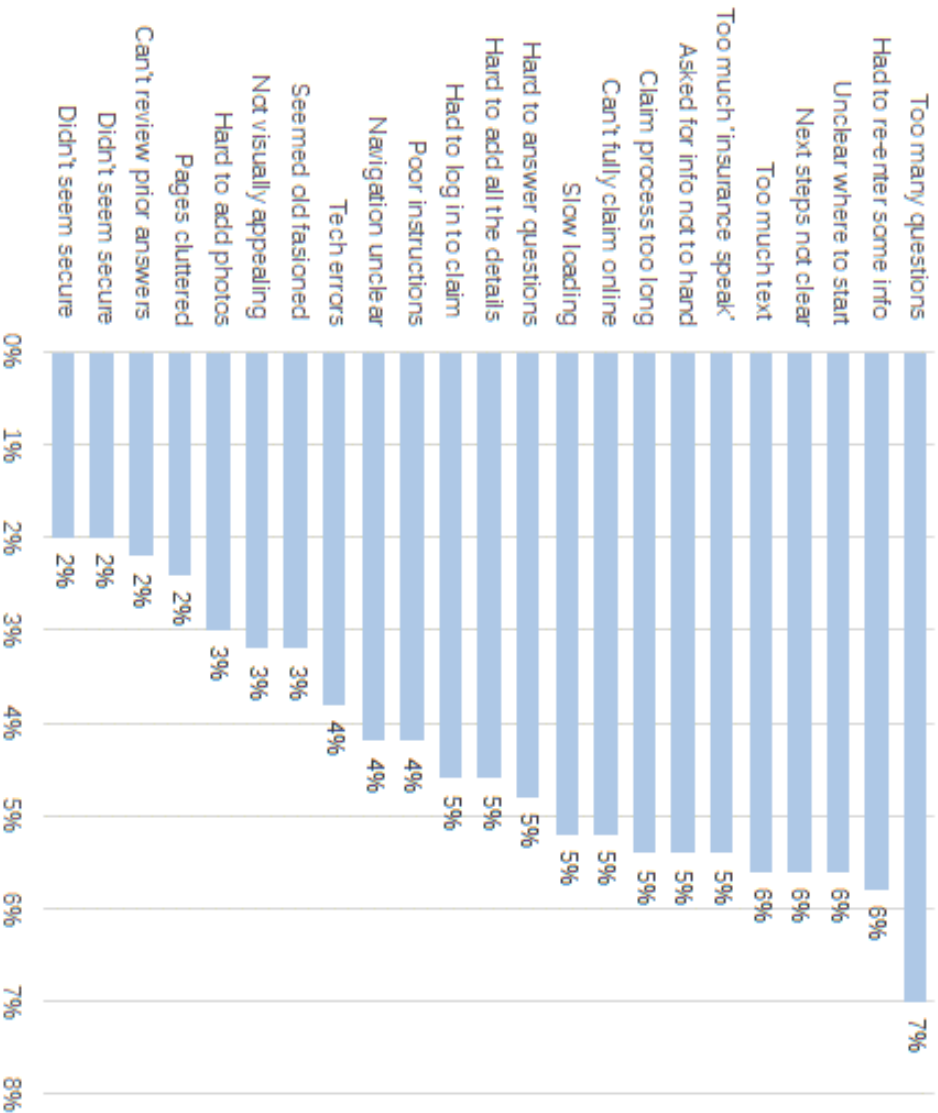
What happened? Include things to help you recall details of the incident later.
Type or use your device's dictation feature to enter the description

Characters Remaining 234/254

Map showing location: Partridge Ln, Long Grove, IL.

FNOL: Global issues

The top issues globally around FNOL for personal lines are being asked too many questions (7%), having to re-enter info (6%), being unclear where to start (6%), next steps not being clear (6%) & too much text (6%). Sites should pre-fill as much info about the customer as possible and not ask them to re-enter information.



CHUBB Claims Department
 100, Queen's Road East, Hong Kong
 100, 皇后大道東, 香港
 Tel: +852 2522 2222
 Fax: +852 2522 2222
 Email: claims@chubb.com.hk
 www.chubb.com.hk

Property / Home Claim Form
 物業 / 家居索償表格

Important Information: 重要事項

- This form must be completed truthfully and accurately. If the space is not enough for an applicable field to describe, please supplement information by other means. (此表格必須誠實及準確填寫。若表格內之空間不足以描述適用之資料, 請以其他方式補充資料。)
- The use of documents required to be submitted and we reserve our right to require any additional documents. (提交之文件必須真實及準確。我們保留權利要求提交任何額外之文件。)
- The submission of incomplete forms or insufficient information or incomplete documents may delay the processing of your claim. (提交不完整之表格或資料不足或文件不全, 可能會導致您的索償處理延誤。)

Part 1 - Personal Information 第一部份 - 個人資料

Name of Policyholder: 保險單持有人姓名 (請填)
 (Eng)
 (HKG)

Name of Insured Person: 保險單內姓名 (請填)
 (Eng)
 (HKG)

NAME/Last Name of Insured Person: 保險單內姓名 (請填)
 (Eng)
 (HKG)

Number of Adults: 成人數目 (請填)
 M F

Name of Claimant: 索償人姓名 (請填)
 Relationship with the Insured Person: 與保險單內姓名之關係 (請填)
 (Eng)
 (HKG)

Comprehensive Address: 詳細地址 (請填)
 (Eng)
 (HKG)

Postal Address: 郵政地址 (請填)
 (Eng)
 (HKG)

Local Office: 聯絡辦事處 (請填)
 Address: 地址 (請填)
 Account Holder's Name: 賬戶持有人姓名 (請填)
 (Eng)
 (HKG)

Multiple Phone No.: 多個電話號碼 (請填)
 (Eng)
 (HKG)

Make a claim • Get a quote • Account details • Log out

Being asked too many questions is especially an issue in Hong Kong where many sites ask you to download a very long paper based form.

Even though they were reasonably successful at submitting on the Tower (NZ) site 10% still had an issue with being asked too many questions.

Global best practice FNOL – Progressive (US)

82% were successful at starting the process of submitting a claim with Progressive. The report claim button is visible next to your policy summary and the steps are simple and well explained. Caring messaging.



We're here to protect
with coverage that's right for you.

Apron Relief Program
We've applied your estimated May premium credit of \$1777 to your auto policy! [Learn more](#)

Auto
March 20, 2020 – September 20, 2020

2009 Chevrolet Impala + 1 more

- Claim**
Stay up to date on your claim.
[Go to Claim Summary >](#)
- Payments**
- Things to do**
 - Get your ID card and other proof
 - Review your billing and payment info
 - Update your drivers, vehicles, or coverages
- Report a claim**

PROGRESSIVE Account Home Things to Do Your Policies
Report a Claim
Auto

Caring messaging.

Report claim is listed as one of the 'things to do' as soon as you log in.

Many questions are handled as one question per page.



Account Home Things to Do Your Policies

Report a Claim

Auto

Tell us about your claim

We hope everyone is ok. For now, all we need are the basic details about what happened. Just fill out the form as best you can.

Is your claim limited to damage to windshield or window glass?

Keep in mind that things like mirrors, headlights and sunroofs are not considered window glass.

- Yes
- No

[Continue >](#)

Cancel

Simple step by step process.

PROGRESSIVE Account Home Things to Do Your Policies

Report a Claim

Auto

Where did it happen?

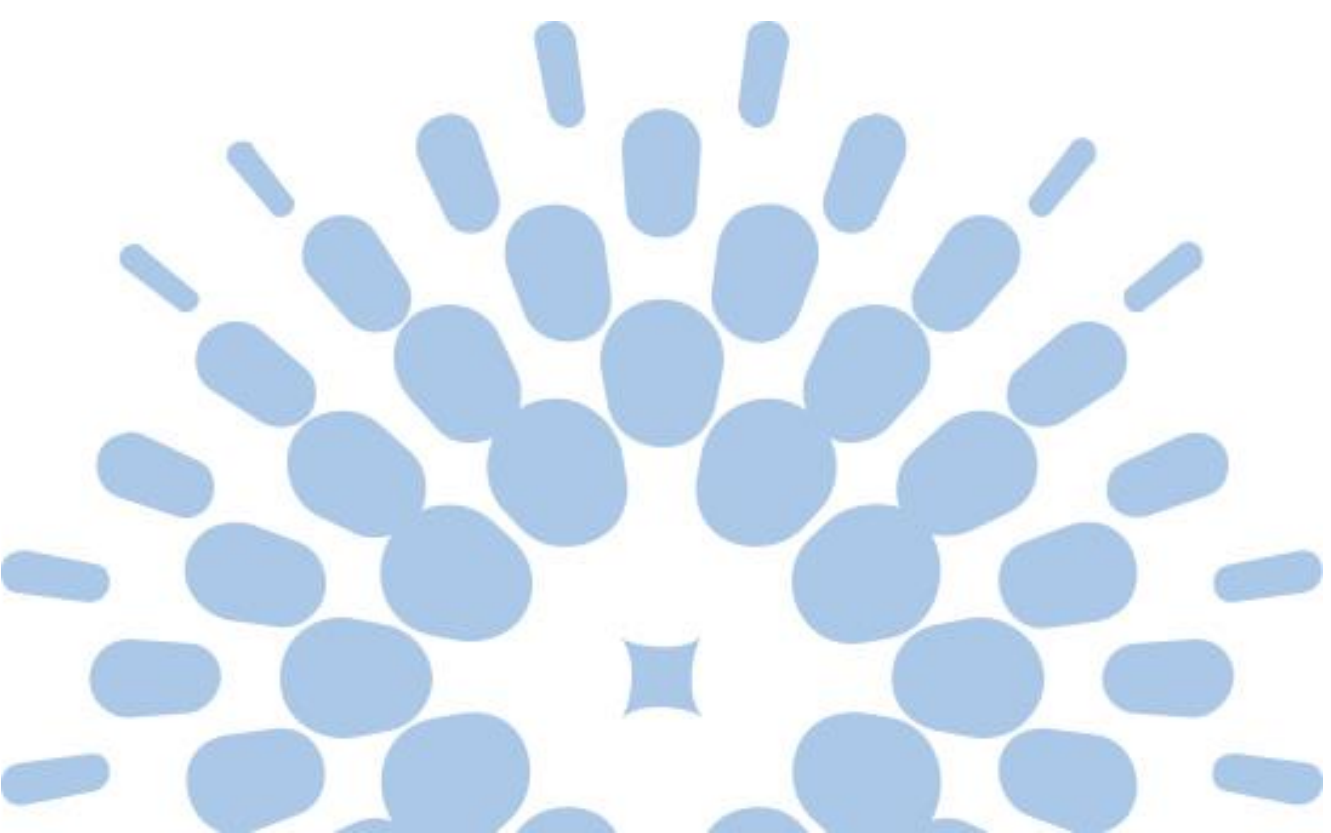
Nearest address, intersection or mile marker

State or province

When did it happen?

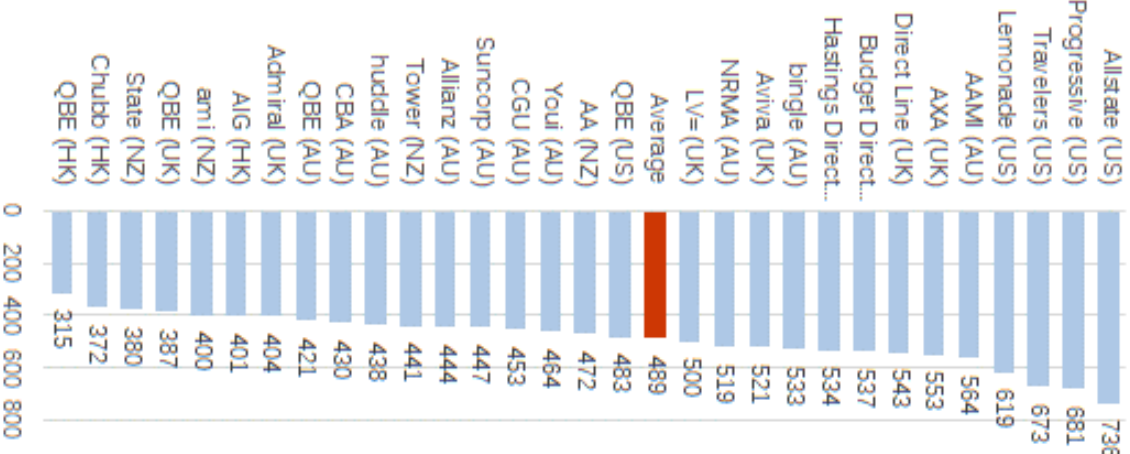
Identify where your accident occurred.

Claims: Tracking / updating



Global best practices claims tracking: Allstate (US)

Allstate is global best practice for claims tracking / updating for both auto and home insurance. Their claims area provides a visual timeline, details of inspections, rental cars used, contacts and provides FAQs & live chat.



Live chat.

Your claims are prominently shown on the 'My Account' page.

Graphic of where you are in the claims process.

Selecting each drop-down provides more info e.g. on inspections.

The Allstate app enables you to track and submit claims (e.g. using their 'QuickFoto' claim technology). Also contains a 'digital locker' to help make personal property claims easier.

Summary of claim including transport expenses.

Agent contact details.

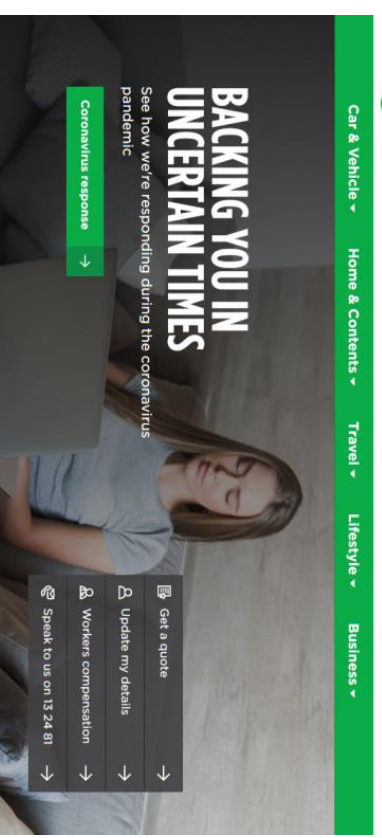
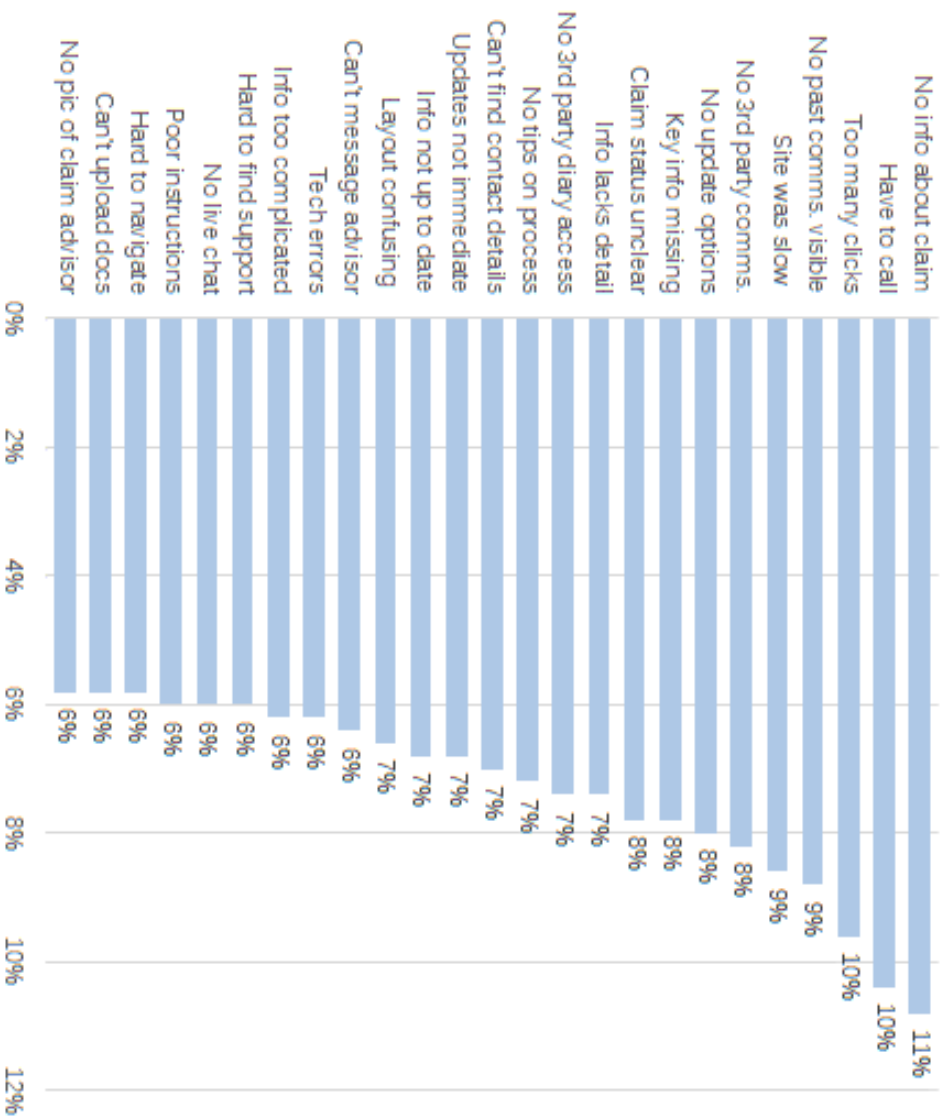
Claims FAQs.

Info about the rental car showing that it has been returned.

Adjust comms and payment preferences

Track / update: Top global issues

The top issues globally for people trying to track / update their claim are a lack of info about their claim (11%), needing to call to get the full picture (10%), too many clicks to find the info (10%), no past communications visible (9%), too many clicks to find the info (10%), no past communications (10%), websites being slow (9%) and no 3rd party communications.



Our phone lines are very busy, so wait times might be longer than usual. Thanks for your patience.

Some sites provide no tracking at all, which will force customers to use other channels. In the current Covid-19 crisis customers have been unable to self-serve, thus putting greater pressure onto call centres.



Those that do provide tracking information need to make sure that it is integrated properly into the site's design. If it is 'hidden' under a separate navigation item rather than being integrated within the main content then there is a risk that useful content will not be found.

Claims tracking Australia best practice: AAMI

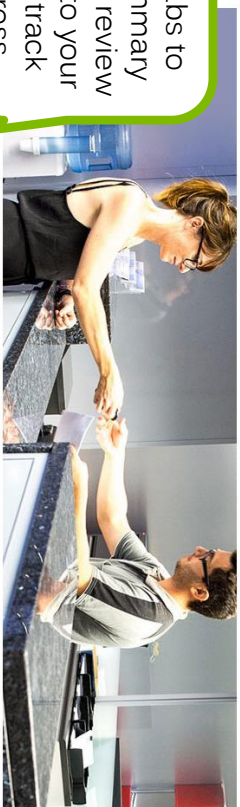
AAMI came 1st for claims tracking in Australia. Within the tracking area you see a clear summary of the claim with tabs to review vehicle damage and track the progress of repairs. You can drag and drop documents that relate to the claim.



My profile ▼ Logout

logged in by Facebook or Google's > Read this

Home / My claim list /



There are tabs to view the summary of your claim, review the damage to your vehicle and track repair progress.

Claim summary

Claim summary

- Vehicle damage review
- Repair tracking
- Claim snapshot

Claims:

For: Car

Event: Damage whilst driven

Progress: Claim settlement completed

Quick snapshot of the claim.



Your claim details

Claim number	Event date 26 May 2016 6:25 pm	Total excess \$0
Insurance Car	What happened? Damage whilst driven	Accident type Hit head on
Vehicle Registration	Vehicle	

Details of the claim.

- Upload documents

You can upload any necessary documents relating to this claim, such as receipts or photos.



My profile ▼ Logout

Home / My claim list

My claim list

You can view the details of each claim by clicking on the claim number. The table below only includes claims made for **eligible policies** with an event date from 1 January 2012. If your claim contains legal liability or recovery components, it may not be shown here. Please note, after lodging the claim it may take up to 24 hours before it appears in the below table.

Claim Number	Event Date	Insurance	Insurance Coverage ¹	What's Happened? ²	Claim Progress ²	Action
[Redacted]	1 May 2020	Car	2017 SUBARU OUTBACK 2.5I MY16 4D WAGON MY16 CONTINUOUS VARIABLE 4 CYLINDER 2	Glass only	Claim settlement completed	View Details
[Redacted]	31 Aug 2017	Car	2004 SUBARU OUTBACK MY04 2.5I	Damage whilst driven	Claim settlement completed	View Details

List of claims shown.

- Upload documents

You can upload any necessary documents relating to this claim, such as receipts or photos.

Documents added to claim

- additionalDocument(1).jpg
- additionalDocument(3).jpg
- additionalDocument(13).jpg
- additionalDocument(2).jpg
- additionalDocument(4).jpg
- additionalDocument(6).jpg

You can drag and drop documents that relate to the claim.

Drag & Drop your file here to upload

Browse & upload file

Global best practices claims tracking: Progressive (US)

Progressive came 2nd globally for claims tracking / updating claims. You can see when repair estimates are ready, contact your claim rep, understand rental car options, view coverage, see open & closed claims.

The screenshot shows the Progressive website interface. The top navigation bar includes 'PROGRESSIVE Account Home', 'Things to Do', and 'Your Policies'. The main content area is divided into two sections: 'Claims' and 'Claim Summary'.

Claims Section: Features a search bar, 'Open Claims', and a list of claims for '09 CHEVROLET IMPALA'. A callout bubble points to the 'Closed Claim History' section, stating: "See open and closed claims."

Claim Summary Section: Displays a 'Repair Estimate Ready' notification with a wrench icon. It includes details for '09 CHEVROLET IMPALA' and '11/22/2019'. A callout bubble points to the 'View Repair Estimate' button, stating: "Get updated when repair estimate ready."

Other Sections: Below the main content, there are sections for 'Deductible Recovery' and 'Rental Vehicle'.

This screenshot shows the 'Coverage at Time of Incident' section for a claim on 11/22/2019. It lists various coverage options and their amounts:

- ACV LESS 1,000 DEDUCTIBLE: \$500 DEDUCTIBLE WITH 1,000 DEDUCTIBLE
- ACV LESS 1,000 DEDUCTIBLE: \$20,000 EACH ACCOUNT NO. DEDUCTIBLE
- NO RED FOR GLASS: \$500 DED WITH 100 DEDUCTIBLE
- PROPERTY DAMAGE: \$20,000 EACH ACCOUNT NO. DEDUCTIBLE
- UNREPAIRED/UNDERMINED MOTORCYCLE - PER POLICY COVERAGE: \$20,000 EACH PERSON-\$50,000 EACH ACCOUNT

Understand your coverage at time of incident.

This screenshot shows the 'Your Claim Rep' section. It includes a 'Message your claim rep' button and a 'Share files with your rep' button. A callout bubble points to the 'Share files with your rep' button, stating: "Communicate and share files with your claim rep."

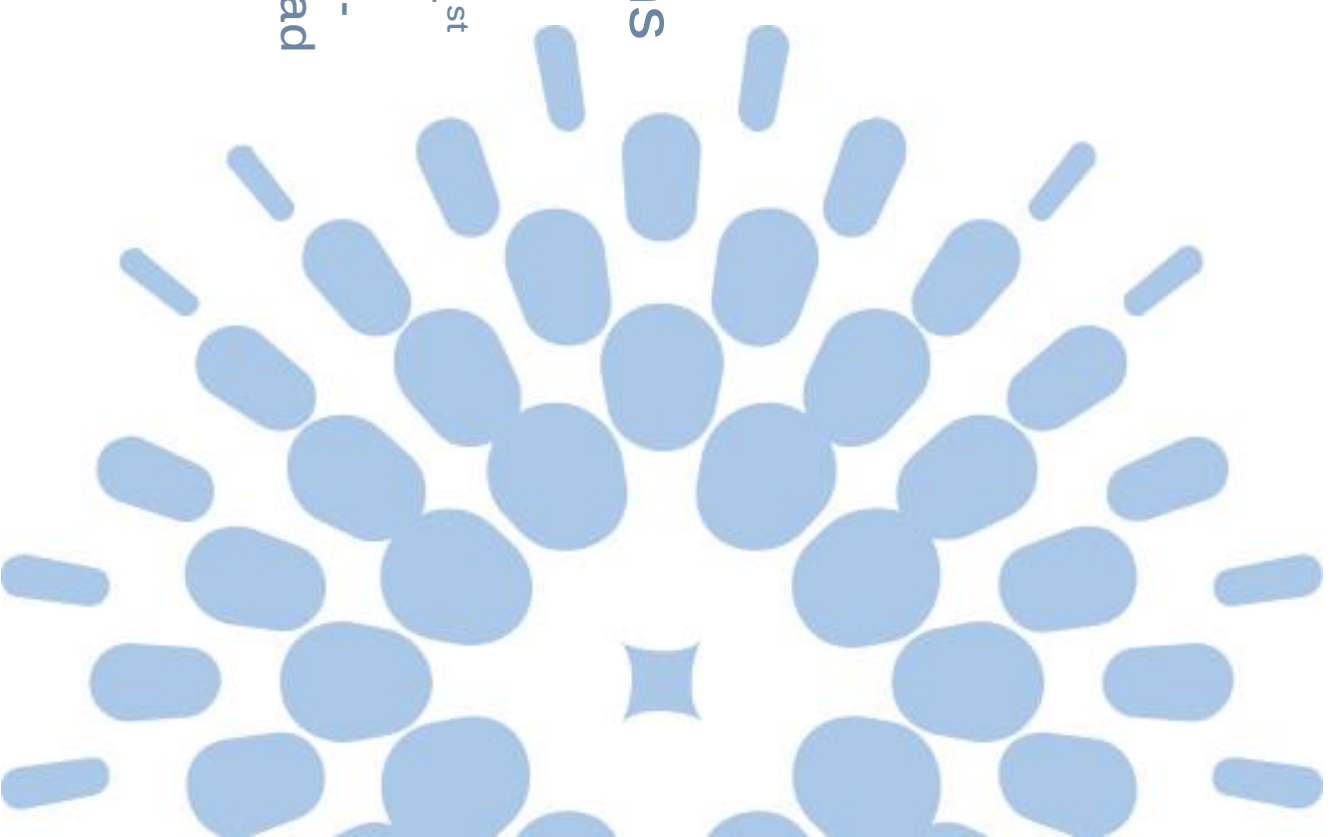
This screenshot shows the 'Rental Vehicle' section. It provides information on when you may need a rental vehicle after a claim and offers two options for rental:

- Option 1: Rent on your own** - If you need a rental car to get around, you don't need to wait on us. You'll have to pay out of pocket, but you'll also have the transportation you need ASAP. And, we'll reimburse you if your claim rep determines that you'll have rental coverage and 2) it applies to your claim.
- Option 2: Rent through Progressive** - If you don't need a car right away, your claim rep can check up on your claim and confirm whether a rental would be covered. If the answer is "Yes," then you likely won't have to pay out of pocket for your rental vehicle. And if the answer is "no," there's still a bonus—we'll connect you with one of our partners and get you a rental vehicle at a discount.

A callout bubble points to the 'Option 2' section, stating: "Understand your rental car options."

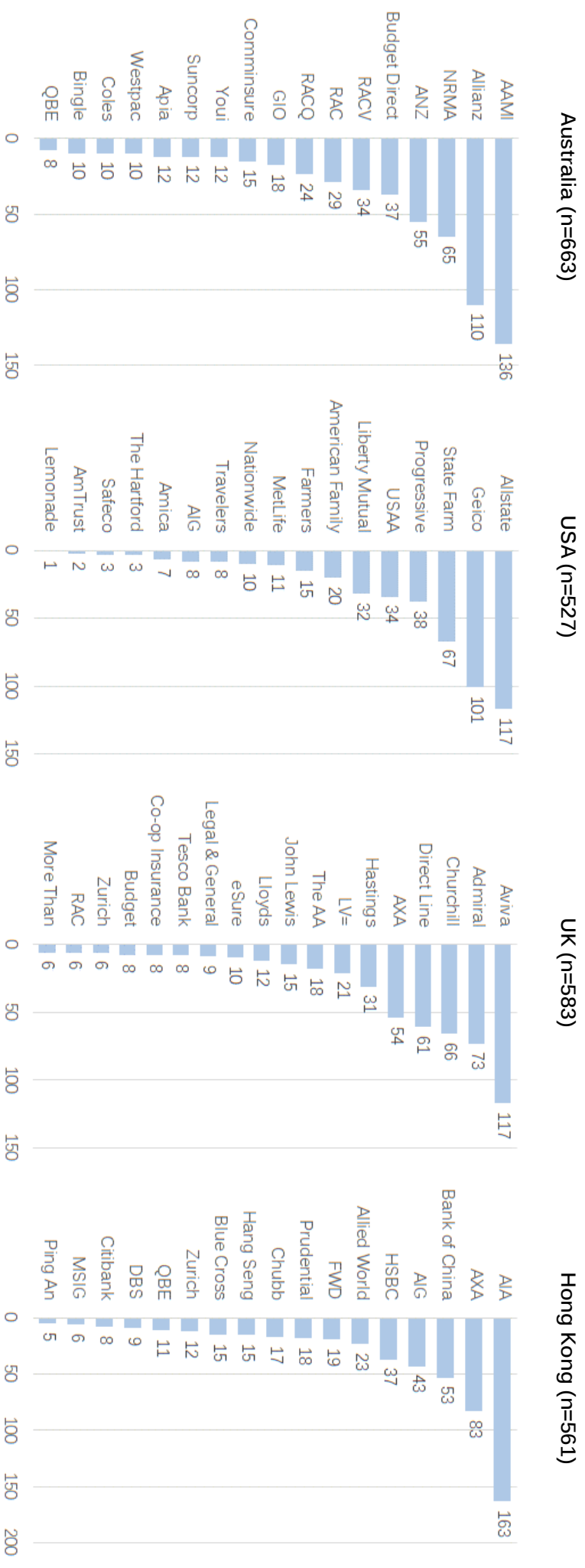
Part 2: Survey of up to 500 customers per market that have had a recent claims experience

This is a separate group of participants from the 1st study. This group were not asked to log-in to their insurer but rather give an evaluation of the end-to-end claims experience including after the claim had been resolved.



Participants

2334 participants from 4 countries (Australia, US, UK and Hong Kong) who'd made an claim in the past 6 months took part in this research. 64% were claiming for car insurance and 34% for home insurance.



64%



34%



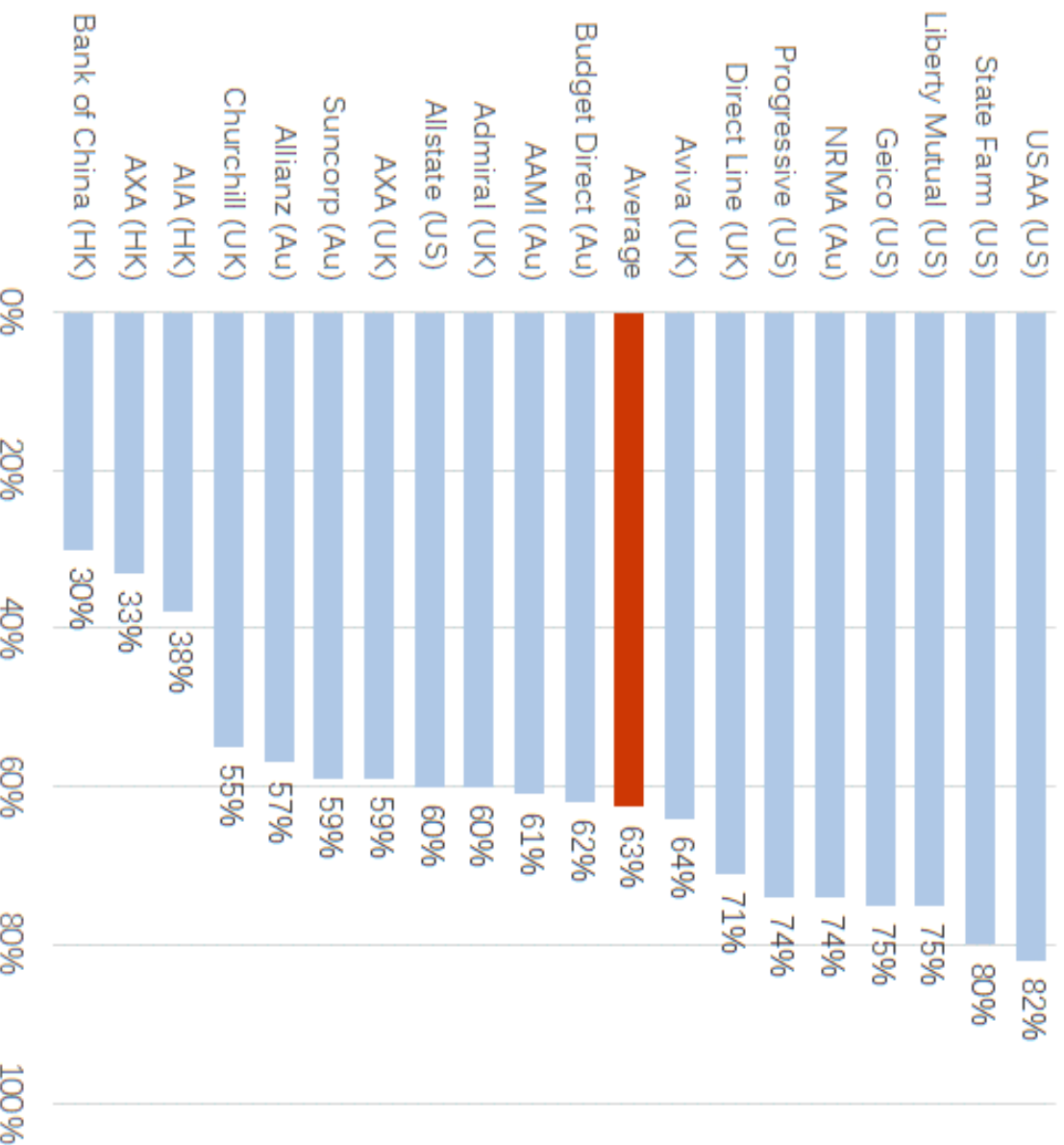
1%



1%

Overall end-to-end claim satisfaction

Of the insurers with a sufficiently large sample size to measure confidently: Overall satisfaction was highest with **USAA** on 82% with **State Farm** in 2nd, **Liberty Mutual** in 3rd and **Geico** in 4th. **US** insurers are delivering the highest satisfaction in general and those in **HK** the lowest.



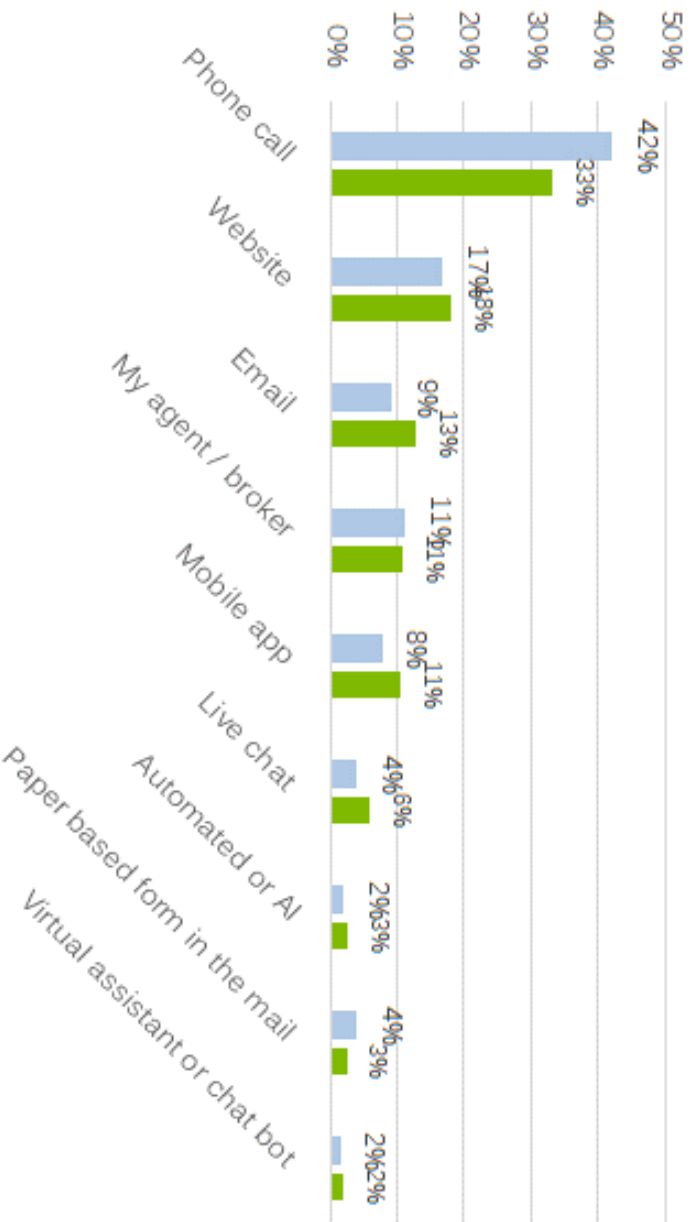
Retention

- In all markets customer retention remains high after the claim, although more so in the US and Australia.
- US = 94%
- Australia = 93%
- UK = 86%
- Hong Kong = 84%

FNOL - Submitting the claim

61% were satisfied with their method of submitting. On average 42% submitted their claim by phone globally with the website at 17%. There is a slight global shift away from the phone towards other channels in terms of future preferences.

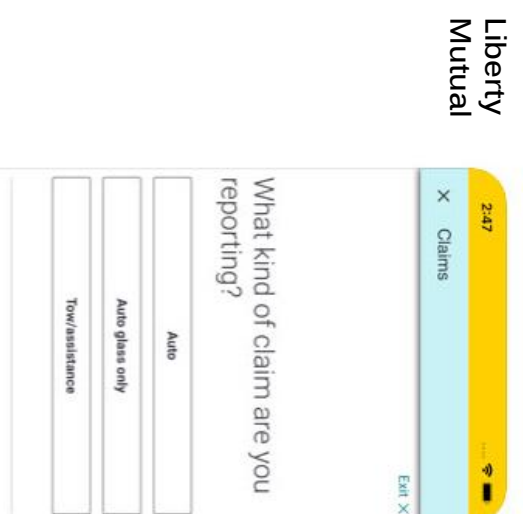
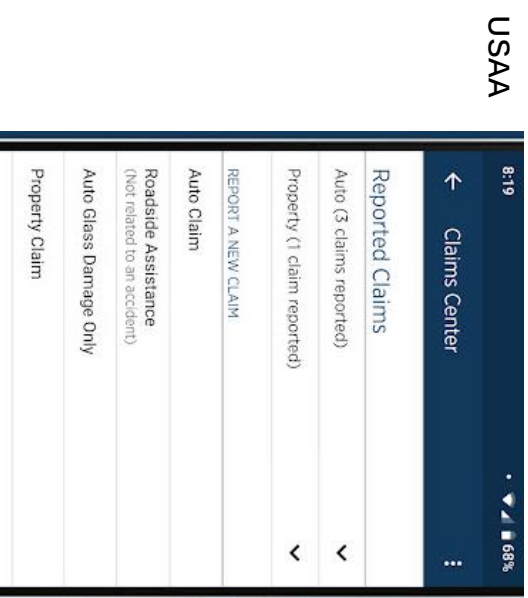
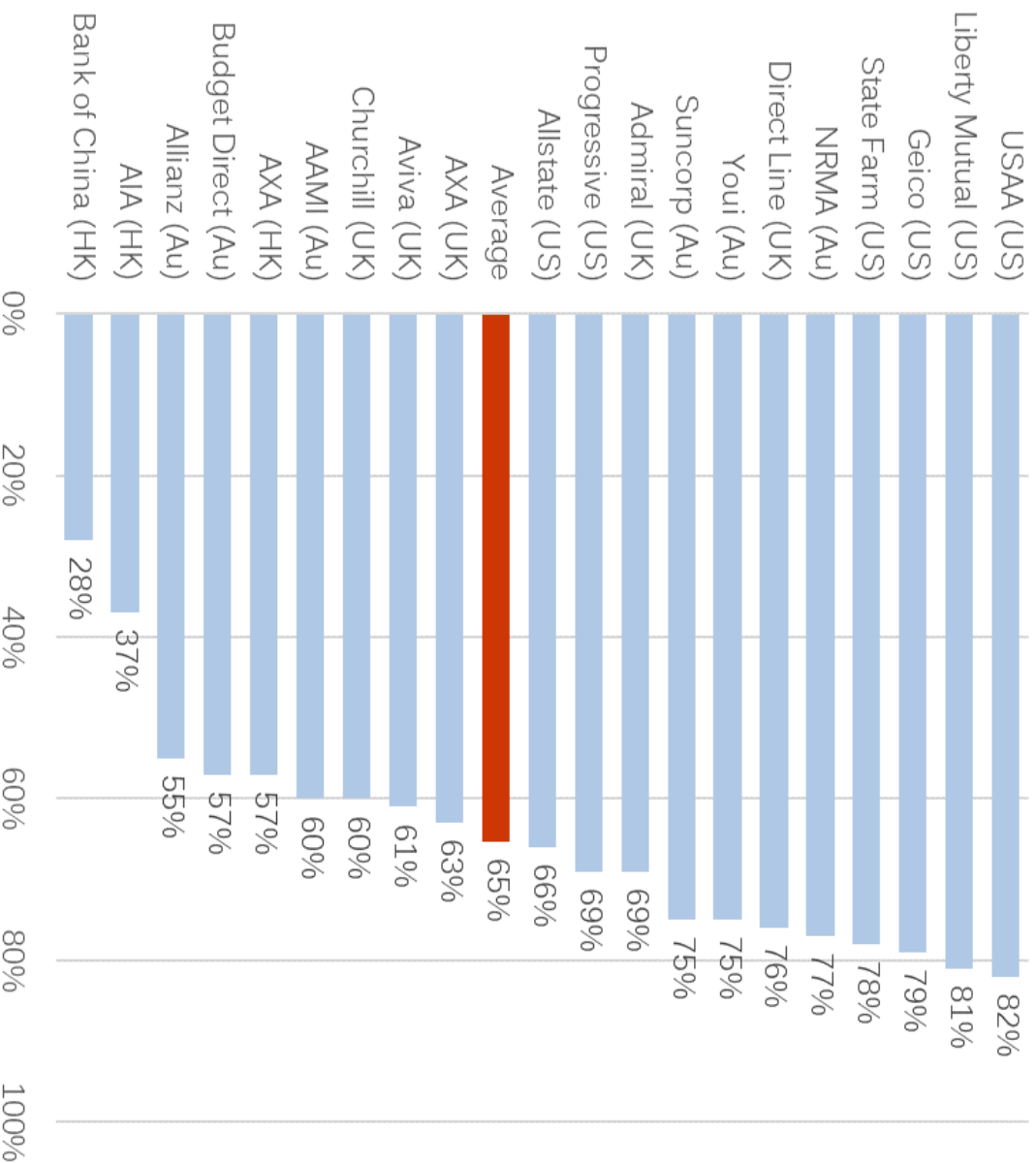
Satisfaction with submission method	Global average	Australia	USA	UK	Hong Kong
	61%	66%	75%	67%	36%



Ease of submitting claim

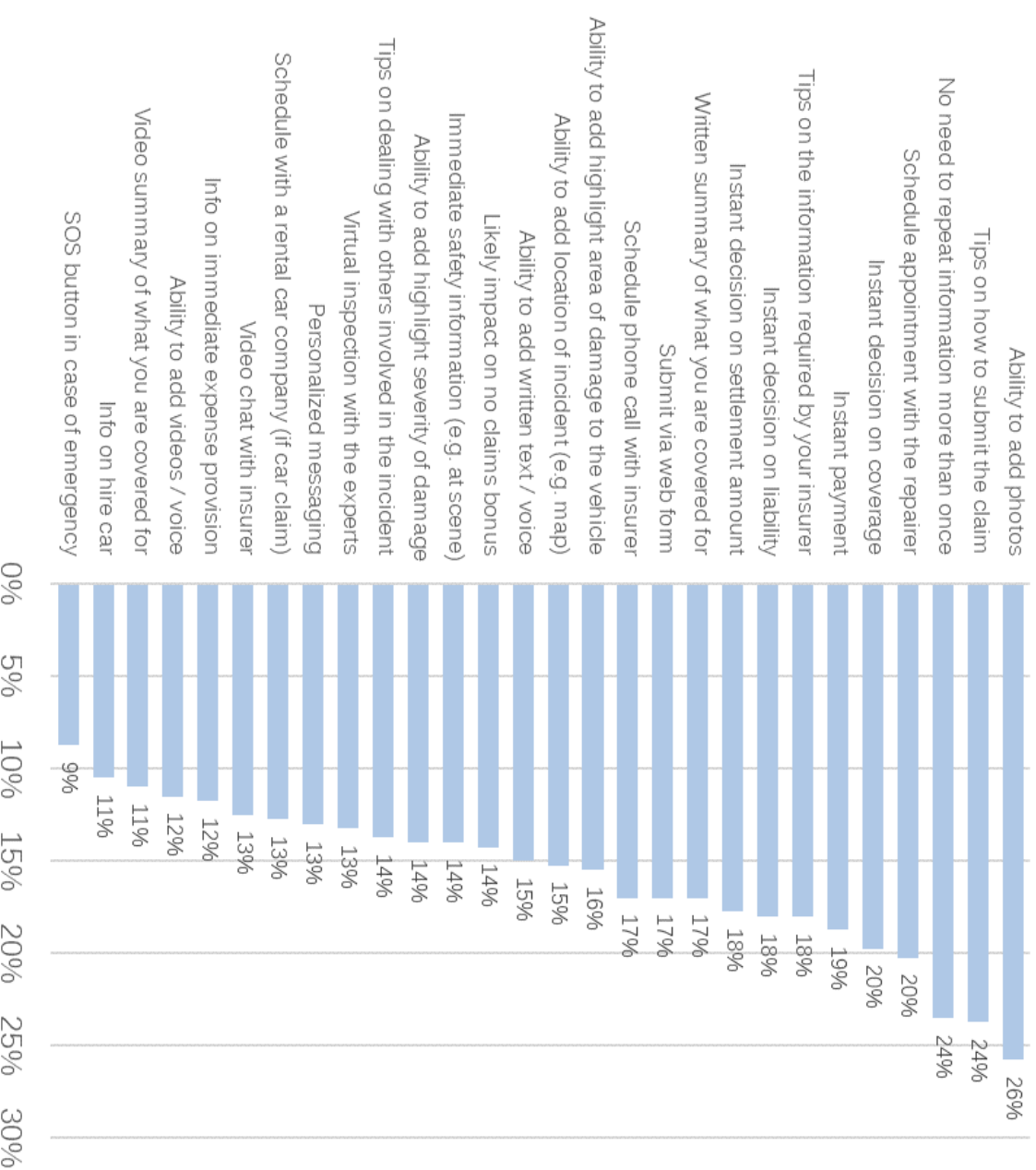
On average globally 65% found it easy to submit their claim but with large variations. Best practice is with the US sites, notably **USAA** and **Liberty Mutual**. **Mutual**. Varied experience in the UK and Australia, with HK very poor.

How easy was it to submit your claim?



Submitting a claim digitally – most important features

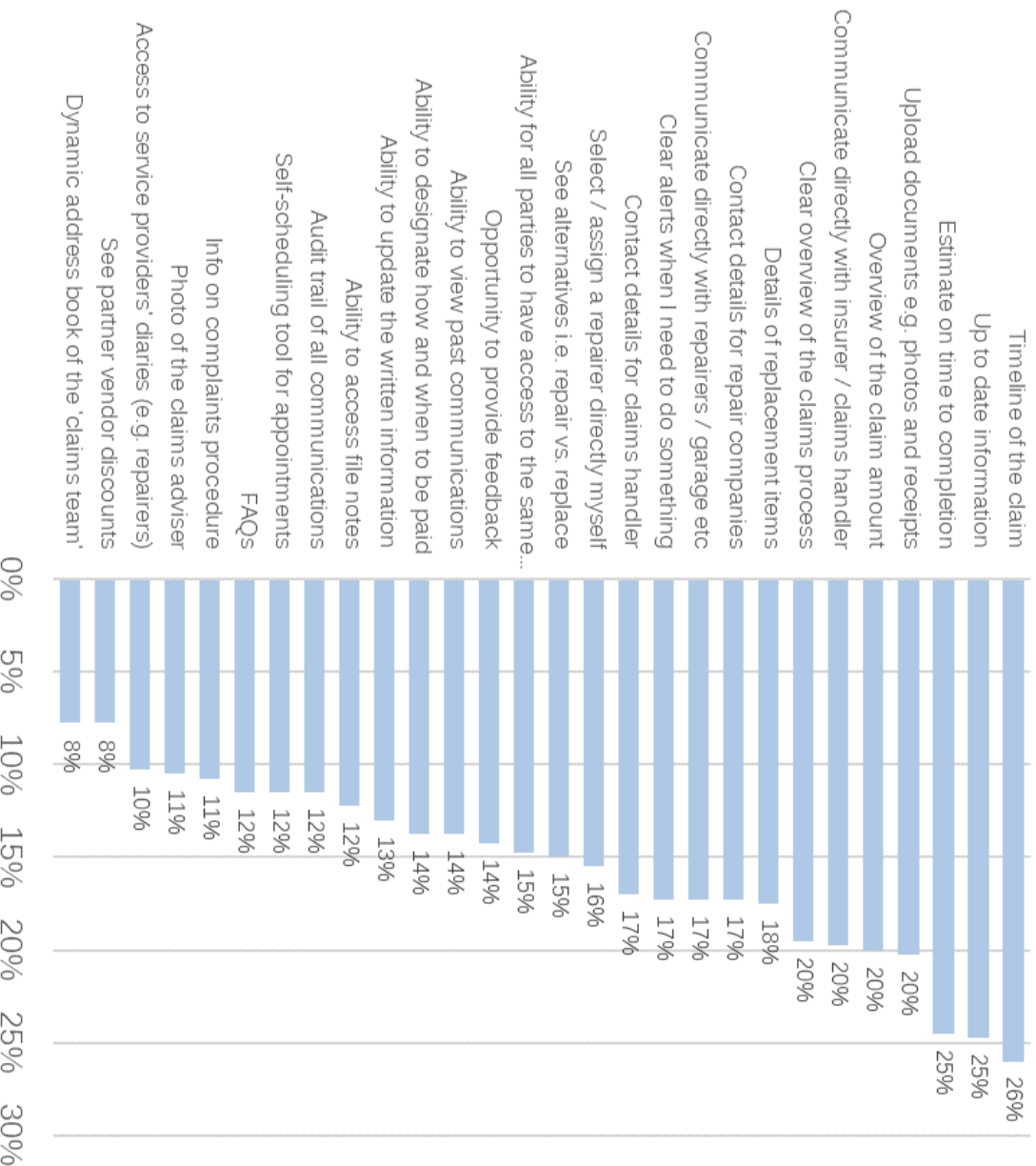
The ability to add photos is the top feature request, followed by tips on how to submit claim and the desire not to have to repeat information (24%). Ability to schedule with repairers and instant decisions also key.



The top 4 most important features are the same in the US as in Australia, suggesting these items are general requirements for a claims submission process.

Reviewing / updating digitally – most imp features

The most important aspect of a site when reviewing/updating their claim was to be able to see a timeline (26%), see up to date information(25%) and see an estimate of time to completion (25%).



Home / My claimant link /

My profile ▼ Logout

Logged in by Facebook or Google+ & keep this

Claim summary

- Vehicle damage review
- Repair tracking

Claim snapshot

Claim: Completed

For: Car

Event: Damage whilst driven

Program: Claim settlement completed

Claim summary

Your claim has been completed See claim outcome details

Your claim details

Claim number	Event date	Total excess
	26 May 2016 6:25 pm	\$0
Insurance	What happened?	Accident type
Car	Damage whilst driven	Hit head on
Vehicle Registration	Vehicle	

Upload documents

Access documents related to this claim, such as receipts or

AAMI (Australia) did very well in this research for helping customers to be able to track / update their claim.

Evidence used to assess claims

The primary type of evidence use to assess claims was photos (46%), followed by written statements (31%). 12% said they had a live video call with the insurer with 8% stating that drone technology was used.

	Global average	Australia	USA	UK	Hong Kong
Photos sent to them	46%	51%	45%	49%	37%
Written statement	31%	32%	29%	31%	32%
Site visit by insurer / claims assessor	22%	24%	28%	15%	21%
Recorded statement over the phone	20%	16%	24%	19%	22%
Police / witness statements	18%	15%	24%	16%	18%
Videos sent to them	15%	14%	14%	18%	15%
Live video call with insurer	12%	7%	15%	11%	16%
Drone photos / video	8%	6%	7%	7%	13%



Customer actions

The most common action during the claims process was to track the status of the claim (26%). 33% of US customers communicated with the repairers directly, which is higher than for the other markets.

	Global average	Australia	USA	UK	Hong Kong
Tracked the status of your claim (e.g. timelines for when things would happen)	26%	28%	29%	22%	25%
Communicated with your insurer	25%	29%	26%	24%	20%
Communicated with repairers (e.g. about when to perform the repair)	24%	22%	33%	22%	17%
Contacted COMPANY by phone	23%	12%	30%	27%	24%
Checked on payment amount and status	23%	20%	26%	20%	24%
Tracked the status of any repairs	22%	26%	23%	20%	17%
Logged in to the website	21%	14%	25%	23%	20%
Updated the details of your claim (e.g. add more photos)	19%	23%	18%	16%	20%
Visited the website (without logging in)	18%	20%	18%	15%	18%
Downloaded / used the mobile app	15%	13%	15%	13%	17%

Customer communications

The most common communications which people received after submitting their claim was an acknowledgement of the claim. There were fewer communications sent in the Hong Kong market.

	Global average	Australia	USA	UK	Hong Kong
Acknowledgement of claim	43%	48%	50%	43%	32%
Final decision	40%	33%	49%	48%	30%
Status updates	37%	48%	38%	35%	26%
Customer satisfaction survey	31%	30%	34%	33%	25%
Requests for information	27%	30%	25%	27%	25%
Messages in relation to repairs / replacement	25%	15%	33%	30%	23%
Check-in messages to find out how you were doing	20%	19%	21%	20%	19%
Messages to co-ordinate meetings	15%	25%	12%	10%	14%
Statutory / regulatory communications	15%	13%	13%	17%	15%

Top general issues during the claims process

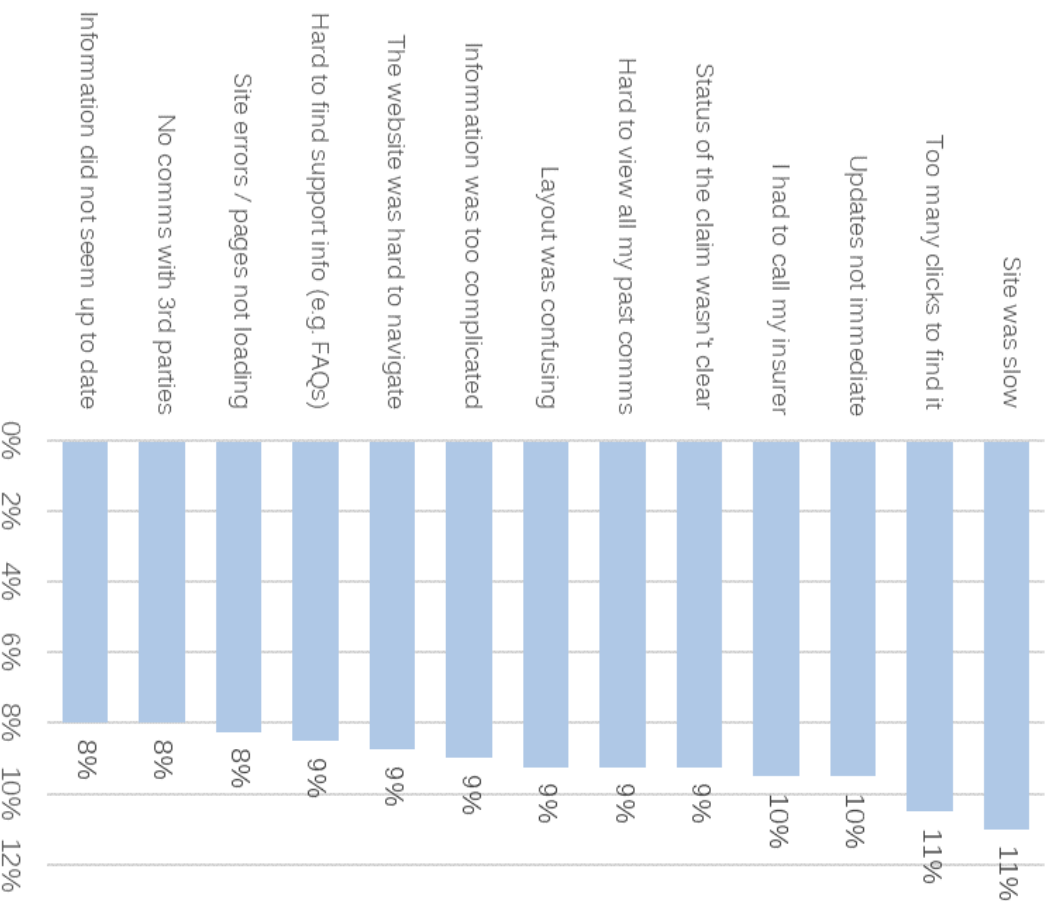
On average the top general issue across all the insurers in the US is a disjointed process (16%), followed by errors (12%). Issues were reported most often in the Hong Kong market.

	Average	Australia	USA	UK	Hong Kong
Disjointed process (e.g. had to give same info more than once)	16%	15%	15%	15%	17%
Errors / omissions during process	12%	13%	10%	12%	14%
They were slow and unresponsive at times	12%	11%	11%	12%	12%
Failure to meet agreed timelines	11%	11%	8%	10%	13%
Too many misunderstandings	11%	11%	10%	8%	13%
Hard to find out the latest status of the claim	9%	10%	8%	8%	11%
Could not update my claim online (web or app)	9%	9%	8%	5%	12%
They showed a lack of empathy / care	9%	8%	8%	8%	10%
They used too much insurance speak	8%	7%	8%	9%	9%
I didn't feel confident dealing with them	7%	6%	5%	7%	10%
Claims handler was not sufficiently available	7%	6%	6%	8%	8%
Hard to get hold of the right person	6%	7%	5%	6%	6%
Could not find out info about my claim online	6%	5%	5%	7%	7%
Rudeness	6%	6%	4%	5%	8%

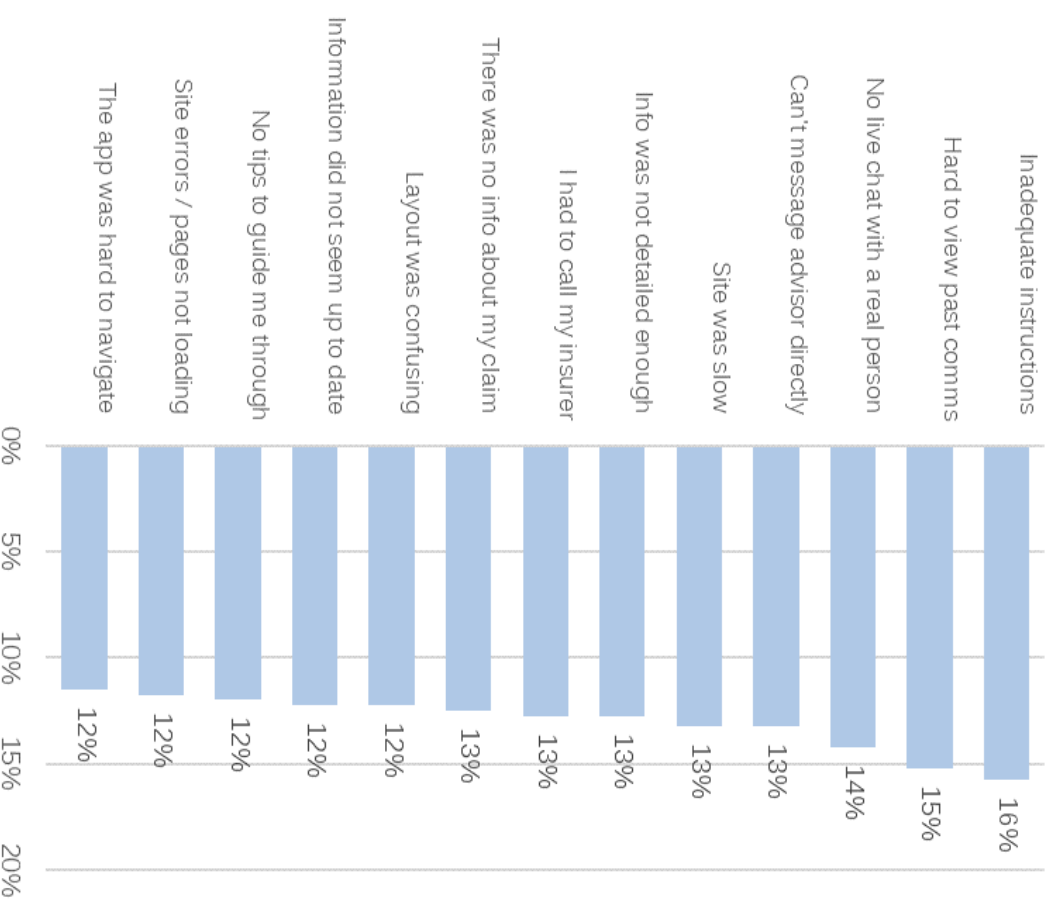
Top website and app issues during the claims process

On average the biggest website issue globally was that the sites were slow and that too many clicks were needed. On the apps, issues were more common with inadequate instructions being the most common.

Website issues



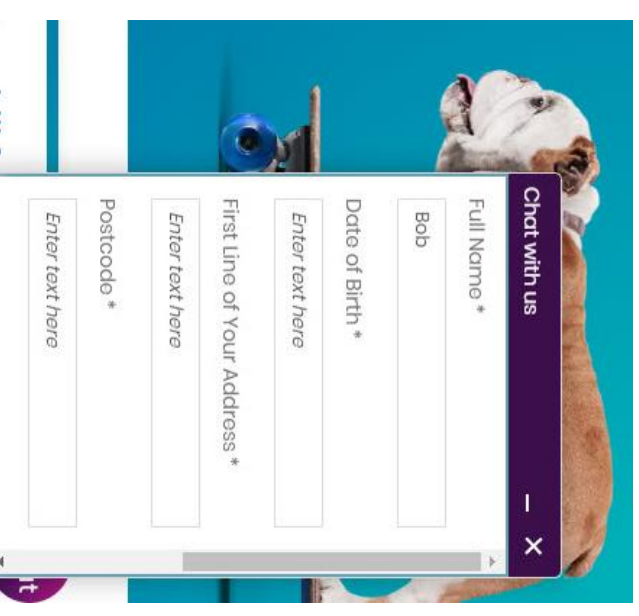
App issues



Preferred method of updating claim in future

The most popular way of updating claims in all markets is by email, followed by phone call. In the UK, 21% of users would update using a web form. 10% of Australians would prefer to use social media.

	Global average	Australia	USA	UK	Hong Kong
Email	43%	49%	47%	35%	40%
Phone call	34%	43%	38%	24%	32%
Mobile app	20%	24%	19%	21%	16%
Live chat with real person	20%	21%	19%	17%	21%
Message area in logged in section of website	16%	17%	11%	19%	17%
Web form	15%	12%	13%	21%	13%
Virtual chat bot	8%	7%	6%	11%	9%
Automated / autonomous	8%	7%	5%	13%	7%
Social media	7%	10%	4%	8%	4%



Chat with us — X

Full Name *
Bob

Date of Birth *
Enter text here

First line of Your Address *
Enter text here

Postcode *
Enter text here

Social media reviews

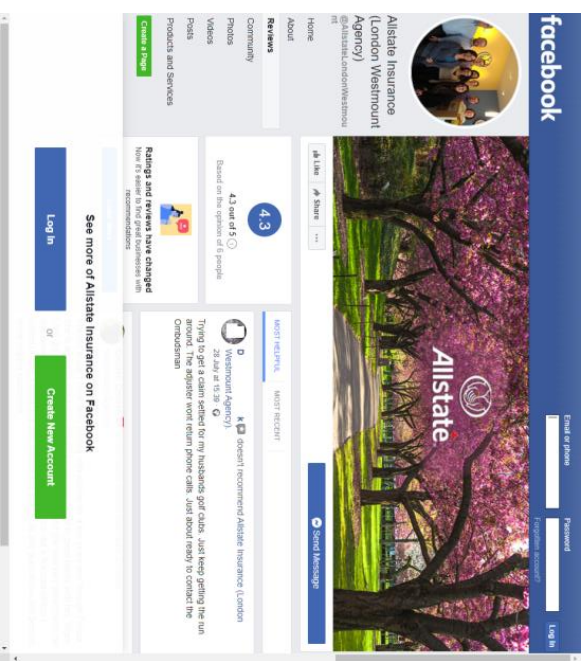
19% who had made a claim said they'd posted a review online. 52% of those who posted about their claim did so on Facebook. Understandably a positive claim experience leads to more positive review.

19% of those who had made a claim posted a review of their claim experience with a further 19% stating that they planned to.



The most common place where people are leaving claim review is on Facebook, followed by Instagram.

There is a logical correlation between not having a successful claim and writing a less positive review.

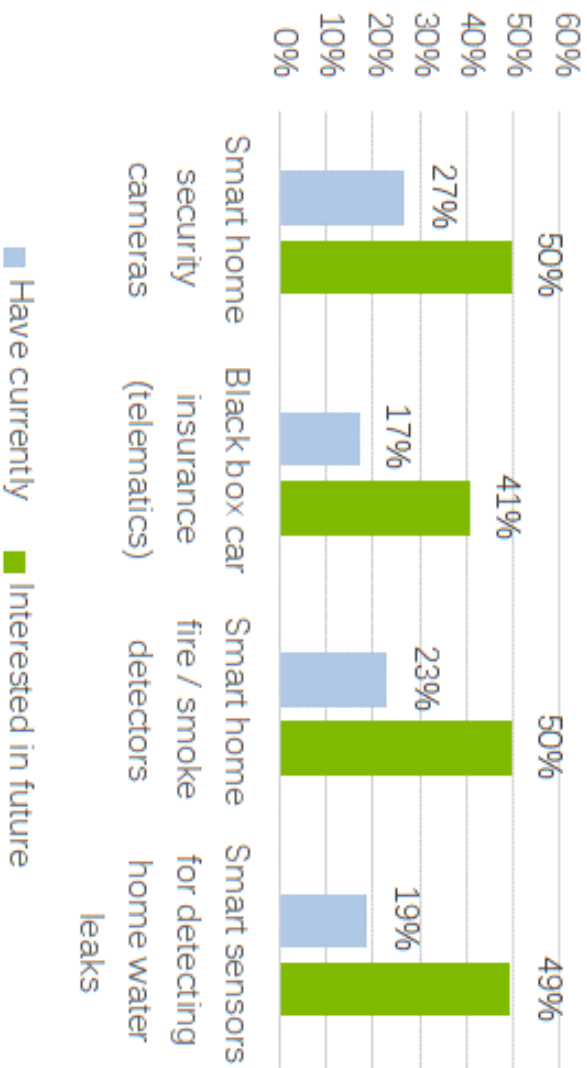


Impact of successful and unsuccessful claims on social media review positivity

	Successful claim?	
	Yes	No
Very positive	63%	21%
Quite positive	25%	35%
Balanced	8%	23%
Quite negative	2%	9%
Very negative	2%	12%

Smart technology and claims

There is a huge appetite for smart technology around claims in the globally. 27% said they had smart home security cameras at present but 50% stated they would be interested in the future. Even bigger increase for smart detector of water leaks – up from 19% at present to 49%.



	USA		Australia		UK		Hong Kong	
	Currently	Future	Current	Future	Current	Future	Current	Future
Smart home security cameras	33%	72%	23%	52%	19%	45%	32%	29%
Black box car insurance (telematics)	14%	60%	13%	41%	15%	34%	26%	27%
Smart home fire / smoke detectors	27%	59%	21%	60%	22%	51%	22%	28%
Smart sensors for detecting home water leaks	19%	52%	12%	50%	19%	55%	24%	40%

Less appetite for smart tracking technologies in Hong Kong especially for smart home cameras.

Thank you

ANY QUESTIONS?

Malcolm Otter

Research Director

Malcolm.Otter@Lumivo.com

Tel: + 44 (0) 203 322 9737

