

# What do customer think of digital claims tools?

**“Survey Says...”**

Insights

from the

YTD '26 Auto

Claims Study

and '25

Digital Claims

Experience

Study

# “Survey Says...”

**'26 YTD Auto  
Claims & '25  
Digital Claims  
Studies**

**Digital Claims**

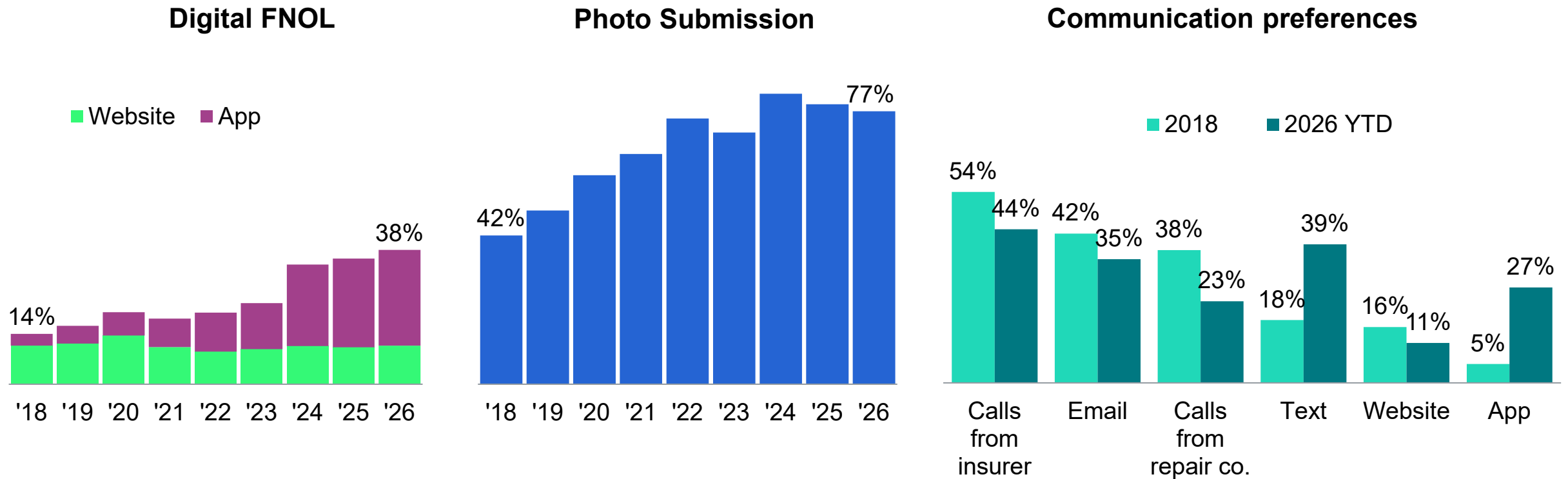
**Trends**

## Trends in Digital Usage

As digital interactions have steadily increased in claims, so have preferences for digital

Mobile apps and texting have experienced the largest growth

### Trends in Digital Usage and Preference

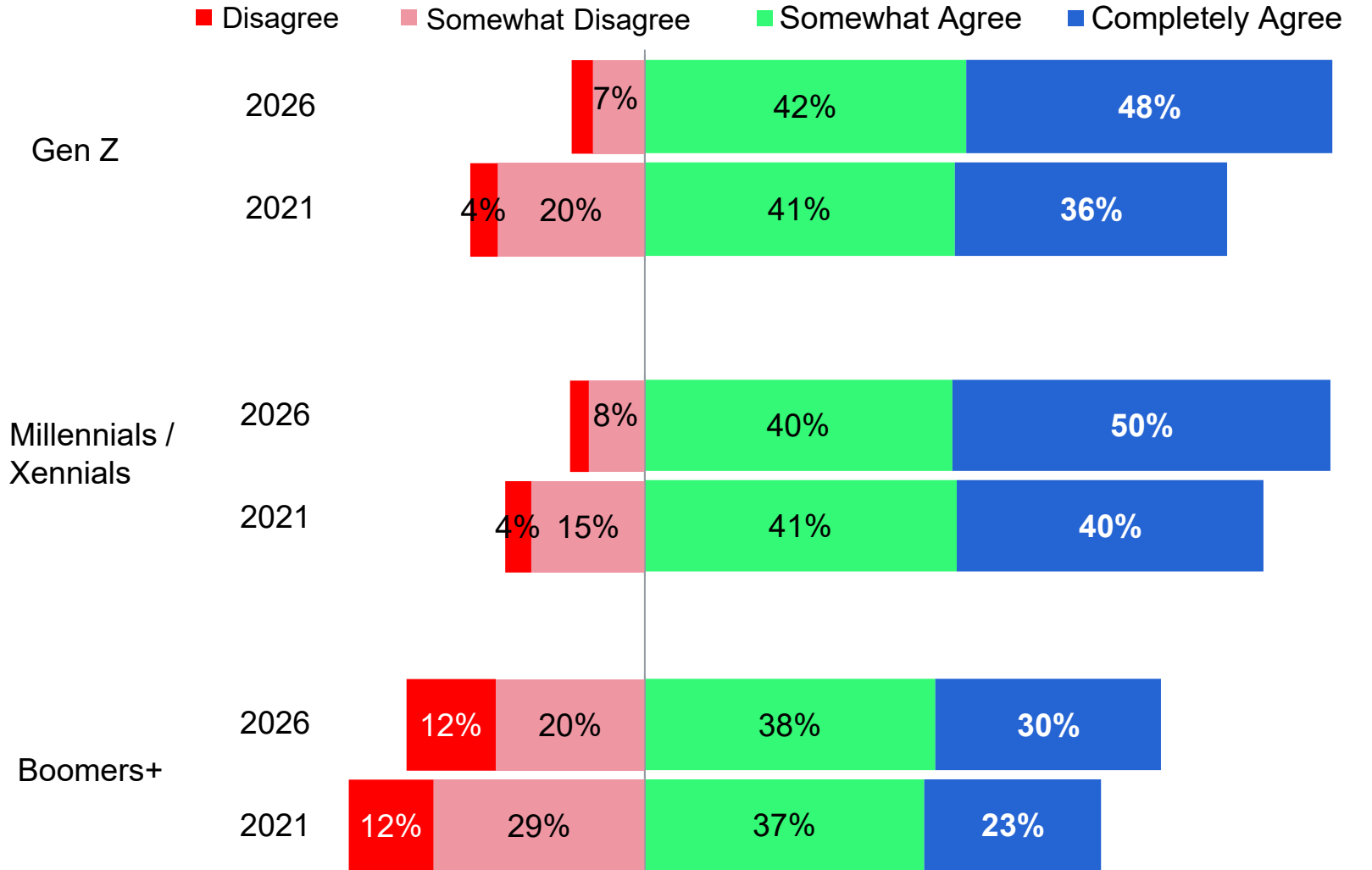


## Generational Cohorts and Digital

### Do people want to be using digital claims?

- Older cohorts are least likely to want to use digital tools entirely
- Nearly half of Gen Z & Millennials are comfortable handling their claim digitally
- Gen Z/Millennials rate digital tools higher than those not using the option for reporting their claim, submitting photos and proactive updates

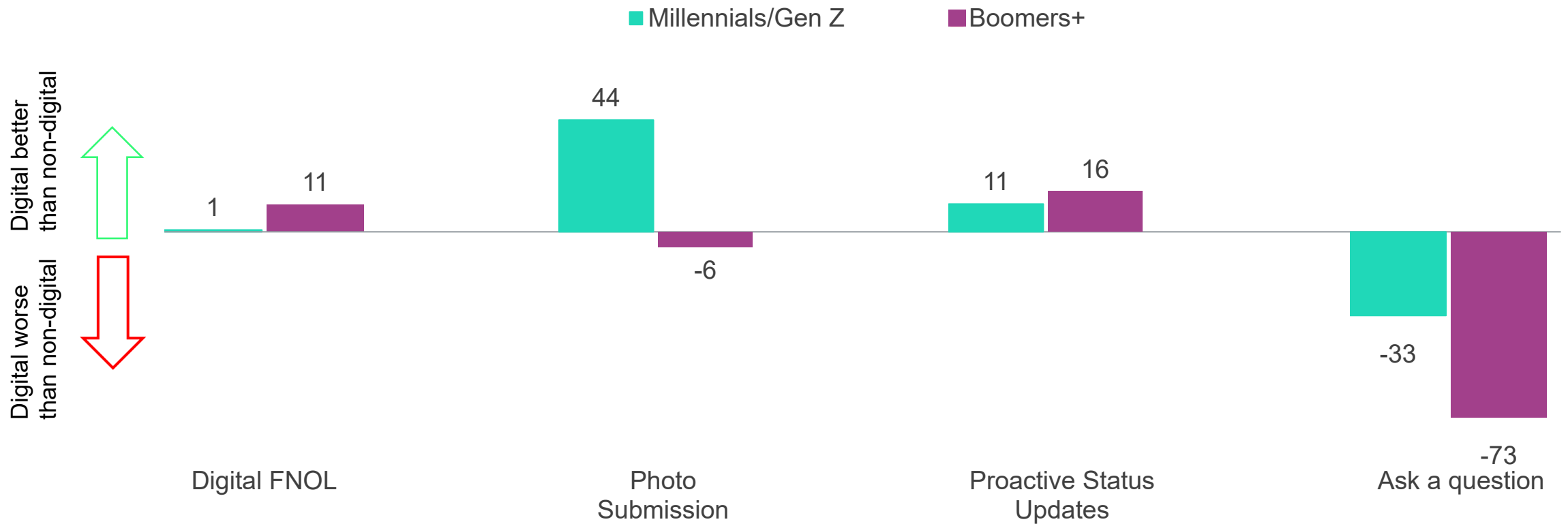
### Comfortable Managing Claim Entirely Using Digital Tools: by Generation



## Impact of Digital Touchpoints

### Are Digital Claims Helping or Hurting the Experience?

Digital Impact by Type of Task: Generational Differences in Satisfaction



# “Survey Says...”

**'26 YTD Auto  
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Digital Claim

Trends

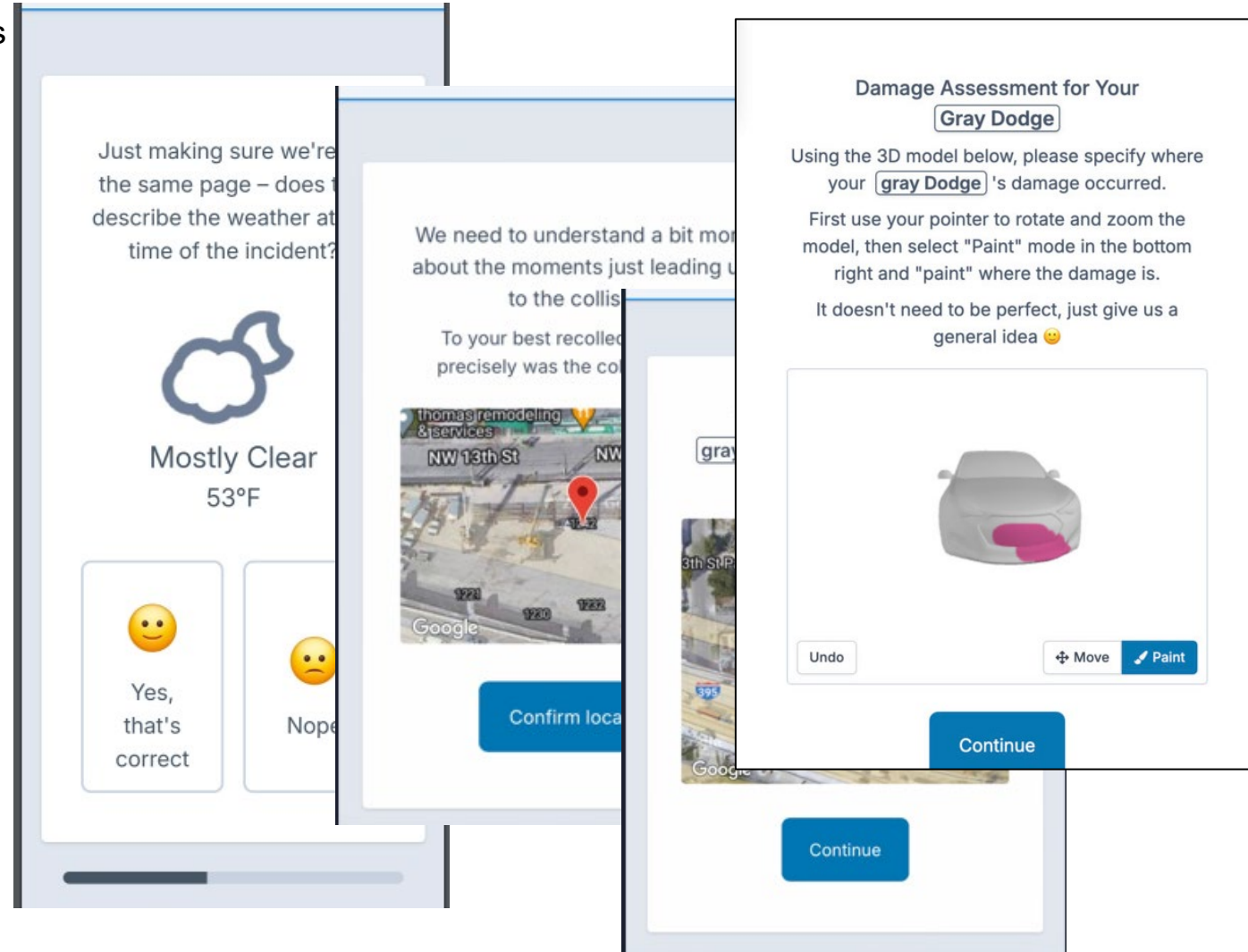
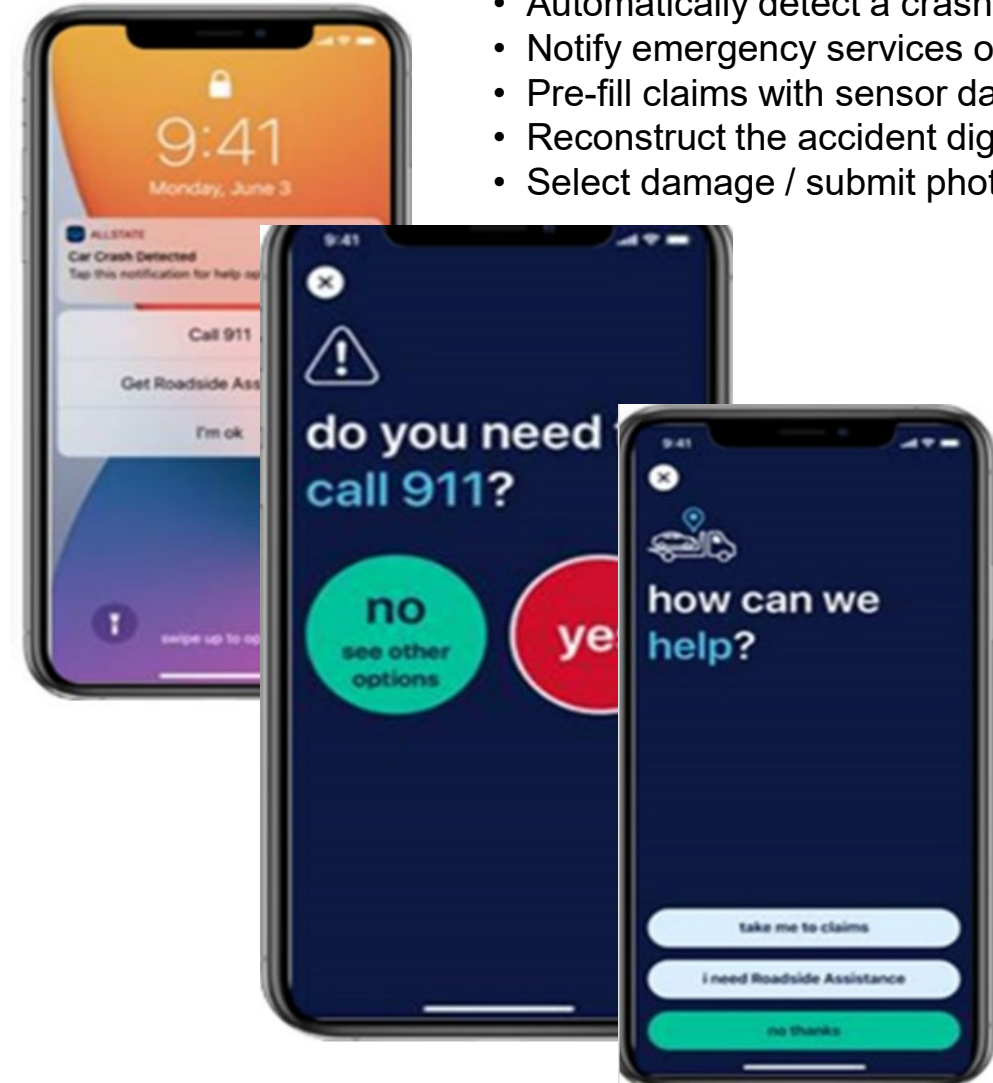
Reporting

the Claim

## App: First Notice of Loss

The app experience is getting more streamlined and incorporating external data

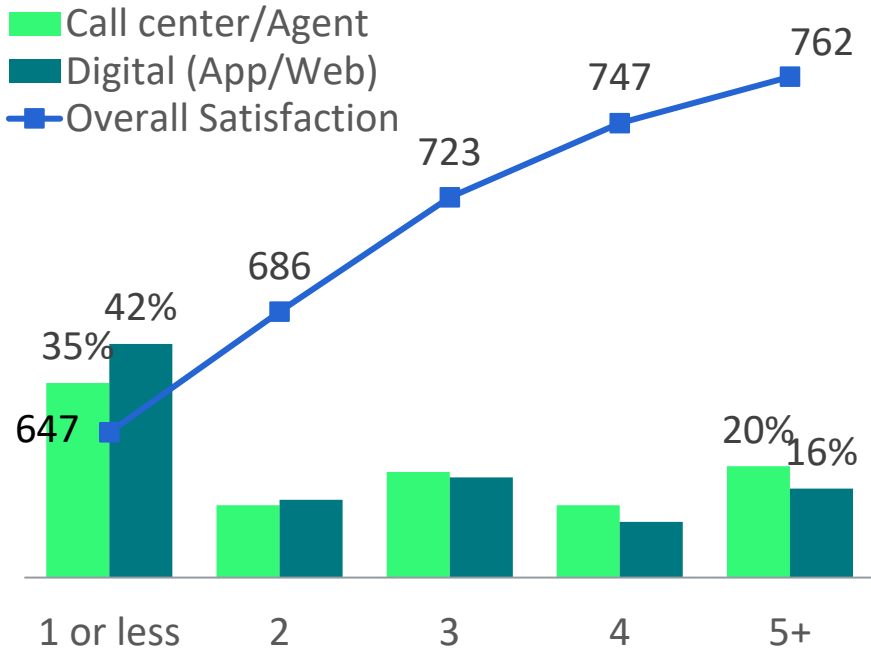
- Automatically detect a crash
- Notify emergency services or insurers
- Pre-fill claims with sensor data
- Reconstruct the accident digitally
- Select damage / submit photos



## Comparison of Services Provided

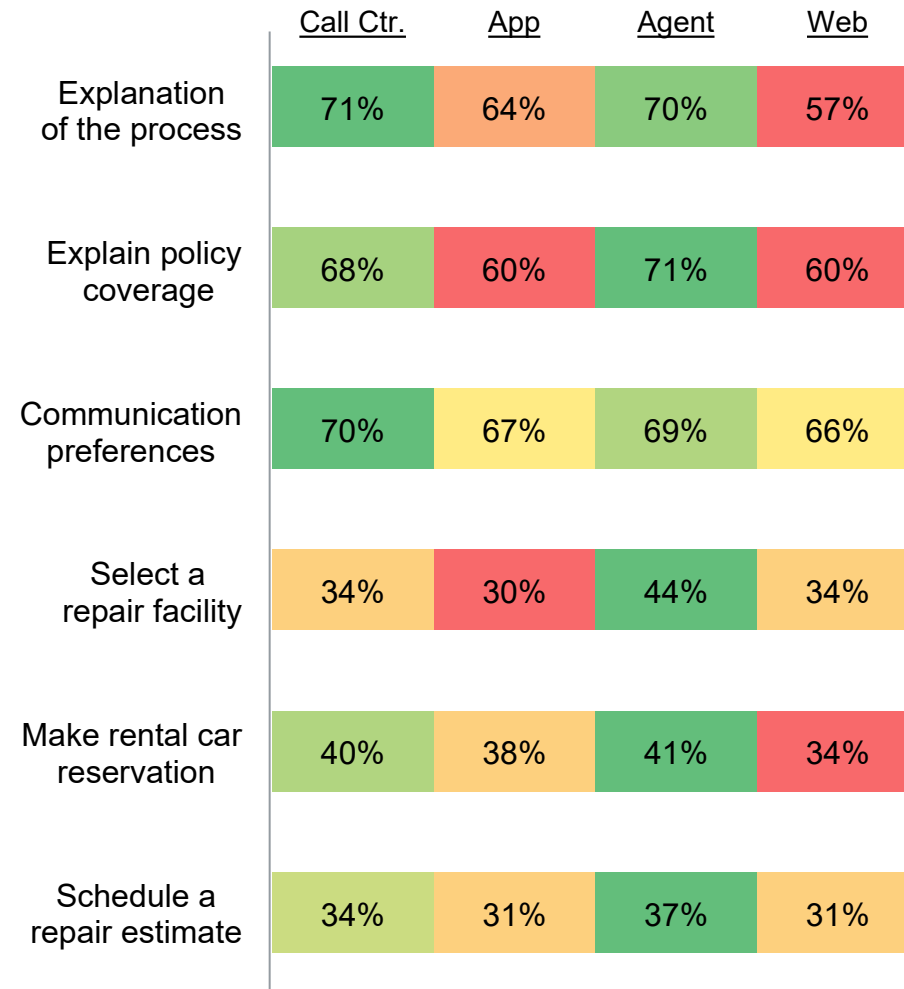
### Digital trails human interactions in some key areas

# of Services Provided at FNOL



- Explanation of the process
- Explanation of your policy coverage
- Communication preferences
- Select a repair facility
- Rental car reservation
- Schedule repair estimate

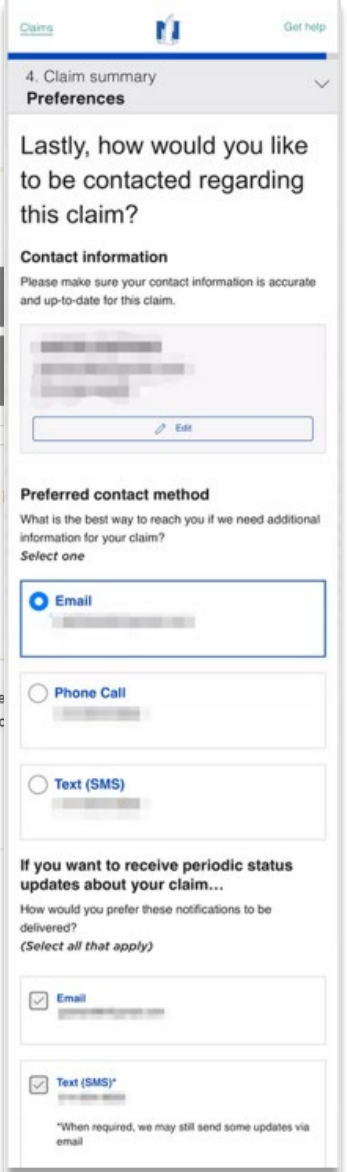
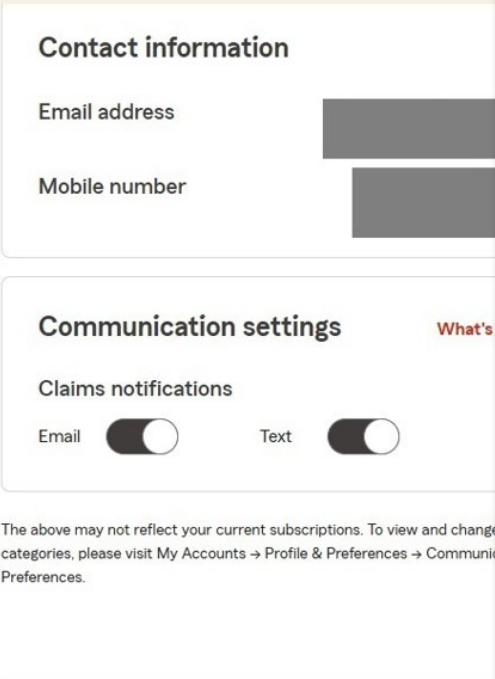
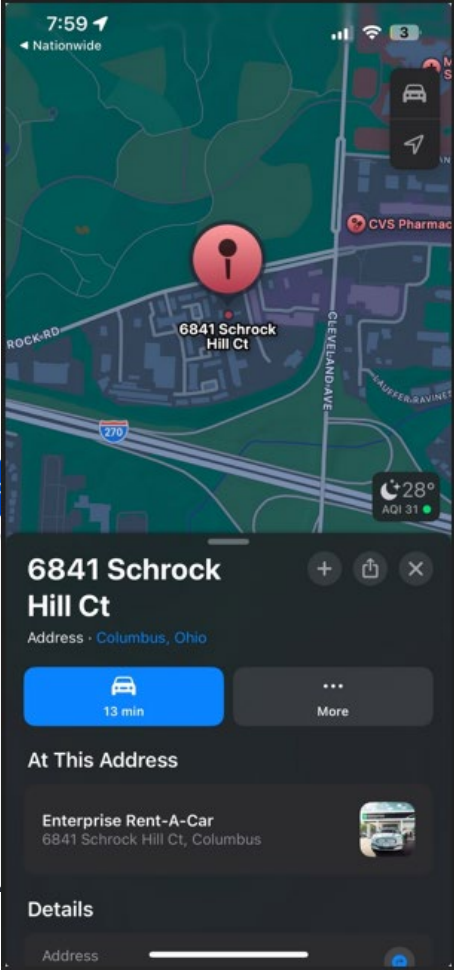
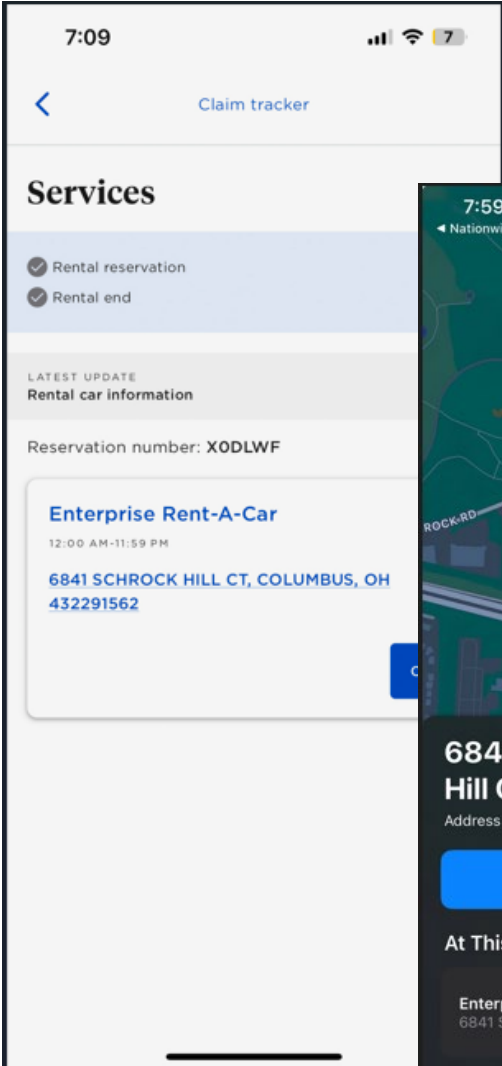
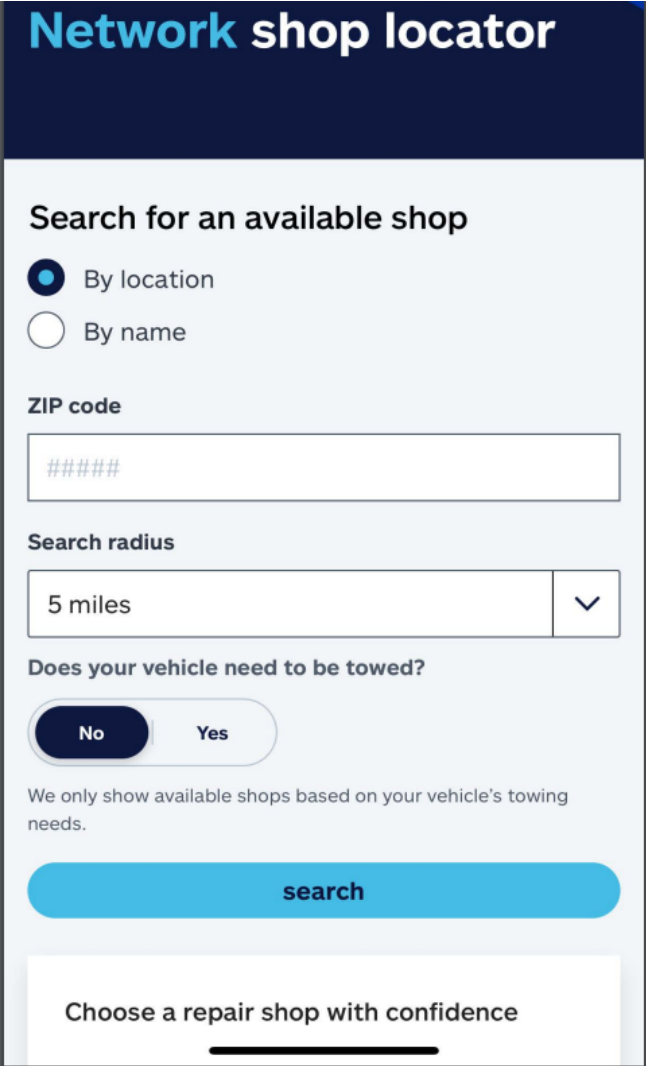
Incidence By FNOL Channel



Highest incidence for Digital

# Examples of Apps

## Some Insurers are offering more services...



# Examples of Apps

...but many struggle at communication coverages and process variations

- 7 line items reference a deductible
- Industry jargon “ACV” “DOV” “UMPD”

Coverage at Time of Incident

**Note:** Policy coverages displayed on this page are for informational purposes only and may not reflect applicability of coverage for this claim.

**'18 MINI COOPER HARDTOP**  
Incident date: October 13, 2024

Coverage	Limit or Deductible
Diminution Of Value - Collision	\$2,000 DEDUCTIBLE
Diminution Of Value - Comprehensive	\$2,000 DEDUCTIBLE
Physical Damage - Collision	ACV LESS \$2,000 DEDUCTIBLE
Physical Damage - Comprehensive	ACV LESS \$2,000 DEDUCTIBLE
Property Damage	\$50,000 EACH ACCIDENT NO DEDUCTIBLE
	\$25,000 EACH ACCIDENT LESS \$500 DEDUCTIBLE EXCESS DOV UMPD
	\$25,000 EACH ACCIDENT LESS \$500 DEDUCTIBLE EXCESS UMPD
	\$25,000 EACH PERSON-\$50,000 EACH ACCIDENT EXCESS UMBI
Bodily Injury	\$50,000 EACH PERSON-\$100,000 EACH ACCIDENT

Close >

**Property Damage Liability** Per Accident \$50,000  
Deductible \$0  
Pays if you are responsible for damage to another person's property.

**For yourself**

**Medical Payments** Per Person \$1,000  
Pays for medical expenses for covered persons.

**Uninsured / Underinsured Motorist** Per Accident \$100,000  
Per Person \$50,000  
Pays for injuries caused by an uninsured or underinsured motorist.

**For your vehicle**

**Collision** Deductible \$1,000  
Pays for the damage to your vehicle.

**Comprehensive** Deductible \$1,000  
Pays for vehicle and glass damage due to non-collision causes such as fire and theft.

Submit claim

Auto Claim Auto Claim Menu

We will:

- Provide a guide
- Confirm your
- Collect basic
- Guide you throug process

My Claim Menu

[View claims process](#)

- 1. Report**  
Report your claim on usaa.com, from your mobile device or by phone.
- 2. Investigation**  
We'll gather details about your claim to ensure you're covered by your policy. If other drivers were involved, we'll determine who was responsible for the incident.
- 3. Estimate**  
We'll determine the repair costs and let you know when work can begin. If coverage applies, we'll arrange for a rental vehicle.
- 4. Payment**  
Payment will be made to you or the repair shop. Unless the deductible is waived, you'll be responsible for paying the deductible to the shop when repairs are complete.
- 5. Settlement**  
If you were responsible for the incident, damages owed to other parties will be paid.

Home Products Search Chat

Nationwide Claims 4:20 PM

**Your Claim Has Been Filed**

All Mail Inbox

September 2, 2024 at 4:20 PM

From: returned@nationwide.com >

To: >

**Nationwide**

Track your claim

Dear [Name],

Your claim has been filed. Have questions? Avoid the wait! You can [track your claim](#) online or via our app anytime and your claims associate will be contacting you soon.

Claim Number: [Redacted]

Type of Claim: Collision with Fixed Object

Vehicle: [Redacted]

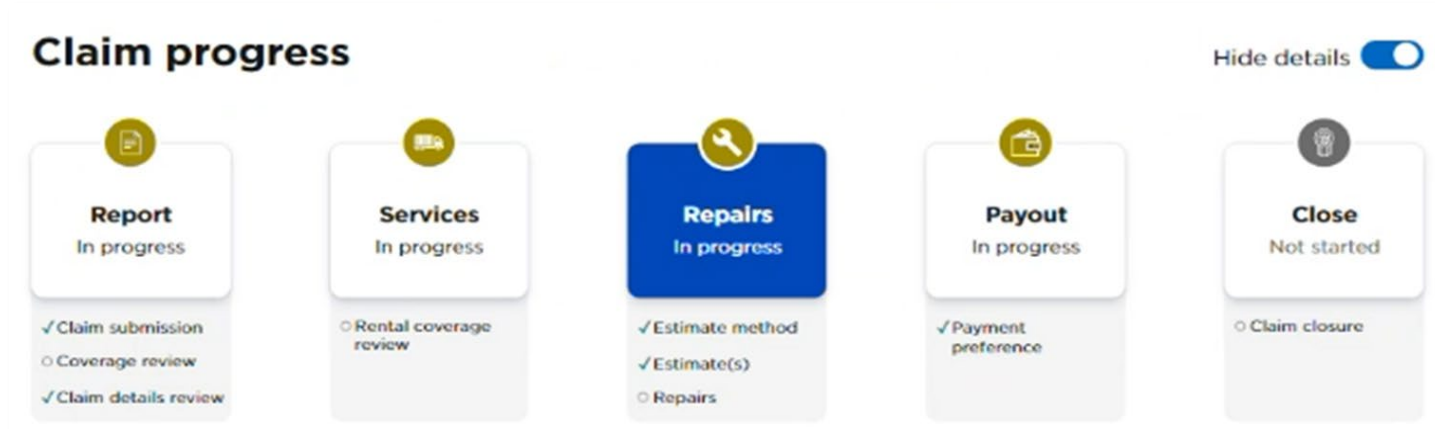
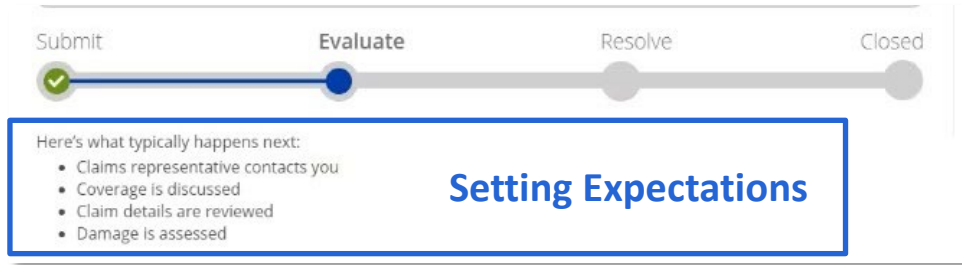
**Rental Car Coverage:**  
Your policy provides a rental car up to \$40.00 per day with a \$1,200.00 incident maximum. If you have not made arrangements for a rental car, [read about your options in our Frequently Asked Questions \(FAQ\)](#) section as you track your claim online.

**Estimate Options:**  
Review your options on claim tracker by clicking the Track Your Claim button below.

**Track Your Claim**  
Monitor your claim online anytime so you'll always know where you are in the claims process.

## Next Steps

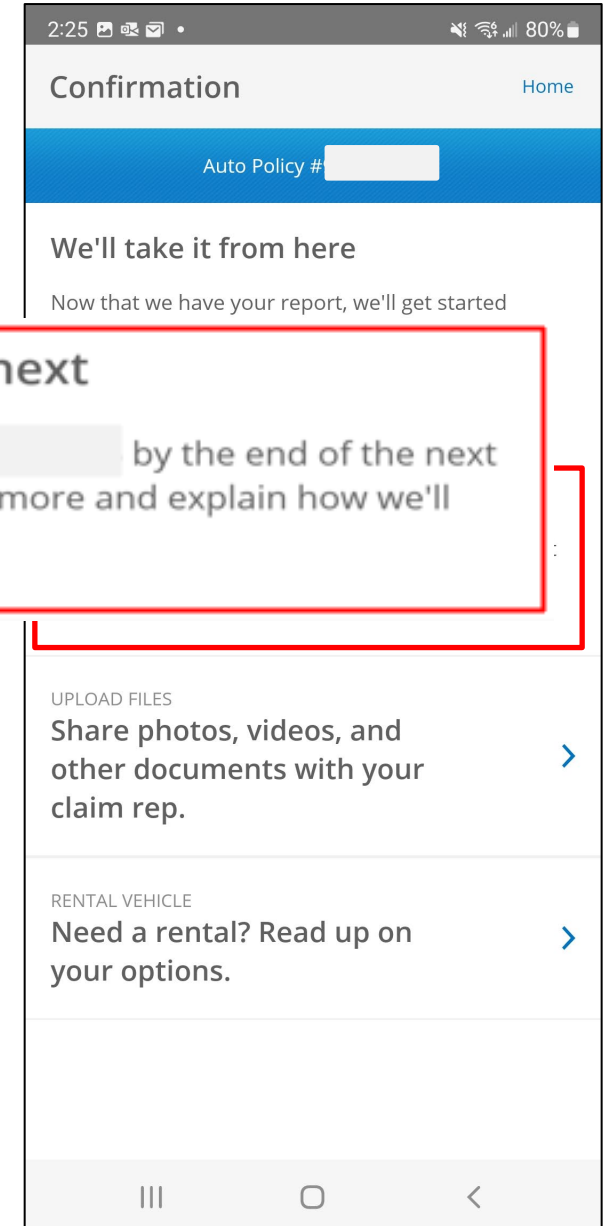
Setting expectations for next steps, claim process and services, FAQs, “accident checklist”, etc. all help ensure customers feel their claims are being handled correctly



**What happens next**

We'll call you at [redacted] by the end of the next business day to learn more and explain how we'll handle the claim.

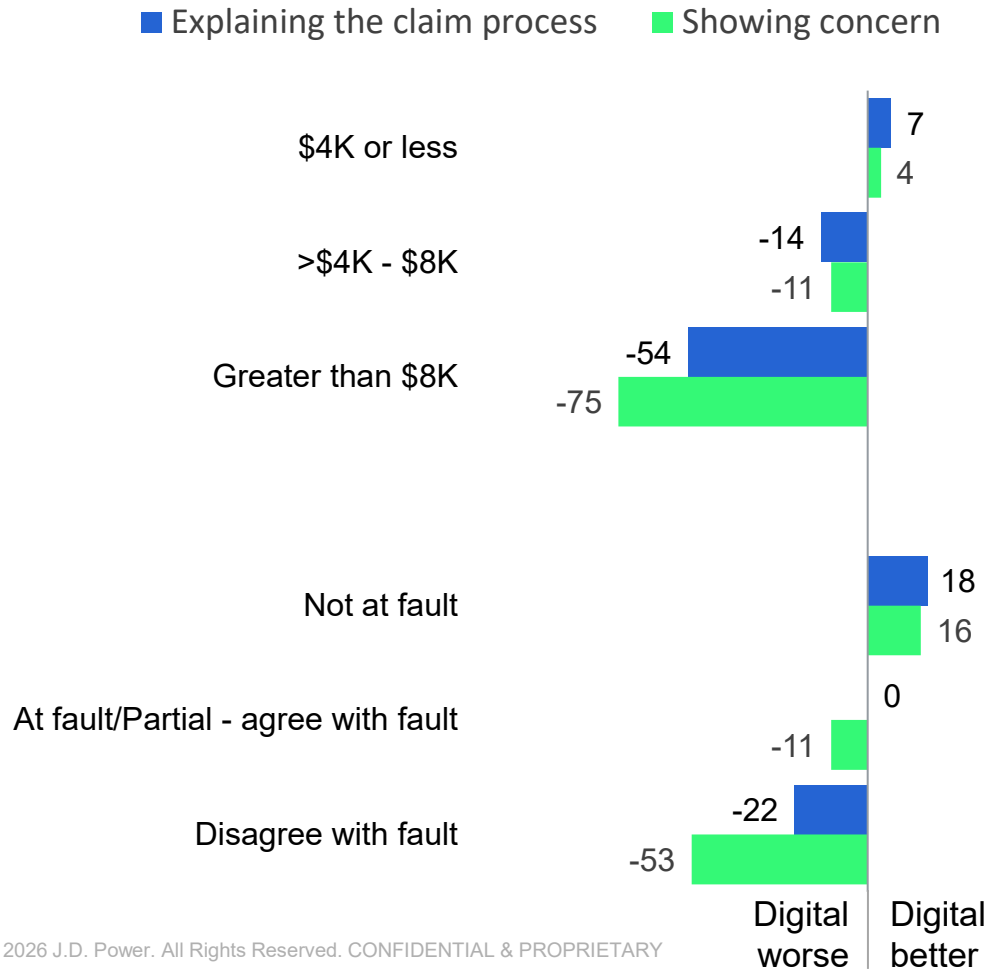
VS



## In Summary

Digital claim reporting performs better for lower severity claims; frustration grows as complexity increases

### Digital Claim Reporting Impact by Severity



### Digital FNOL: How Insurers Could Be More Helpful

(Base: Those who said FNOL was not at all or somewhat helpful)

#### Show Empathy

- “They could have actually **listened to me** and feel like I wanted to be taken care of as a customer”
- “It seemed **very automated, generic** feeling emails.”
- “They could have been **more courteous and understanding**, and they should have done a **better job of explaining things** to me about the process since I told them I had **never filed a claim before.**”

#### Communicate Better

- “They could’ve **described the process a little better**”
- “They could have **called when they said they would.** Took almost two weeks before anything even started”
- “I was just **so confused I didn’t know what was going on in the beginning** and how fast I would be able to get my rental and I wasn’t given the information until two days later”
- I reported the claim through website and **no one contacted me** even after I tried to contact [insurer] a number of times. No one was monitoring my claim for the first 2 weeks

#### Seamless Interactions/No Repeat Info

- “Their initial response was a bit slow. I had to **repeat a lot over the phone** that I had entered online.”
- “**Read my report before calling.**”
- “Things like uploading the **photo were a bit difficult**”
- “They could have told me where to get the car that I was renting. **I had to call him about that...**”
- “It seemed like **they didn’t review what I submitted** making it tedious”

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'26 YTD Auto  
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Digital Claim

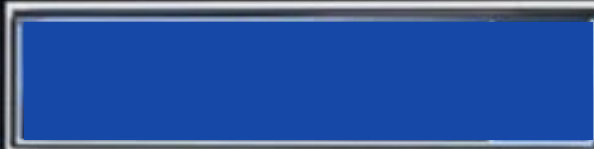
Trends

Reporting

the Claim

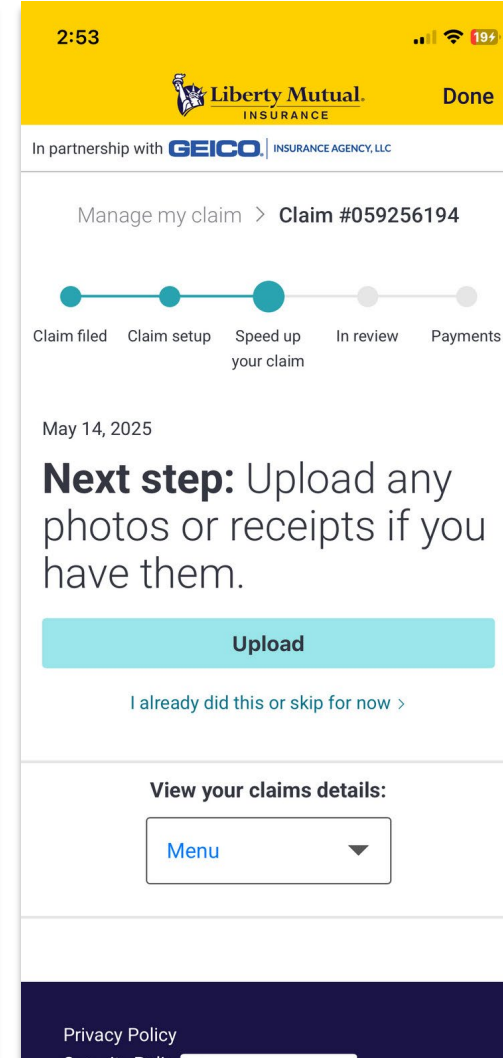
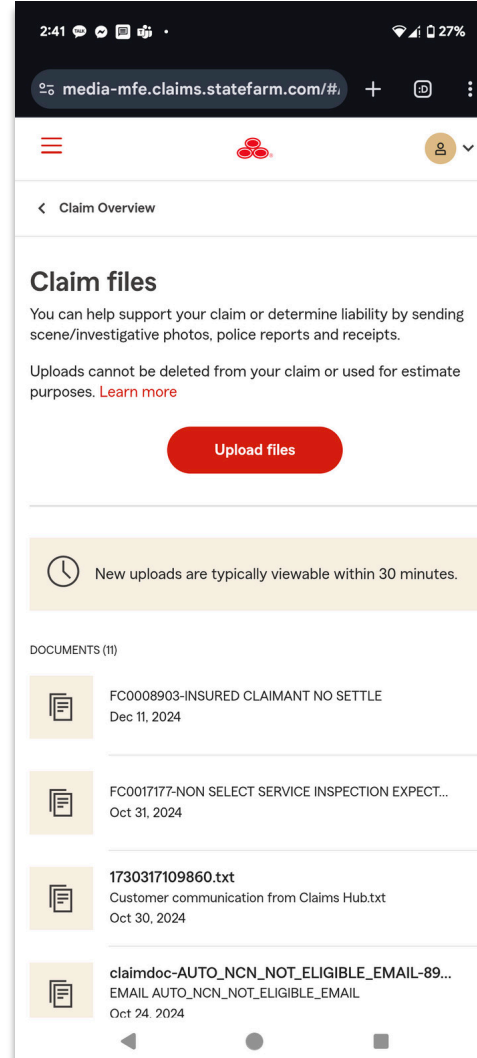
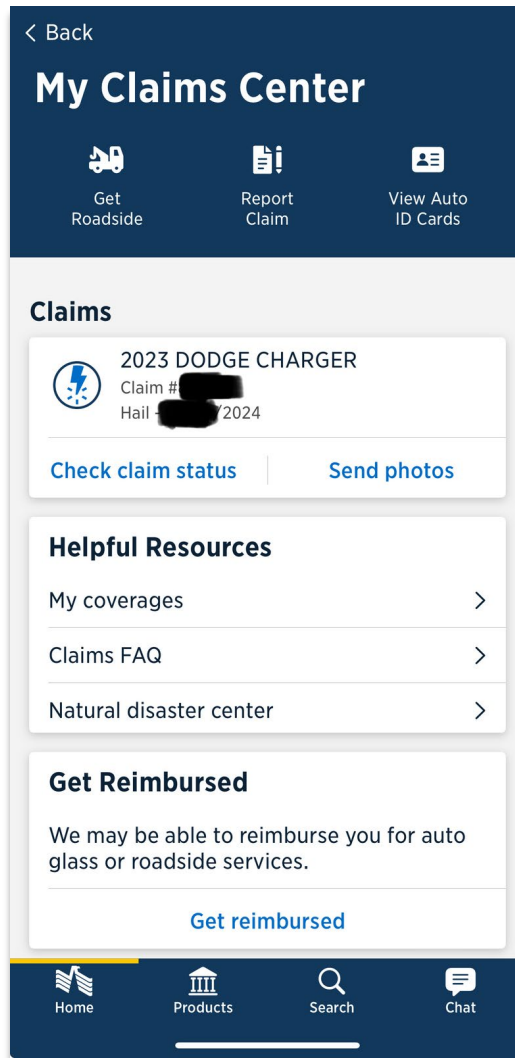
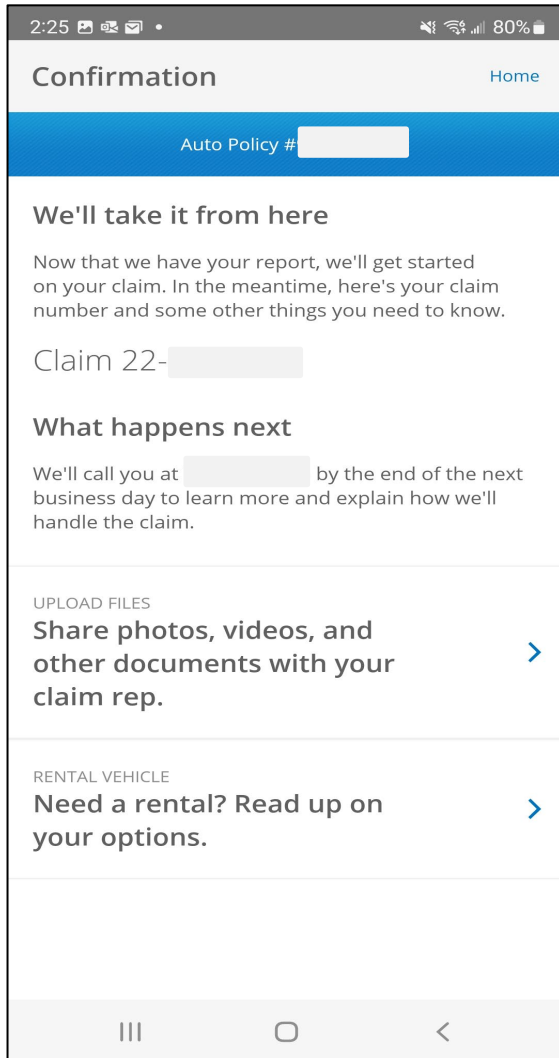
Photo

Submission



## Photo Submission Process

Most insurers ask for photos in apps, but presentation varies notably



Prominent CTAs on varying screens make it easy for customers to find and carry out this option

## Photo Submission Process

Explaining the process varies notably as well—requiring 8 screens to click through before even beginning to take photos seems excessive

Progressive

**1** **Guided Photo Capture**  
Now it's time to take pictures of your Hyundai Sonata. We'll need pictures of the exterior and interior, and a short video. Follow these tips to gather clear photos and ensure a smooth claims process.

**2** **Ensure proper lighting**  
Make sure your vehicle is clearly and evenly lit without sun glare.

**3** **Stand back**  
Stand about 10 feet away from your vehicle to make sure you're capturing the full scene.

**4** **The exterior**  
We're going to capture 8 angles of the exterior, one at a time. Once we begin, move your camera so your vehicle lines up with the on-screen guides.

**5** **Damage close-ups**  
Next, we're going to gather a couple close-up images of the damage.

**6** **Interior and video**  
Then we'll take a few interior pictures including your vehicle's odometer and VIN, and lastly a quick video.

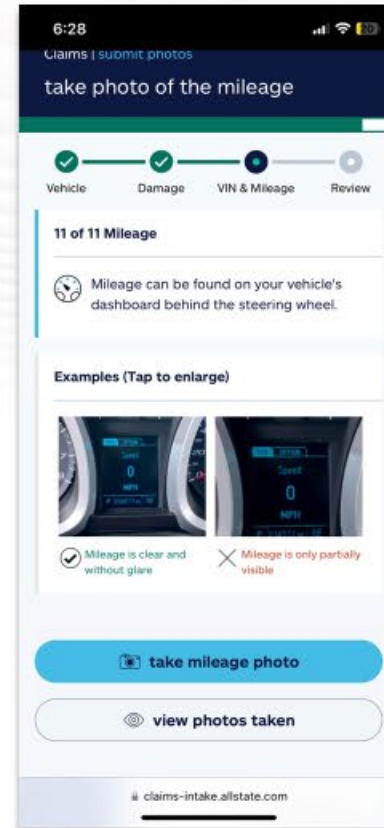
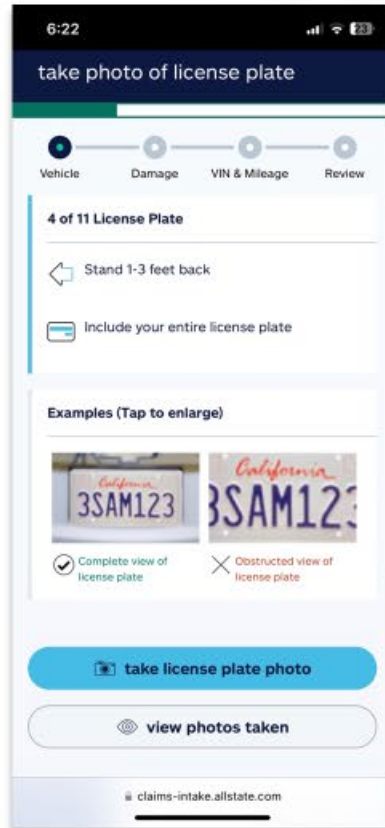
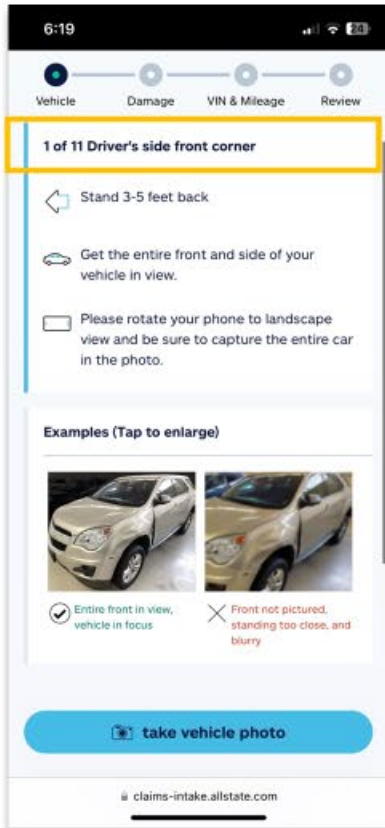
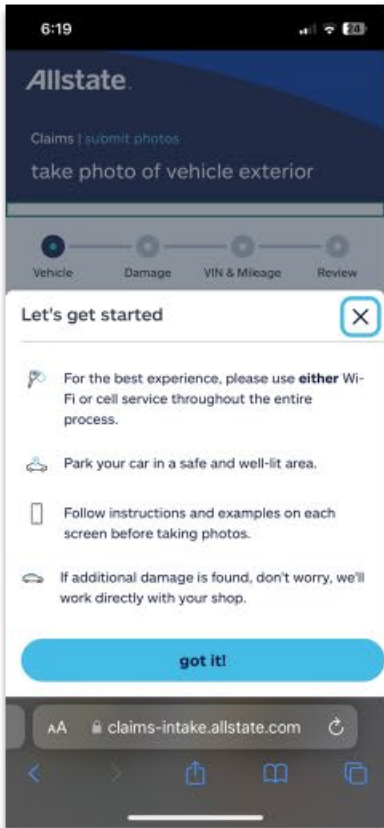
**7** **Let's get started**  
The first angle is of the driver's side of your vehicle. Tap below to get started.

**8** **Guided Photo Capture Process**  
Next →

## Photo Submission Process

Embedding instructions into each step is an alternative, but many customers view 11 steps as not being “easy”

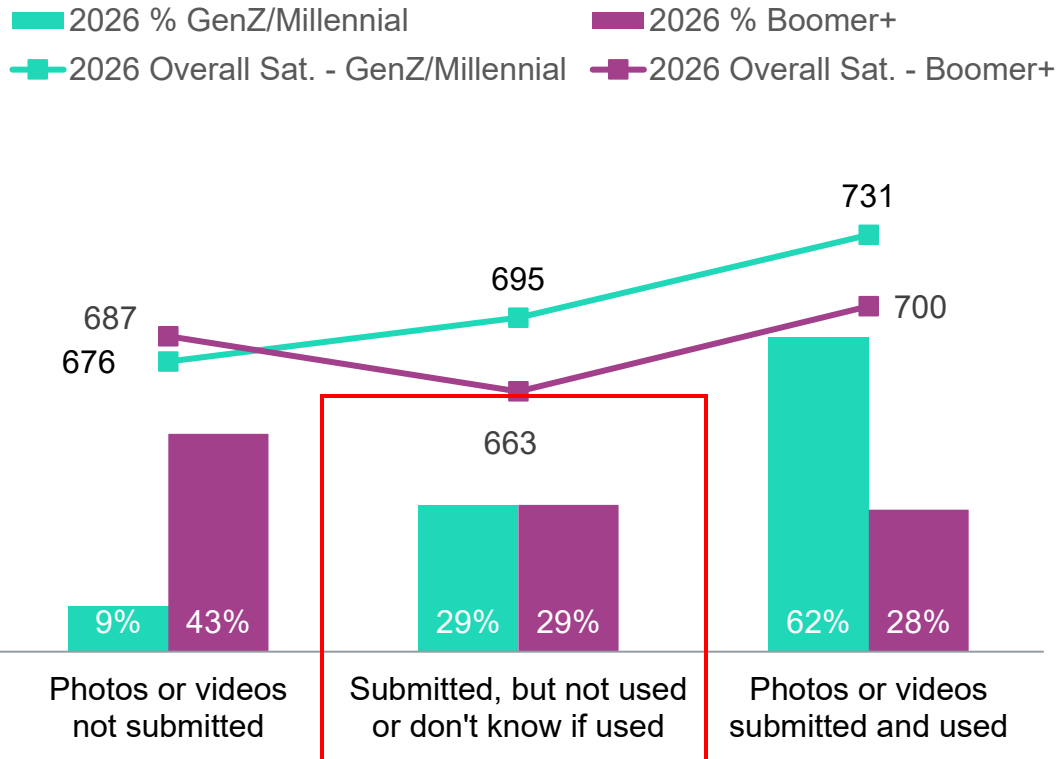
Allstate



## Digital Estimation Experience and Impact

The impact of digital estimation is mixed—quicker claims and better understanding of process/length vs. more effort, more contact, and frustration if photos are not used

### Photos or Video Submission Impact on Satisfaction



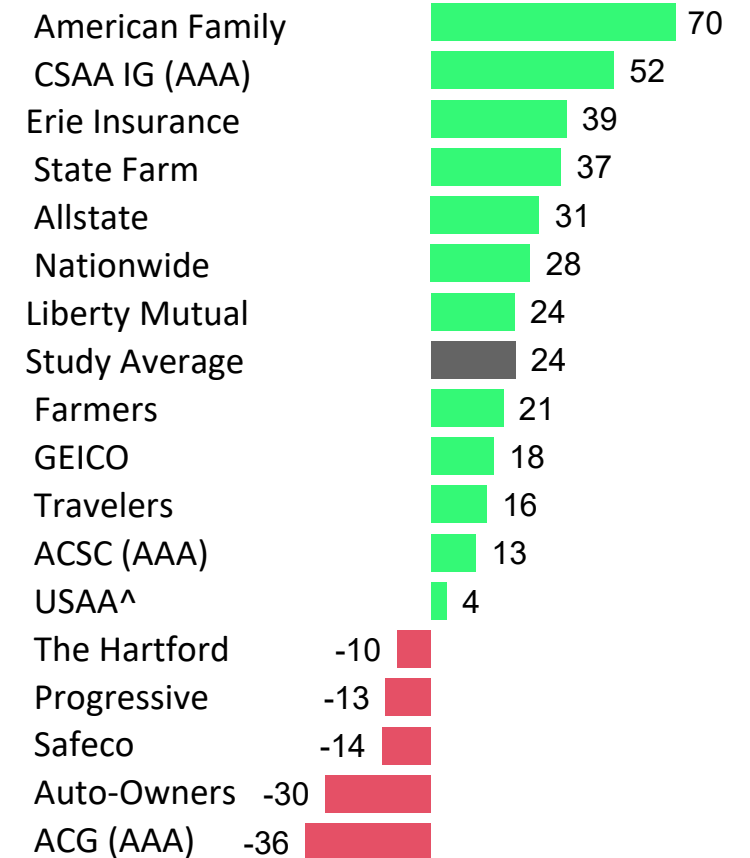
### Positives (improvements to the process):

- Explanation of process
- Shorter cycletimes
- Minimize problems /delays
- Accurate claim length expectations
- Options for status updates

### Opportunities:

- Higher effort
- More customer-initiated contact with insurer
- Set expectations for how photos are used
- Higher awareness of supplements

### Difference in Satisfaction when Using Photos vs. Non-Digital Estimation



# “Survey Says...”

**'26 YTD Auto  
Claims & '25  
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Studies**

Digital Claim

Trends

Reporting

the Claim

Photo

Submission

Status

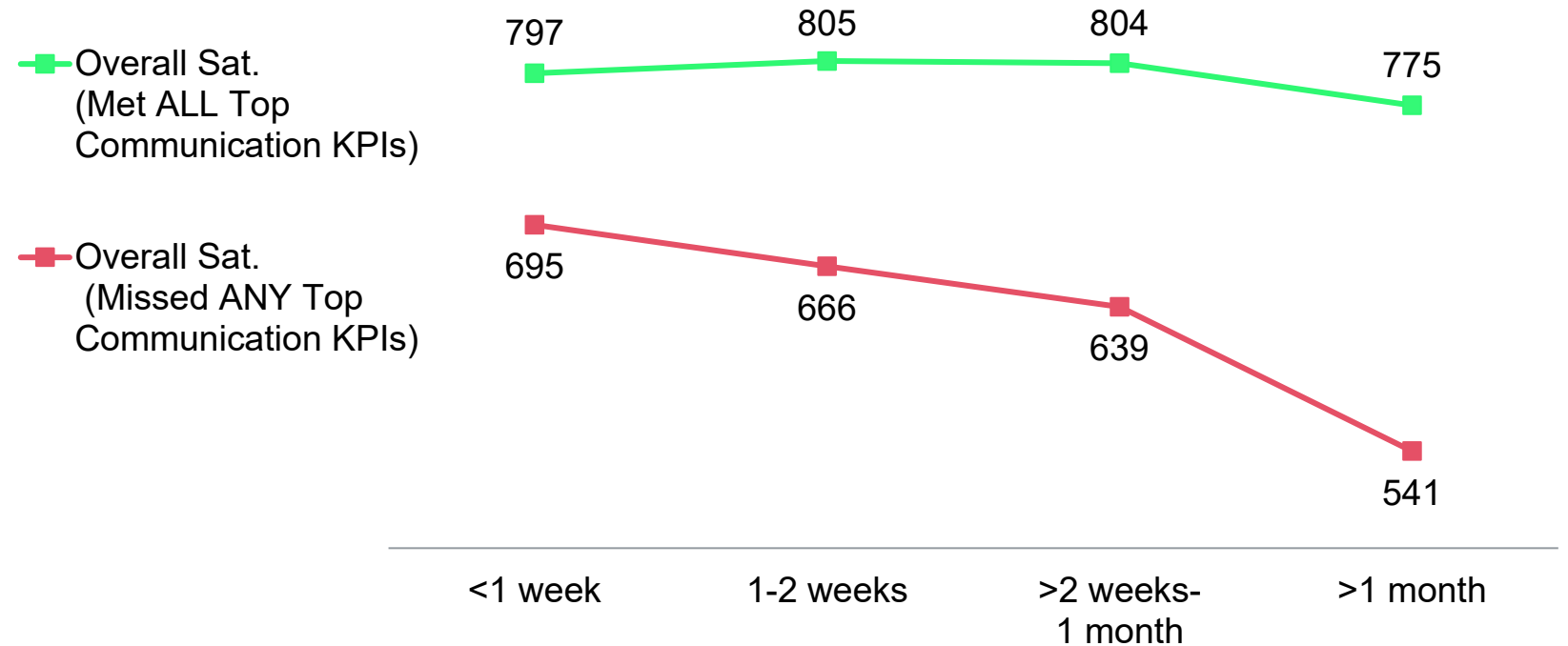
Updates

## Managing Expectations

Good communication and Managing claim length expectations can mitigate the impact of longer claims

- Satisfaction drops sharply if communication KPIs are not met
- Top Communication KPIs:
  - Very easy to communicate with insurer
  - Provide adequate proactive updates
  - Provide accurate claim length expectations

### Impact of Communication on Overall Satisfaction

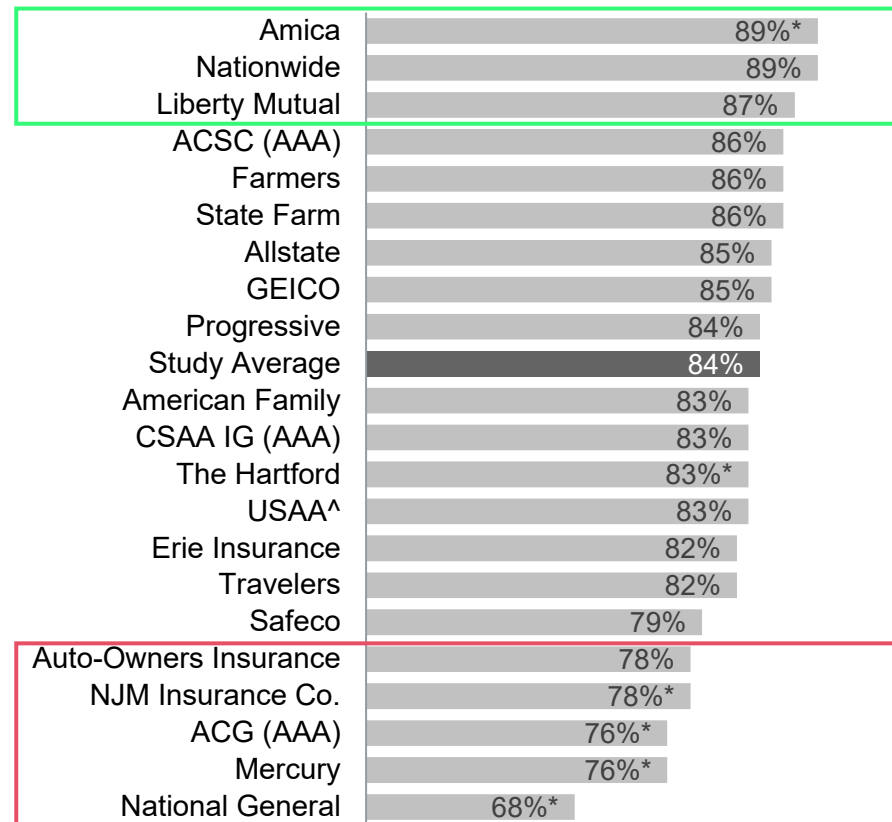


## Insurer Performance on Proactive Communication

Insurers that perform well at providing adequate proactive updates have more customers using interactive digital channels and less needing to make calls

Amica makes more calls and Liberty relies on self-service; lower performers have less self-service and more customers calling

### Meet Both Proactive Updates and Adequate Communication by Insurer



Customers use interactive digital more and make less calls

Customers use self-service less and make calls more than average

### Top Communication Channels Used vs. Study Average (ppts.)

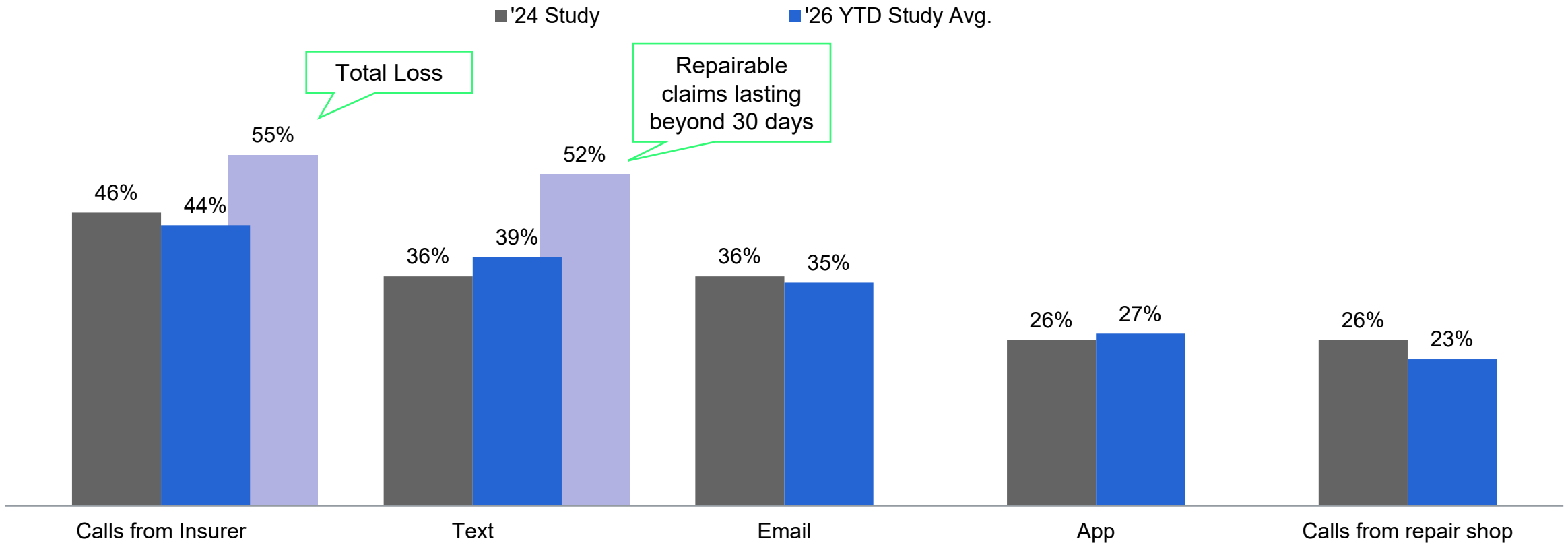
	Customer received calls	Interactive digital (email, text)	Self-service (web, app)	Customer made calls
Amica	+10	+4	-3	-2
Nationwide	+4	+5	-4	-4
Liberty Mutual	-2	+2	+10	-6
Average of five lowest performers	+2	+2	-11	+9

## Preferred Method of Communication

Texting is the second most preferred channel and growing (along with apps), while more traditional methods are declining slightly

Those with total losses want more calls and those with long-tailed experiences want more texts

### Preference for Communication During Claim



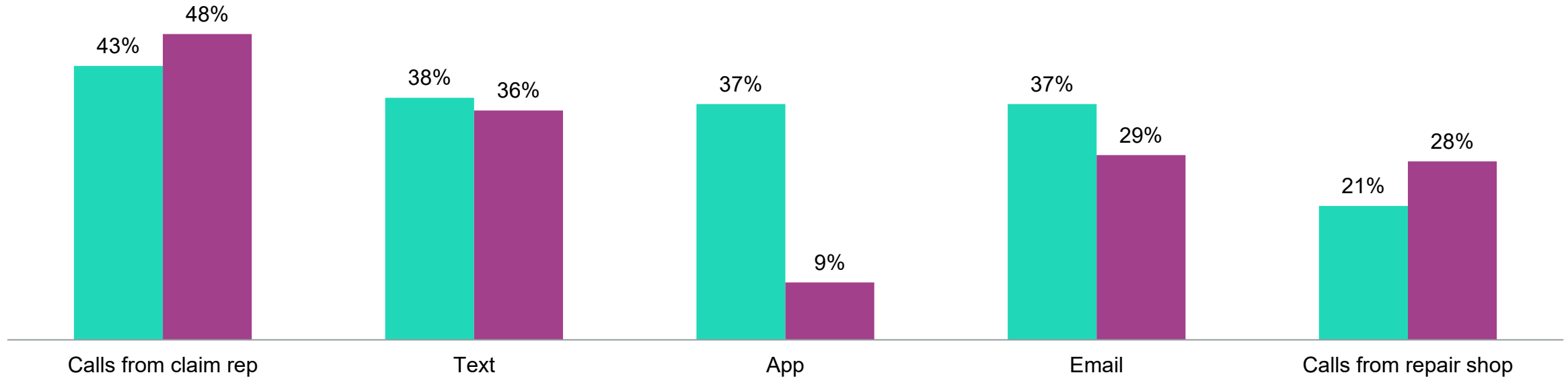
## Preferred Method of Communication – by Generation

Preferences vary with Boomers preferring more calls and Millennials/Gen Z preferring more tech—mobile apps show the greatest variation

### Preference for Communication During Claim

■ '26 YTD: Millennials/GenZ

■ '26 YTD: Boomers+

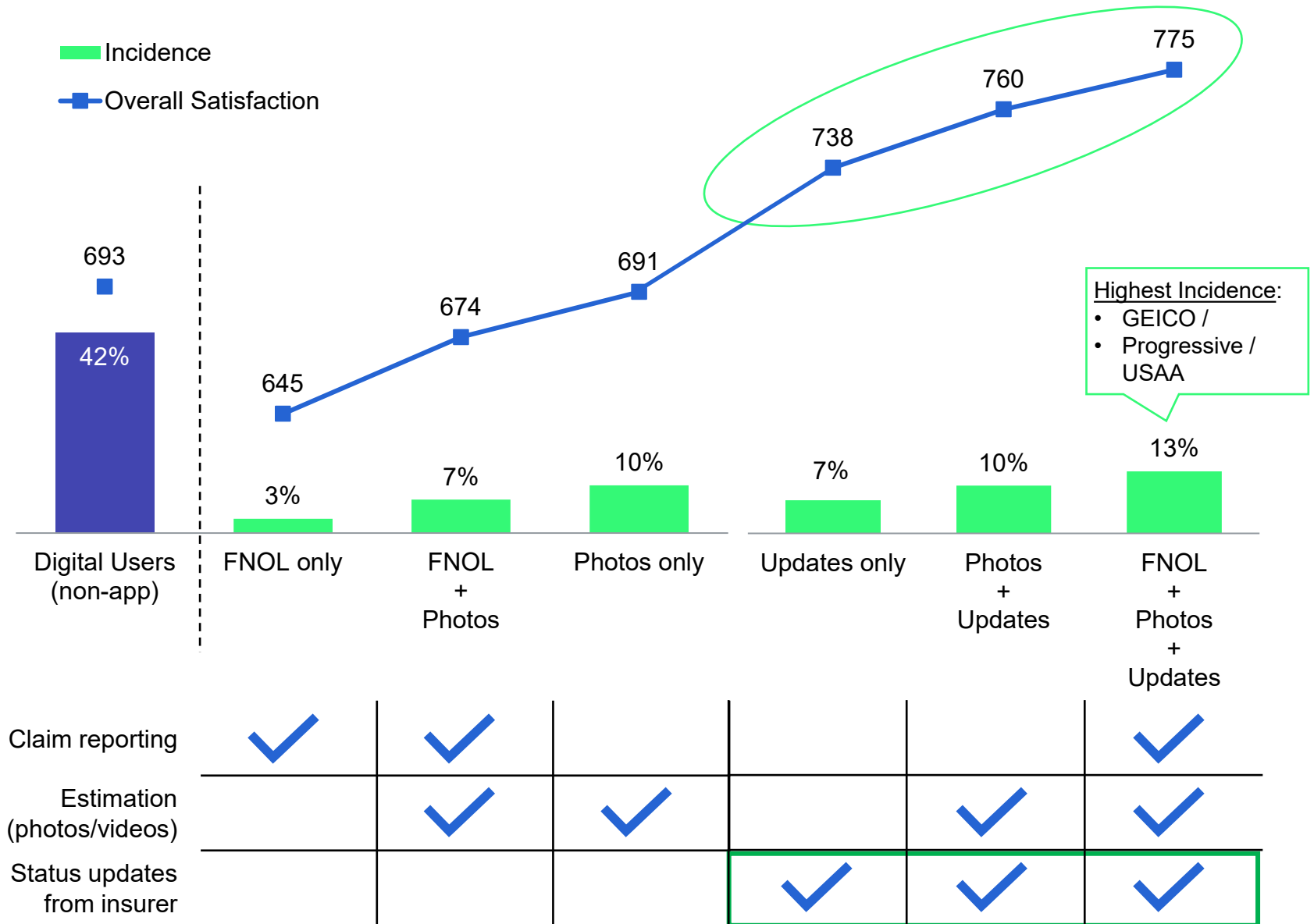


## App Usage Throughout Claim Process

Satisfaction is highest among those who start in the app and utilize it throughout the process

- Those using the app to only report their claim, but not for estimation or updates, have the lowest satisfaction
- Using the app for status updates is the differentiator—the 3 categories with highest satisfaction all include using the app for updates

## Mobile App Usage Throughout Claim Process and Satisfaction

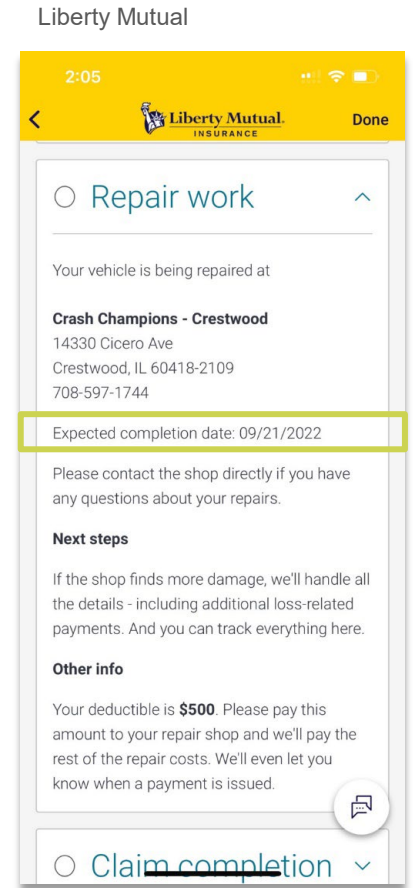
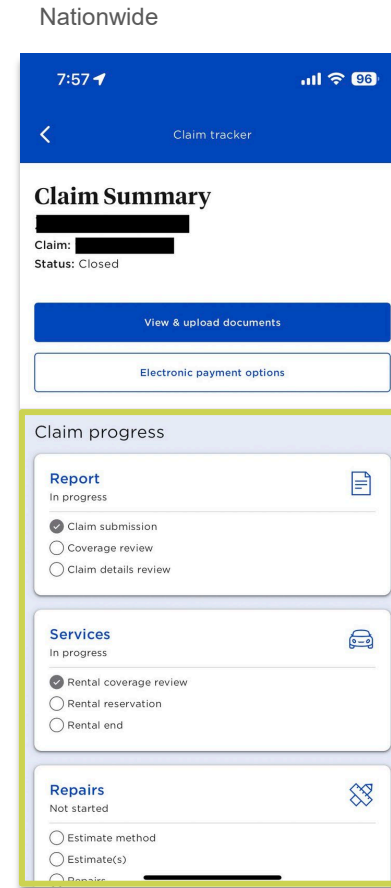
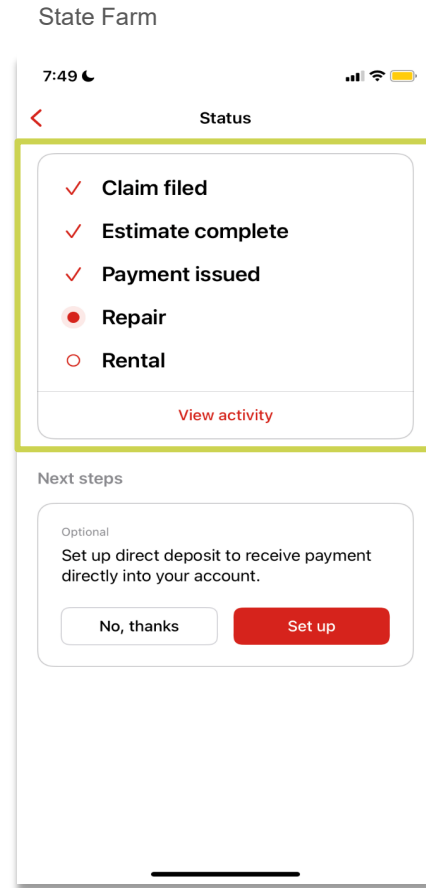
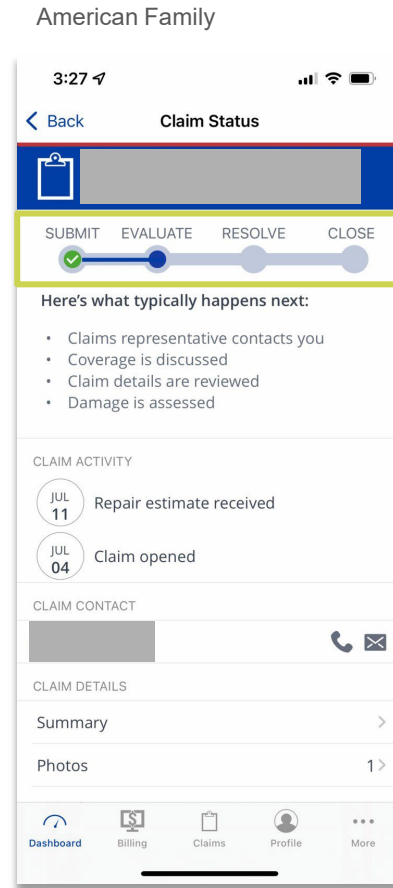


Note: Claimants not involved in reporting the claim and those who submitted photos after FNOL are excluded from the base.

## App Status Updates

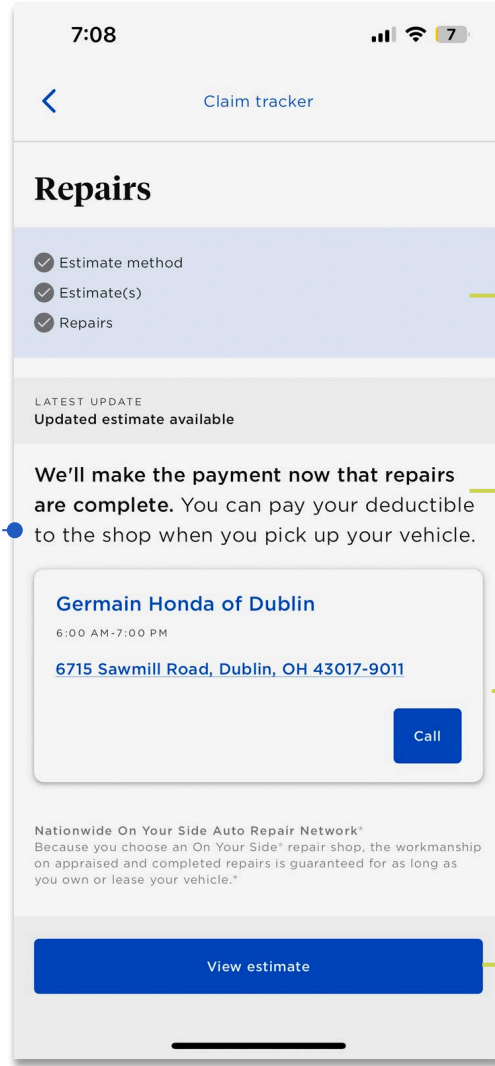
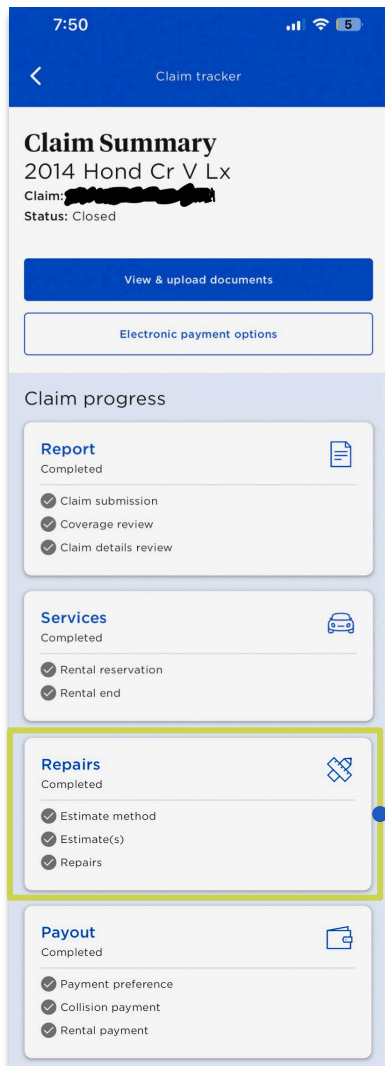
Many insurers provide progress bars to indicate the current step of the claim process

- Liberty Mutual also provides expected completion dates for steps like repairs.



## App Status Updates

Several insurers provide summaries with in-depth sub-steps, including further details when selected; but opportunities exist with others

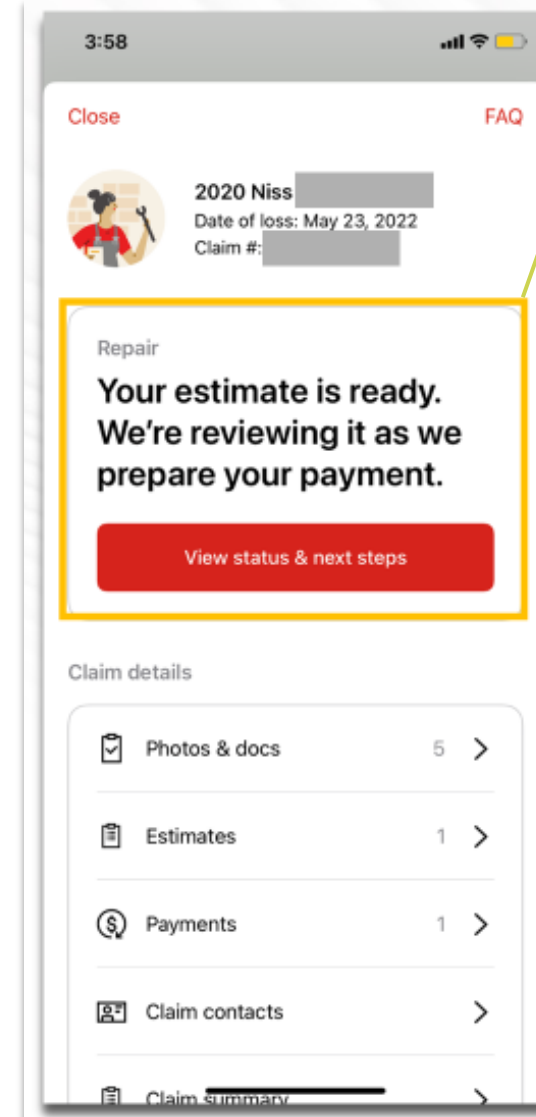


Completed steps

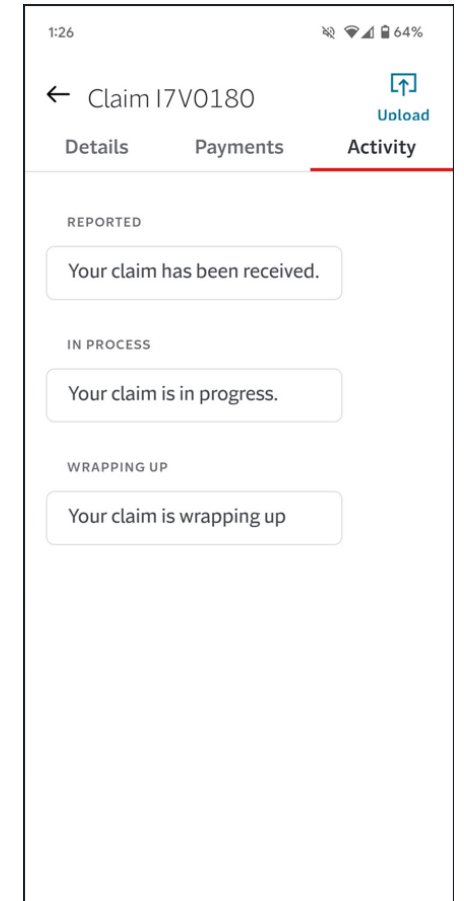
Next steps for insurer and customer

- ✓ Name of shop
- ✓ Address
- ✓ Hours
- ✓ CTA to call shop

Link to relevant content/documents



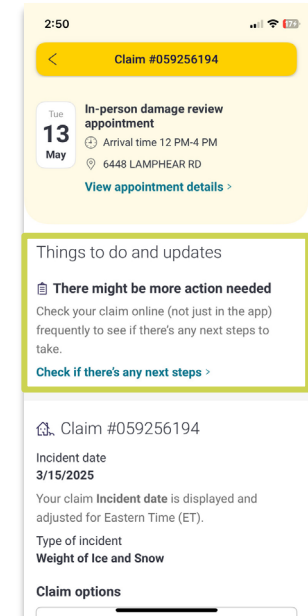
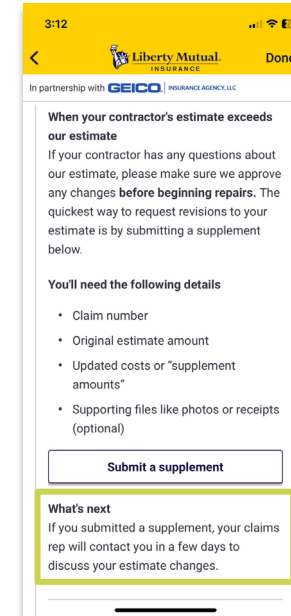
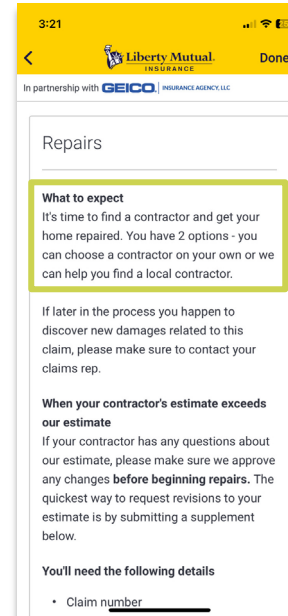
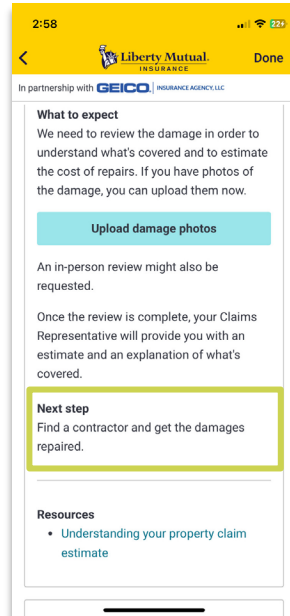
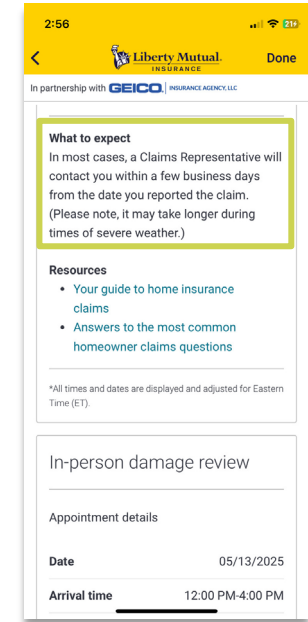
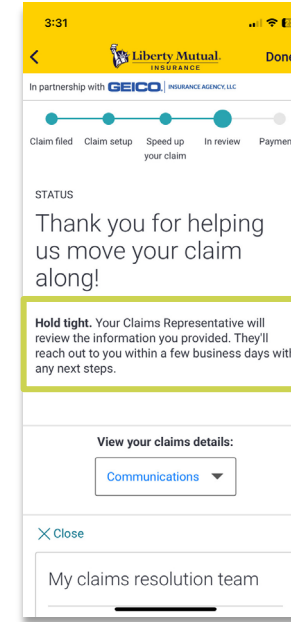
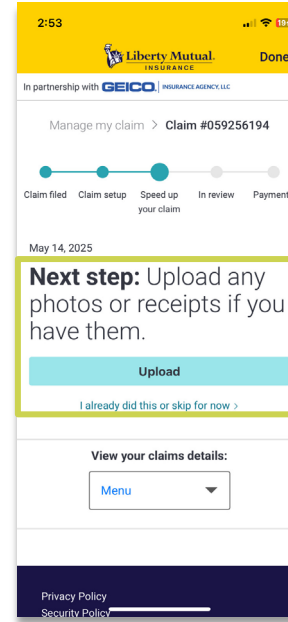
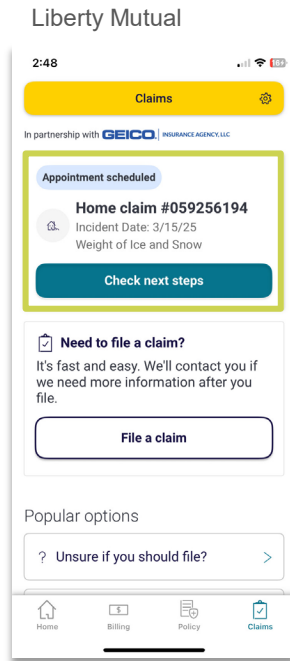
• Unclear wording/expectations may lead to customer calls



## App Status Updates

Liberty Mutual ensures info on next steps and what to expect are highly visible, displayed across screens for each step of the claim process

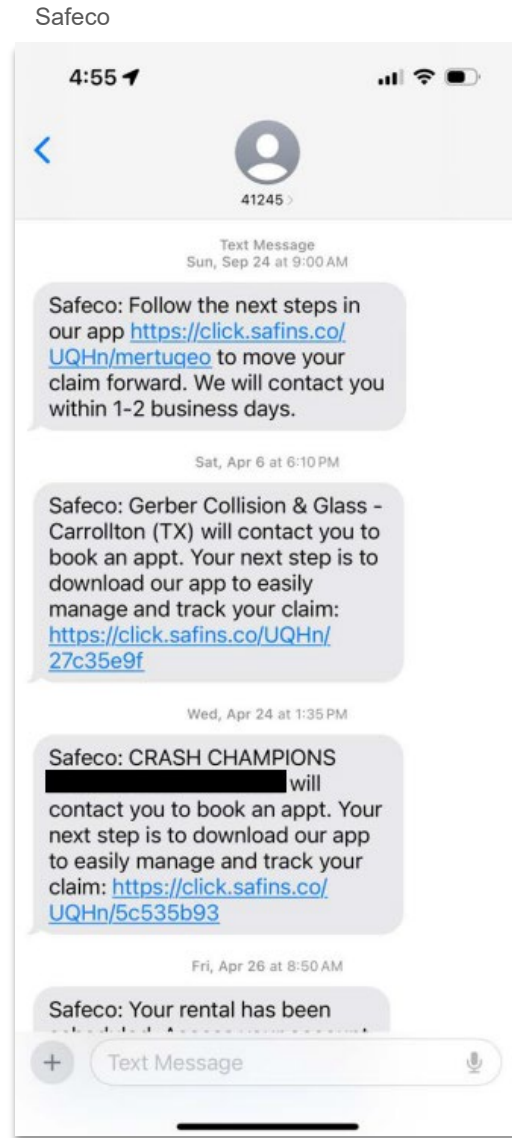
- Proactive steps are also offered to the customer, i.e., “speed up your claim” by uploading photos



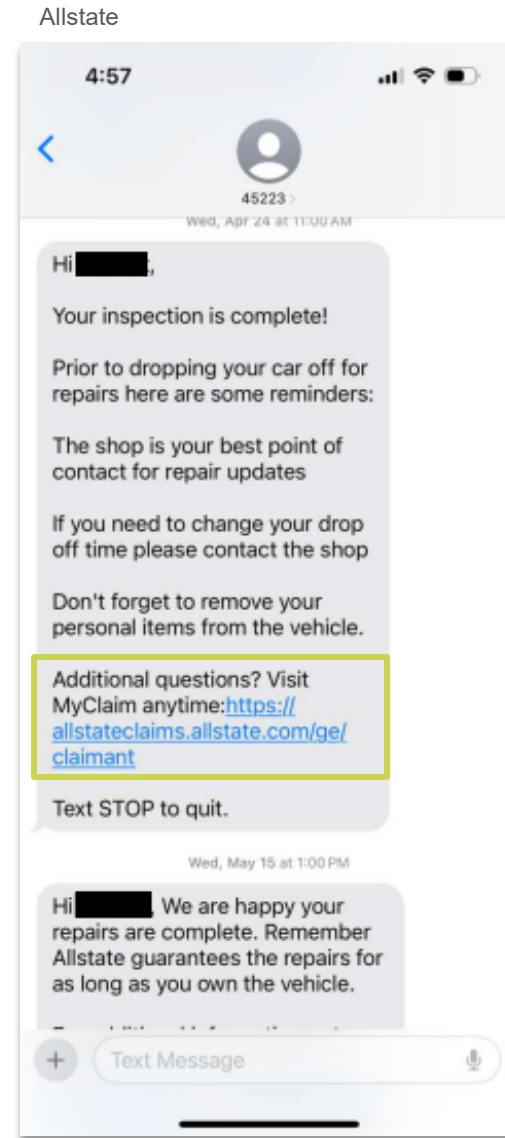
## Text Status Updates

# Text updates add value to the digital claims experience

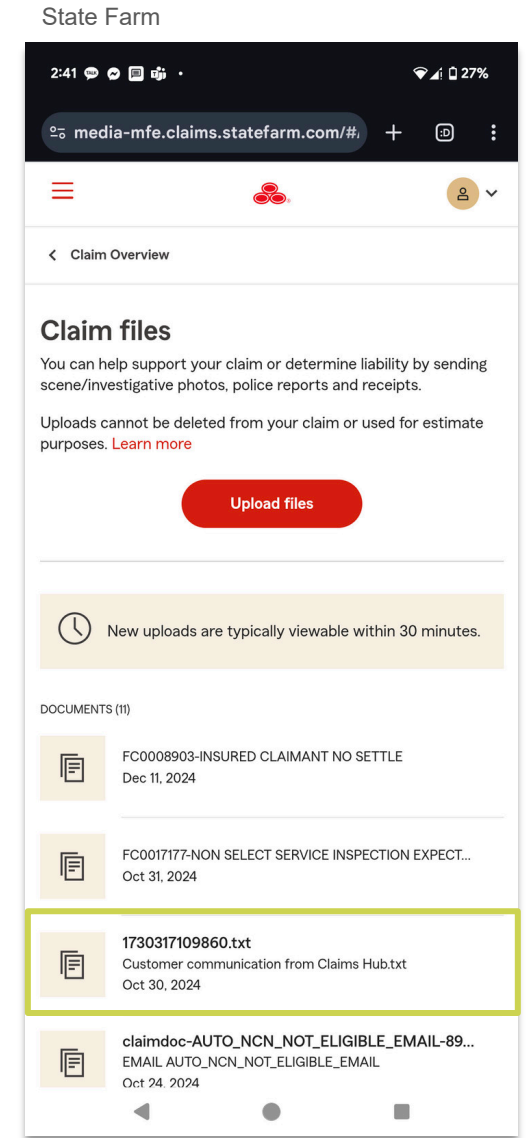
- Allows users to receive updates without logging in
- Links directly to the update or next step
- Previous communications within the site or app



- Notifying insured of what's next and who will contact them
- Prompting to use the mobile app



- Confirmation a step is completed
- Info for the customers next actions
- Link to the claims page



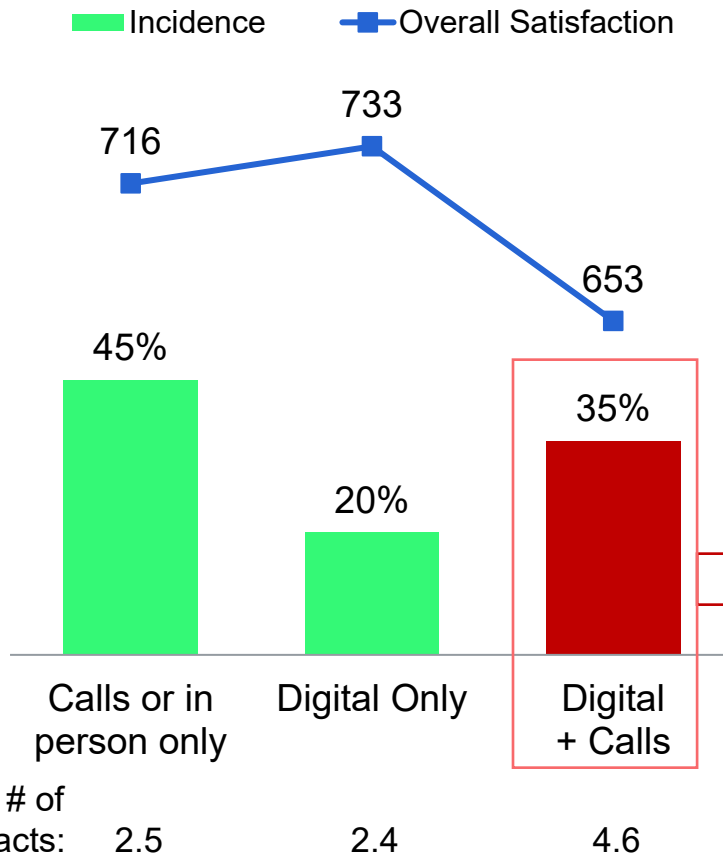
- Repository of communications and documents

## Customer-initiated Contact

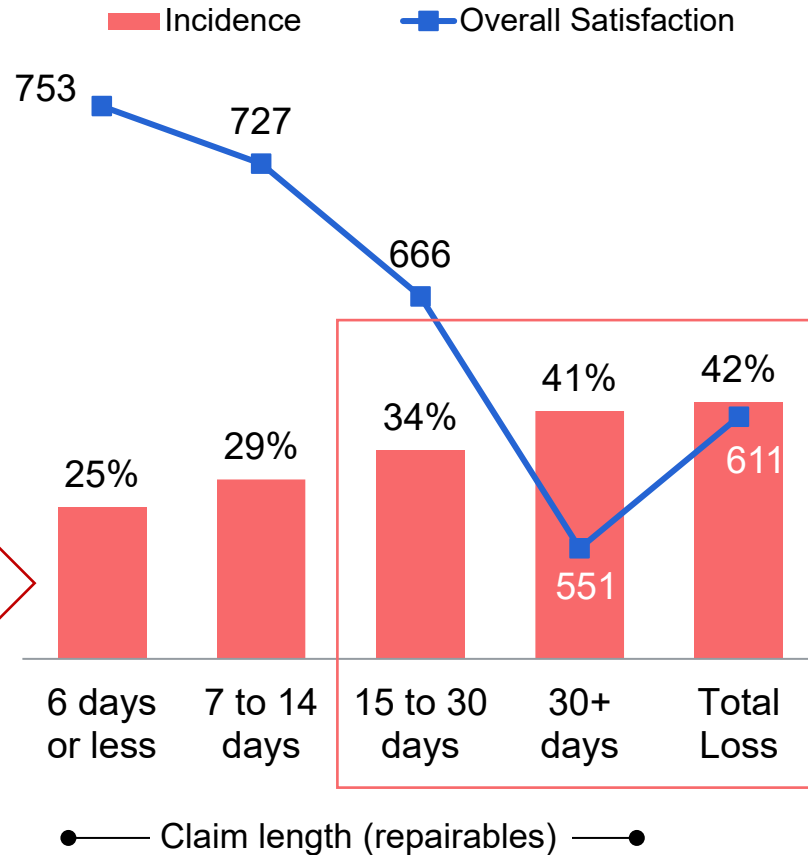
Customers initiating phone calls + digital has a negative impact on their claim experience

Using multiple channels for questions increases with time and complexity and yields +2 more customer-initiated contacts

### How Customers Contact with Questions



### Impact of Time and Severity



### Cross-channel Usage



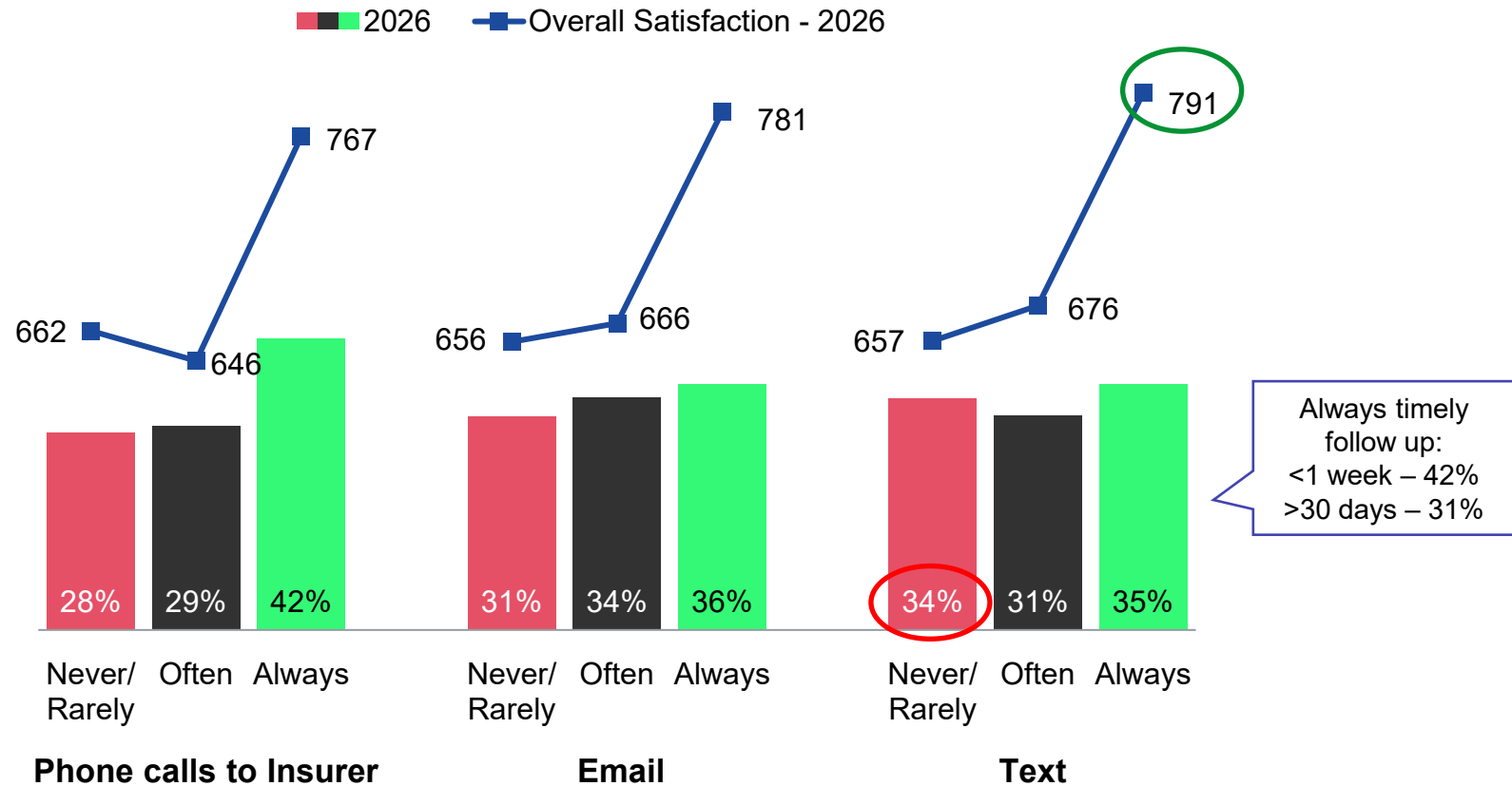
Avg. # of contacts:

## Insurer Responsiveness

Texting can provide the highest satisfaction, but also has the highest incidence of missing expectations for a timely response

- Phone calls have a notably higher perception of receiving a timely response compared to texting
- Suggesting there is a different expectation for timeliness to texts

### Satisfaction by Responding in a Timely Manner



# “Survey Says...”

**'26 YTD Auto  
Claims & '25  
Digital Claims  
Studies**

Digital Claim

Trends

Reporting

the Claim

Photo

Submission

Insurer

Performance

## Overall Claim Satisfaction

A few brands perform well in both studies, but award-winner Erie excels in People

Five insurers show declines year-over-year in auto claim satisfaction; these insurers either have:

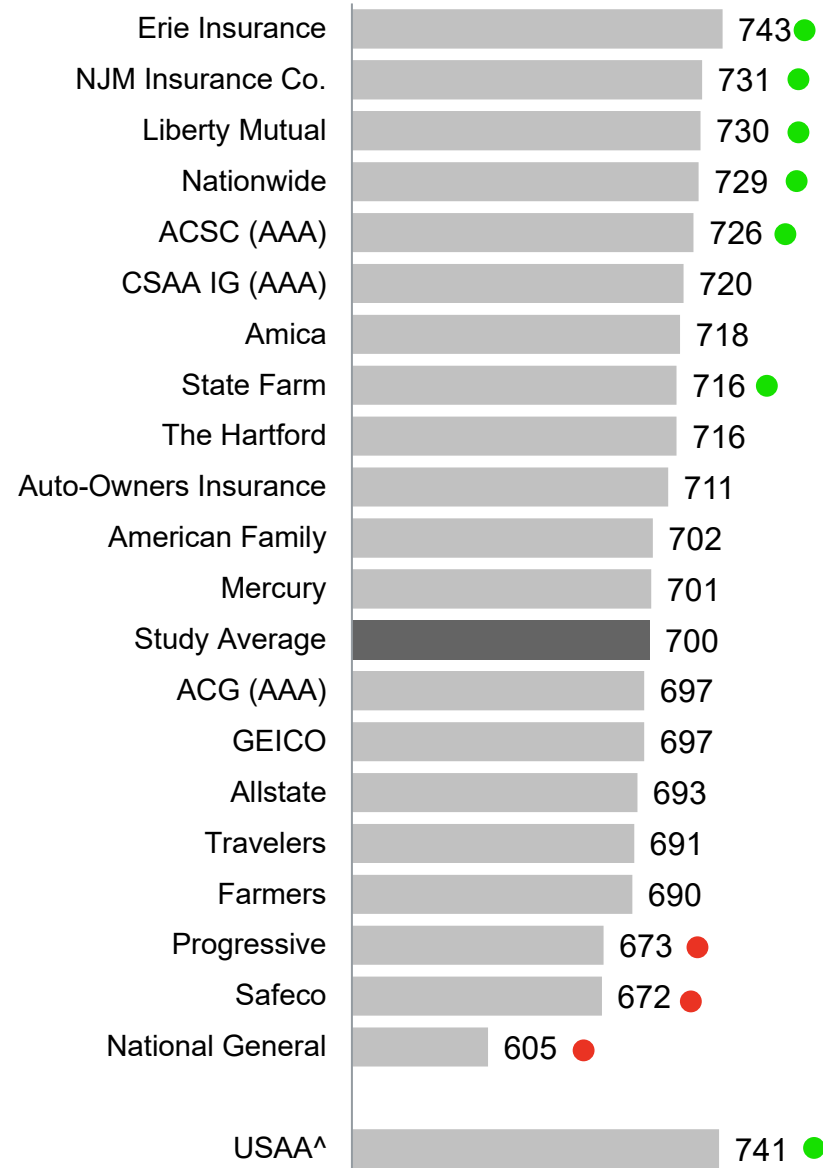
- longer-than-average cycle times,
- more total losses, or
- more customers with rate increases—all of which are groups with lower satisfaction

Erie Performance Highlights:

- Ranks #1 in 4 Dimensions
- Advantage is largest in **Ease of resolving claim** (+18 pts. over 2<sup>nd</sup>), **People** (+15), and **Fairness** (+13)
- **People**: #1 in KPIs—Easy communication with reps and Consistency of service
- **Fairness**: #1 Policy coverage meets expectations and Limit negotiations

## Overall Claim Satisfaction Index

### 2025 Auto Claims Study



### 2025 Digital Claim Experience

