

VIEW



## STUDY GUIDE

### 2020 U.S. AUTO CLAIMS SATISFACTION STUDY



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## 2020 U.S. AUTO CLAIMS SATISFACTION STUDY

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The **J.D. Power U.S. Auto Claims Satisfaction Study<sup>SM</sup>** provides subscribers with an analysis of customers' perceptions of their insurer's performance throughout the entire claims experience, from first notice of loss through the repair and delivery of their vehicle or settlement of a total loss. This study provides insights into how insurers can continue to improve customer satisfaction as they look to integrate new technologies into the claims process.

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### BUSINESS IMPACT

An insurance claim is the opportunity for your organization to make a significant impact on customer retention and advocacy. People who are delighted with their claims handling are more likely to renew their policy and/or recommend their insurer to others than customers who do not have a claim. The insights from the U.S. Auto Claims Satisfaction Study help carriers identify customer expectations throughout the claims process, gaps in performance, and best practices for operational improvements.

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### CHARACTERISTICS OF CUSTOMERS SURVEYED

This study provides insights about customers' experiences which can be examined by customer segments derived from captured demographics:

- Demographics
  - Gender
  - Age
  - Income
  - Ethnicity
  - Education
  - Marital Status
  - Location
  - Military Service
  - Other products with insurer

## CUSTOMER EXPERIENCES EXPLORED

This study provides actionable information and intelligence about customer experiences with their auto claim including:

- First Notice of Loss
- Claim Servicing
- Estimation Process
- Repair Process
- Rental Experience
- Settlement

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## SUBSCRIPTION DELIVERABLES

- Customized executive presentation and strategy session that gives you data-driven, actionable recommendations for achieving your strategic business goals
- Executive briefing document highlighting key trends and insights across the industry
- Scorecard benchmarking your company's performance compared with the industry across key drivers of satisfaction, loyalty and advocacy metrics
- Competitive survey data and industry reports including information on customer segments
- Data and analytical tools for performance insights and competitive comparisons with your peers including access to J.D. Power's proprietary interactive reporting interface
- The complete study data file with consumer survey responses
- Certified NPS® by J.D. Power; presentation slides with NPS Rank Chart and industry summary plus VoX access to NPS rank chart(s), verbatims and text analytics.

*Behind every rating, review, and award, sit countless consumer data points—real insights from real owners.*

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## BRANDS TARGETED TO BE PROFILED IN 2020\*

- Allstate
- American Family
- Amica Mutual
- Auto Club of Southern California Insurance Group
- Automobile Club Group
- Auto-Owners Insurance
- COUNTRY Financial
- CSAA Insurance Group
- Erie Insurance
- Esurance
- Farmers
- GEICO
- Kemper
- Liberty Mutual
- MAPFRE Insurance
- Mercury
- MetLife
- National General
- Nationwide
- NJM Insurance Co.
- Progressive
- Safeco
- State Farm
- The Hanover
- The Hartford
- Travelers
- USAA

*\*Final list of brands that will be profiled in the study will be available after fielding is complete.*

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## USE CASES WITHIN YOUR ORGANIZATION

Our data and insights can be leveraged to empower teams across the full spectrum of your business. Our experts partner with our clients to build data-driven organizations combining 50 years of experience with cutting edge data science and technology tools. Here are some examples of how your teams can benefit from a study subscription:

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### Marketing

- **Build** customer personas and journeys using data and insights from real, verified consumers.
- **Tailor** your messaging to key audience segments based on their expectations, likes, dislikes, channel preferences and more.
- **Prioritize** your investments and initiatives around the factors that are shown to drive the most substantial increases to customer satisfaction.

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### Reputation Management

- **Understand** the real state of your reputation and brand image compared with those of your peers and competitors.
- **Identify** opportunities to strengthen or reposition your brand and create a competitive advantage with customers in your marketplace.
- **Track** the impact of your brand image and reputation management initiatives as perceived by your customers and those of your competitors.

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### Product Development

- **Evaluate** your products and services using real voice-of-the-customer data to ensure they are in sync with evolving customer desires and needs.
  - **Align** your pricing and manage your margins in accordance with best practices, customer expectations and peer benchmarking.
  - **Attract** and retain customers by executing on best practices that demonstrate the cost to value equation for customers.
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**Operations**

- **Empower** data-driven resource planning, prioritizing areas of the business that your customers perceive to have the highest impact on behaviors like loyalty, referrals, etc.
- **Leverage** reliable data and insights to facilitate meaningful changes to your operational processes and smoothly implement within your organization.
- **Access** the intelligence and professional experience with extensive experience across all core capabilities and industries.

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**Customer Service**

- **Train** customer service employees to tailor their approach with key client segments to reduce friction and expedite handling of concerns.
  - **Reduce** cost-to-serve by engineering a data-backed customer service program, which resolves issues quickly and completely.
  - **Increase** speed of problem resolution, better respond and adapt to customer needs, and engage and empower employees.
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**MORE WAYS WE HELP OUR CLIENTS**

**Think you have an industry leading claims operation? Let consumers know!**

The J.D. Power Claims Certification Program helps businesses at a local and national level improve operations through a combination of Voice of the Customer feedback and a rigorous on-site evaluation of customer service and claims processes. Clients demonstrating compliance with J.D. Power’s certification assessment will have the benefit of J.D. Power’s trusted third-party endorsement to leverage in marketing and sales communications\*.

The J.D. Power Claims Certification informs the marketplace that your claims operation provides the highest quality of claims customer service. Certification is designed to underscore your commitment to customer satisfaction and differentiate your company from your competitors with consumers and third-party vendors/agents. Participants who achieve certification will be offered the opportunity to market and advertise that they are J.D. Power Claims Certified with both consumers and third parties (e.g., TPA, MGU, and brokers) through guidelines set by J.D. Power’s Corporate Communications Department.

*\*Subject to specific guidelines*



## ABOUT J.D. POWER

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics to help clients measure and improve the key performance metrics that drive growth and profitability. J.D. Power's industry benchmarks, robust proprietary data, advanced analytics capabilities, and reputation for independence and integrity has established the company as one of the world's most well-known and trusted providers of consumer and market insights for more than a dozen industries. Established in 1968, J.D. Power is headquartered in Costa Mesa, California, and has 17 global locations serving North/South America, Asia Pacific, and Europe.