Digital Adoption Rises Nearly 20% for Insurance Claims, J.D. Power Finds

New J.D. Power Study Finds Satisfaction Improving as Customers Increase Use of Digital Channels

TROY, Mich.: 22 Oct. 2020 — Insurance claimants’ use of digital technologies continues a rapid march forward. That’s the lesson property and casualty (P&C) insurers are learning as claimants have ramped up use of digital channels throughout the claims process during the pandemic. According to the inaugural J.D. Power U.S. Claims Digital Experience Study, SM released today, customer adoption of digital claims tools is up nearly 20% during the past three years1 and customer satisfaction is highest among those who use such digital tools.

“Digital has never been more important to modern claims operations,” said Tom Super, head of property and casualty insurance intelligence at J.D. Power. “Personal interaction continues to be a critical part of any claims operation. However, 84% of claimants say they’ve used digital at some point during their claim, placing insurers on notice of the evolving expectations of today’s insurance customers. ”

The new study evaluates digital consumer experiences among P&C insurance customers throughout the claims process. The study examines the functional aspects of desktop, mobile web and mobile apps based on four factors (in order of importance): range of services; appearance; navigation; and clarity of the information. The study was conducted in partnership with Corporate Insight, the leading provider of competitive intelligence and user experience research to the financial services and healthcare industries.

“Digital interaction—particularly via a mobile device—is becoming the most important battleground for the insurance customer experience,” said Michael Ellison, president of Corporate Insight. “Increasingly, the experience customers have scheduling a repair, getting updates on the progress of their claim and even reporting a new claim is occurring on an app or website, and insurers need to be able to convey their values and their unique brand attributes through those digital interactions.”

Following are key findings of the 2020 study:

• **Digital adoption surges in claims process:** Customer adoption of digital channels during the claims process, including digital first notice of loss, estimation and status updates, has increased 18% since 2017 as insurance customers embrace contactless interactions with their insurers.

• **Satisfaction increases along with usage:** Satisfaction scores among claimants who use digital channels at any point in the claims process is one point higher, on average, than among those who do not use digital channels (872 vs. 871, respectively, on a 1,000-point scale).

• **Scheduling repairs through mobile app drives satisfaction boost:** The overall satisfaction score among customers who scheduled their vehicle repairs through the insurer’s mobile app is 909, higher than for any other method.

The 2020 U.S. Claims Digital Experience Study is based on 2,224 evaluations by auto or home insurance customers who filed a claim in the past 12 months. The study was fielded from July through September 2020.

---

1 Source: J.D. Power Auto Claims Satisfaction Study
For more on the U.S. Claims Digital Experience Study, visit https://www.jdpower.com/business/insurance/us-insurance-claims-digital-experience-study

To view the online press release, please visit http://www.jdpower.com/pr-id/2020138.

**J.D. Power** is a global leader in consumer insights, advisory services and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 50 years. The world’s leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power is headquartered in Troy, Mich., and has offices in North America, Europe and Asia Pacific. To learn more about the company’s business offerings, visit [JDPower.com/business](http://www.JDPower.com). The J.D. Power auto shopping tool can be found at [JDPower.com](http://www.JDPower.com).

**Corporate Insight** ([corporateinsight.com](http://www.corporateinsight.com)) is the recognized industry leader in competitive intelligence, user experience research and consulting services to the nation’s leading financial services and healthcare institutions for over 25 years. Its best-in-class research platform and unique approach of analyzing the actual customer experience help corporations advance their competitive position in the marketplace.

**Media Relations Contacts**
Geno Effler, J.D. Power; West Coast; 714-621-6224; media.relations@jdpa.com
John Roderick; East Coast; 631-584-2200; john@jroderick.com


# # #