

Fully Digital Claims Processing Drives High Customer Satisfaction, but Many Customers Still Use Multiple Channels, J.D. Power FindsProactive Status Updates an Area for Improvement

TROY, Mich.: 2 Dec. 2025 — The nation's auto and home insurance providers have spent the past decade encouraging customers to submit claims and manage the estimate and status updates through their mobile apps and websites. How effective are these digital tools in delivering on that promise? According to the J.D. Power 2025 U.S. Claims Digital Experience Study,SM released today, customer satisfaction surges when the claims process is managed digitally, but most customers still find themselves needing to go offline to manage key steps along the way.

"Across the insurance claims workflow, from first notice of loss to the estimate and ongoing status updates, customer satisfaction scores are highest when customers are able to manage the process via their insurers' digital apps and websites," said **Mark Garrett, director of global insurance intelligence at J.D. Power**. "However, the study reveals several key moments in the claim journey when customers need to move across channels to get more detailed explanations from claim representatives or seek status updates. The more insurers can anticipate the information customers will need and proactively deliver it digitally, the more satisfied—and brand loyal—their customers will become."

Following are some key findings of the 2025 study:

- **Customers look for more proactive digital updates:** Receiving adequate digital updates is one of the top drivers of customer satisfaction with the digital insurance claims process, but insurers deliver on this key performance indicator just 22% of the time.
- **Apps underutilized for delivering status updates:** Overall satisfaction scores are highest when customers receive status updates via their mobile apps. However, just 36% of auto insurance customers and 31% of homeowners insurance customers currently receive status updates this way. Most customers still receive updates via email, calls from insurer claim staff or text messages.
- **Disconnected customer experience:** Despite widespread industry efforts to promote digital-first notice of loss and claims management, 22% of customers still rely on multiple channels to find answers to the same question.
- **Digital experience directly linked to customer loyalty:** Among auto and homeowners insurance customers who rate their digital claim experiences as "poor" or "just OK," 52% are likely to leave or not renew with their current carrier. Among those who rate their digital experience as "excellent" or "perfect," just 4% are at risk of attrition.

"Insurer websites and mobile apps are largely delivering on customer expectations, but there are still a few key areas where customers end up hunting for information and need to repeat steps unnecessarily," said **Kristen Coffin, digital solutions analyst at J.D. Power**. "There is a real

opportunity for insurers to create a complete end-to-end digital experience that anticipates customer needs more proactively.”

The U.S. Claims Digital Experience Study was redesigned for 2025, thus overall satisfaction scores are not comparable with previous-year studies. The study evaluates digital experiences among property and casualty (P&C) insurance customers throughout the claims process. It examines the functional aspects of desktop, mobile web and mobile apps based on four factors (in order of importance): range of services; ease of using the channels; clarity of information; and helpfulness of the channels. The 2025 study is based on 5,958 evaluations provided by auto or home insurance customers who completed a claim in the past 9 months, which is nearly double the sample size of previous-year studies. The study was fielded from December 2024 through August 2025.

For more information about 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/2025160>.

About J.D. Power

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 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

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