



# 2018 U.S. Insurance Digital Experience Study

Publish Date: June 2018 | Press Release Date: June 2018

An insurance company’s digital ecosystem is a critical information and sales hub for shoppers and contains important service channels for existing customers. Websites, mobile apps, and other digital touchpoints are easy to use and positively impact consumers’ ability to acquire a quote, learn about the benefits of a company’s offerings, and manage their services. To attract and close shoppers and retain existing customers, you need to enhance their experiences through digital channels. Cross-industry understanding and knowledge is also essential to stay ahead of consumer expectations in insurance.

The *J.D. Power 2018 U.S. Insurance Digital Experience Study<sup>SM</sup>* provides an analysis of shoppers’ and customers’ perceptions of your company’s digital channels and explores the correlation between website and mobile app updates/enhancements and engagement as well as an overall digital proficiency rating provided by our alliance firm, Centric Digital.

## What’s new in 2018?

- **Questionnaire Redesign**—The questionnaire has been redesigned for 2018 to offer the following enhancements to the study:
  - **New Index Model:** 5 new measures for 2018 include Navigation, Appearance, Clarity of Information, Availability of Key Information, and Range of Services.



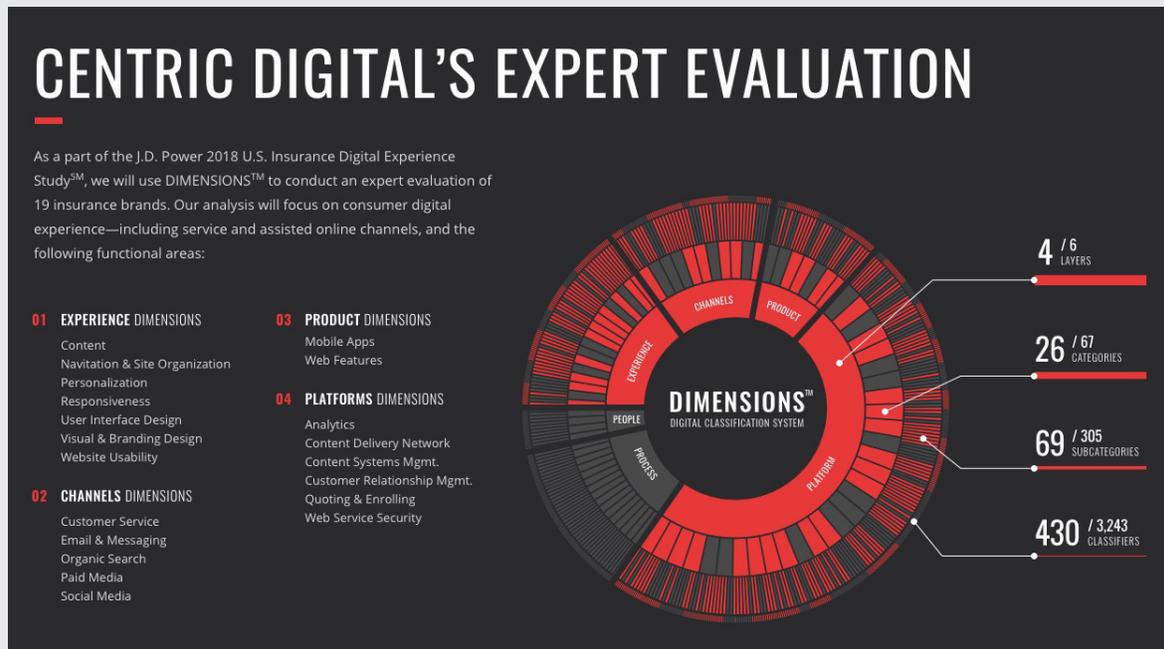
- **New Product Lines:** Evaluations now include both the personal property [home, condo, mobile home] and automotive digital experiences.
- **Additional Devices:** For service evaluations, the website [desktop and mobile] and app scores will be included in the overall index score calculation. For shopping evaluation, the website [desktop and mobile] will be included in the overall index score calculation.

- **New Content:** Assisted chat scores for both shopping and servicing tasks will be included and new verbatim questions will ask respondents to compare cross-industry experiences with insurance interactions.
- **New Overall Digital Rating Metric:**
  - The *J.D. Power 2018 U.S. Insurance Digital Experience Study* also includes an overall digital rating metric provided by J.D. Power’s alliance firm, Centric Digital, a top digital transformation firm with expertise across many industries, including insurance.
- **How it works:**
  - Centric Digital will conduct an expert evaluation of insurance brands using DIMENSIONS™, Centric Digital’s classification system of digital best practices. The evaluation will target consumer digital experience, including service and assisted online channels.
  - Centric Digital will then rank the insurance brands and provide an overall score compared to top performers.
  - The J.D. Power and Centric Digital teams then work together to provide further insight into where and how insurance companies should invest in digital to improve their customer experiences and long-term value.

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## Study deliverables include:

- **Customized executive presentation** and in-person discussion that includes data-driven, actionable recommendations for achieving such strategic goals as closing performance gaps with key competitors and/or top performers in the study
- **Competitive survey data and industry reports** focusing on industry trends and where insurers need to focus their efforts
- **Overall digital proficiency rating** for each brand profiled in the study as well as top performers in other industries based on DIMENSIONS™, Centric Digital's classification system of digital best practices, a rigorous scoring framework for measuring enterprise digital capability
  - DIMENSIONS™ assesses digital performance across Experience, Channels, Products, Platforms, Process and People
  - The digital proficiency rating will measure 430 best practices across the Experience, Channels, Products, and Platform layers



## J.D. POWER

### About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics that 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. J.D. Power is a portfolio company of XIO Group, a global alternative investments and private equity firm headquartered in London. To learn more, visit [www.jdpower.com](http://www.jdpower.com).



### About Centric Digital

Centric Digital® provides the industry leading solutions to measure and navigate digital transformation. The classification system DIMENSIONS™ tracks digital best practices and is used to benchmark clients across their experiences, channels, products, platforms, processes, and people. The SaaS platform COMPASS™ provides executive level management and measurement of an enterprise's digital roadmap. Powered by these proprietary solutions, Centric Digital designs multi-year digital transformation strategies, roadmaps, and investment plans. Centric Digital is headquartered in New York City, with offices in San Francisco, Chicago and Mendoza. To learn more, visit [www.centricdigital.com](http://www.centricdigital.com).