

A DIGITAL CLAIMS JOURNEY FOR THE FUTURE

The Value of Trust

60% our respondents completely trust their insurer



of respondents with online-only policies are most likely to report complete trust in their insurer



of those whose policies include telematics insurance, are likely to report complete trust in their insurers

Characteristics of a Poor Claims Experience

Over a fifth (**21%**) of respondents do not trust their insurer, due to a past bad claims experience or because of poor customer service

Top 5 exhibits cited of a "poor claims experience"



Process took too long



Poor customer service



Unsatisfactory total vehicle loss settlement



Poor repairs process



No hire car until permanent replacement secured

Customers feel 'Out of Control' and are 'Out of time'

Over half of respondents feel the claims process is lengthy and out of their control



It takes too long



I'm not in control of the process

Clear up Claims Complexity

Up to **54%** of respondents have been affected by the complexity of the end to end claims process



Not paid enough for my total vehicle loss



Poor repairs process



No hire car until permanent replacement secured

Communication is Key



Nearly two thirds (**61%**) of respondents want to be kept up-to-date by insurers at every stage of the claims process

Claims Technology of Choice

Over half of respondents (**55%**) still favour the traditional way of making a claim by picking up the phone, but a new generation of drivers are changing the status quo



49%

By claiming online through the insurer's website



22%

By making claims online with the latest technology



10%

Via an app



5%

Via a chat bot

The Intelligent Claim of the Future

More than half of respondents (**59%**) are open to a zero touch claims process that features the following:



68%

Easy to use



66%

Quick to complete



39%

Ability to simplify claim circumstances



34%

Selecting a repairer you know



30%

Ability to upload media



29%

Selecting a repairer from an insurer's list



23%

Pre-populated with certain information



22%

Complete at own leisure

Business opportunity



Over **70%** of our respondents want more than a policy from their insurer; they also seek member benefits and other policy services