



Press Release

J.D. Power and Associates Reports: Managing Expectations, Communicating Effectively and Showing Genuine Concern Are Key Practices in Delighting Auto Insurance Claimants

Auto-Owners Ranks Highest in Satisfying Auto Insurance Customers with the Claims Process

WESTLAKE VILLAGE, Calif.: 29 October 2008 — Managing expectations, showing empathy, ensuring convenient service and effective communication are key themes in enhancing overall [insurance customer satisfaction with the claims process](#), according to the J.D. Power and Associates 2008 Auto Claims Satisfaction StudySM released today.

The study measures the experiences of auto physical damage claimants by examining satisfaction with the claims process. Depending upon the complexity of a claim, the customer may experience all or only some of the following factors: claims settlement; service interaction; first notice of loss; repair process; and rental experience.

The study finds that implementing 10 specific service practices has a considerable impact on overall satisfaction with the claims process. They are:

- Answering all customer questions
- Managing expectations regarding the settlement
- Expressing genuine concern
- Avoiding negotiated settlements
- Providing flexible appraisal appointments
- Returning phone calls
- Sharing information between representatives
- Providing proactive updates
- Ensuring customer is at ease with claims process
- Giving customers a time line and meeting it

Only one in three auto insurance customers filing a claim report receiving all of the top service practices. Among these customers, satisfaction averages 919 on a 1,000-point scale, with 75 percent indicating they “definitely will” renew their coverage. This compares to only 21 percent of customers who received six or fewer service practices saying they “definitely will” renew with their insurer. Additionally, satisfaction declines considerably among customers who only receive six or fewer key practices (594 points).

“Implementing these practices and enhancing the customer experience clearly has tremendous benefits for insurance providers through potentially increased renewal rates,” said Jeff Leiman, senior director of the insurance practice at J.D. Power and Associates. “For many auto claimants, filing a claim with their insurer can be a trying experience. Providing empathetic service and expressing genuine concern for the specifics of their personal situation, especially during the first notice of loss, is an absolute must in providing a satisfying experience.”

Auto-Owners ranks highest in providing a satisfying claims experience for auto insurance customers with a score of 864. Auto-Owners performs particularly well in the service interaction, settlement and repair process factors. Amica Mutual follows in the ranking with a score of 860, performing particularly well in the first notice of loss factor. State Farm ranks third overall with 851 points and performs well in service interaction. The Hartford (833) and COUNTRY (826) round out the top five ranked insurers in the 2008 study.

The 2008 Auto Claims Satisfaction Study is based on 11,671 responses from auto insurance customers who filed a claim within the past 12 months. The study excludes customers who only had glass/windshield, theft/stolen vehicle, roadside assistance or bodily injury claims. The study was fielded from July to August 2008. To view the management discussion based on the 2008 study findings, please click the following link:

<http://www.jdpower.com/corporate/library/download/?files=9998937>

For more information, read an [article](#) or view [ratings of insurance customer satisfaction with the claims process](#) at [JDPower.com](#).

About J.D. Power and Associates

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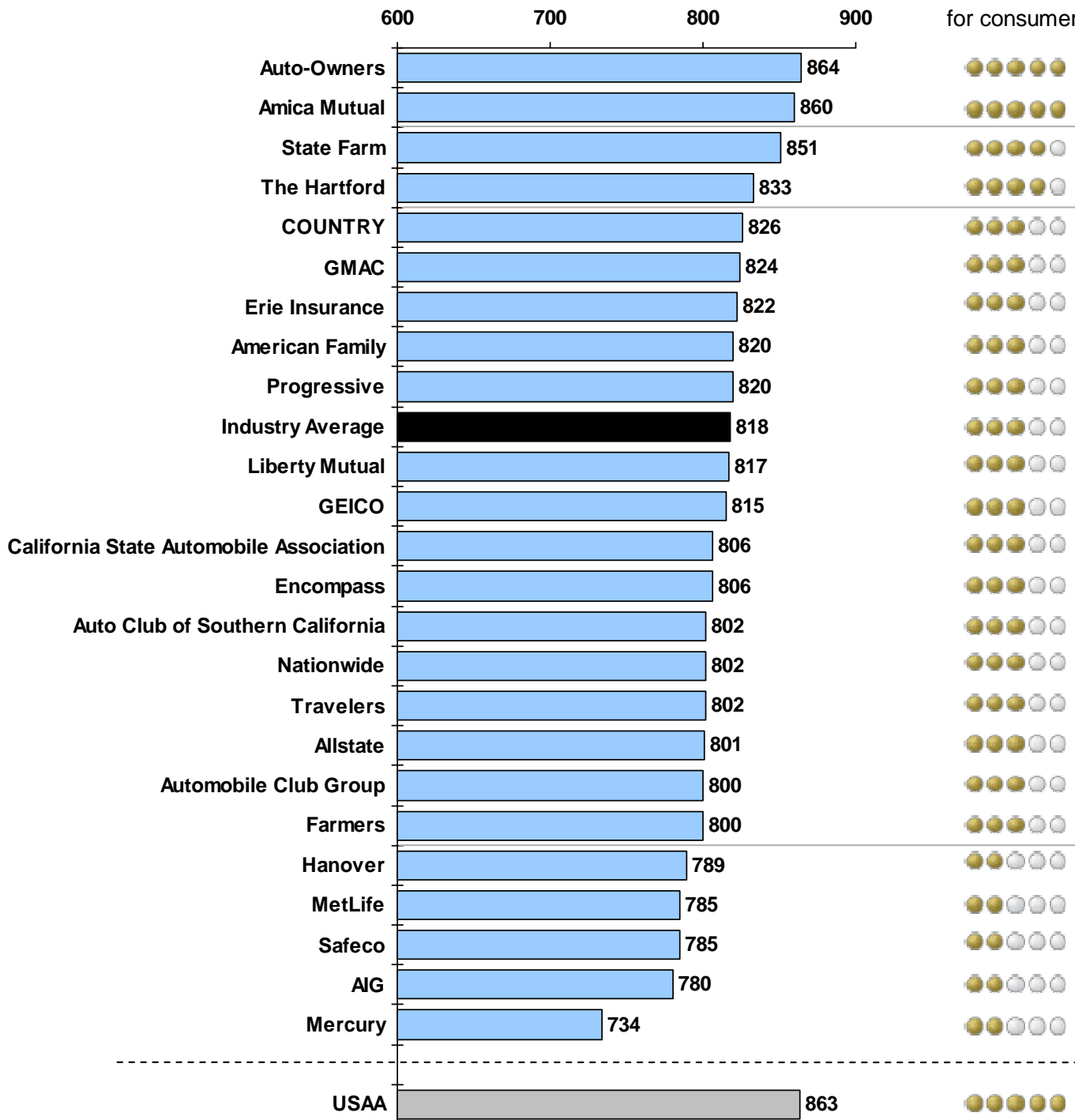
NOTE: One chart follows.

J.D. Power and Associates 2008 Auto Claims Satisfaction StudySM

Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

JDPower.com
Power Circle RatingsTM
for consumers:



*USAA is an insurance provider open only to U.S. military personnel and their families and therefore is not included in the rankings.

Source: J.D. Power and Associates 2008 Auto Claims Satisfaction StudySM

Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

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