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Growing Number of Consumers Favor Digital Methods to Accomplish Key Insurance Tasks

MALVERN, Pa.— A new survey from the Insurance Research Council (IRC) finds that while phone calls remain the most common method consumers use to manage their auto insurance, many consumers are eager to use digital methods to accomplish the same tasks. Sixty-nine percent of survey respondents said they had communicated with their insurer in the previous year to accomplish one of several tasks, such as adding or removing a vehicle from their coverage. For every task examined, a majority said they had communicated with their insurer by phone. The only tasks in which 30 percent or more used a digital method (email, website or mobile app) were checking on the status of a claim and obtaining a certificate of insurance.

Despite the continued reliance on non-digital communication, respondents consistently reported a preference to use digital methods more in the future. For almost every task examined, the percentage of respondents preferring to use digital methods in the future was higher than the percentage using digital methods in the previous year.

“While these findings confirm significant gaps between current practice and preference, the gaps represent opportunities for insurers to improve their relationships with customers,” said Elizabeth Sprinkel, CPCU, senior vice president of the IRC. “Nine out of 10 respondents said they would like to engage with their auto insurer in the same way they do with their banks, so there is a clear path for enhancing consumer experience that insurers can choose to follow.”

The report, *Digitizing the Auto Insurance Customer Relationship*, is based on an online survey conducted by Survey Sampling International, Inc. on behalf of the IRC. A total of 2,000 online interviews were conducted in April 2018. Survey data were weighted to the U.S. population of adults aged 18 and above. For more detailed information on the study’s methodology and findings, contact David Corum at 484-831-9046 or by email at IRC@TheInstitutes.org. Visit

IRC's website, www.insurance-research.org, for information about purchasing a copy of the report.

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