



Auto Insurance Companies Ranked on Who Is Leading (and Who Is Falling Behind) in Race to Deliver Online Self-Service

IPSWICH, Mass., June 11, 2012—The Customer Respect Group, an international research and consulting firm that focuses on how corporations treat their online customers, today released findings from its Customer Respect Study of the Automobile Insurance Industry.

The study evaluated the websites of 20 leading auto insurance companies. Using a set of 35 common consumer tasks, it brings an objective and consistent measure to the analysis of corporate performance from the consumer's perspective.

The study attempted to complete common tasks looking at three aspects:

- **Browsing** – How successful the consumer would be by using the site navigation
- **Direct Access** – How successful the consumer would be by using available direct access such as search
- **Content** – How likely the consumer would be to complete the task based on the content found

The average rating for the industry was 5.2 on the 10-point scale. Esurance ranked highest among the 20 sites for the overall ability to support auto insurance consumers and was awarded the Best in Class Award. It was best for content and, somewhat surprisingly, was the only site that offered a site search that consistently provided good results. Liberty Mutual ranked second. The navigation on this site ranked best, and it rated second for content and third for search. GEICO, ranked third overall, was second best for navigation, fourth for search, and third for content. Some sites shone in individual areas, ranking in high positions for one of the three categories. These included Allstate (second for search), and Erie (third for navigation).

Select Findings

The study found that the overall level of self-serve on industry websites was poor despite the growing preference of consumers to use online resources to manage accounts and answer questions.

1. Company-Centric Websites Make Browsing Too Difficult

Many auto insurance sites are designed around internal departments such as Products, Claims, and Customer Service, with some form of Learning Center added. Typically, each department has developed its own content (including FAQs). All too often the consumers are forced to understand how the company is organized to know where to start their tasks. For example, on one site, we found “Insurance Claims Resource Center,” “Vehicle Insurance Resource Center,” and “Insurance FAQ Center.” There are knowledge bases, customer services centers, insurance tips... the list goes on.

2. Content Is Missing, Repeated, and Poorly Worded

One of the negative consequences of the departmentally structured website is that content may logically fall into more than one area, resulting in multiple, often inconsistent versions. The inconsistency is in the tone of language, in varying information, and even in presentation style. Equally confusing is logical content missing entirely because no department has taken responsibility. There is also a clear tendency to use industry jargon, which may be completely incomprehensible to most people. As consumers increasingly view auto insurance as a commodity when seeking multiple quotes, they will quickly abandon sites they cannot understand.

3. Site Search Just Doesn't Work for Typical Tasks

Many consumers use search by default to navigate websites, and this tendency increases when browsing is confusing (as is the case for auto insurers). Only one site—Esurance—provided a search engine that consistently delivered relevant answers high in the list of results. Three sites actually had no search option, and the remaining 16 sites were not helpful enough. The study found too much information presented in the results, often completely irrelevant. Sites are expecting consumers to pick through various pages, blog posts, content from irrelevant site sections, and any seemingly random occurrence of any of the keywords used. Search scored lowest in the study with an industry average of just 3.6 on a 10-point scale.

The results of the study were:

Company	Rating
Esurance	8.6
Liberty Mutual	8.0
GEICO	7.4
Progressive	6.8
Allstate	6.7
Erie	6.7
Nationwide Insurance	6.1
State Farm	5.8
Amica	5.8
Travelers	5.7
American Family	4.5
USAA	4.3
Unitrin Direct	4.2
Auto-Owners.com	4.1
The Hartford	4.1
MetLife Auto	3.7
Mercury Insurance	3.4
Farmers	3.2
Auto Club of So. Cal	3.1
Sentry Insurance	2.0
Industry Average	5.2

According to Terry Golesworthy, president of The Customer Respect Group, “Consumers care less about website design and more about efficient task completion. Insurers need to move away from the prevailing focus of websites as an online representation of their internal corporate structure. Consumer expectations are driven by websites such as Amazon, not by other insurers, and in that comparison, insurers perform poorly.”

“Esurance is a company born of the Internet age, so we are very focused on providing online and mobile tools that allow consumers to quickly find the information they are looking for,” said Lisa Ward, vice president of customer experience and communications. “The results of the Customer Respect Group study validate Esurance’s smarter approach to car insurance.”

A webinar to review the study and finding will be held on Thursday, June 14, 2012, 2:00 PM - 3:00 PM EDT, at <https://www2.gotomeeting.com/register/472336034>.

About The Customer Respect Group (www.customerrespect.com)

The Customer Respect Group is an international research and consulting firm that uses its Customer Respect Index (CRI™) methodology to help companies improve their treatment of online customers. It provides leadership in the objective and scientific measurement of a customer’s online experience across websites and social media. The Customer Respect Group is headquartered in metropolitan Boston. For additional information, visit www.customerrespect.com, call 978-412-0019, or e-mail info@customerrespect.com.

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