

# DIGITAL EXPERIENCE INDEX

How popular sites and health and property/casualty insurance providers rank on digital satisfaction and NPS<sup>†</sup>

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# Top Sites Raise Digital Expectations, Set a High Bar for Insurance Providers

Customers want mobility and personalization. They want an easy and fluid path to accomplish tasks. Our rankings of the most popular sites show that Google, PayPal, Netflix, Amazon, and Pinterest—a new entrant in the Digital Experience Index (DXI) top five this quarter—understand and deliver on those expectations. They provide experiences that people come back to—the experiences that insurance providers (and all businesses) need to benchmark themselves against as they compete to attract and keep customers.

## How customers navigate the digital insurance experience

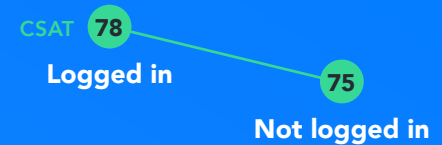
Our latest DXI puts the spotlight on two insurance industries: health and property/casualty. Kaiser Permanente, Molina, and Humana lead the health rankings for both customer satisfaction (CSAT) and Net Promoter Score (NPS). For property and casualty, Geico came out on top for satisfaction while USAA took the top spot for NPS.

In many ways the two industries operate in very different environments, as evidenced by the stark difference in aggregate NPS: property and casualty is 26, while health is just 19. Not surprising, given that health insurance shopping is mostly out of our hands in the U.S.—many of us typically take what our employers offer. With car and life insurance we have more choices, while also prodding providers to work harder to earn our business.

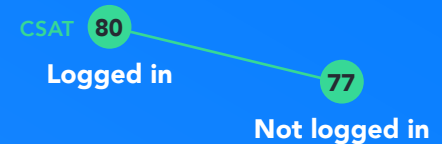
Our data shows similarities in digital experiences.

## AUTHENTICATION COUNTS

Two-thirds (66%) of all health insurance respondents log in to their accounts and report higher satisfaction with the experience:



Three out of five (60%) property and casualty respondents with an account log in.



**CHANNEL PREFERENCES ARE CLEAR**

Customers have a bias for using mobile devices over desktop in both insurance categories, but especially in property and casualty:

	MOBILE	DESKTOP
HEALTH	48%	42%
PROPERTY/CASUALTY	55%	36%

Tasks made almost no difference in channel preference: Only 1 in 10 said what they needed to do on the site influenced whether they used mobile or desktop. Channel satisfaction is nearly identical: mobile, 75, desktop, 76.

**CONTACT CENTERS SUPPORT DIGITAL EXPERIENCES**

Signaling that real human interaction is still vitally important—and that it supports the digital experience—more than one-quarter of all customers in both insurance fields contacted customer service after their site visit, **even if they accomplished their task in a digital channel.**

**Health Insurance:** Those who came to the site to register, manage prescriptions, manage their account, or pay premiums were the visitors most likely to use the contact center.

53% contacted call centers

29% emailed customer service

16% used a chat service

**Property and Casualty:** Those who came to the site for claim-related issues or to find a local agent were the visitors most likely to reach out to a contact center agent.

59% called the contact center

23% sent an email

16% used a chat tool

**Exceptional digital CX gives insurance customers a reason to stay**

Conventional wisdom says insurance customers follow the money. But exceptional digital experiences give people a reason to engage with and commit to your business long-term. Our DXI insurance customers spoke loud and clear about what constitutes good digital CX:

- Thorough site content and helpful tools
- Monitoring apps with clear customer benefits
- Virtual healthcare that feels personal and secure
- A digital claims experience that supports their needs

Digital experience is an opportunity to differentiate, personalize, and exceed expectations. Read on to see what customers want from sites and apps and how providers can improve the journey-wide experience for better engagement and bottom-line benefits.

# DXI Rankings—Popular Sites

How 25 top websites in the U.S rank on satisfaction and NPS

RANK		CSAT SCORE	NPS	RANK		CSAT SCORE	NPS	RANK		CSAT SCORE	NPS
1	Google	86.1	60.7	10	ESPN	79.6	40.4	19	Instructure	74.9	17.4
2	PayPal	85.6	55.2	11	eBay	79.0	40.1	20	Bing	74.9	10.8
3	Netflix	85.1	63.2	12	Wikipedia	78.7	37.6	21	Twitter	74.5	19.1
4	Amazon	85.0	59.3	13	Twitch.tv	77.8	35.3	22	CNN	74.4	17.6
5	Pinterest	81.9	55.0	14	Reddit	76.8	26.8	23	LinkedIn	72.9	19.8
6	YouTube	81.1	47.7	15	Yahoo	76.5	23.0	24	Imgur	72.0	12.2
7	Chase	80.5	31.2	16	Fandom	76.1	21.4	25	Craigslist	68.4	7.8
8	Instagram	80.4	41.5	17	Facebook	75.3	19.1				
9	IMDb	80.2	44.7	18	Outlook	75.0	19.4				

# DXI Rankings—Health Insurance

How 10 of the top provider websites in the U.S rank on satisfaction and NPS



Aggregate CSAT for health insurance companies is **75.2**; aggregate NPS is **19.4**.

# DXI Rankings—Property and Casualty Insurance

How 10 of the top provider websites in the U.S rank on satisfaction and NPS



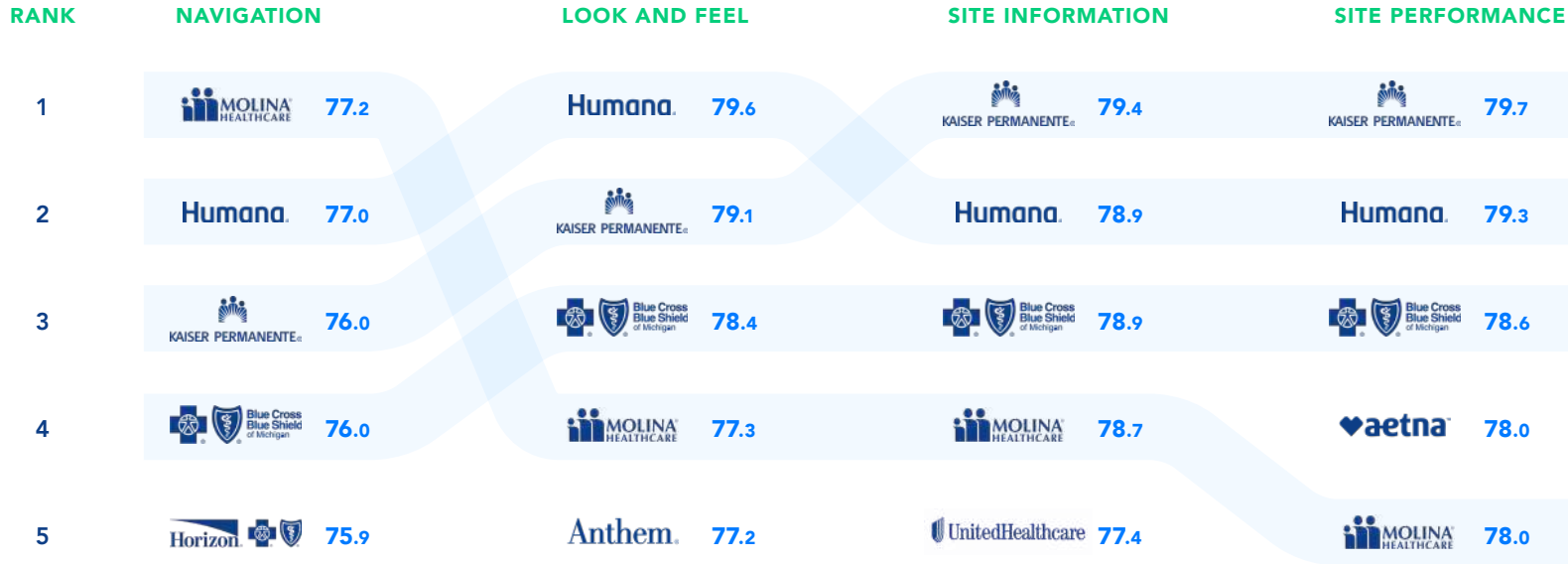
Aggregate CSAT for property and casualty insurance companies is **76.9**; aggregate NPS is **26.0**.

# HEALTH INSURANCE

HEALTH INSURANCE

# Digital Experience Driver Scorecards

The DXI measures four key drivers that impact a visitor's overall satisfaction with their online health insurance experience: navigation, look and feel, site information, and site performance. The chart below shows which health insurance sites are delivering winning experiences for each driver.



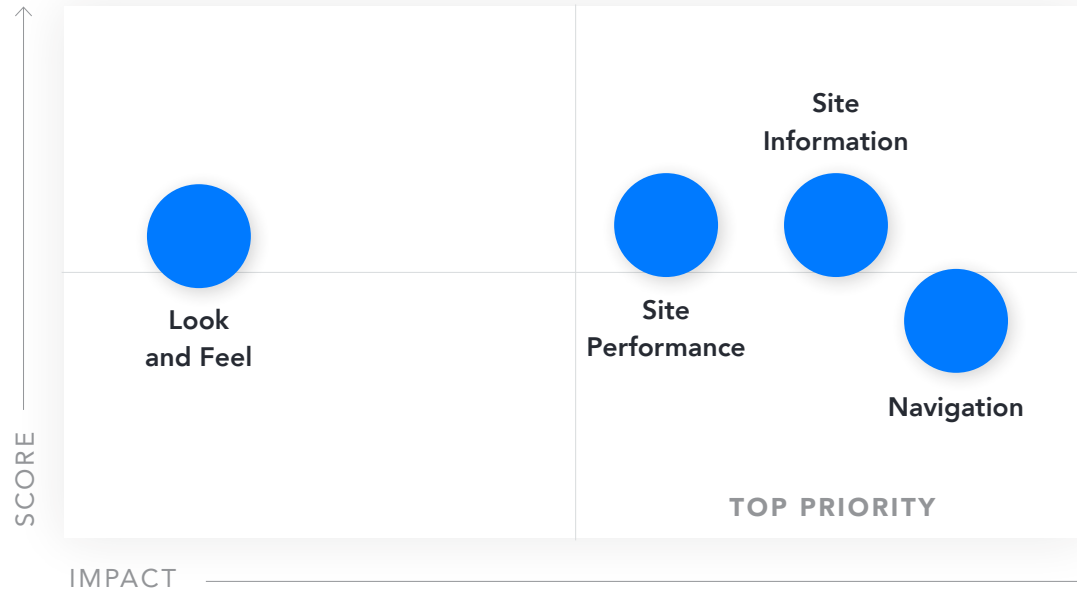
Driver scores are on a scale of 0 to 100.



## HEALTH INSURANCE

# Digital Experience Priority Map

A priority map displays the impact of each driver on overall satisfaction for each site. Navigation is the top priority in health insurance at the aggregate level, and for 9 of the 10 individual companies. Site information and site performance rank as the two next most-important drivers.



The horizontal axis shows impact on satisfaction, while the vertical axis shows performance for that driver attribute. The drivers located in the bottom right quadrant are ripe for prioritization due to their relatively high impacts and low scores.

HEALTH INSURANCE

# How Customers Succeed, or Don't, on Their Digital Journeys

Ninety percent of respondents accomplish their primary tasks—though those shopping for a plan are slightly less likely to claim success during the experience. Comparison tools hold the key to task accomplishment for both shoppers and customers.



**Primary reasons for visiting the site**

**20%**

Obtain information about plan/coverage

**18%**

Find health and wellness information

**17%**

Find a doctor/hospital/health professional

**11%**

Shop for a health plan



**Accomplishment rates by task**

**95%**

Pay premium or manage existing plan

**94%**

Find health and wellness information

**90%**

Obtain information about plan

**82%**

Shop for a health plan

**PLAN COMPARISON TOOLS**

Among those on the site to obtain a quote:

- Most rank the importance of plan-comparison tools quite high, an average of **3.9** on a scale of 1 to 5.
- **54%** used plan-comparison tools.
- Satisfaction is **higher** for those who use plan-comparison tools versus those who do not, 77.0 to 70.0, respectively.

HEALTH INSURANCE

# Customers Embrace Low-Risk, High-Reward Monitoring Apps

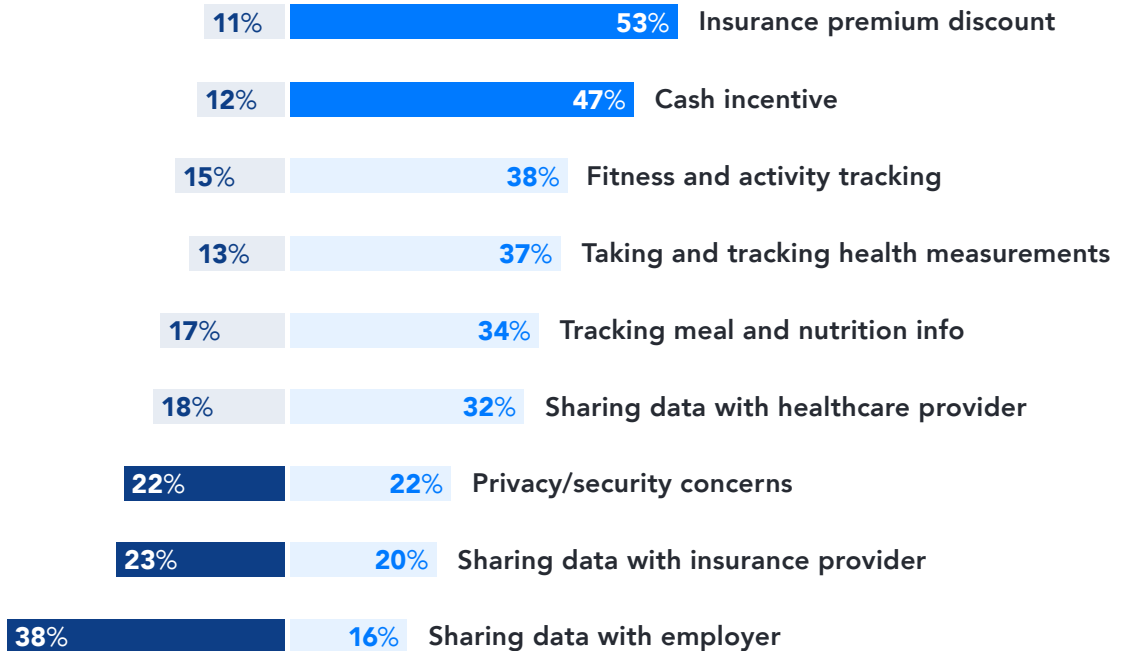
Health insurance providers believe tracking and collecting healthcare data via apps on patients’ smartphones could increase engagement, improve how conditions are managed, reduce clinic and hospital visits, and create a more cost-effective system.

**HOW DO PATIENTS FEEL?**

Roughly half say they would be more likely to use a health or wellness app if it resulted in insurance premium **discounts or cash incentives**—but many have concerns about **data privacy**.

**What makes customers more or less likely to use tracking apps?**

LESS LIKELY MORE LIKELY



HEALTH INSURANCE

# New Channels of Care Emerge to Mixed Customer Reactions

As insurance companies and medical practices try to modernize and expand access to healthcare, patients say they're willing to experiment, but the data reveals hesitation.

## Virtual healthcare

While 30% of respondents have visited an online doctor previously, nearly 60% said they would do so if the need arose in the next six months.

Among the 23% who said they would not use virtual care:

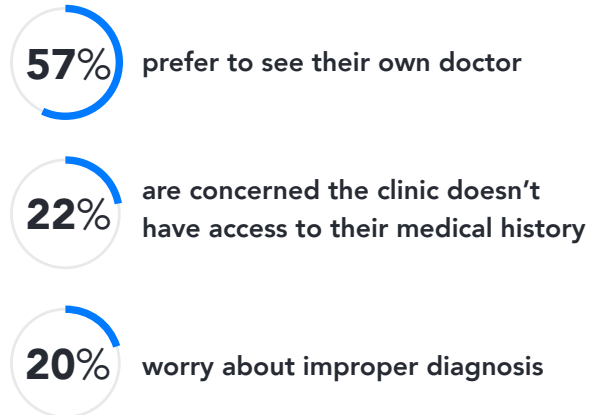


Millennials and Gen-Xers report the highest willingness to use at **61%** and **62%**, respectively. Gen-Z is slightly lower at **53%**, while **46%** of Boomers cite using virtual care.

## Walk-in clinics

Barely half (48%) of respondents have visited a walk-in clinic, but 70% indicate they would if the need arose in the next six months.

Among those who said they would not visit a walk-in clinic:

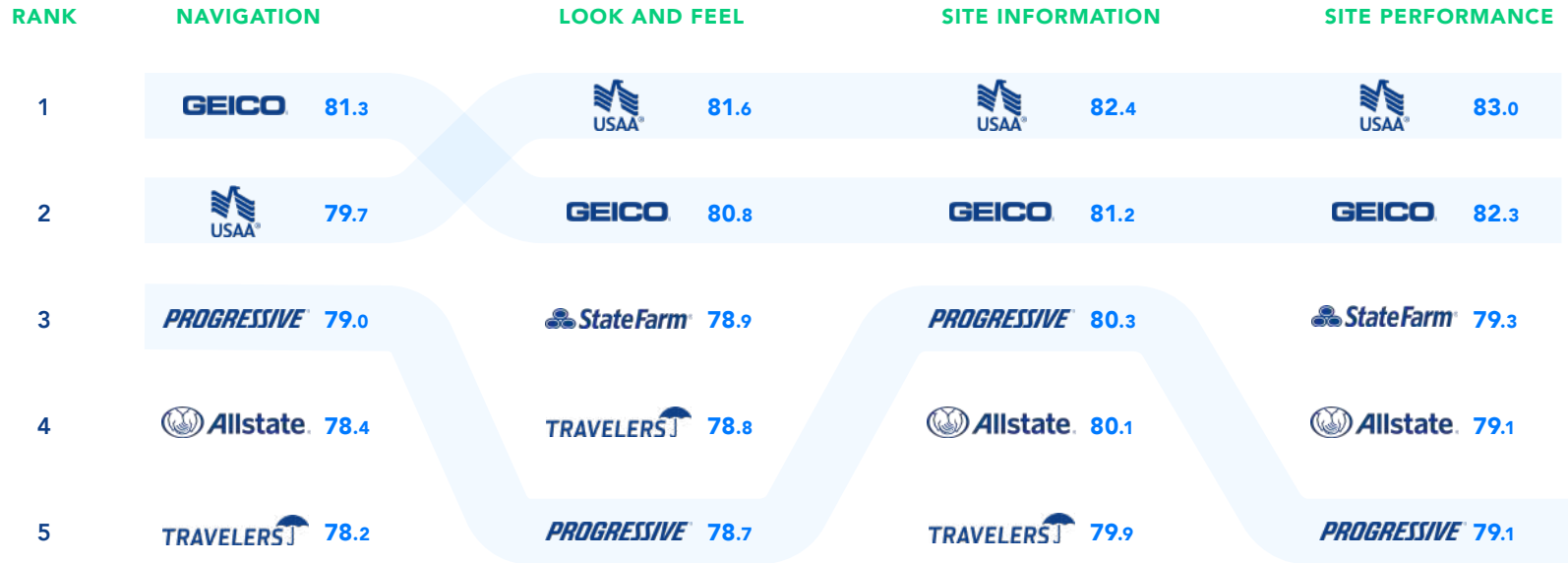


# PROPERTY & CASUALTY INSURANCE

PROPERTY & CASUALTY INSURANCE

# Digital Experience Driver Scorecards

The DXI measures four key drivers that impact a visitor’s overall satisfaction with their online property and casualty insurance experience: navigation, look and feel, site information, and site performance. The chart below shows which insurance sites are delivering winning experiences for each driver.

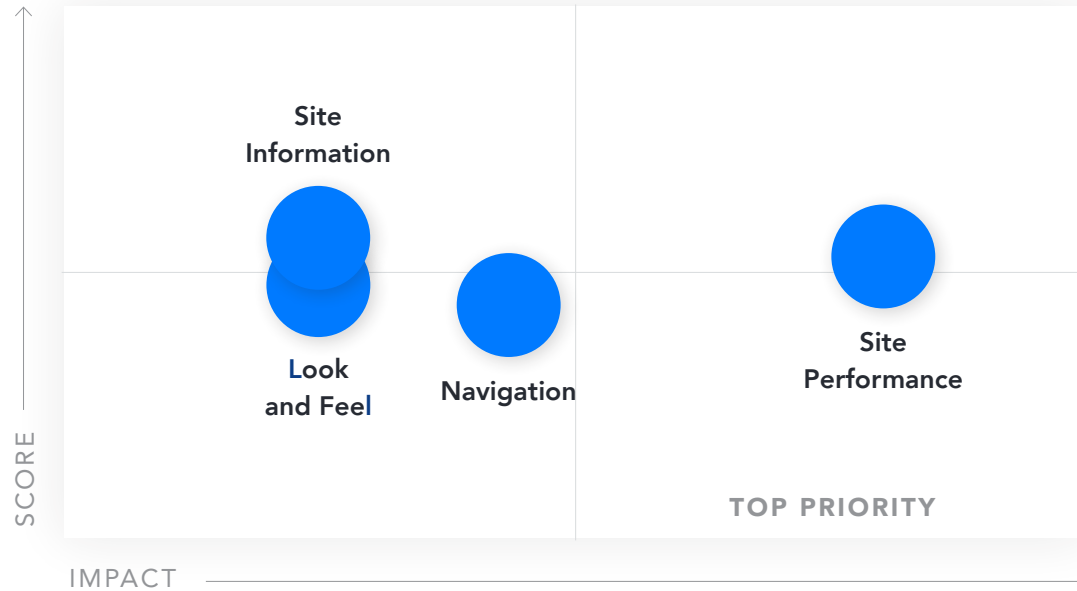


Driver scores are on a scale of 0 to 100.

## PROPERTY &amp; CASUALTY INSURANCE

# Digital Experience Priority Map

A priority map displays the impact of each driver on overall satisfaction for each site. Site performance is a top priority driver for 7 of the 10 companies, while site information is the top primary driver for three companies with the lowest satisfaction.



The horizontal axis shows impact on satisfaction, while the vertical axis shows performance for that driver attribute. The drivers located in the bottom right quadrant are ripe for prioritization due to their relatively high impacts and low scores.

PROPERTY & CASUALTY INSURANCE

# How Customers Succeed, or Don't, on Their Digital Journeys

Overall, currently covered property and casualty respondents report a nearly 95% task-accomplishment rate. Comparison tools are popular and appear to increase success rates. Property/casualty shoppers come mainly to research offerings (53%) or request a quote (47%) and report a 90% task-accomplishment rate.



**Primary reasons for visiting the site**

**42%**

Pay bill

**32%**

Log in to an existing account

**10%**

Find a local agent

**9%**

Report a claim, check status

**8%**

Find a service center for repairs



**Accomplishment rates by task**

**98%**

Pay bill

**93%**

Log in to an existing account

**93%**

Find service center for repairs

**91%**

Find a local agent

**85%**

Report a claim, check status

**PLAN COMPARISON TOOLS**

Among those on the site to obtain a quote:

- Most rank the importance of plan-comparison tools quite high, an average of **4.0** on a scale of 1 to 5.
- **56%** used plan-comparison tools.
- Satisfaction is **higher** for those who use plan-comparison tools versus those who do not, 76.2 to 72.0, respectively.

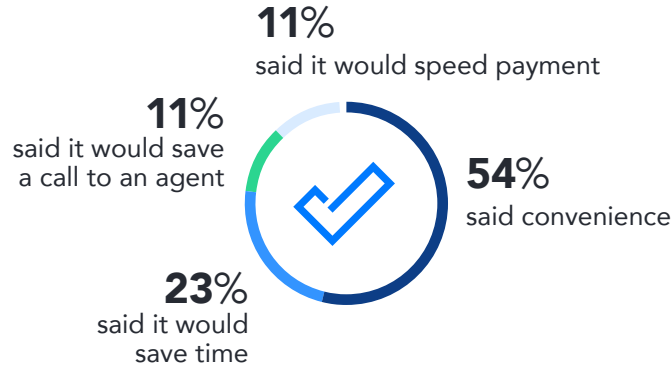


PROPERTY & CASUALTY INSURANCE

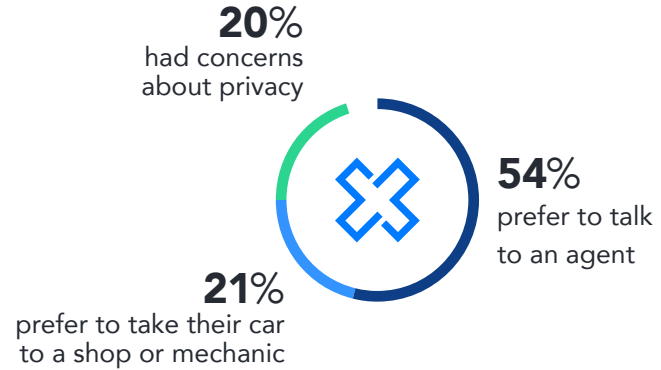
# Better Digital Claims are a Big CX Opportunity for Providers

Close to three-fourths of respondents (72%) have never submitted an auto or motorcycle accident claim using a provider app. However, nearly 8 out of 10 would consider using an app to manage the claim process in the future. Millennials are the most likely to say they would use a claims app in the future at 82%, with Gen Z and Boomers slightly less likely, at 72% and 73% respectively.

WHEN ASKED WHY THEY WOULD CONSIDER USING AN APP TO FILE A CLAIM:



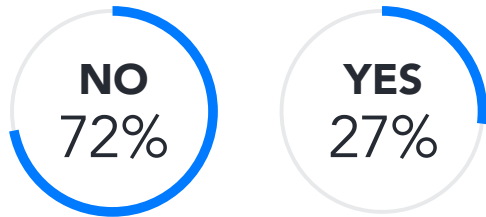
WHEN ASKED WHY THEY WOULD NOT CONSIDER USING AN APP TO FILE A CLAIM:



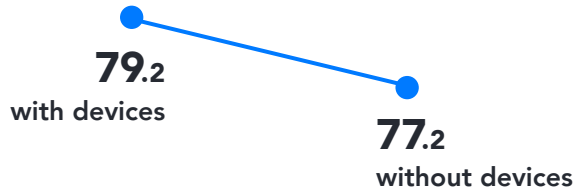
PROPERTY & CASUALTY INSURANCE

# Privacy and Trust Concerns Put the Brakes on Tracking Apps

HAVE YOU EVER INSTALLED AN INSURANCE-PROVIDER TRACKING DEVICE IN YOUR VEHICLE?



CSAT IS HIGHER FOR THOSE WHO USE VEHICLE TRACKING DEVICES:



Just over half (51%) say they would install a device in the next six months—which is much less than the percentage saying they would consider using an app (78%) to manage the claim process in the future.

When asked why they wouldn't install a tracking device:

**53%** I'm concerned about privacy

**25%** I don't believe I will receive any discounts or credits

**21%** I don't want my rates to go up

**15%** Too much effort

## About the Research Team

**José R. Benkí**, PhD, is Research Science Director at Verint ForeSee and Adjunct Assistant Research Scientist in the Survey Research Center at the University of Michigan. He has expertise in survey participation, interviewing, speech science, and cross-cultural and cross-language survey research. He is a member of the American Association for Public Opinion Research and the Acoustical Society of America.

**Karly Szczepkowski** is a lead analyst managing over 600 benchmark categories for Verint ForeSee. Previously she was an analyst at Wayne State University in Detroit, Michigan. She graduated from Wayne State University with a Master in Information Science and holds a bachelor's degree in engineering from the University of Michigan.

Senior Analyst **Kathleen Zakrzewski** applies her mindful analysis and insights to help companies navigate the customer journey across the telecom, insurance, finance, retail, and travel industries. Kathleen graduated from Michigan State University with a Bachelor of Science.

**Stephanie Camarata**, Senior Analyst, specializes in telecom, retail, and public-sector industries. She has a strong interest in improving research and purchasing experiences for clients and has a deep background in helping companies with satisfaction measurement and customer segmentation. She holds a Master of Arts in Industrial Organizational Psychology from Wayne State University.

# About the Digital Experience Index

The DXI panel survey report examines the digital experiences of the largest insurance providers in two categories: health and property/casualty providers in the U.S. as ranked by the National Association of Insurance Commissioners (NAIC). The survey also ranks the 25 most popular U.S. websites (as determined by Amazon's Alexa.com) to provide a benchmark for all digital experiences industry-wide.

The DXI study used a panel sample of 11,519 survey respondents, representative of the U.S. general population, with at least 250 responses for each website. Responses were collected in June 2019. Rankings in the DXI are based on CSAT, using a scale of 0 to 100 with a margin of error of +/-1.93. NPS is also shown, on a scale of -100 to 100, and has a margin of error of approximately +/- 7.87. When two or more scores are identical at one decimal place, the next decimal place is used to break ties and determine ranking.

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[vocsolutions@verint.com](mailto:vocsolutions@verint.com)

