

**J.D. Power Reports:  
Improvements in First Notice of Loss and  
Claims Settlement Drives Higher Customer Satisfaction**

Auto Club of Southern California Insurance Group Ranks Highest in Auto Claims Satisfaction

**WESTLAKE VILLAGE, Calif.: 30 October 2013** — Customer satisfaction with auto insurance claims handling is improving, due in large part to insurers' improvements in managing the first notice of loss (FNOL) process and providing faster payments to claimants, according to the J.D. Power 2013 U.S. Auto Claims Satisfaction Study<sup>SM</sup> released today.

**KEY FINDINGS**

- Overall satisfaction with settlement improves by three points on a 1,000-point scale in 2013, compared with 2012, while satisfaction with first notice of loss improves by four points.
- FNOL satisfaction improves due to improvements in explaining both the policy coverage and the claims process to claimants. Satisfaction with the claim settlement improves because insurers are paying claims faster—51 percent of claimants received their payment within eight days of FNOL in 2013, compared with 45 percent in 2012.
- Auto Club of Southern California Insurance Group ranks highest in auto claims satisfaction with an index score of 889, a 15-point improvement from 2012 and a 65-point improvement from 2011.
- Overall satisfaction improves for 13 of the 25 insurance companies included in the study.
- Claimant experience impacts loyalty and advocacy. Among claimants who are “delighted” (satisfaction scores of 900 or higher), 80 percent say they “definitely will” renew with their current insurer and 79 percent “definitely will” recommend their insurer to others. Among claimants who are “pleased” (scores of 750-899), only 53 percent “definitely will” renew and 45 percent “definitely will” recommend.
- Overall customer satisfaction with auto claims averages 855 in 2013, up three points from 2012.

“While personal auto insurance is a relatively low-touch category, claims handling is an area where insurers can make a big impact on customer satisfaction in a relatively short period of time,” said Jeremy Bowler, senior director of the global insurance practice at J.D. Power. “Satisfaction for Auto Club of Southern California Insurance Group and others that have developed a customer-centric focus on the claims process has significantly improved during the past couple of years.”

The 2013 U.S. Auto Claims Satisfaction Study is based on responses from more than 11,500 auto insurance customers who settled a claim within the past 6 months. The study excludes claimants whose vehicle incurred only glass/windshield damage or was stolen, or who only filed roadside assistance claims. Survey data was collected between December 2012 and September 2013.

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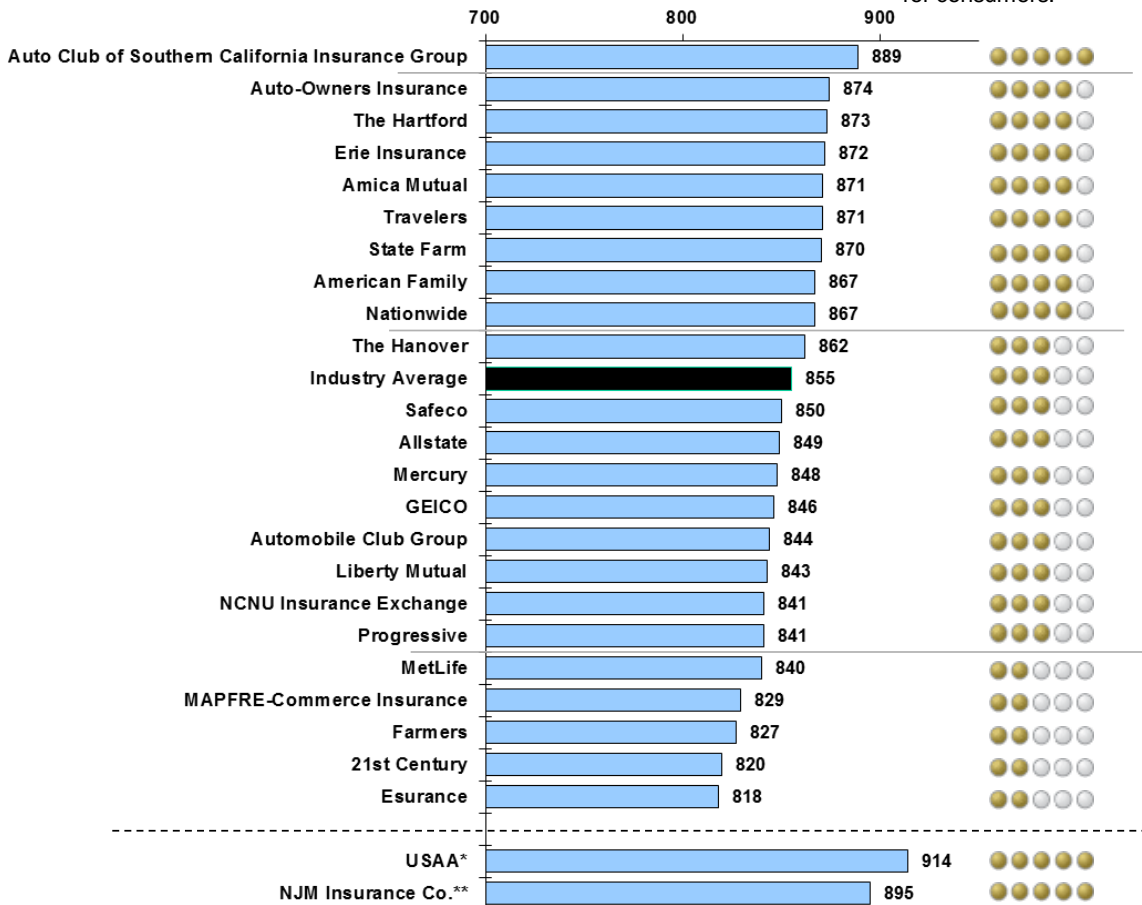
Note: One chart follows.

# J.D. Power 2013 U.S. Auto Claims Satisfaction Study<sup>SM</sup>

## Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

JDPower.com  
Power Circle Ratings<sup>TM</sup>  
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.

\*\*New Jersey Manufacturers Insurance Co. is an insurance provider open only to New Jersey Business & Industry Association members, State of New Jersey employees, NJM's previously insured drivers, and/or previous auto/homeowner policyholders and therefore is not included in the rankings.

Note: Included in the study but not ranked due to small sample size are Alfa Insurance, Infinity P&C and National General (formerly GMACI).

Source: J.D. Power 2013 U.S. Auto Claims Satisfaction Study<sup>SM</sup>

### Power Circle Ratings Legend

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

Charts and graphs extracted from this press release must be accompanied by a statement identifying J.D. Power and Associates as the publisher and the J.D. Power 2013 U.S. Auto Claims Satisfaction Study<sup>SM</sup> as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. JDPower.com Power Circle Ratings<sup>TM</sup> are derived from consumer ratings in J.D. Power studies. For more information on Power Circle Ratings, visit [jdpower.com/faqs](http://jdpower.com/faqs). No advertising or other promotional use can be made of the information in this release or J.D. Power survey results without the express prior written consent of J.D. Power.