

## **J.D. Power Asia Pacific Reports: Increasing Satisfaction with Auto Insurance Company Call Centers Increases Renewal Intention**

### AIU Ranks Highest in Customer Satisfaction with the Auto Insurance Claims Experience in Japan for a Fifth Consecutive Year

**TOKYO: 24 July 2013** — Customer satisfaction with insurance company call centers greatly influences insurance policy renewal intentions, according to the J.D. Power Asia Pacific 2013 Japan Auto Insurance Claims Satisfaction Study,<sup>SM</sup> released today.

The study examines satisfaction with the claims response of auto insurance (voluntary insurance) companies among customers who have submitted an accident claim to their insurer within the past two years. Customer satisfaction is determined by examining six factors (in order of importance): settlement; first notice of loss; service interaction (which measures interaction with the service representative from the time of the accident report to settlement); appraisal; service interaction; and rental car experience. Overall satisfaction scores are based on a 1,000-point scale.

The study segments insurance companies based on their primary selling methods: agency-type insurers and direct-type insurers. Agency-type insurers primarily sell policies and interact with customers through insurance agencies, such as specialized agencies or automobile dealerships. Direct-type insurance companies sell policies and interact with customers directly, principally via the Internet or phone.

Overall, 60 percent of customers use a call center as their point of contact for reporting accidents. By insurance type, 93 percent of customers of direct insurers use a call center, while 45 percent of customers of agency insurers use a call center and 44 percent use the insurance agency through which they purchased their policy. Call centers play an important role for insurance companies as the initial point of contact for customers reporting an accident.

The study finds a large satisfaction gap of 72 points between customers who contact a call center (694) and customers who contact their agency directly (766). The gap is attributable not only to customer familiarity with their insurance agency, but also to differences in service quality between call centers and agencies. For instance, while 19 percent of customers who phoned a call center indicate that their call was transferred, this declines to only 7 percent of those who phoned their agency. Satisfaction is nearly 100 points higher when customers are contacted by a representative less than an hour after the first notice of loss than when customers wait an hour or longer to be contacted. Only 29 percent of customers who contacted a call center to report an accident indicate that they were contacted within one hour, compared with 48 percent of those who contacted their agency.

“Satisfaction with call centers has a significant impact on policy renewal intentions,” said Chie Numanami, manager, J.D. Power Asia Pacific. “Emphasis on prompt service by call centers is an important element in retaining customers among direct-type insurers, which mainly use call centers, and for agency-type insurers, which receive accident reports through agencies and call centers.”

AIU ranks highest in overall satisfaction with the claims response for a fifth consecutive year, with a score of 776—an improvement of 21 points from 2012. AIU performs particularly well across all six factors and achieves particularly high scores for the service interaction and settlement factors. E.design Insurance follows in the rankings, performing well in the settlement factor. Nissin Fire and Marine Insurance ranks

third and performs well in the first notice of loss and appraisal factors.

The 2013 Japan Auto Insurance Claims Satisfaction Study is based on responses of 7,055 auto insurance customers who submitted an accident claim to their insurance company within the past two years (including those who switched insurance companies after their accident and now have a policy with another insurer). The online study was fielded in May 2013.

The 2013 Japan Auto Insurance Claims Satisfaction Study follows the release of two related studies that examine satisfaction among auto insurance customers in Japan:

The 2013 Japan Auto Insurance Shopping Satisfaction Study measures satisfaction among customers who recently purchased auto insurance, including new policyholders; customers who purchased their most recent auto insurance (voluntary insurance) for the first time; and those who switched from other insurance companies.

The 2013 Japan Auto Insurance Satisfaction Study measures the overall satisfaction of customers with the insurance company during their auto insurance policy term, including policy offerings and insurance company and agency response at the time of various procedures and inquiries.

#### **About J.D. Power Asia Pacific**

J.D. Power Asia Pacific has offices in Tokyo, Singapore, Beijing, Shanghai and Bangkok that conduct customer satisfaction research and provide consulting services in the automotive, information technology and finance industries. Together, the five offices bring the language of customer satisfaction to consumers and businesses in China, India, Indonesia, Japan, Malaysia, Philippines, Taiwan and Thailand. Information regarding J.D. Power Asia Pacific and its products can be accessed through the Internet at [japan.jdpower.com](http://japan.jdpower.com). Media email contact: [cc-group@jdpower.co.jp](mailto:cc-group@jdpower.co.jp)

#### **About J.D. Power**

J.D. Power is a global marketing information services company providing performance improvement, social media and customer satisfaction insights and solutions. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. Headquartered in Westlake Village, Calif., J.D. Power has offices in North/South America, Europe and Asia Pacific. For more information on [car reviews and ratings](#), [car insurance](#), [health insurance](#), [cell phone ratings](#), and more, please visit [JDPower.com](http://JDPower.com). J.D. Power is a business unit of McGraw Hill Financial.

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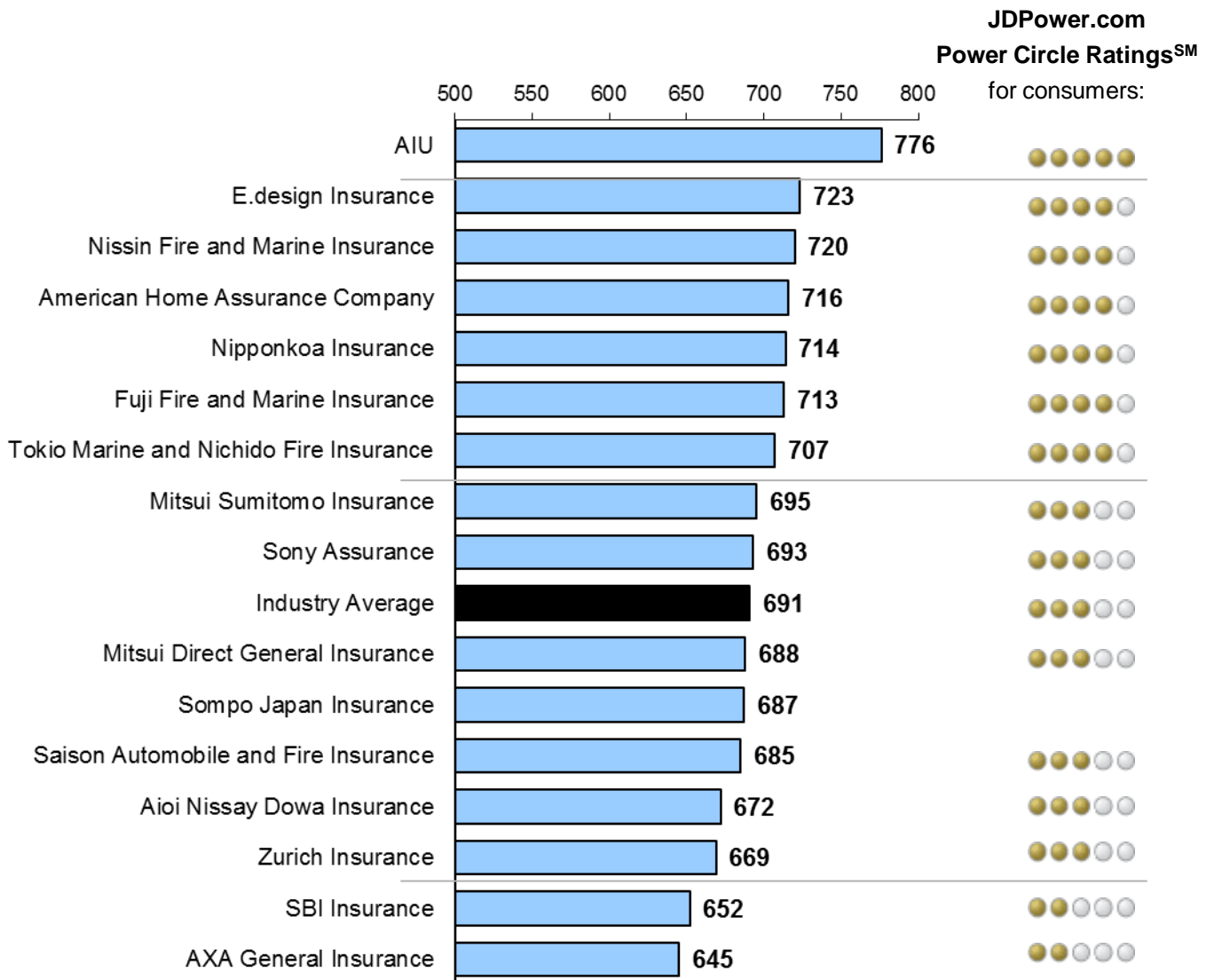
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NOTE: Two charts follow.

# J.D. Power Asia Pacific 2013 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

## Overall Satisfaction Rankings (Based on a 1,000-point scale)



**Power Circle Ratings Legend**

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

Included in this study but not ranked due to small sample sizes are ACE Insurance, Asahi Fire & Marine Insurance, Generali, Kyoei Fire & Marine Insurance, Secom General Insurance, and Sompo 24 Insurance.

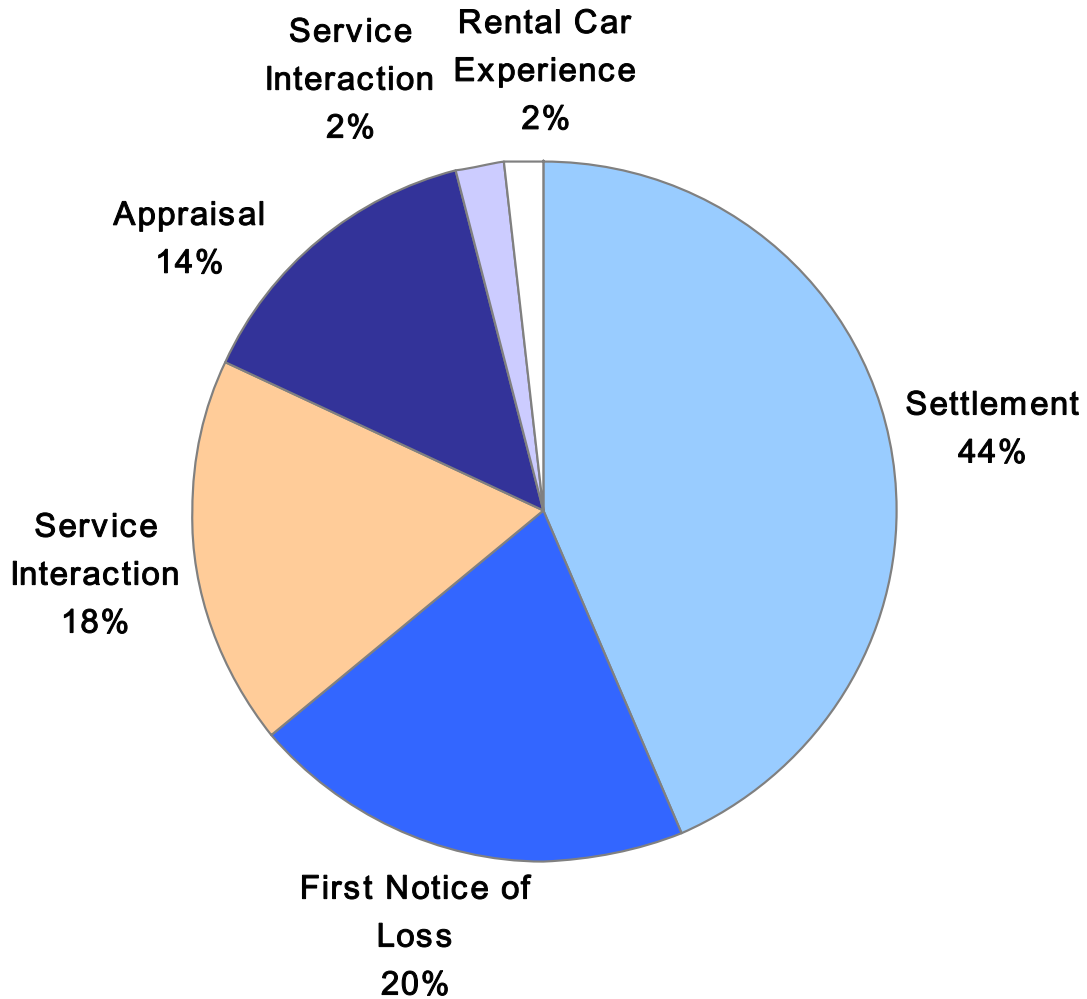
Source: J.D. Power Asia Pacific 2013 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

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# J.D. Power Asia Pacific 2013 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

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## Factors Contributing to Overall Satisfaction



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