

**J.D. Power Asia Pacific Reports:
Quick Contact with Auto Insurance Providers During Claims Process Increases Customer Satisfaction and Recommendation Intention**

[Sony Assurance Ranks Highest in Customer Satisfaction with the Auto Insurance Claims Experience in Japan](#)

TOKYO: 23 July 2015 — Both satisfaction and intention to recommend an insurance company are higher when customers are able to quickly contact their insurer, according to the J.D. Power Asia Pacific 2015 Japan Auto Insurance Claims Satisfaction StudySM 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 measuring six factors (in order of importance): settlement (44%); first notice of loss (20%); service interaction, which measures interaction with the service representative from the first notice of loss to settlement (18%); appraisal (14%); repair process (2%); and rental car experience (2%). Satisfaction is calculated on a 1,000-point scale.

Providing customers with timely progress reports—one of a series of processes in the overall service interaction experience—is an important aspect of an insurance company’s role in the claims response. Study findings show that problems experienced by customers during these interactions have a considerably negative impact on overall satisfaction.

- The most frequently cited problem in dealing with a service representative is a delay in receiving progress reports or the need to press the representative to send a report. More than one in 10 (13%) customers indicate having experienced this problem, ranging from a high of 20 percent at one insurance company to a low of 2 percent at another company.
- Satisfaction among customers who indicate having experienced this problem is extremely low, compared with the industry average (442 vs. 666, respectively).

“The wide differences in providing timely progress reports is likely affecting the quality of the claims response itself,” said Chie Numanami, senior manager at J.D. Power Asia Pacific. “It is important that insurers recognize the need to mitigate any anxiety that customers have when dealing with a claim and build communication plans that provide timely and useful reports throughout the entire claims process.”

The study finds that the ease of contacting an insurance company notably impacts both customer satisfaction and customer intention to recommend their insurer.

- Satisfaction is substantially higher among customers who say they are “always able to quickly contact the insurance company” than among those who say they are “frequently unable to quickly contact the insurance company” (781 vs. 437, respectively).
- Stated intention to recommend their insurer is also considerably higher among customers who are able to quickly contact their insurer than among those who are frequently unable to contact their insurer quickly (71% vs. 21%, respectively).
- The percentage of customers who say they are “always able to quickly contact the insurance company” ranges from a high of 46 percent to a low of 21 percent.

According to Numanami, "Such a wide variance suggests a disparity in the effectiveness of communication systems among the individual insurance companies, which presents an area of opportunity for insurers to improve the overall claimant experience."

Japan Auto Insurance Claims Satisfaction Rankings

Sony Assurance ranks highest in overall satisfaction with the claims response, with a score of 699 points, and performs particularly well in two factors: first notice of loss and appraisal. Nissin Fire and Marine Insurance (690) ranks second, performing particularly well in the settlement factor. AIU Insurance Company and Mitsui Sumitomo Insurance tie for the third-rank position (686 each). AIU Insurance Company performs particularly well in the service interaction factor, and Mitsui Sumitomo Insurance performs well in the first notice of loss, service interaction, appraisal, and settlement factors.

The 2015 Japan Auto Insurance Claims Satisfaction Study is based on responses of 7,019 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 2015.

The 2015 Japan Auto Insurance Claims Satisfaction Study follows the release on July 16 of two related studies that examine satisfaction among auto insurance customers in Japan:

- The 2015 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 another insurance company.
- The 2015 Japan Auto Insurance Satisfaction Study measures overall satisfaction with insurance companies among customers 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 Australia, China, India, Indonesia, Japan, Malaysia, Philippines, Taiwan, Thailand and Vietnam. Information regarding J.D. Power Asia Pacific and its products can be accessed through the Internet at japan.jdpower.com.

About McGraw Hill Financial www.mhfi.com

Media Relations Contacts

Shizue Hidaka; J.D. Power Asia Pacific; Metro City Kamiyacho 8F; 5-1-5 Toranomom; Minato-ku, Tokyo; Japan 105-0001; Phone +81-3-4550-8060; shizue.hidaka@jdpower.co.jp

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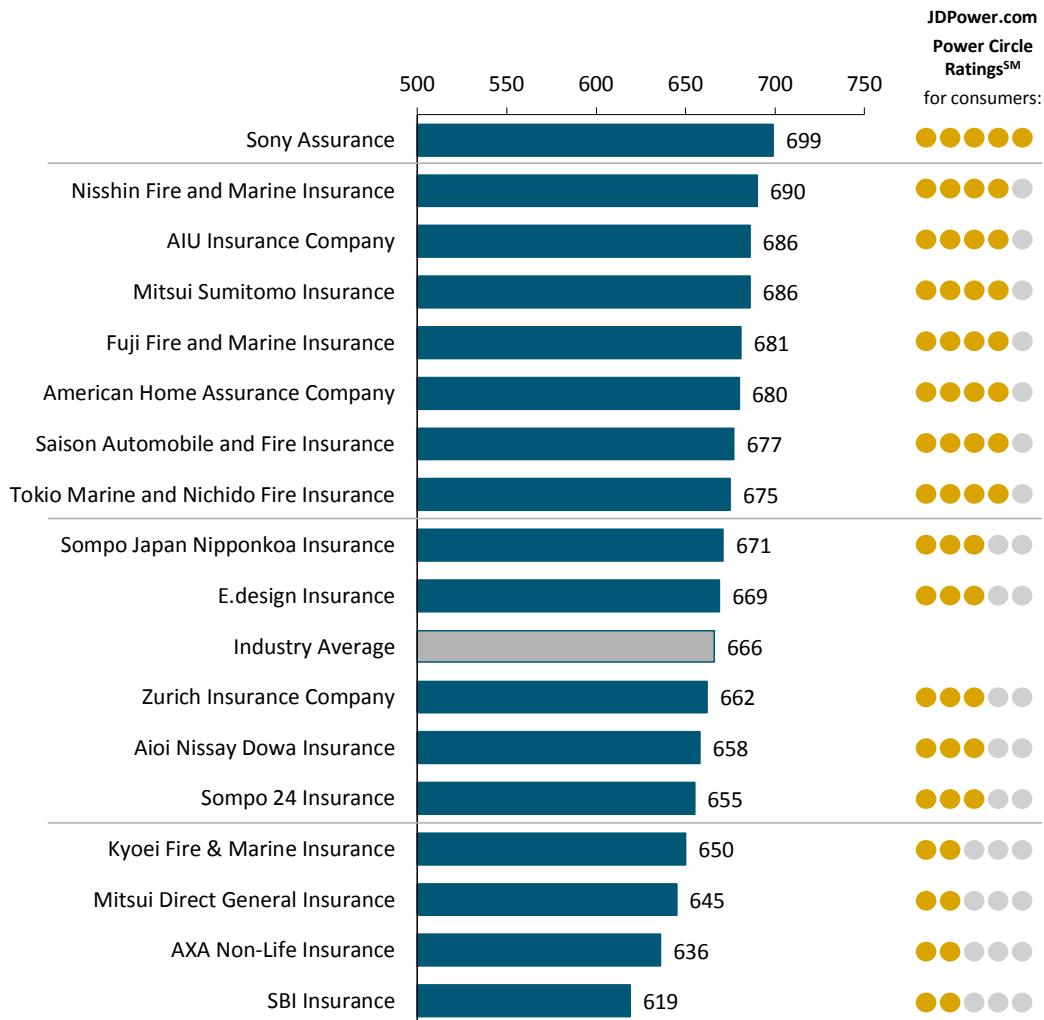
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Note: One chart follows.

J.D. Power Asia Pacific 2015 Japan Auto Insurance Claims Satisfaction StudySM

Overall Satisfaction Rankings (1,000-Point Scale)



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

Source: J.D. Power Asia Pacific 2015 Japan Auto Insurance Claims Satisfaction StudySM

Power Circle Ratings Legend

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

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