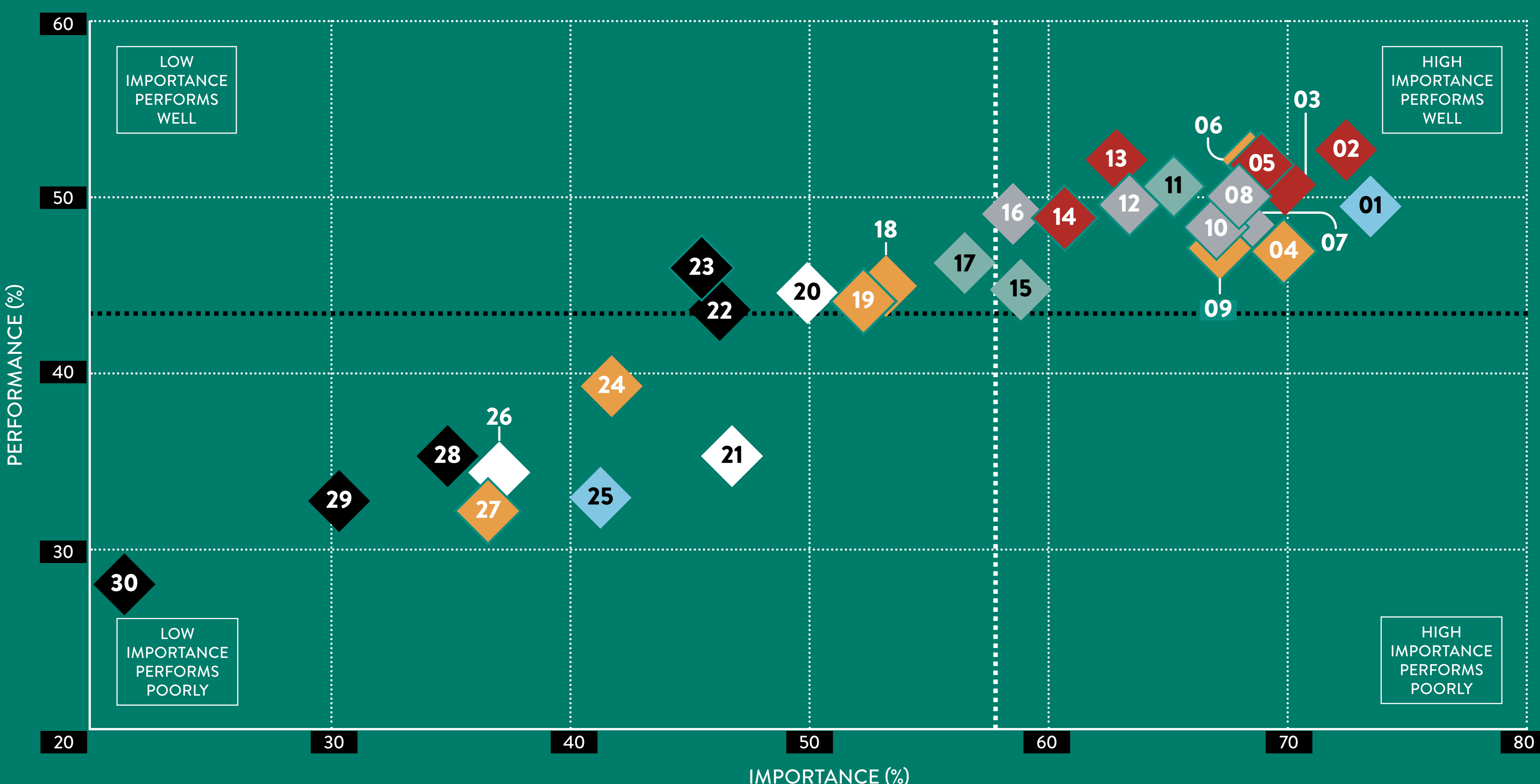


# WHAT CUSTOMERS WANT FROM AN INSURANCE PROVIDER

## MOST IMPORTANT ATTRIBUTES OF CUSTOMER EXPERIENCE COMPARED WITH PERFORMANCE

GLOBAL CONSUMER SURVEY OF GENERAL INSURANCE PROVIDERS

TYPE OF ATTRIBUTE: Staff engagement (red diamond), Brand value and reputation (orange diamond), Value for money (blue diamond), Executional excellence (grey diamond), Ease of doing business (light blue diamond), Personalised offering (white diamond), Accessibility (black diamond)



### ATTRIBUTES

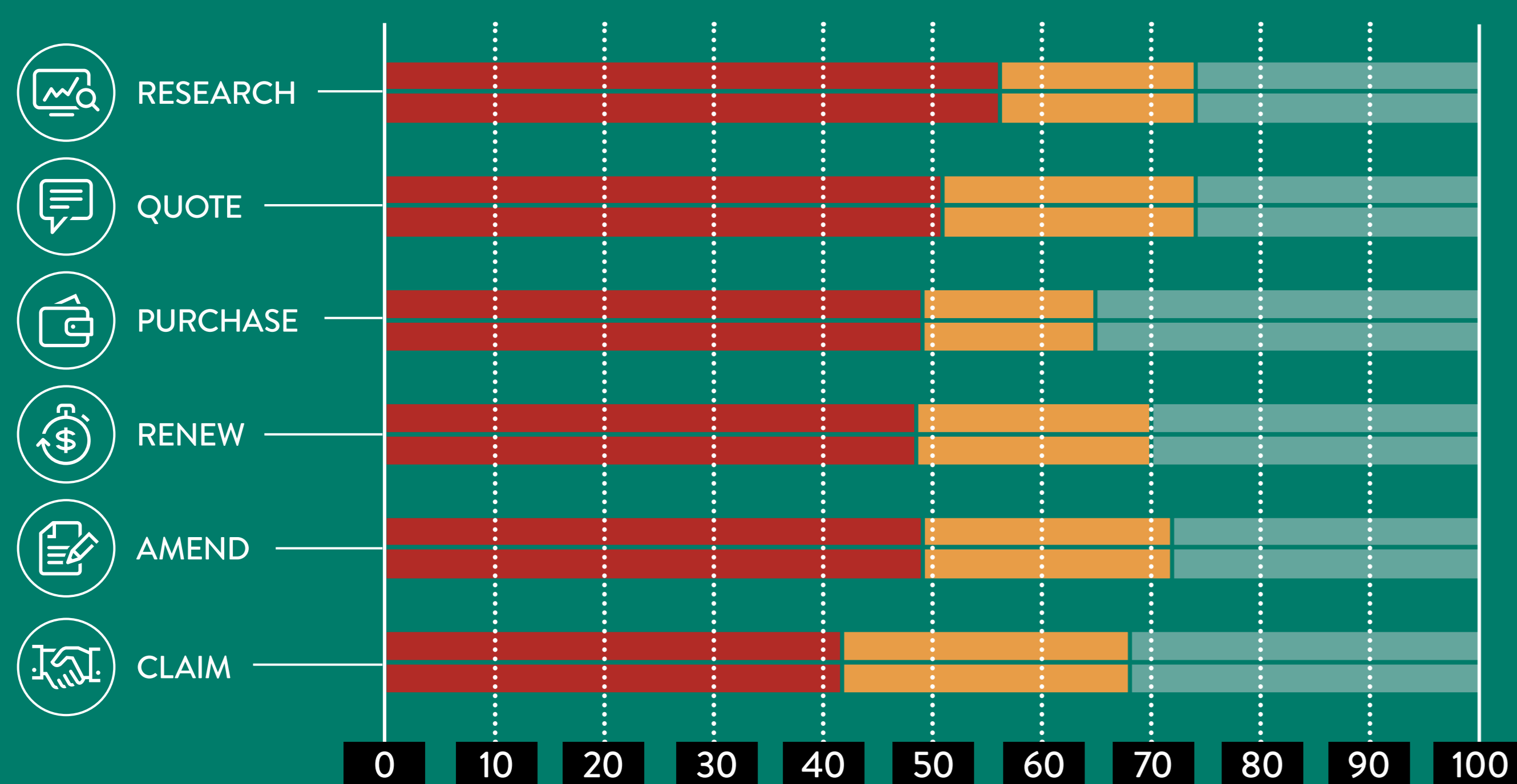
- 01 Value for money
- 02 Staff who are honest and tell the truth
- 03 Staff who consistently follow through on their promises
- 04 A company that puts the customer first
- 05 Quality of advice and service offers
- 06 A company I know will deliver
- 07 Getting things right the first time
- 08 Speed when resolving a complaint/resolving a query
- 09 Trust that the brand delivers on its promises
- 10 Speed of service
- 11 Ease of getting issues/queries/complaints resolved
- 12 Speed of making an inquiry/transaction
- 13 Staff who are knowledgeable
- 14 Staff with a positive attitude
- 15 Having services and products that are easy to understand
- 16 Consistency of service – continuity in communications or interactions
- 17 Ability to get in contact with the company with short wait times
- 18 Trust in the brand to do the right thing
- 19 Trust that the brand understands my needs
- 20 Offers products and services that can be tailored to my specific needs
- 21 Rewards my loyalty
- 22 Availability of services around the clock
- 23 Choices/options available for communications
- 24 A company that is well regarded in the media
- 25 Availability of rewards and promotions
- 26 Rewards my choice to do business with the company
- 27 A brand that inspires me
- 28 Physical proximity/ease of access of a company
- 29 Appearance and operations of a website
- 30 Ambience of decor of a branch/store

Source: 2015 Customer Experience Barometer, KPMG

## PREFERRED CHANNELS FOR COMMUNICATION WITH INSURER (%)

GLOBAL SURVEY OF INSURANCE CUSTOMERS

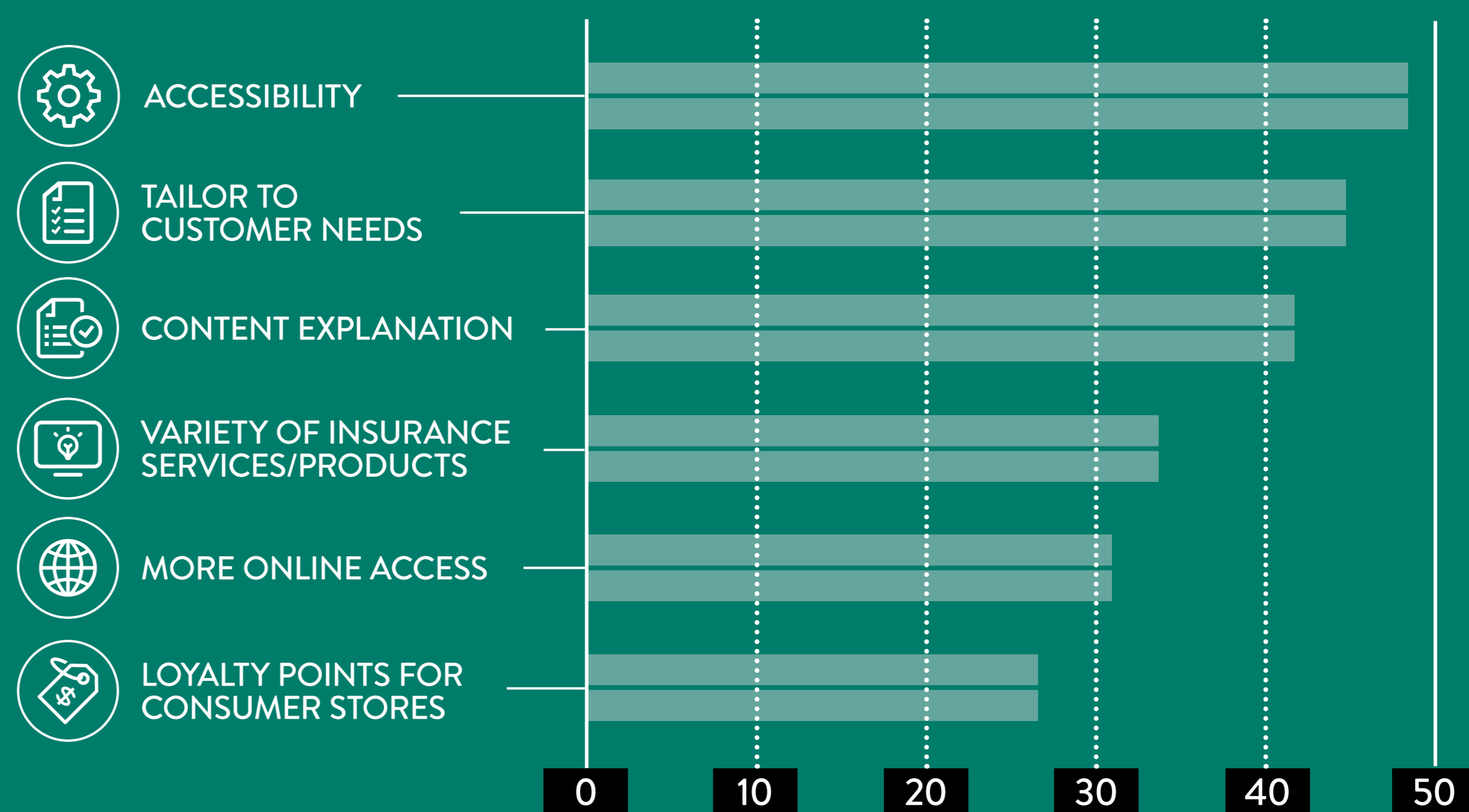
Digital (red), E-mail (orange), Telephone (grey)



Source: PwC 2014

## FACTORS THAT WOULD HELP INSURERS IMPROVE CUSTOMER EXPERIENCE (%)

GLOBAL SURVEY OF INSURANCE CUSTOMERS

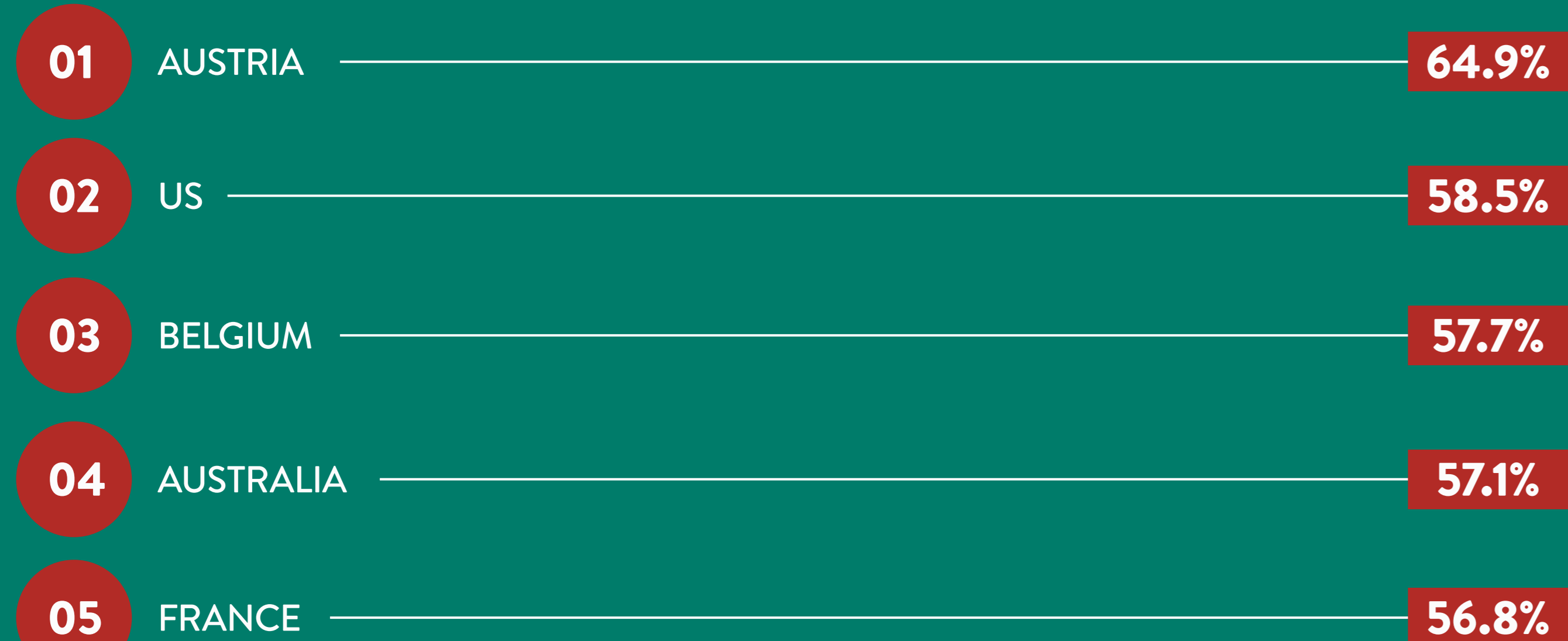


Source: PwC 2014

## INSURANCE CUSTOMERS WHO HAD A POSITIVE EXPERIENCE, BY COUNTRY

SURVEY OF INSURANCE CUSTOMERS IN 30 COUNTRIES

### TOP 5



### BOTTOM 5



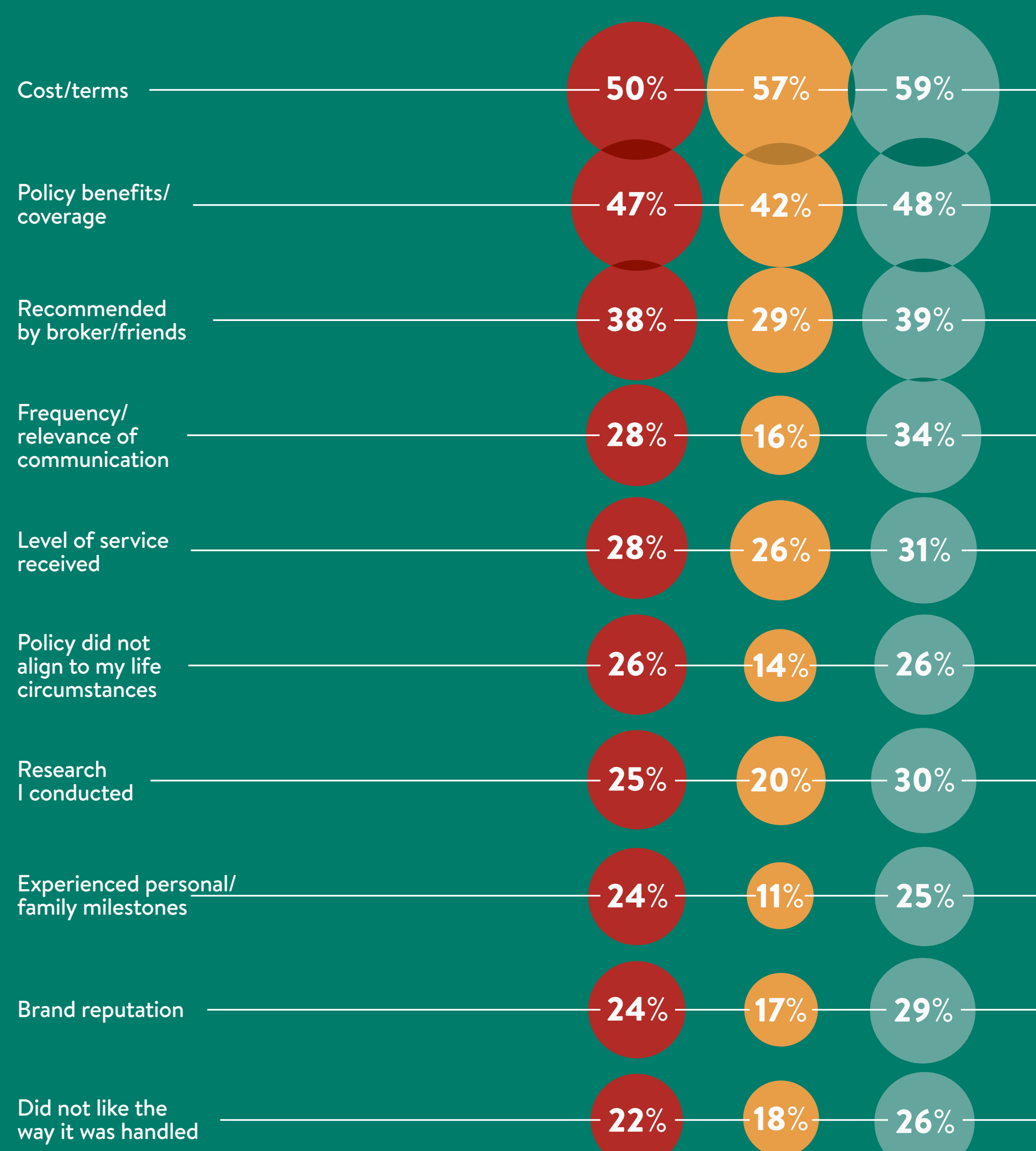
Source: Capgemini 2016

## TOP REASONS FOR CLOSING/REPLACING A POLICY

GLOBAL SURVEY OF INSURANCE CUSTOMERS

BY INSURANCE TYPE:

LIFE (red), AUTO (orange), HOME (grey)



Source: EY 2015