

Insurance Carriers Add Accident Detection to Telematics Solutions, Continuing to Enhance the Mobile Consumer Experience

Keynova Group Releases Semi-Annual Mobile Insurance Scorecard Results

WILMINGTON, Del. ([PRWEB](#)) October 05, 2022 -- [Keynova Group](#), the principal competitive intelligence source for digital financial services firms, today announced the results of the Q3 2022 edition of its semi-annual Mobile Insurance Scorecard. GEICO earned top honors for its mobile user experience, once again ranking first in overall score in Keynova Group's evaluation of the mobile apps and mobile websites of the 12 largest U.S. auto and property insurance carriers. The Scorecard highlights how carriers are leveraging new digital capabilities to streamline the mobile experience for prospects and policyholders.

Key trends identified in the review include the rapidly emerging use of accident detection via telematics with integration to claims for the consumer market, enhanced mobile claims features to simplify the process for users, as well as more comprehensive support for the use of mobile channels to quote and purchase insurance coverage.

"Mobile has become a central component in acquiring, servicing and retaining policyholders," said Beth Robertson, managing director of the Keynova Group. "Advances such as accident-sensing telematics with integration to claims processing and digital damage inspection tools drive value for consumers and for carriers, helping to position insurance firms as crucial partners to their policyholders."

Carriers Expand Telematics Use for Accident Detection

The use of telematics in usage-based insurance is extending beyond safe-driving assessments with one-third of leading insurance carriers now offering accident-detection capabilities, and GEICO and Allstate integrating crash-detection systems directly into their primary servicing apps. These expanded telematics tools can detect an accident, connect the driver with roadside assistance services, and help launch the claims process. By recording accident-related data including location, date and time, speed, driver, and driving behaviors, telematics can facilitate claims filing for the policyholder while also reducing investigative time required of the carrier.

Additional Investment in Improving Mobile Claims Capabilities

As efficient and effective claims practices are central to policyholder retention, insurance carriers continue to introduce new mobile elements that improve the user experience. For instance, 75% of carriers enable mobile devices to be used for inspections of automobile damage following an accident, and nearly 60% offer mobile or other remote devices for inspections of damage to homes. In the mobile claims interface, 42% of carriers now provide access to a policyholder's pertinent coverage information, such as the deductible amount and whether or not rental reimbursement is available. More than half (55%) of carriers provide GPS fill in one or both of their mobile modes, and one-third of carriers incorporate claims mapping to identify an incident's location. Adapting to the rise in alternative payment options like Zelle, PayPal or Apple Pay, one-quarter of carriers also now offer claims compensation via these payment methods, with more than 40% enabling policyholders to select their preferred payment option from within the mobile claims interface.

Insurance Quoting Experience Improves as Mobile Shopping Takes Center Stage

With the number of customers who use a mobile device to shop for insurance forecasted to double, all the leading carriers support quoting through mobile web, while more than 80% enable quoting via their apps –

including half that seamlessly link from their apps to mobile web to supply quotes. In addition, more than 80% of insurers provide in-quote guidance on policy and coverage selections to assist users in making informed decisions without the need to talk to a live representative. With Progressive joining GEICO, The Hartford, and USAA, one-third of carriers now provide an estimate in the auto quote process for a user to save money by bundling homeowner's or renter's coverage with an auto policy. Making the process even easier for users on the go, 11 of the 12 leading carriers also enable the mobile microphone tool to be used to fill information in a quote form.

About the Mobile Insurance Scorecard

Keynova Group's semi-annual, fact-based Mobile Insurance Scorecard evaluates user capabilities, customer experience elements, and best practices to identify evolving trends and insights that drive mobile strategy in the auto and property insurance industry. The evaluation encompasses the mobile channels of Allstate, American Family, Esurance, Farmers, GEICO, Liberty Mutual, Nationwide, Progressive, State Farm, The Hartford, Travelers, and USAA. For more information, please visit

<https://www.keynovagroup.com/scorecards/#insurance>.

About Keynova Group

Keynova Group is the leading competitive intelligence firm providing trusted benchmarking insights and analysis of consumer and small business digital financial services, including banking, credit card, home lending, and insurance. Keynova Group's Scorecards have served as the go-to source for leading financial services firms to obtain reliable competitive intelligence and actionable insights since 1999. The firm's proven methodology and highly detailed results help its clients maximize the value of their digital channels to deliver a premier experience to customers and prospects.



Contact Information

Meggan Manson

Keynova Group

<http://keynovagroup.com>

301-371-6995

Online Web 2.0 Version

You can read the online version of this press release [here](#).