

2014 GOLD MEDAL WINNERS



P&C INSURANCE MONITOR

About Us

Corporate Insight provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we track, providing our clients with unparalleled, unbiased competitive intelligence.

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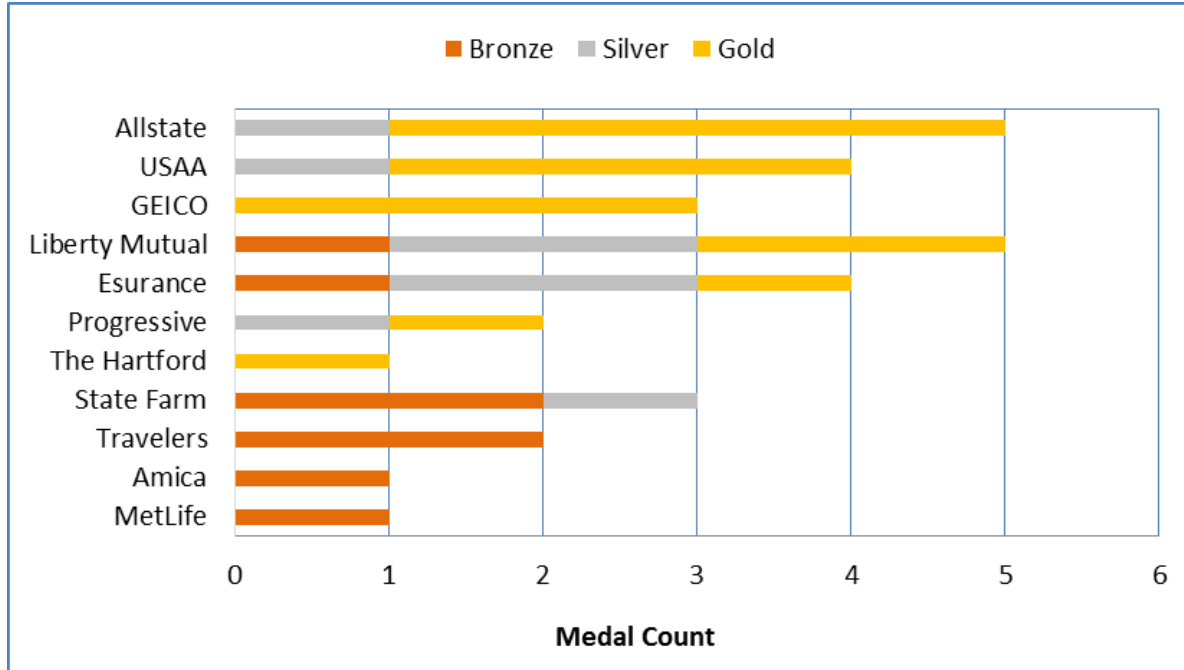




P&C Insurance Monitor Awards

In our third annual *P&C Insurance Monitor Awards* Report, in which we highlight the top website and mobile features in the property and casualty industry. This year's report features seven high-level categories: Public Homepage, Private Homepage, Mobile App, Social Media, Auto Quote Tool, Public Product Information and Client Account Information.

When presenting these awards, we reserve Gold medals for site features that offer an exceptionally valuable service via an efficient, logical design. For features of similar value with a few small drawbacks, we present a Silver medal. Finally, for those features that are admittedly imperfect, but still offer clients a noteworthy service, we award a Bronze medal.



Category Overview

- Public Homepage
- Private Homepage
- Mobile App
- Social Media
- Auto Quote Tool
- Public Product Information
- Client Account Information



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Public Homepage

As the welcome mat for a firm's online presence, the public homepage serves as a vital starting point to entice prospects and help direct clients to their policies. An effective public homepage should highlight company news and product offerings, and offer seamless access to key tools and resources. In terms of accessibility, we consider the overall navigation structure, including the main menu and the appearance of supplemental features.



Allstate tops competitors in the public site homepage category, providing the most comprehensive collection of promotional content and help resources. Featuring a sleek, colorful design, the page promotes Drivewise telematics services, insurance products, quote tools, calculators and educational articles. Local agent contact information is located in a static Contact Us section, including photo, office address and phone number, based on users' current GPS location (or clients' ZIP code).



Liberty Mutual earns Gold medal for the third consecutive year, with a straightforward design featuring prominent client login, quote tool and agent locator fields. The firm includes rollover-enabled main menu tabs that are dedicated to auto and property insurance, showing related resources, coverage calculators, state specifics, educational videos and safety tips. The homepage features a healthy amount of promotional imagery for various insurance products and services.



Private Homepage

As the landing page for clients once they have logged into their account, the private homepage is one of the most critical aspects of a user's online experience. In this category, an ideal private homepage displays key policy information within a well-organized, attractive design. Firms should utilize imagery to promote tools and resources, and should provide clients with ample customer service information.



A repeat winner from last year, **Allstate** earns a Gold medal for its easy-to-use and well-rounded private homepage, featuring a clean design and straightforward navigation with the ability to seamlessly toggle between the public and private sites. A quick links dropdown menu offers lets clients set up automatic payments, view policy details, manage eDelivery preferences and file a claim. Allstate stands out for its plethora of customer service options, including agent contact information, FAQs and promotional images for firm resources, such as the core mobile app and Star Driver teen program. Allstate also provides the option to adjust the text size of the site content.



GEICO excels with an extensive collection of policy information on the homepage, winning a Gold medal. Clients can easily locate the policy period, last login date, payment plan, and last payment amount. The firm provides quicklinks to key areas including update vehicles, review upcoming payments, FAQs, contact information and mobile apps.



Liberty Mutual shares top honors with Allstate and GEICO for its private site homepage, which was redesigned in December. The new site features a notification section for account messages, and expanded policy details including annual premium, insured drivers/vehicles and property, and next payment amount and date. A dropdown menu includes links to make a payment, update policy, view policy documents and file a claim. The homepage maintains agent contact information, a quote tool, product quicklinks and FAQs.



Mobile App

Equally as important as web presence, mobile apps need to be equipped with product information and client servicing capabilities. In this category, we look at the overall design and functionality of firms' mobile apps, assessing them based on account data displayed, and policy and profile update capabilities. We also note the types of resources offered, such as agent information, quoting tools, locators, photo claim capture, and voice navigation.



GEICO[®]

GEICO revamped its mobile app in June with vast design and capability improvements, earning a Gold medal. Featuring a sleek, modern design and new policy servicing functions, it includes editable coverages, drivers and vehicles. Clients can also update driver details such as license number, and SSN. The app includes voice navigation, digital ID cards with sharing features, and auto, motorcycle and ATV quoting tools.



USAA[®]

USAA also wins Gold for its comprehensive mobile app, which stands out for its large selection of servicing functions (specifically for auto policies), including driver's license, discounts and vehicle usage. The app includes quoting and locator tools, car and home buying services, and MemberShop signature features. Can update a wide variety of profile components, including occupation and social media connections. The homescreen, push notifications and text alerts are customizable from the mobile app. Similar to GEICO, USAA offers voice-enabled navigation to key areas and transactions.

A graphic consisting of a golden sphere with a white highlight on the left side, partially overlapping a white wave-like shape at the bottom.

Social Media

In evaluating social media outlets, we included both internal sources, such as blogs and community forums, and external ones: most popularly Facebook, Twitter and YouTube. We look at where firms position links to their social media company pages, their profile content and the types of social media that firms use. We also evaluate the frequency and quality of profile updates.

esurance[®]
an Allstate[®] company

Esurance stands out and earns a Gold medal for its superior social media presence, headlined by its Esurance Save 30 Super Bowl Twitter campaign. The campaign initiated over a 1000% increase in Esurance's Twitter followers. The firm constantly runs giveaways through its Facebook, Instagram and Pinterest platforms, many associated with popular sporting, music and food events. Many of the firm's posts effectively incorporate hashtags, infographics and photos.

The USAA logo features a stylized blue eagle with its wings spread, positioned above the word "USAA" in a bold, blue, sans-serif font. A registered trademark symbol (®) is located to the right of the text.

USAA[®]

USAA also receives a Gold medal for its comprehensive collection of Facebook resources, including embedded Instagram and YouTube feeds and an auto quote tool start field. Similar to Esurance, USAA runs several contests on multiple social media platforms to cross-promote its brand. The firm boasts several internal forums on the public site dedicated to various military demographics. An array of sharing, commenting and customizable features are also offered on the blog.

A graphic consisting of a golden sphere with a white highlight on the left side, partially overlapping a white wavy line that curves upwards from the bottom left.

Auto Quote Tool

It is vital for firms to create an easy-to-use, in-depth auto quote tool that encourages potential clients to complete the quote, and ultimately, purchase a new policy. We consider the depth of data collected, results presentation, help features and follow-up methods employed by firms to complete the sale.



Allstate receives Gold for a concise and user-friendly auto quote tool with ample help features. The tool includes a Click-to-Call button, a save feature, and a discount section promoting Drive Wise telematics services. One of the most comprehensive final quotes displays three policy packages, defined costs and premiums, and coverage resources. Users are able to compare tiered policy options and utilize an Accident Simulator that highlights four scenarios and the affected coverages.



The Hartford also receives a Gold medal for a tool that pulls driver information and provides ample user help options, including a live chat tool and a quote reference number. The Hartford stands out among other insurers for effectively promoting bundling policies directly within the quote tool. The firm displays the estimated time of completion at the start of the process, as well as two policy packages at the final quote screen. Prospects are also able to edit coverages, view side-by-side comparisons, bundle quotes and purchase a policy on the final quote screen.



Progressive offers a robust selection of final quote options and coverage resources. Users can view a plan recommended by the firm, choose a premium price, bundle multiple quotes and compare competitors' rates. The last step prior to the final quote asks users to enroll in Progressive's Snapshot telematics program for potential savings. A coverage checker tool highlights coverages with current limits that are set too low or too high for the quoted package.

Public Product Information

Here, we evaluate the public site homeowners and auto insurance product pages – an important source for prospective clients looking to learn about firms’ insurance policies and for comparing them among competitors. These pages are designed to explain the basic aspects of insurance and policy information, such as coverages and discounts. While we examine both homeowners and vehicle insurance product pages, we base our reviews on auto insurance.



Allstate receives a gold medal for its public site product information, which feature coverages, discounts, state availability and educational resources. Promotional imagery advertises educational articles, services and mobile capabilities, while an Insurance Toolbox section offers quicklinks to key tools and calculators, helping users understand coverages, costs and insurance terms. The firm includes a Did You Know driver education quiz, a teen driving web series and Drivewise telematics service information.



Client Account Information

This category looks at the way firms organize client account information on the private site, and the options available for updating information. We award firms that display a large selection of personal and account information, with links that make it easy for clients to edit coverages and update contact information.

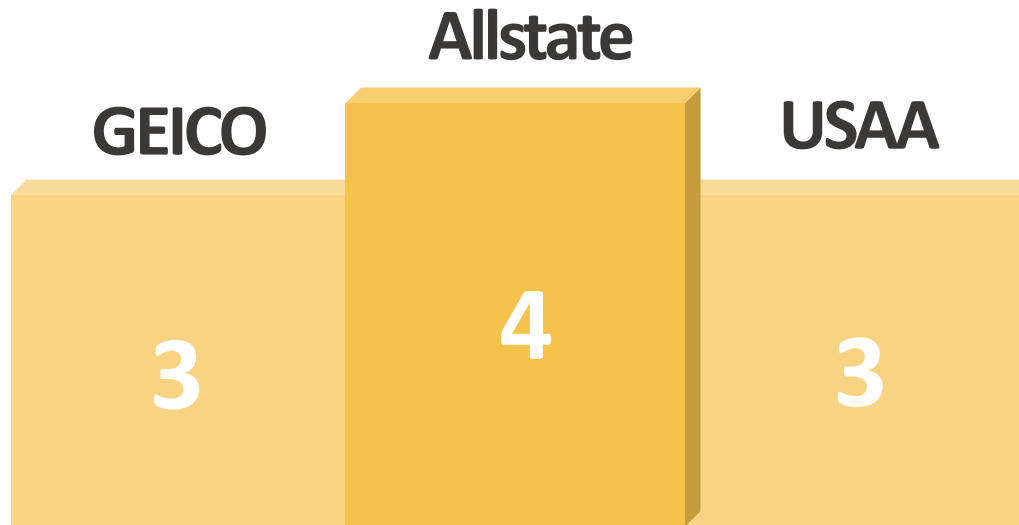


GEICO receives top honors in this category for its comprehensive client information and policy transactions. Within separate sections, users can manage many facets of their policy, such as coverages, qualified discounts, vehicles and drivers, along with vehicle details: VIN, equipment, registration and ownership. Clients can update their personal information and login security preferences. Help icons and tips are provided for updates that include particular requirements, such as for editing a password.



USAA wins a Gold medal for a wide variety of profile information that is easily accessible from the private site main navigation menu. Some of the more noteworthy items include marital status, citizenship, occupation, social media connections and community profile, as well as unique security preferences, such as CyberCode token and computer recognition. Similar to GEICO, these updates include vehicle discounts, vehicles, drivers, vehicle registration, lienholder and home characteristics. All of these updates are available from the policy overview screen, as well as from the private homepage “I Want To...” dropdown menu.

2014 Top Gold Medal Winners



Allstate leads with four gold medals, while GEICO and USAA each earned three.

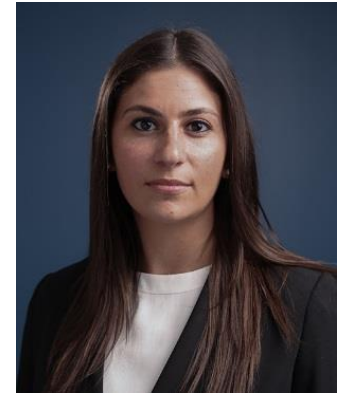
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