



General Insurance: The Digital Experience

How did the insurers we tested rank?

RANK	Insurer	Quote	Claim	Renewal	MTA	Online Documents	Telematics	Webchat Offered	Dedicated Mobile App	Score
1	Aviva	✓	⊗	✓	✓	✓	✓	✓	✓	96.0
2=	Hastings Direct	✓	✗	✓	✓	✓	✓	✓	✓	87.5
2=	Quote me Happy	✓	✓	✓	✓	✓	✗	✓	✓	87.5
4	Swift Cover	✓	⊗	✓	✓	✓	✓	✗	✓	83.5
5	More Than	✓	⊗	⊗	⊗	✓	✓	✓	✓	76.0
6	Direct Line	✓	⊗	⊗	⊗	⊗	✓	✓	✓	68.0
7=	Admiral	✓	⊗	⊗	✓	✓	✓	✗	✗	67.0
7=	Allianz	✓	⊗	⊗	✓	✓	✗	✗	✓	67.0
9	AXA	✓	✗	✓	✓	✓	✗	✗	✓	62.5
10=	Elephant/Diamond	✓	✗	⊗	⊗	✓	✗	✗	✓	50.5
10=	LV=	✓	✗	⊗	✗	⊗	✓	✓	✗	50.5
12=	Co-op	✓	✗	✗	✗	✗	✓	✓	✓	50.0
12=	esure	✓	✗	✗	✓	✓	✗	✗	✓	50.0
14	Privilege	✓	✗	✗	✗	⊗	✓	✓	✗	46.0
15	Legal & General	✓	✗	⊗	✓	⊗	✗	✗	✗	38.0
16=	Home Protect	✓	✗	✗	✗	✓	NA	✓	✗	37.5
16=	RIAS	✓	✗	✗	✓	✓	✗	✗	✗	37.5
18	Zurich	✓	✗	⊗	⊗	✗	✗	✗	✓	34.0
19	Lloyds/Halifax/BoS	✓	✗	✗	⊗	⊗	✗	✗	✗	29.5
20=	Churchill	✓	✗	✗	✗	✗	✗	✓	✗	25.0
20=	Hiscox	✓	✗	✗	✗	✗	✗	✗	✓	25.0
20=	People's Choice	✓	✗	✗	✗	✓	✗	✗	✗	25.0
20=	Sheila's Wheels	✓	✗	✗	✗	✗	✗	✗	✓	25.0
24	NFU	✗	✗	✗	✗	✗	✗	✗	✗	0.0

✓ Supported ⊗ Mostly supported ✗ Partially supported ✗ Not supported



General Insurance: The Digital Experience

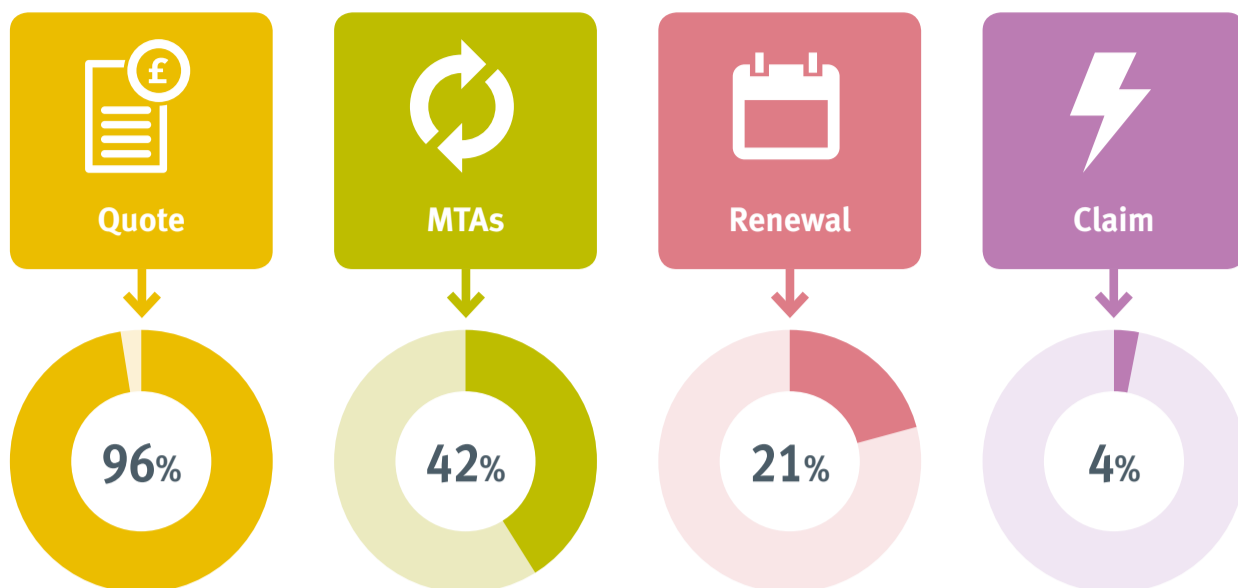
Key to Questions:



- 1: Quote
- 2: Claim
- 3: Renewal
- 4: MTA
- 5: Online Documents
- 6: Telematics
- 7: Webchat Offered
- 8: Dedicated Mobile App

Beyond quote and buy, digital capabilities are lacking¹

Overall % of leading insurers offering services digitally



How did the insurers we tested rank?

AVIVA Rank 1	Hastings DIRECT Rank 2=	Quote me happy.com Rank 2=	swiftCOVER.com Rank 4
MORE TH>N Rank 5	direct line Rank 6	Admiral Rank 7=	Allianz Rank 7=
AXA Rank 9	Diamond elephant Rank 10=	LIVE LIVERPOOL VICTORIA Rank 10=	The co-operative insurance Rank 12=
esure Rank 12=	Privilege Rank 14	Legal & General Rank 15	Home Protect Rank 16=
RIAS Rank 16=	ZURICH Rank 18	LLOYDS BANK BANK OF SCOTLAND HALIFAX Rank 19	churchill Rank 20=
HISCOX Rank 20=	People's Choice Rank 20=	Sheilas Wheels Rank 20=	NFU Mutual Rank 24

✔ Supported
 ✔ Mostly supported
 ✘ Partially supported
 ✘ Not supported



General Insurance, the Digital Experience: Detailed findings



Created by a merger of two British insurance firms, Norwich Union and CGU plc, the Aviva name was established in 2000, but the company can trace its roots back to 1696. Aviva is the largest UK General Insurer and leading provider of Life and Pensions.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	FNOL (First Notification Of Loss) online. You can claim submitting a form online then Aviva will contact you
	Renewal:	Can renew online as long as purchased direct & have no changes
	MTA:	Some MTAs have self-serve capability
	Document:	Personal documents available online
	Telematics:	'Pay As You Drive' For Young Drivers for motorists aged 18-21. Fleet Telematics is available to those using Cybit telematics systems. "Drive" app, which now counts more than 100,000 users
	Webchat offered:	Yes
	Dedicated app:	Yes (various)



Hastings was launched in 1997 and began life as a UK broker providing private car insurance policies. Acquired by Insurance Australia Group in 2006 before being bought back by the Hastings management team in 2009, Hastings Direct now offer multiple product lines.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	You can see all renewal letters and communications through member site
	MTA:	You can request certain MTAs online, e.g. change of address or vehicle
	Document:	You can access generic and personal policy documents through Member Site
	Telematics:	The SmartMiles product requires a telematics device to be fitted to the insured vehicle
	Webchat offered:	Yes
	Dedicated app:	Yes (various)



Launched in 2011 as part of the Aviva group, QuoteMeHappy is a low cost insurance, managed online with no admin fees.

Route for customer:



Products offered:



	Quote:	Available only online
	Claim:	FNOL (First Notification Of Loss) and full claims online with telephone support. Some claims have STP e.g. Windscreen.
	Renewal:	Can renew online as long as purchased direct & have no changes
	MTA:	Available online only (no admin fees)
	Document:	Documents available online and via Mobile App
	Telematics:	No
	Webchat offered:	Yes
	Dedicated app:	Yes, QuoteMeHappy MyAccount



Swift Cover is an online only brand launched in 2005 by former Churchill Insurance execs. Acquired by AXA in 2007, now a wholly owned subsidiary of AXA UK plc.

Route for customer:



Products offered:



	Quote:	Available only online
	Claim:	You can use the secure site to make claims (FNOL). Not fully STP (Straight Through Processing) but a good process
	Renewal:	Auto renew and you can select to renew yourself online as well and you can see your renewal information online
	MTA:	You can add covers, change personal details, drivers, add temporary drivers, change property details, and payment details all through online portal
	Document:	You can download all your policy documents once logged in the Member Site
	Telematics:	A dashcam is also available as feature
	Webchat offered:	No
	Dedicated app:	Yes



General Insurance, the Digital Experience: Detailed findings

5 **MORE TH>N™** More Than is a UK insurance company that offers motor, home, pet and travel insurance. The company is a subsidiary of the RSA Insurance Group.

Route for customer:				
Products offered:				
Quote:	Available through all channels			
Claim:	You can record the claim (FNOL) online for car insurance. This is not possible for home insurance. Not STP			
Renewal:	For car insurance you can make changes and renew your policy online			
MTA:	Some capabilities available for motor insurance only			
Document:	It is possible to access to personal documents via the Member Site			
Telematics:	SM>RT Wheels - only for young drivers black box			
Webchat offered:	Yes			
Dedicated app:	Yes (various)			

6 **direct line** Direct Line is the leading brand for DLG, having been originally established in 1985. They have continued to embrace direct channels from telephony to the internet.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	The claim must be made over the phone but the ongoing queries and discussions can be through a webchat		
Renewal:	You can call the customer service or use webchat for renewal		
MTA:	You can call the customer service or use webchat for MTAs		
Document:	Policy documents are accessible online, all the other documents can only be posted or emailed (e.g. certificate of insurance)		
Telematics:	Drive plus (black box)		
Webchat offered:	Yes		
Dedicated app:	Yes (various)		

7= **Admiral** Admiral (trading name of EUI Limited) is a UK multinational Insurance Company that was founded in 1993. They have a strong Direct and PCW proposition, have expanded their operations overseas and notably own PCW Confused.com.

Route for customer:				
Products offered:				
Quote:	Available through all channels			
Claim:	Claim notification is available through (FNOL). Not STP			
Renewal:	Renewal documents can be viewed online			
MTA:	Form fill or call, or email them. Some amendments available online but partial STP, i.e. if you amend details e.g. add a new driver to the policy, they send you an email for completing the process			
Document:	Policy documents available through Member Site			
Telematics:	LittleBox. Black Box Insurance product			
Webchat offered:	No			
Dedicated app:	No			

7= **Allianz** Part of German insurer Allianz SE, Allianz acquired British insurance company Cornhill Insurance plc in 1986, subsequently renamed Allianz Cornhill Insurance plc. This then simply became Allianz Insurance plc in April 2000.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	You can start your claim online (FNOL) or through a mobile app but not STP		
Renewal:	Basic online functionality available		
MTA:	MTA is good online, almost everything for car insurance and a lot of functionality available for home insurance too		
Document:	Personal documents can be accessed via the Member Site		
Telematics:	Not available		
Webchat offered:	No		
Dedicated app:	Yes (various)		



General Insurance, the Digital Experience: Detailed findings

9



AXA is a French Multinational Insurance Company that was established in 1816. It has extensive operations in the UK offering a range of General Insurance and Life products.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	Link for 'Claims' in client portal – takes you to a page and tells you to call a phone number
	Renewal:	Auto renew and you can select to renew yourself online as well and you can see your renewal information online
	MTA:	Motor: Change of add-ons (legal, courtesy car etc) and personal details (address, driver, abroad etc). Home: Change property details, policy holder, cover, contact and payment details through portal
	Document:	You can download all your policy documents once logged in the Member Site
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	Yes (various)

10=

Diamond



First launched as online brand elephant.co.uk in 2000, Elephant was the first UK company to sell car insurance online. Now offers multiple products.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	Renewal documents can be viewed online
	MTA:	Form fill or call, or email them. Less amendments available online compared to Admiral parent brand
	Document:	Policy documents available through Member Site
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	Yes

10=



Liverpool Victoria (which since May 2007 has traded as LV=) is one of the UK's largest Mutual Insurance Groups with over five million members. It was founded in 1843 but since 1996 it has rapidly diversified its Business from a Life Insurer to a General Lines provider.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	Express online renewals are available unless a change or claim has occurred
	MTA:	No self-service, only available through Customer Services
	Document:	No online Document Portal, but Policy Docs available via email by entering Policy Number on the LV= website
	Telematics:	App called Driving today
	Webchat offered:	Yes
	Dedicated app:	No

12=

The co-operative insurance

Co-op Insurance, formerly the Co-operative Insurance Society, is a general insurance company based in Manchester, United Kingdom. It is a wholly owned subsidiary of The Co-operative Group.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	No self-service, only available through Customer Services
	Document:	No policy documents other than a generic policy summary
	Telematics:	The Smartbox Insurance Plan offers Safer Driving Discounts
	Webchat offered:	Yes
	Dedicated app:	Yes (various)

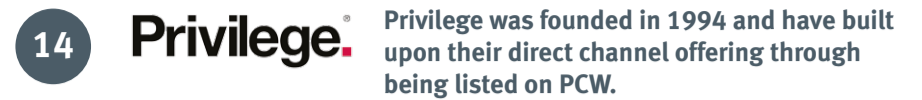


General Insurance, the Digital Experience: Detailed findings



Esure was founded in 2000 by Peter Wood, who also launched the Direct Line insurance company at RBS. Esure also owned PCW GoCompare until a 2016 demerger of the 2 companies.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	No self-service, only available through Customer Services		
Renewal:	No self-service, only available through Customer Services		
MTA:	Good MTA capabilities available		
Document:	Policy booklets available to print online and also possible to see your policy documents through the Member Site		
Telematics:	Not available		
Webchat offered:	No		
Dedicated app:	Yes (various)		



Privilege was founded in 1994 and have built upon their direct channel offering through being listed on PCW.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	No self-service, only available through Customer Services		
Renewal:	No self-service, only available through Customer Services		
MTA:	No self-service, only available through Customer Services		
Document:	You can upload documents or use a form for change your name, request a copy of a document, or can use a webchat to initiate changes such as the vehicle, add or remove a driver etc.		
Telematics:	DriveXpert is black box insurance that offers discounts		
Webchat offered:	Yes		
Dedicated app:	No		



Founded in 1836, Legal and General is a British multinational insurance company offering general insurance, life products and also asset management.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	No self-service, only available through Customer Services		
Renewal:	For Home insurance renewal and payments are available through portal		
MTA:	Some available through self-service sites, e.g. contact details and payment details		
Document:	Document portal available		
Telematics:	Not available		
Webchat offered:	No		
Dedicated app:	No		



Home Protect was established in 2002 by technology company Avantia Insurance.

Route for customer:			
Products offered:			
Quote:	Available through all channels		
Claim:	No self-service, only available through Customer Services		
Renewal:	No self-service, only available through Customer Services		
MTA:	No self-service, only available through Customer Services		
Document:	Available online		
Telematics:	N/A		
Webchat offered:	Yes		
Dedicated app:	No		



General Insurance, the Digital Experience: Detailed findings

16=



RIAS was launched in 2003 by Ageas but has its history going back to 1992. It has become the Brand where Castle Cover and Kwik Fit new business is being redirected to.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	Auto renew and only available through Customer Services if changes are needed
	MTA:	You can amend your policy online: change of address, adding another policy holder or adding extra items to your policy
	Document:	You can access your policy documents online
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	No

18



Zurich is a global insurance company offering multiple product lines. Endsleigh Insurance form part of the UK insurance arm.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	It is possible through the Member Site but isn't STP
	MTA:	Limited self-service functionality for policy changes
	Document:	No online document portal, only generic policy documents available for download
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	Yes (various)

19



Lloyds Banking Group is made up of the Lloyds, Halifax and Bank of Scotland brands having merged HBOS and Lloyds in 2009.



Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	Some functionalities available but limited at product level i.e. Motor
	Document:	Available but only for Motor
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	No

20=



Churchill was founded in 1989, as one of the UK's first direct car Insurance Companies and have built upon their direct channel offering through being listed on PCW.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	No self-service, only available through Customer Services
	Document:	No self-service, only available through Customer Services
	Telematics:	Not available
	Webchat offered:	Yes
	Dedicated app:	No



General Insurance, the Digital Experience: Detailed findings



20= Hiscox Ltd. is a Bermuda-incorporated insurance provider and an underwriter at Lloyd's of London. Specialising in niche areas of the market, offering property and casualty insurance aimed at companies and high-net-worth individuals.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	No self-service, only available through Customer Services
	Document:	No document portal
	Telematics:	Not Available
	Webchat offered:	No
	Dedicated app:	Yes (various)



People's Choice are a motor insurance specialist relaunched by Hastings Direct after being acquired in 2002.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	No self-service, only available through Customer Services
	Document:	Documents are available through MyAccount
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	No



20= Sheila's Wheels was founded in 2005 by Peter Wood, who also launched the Direct Line insurance company at RBS. Launched and marketed to provide cheaper quotes for female drivers but also offers quotes for men. However, a legislation change in 2011 meant that premiums for female and male drivers could no longer be differentiated.

Route for customer:



Products offered:



	Quote:	Available through all channels
	Claim:	No self-service, only available through Customer Services
	Renewal:	No self-service, only available through Customer Services
	MTA:	Via telephone only
	Document:	Policy booklets not available online
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	Yes (various)



24 Founded in 1910 to support insurance to the farming community, NFU Mutual offers insurance mostly via tied agents. NFU Mutual Direct was set up in 1996 to provide telephone and internet call centre services.

Route for customer:



Products offered:



	Quote:	No online quote available
	Claim:	No online capability. You need to call NFU Emergency helpline
	Renewal:	No self-service, only available through Customer Services
	MTA:	No self-service, only available through Customer Services
	Document:	No online document portal, only generic policy documents available for download
	Telematics:	Not available
	Webchat offered:	No
	Dedicated app:	No