



SURVEY REPORT

Voice of the Policyholder Survey: FNOL's Impact on Claim Satisfaction

In claims, first impressions matter.

First notice of loss (FNOL)—the first step in the claims process—can make or break the claims experience. FNOL presents the opportunity for carriers to make a positive first impression through their approach and set expectations for the rest of the claims process.



Methodology

Hi Marley, the first intelligent conversational platform built for P&C insurance, wanted to learn more about claimants' experiences with FNOL.

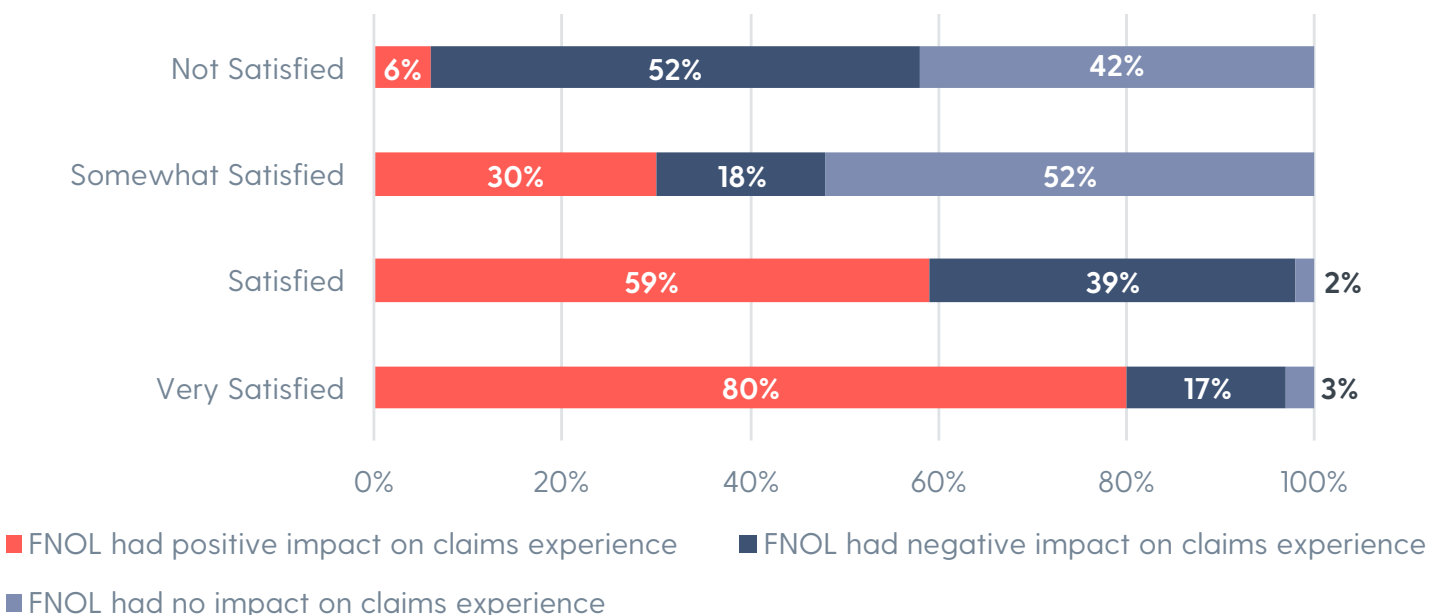
We commissioned an independent survey of 800 U.S.-based adults who filed an insurance claim for their home, dwelling or automobile in the past three years. Market research provider Pollfish conducted the survey in Q1 2024.

Key Findings

First Notice of Loss (FNOL) Influences Customer Satisfaction

The data shows that the initial reporting experience impacts overall claim satisfaction.

Overall, respondents were very satisfied with their claim experience (45 percent), with 80 percent of the very satisfied respondents saying their initial reporting experience positively impacted their satisfaction. On the flip side, for those not satisfied with their claim experience, 52 percent said their initial reporting experience impacted their overall satisfaction negatively, and only six percent said it positively impacted satisfaction.



Claimants Prefer to Use Their Voice When Making the Initial Report

The insurance policy was the most popular place to find a carrier's contact information (26 percent), followed by the carrier's app (22 percent).

Making a phone call to their insurance carrier was the top method for initially reporting a claim, with 51 percent of respondents choosing this method, followed by reporting the claim through their agent (17 percent), also likely by phone call.

Interestingly, while 22 percent of people located the contact information through the carrier's app, only a little more than half of those respondents stayed in the app to report the claim; 36 percent chose to call their carrier. Of the respondents who reported their incident using the carrier's app, 94 percent already had the app downloaded, which could demonstrate policyholders' desire for a simplified process and reluctance to download an app solely to report a claim.

The popularity of reporting an incident via phone call could indicate that claimants want to be able to tell their story in their own words rather than fill out a generic document or other form.

Incidents are stressful. Carriers that make FNOL as streamlined as possible by removing extra steps like creating a login or downloading an app will make the claims process less frustrating.

Furthermore, Hi Marley's [recent study](#) of what drives 1-star and 5-star claims experiences found that 46 percent of 5-star satisfaction ratings mentioned positive or empathetic adjuster attitude and handling approach as the primary reason for their satisfaction score. Carriers that allow claimants to share their story and emotions over the phone at FNOL will provide a more empathetic experience, ultimately driving satisfaction.

Initial Conversation Length Impacts Overall Claim Experience

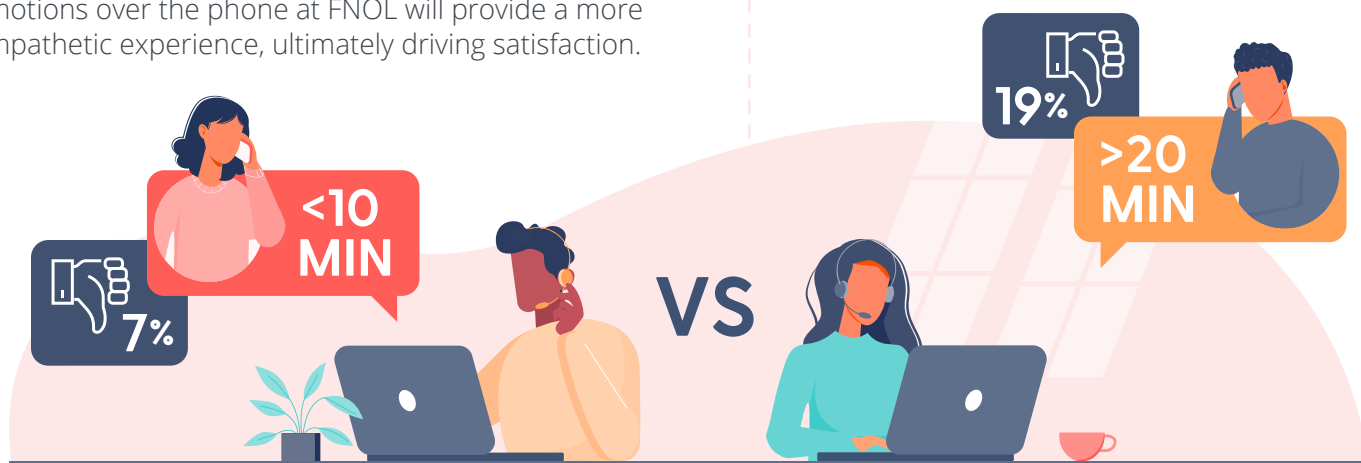
Hi Marley's [recent study](#) also found that "responsiveness, prompt service and fast resolution" was the second-largest driver of 5-star claims, so it's no surprise that the initial conversation's length seems to impact overall satisfaction.

Only ten percent of respondents who reported their claim via phone said their initial conversation was under five minutes. Thirty-six percent said their initial conversation was between 5 and 10 minutes. Fifty-four percent of conversations took longer than ten minutes, with 27 percent taking longer than 15 minutes.

When conversations took under 10 minutes, only 7 percent of respondents said their initial reporting experience negatively impacted their overall satisfaction; that number jumps to 19 percent if the conversation took longer than 20 minutes.

FNOL conversation length is one piece of a complex, multi-phase experience, but it can be impactful. Carriers can likely improve the FNOL experience, and ultimately claim satisfaction, by prioritizing a quick, seamless FNOL experience that gathers all pertinent data and manages expectations.

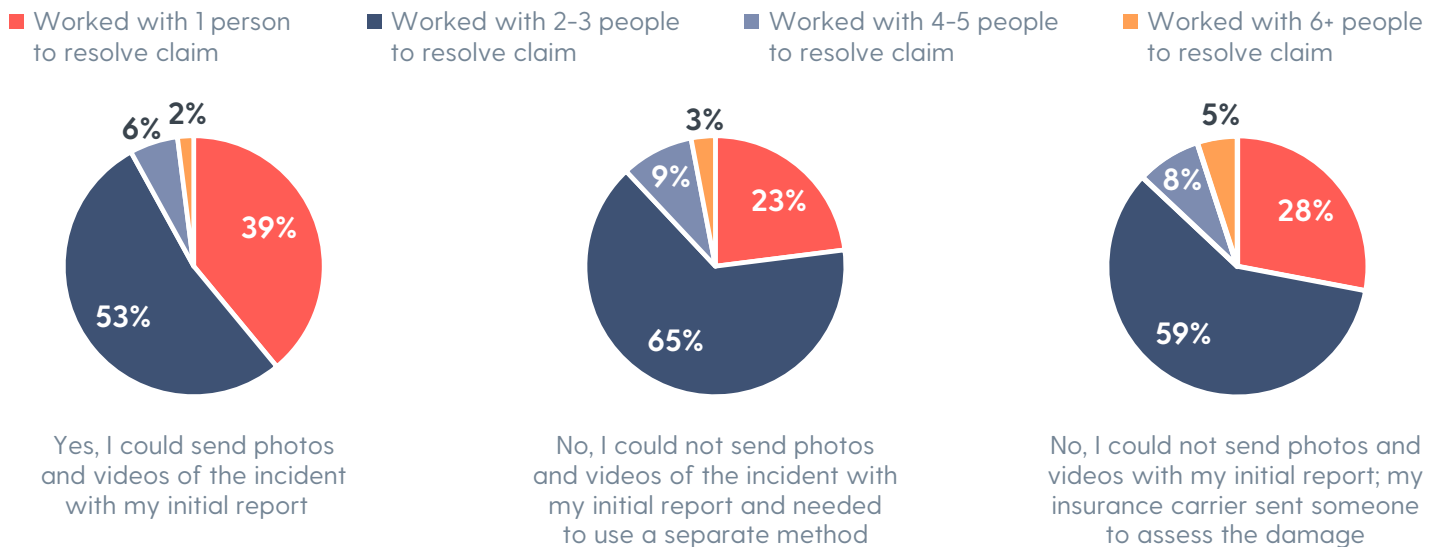
CONVERSATION LENGTH & NEGATIVE IMPACT ON CUSTOMER SATISFACTION



Ability to Share Photos and Videos with Initial Report Streamlines the Claims Process

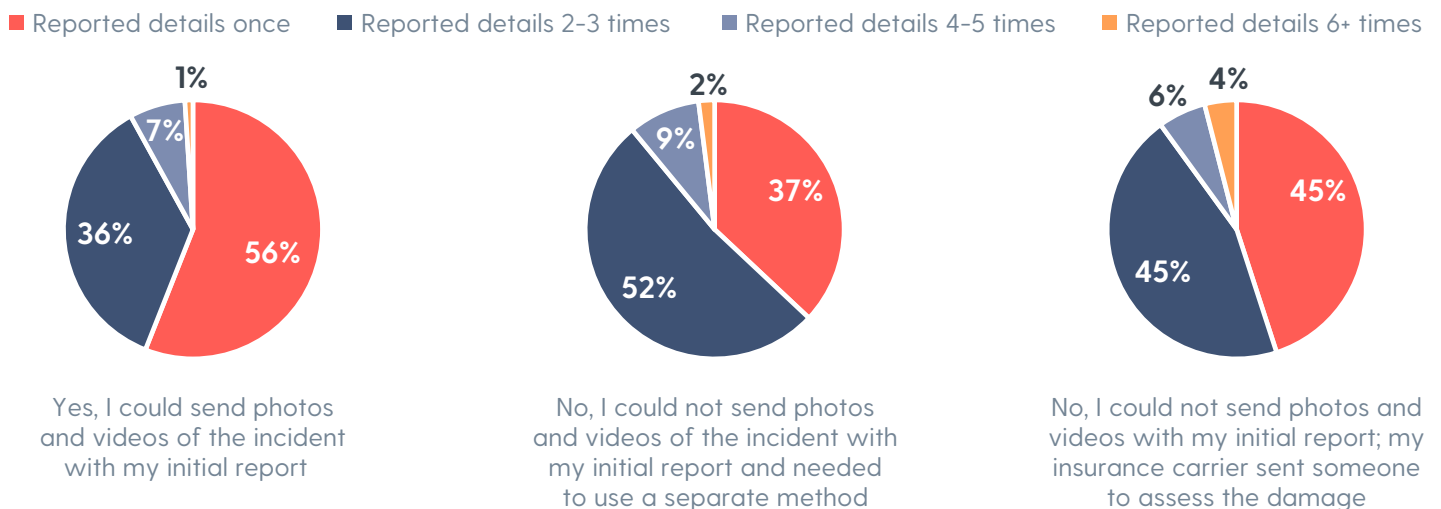
Overall, 62 percent of respondents had to work with more than one person to resolve their claim, with the majority (54 percent) reporting they had to work with two to three people throughout the claims process and repeat basic details about their incident two to three times (38 percent).

Impact of ability to send photos and videos on number of people involved to resolve claim



Respondents who could send photos and videos with their initial report were more likely to only tell details of their incident once (56 percent). In comparison, those who needed to send photos and videos after the initial report were likely to repeat their story two to three times (52 percent).

Impact of ability to send photos and videos on how many times claimant had to repeat details of the incident



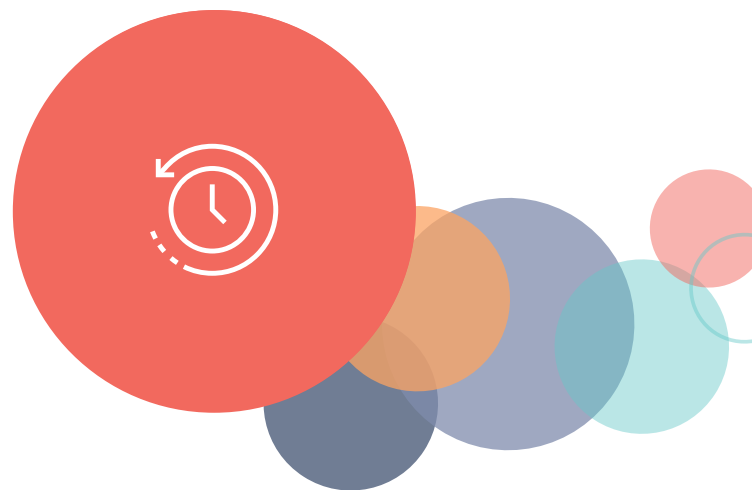
Furthermore, 39 percent of people who could send photos and videos with the initial claim only had to work with one person to resolve their claim, versus 23 percent of people who used a separate method. Of those, 65 percent had to work with two to three people and 11 percent more than four people.



The ability to send photos and videos with the initial report seems to create a more accurate assignment, **streamlining the overall claims process with fewer steps**, handoffs and people involved, directly correlating with faster cycle times.

When respondents said they could send in photos and videos with FNOL, 59 percent of claims were resolved in under two weeks, and only 19 percent took longer than a month. For those who needed to send in photos and videos using another method, 40 percent of claims were resolved in under two weeks, with 41 percent taking longer than a month. If the claimant could not send in photos and videos and the carrier had to send someone to assess the damage, only 31 percent resolved in under two weeks.

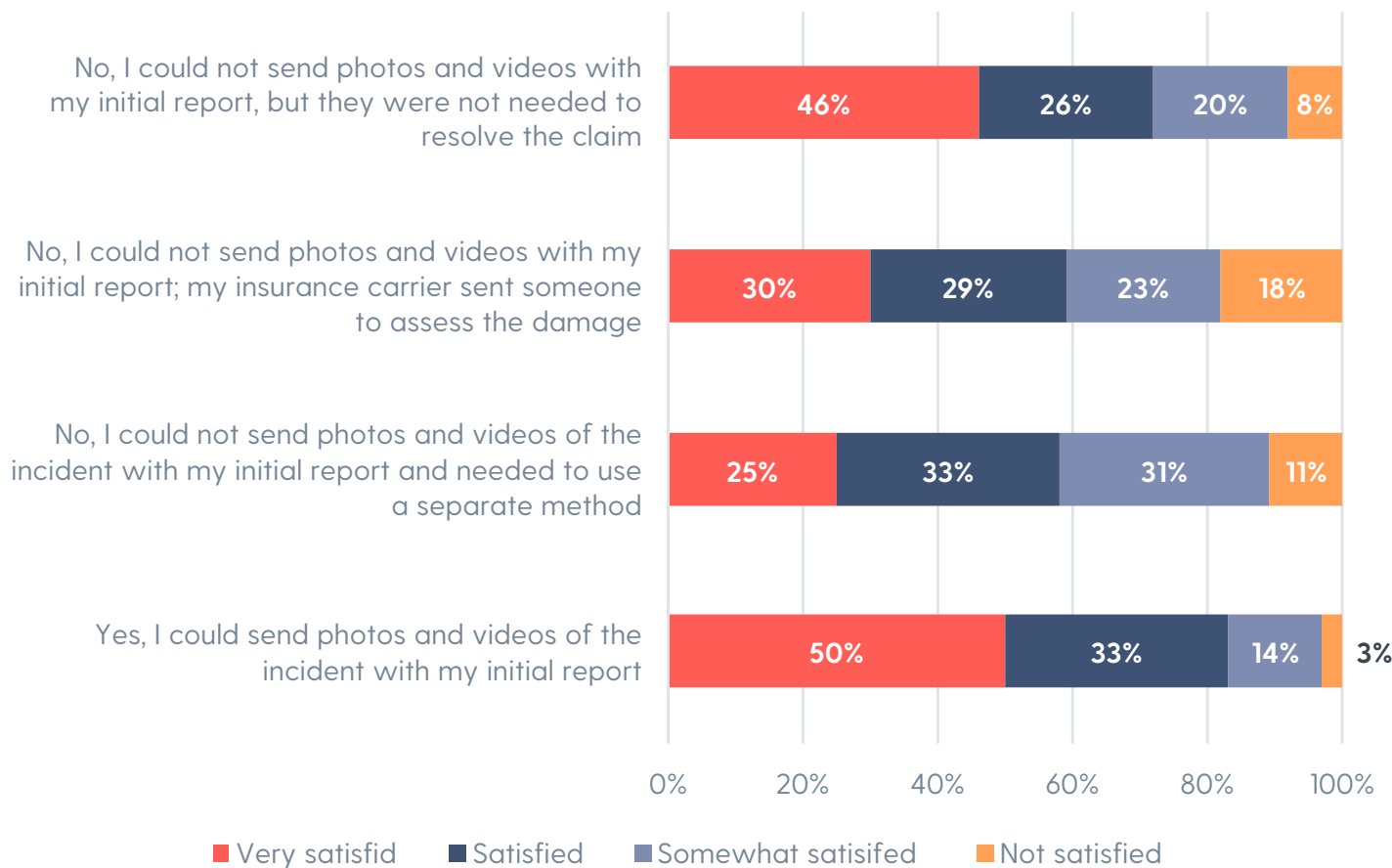
Impact of ability to send photos and videos on cycle time



Enabling claimants to send photos and videos at FNOL provides the adjusters with more pertinent information up front to triage the claim appropriately, without requiring the claimant to repeat basic details. And connecting the claimant with the correct adjuster or department early on reduces reassignment and additional questions.

As a result, claimants who could send photos and videos at FNOL were more satisfied overall, with 50 percent reporting being very satisfied with their overall claim experience versus only 25 percent of claimants needing to use a different method to send photos or videos.

Impact of ability to send photos and videos on satisfaction



The channel respondents used to report their claim also impacted their ability to send photos and videos. Of the respondents who said they could send in photos and videos with their initial claim report, 93 percent used email, 86 percent used a digital method (carrier app or web portal), and 73 percent used text message.

While phone call is the preferred method to initially report a claim, it is not as effective at capturing photos at the beginning of the claim; fewer of those respondents reported being able to send in photos and videos early in the claims process (65 percent), and therefore they could not reap the same benefits as users in other channels.

To maximize satisfaction and simplify the claims process, carriers should find ways to help claimants tell their story using their voice and seamlessly send photos and videos early in the claim process.

Carriers Should Prioritize a Seamless Claims Journey with Fewer Steps

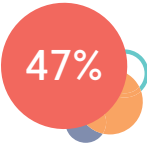
The survey shows that the number of times someone needed to repeat basic details about their incident and the number of individuals they had to work with to resolve the claim directly impacted overall satisfaction.



For those who only had to tell their story once, **86 percent reported being satisfied** with their claim experience.

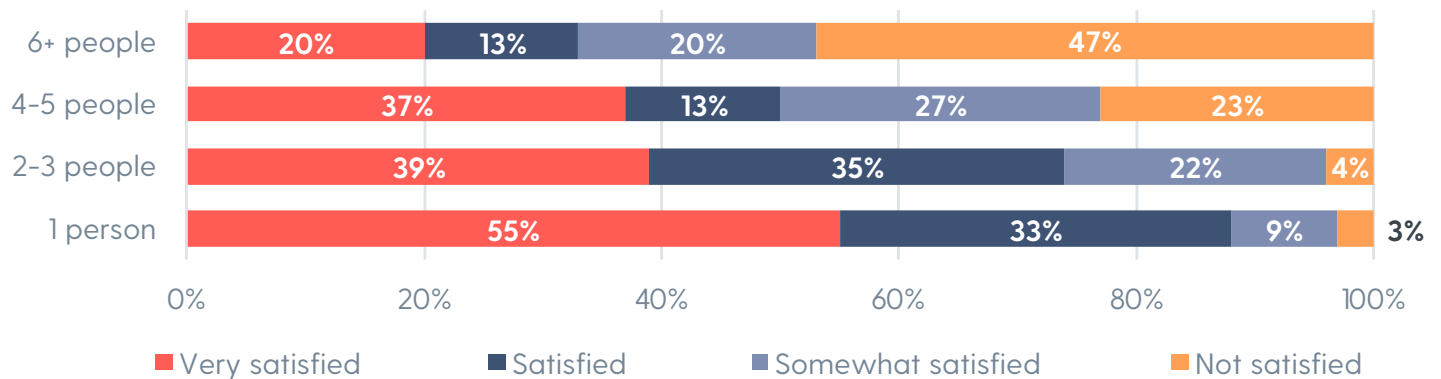
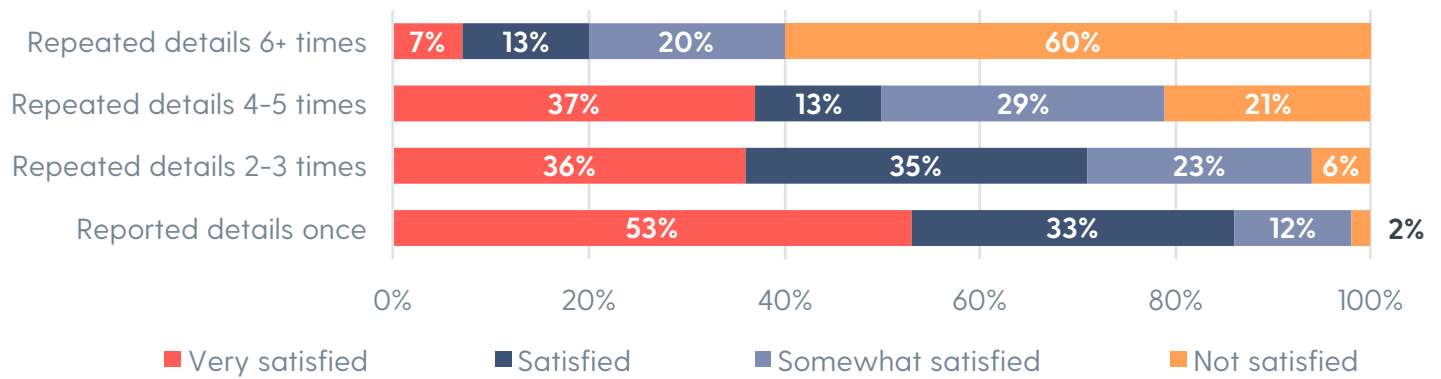
The percentage of claimants reporting being very satisfied with their experience drops to seven percent if respondents had to repeat details more than six times, with 60 percent reporting being not satisfied.

Another key finding from the survey is the correlation between the number of people a claimant had to interact with and their satisfaction level. The more people involved, the lower the satisfaction.




For instance, when claimants had to work with six or more people, nearly half of them **(47 percent) reported being dissatisfied** with their claim experience.


These results indicate that claimants want simplicity, and carriers should focus on streamlining their claims processes, starting with FNOL.




Furthermore, for the respondents who said their initial reporting experience negatively impacted their overall claim satisfaction, when asked what they did not like, the top three answers included:

- 1

 **67%** Too many steps/ took too long/was inconvenient
- 2

 **54%** Had to repeat my story multiple times
- 3

 **51%** Worked with too many different people/no clear point of contact

The survey findings show the reporting experience at FNOL directly correlates with overall claim satisfaction. The data underscores the importance of ensuring claimants feel heard—from the clear preference for phone calls to frustration when they need to repeat details multiple times. Claimants want to tell their story in their own words and trust that the carrier can capture the details they need upfront.

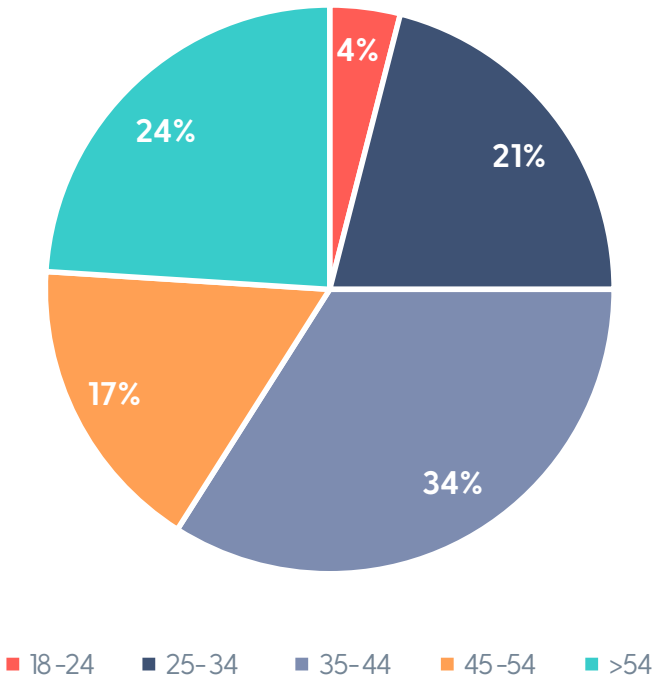
The ability to share photos and videos with the initial report appears to streamline the claims process, reducing the need to involve multiple individuals and take repetitive steps. When claimants can send photos and videos at FNOL, it results in fewer people involved, less story repetition, and therefore, higher satisfaction.

To enhance the claims process, carriers should work to put their best foot forward and focus on customer satisfaction from FNOL through resolution.

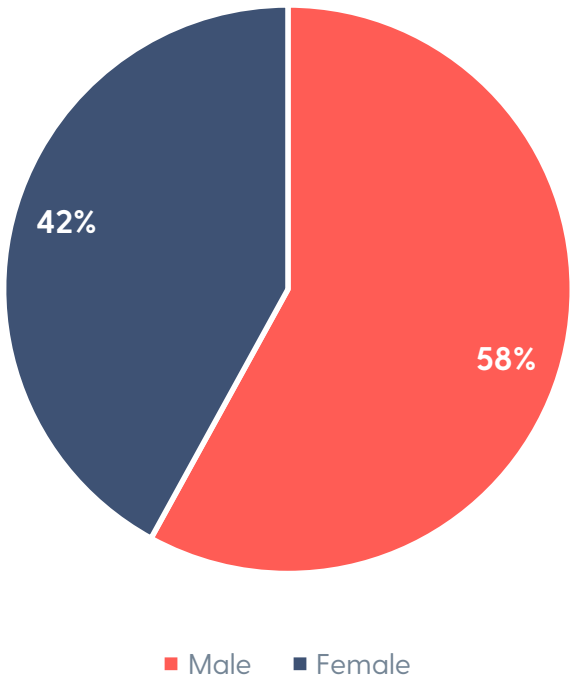
Survey Results

DEMOGRAPHICS

Age group

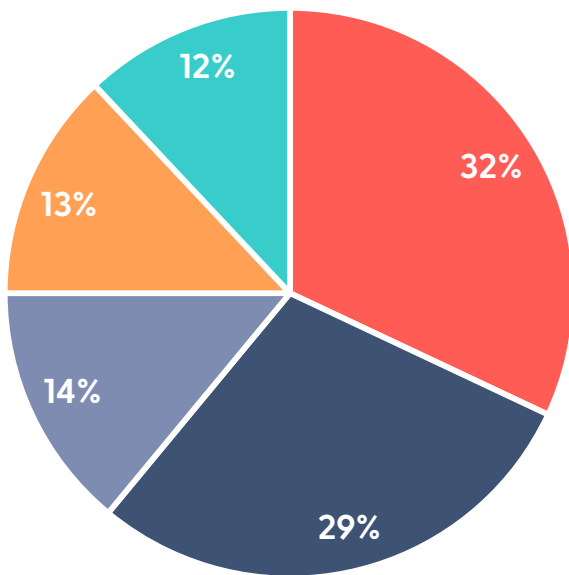


Gender



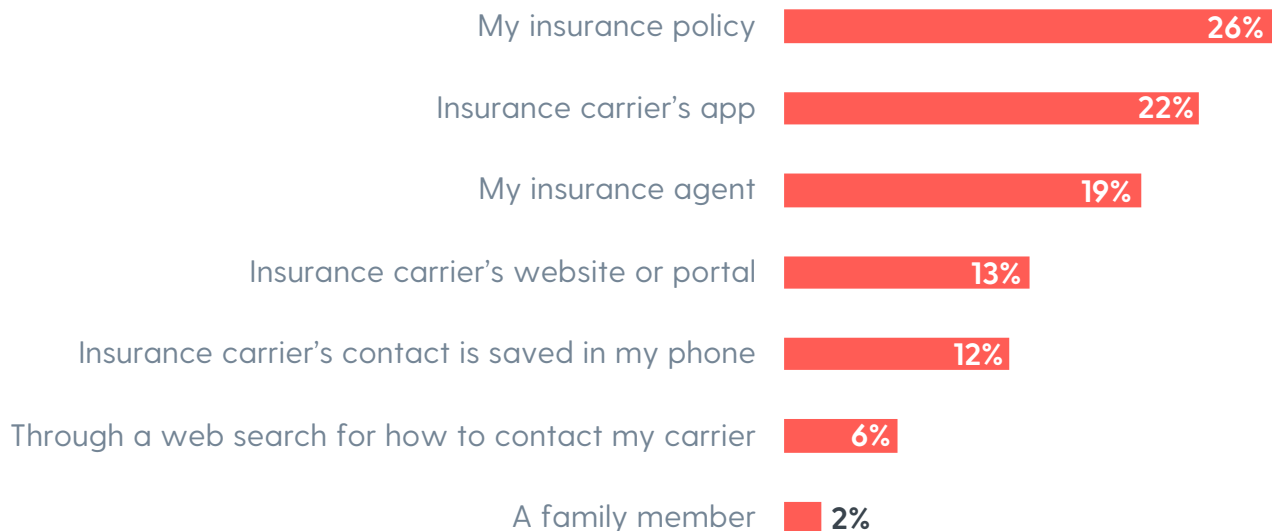
SURVEY QUESTIONS

What kind of incident did you file an insurance claim for?

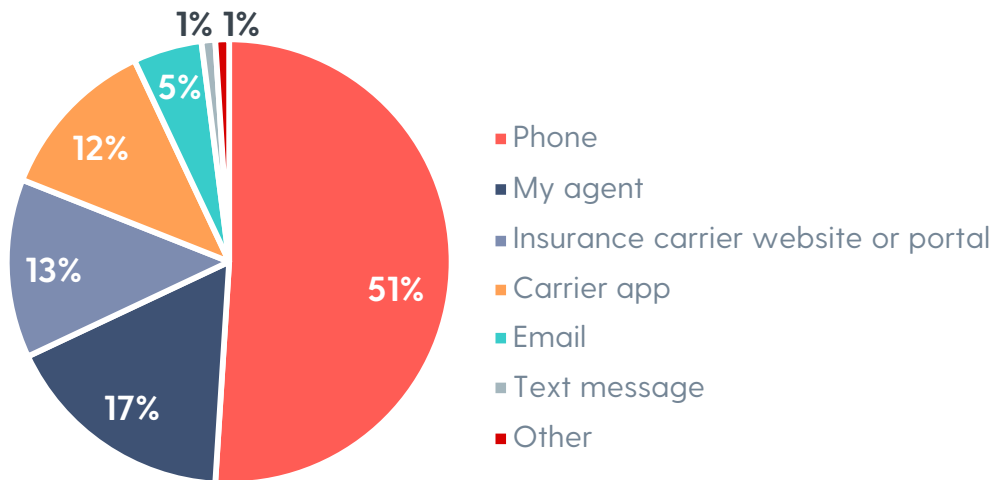


- Filed an insurance claim for my automobile due to a single-car accident/damage
- Filed an insurance claim for my home or dwelling due to damage caused by fire, wind, flooding or other natural events like a falling tree branch
- Filed an insurance claim for my automobile to replace auto glass (a damaged window and/or windshield)
- Filed an insurance claim for my automobile due to a multi-car accident/collision
- Filed an insurance claim for my home or dwelling due to damage caused by vandalism or theft

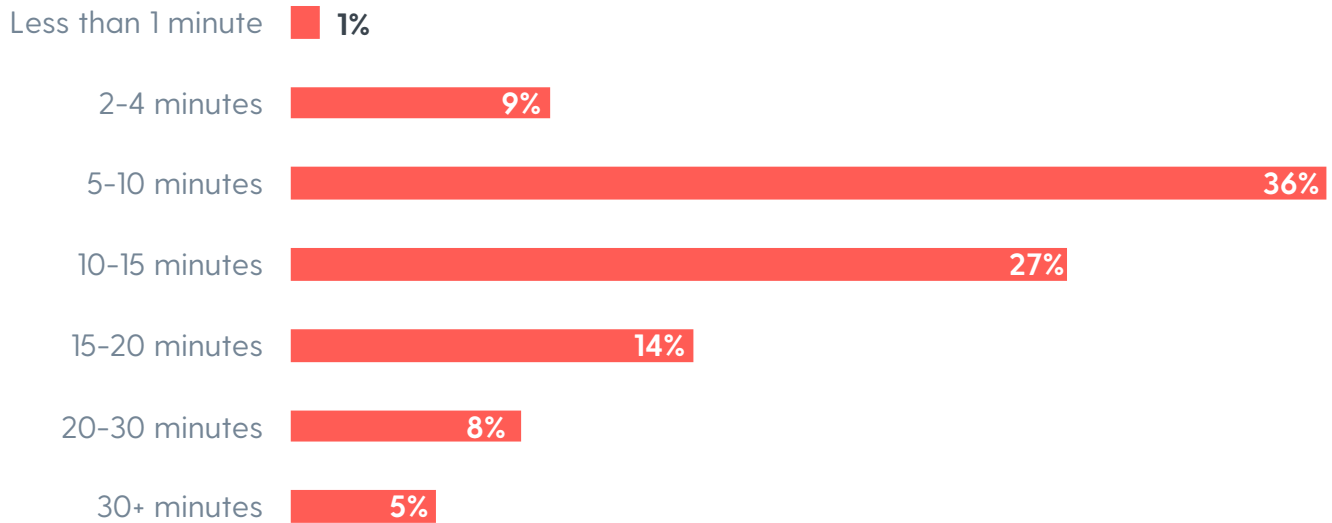
Where did you look for how to contact your insurance carrier to initially report your incident?



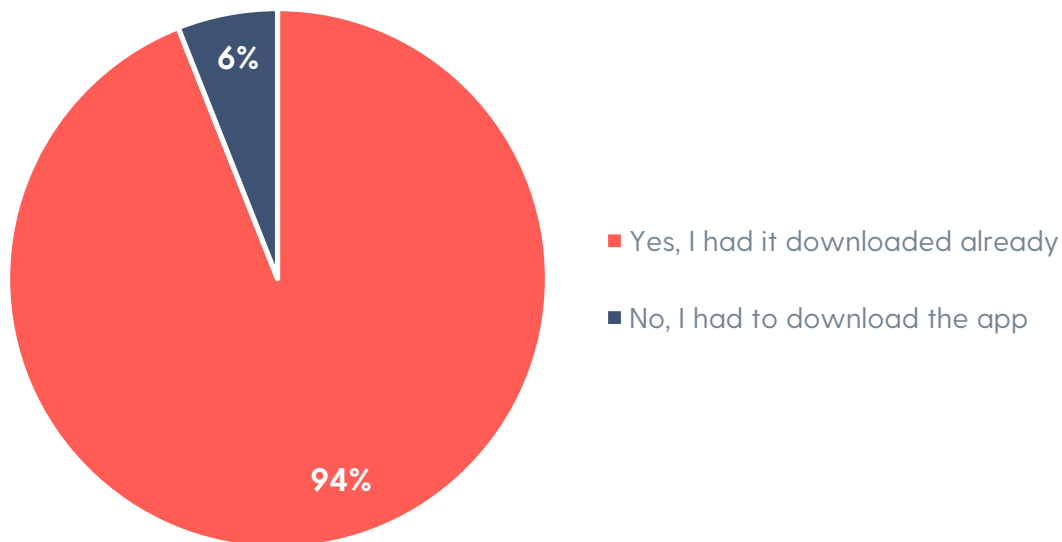
How did you initially report the claim?



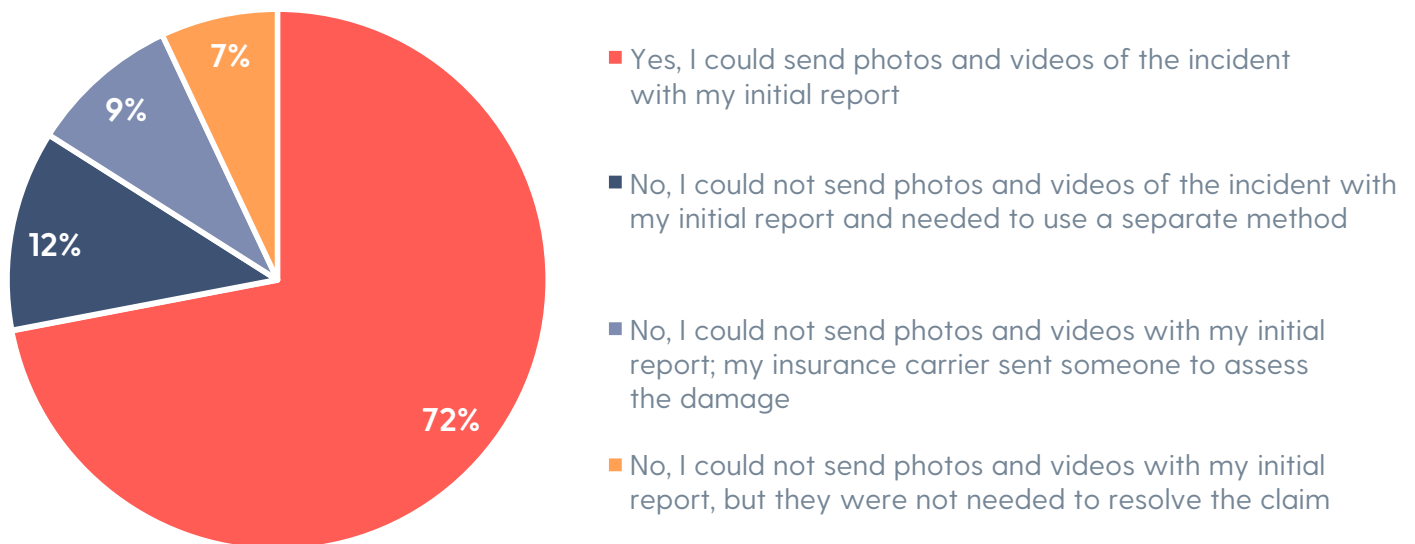
For the respondents who reported their claim via a phone call to their carrier, how long was the initial phone conversation when you reported your incident?



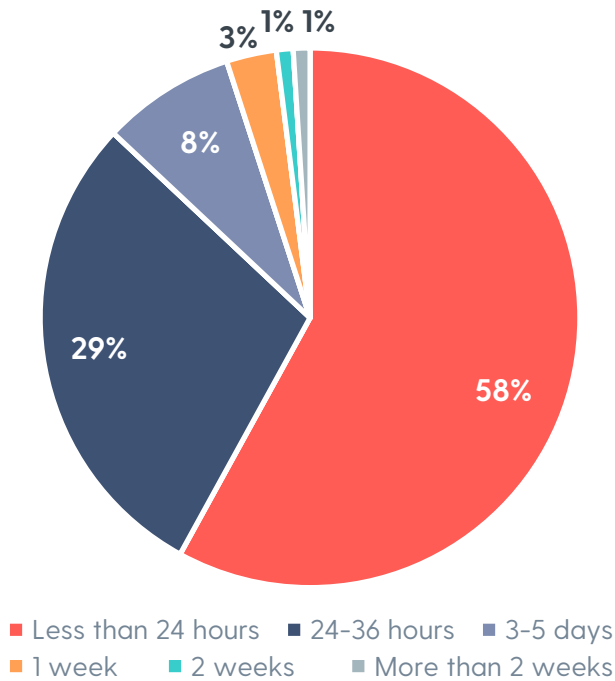
For the respondents who reported their initial claim via the carrier app, did you already have the app on your phone?



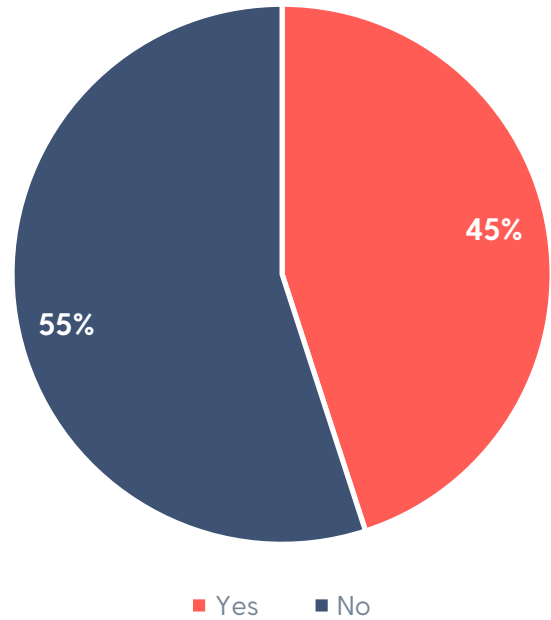
Were you able to send video and photos of the incident during your initial report using your preferred reporting method?



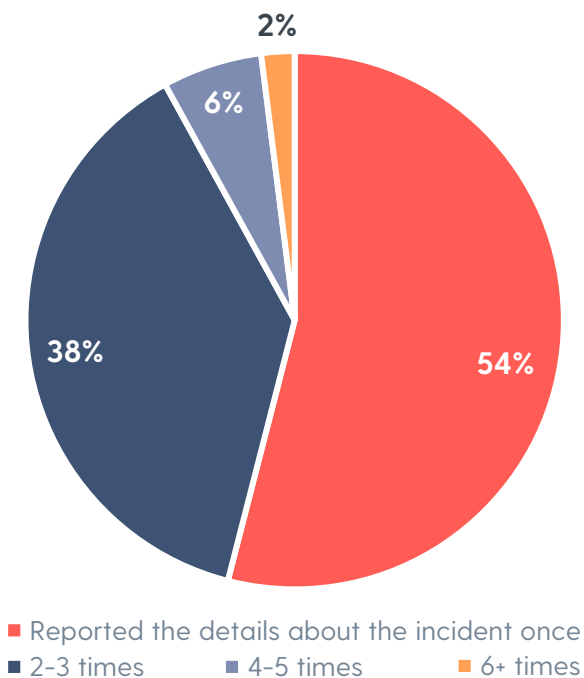
How long did it take for someone to reach out to you once you filed your claim?



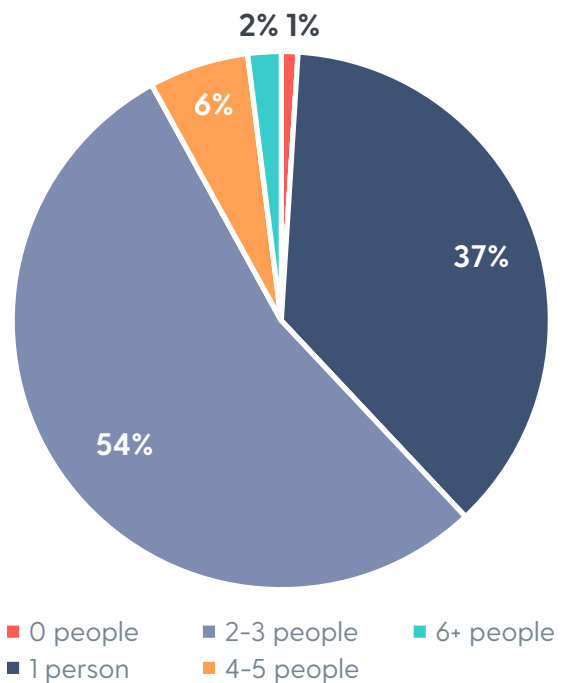
Was your home or property incident due to damage caused by a major weather event (ex. hurricane/ high winds, flood, ice dams/roof issues from snow)?



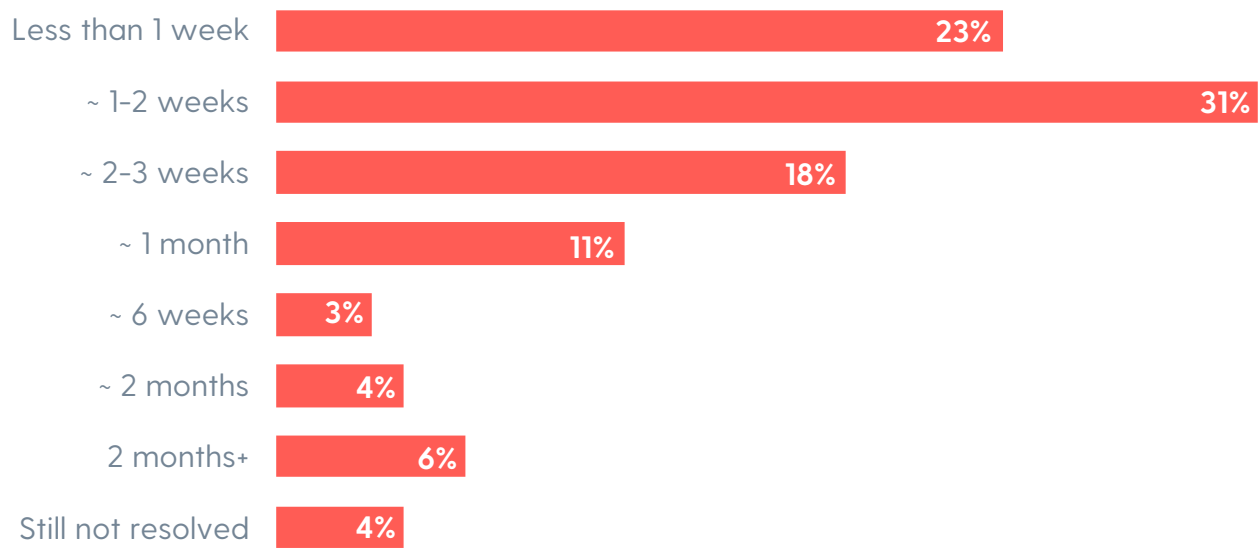
Throughout the claim process (from when you reported the incident to payment/ resolution) did you need to repeat basic details about the incident?



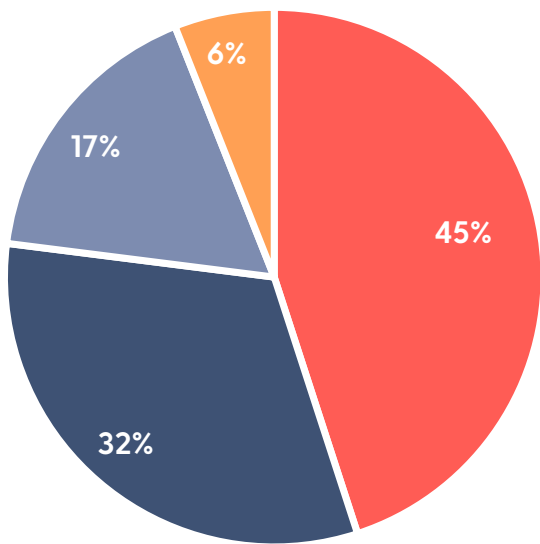
Throughout the claim process (from when you reported the incident to payment/ resolution) how many people did you speak to in order to resolve the claim?



How long did it take to completely resolve your claim?

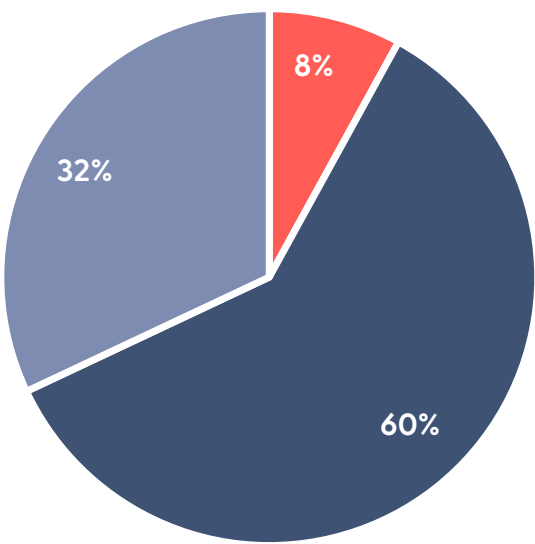


How satisfied were you with your claim experience?



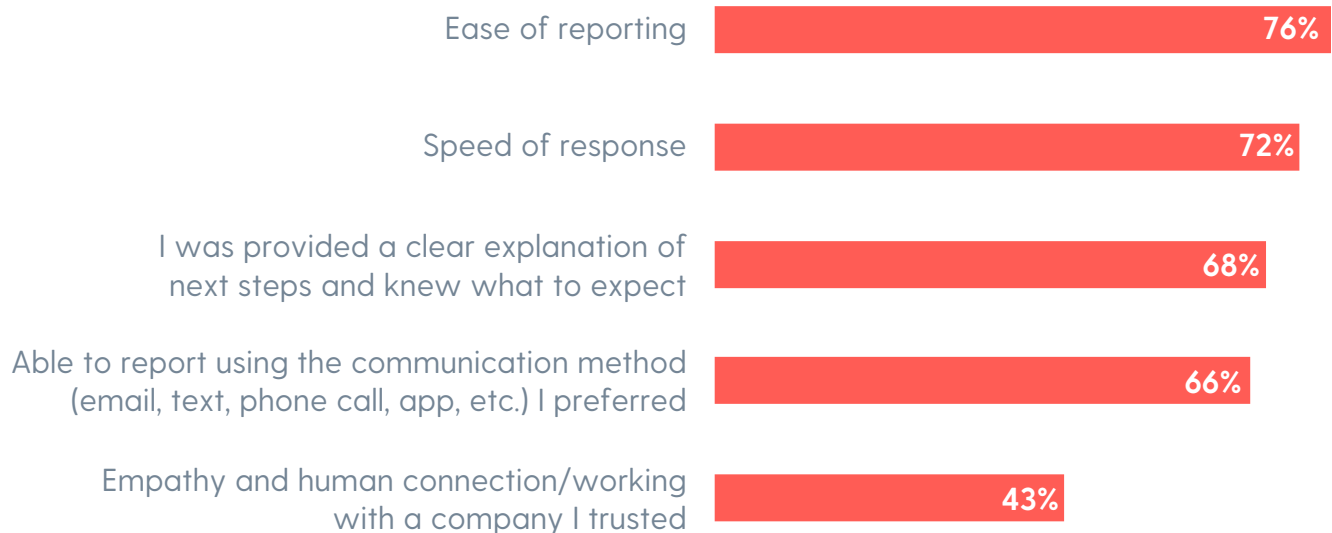
■ Very satisfied ■ Somewhat satisfied
■ Satisfied ■ Not satisfied

Did your initial reporting experience impact your overall claim satisfaction?



■ Yes, it impacted my overall satisfaction in a negative way ■ Yes, it impacted my overall satisfaction in a positive way
■ No, it had no impact on my overall satisfaction

For those who said the initial reporting experience impacted their satisfaction in a positive way, what did you like about your initial reporting experience? Select all that apply.



For those who said the initial reporting experience impacted their satisfaction in a negative way, what did you NOT like about your reporting experience? Select all that apply.



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844.962.7539

hi@himarley.com

www.himarley.com

