

Insurers See Worldwide Drop in Customer Satisfaction

Article By:

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Non-life insurers in most of the world saw improved underwriting ratios last year, thanks to a significant drop in claims expenses and rising premium volume aided by growth in emerging markets. According to [Capgemini's 2015 World Insurance Report](#), however, insurers were not nearly as successful with their customers.

Globally, positive customer experiences decreased significantly in 2014, indicating that steps taken by insurers are not matching rising customer expectations, the consultancy reported. The fall was pervasive worldwide, but North America witnessed the largest drop of 8.3 percentage points, followed by Latin America with 5.3 points.

According to the report, "The agent channel delivered positive experience levels that were almost double those of digital channels, suggesting that digital channels are dragging down global customer experience levels. Customer expectations of digital channels such as mobile and social media are rising rapidly along with their usage and importance. However, more than 40% of customers cited positive experiences through the agency channel, while less than 30% of customers had positive experiences through digital channels such as mobile and social media."

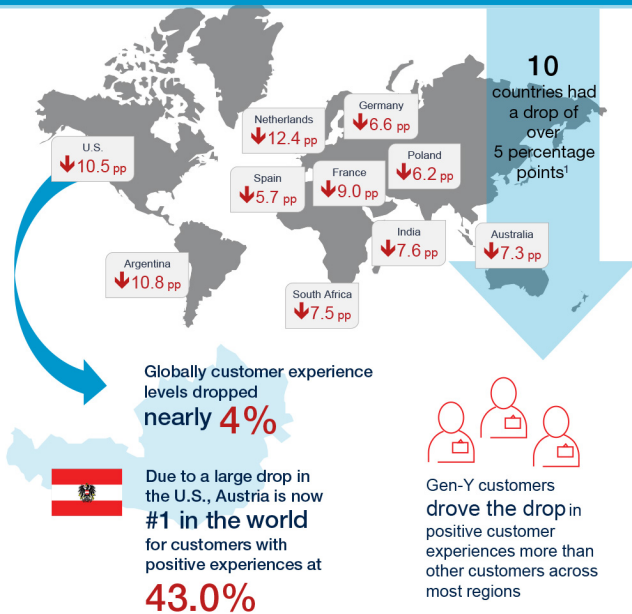
Claims servicing is also problematic in terms of customer experience, seeing the lowest percentage of happy customers.

Among all customers, Gen Y currently presents the biggest decrease in satisfaction. The drop in positive experience levels was much steeper for this age group than any other, and this trend is seen across all regions, especially in the developed markets. In North America, the drop in experience levels for Gen Y customers was approximately 10 percentage points steeper than other age segments, while in developed Asia-Pacific the difference was around five percentage points, Capgemini reported.

Check out more of the study's key findings in the infographic below:

World Insurance Report 2015 from Capgemini and Efma

Customer experience declined globally in 2014
indicating insurers are not keeping pace with rising expectations

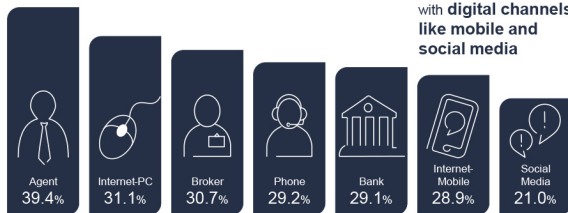


¹ Percentage point change in customer experience, 2013 to 2014
Source: World Insurance Report 2015 by Capgemini and Efma

Digital channels are dragging down customer experience levels around the world

Nearly **40%** of customers cited positive experiences with **agents**...

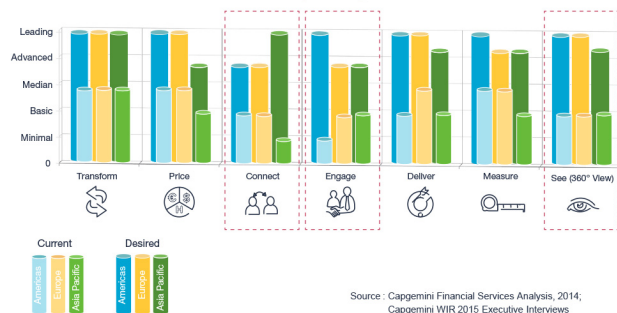
...while less than **30%** cited positive experiences with **digital channels** like mobile and social media



Percent of customers with positive customer experiences, 2014
Source: World Insurance Report 2015 by Capgemini and Efma

Insurers scored lowest on customer-facing capabilities: Connect, Engage and 360° Customer View

Insurer Capability Levels



Source: Capgemini Financial Services Analysis, 2014; Capgemini WIR 2015 Executive Interviews

Insurers of the Future will need to fully blend agent-guided, high-value engagements with digital transactions via mobile and social media

www.worldinsurancereport.com

For more information, contact us at insurance@capgemini.com

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