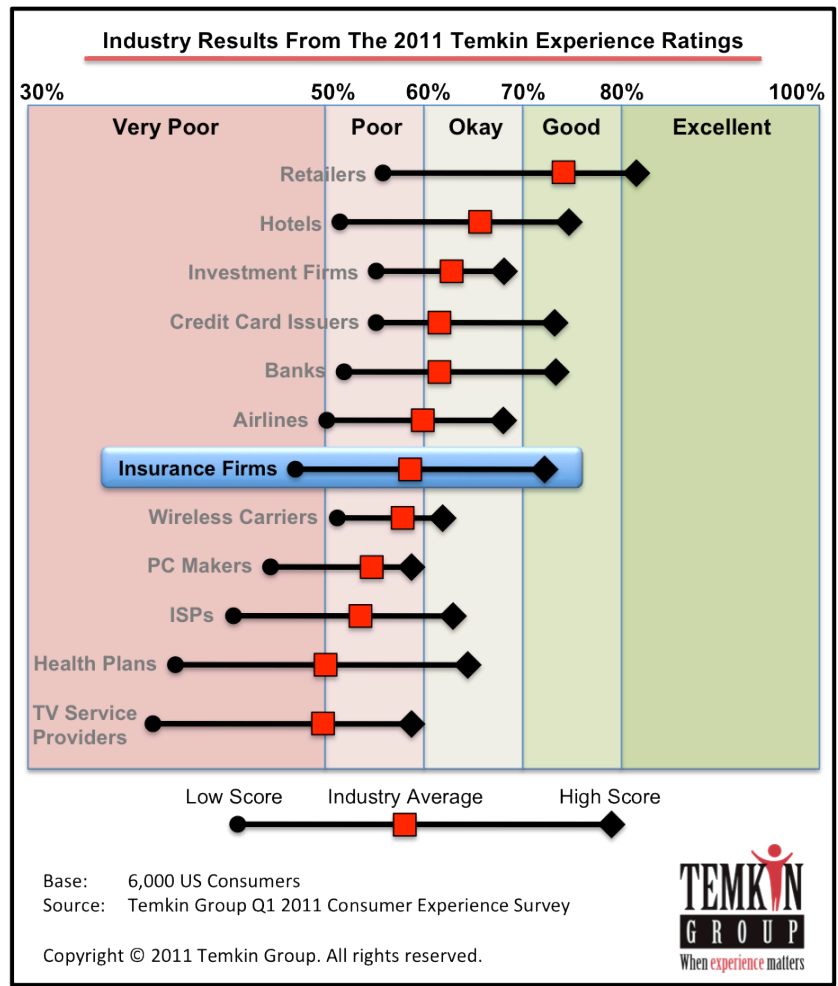


This is a post that was published on the *Customer Experience Matters* blog (experiencematters.wordpress.com) in April 2011

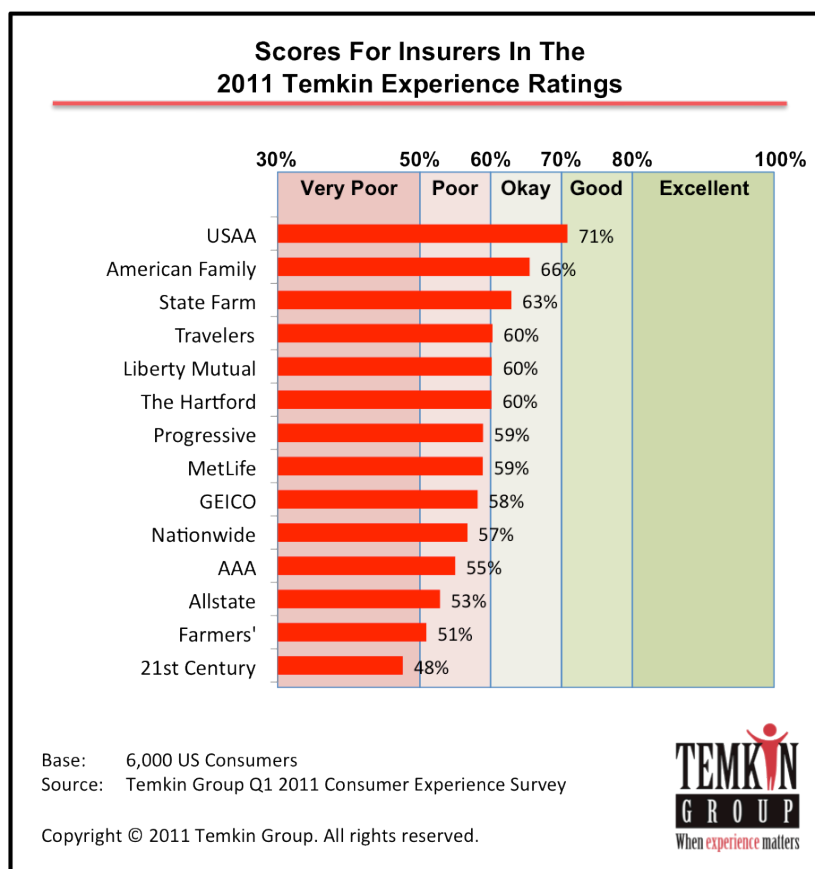
### USA Delivers Top Insurance Experience

In The **2011 Temkin Experience Ratings**, we examined the customer experience across 12 industries. For this post, we will take a closer look at the 14 insurers in the ratings.

Insurers, as a group, had an average rating of "Poor" and was the 7th ranked industry out of 12...



Let's take closer look at the results for all of the individual insurers...

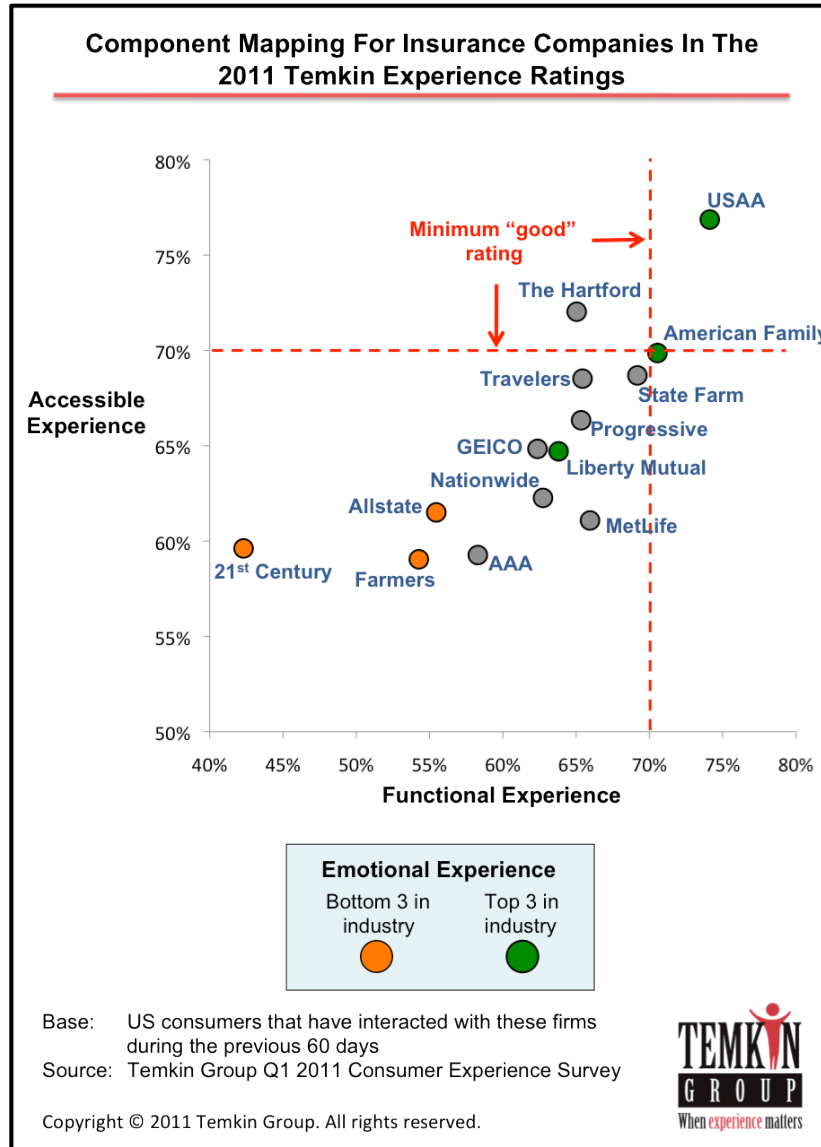


As you can see, **USAA** is the only insurer with a “Good” customer experience rating. The next two insurers, **American Family** and **State Farm**, are in the middle of the "Okay" range. At the other end of the spectrum, **21st Century** is the only insurer to receive a "Very Poor" rating, but seven other firms received "Poor" ratings.

The ratings are based on a survey of 6,000 US consumers who provided feedback on the following three elements of their experience with companies:

- **Functional:** How well do experiences meet consumers’ needs?
- **Accessible:** How easy is it for consumers to do what they want to do?
- **Emotional:** How do consumers feel about the experiences?

Let's take a look at the three components of the Temkin Experience Ratings...



USAA is on top across the three components. Interestingly, only one other insurer passes the "Good" mark in both the functional experience component (**American Family**) and the accessible component (**The Hartford**). It's interesting to compare **The Hartford** with **Liberty Mutual** since they both ended up with the same overall rating. **Liberty Mutual** was stronger in the emotional component, but weaker in the accessible component.

For more access to the data, visit the **Temkin Ratings website** ([www.temkinratings.com](http://www.temkinratings.com)).

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**The bottom line:** Insurers have a lot of opportunity to improve

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## About Temkin Ratings

Temkin Ratings is an offering of Temkin Group. The site provides access to data on how consumers rate their experiences with more than 100 companies and the associated loyalty of those consumers. The data can help organizations benchmark themselves within their industry and compare themselves to companies across other industries. The breakdown of data in consumer segments (age, income, education, gender, and ethnicity) provides companies with a deeper understanding of the link between customer experience and loyalty for their customers.

## About Temkin Group



When **experience** matters

Temkin Group is a customer experience research and consulting firm. We have one simple goal for our clients: increase customer loyalty by becoming more customer-centric. Any company can improve portions of its customer experience, but it takes more than a few superficial changes to create lasting differentiation. The Temkin Group combines customer experience thought leadership with a deep understanding of the dynamics of large organizations to help senior executives accelerate their customer experience results.

The company was founded based on four core beliefs:

### Customer experience drives loyalty.

Our research and work with clients has shown that interactions with customers influences how much business they'll do with you in the future and how often they recommend you to friends and colleagues.

### It's a journey, not a project.

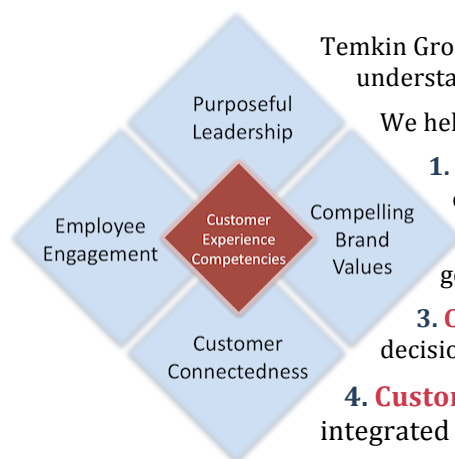
Building the capabilities to consistently delight customers doesn't happen overnight. Companies need to plan for a multi-year corporate change program.

### Improvement requires systemic change.

Companies can improve isolated customer interactions, but they can't gain competitive advantage until customer experience is embedded in their operating fabric.

### We can help you make a difference.

Transformation isn't easy, but leading your company to be more customer-centric is worth the effort. We help our clients accelerate their results and avoid many of the bumps along the way.



Temkin Group combines customer experience thought leadership with a deep understanding of the dynamics of large organizations to accelerate results.

We help firms build four competencies required for long-term success:

- 1. Purposeful Leadership.** Does your executive team operate consistently from a clear, well-articulated set of values?
- 2. Engaged Employees.** Are employees fully committed to the goals of your organization?

- 3. Compelling Brand Values.** Are your brand attributes driving decisions about how you treat customers?

- 4. Customer-connectedness.** Is customer feedback and insight deeply integrated throughout all of your internal processes?

For more information about Temkin Group visit [www.temkingroup.com](http://www.temkingroup.com) or email [info@temkingroup.com](mailto:info@temkingroup.com)