

### 3 Insurers Rise Above In Claims Service Ratings

*by Insurance-Networking-News*

Consumers aren't exactly ecstatic with insurers' claims service these days. According to a recent Consumer Reports survey, which polled 10,700 readers about their satisfaction with their homeowners insurance claims service in the last few years, high-quality insurance can be costly and difficult to get, but there are a few carriers who clearly are leading the pack. Survey respondents rated Amica Mutual Group, USAA Group and the Chubb Group of Insurance Cos. higher for claims satisfaction than most other insurers. But while customers are pleased with their service levels, all three insurers, traditionally, aren't necessarily accessible to the masses. USAA homeowners insurance is available only to those with U.S. military connections; Chubb markets itself as a high-end insurer; and Amica traditionally only sold to those referred by policyholders, a process the company says is no longer the case. The Consumer Reports' survey also found claims problems with some large insurers. Thirty-five percent of Allstate Insurance Group clients reported having problems, which contrasts with 14% who reported issues with Amica. Both Allstate and Travelers Insurance Cos. were also among the lower-rated groups overall. Additionally, 21% of respondents said they faced delays having claims paid, with Amica and USAA receiving better marks than most. Respondents rated insurers on overall claims processing satisfaction, as well as dissatisfaction related to claim payout amounts and delays. Despite the gloom, the survey did reveal a few rays of light for insurers. Fifty-three percent of respondents who switched companies in the past few years, especially those with decent credit and claims history, said they found better premiums with their new carrier. Overall, 73% of respondents were highly satisfied with their current carrier. That compares with a satisfaction rate of 77% in 2003, the last time Consumer Reports published ratings of homeowners insurance. Only 5% indicated their claims were rejected, and 11% said they received too little payment for their claims. The remaining 84% got what they expected with the settlement of their claims.

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