

# What Differentiates 1-Star vs. 5-Star Claims Experiences?

Hi Marley analyzed **24,363** customer surveys and discovered **FOUR** main factors that drive policyholders' satisfaction levels.



Adjuster Attitude & Approach



Communication



Timeliness of Service & Resolution



Process Effectiveness

★★★★★  
5-Star

VS

★☆☆☆☆  
1-Star

**46%** Primary Driver of 5-Star Reviews According to Customer Survey Responses



**34%** Primary Driver of 1-Star Reviews According to Customer Survey Responses



**46%** Positive adjuster attitude and/or empathetic handling approach

"Adjuster was **professional and helpful**. She was very reasonable in dealing with my requests. I think she did a great job. **I am very happy** because of the customer service I experienced."



**23%** Negative adjuster attitude or approach

"Teach your claims reps to have a little compassion. Our claim wasn't covered, and the woman was **beyond rude**. This is more than just a 'claim.' **Behind this claim is a heartbroken child** who had something he worked hard for stolen..."

**18%** Responsive, prompt service and fast resolution

"Handled claim in a **very timely manner**. Also allowed me to focus on continuing daily life **without worries about the incident**."



**12%** Untimely service, response and resolution took too long

"It took 16 days for you guys to tell me my car was a total loss. **Still waiting on day 19 to be contacted regarding settlement**. Told repeatedly someone will contact me to settle my claim and no one ever does."

**16%** Excellent and effective communication from the carrier/adjuster

"Once when [my rep] called for rental info, she quickly knew my hands were full with an upset baby, she made the call quick and made sure I got the info by texting it to me so I could get back to the baby. **And overall quickness of the claim was great!**"



**34%** Ineffective or sub-optimal communication from the carrier/adjuster

"Communication is **VERY lacking**. Only received one call. Had requested to speak with a manager and never received a call or email. **Cannot get any answers**. Had to do ALL the leg work to find a shop and organize towing to that shop. The list goes on..."

**12%** Claims process and expectations were clear and effective

"**Easy process**, I like the fast response and the text directly to my agent. **My agent handled my claim great.**"



**21%** Poor claims process explanation, lack of expectations

"**It wasn't fully explained to me how the process worked** with it being the other person's fault that had insurance. I was told to file a claim through my insurance."

Want to learn more about what drives customer satisfaction? Download the "Consumer and Carrier CX Insights: What Drives 1-Star and 5-Star Customer Satisfaction Scores in Claims" white paper.

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