



PACE OF CHANGE

P&C Insurance Monitor

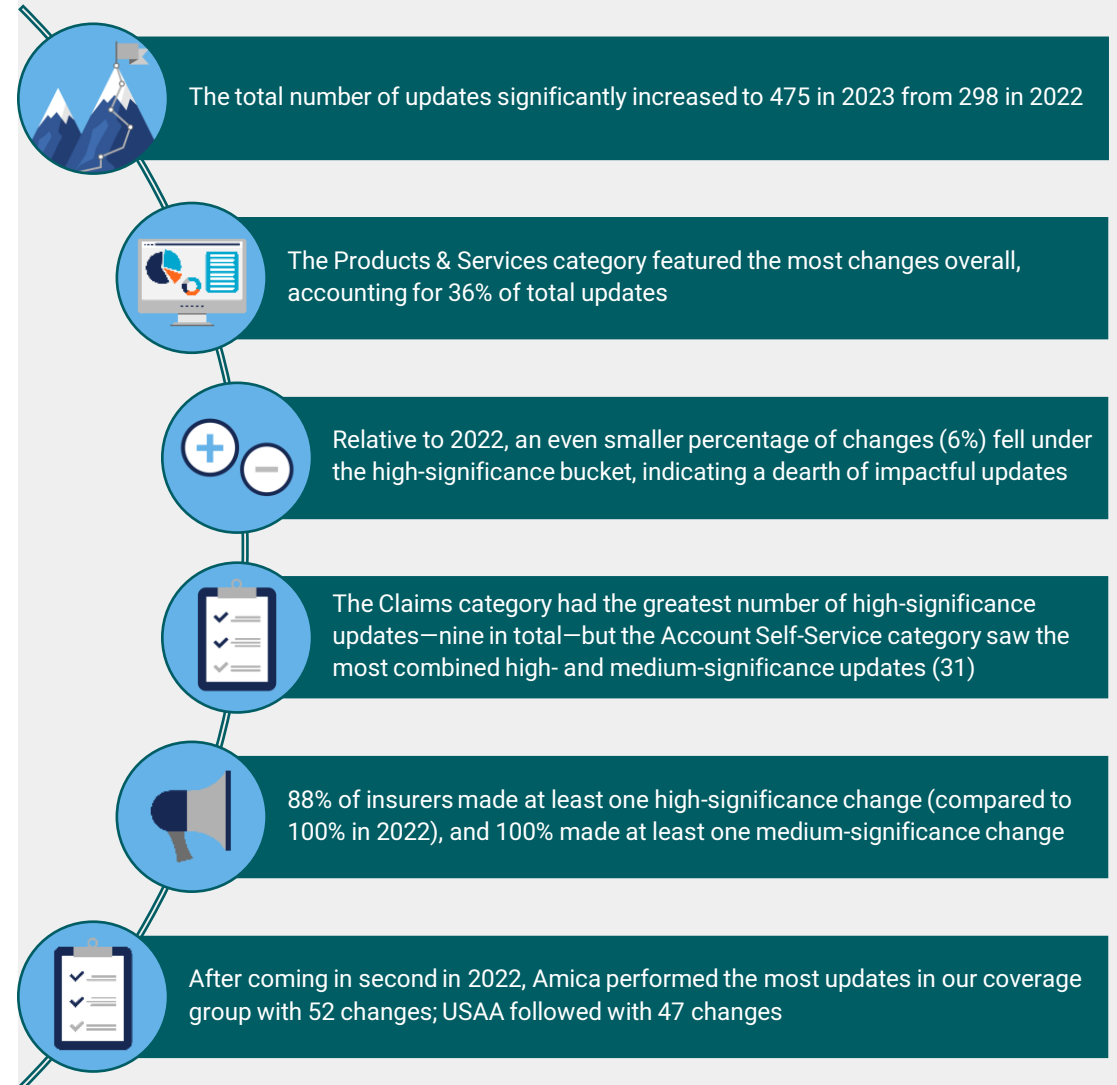
HISTORICAL ANALYSIS REPORT

July 2023

Executive summary

The number and location of changes that insurers make to their public and policyholder sites over the course of a year help to track their digital transformation. Importantly, the type and significance of the performed changes can reveal insurers' areas of focus as they compete to attract new customers and better service for existing policyholders. Over the past year, we tracked how often leading insurance carriers updated their websites and which areas saw the most improvements.

Property and casualty insurers in our coverage set completed 475 updates over the past year. Each insurer made at least four changes, averaging 29.68 changes per insurer. This is an increase from 2022, which saw a total of 298 changes for an average of 18.63 changes per insurer. On average, carriers implemented a site update in just over four categories. Products & Services was by far the most popular category with 170 changes, but the Claims category saw the greatest number of high-significance updates (nine). Other high-activity categories included Design & Navigation (89), Claims (56) and Account Self-Service (53). As in 2022, the least popular category was Login & Security with only 12 updates in 12 months.



Insurers covered

- Allstate
- Amica
- Chubb
- Erie Insurance
- Farmers
- GEICO
- The Hartford
- Hippo
- Homesite
- Liberty Mutual
- Metromile
- Nationwide
- Progressive
- State Farm
- Travelers
- USAA

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RESEARCH METHODOLOGY

Research methodology

This report examines how frequently the 16 insurers in the *P&C Insurance Monitor* coverage group update their public and authenticated sites. Our goal is to identify insurers' areas of focus and gain insight into their underlying digital strategies.

We tracked and categorized all changes reported in our biweekly updates from July 5, 2022, through June 20, 2023, covering 26 reports in total. We place changes into seven categories:

- **Account Information**
- **Account Self Service**
- **Billing & Payments**
- **Claims**
- **Design & Navigation**
- **Login & Security**
- **Products & Services**
- **Tools & Resources**

In total, we observed 476 site changes, an average of 29.8 per insurer, in the 12-month period from July 2022 to June 2023.

Research methodology

We assign significance ratings to every site change to reflect the size or impact of the update:

- **Low-significance** changes include small but substantive additions and updates
- **Medium-significance** changes include redesigns limited to a few pages or sections and new or improved minor tools
- **High-significance** changes capture extensive site redesigns, new product or service launches and new or improved major tools

The charts, tables and visualizations in this report serve to illuminate the digital approaches card issuers took to their public and authenticated sites in 2022-23.

High significance

- Interface overhauls
- Homepage redesigns
- Larger navigation/main menu changes
- New services
- New accounts/products

Medium significance

- New account settings
- New payment scheduling options
- Moderate interface enhancements
- Minor product changes

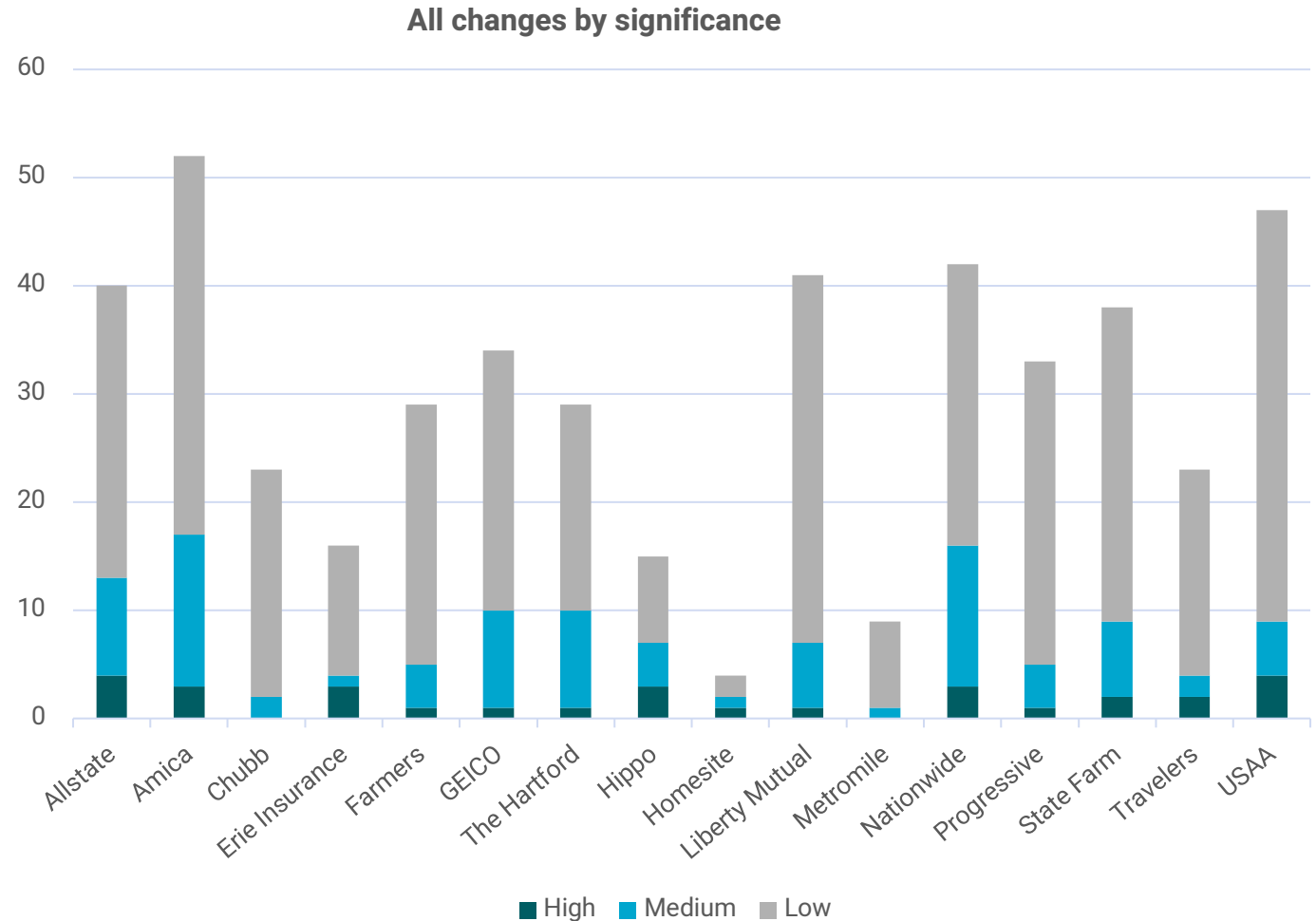
Low significance

- Removed pages
- Additional information added to existing pages
- Aesthetic page updates
- FAQs added to individual pages

SUMMARY FINDINGS

Insurers averaged almost 30 changes in the past 12 months; three-quarters of the total changes were of low significance

- Property and casualty insurers in our coverage set completed 475 updates over the past year
 - 6% (30) high-significance changes
 - 19% (91) medium-significance changes
 - 75% (354) low-significance changes
- Allstate and USAA implemented the most high-significance updates with four changes each, with Amica, Erie Insurance, Hippo and Nationwide tied for second with three
- Amica deployed the most combined high- and medium-significance updates, for a total of 17, and made the most changes (52) overall
- As in 2022, Homesite, Metromile and Erie Insurance had the lowest number of changes
- Allstate and GEICO were the only insurers to make updates across all seven categories

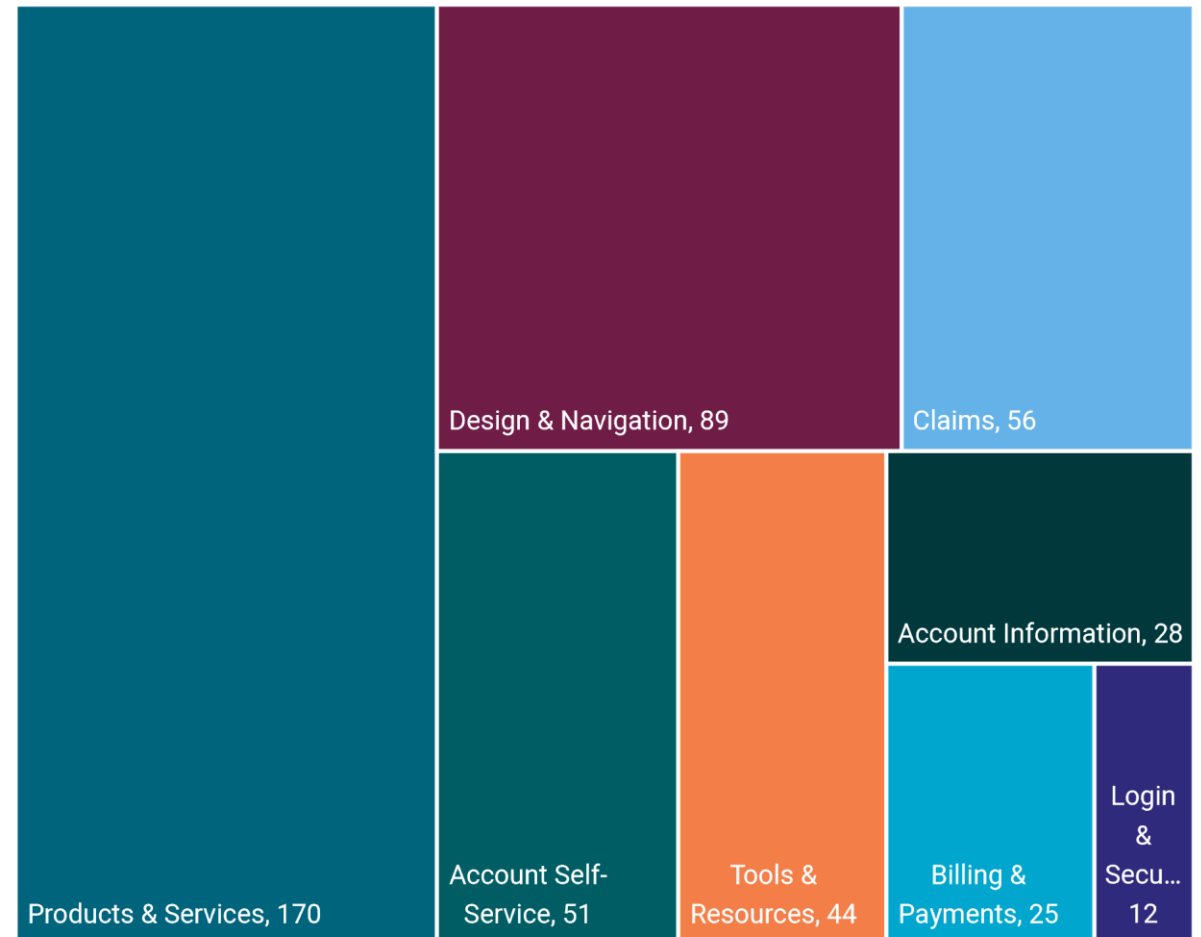


The Products & Services and Design & Navigation categories received the most attention from carriers

SUMMARY FINDINGS

- This year, the categories with the highest number of changes—Products & Services (171) and Design and Navigation (89)—mirror the most popular categories from 2022, as insurers continue to modernize and unify design elements across platforms, debut new offerings and expand existing product content
 - Combined, these two categories account for over half (55%) of all the website changes in the past 12 months
- However, other categories have also seen a substantial movement; since Corporate Insight’s 2022 Pace of Change report, the number of Claims-related changes more than doubled (from 21 to 56), and the number of Account Self-Service and Login & Security changes also saw a marked increase, reflecting insurers’ focus on streamlining user flows and reducing pain points
 - Tools & Resources and Billing & Payments changes also increased but far less substantially
- High- and medium- significance changes accounted for 25% of total updates, a marked decrease from 49% in 2022; insurers should take care to continually tweak their offerings to match the fast-paced digital financial services landscape

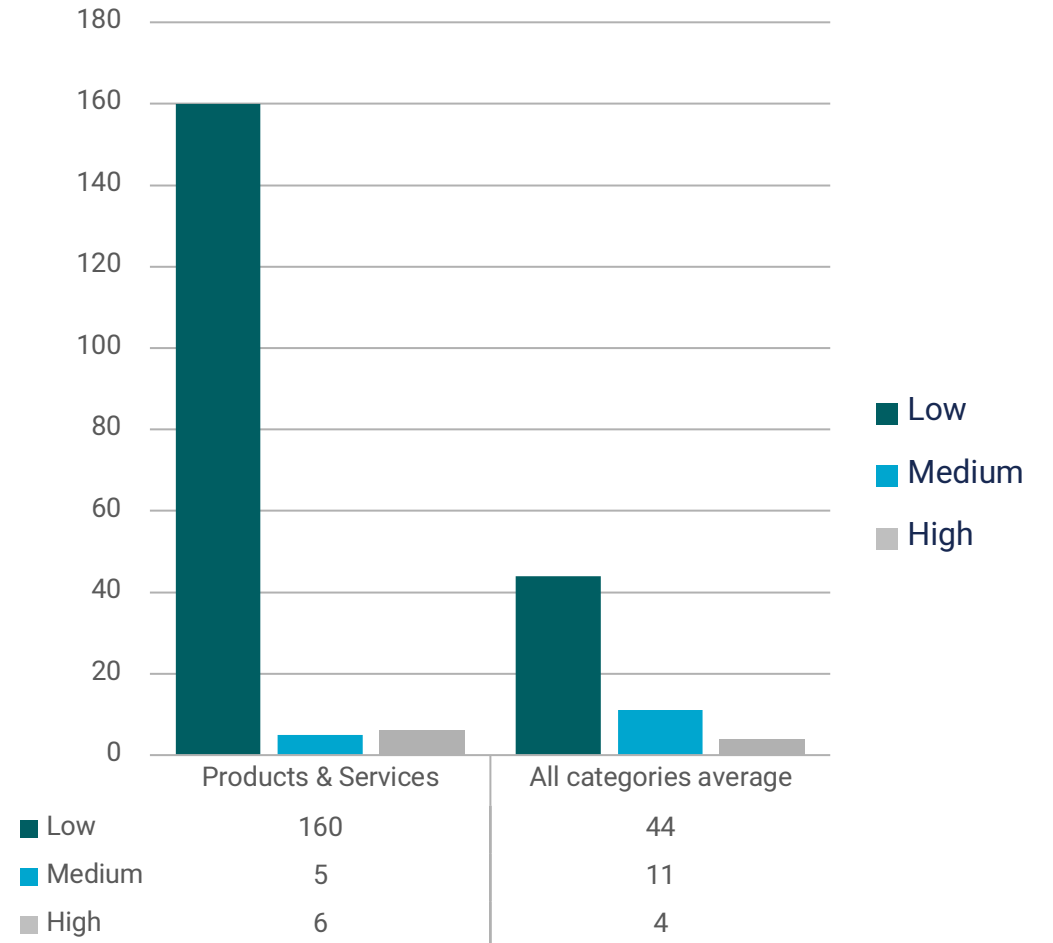
Quantity of changes by category



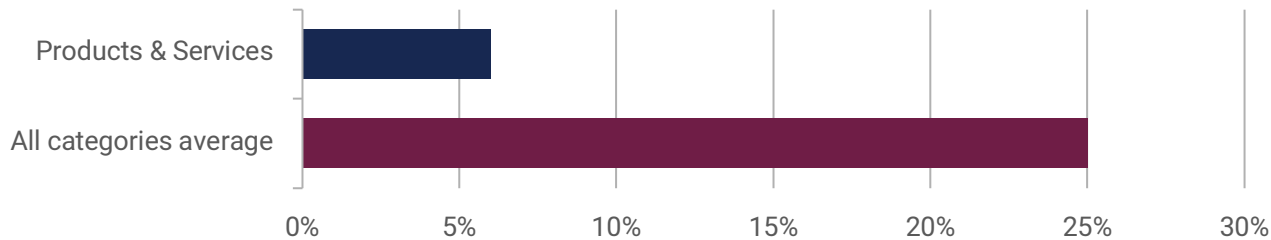
The Products & Services category had the highest number of changes, with almost all taking place on the public site

- The Products & Services category included 170 changes, the highest across the eight categories and almost twice the number of updates in the most popular category in 2022 (90)
 - Most changes (92%) took place on public sites, with only 14 total updates occurring on the policyholder sites
- Only six of the total changes fell into the high-significance rating, indicating that most updates in the category consist of minor additions or expansions to product page content, promotions and educational materials
 - Every insurer completed at least one change in this category, and it was the most popular category for over half (56%) of insurers
 - USAA logged the most updates in this category with 20 changes
- Allstate, Erie, GEICO and USAA launched new insurance products

Number of changes per significance rating



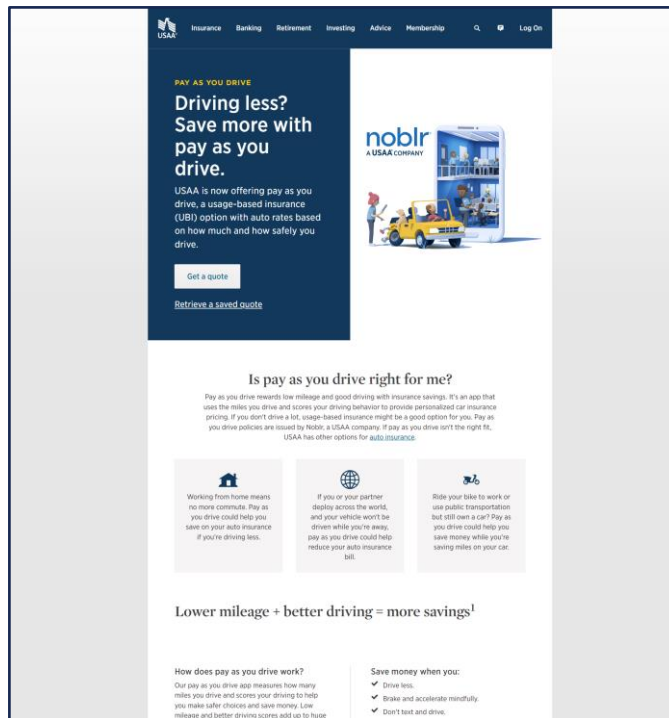
Percentage of high-/medium-significance changes



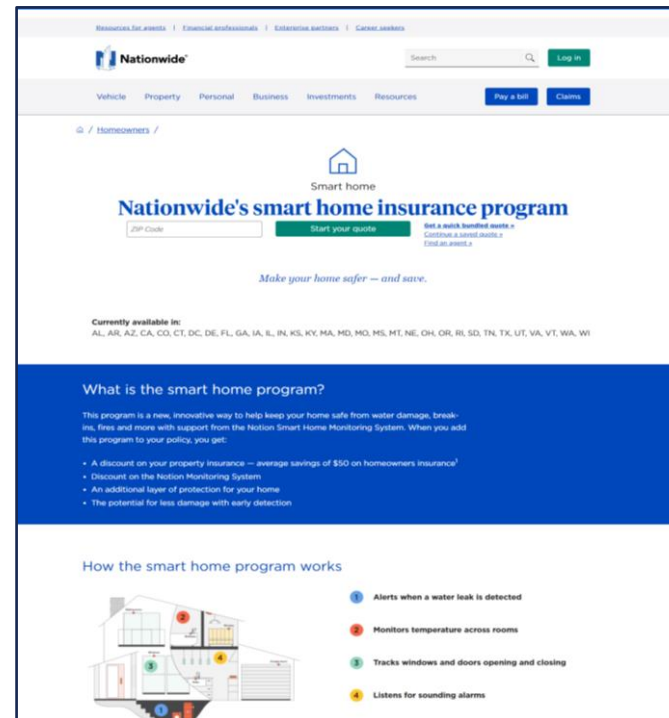
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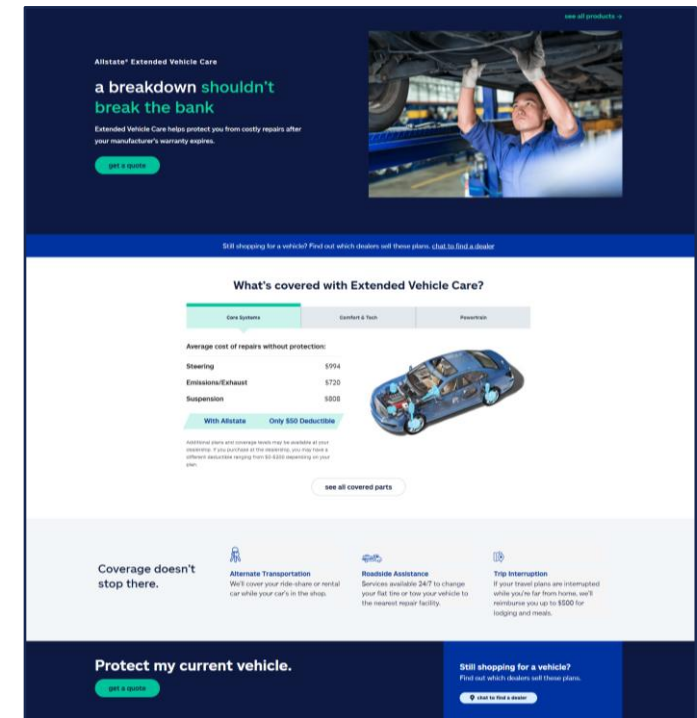
- USAA launched its proprietary usage-based insurance (UBI) option for customers across select states in [January 2023](#), and debuted a new product—Bicycle and E-Bicycle Insurance—later the [same month](#)
- Nationwide rolled out a new Smart Home Insurance Program option for eligible policyholders in [July 2022](#)
- Allstate debuted a Vehicle Protection product in [January 2023](#), complete with a dedicated Vehicle Protection microsite



USAA Public Site Pay As You Drive Insurance Page (Truncated)



Nationwide Public Site Smart Home Insurance Page (Truncated)

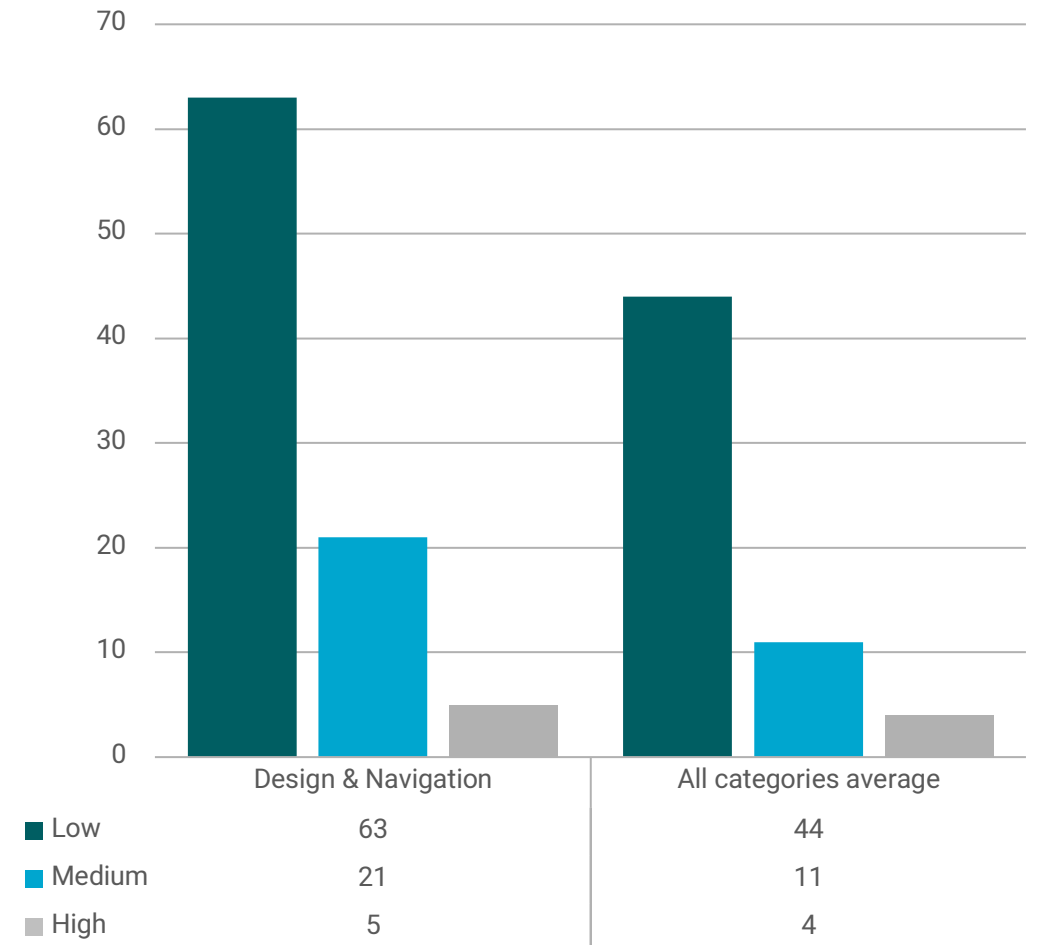


Allstate Vehicle Protection Microsite Homepage (Truncated)

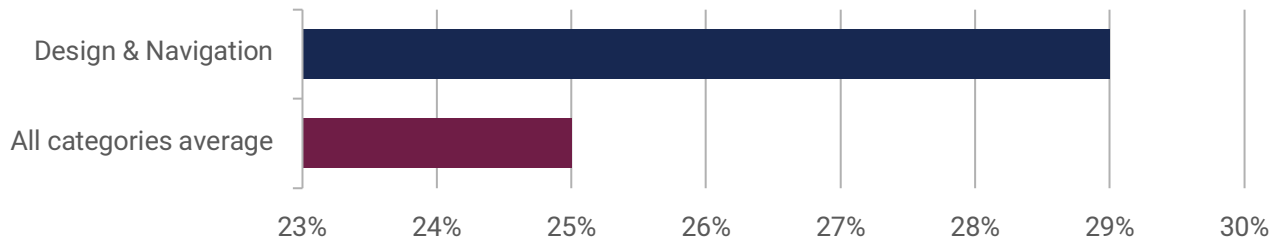
The Design & Navigation category falls from first to second place in popularity, with changes primarily occurring on public sites

- With 89 total changes, the Design & Navigation category was the second most popular category overall, although it reaches just under half the number of Products & Services updates
 - While last year Design & Navigation changes were proportionally divided across platforms, in 2023 the number of public site updates (62) was more than double that of policyholder site updates (27)
- A total 26 changes (29%) were of medium or high significance, well above the average, indicating insurers' interest in streamlining navigational pathways and unifying site aesthetics
 - Liberty Mutual completed the most updates in this category (12) followed by Allstate (11) and Nationwide (11)
- Hippo, Erie, Farmers, Nationwide, Liberty Mutual and USAA performed substantial public or policyholder site design revamps

Number of changes per significance rating



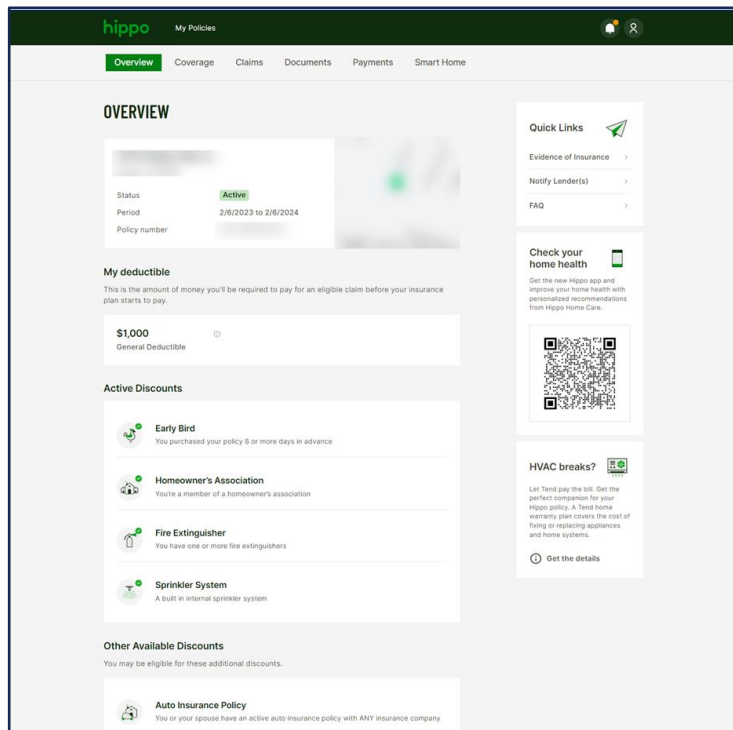
Percentage of high-/medium-significance changes



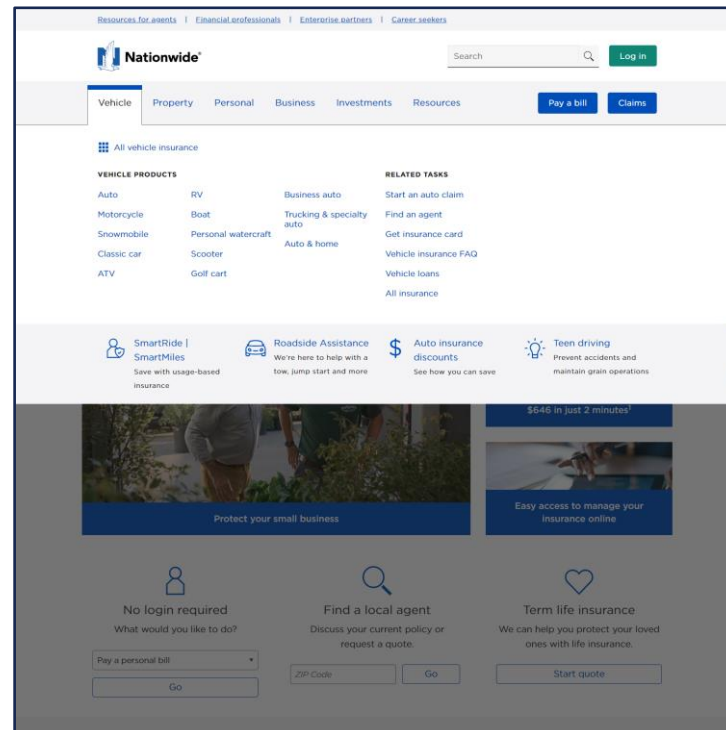
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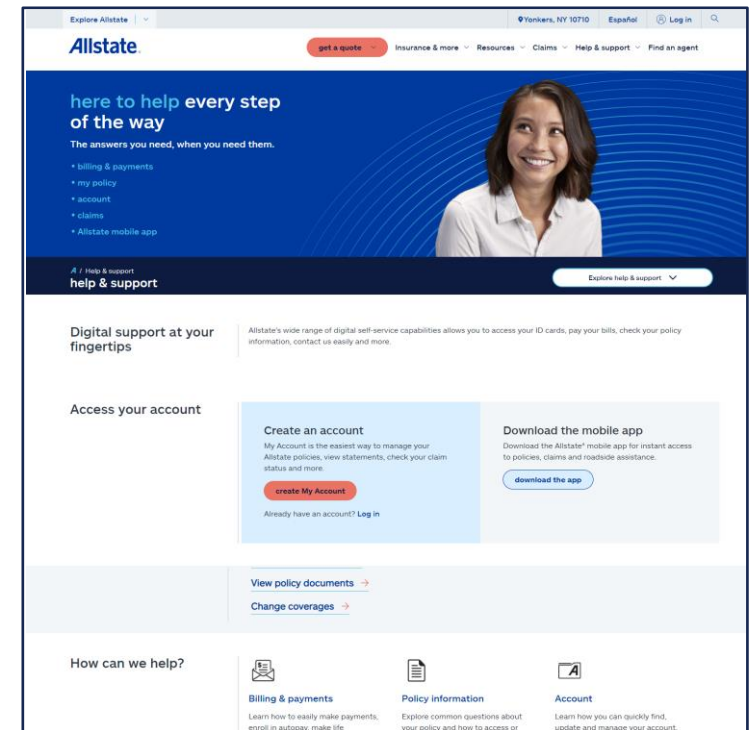
- Hippo revamped its entire policyholder site design to more closely mirror its public site aesthetic in [May 2023](#)
- Nationwide added new policyholder site navigational pathways in [January 2023](#), revamped its login pages in [March 2023](#) and redesigned its public site main navigation menu in [May 2023](#)
- Allstate rolled out an Allstate Corporation microsite in [August 2022](#), revamped public site claims pages in [August 2022](#) and reorganized its Help & Support site section in [January 2023](#)



Hippo Policyholder Site Overview Page (Truncated)



Nationwide Public Site Main Navigation Menu Vehicles Flyout

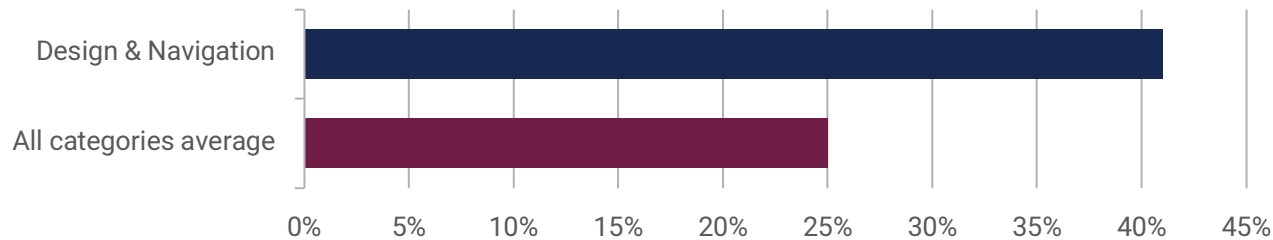


Allstate Public Site Help & Support Page (Truncated)

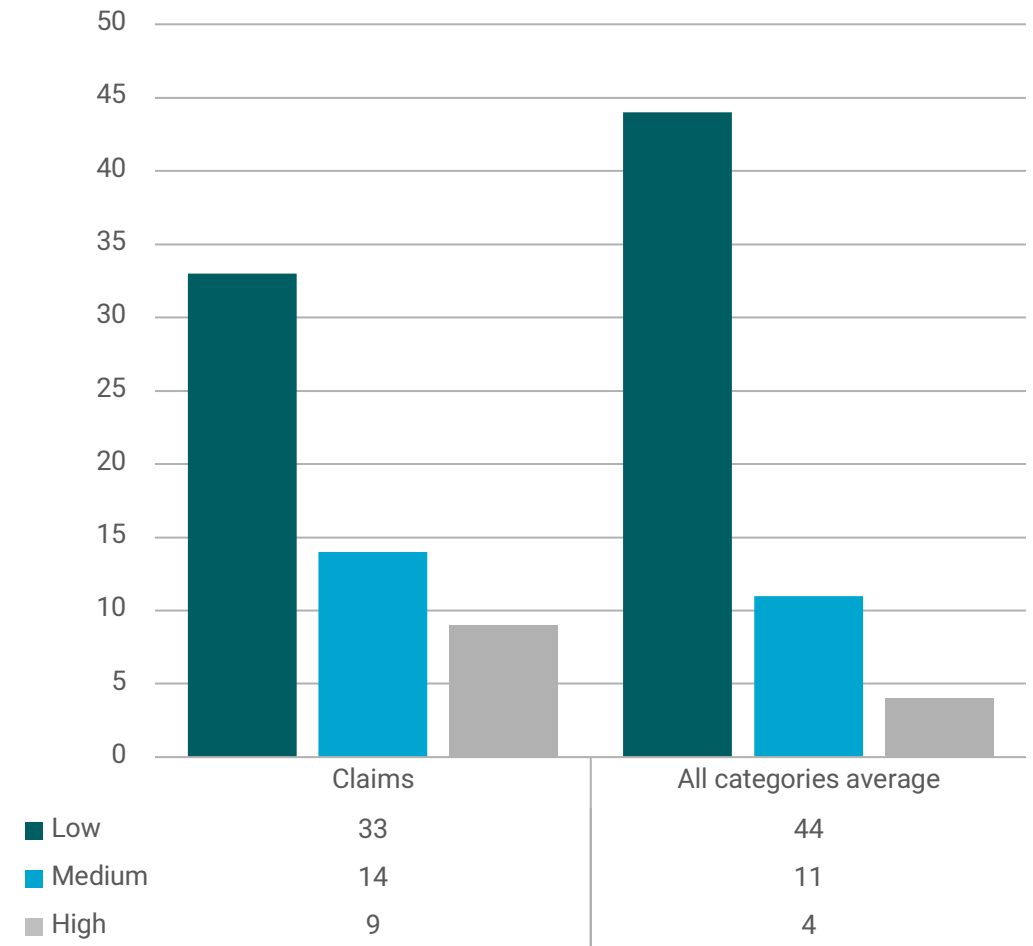
The Claims category saw an unprecedented number of changes this year, more than doubling the number of updates in 2022

- The Claims category saw a surge of activity this year, with 56 total changes, becoming the third most popular category overall; almost half (41%) of the total changes were of high or medium significance, well above the category average
 - This is more than double the number of updates in 2022 (21),
 - Claims saw the greatest number of high-significance updates (9)
- Every insurer except for Homesite made at least one Claims-related change, indicating this as an area of investment for carriers as they look to streamline flows and expand resources
 - Allstate and Farmers completed the most updates in this category with eight changes each, followed by GEICO with four
 - Allstate, Amica, Farmers, Progressive, State Farm and Travelers updated their claim filing flows, while others such as Nationwide and GEICO revamped Claims site sections

Percentage of high-/medium-significance changes



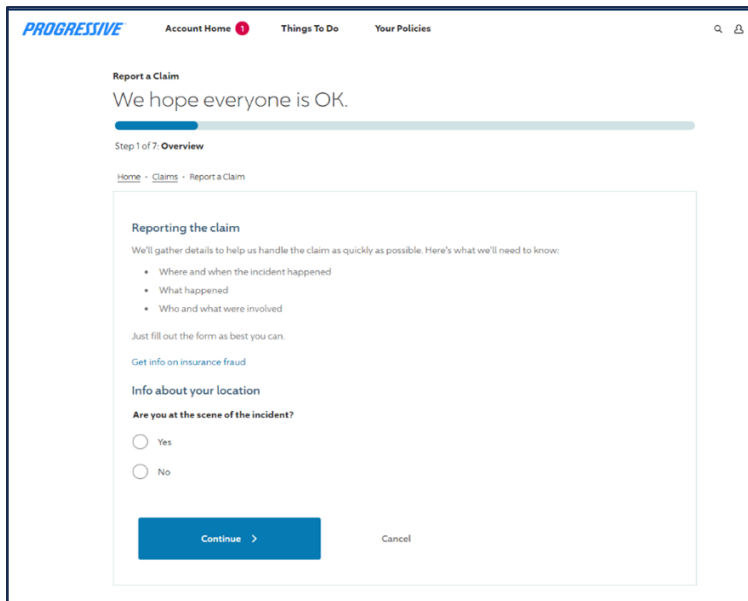
Number of changes per significance rating



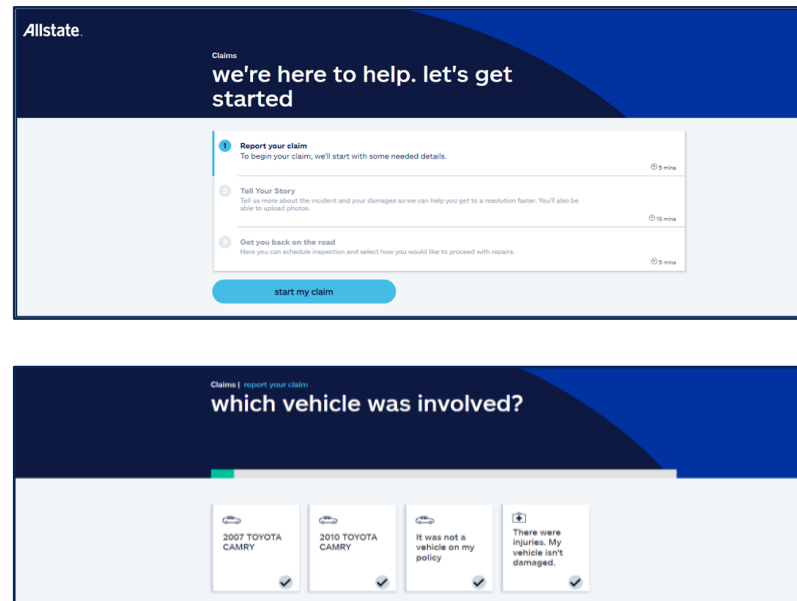
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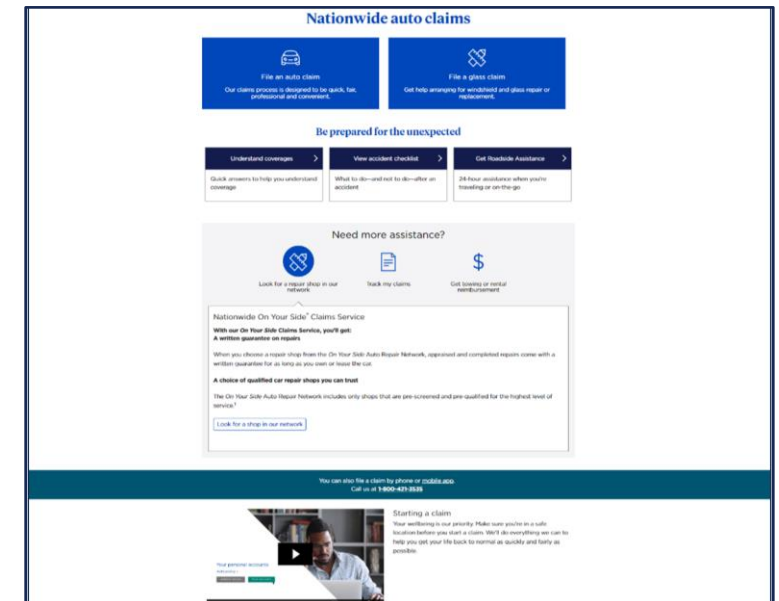
- Several insurers made changes to their claims filing flows—primarily adding new progress meters and expanding or consolidating steps—including Allstate in [August 2022](#), Amica in [October 2022](#), State Farm in [November 2022](#) and again in [March 2023](#), Nationwide in [January 2023](#), Progressive in [February 2023](#), Farmers in [March 2023](#), and State Farm and Travelers later in [March 2023](#)
- Allstate revamped its public site product-specific claims pages in [August 2022](#), Nationwide updated its Auto Claims page in [August 2022](#) and GEICO revamped its policyholder site Claims center in [June 2023](#)
- Erie debuted a glass claim filing ability in [August 2022](#), State Farm offered an Upload Files capability for existing claims in [June 2023](#), and Allstate launched a Claims-specific chatbot in [June 2023](#)



Progressive Policyholder Site Report a Claim Flow



Allstate Policyholder Site Report a Claim Flow

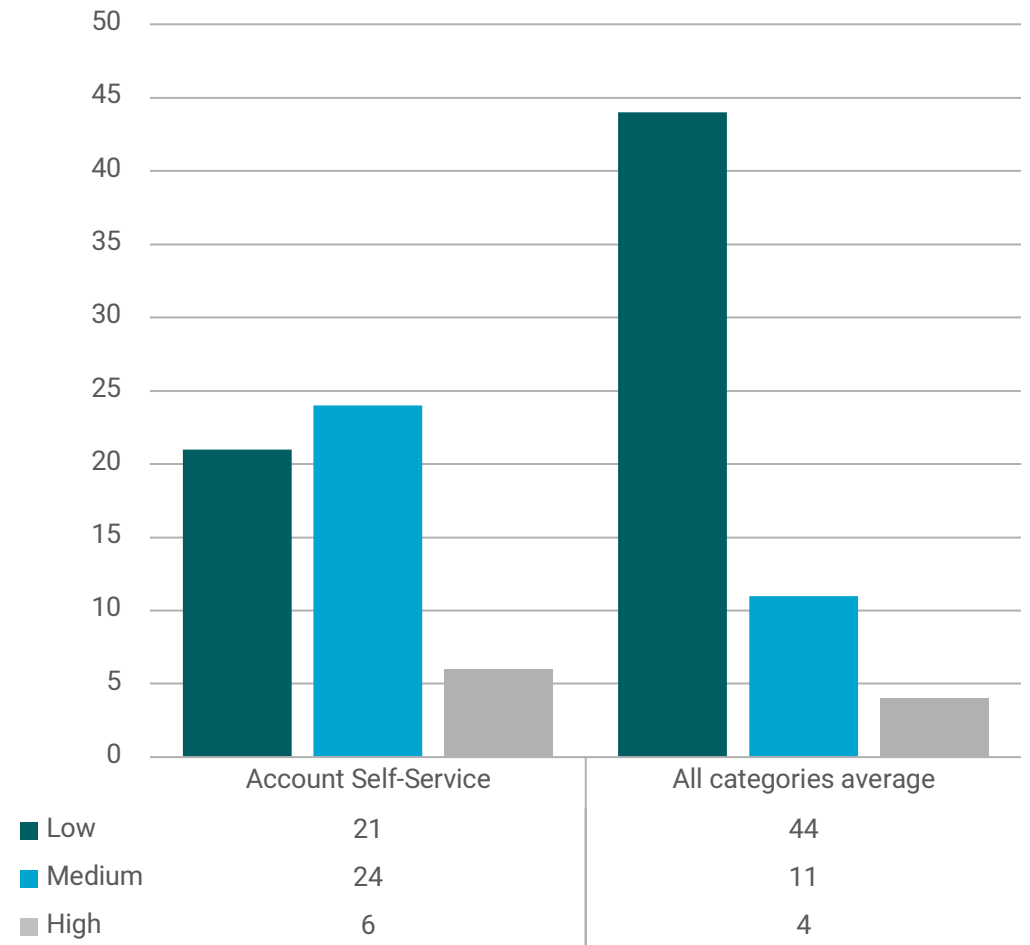


Nationwide Policyholder Site Auto Claims Page (Truncated)

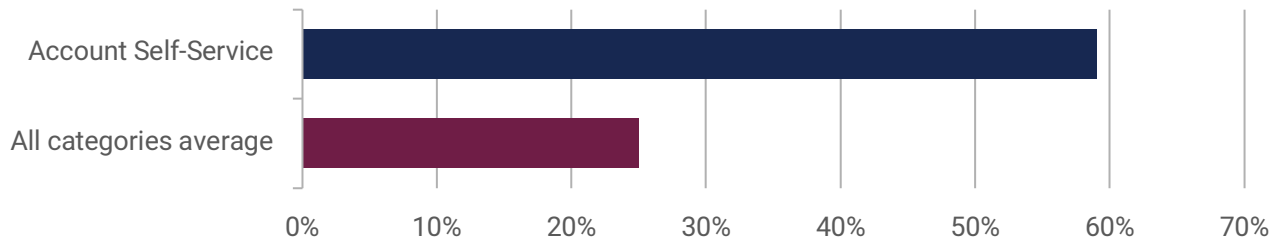
The Account Self-Service category is the only category where over half of total tracked changes are of high or medium significance

- The Account Self-Service category saw an impressive 51 changes this year, compared to 38 in 2022, with the majority (90%) taking place on the policyholder site
- The category includes six high-significance changes and is the only category where over half (59%) of the total changes were of medium- or high-significance as insurers integrate new account management options and flexible capabilities
 - 88% of insurers made at least one Account Self-Service change
 - Amica made the most updates in this category with eight, followed by GEICO with six
- Hippo, Erie, Farmers, Nationwide, Liberty Mutual and USAA performed substantial public or policyholder site design revamps

Number of changes per significance rating



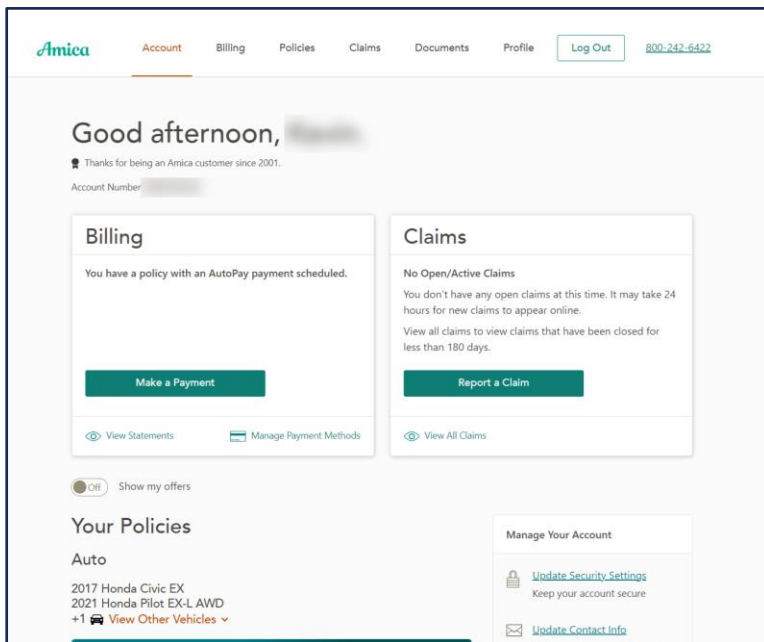
Percentage of high-/medium-significance changes



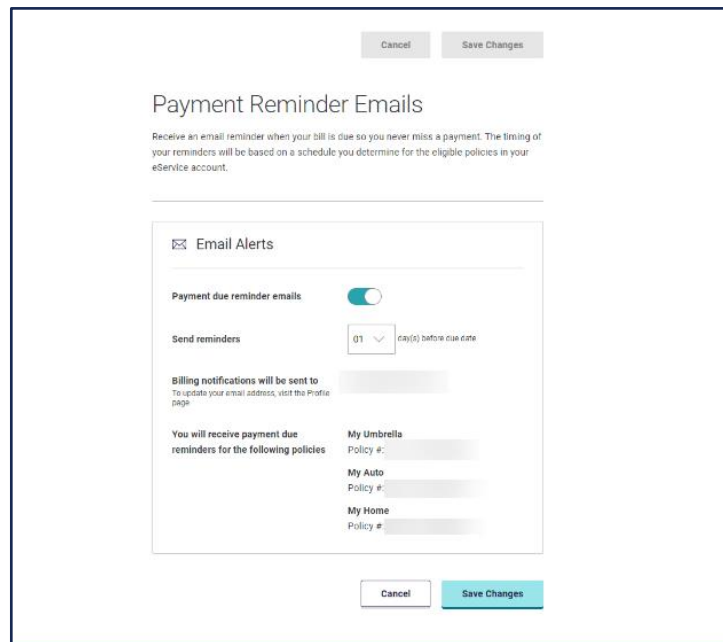
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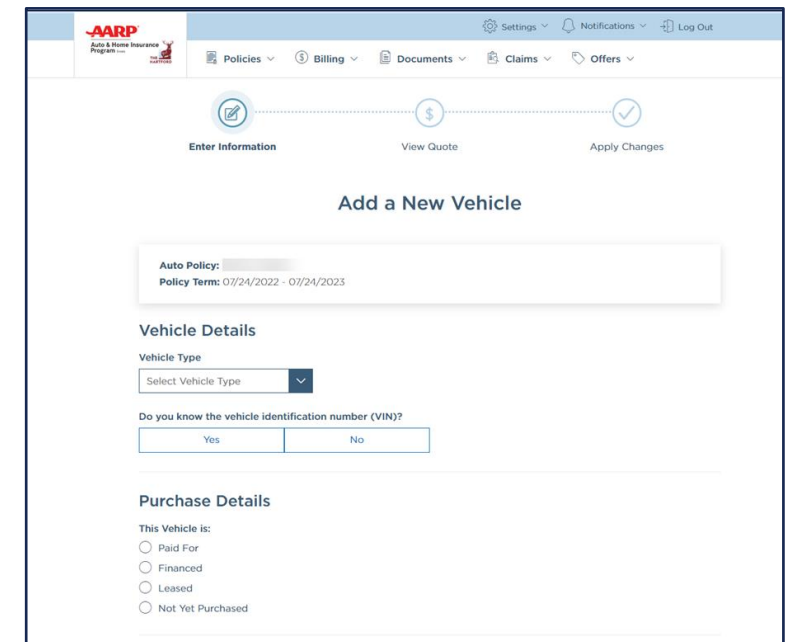
- Amica added Billing and Claims tiles to its policyholder site homepage in [August 2022](#), expanded homepage and Policies page quick links in [August 2022](#), and debuted a new Estimate Driver quote option in [October 2022](#)
- Insurers expanded self-service alerts and notifications options; State Farm debuted new Text Reminders in [August 2022](#), Allstate allowed policyholders to subscribe to SMS Policy Communications in [November 2022](#), Liberty Mutual introduced Payment Reminder Emails in [November 2022](#), and Progressive introduced a global Unsubscribe from Communications option in [February 2023](#)
- The Hartford revamped all auto policy self-service transaction pages in [April 2023](#) to feature new text and progress meters



Amica Policyholder Site Homepage (Truncated)



Liberty Mutual Policyholder Update Paperless Options Page – Alerts Tab (Truncated)

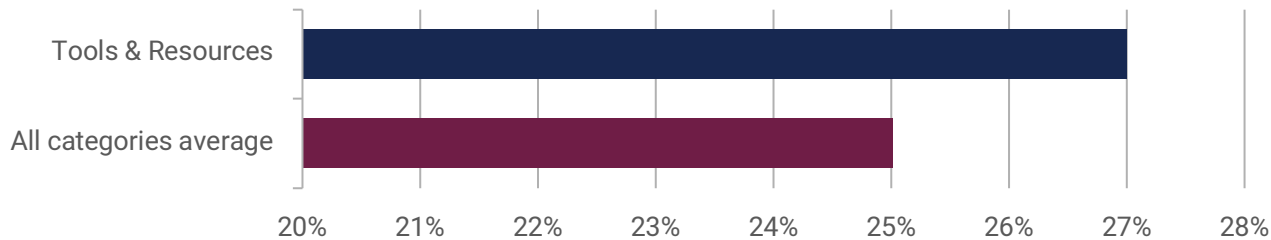


The Hartford Add a New Vehicle Flow – Add Information Step (Truncated)

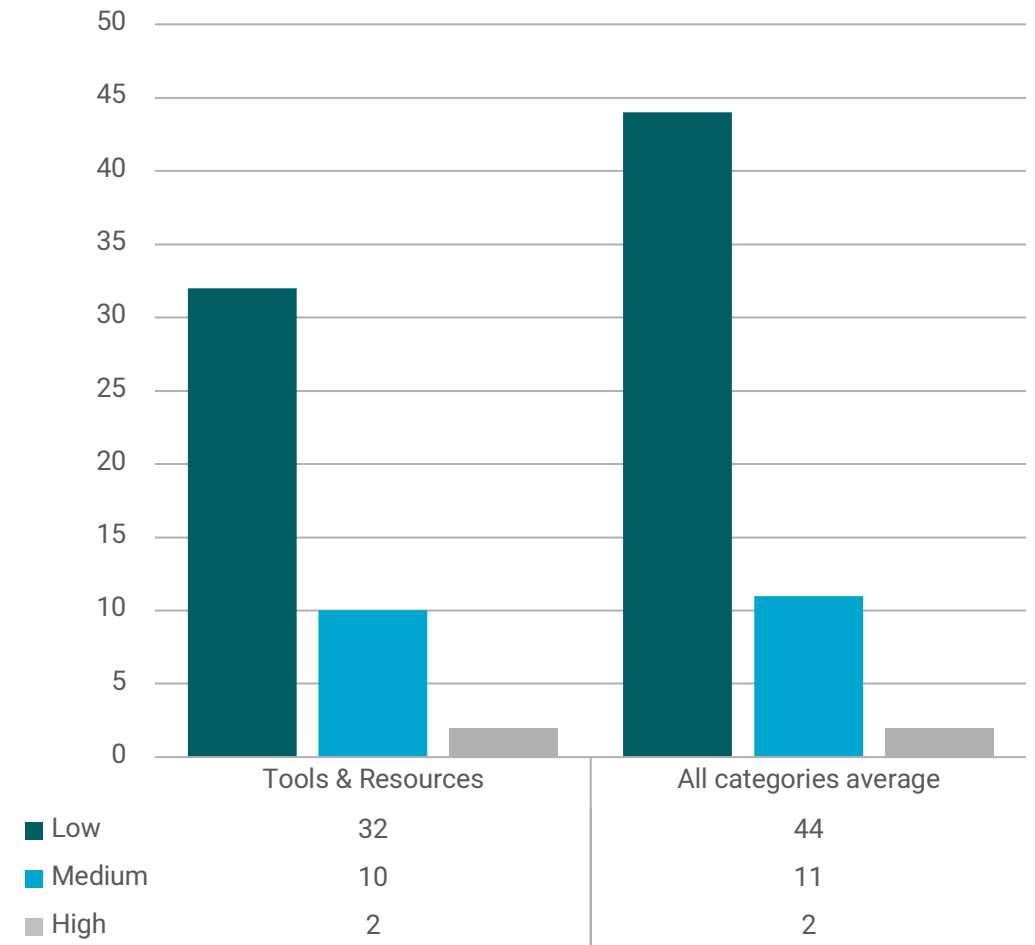
The Tools & Resources category saw more changes than in 2022, but with few notable launches or developments

- The Tools & Resources category saw a total of 44 changes this year, up from 30 changes in 2022; however, only 12 changes (27%) were of medium or high significance, compared to over half the total changes (66%) in 2022
 - Only seven changes (16%) took place on the policyholder site
 - Few carriers have launched new or innovative tool offerings; instead, most focused on tweaking existing quote flows or integrating new dedicated flows for less popular products, and iterating on chatbot offerings
- Liberty Mutual and USAA made the most changes in this category with five updates each, followed by The Hartford, Hippo and Nationwide with four
- Hippo, The Hartford and Homesite made significant updates to their primary quote flows

Percentage of high-/medium-significance changes



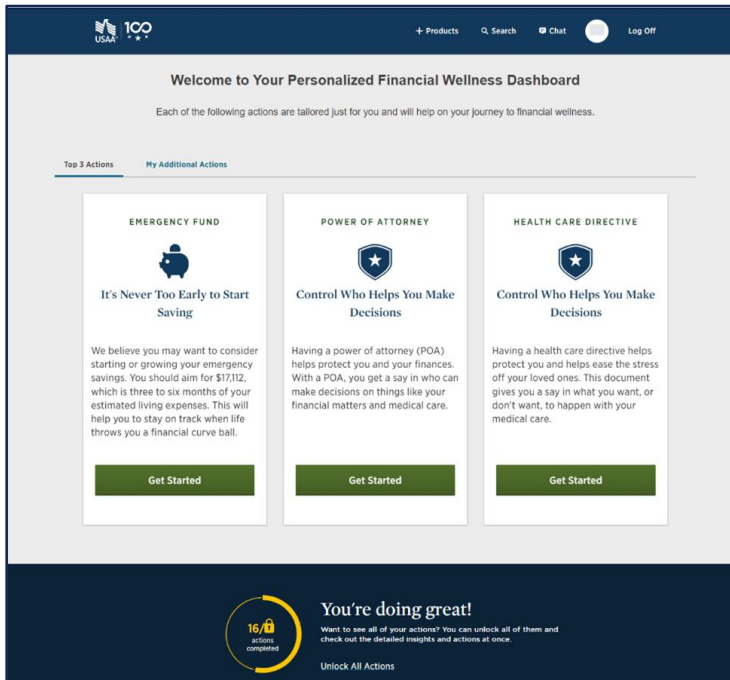
Number of changes per significance rating



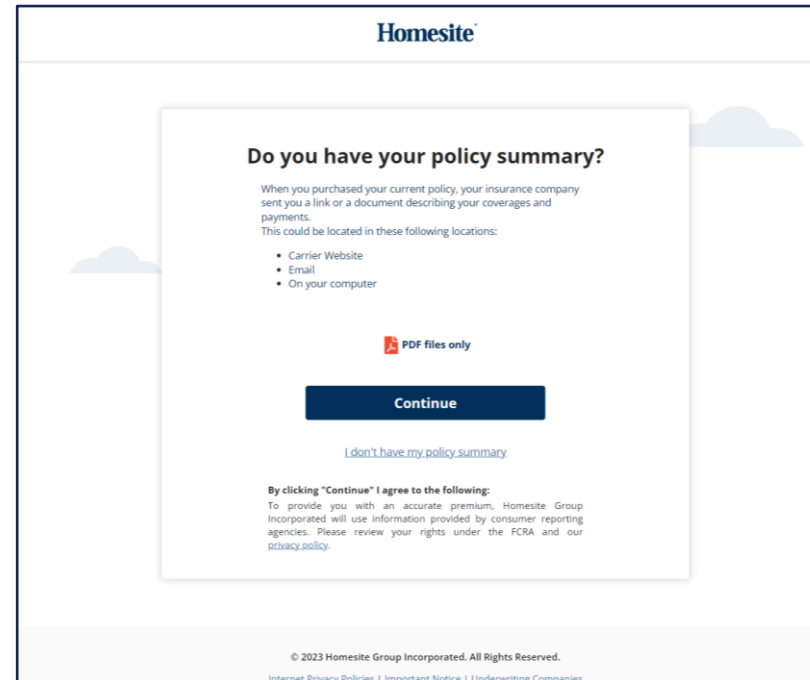
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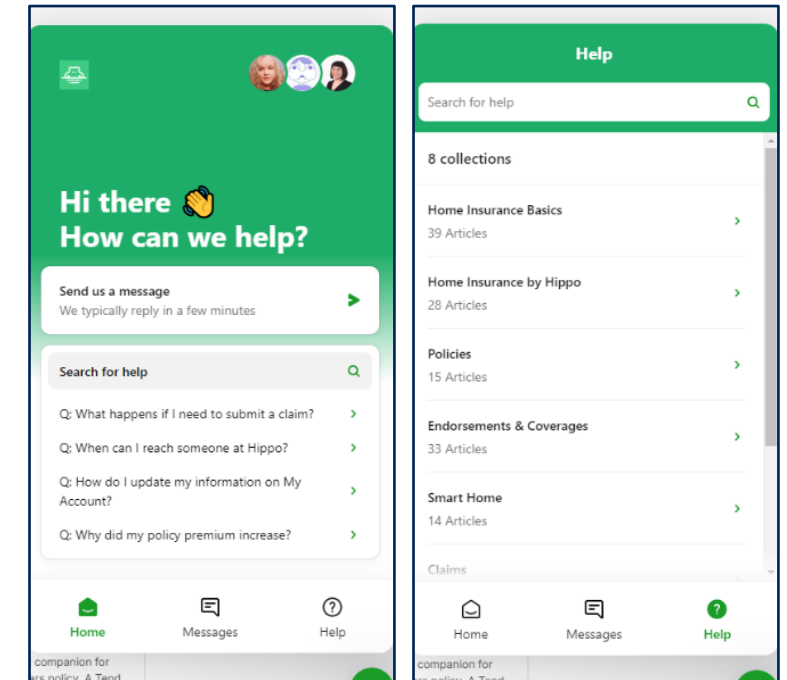
- USAA debuted a Personal Financial Wellness Dashboard feature on its policyholder site in [July 2022](#)
- Homesite integrated a unique Compare Your Current Policy functionality to its public site quote flow in [August 2022](#) and updated the flow in [April 2023](#)
- Several insurers iterated upon their existing chatbots; USAA introduced a new pre-set chatbot menu in [July 2022](#), Amica added new chatbot links (including in response to natural disasters) in [October 2022](#) and [November 2022](#), and Hippo introduced a revamped virtual assistant with three intra-tool tabs—Home, Messages and Help—in [February 2023](#)



USAA Policyholder Site Personalized Financial Wellness Dashboard Page (Truncated)



Homesite Public Site Homeowners Quote Tool Scan Your Policy Step

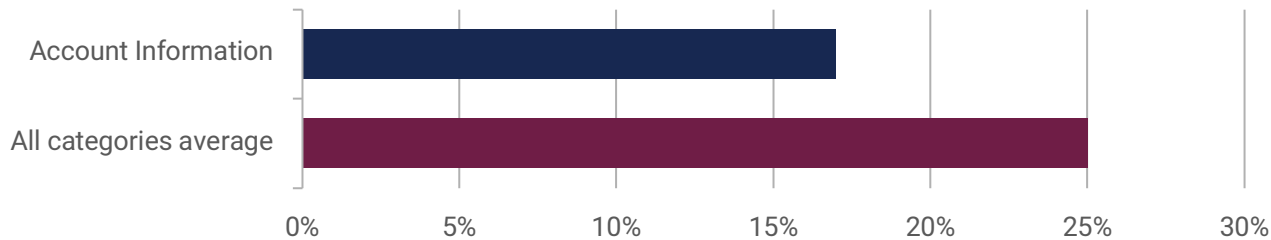


Hippo Public Site Chatbot (Home Tab and Help Tab)

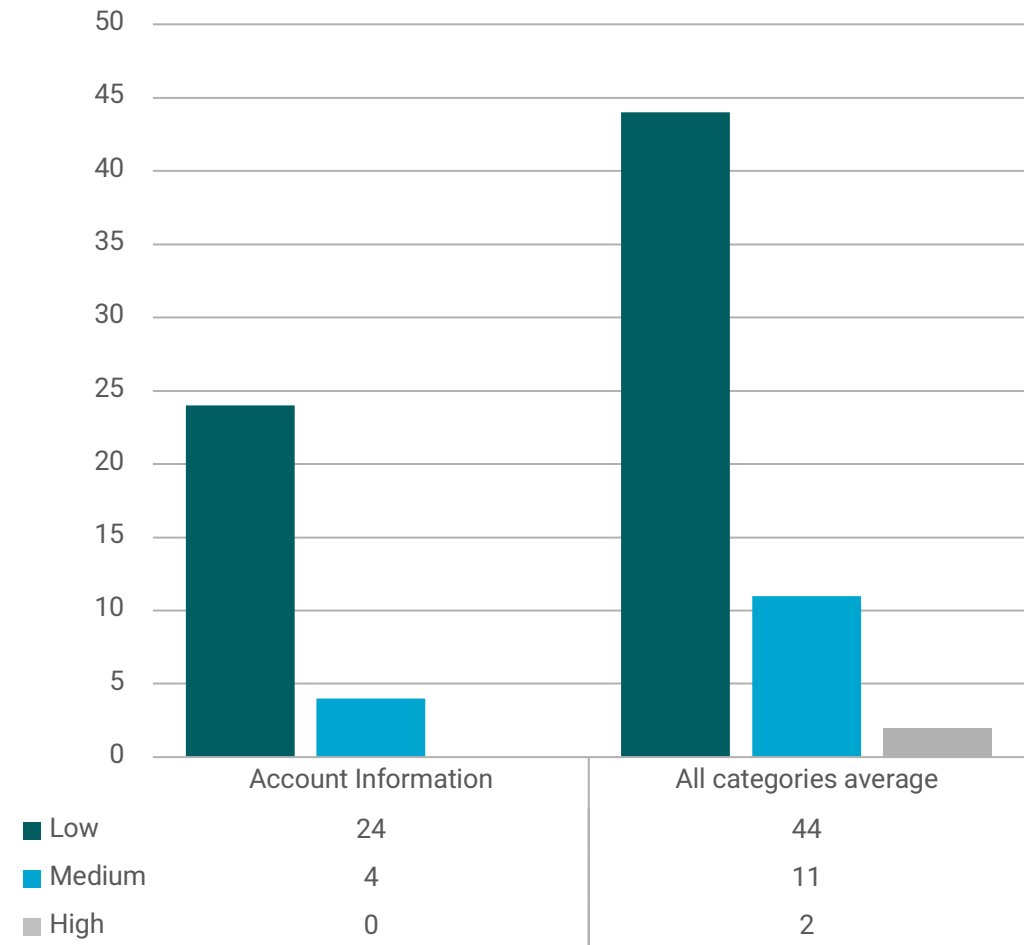
The Account Information category contained no high-significance changes, as most were expansions to existing policyholder site content

- With only 28 total changes, the account information category finishes fifth in popularity; moreover, of the total number of updates none were designated as high-significance, and four (17%) updates were of medium-significance
 - Unsurprisingly, 100% of changes in this category took place on the policyholder site
- Given that the industry has largely reached table stakes with regards to information provided to policyholders, most carriers focused on expanding secondary policy and profile details, such as agent contact information or new document categories
- 75% of insurers made a change in this category; Nationwide far exceeded the average with eight total updates, followed by Amica, Farmers and State Farm with three changes each

Percentage of high-/medium-significance changes



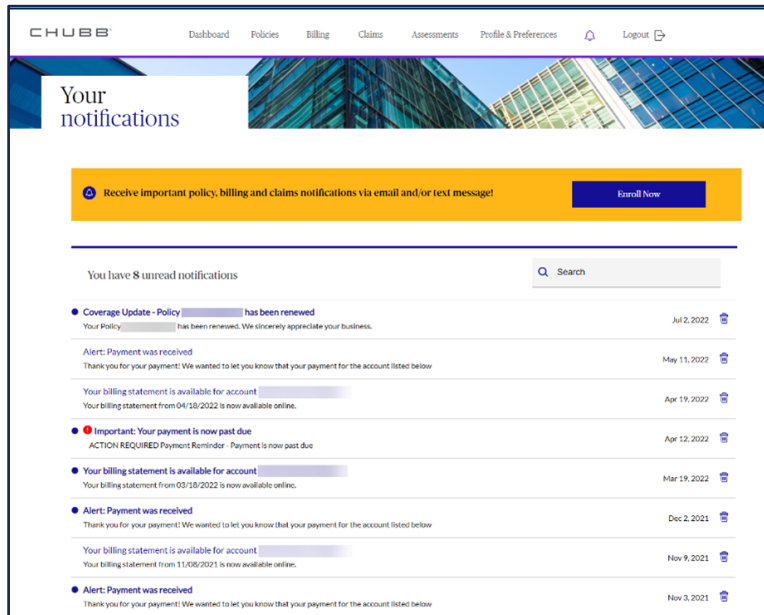
Number of changes per significance rating



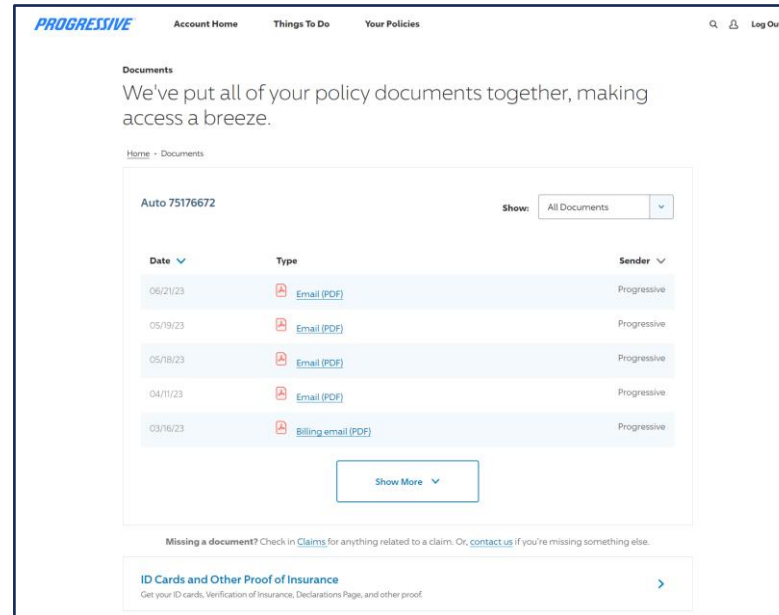
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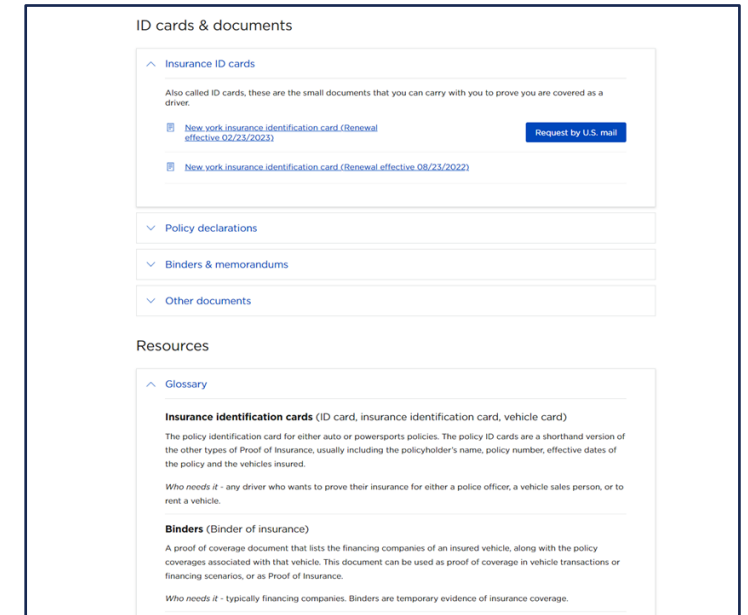
- State Farm expanded its existing policyholder site homepage My Agent tile with new links including View Agent Website, Email Agent and Driving Directions in [July 2022](#)
- Chubb revamped its Notifications center with bolded fonts to indicate unread alerts and new filter options in [August 2022](#), and added a new Delivery Method column to the Documents & Activity tab of its policy overview page in [November 2022](#)
- Progressive updated its policyholder site Documents page to include document type descriptions in [July 2022](#), while Nationwide updated its policyholder site Documents & ID Cards page with retitled sections as well as a new Binders and Memorandums category in [April 2023](#), and a new Resources section in [May 2023](#)



Chubb Policyholder Site Your Notifications Page (Truncated)



Progressive Policyholder Site Documents Page (Truncated)

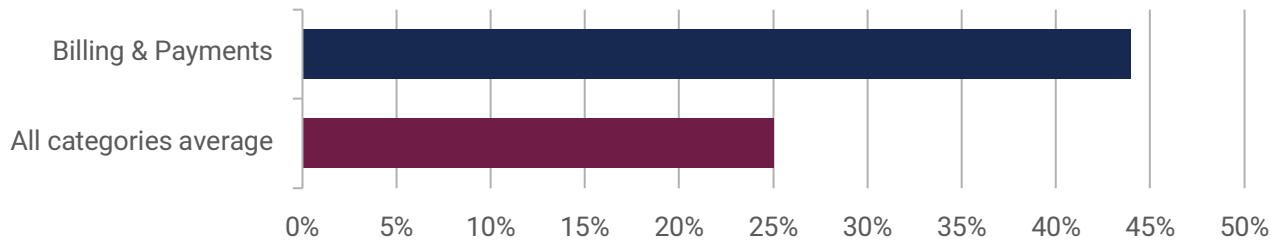


Nationwide Policyholder Site ID Cards & Documents Page (Truncated)

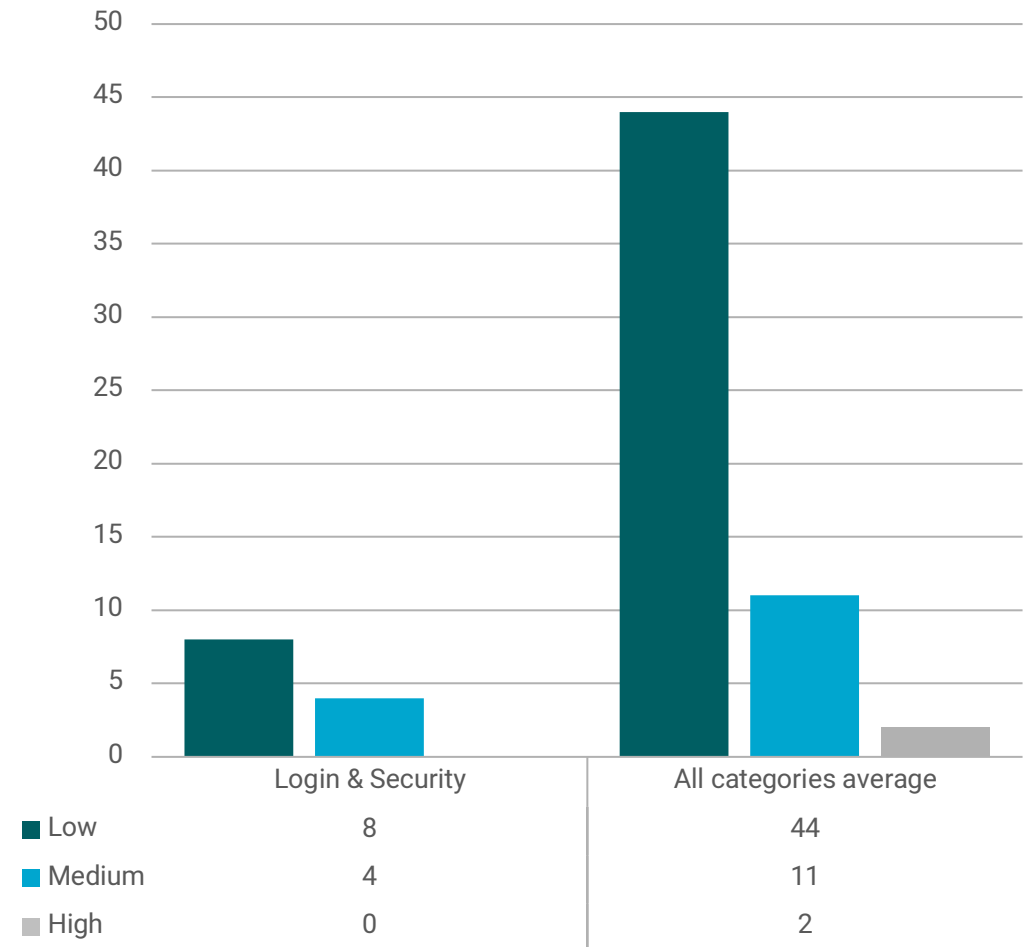
Insurers continue to revamp Billing & Payments pages to offer more clarity, information and options

- The Billing & Payments category saw 25 changes over the past year, up four from the 21 updates recorded in 2022
 - Only two (8%) changes took place on the public site
- A total of 11 changes (44%) were of medium or high significance
 - Two were of high significance and nine of medium significance
- 50% of insurers in our coverage group made at least one Billing & Payments changes
- Amica completed the most changes in this category with 10, followed by Liberty Mutual and USAA with five and four, respectively
 - Amica also led the group in significant updates, making up for 50% of the medium or high significances, with four and one in each importance rating

Percentage of high-/medium-significance changes



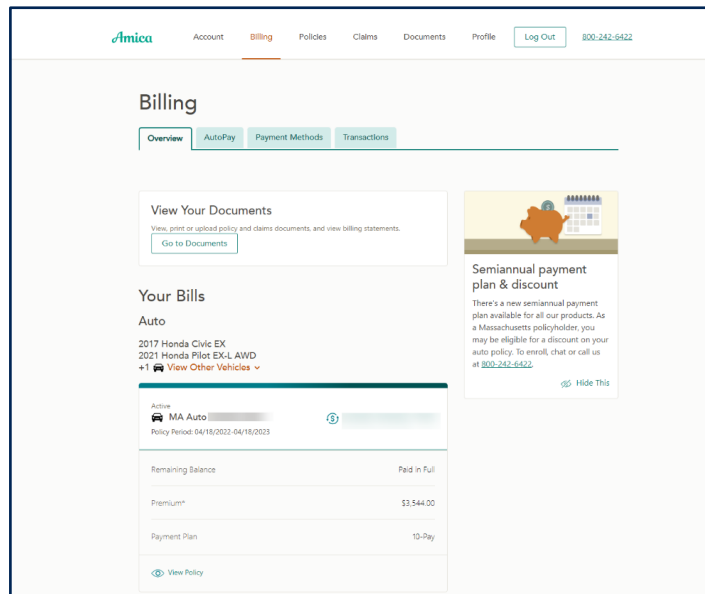
Number of changes per significance rating



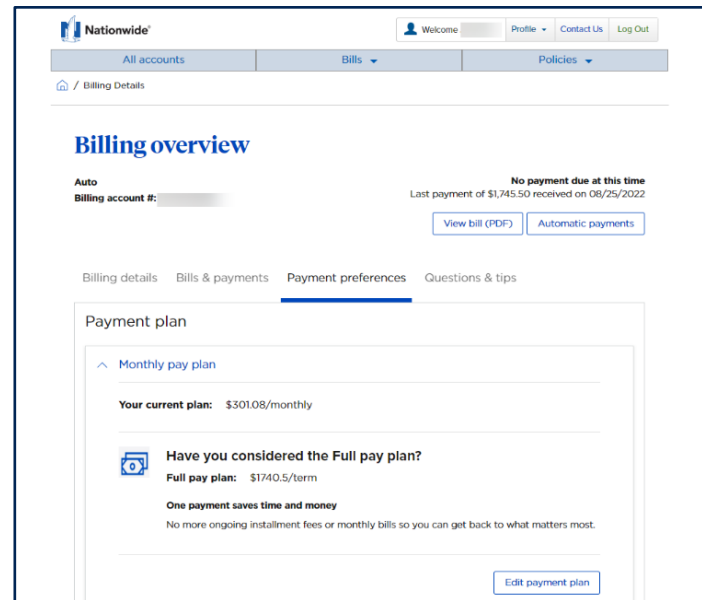
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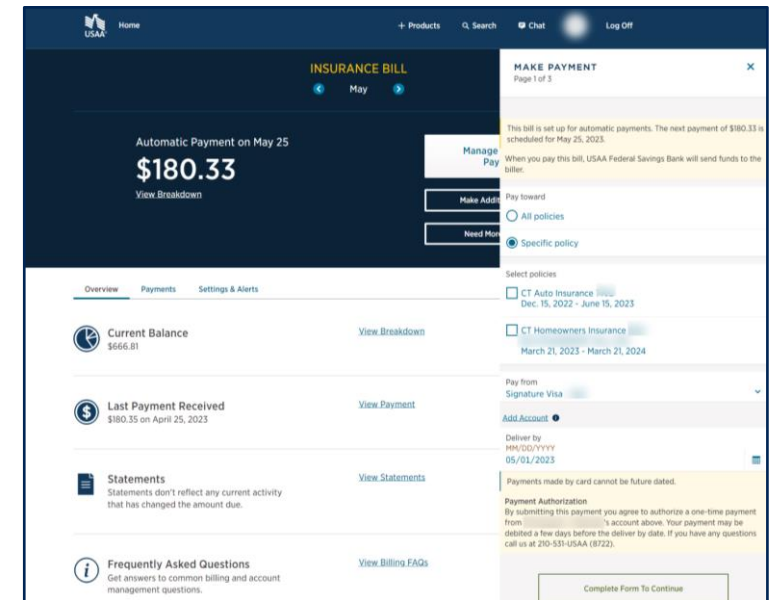
- On the policyholder site, Amica updated the initial steps of its bill pay flow to include new billing details and a payment date selection option in [November 2022](#) and [June 2023](#), respectively, and completely revamped its Billing pages in [March 2023](#)
- Nationwide expanded its self-service capabilities to allow users to manage their payment plan on the Payment Preferences tab of its policyholder site Billing Overview page in [November 2022](#) and included expandable Future Bill tiles to its policyholder site Billing Details page in [February 2023](#)
- USAA updated its policyholder site bill pay flow to allow customers to make a payment towards multiple policies at a time in [May 2023](#)



Amica Policyholder Site Billing Overview Page (Truncated)



Nationwide Policyholder Site Billing Overview Page, Payment Preferences Tab (Truncated)

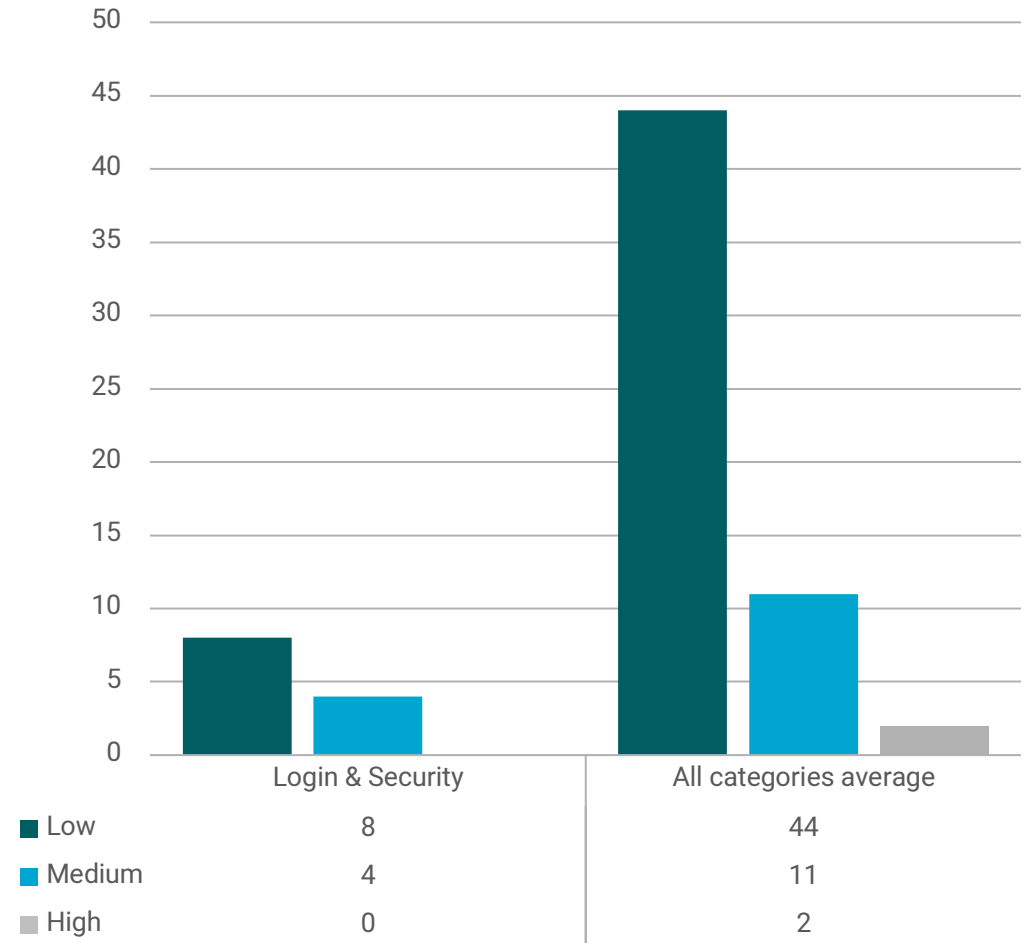


USAA Policyholder Site Make a Payment Slide-Out Page One of Three

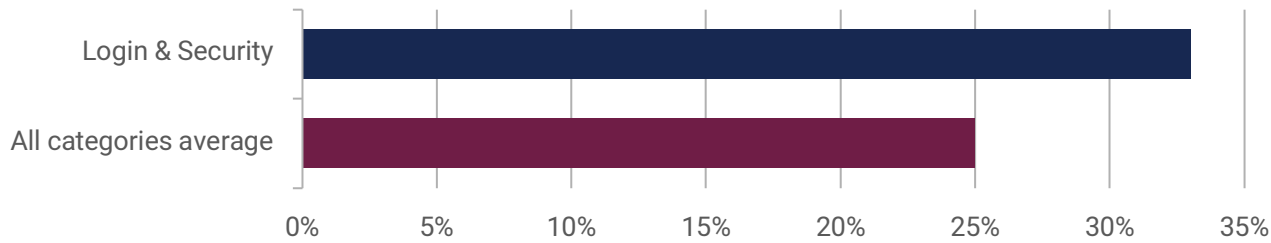
Number of Login & Security updates quadruple from last year

- While Login & Security trail significantly behind other categories with only 12 updates over the past year, the category saw 400% the number of changes (three) it saw last year
 - Changes were split almost evenly across the public and policyholder sites at seven and five, respectively.
- The category contains an above average percentage of significant updates (33%) with four of medium significance
- Seven insurers made changes in the Login & Security category; Amica performed the most with five
 - Amica, Liberty Mutual and Progressive introduced additional security measures by enabling multi-factor authentication and updating account management processes
 - Amica, GEICO and The Hartford overhauled their login pages

Number of changes per significance rating



Percentage of high-/medium-significance changes



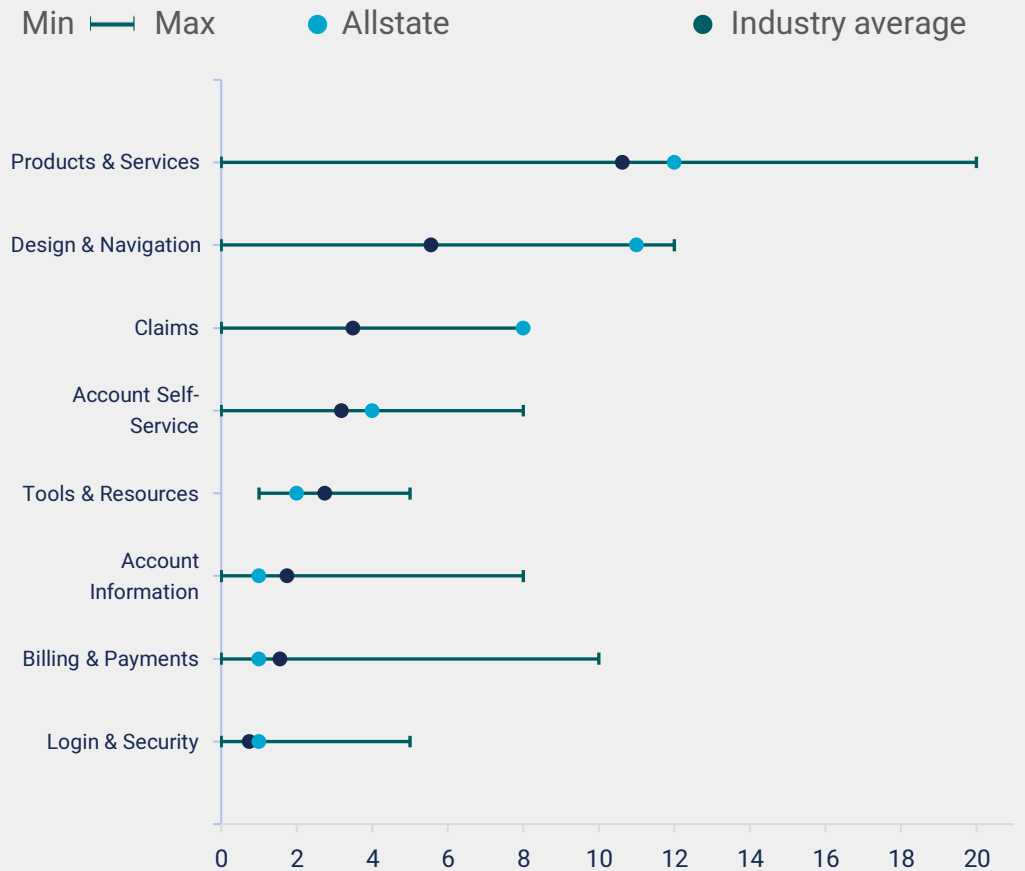
FIRM REVIEWS

In 2023, Allstate implemented an impressive 40 changes: 27 on the public site and 13 on the policyholder site. The insurer introduced four high-significance updates, the most out of any insurer in this report excluding USAA; 33% of its total changes were of high- or medium-significance, above the industry average

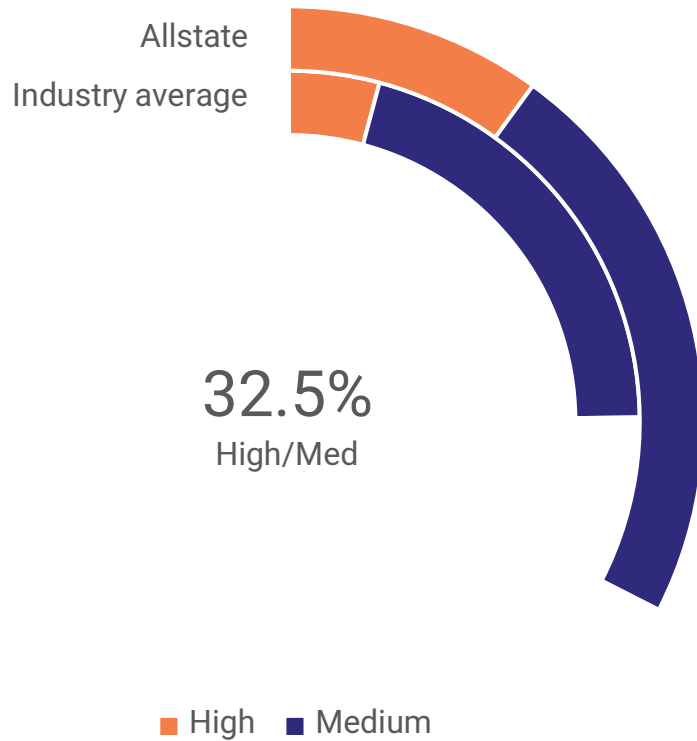
The Products & Services and Design & Navigation categories saw the greatest number of changes, 12 and 11 respectively, as Allstate debuted new design aesthetics and resource sections across its public site. In addition to minor design tweaks—including an updated homepage launched in [May](#)—Allstate debuted an Allstate Corporation microsite in [August](#) and launched a new Vehicle Protection product in [January](#).

Several of the insurers’ more notable updates concerned claims capabilities; the carrier reformatted its policyholder site MyClaims ages in [August](#), revamped its File a Claim process and updated public site product-specific claims resources pages in [August](#), and launched a claims-specific chatbot in [June](#). Also on the self-service side, Allstate revamped its pre-login capabilities flows in [September](#), and introduced the ability for policyholders to pay multiple policy bills at once in [April](#).

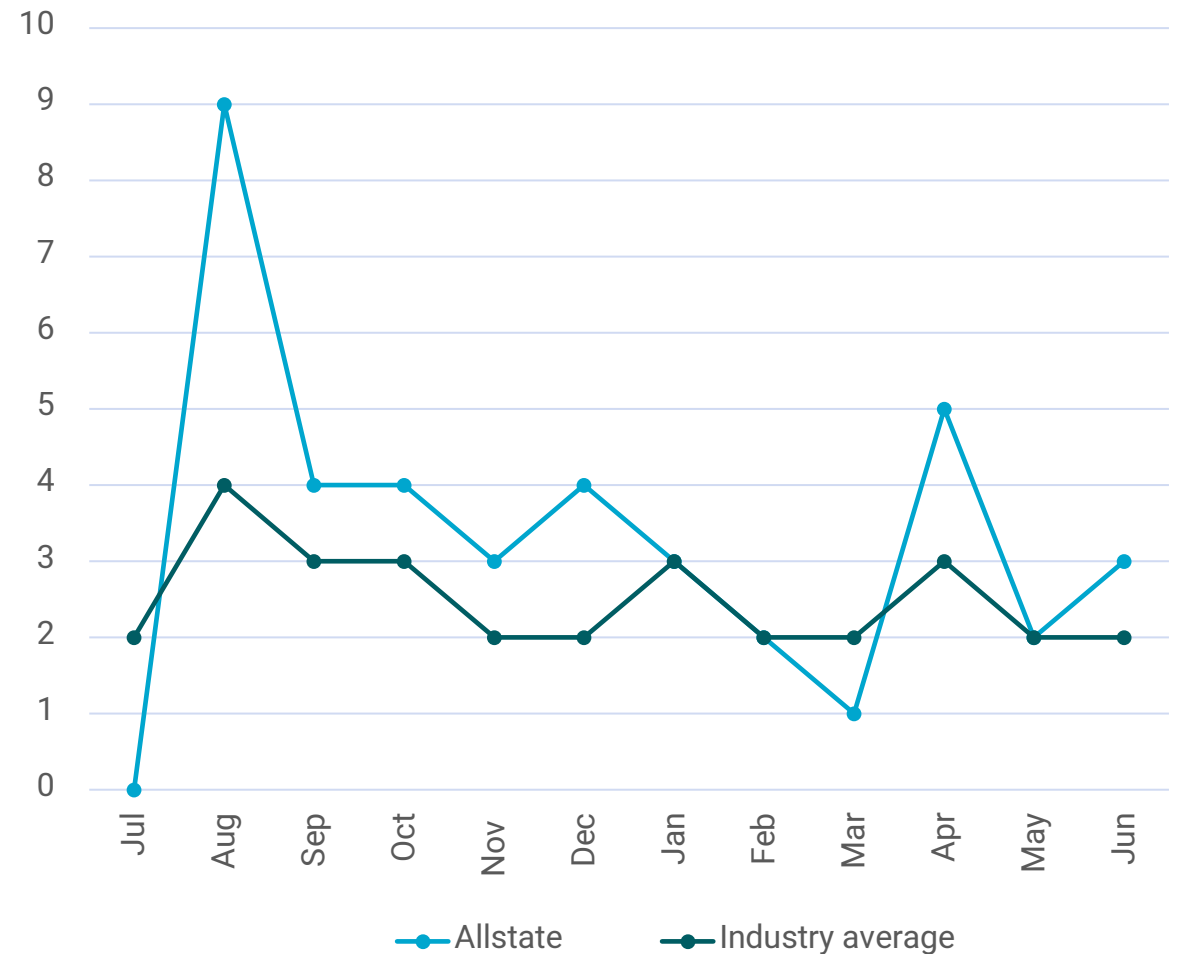
27 public site updates and 13 policyholder site updates
 Four high-significance updates in the past 12 months
 Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 1-Aug-22 | Policyholder site | Medium | Claims | Reformatted MyClaims pages; My Claim Contact details now retitled as Contact Center within Messages intrapage tab |
| 1-Aug-22 | Public site | Low | Claims | Removed Catstrophe and FAQ link from main navigation Claims flyout, added Claims Information link with secondary drop-down menu |
| 15-Aug-22 | Policyholder site | High | Claims | Revamped auto File a Claim process with new design, single question-per-page format and minimal progress meter |
| 15-Aug-22 | Public site | Medium | Design & Navigation | Replaced About Us page with Allstate Corporation microsite featuring secondary navigation flyout menu with News, Careers and About links |
| 29-Aug-22 | Policyholder site | Medium | Claims | Updated product-specific claims resource pages with photograph headers, expandable FAQs, Ready to File or Track? resources sections |
| 29-Aug-22 | Public site | Low | Tools & Resources | Added RV product option to product selection step of main navigation menu quote tool |
| 29-Aug-22 | Public site | Low | Design & Navigation | Rearranged video, title and descriptions layout of Add-On Benefits page |
| 29-Aug-22 | Public site | Low | Products & Services | Added insurance coverage types table and informational paragraph to Renters Insurance product page |
| 29-Aug-22 | Public Site | Low | Products & Services | Added plain-text informational paragraphs and expandable FAQ to Pet Insurance product page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 12-Sep-22 | Policyholder site | Low | Design & Navigation | Implemented minor changes within static footer menu |
| 12-Sep-22 | Public site | High | Account Self-Service | Updated pre-login Get Your ID Cards and Quick Pay processes, findable from login and Express Access pages |
| 26-Sep-22 | Public site | Low | Products & Services | Added Policy Contracts Form resource page to Contact & Support site section |
| 26-Sep-22 | Public site | Low | Tools & Resources | Updated product overview page headers to display embedded start quote fields |
| 10-Oct-22 | Public site | Low | Products & Services | Added links to all available products, organized by product line, to All Insurance Coverages page |
| 10-Oct-22 | Policyholder site | Low | Account Information | Updated Policy Overview pages to display policy effective dates within Policy Highlights tile |
| 10-Oct-22 | Public site | Low | Products & Services | Updated Student Discounts page with new plain-text information |
| 10-Oct-22 | Public site | Low | Products & Services | Revamped Pet Insurance page with secondary navigation menu with links to new separate Dog Insurance and Cat Insurance pages |
| 7-Nov-22 | Policyholder Site | Medium | Account Self-Service | Updated notification and alert capabilities to allow policyholders to enroll in Policy Communications via text |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 7-Nov-22 | Public site | Low | Claims | Added red Tropical Storm Nicole notification banner under main navigation menu |
| 21-Nov-22 | Public site | Low | Products & Services | Added RV Insurance link to Insurance section of static footer menu |
| 5-Dec-22 | Policyholder site | Medium | Design & Navigation | Updated homepage design to display policies across series of white tiles with new quick links |
| 19-Dec-22 | Policyholder site | Low | Account Self-Service | Added new card retrieval option to Proof of Insurance Cards page |
| 19-Dec-22 | Policyholder site | Low | Claims | Continued MyClaim site section updates; made live chat available across Your Claim Status pages and reformatted Contact Center intrapage tab |
| 19-Dec-22 | Policyholder site | Low | Claims | Integrated How Were You Involved? step within auto File a Claim flow |
| 17-Jan-23 | Public site | High | Products & Services | Launched Vehicle Protection product; updated main navigation menu and quote tools accordingly |
| 17-Jan-23 | Public site | Low | Products & Services | Added new plain-text information to Renters and Snowmobile Insurance product overview pages |
| 30-Jan-23 | Public Site | Medium | Design & Navigation | Reorganized Help & Support site section; updated main navigation menu and static footer menu accordingly |

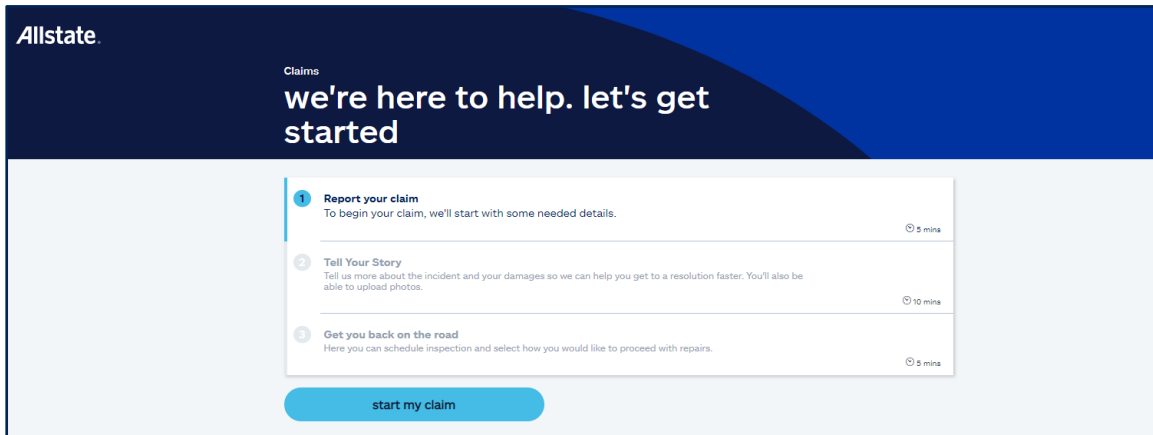
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 27-Feb-23 | Public site | Low | Design & Navigation | Added Personal Umbrella Policy link to Other section of main navigation Insurance & More flyout menu |
| 27-Feb-23 | Public site | Low | Products & Services | Expanded plain-text information on Auto Insurance page to include example risk scenarios |
| 13-Mar-23 | Policyholder site | Low | Account Self-Service | Added new Special Notices document category |
| 10-Apr-23 | Public site | Low | Products & Services | Introduced new Sustainability microsite findable via Our Impact flyout menu of Allstate Corporation microsite |
| 10-Apr-23 | Public site | Low | Design & Navigation | Updated insurance product overview page banners |
| 24-Apr-23 | Public site | Medium | Login & Security | Expanded login options to allow policyholders to use their email or user ID |
| 24-Apr-23 | Policyholder site | Low | Design & Navigation | Incorporated Did You Know? interstitial screens that display Allstate-related facts while pages load |
| 24-Apr-23 | Policyholder site | Medium | Billing & Payments | Allowed users to pay multiple policies at once, promoted new feature via alerts on Payment Center page |
| 8-May-23 | Public Site | Medium | Design & Navigation | Reorganized homepage and introduced new sections |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 8-May-23 | Public site | Low | Design & Navigation | Updated select pages to display some links as scrollable list |
| 5-Jun-23 | Policyholder site | High | Claims | Introduced new claims-specific chatbot findable across MyClaims pages |
| 5-Jun-23 | Public site | Low | Design & Navigation | Revamped public site newsroom |
| 20-Jun-23 | Public site | Low | Products & Services | Debuted dedicated Drivewise resource pages within existing Help & Resources site section |

Revamped auto File a Claim process ([August 2022](#))

The redesigned process features a bold, page-wide banner with white text headers that use lowercase letters and colloquial language; the headers update at each step to inform users what question they are answering. An interstitial We're Here to Help, Let's Get Started page offers an overview of the process.

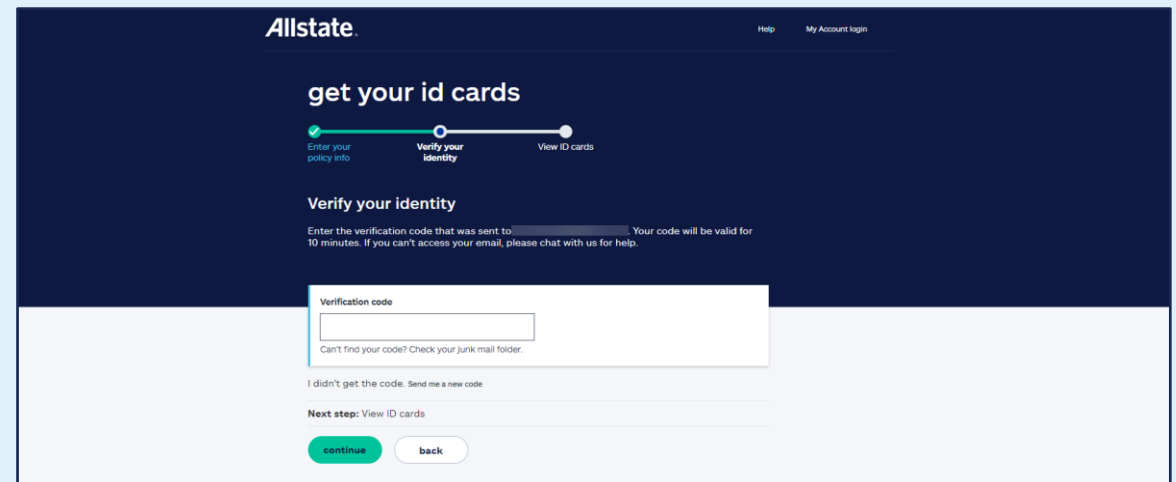
The flow now asks users one question per step and features an unlabeled progress meter that fills in with blue at each consecutive step. The flow no longer includes contextual help resources such as a chatbot or FAQ links.



Updated Policyholder Site File a Claim Flow – Claim Launch Step

Updated pre-login processes ([September 2022](#))

The pre-login Get Your ID Cards and Quick Pay processes, findable from links on the login page or on the public site Express Access page, feature a broad navy header with white text, white tiles highlighted against a gray background, lowercase fonts and green accents. The Get Your ID Cards functionality is now a three-part process, illustrated by a progress bar with labeled steps; the final step offers an embedded ID card image with print and save options. The Quick Pay process also displays the new design but asks for the same information as before.



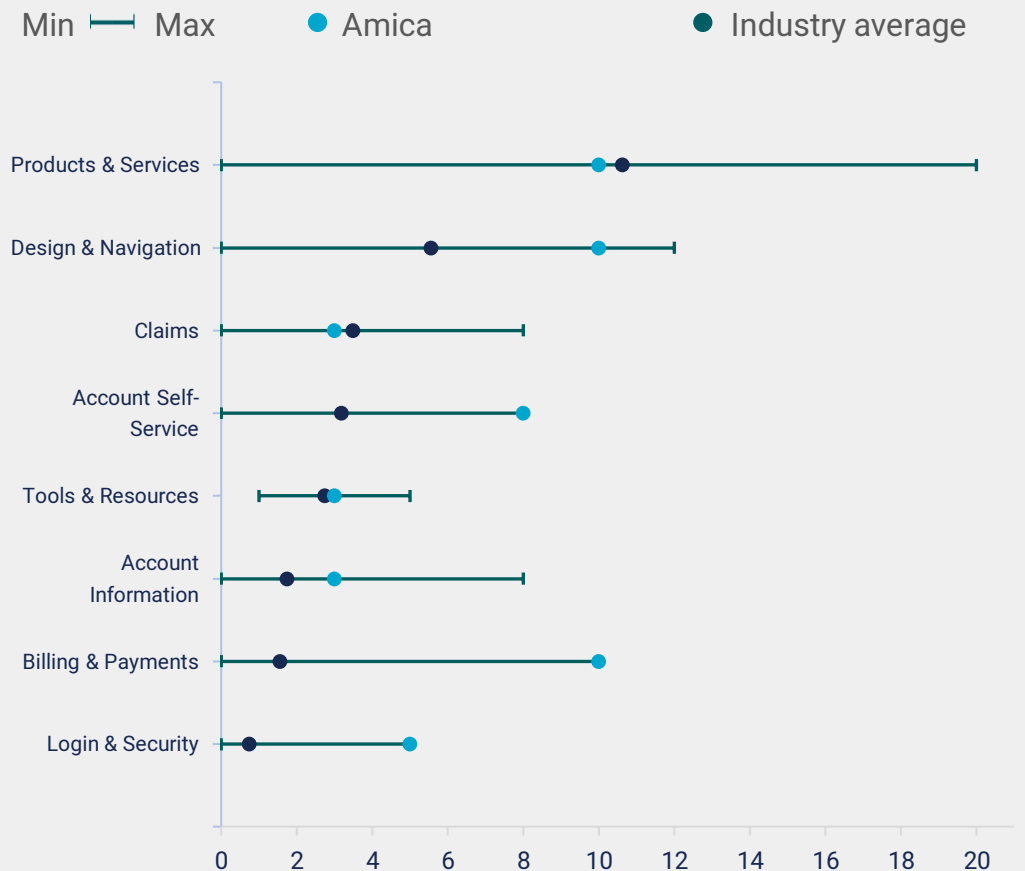
Card Management Overview Page

Amica had a banner year for digital development; the carrier implemented a staggering 52 changes, the most out of any insurer in our coverage group, and more than double the number of changes (24) recorded in the previous 12 months. Three categories—Account Self-Service, Billing & Payments and Products & Services—tied for the most popular category with 10 updates each.

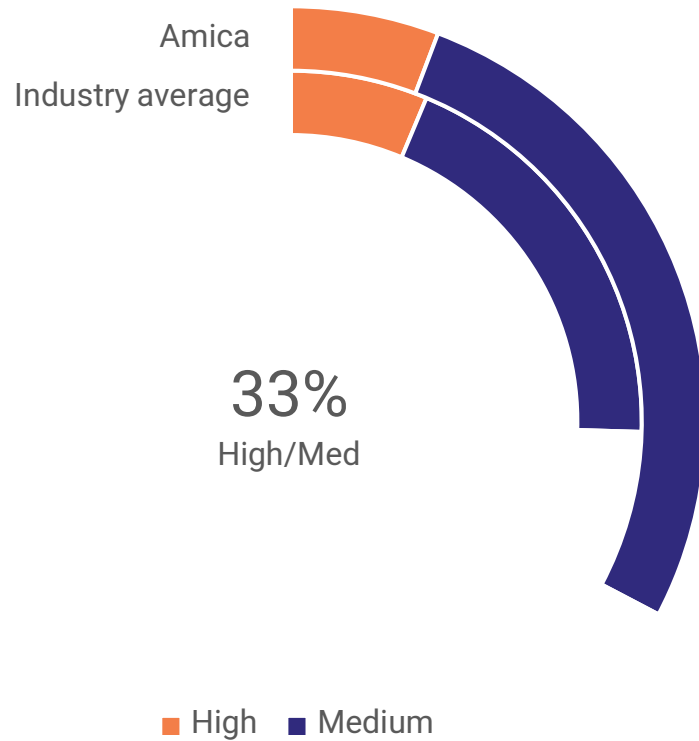
Of the 17 high- or medium-significance changes, 13 took place on the policyholder site. The insurer launched multi-factor authentication login capability in [July](#). Amica debuted new Billing and Claims policyholder site homepage tiles in [August](#), and an expandable promotion carousel in November. Homepage policy tiles were refreshed to show condensed billing information and new self-service links in [September](#) and [November](#). New self-service quick links were added to policy overview pages in [August](#), and expanded options to include a new Estimate Driver capability in [October](#).

The insurer also made several Billing & Payments related updates. Amica revamped its policyholder billing site section—including the Make a Payment process and Payment Methods pages—in [March](#), and further updated AutoPay content in [May](#).

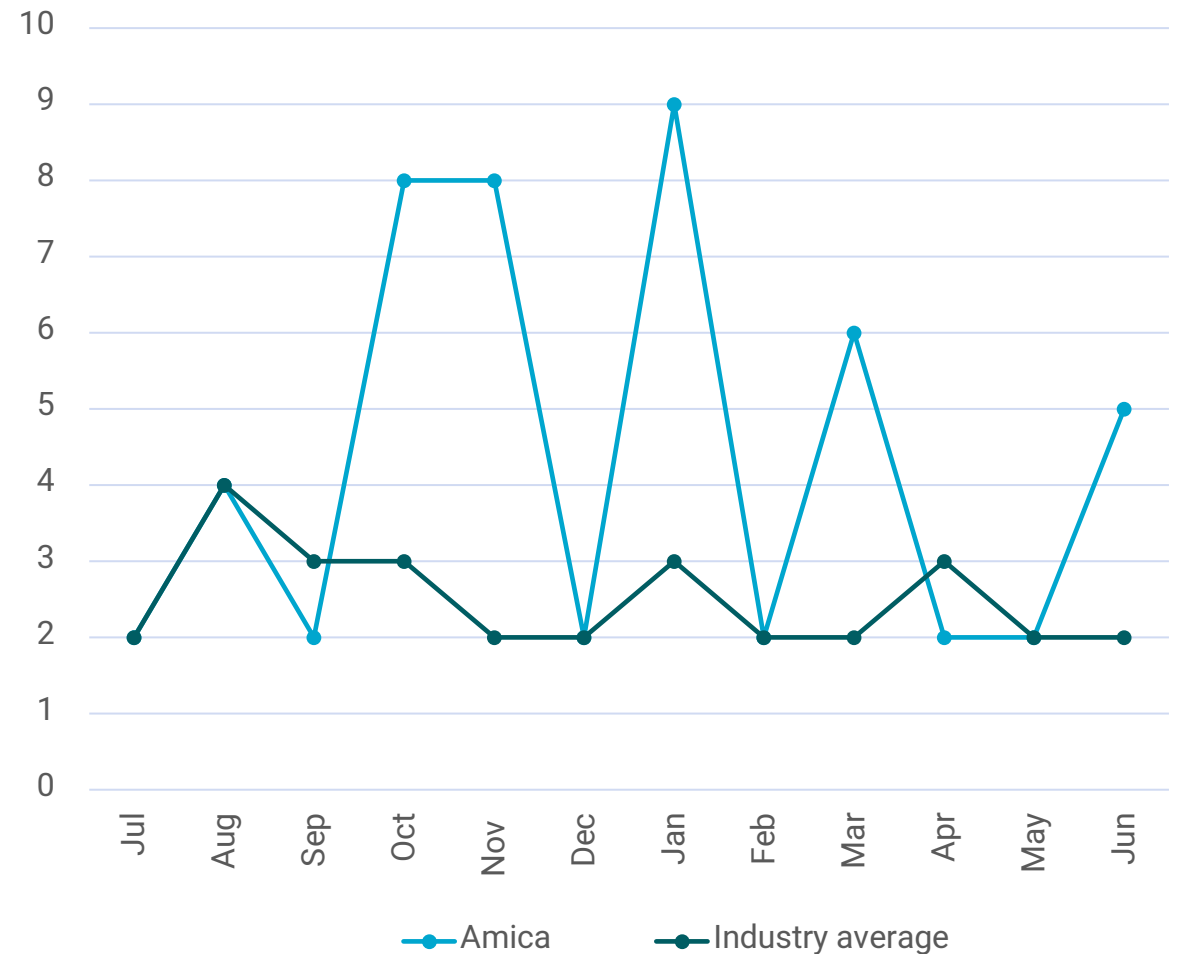
24 public site changes and **28** policyholder site changes
Three high significance changes in the past 12 months
Account Self-Service, Billing & Payments and **Products & Services** contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|----------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Expanded plain-text information on Wildfire page; added links to Homecheck app, Report a Claim page and downloadable resources |
| 18-Jul-22 | Policyholder site | Medium | Login & Security | Enabled Multifactor Authentication enrollment options |
| 1-Aug-22 | Policyholder site | High | Account Self-Service | Added Billing and Claims tiles with self-service links to top of site homepage |
| 15-Aug-22 | Policyholder site | Medium | Account Self-Service | Added self-service quick links—including Update Coverages, Update Driver’s License and View Documents—to Policies page |
| 15-Aug-22 | Policyholder site | Low | Products & Services | Debuted Platinum Choice Home promotional tiles on homepage and Policies page |
| 29-Aug-22 | Public site | Low | Products & Services | Added informational paragraph to Tornado page of Storm Center site section |
| 12-Sep-22 | Policyholder site | Low | Design & Navigation | Revamped site homepage tiles to feature condensed billing information and additional links |
| 12-Sep-22 | Policyholder site | Medium | Billing & Payments | Updated Transactions tab of policyholder site Billing page with additional information |
| 10-Oct-22 | Policyholder Site, Public Site | Low | Claims | Revamped Report a Claim flows with additional steps and new minimal aesthetic in Amica’s trademark green-and-white color scheme |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|----------------------|---|
| 24-Oct-22 | Policyholder site | Low | Design & Navigation | Moved Manage Payment Method self-service quick link—previously titled Update Payment Method—to Billing tile on policyholder site homepage |
| 24-Oct-22 | Policyholder site | High | Account Self-Service | Debuted Estimate Driver self-service option |
| 24-Oct-22 | Public site | Low | Tools & Resources | Added dedicate Hurricane Ian resource page, updated public site homepage and AVA virtual assistant with corresponding links |
| 24-Oct-22 | Public site | Low | Products & Services | Added Diversity, Equity and Inclusion links to main navigation About Us flyout menu and static footer menu |
| 24-Oct-22 | Public site | Low | Products & Services | Added Environmental, Social, Governance link that loads new page of the same name to static footer menu |
| 24-Oct-22 | Public site | Low | Products & Services | Added Adaptive Headlights informational paragraph to Discounts for How You Drive section of Auto Insurance Discounts page |
| 7-Nov-22 | Policyholder site | Low | Account Self-Service | Updated homepage with new Update Policy link and rearranged self-service links in Manage Your Account sidebar menu |
| 7-Nov-22 | Policyholder site | Medium | Billing & Payments | Revamped first step of Make a Payment process with additional billing account details |
| 7-Nov-22 | Policyholder site, Public Site | Medium | Design & Navigation | Debuted refreshed company logo |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 21-Nov-22 | Policyholder site | Medium | Account Self-Service | Added new Show My Offers toggle switch to homepage to allow users to hide or view available promotional offers |
| 21-Nov-22 | Public site | Low | Claims | Added bright red Storm Nicole notification to homepage |
| 21-Nov-22 | Public site | Low | Tools & Resources | Debuted new Storm Nicole informational resource page |
| 21-Nov-22 | Public site | Low | Tools & Resources | Updated AVA virtual assistant with new Rebranding Amica and What to Do After Storm Nicole links |
| 5-Dec-22 | Policyholder site | Low | Design & Navigation | Reorganized Claims page secondary sidebar menu links and added Claims FAQ link |
| 19-Dec-22 | Public site | Low | Login & Security | Introduced informational balloon tip to Login page |
| 3-Jan-23 | Public site | Low | Login & Security | Updated login page design to display large login fields to the left and colorful photograph to the right |
| 17-Jan-23 | Policyholder site | Medium | Billing & Payments | Added ability for policyholders to view their upcoming payment schedule via new View Payment Schedule link on Overview tab of Billing page |
| 17-Jan-23 | Policyholder site | Low | Billing & Payments | Introduced explanatory text to Autopay tab of Billing page |

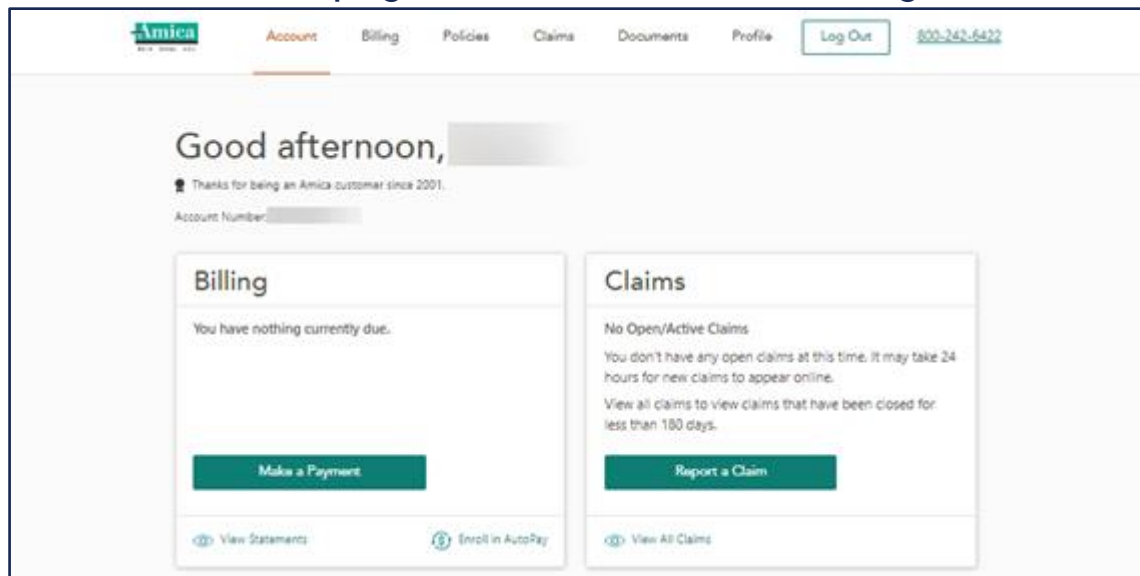
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 17-Jan-23 | Policyholder site | Low | Account Information | Introduced homepage promotional tile encouraging policyholders to submit a proxy for Amica’s board to vote on their behalf at annual meeting |
| 17-Jan-23 | Public site | Medium | Design & Navigation | Revamped Resource center and added new Resources link to main navigation menu |
| 30-Jan-23 | Policyholder site | Low | Login & Security | Introduced Set Up Multifactor lightbox notification upon login for policyholders who are not enrolled |
| 30-Jan-23 | Policyholder site | Medium | Account Self-Service | Added new E-Sign intrapage tab to Documents page |
| 30-Jan-23 | Public site | Low | Design & Navigation | Revamped Get a Quote page with larger images, condensed content and new layout |
| 30-Jan-23 | Public site | Low | Design & Navigation | Updated Upload Files flow with refreshed minimal aesthetic in Amica’s green-and-white color scheme |
| 13-Feb-23 | Public site | Low | Billing & Payments | Introduced new Semiannual Payment option and updated Payment Plans page accordingly |
| 27-Feb-23 | Policyholder site | Low | Billing & Payments | Added Semiannual Payment Plan and Discount promotional tile to homepage |
| 13-Mar-23 | Policyholder site | Low | Account Self-Service | Added standalone ID Cards tile to Documents page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 13-Mar-23 | Public site | Low | Products & Services | Added Did You Know? Choosing the Right Home Insurance informational video to Homeowners Insurance Coverages page |
| 27-Mar-23 | Public site | Medium | Billing & Payments | Added interstitial policy selection step to pre-login Make a Payment flow |
| 27-Mar-23 | Policyholder site | Low | Design & Navigation | Introduced View Previous and View Next functionalities to My Offers section of homepage; available offerings display individually in carousel |
| 27-Mar-23 | Policyholder site | High | Billing & Payments | Revamped Billing site section with new design and functionalities including Billing Overview, AutoPay and Payment Methods intrapage tabs; updated Make a Payment interface |
| 27-Mar-23 | Public site | Low | Design & Navigation | Updated graphic icons corresponding to products with new colors and thinner lines throughout site |
| 24-Apr-23 | Policyholder site | Low | Account Information | Introduced alert for auto policyholders concerning changes to annual mileage discount qualifications |
| 24-Apr-23 | Policyholder site | Low | Account Information | Reordered and rephrased existing content on Billing and Payment FAQs page; added new questions |
| 22-May-23 | Public site | Medium | Billing & Payments | Revamped Autopay tab of Billing page with new layout and additional content |
| 22-May-23 | Policyholder site | Low | Billing & Payments | Added new display options—View All and View Next 10—to Documents page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 5-Jun-23 | Policyholder site | Low | Login & Security | Added dedicated Security tile to Contact Info intrapage tab of Profile page |
| 5-Jun-23 | Public site | Low | Products & Services | Updated static footer menu About Us section with new Our Commitment to Ethics link, loads page of the same name |
| 5-Jun-23 | Public site | Low | Products & Services | Added Coverage for Ridesharing and Delivery Driving informational paragraph to Auto Insurance Coverages page |
| 5-Jun-23 | Public site | Low | Products & Services | Debuted 2022 Annual Report, promoted new content across site |
| 20-Jun-23 | Policyholder site | Medium | Billing & Payments | Added Payment Date selection option to second step of Make a Payment process |

Added Billing and Claims tiles to policyholder site homepage ([August 2022](#))

Amica added two new tiles to the top of its policyholder site homepage. The new Billing tile displays the next pending payment amount (if applicable) and offers Make a Payment, View Statements and Enroll in Autopay quick links. The Claims tile displays any open or active claims alongside Report a Claim and View All Claims links. The rest of the homepage content remains unchanged.

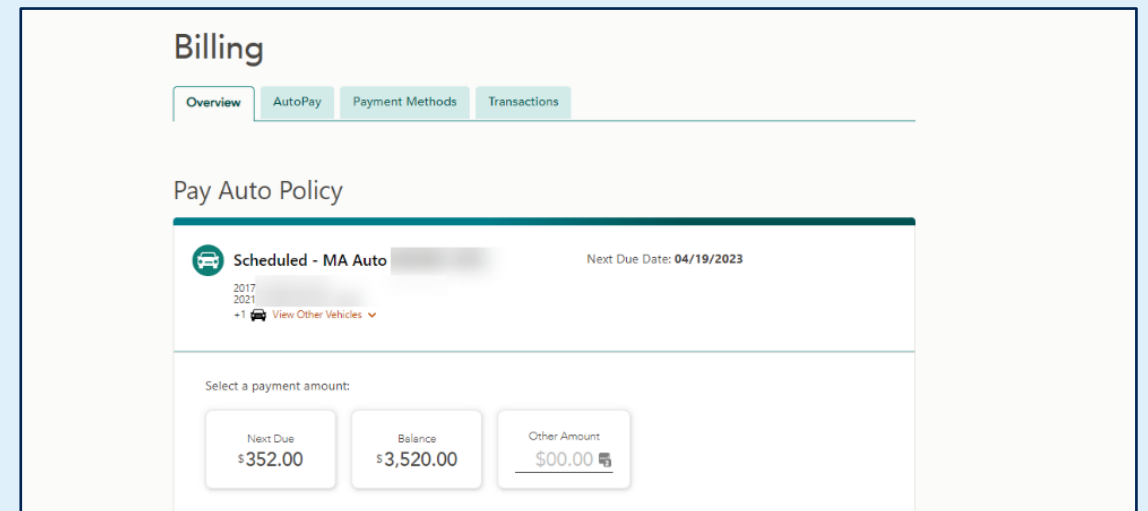


Policyholder Site Homepage (Truncated)

Revamped policyholder Billing site section ([March 2023](#))

The Billing Overview tab tiles feature additional billing information such as Remaining Balance and Payment Plan details and include View My Policy and Make a Payment links. The Make a Payment flow has also been refreshed and features new preset payment amount buttons.

- The remaining Autopay and Payment Methods tabs now display streamlined designs with new icons, links and functionalities, including a revamped Update Payment Methods process



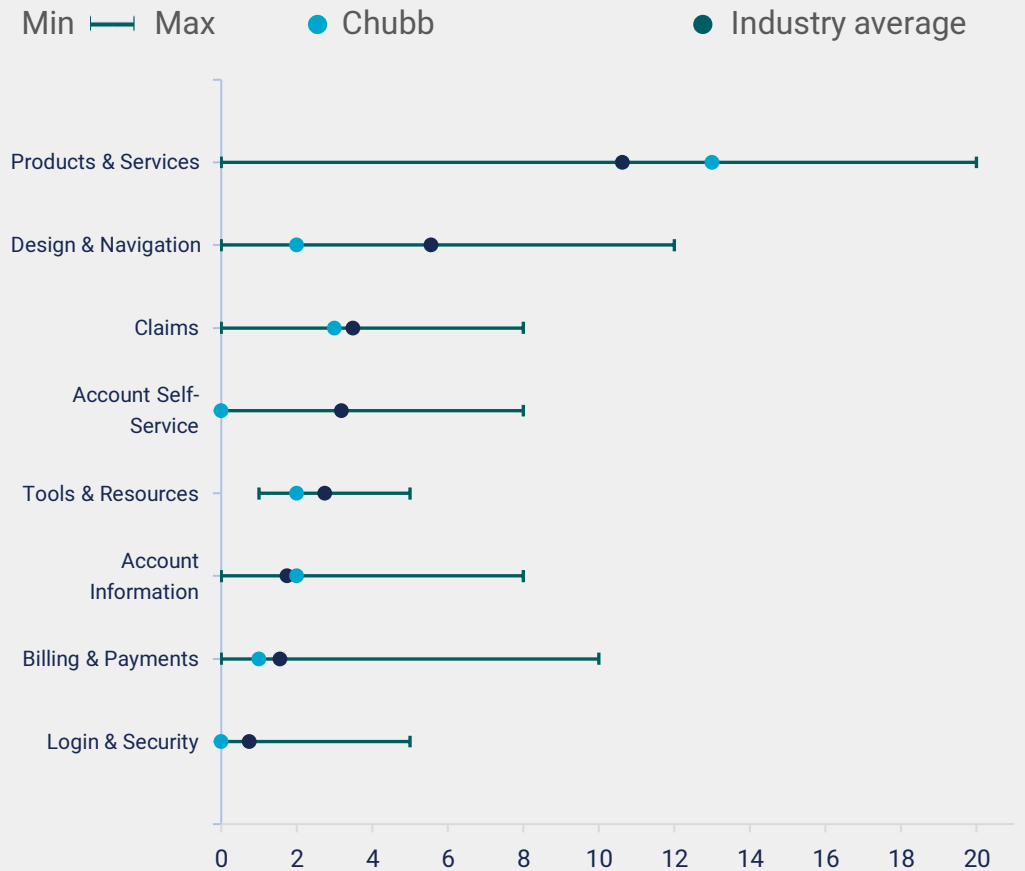
Card Management Overview Page

Chubb completed a total of 23 changes over the past year, performing just around average number of updates in our coverage group; 14 changes took place on the public site and nine on the policyholder site. Over 90% of the total updates (21) were of low significance and about half (10) were in the Products & Services category.

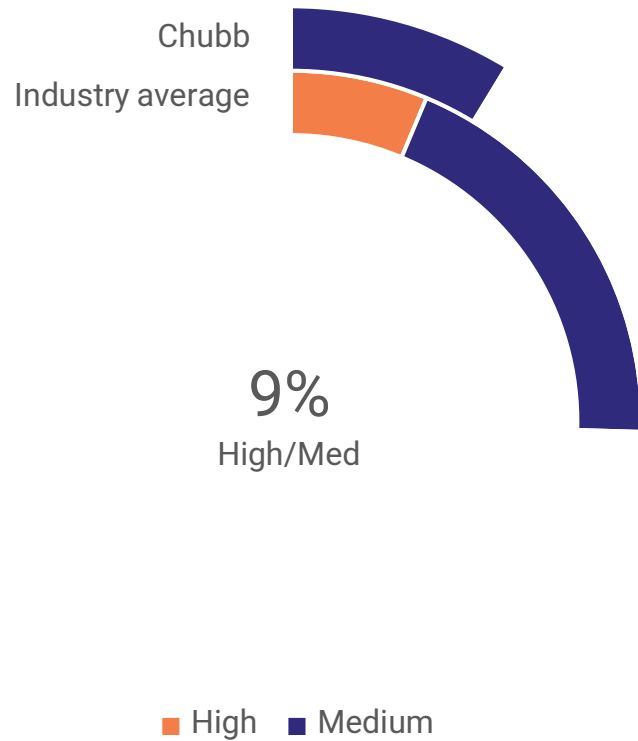
On the public site, Chubb focused most on promotional efforts and expanding on the available information across its product pages. The insurer’s few climate-related updates stand out among the rest. In [July](#), Chubb spotlighted the Catastrophe Tracker capability of its mobile app while revamping the Download App page. The insurer updated its homepage in [October](#) then again in [January](#) following Hurricane Ian and the Northeast Arctic blast, respectively. In [March](#), the insurer also promoted its new climate and conservation-focused underwriting standards with a homepage banner. [Most recently](#), Chubb updated its Claims page to include a new then-seasonally appropriate Impacted by Winter Storm Activity? tile.

Updates varied more widely on the policyholder site, but the highest- and only two medium-significance updates were in the Account Information and Tools & Resources categories.

14 public site updates and **nine** policyholder site updates
Two medium significance updates in the past 12 months
Products & Services contained the most updates



Change significance



Number of changes



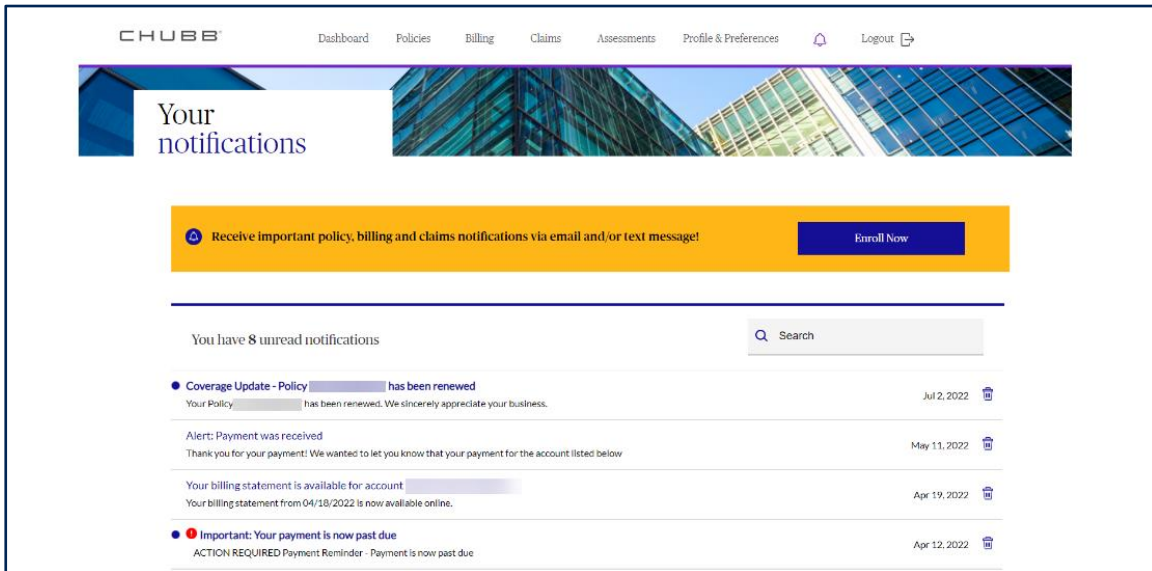
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 18-Jul-22 | Public site | Low | Products & Services | Promoted release of Chubb Limited Annual Report on About Us page |
| 18-Jul-22 | Public site | Low | Products & Services | Expanded plain-text information on Wine & Spirits Insurance page with paragraph on In-House and Spirits Services |
| 18-Jul-22 | Public site | Low | Products & Services | Added informational video to New Client Welcome page |
| 18-Jul-22 | Public site | Low | Products & Services | Revamped Download App page with new header, plain-text information and Catastrophe Tracker promotion |
| 1-Aug-22 | Policyholder site | Medium | Account Information | Revamped Your Notifications page |
| 1-Aug-22 | Public site | Low | Products & Services | Updated resources and links offered on homepage |
| 29-Aug-22 | Policyholder site | Low | Claims | Rearranged content on Claims page |
| 29-Aug-22 | Public Site | Low | Products & Services | Added promotional banner celebrating high ranking on CRASH Network's 2022 Insurer Report Card on the Car Insurance page |
| 12-Sep-22 | Policyholder Site | Low | Products & Services | Expanded plain text information on Assessments page to include contact information for scheduling an assessment or questions about an existing assessment |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 12-Sep-22 | Policyholder Site | Low | Products & Services | Updated Benefits & Offers page with additional sections |
| 24-Oct-22 | Public site | Low | Products & Services | Added green Hurricane Ian notification tile to bottom right corner of homepage |
| 24-Oct-22 | Public site | Low | Tools & Resources | Updated Individuals and Families link within main navigation Get a Quote menu to load preliminary locator tool to direct prospects to an appropriate agent |
| 7-Nov-22 | Policyholder site | Low | Account Information | Added Delivery Method column to Documents & Activity tab of policy overview page |
| 7-Nov-22 | Policyholder site | Low | Products & Services | Added new promotional tile—Understanding Your Home's Replacement Cost—to Assessments page |
| 3-Jan-23 | Public site | Low | Claims | Added black notification banner to the top of login page and green notification tile to bottom right corner of homepage in response to ongoing arctic blast |
| 30-Jan-23 | Policyholder site | Low | Billing & Payments | Retitled View Installment Plan link, findable via policyholder site homepage Billing tile, as View Future Payment Schedule |
| 30-Jan-23 | Policyholder site | Low | Products & Services | Included link to public site Client Stories page on Home Assessment page Still Have Questions? section |
| 27-Mar-23 | Public site | Low | Products & Services | Added bright purple promotional banner announcing new climate and conservation-focused underwriting standards to homepage |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|-----------------------------|-------------------|--------------|---------------------|--|
| 10-April-23 | Public site | Low | Design & Navigation | Updated main navigation and header menus of About Us microsite |
| 10-April-23 | Public site | Low | Design & Navigation | Included links to two new Chubb social media profiles, YouTube and Instagram, in static footer menu |
| 10-April-23 | Public site | Low | Claims | Updated public site Claims page with new, seasonally appropriate Impacted by Winter Storm Activity? tile |
| 24-Apr-23 | Public Site | Low | Products & Services | Promoted release of Chubb Limited Annual Report with bright purple promotional banner on homepage and new section on About Us page |
| 20-Jun-23 | Policyholder site | Medium | Tools & Resources | Revamped Trusted Service Network pages, findable from the tiled Explore Our Trusted Service Network on the Assessments page |

Revamped policyholder site Your Notifications page (August 2023)

The notification table now features an updated look, including a new purple font. Unread notifications now appear in a bolded font and display a round icon to their left, while high-priority notifications appear with a bright red exclamation mark icon. The updated table no longer offers any filter or sorting options and lacks the Mark All as Read functionality.

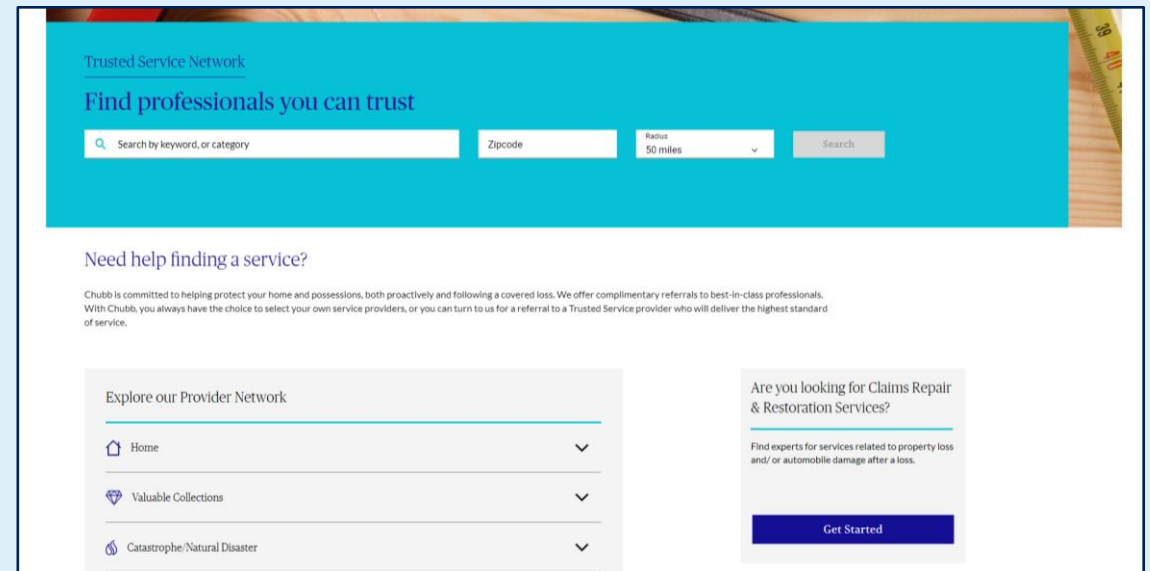


Policyholder Site Your Notifications Page

Revamped policyholder site Trusted Service Network pages (June 2023)

The page features a new header, Find Professionals You Can Trust banner, Need Help Finding a Service? paragraph, and Explore Our Provider Network tile.

- The bright blue banner houses input fields to filter results
- The bottom tile features five sections organized by product type that expand to reveal additional details



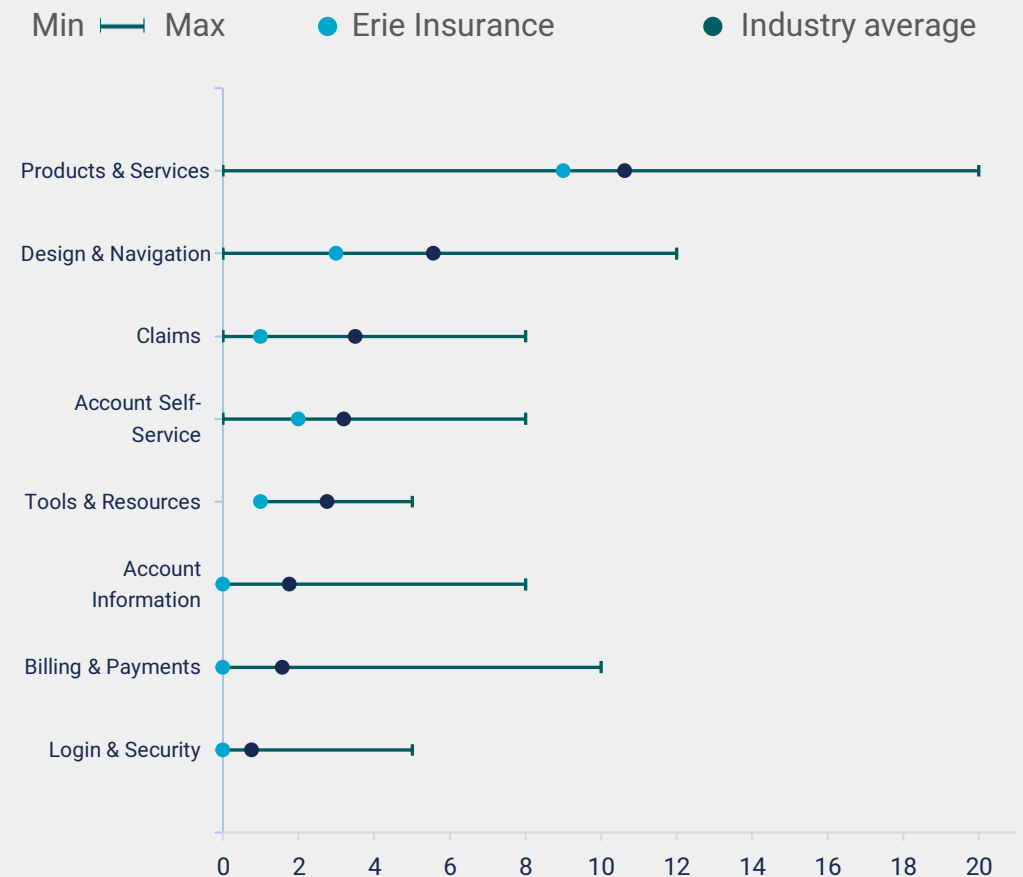
Policyholder Site Trusted Service Network Page (Truncated)

Erie Insurance performed a total of 16 site updates over the past 12 months; while still below the industry average, this is double the number of updates performed by the carrier in the previous 12 months (Erie debuted only eight changes between July 2021 and June 2022). Five changes took place on the policyholder site and 11 on the public site. The number of high- and medium-significance updates also increased; Erie implemented three high-significance changes and one medium-significance change, relative to only two high-significance changes last year.

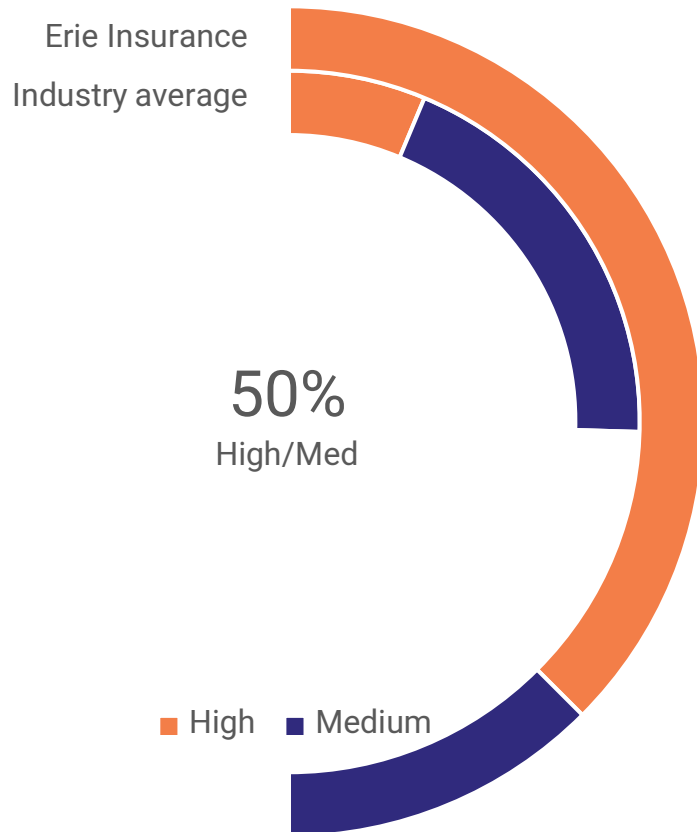
The insurer made several tweaks to its public site design; in [December](#), Erie revamped its homepage and added main navigation menu links to its new Blog offering. Public site product pages displayed new text alignment and design elements in [January](#), followed by new informational videos across select products [later](#) in the month. Erie also debuted a new product, Extended Water Coverage, in [May](#).

The insurer’s significant updates largely fell in the Account Self-Service category. The insurer extended policyholders the option to file glass claims online in [August](#) and expanded paperless enrollment customization options in [April](#).

11 public site updates and **five** policyholder site on changes
Three high significance updates in the past 12 months
Products & Services contained the most updates



Change significance



Number of changes



1. OVERVIEW | 2. SITE CHANGES | 3. HIGHLIGHTS

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Added new Sourcing and Vendor Management page, added corresponding link to About Erie main navigation flyout menu |
| 15-Aug-22 | Policyholder site | High | Claims | Debuted File Auto Glass Claim self-service capability |
| 10-Oct-22 | Public site | Low | Products & Services | Introduced new venture capital investment division via new Erie Strategic Ventures page, findable from corresponding links |
| 5-Dec-22 | Public site | High | Design & Navigation | Revamped homepage with Blog main navigation menu flyout option and new style for texts and icons |
| 19-Dec-22 | Public site | Low | Tools & Resources | Updated quote fields findable at the bottom of insurance product overview pages |
| 3-Jan-23 | Public site | Low | Design & Navigation | Implemented minor design changes across all its public site insurance product overview pages, including Auto Insurance, Home Insurance and Renter's Insurance |
| 30-Jan-23 | Public site | Low | Products & Services | Added teal banner sections that load informational videos to public site Homeowners and Umbrella Insurance product pages |
| 13-Feb-23 | Public site | Low | Products & Services | Updated homepage with new featured article |
| 10-Apr-23 | Policyholder site | Medium | Account Self-Service | Expanded paperless enrollment options to include individual e-delivery toggle switches for Policy Details, ID Cards and Billing Invoices |

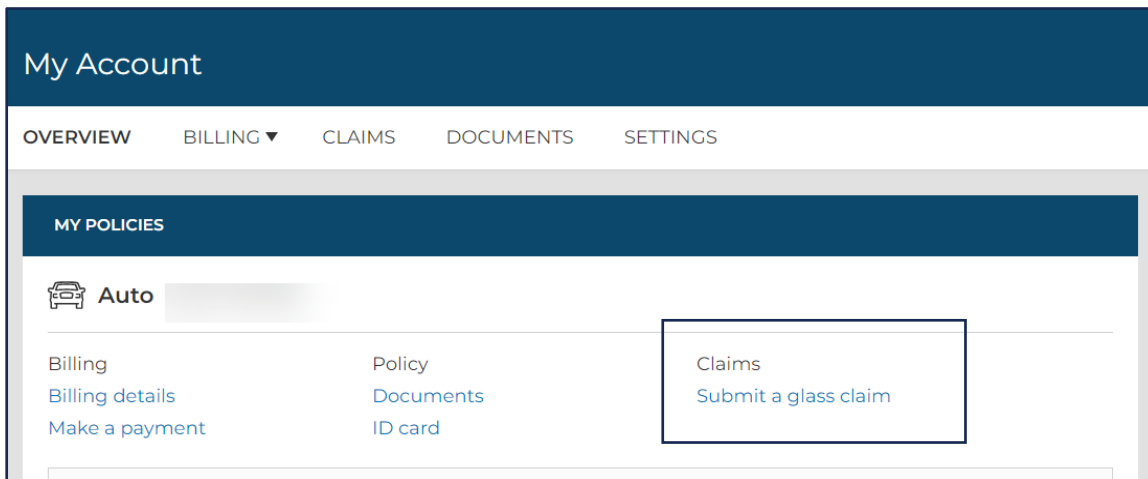
1. OVERVIEW | 2. SITE CHANGES | 3. HIGHLIGHTS

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 10-Apr-23 | Public site | Low | Products & Services | Added a new Paperless promotional tile to the right sidebar of its policyholder site homepage |
| 10-Apr-23 | Public site | Low | Products & Services | Introduced page-wide Share Your Erie Experience promotional section below homepage banner |
| 10-Apr-23 | Public site | Low | Products & Services | Updated Newsroom banner to promote Erie’s receipt of top ranking in J.D. Power 2023 U.S. Property Claims Satisfaction Study |
| 24-Apr-23 | Public site | Low | Design & Navigation | Simplified Press Releases page layout; added pagination and new filter by date functionality |
| 22-May-23 | Public site | High | Products & Services | Launched Extended Water Coverage product; added new page and corresponding navigation menu links |
| 5-Jun-23 | Policyholder site | Low | Products & Services | Incorporated rotating promotional carousel within homepage |
| 20-Jun-23 | Policyholder site | Low | Account Self-Service | Introduced Manage All toggle switch to Paperless section of Settings page to allow one-click universal-delivery enrollment |

Introduced glass claims filing capability ([August 2022](#))

The insurer now allows policyholders to file auto glass claims online via the policyholder site. Both the site's Overview and Claims pages have been updated with a new Submit an Auto Glass Claim link.

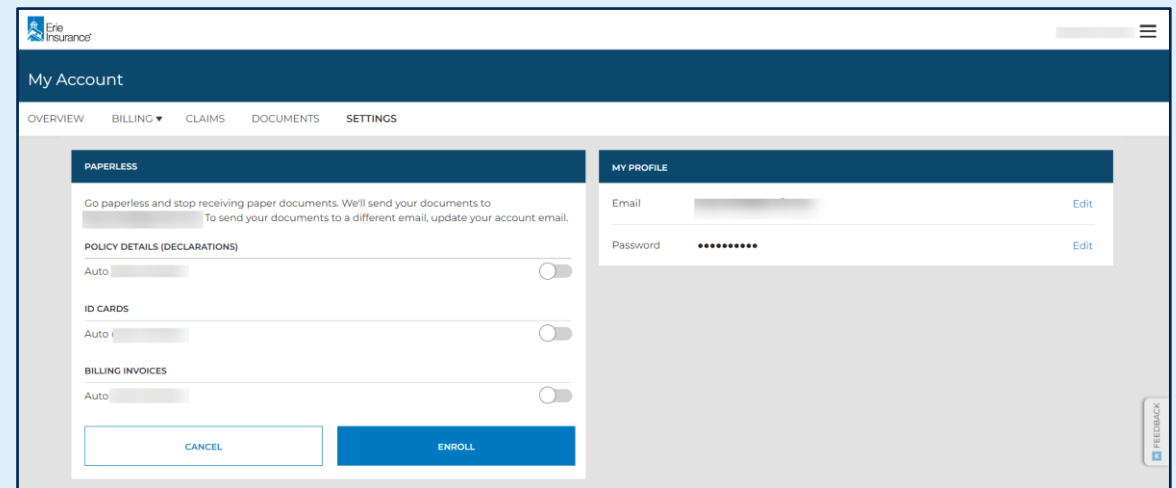
- Both links load the glass claim center form in a new browser tab. The form prefills their policy number and asks users when, how and in what state the damage occurred as well as their contact information and policy ZIP.



Policyholder Site Homepage

Expanded paperless enrollment capabilities ([April 2023](#))

Erie expanded customization options for paperless enrollment. The Paperless tile appears to the left of the Settings page and now features a brief explanation of paperless document delivery above three sections: Policy Details (Declarations), ID Cards and Billing Invoices. Each section displays available policies including the policy type and number. The blue Enroll in Paperless button expands the tile and reveals toggle switches to the right of each section. Users toggle the switches on and off to customize their enrollment preferences.



Card Management Overview Page

Over the last 12 months, Farmers performed 29 updates, spread almost evenly across its public and policyholder sites. Claims and Products & Services updates, respectively eight and ten, made up the majority (62%) of the total changes.

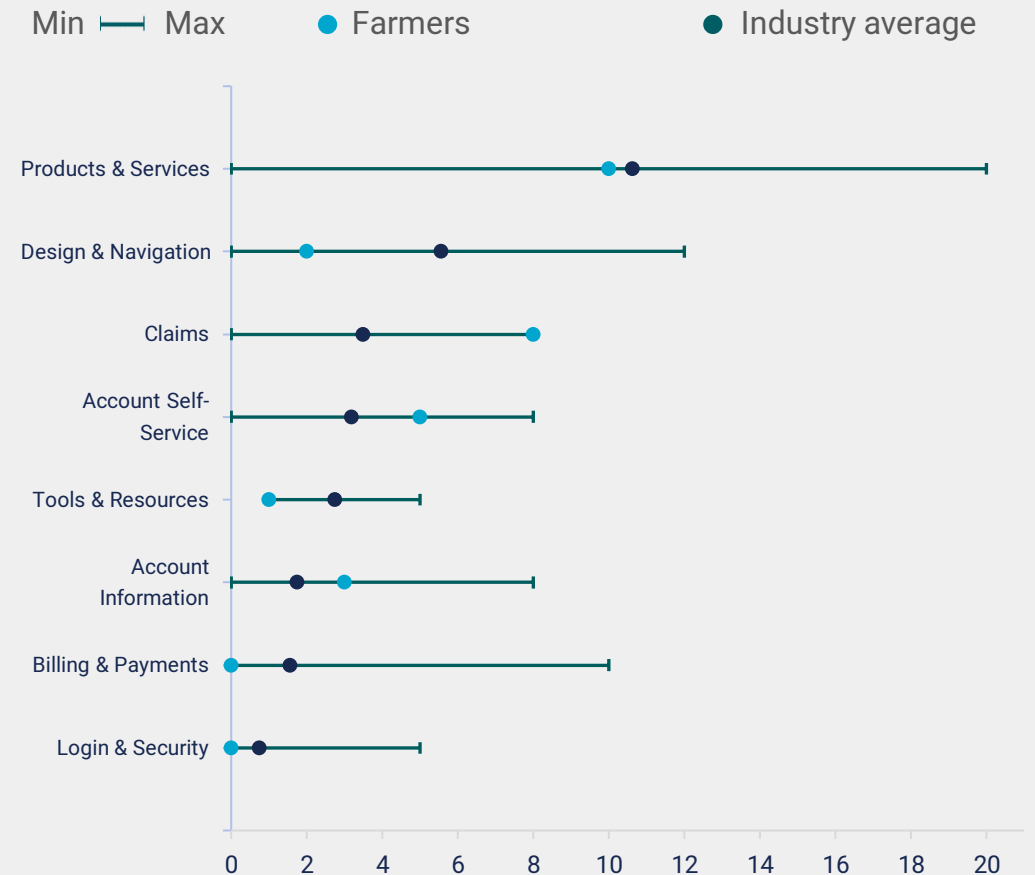
Four out of the five high- or medium-significance updates took place on the policyholder site. The only high-significance change occurred in [January](#), when the insurer refreshed its homepage, including the main navigation menu, secondary sidebar and intrapage quick links.

There were two medium significance changes in the Account Self-Service category. Last [July](#), the insurer reorganized content on its Help page and replaced the Get Assistance tile with a new FAQ tile housing six subject-specific links. This [June](#), Farmers added Request Policy Change, Request Address Change and Request Cancellation quick links to the Auto Policy Details page. The remaining medium significance changes took place across its policyholder and public site claims filing flows in [March](#). The insurer revamped its design to show a modernized minimalist aesthetic. Steps remain the same but feature less plain text and reordered questioning.

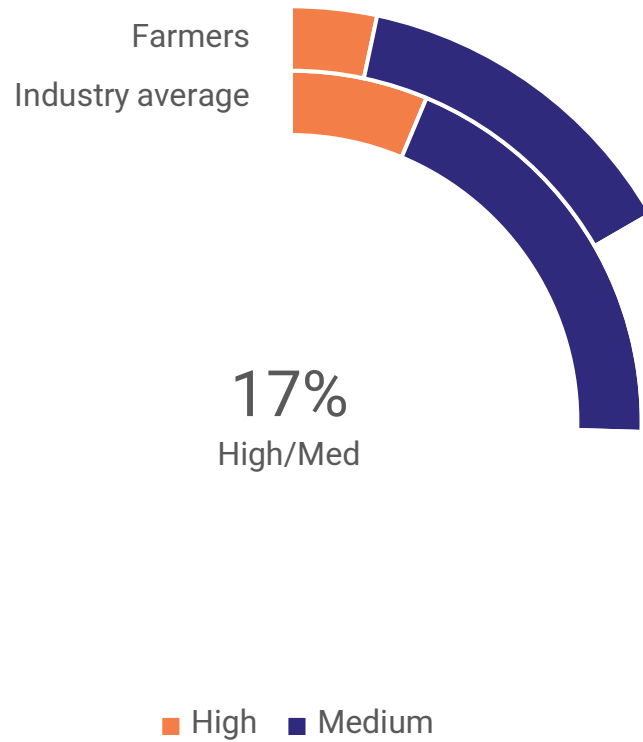
16 public site updates and 13 policyholder site updates

One high significance change in the past 12 months

Claims and Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 18-Jul-22 | Policyholder site | Medium | Account Self-Service | Revamped Help page with new tiles |
| 18-Jul-22 | Policyholder site | Low | Account Self-Service | Replaced dedicated Send Message form findable from the Help page with existing Send a Request form |
| 1-Aug-22 | Public site | Low | Products & Services | Updated Homeowners Insurance page with new informational content and cartoon header |
| 1-Aug-22 | Public site | Low | Claims | Added interstitial screen that asks users to specify whether they are a current customer, insurance carrier representative or other to the public site File a Claim process |
| 1-Aug-22 | Public site | Low | Products & Services | Updated Farmers Rewards Visa Card page with cartoon header, sidebar secondary navigation menu and rearranged content |
| 1-Aug-22 | Public site | Low | Products & Services | Added How Do I Cancel my Farmers Policy? Question to FAQ page |
| 29-Aug-22 | Public site | Low | Products & Services | Updated Farmers Mobile App page with new cartoon header and secondary navigation sidebar |
| 29-Aug-22 | Public site | Low | Claims | Added Report a Claim Online section to the bottom of Mobile Claims Center, Hurricanes, Tornadoes, Wildfires and Disaster Preparedness pages |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 12-Sep-22 | Policyholder site | Low | Design & Navigation | Updated design of login page |
| 26-Sep-22 | Policyholder site | Low | Account Information | Displayed pop-up Heads Up! Your Policy Is about to Renew notification with View Renewal upon login link for applicable policyholders |
| 24-Oct-22 | Policyholder site | Low | Products & Services | Added two new tiles—Protect Your Travel Plans and Get Signal—to the Save Money, Get More Value from Farmers! section of the policyholder site homepage |
| 24-Oct-22 | Public site | Low | Claims | Revamped public site Claim Services page to include larger images, pale blue accents and information organized into wide horizontal sections |
| 7-Nov-22 | Public site | Low | Tools & Resources | Added new View Car Insurance Coverage in Your State functionality to Auto Insurance page |
| 7-Nov-22 | Public site | Low | Products & Services | Expanded on available information on Flood Insurance product page |
| 21-Nov-22 | Policyholder site | Low | Account Self-Service | Displayed full-page interstitial Help Create a More Sustainable Future window for users upon login |
| 21-Nov-22 | Public Site | Low | Claims | Made minor design updates to claim flow |

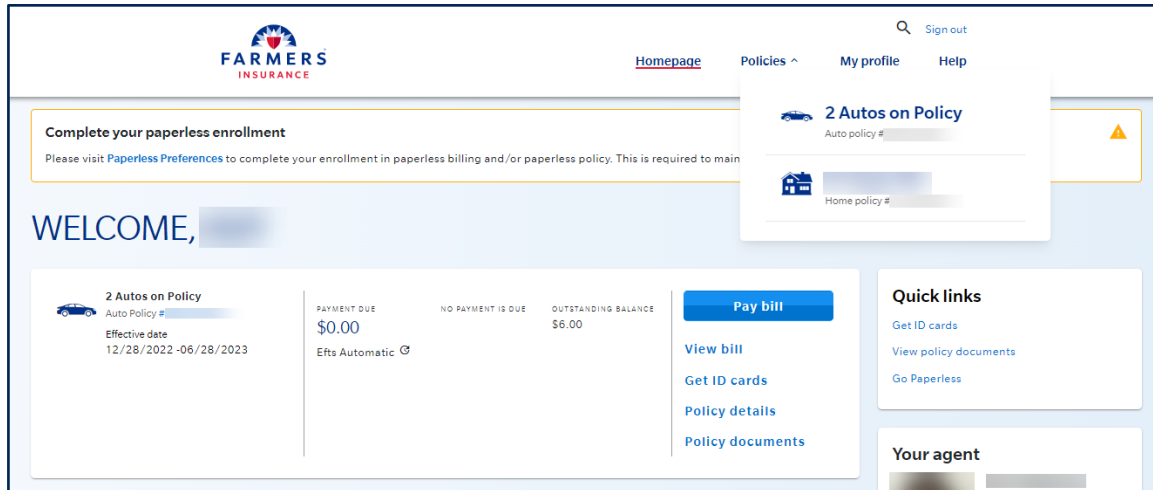
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|---------------------|---|
| 21-Nov-22 | Public site | Low | Claims | Added Storm Nicole notification banner to Claims Services and Catastrophe Claims pages |
| 21-Nov-22 | Public site | Low | Products & Services | Updated content of How Much Homeowners Insurance Coverage Do I Need? page |
| 5-Dec-22 | Public site | Low | Products & Services | Updated and rearranged several Home Insurance product information pages |
| 17-Jan-23 | Policyholder site | High | Design & Navigation | Rearranged and consolidated links and information across homepage, including main navigation menu, sidebar menu and intrapage quick links |
| 13-Feb-23 | Public site | Low | Products & Services | Added new Wildfire Defense Systems category to FAQs page |
| 13-Mar-23 | Policyholder site, Public site | Medium | Claims | Revamped claims filing flow to show modernized design and condensed context |
| 13-Mar-23 | Policyholder site | Low | Account Information | Updated how coverages are displayed on Policy Details page to include dollar amount costs |
| 27-Mar-23 | Public site | Low | Products & Services | Updated Frequently Asked Questions page, condensing existing Farmers Insurance FAQ section and adding sizable Insurance Risk Indicators section |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 22-May-23 | Public site | Low | Account Self-Service | Offered new Add Business Account link on homepage Quick Links tile |
| 22-May-23 | Policyholder site | Low | Account Information | Updated Contact Information lightbox, findable via Contact Information tile Edit button on My Profile page |
| 5-Jun-23 | Public site | Medium | Products & Services | Added new quick links to Auto Policy Details page |

Revamped policyholder site homepage ([January 2023](#))

Farmers updated its policyholder site homepage content.

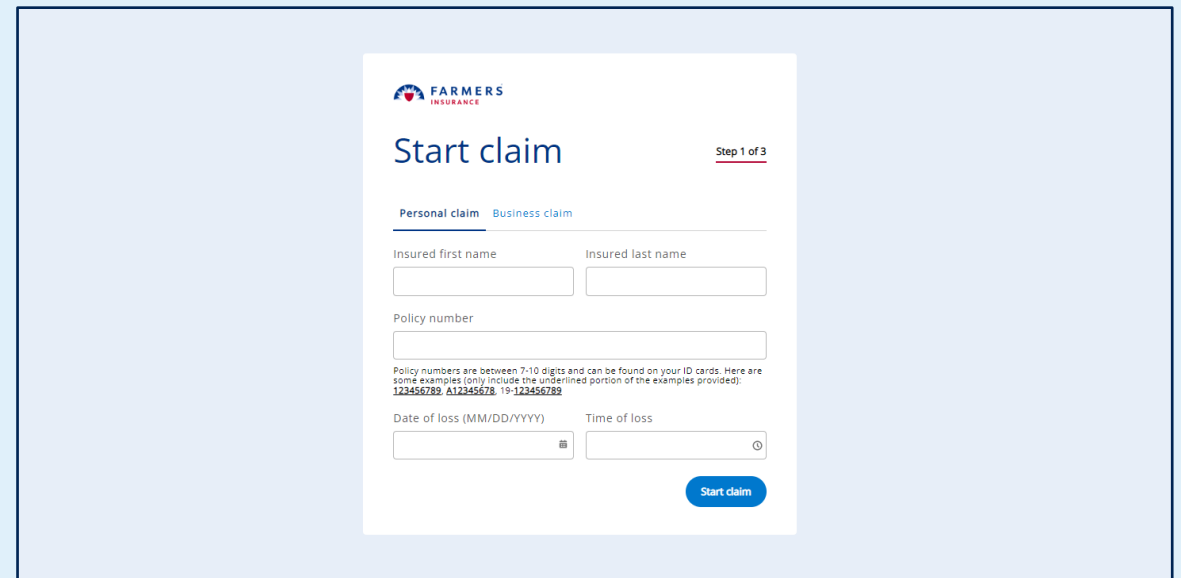
- The navigation menu features three static links—Homepage, My Profile and Help—and a Policies flyout
- The Quick Links sidebar menu now only offers Get ID Cards, View Policy Documents and Go Paperless links
- Homepage policy tiles feature three sections that show policy details, billing information and self-service quick links, respectively



Policyholder Site Homepage (Truncated)

Revamped policyholder and public site claims filing flows ([March 2023](#))

The insurer revamped its policyholder and public site claims filing flow to show a simplified aesthetic and restructured order. Both flows house questions across a series of minimal white tiles that now feature the Farmers logo and include less contextual plain text. The first step Start Claim includes the same questions in a new order.



Public Site File a Claim Flow – Start Claim Step

GEICO completed 34 updates over the past year, 23 on the public site and 11 on the policyholder site. The only high significance update occurred in [September 2022](#), when the insurer launched its new Bicycle Insurance product on the public site, updating its main navigation menu and quote tools accordingly.

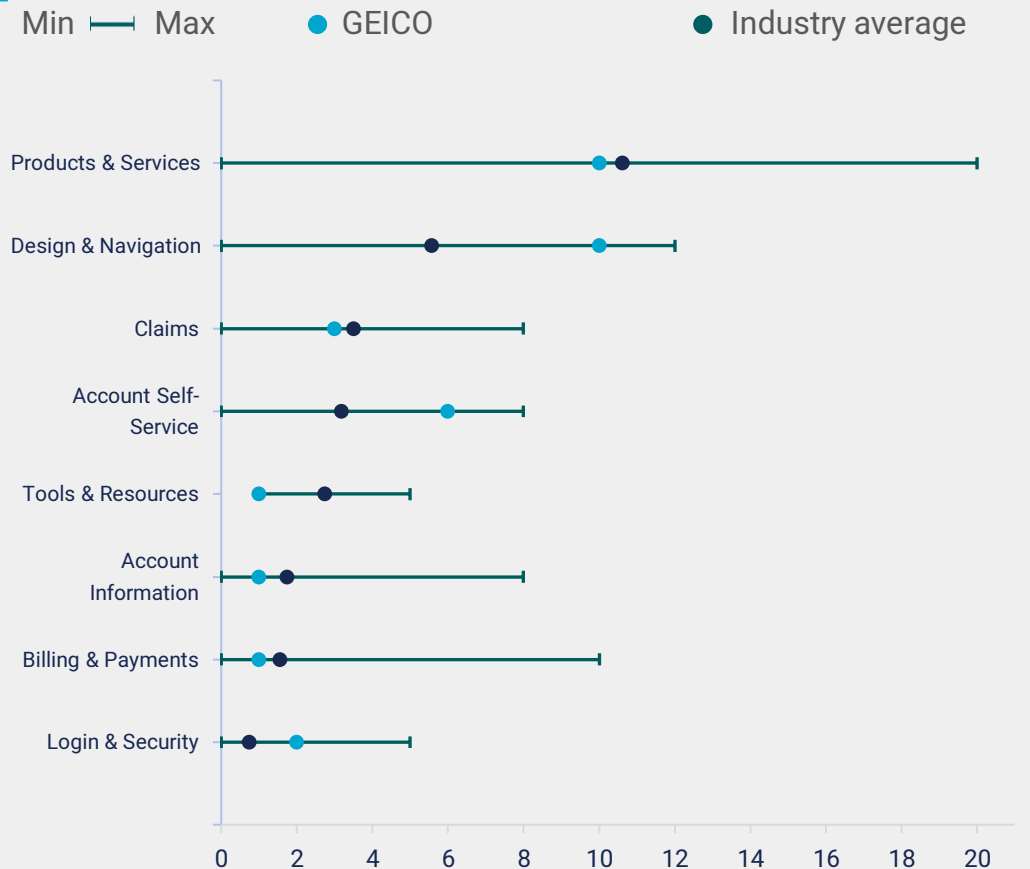
Most medium-significance updates occurred on the self-service side. On the policyholder site, GEICO added a new main navigation Cancel Policy option last [September](#), an Account Preferences page Language Preference tile in [December](#) and a homepage Payment Options link in [this January](#). On the public site, GEICO notably removed access to its impressive suite of pre-login capabilities across all pages in [February 2023](#).

Throughout the year, GEICO gradually rolled out new colors, fonts and graphic elements across its public and policyholder site pages. In [July 2022](#), GEICO revamped its policyholder site Login Settings pages. The firm accordingly updated other policyholder site pages in [mid-August](#), along with the public site homepage and login page. In [January 2023](#), the insurer expanded its redesign efforts to its public site product pages, such as the Homeowners Insurance page. GEICO also included a Dark Mode functionality across both sites [early August 2022](#).

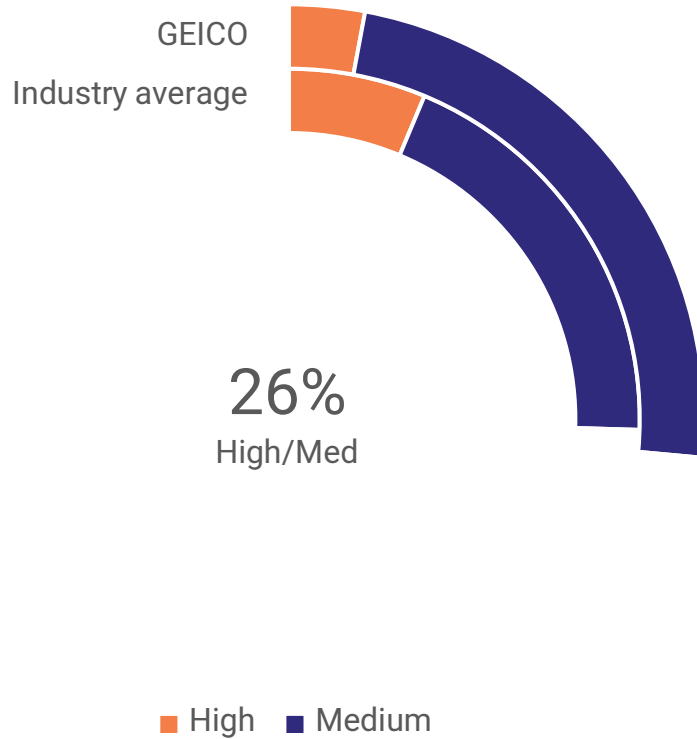
23 public site changes and 11 policyholder site changes

One high significance update in the past 12 months

Design & Navigation and Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|----------------------|---|
| 5-Jul-22 | Policyholder site | Low | Account Self-Service | Removed Will You Be Registering Your Vehicle Today question and option to fax ID cards from ID Cards page |
| 5-Jul-22 | Policyholder site | Low | Login & Security | Revamped design of Login Settings pages with new colors for header and links |
| 1-Aug-22 | Public site | Low | Login & Security | Revamped login page design with larger fonts, (sub)headings and bolder links |
| 1-Aug-22 | Policyholder site, Public site | Medium | Design & Navigation | Added Dark Mode functionality |
| 1-Aug-22 | Public site | Low | Products & Services | Added plain-text information to About Classic Car Insurance page |
| 15-Aug-22 | Public site | Low | Products & Services | Overhauled Auto Insurance page with new images, colors and sections |
| 15-Aug-22 | Policyholder site, Public site | Low | Products & Services | Implemented minor design tweaks across both site homepages and policyholder site Account Preferences and Contact Us pages |
| 29-Aug-22 | Public site | Low | Products & Services | Added Flood Insurance Articles and Resources section to Flood Insurance page |
| 29-Aug-22 | Public Site | Low | Products & Services | Added TikTok tile to Social Media page |

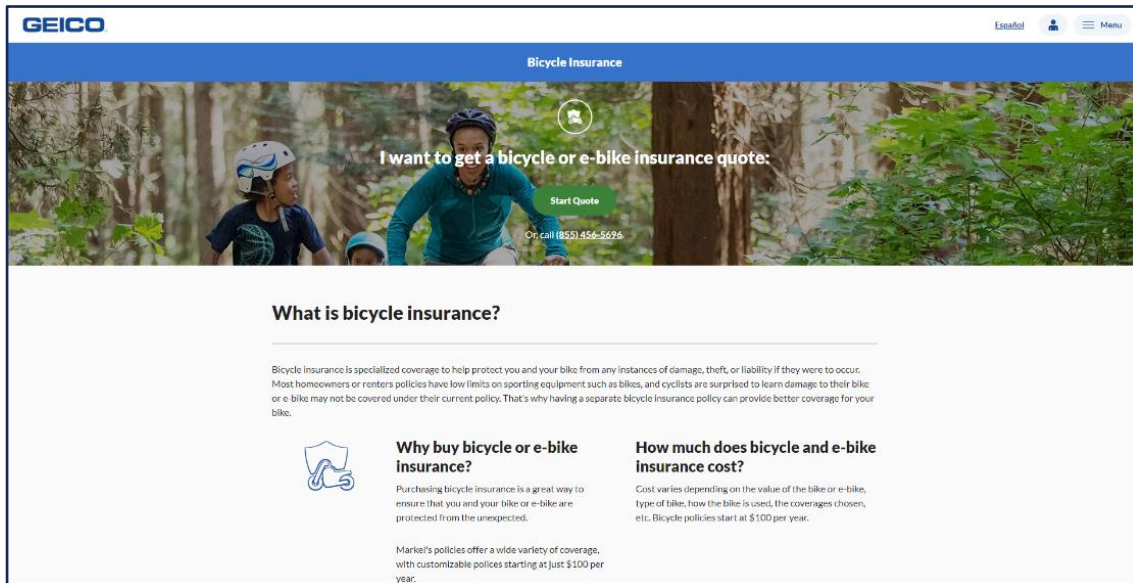
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 12-Sep-22 | Policyholder site | Medium | Account Self-Service | Added a new Cancel Policy self-service option, findable via the main navigation Policy slideout from policy summary pages |
| 26-Sep-22 | Public site | High | Products & Services | Launched new Bicycle Insurance product |
| 24-Oct-22 | Public site | Low | Products & Services | Added How Much Does Travel Insurance Cost? section to its public site Travel Insurance page |
| 24-Oct-22 | Public site | Low | Design & Navigation | Reorganized layout of static footer navigation menu and added new links |
| 24-Oct-22 | Public site | Low | Claims | Displayed Hurricane Ian notification tile below Report a Claim page banner |
| 7-Nov-22 | Policyholder site | Low | Design & Navigation | Continued to roll out design updates, fonts and icons across policy and billing pages |
| 5-Dec-22 | Policyholder Site | Low | Billing & Payments | Updated billing information to allow policyholders enrolled in autopay to view a pop-up window listing their upcoming payments |
| 5-Dec-22 | Public site | Low | Products & Services | Updated GEICO Mobile App page header to feature large scannable QR code that loads app's screen in Apple App Store or Google Play store |
| 19-Dec-22 | Policyholder Site | Medium | Account Self-Service | Added new Language Preference tile to Account Preferences page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 3-Jan-23 | Policyholder site | Medium | Account Self-Service | Added new Payment Options link to homepage self-service quick links |
| 17-Jan-23 | Public site | Low | Design & Navigation | Continued iterating on site design, refreshing Homeowners Insurance product overview page |
| 17-Jan-23 | Public site | Low | Products & Services | Added two new paragraphs to Personalize Your Car Insurance with Coverages You Need section of Auto Insurance product page |
| 30-Jan-23 | Public site | Low | Tools & Resources | Consolidated quote tool options for business insurance customers to a single Business link and deleted the Cellphone option |
| 30-Jan-23 | Public site | Low | Claims | Updated Claims Center to reflect ongoing redesign |
| 13-Feb-23 | Public site | Medium | Account Self-Service | Removed access to suite of pre-login capabilities: Get ID Card, Add/Replace Vehicle and Go Paperless |
| 10-Apr-23 | Policyholder site | Low | Account Self-Service | Updated the quick links within homepage tiles to feature Get ID Card option more prominently |
| 24-Apr-23 | Public site | Low | Login & Security | Added Log In to Your Policy tile to Get Instant Access to Claims and Your Policy section of homepage |
| 24-Apr-23 | Public site | Low | Design & Navigation | Tweaked the design of all icons that accompany Vehicle and Property Insurance products across site |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 24-Apr-23 | Public site | Low | Products & Services | Displayed ATV Insurance Discounts on larger elongated tiles on ATV Insurance page |
| 24-Apr-23 | Public site | Low | Products & Services | Expanded on information available on Overseas Insurance product page by adding new Getting International Car Insurance section |
| 22-May-23 | Public site | Medium | Account Self-Service | Added Express Services tile that houses Get ID Cards, Policy Documents, Make a Payment, Add/Replace Vehicle and Go Paperless links in Contact Us page Quick Links section |
| 05-Jun-23 | Policyholder site | Low | Design & Navigation | Integrated a sidebar jumplink menu into Account Preferences page |
| 20-Jun-23 | Policyholder site | Low | Claims | Revamped Claims site section including Claims Center, historical claims pages and File a Claim flow |

Debuted Bicycle Insurance product ([September 2023](#))

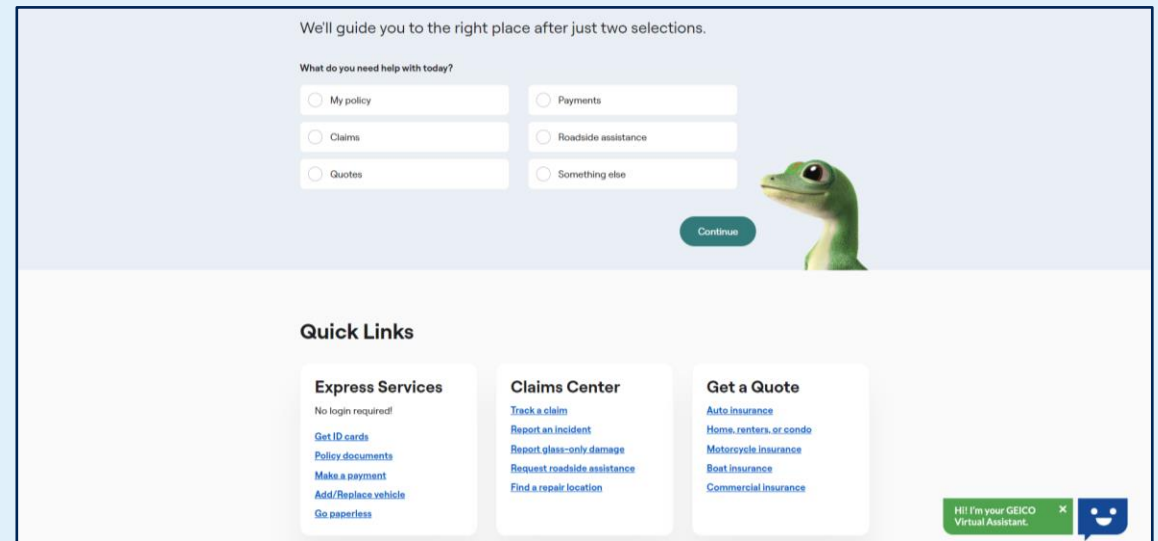
The insurer now offers Bicycle Insurance and added a dedicated product information page to its public site. The new page features a header with an embedded Get a Quote Online link, several plain-text information sections and expandable product-specific FAQs. The product, which the firm offers in partnership with Markel, is available for purchase online through the partnership page findable via the Get a Quote Online link.



Public Site Bicycle Product Page (Truncated)

Removed access to suite of pre-login capabilities ([February 2023](#))

The insurer removed access to its suite of pre-login capabilities: Get ID Card, Add/Replace Vehicle and Go Paperless. Previously, these capabilities appeared on the public site main navigation Log In flyout and several public site pages, including the login page and a dedicated Express Services page. As of [May](#), the links reappeared on the Contact Us page. However, they load the login page, where the Express Services section remain absent.



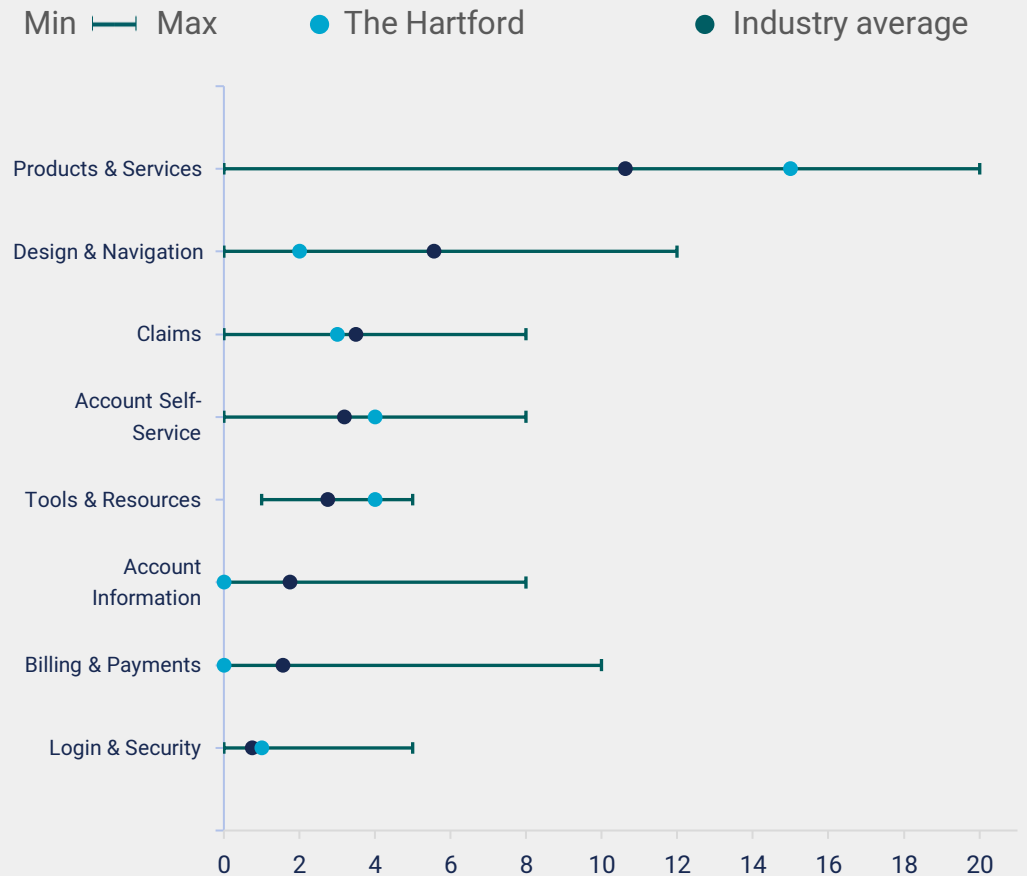
Public Site Contact Us Page (Truncated)

The Hartford completed 29 updates over the past year, just around the average of our coverage group. The insurer also made 10 medium- or high-significance updates; it has a much higher percentage of significant updates (34%) than the industry average (25%).

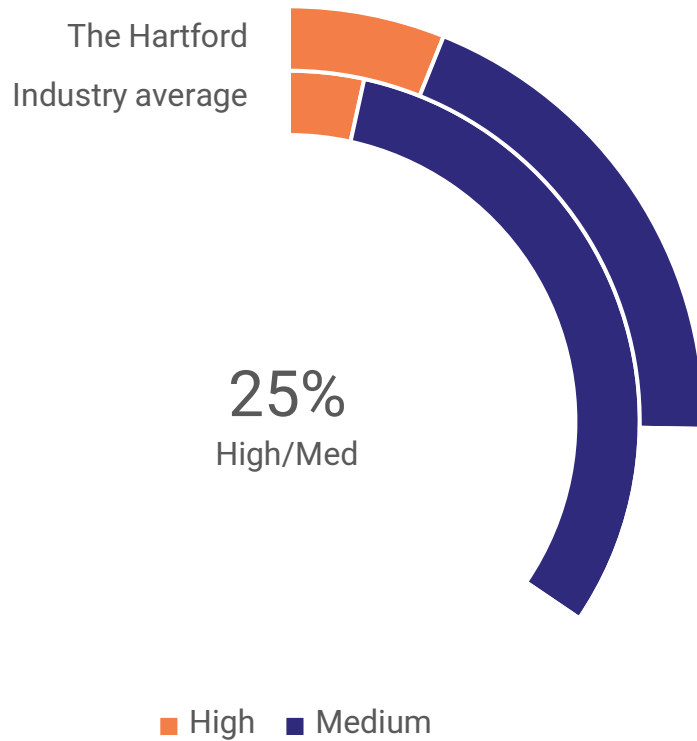
The Hartford primarily made updates in the Products & Services category, but its 15 changes consisted mostly of minor updates to the available resources and plain text across product pages. Most notably, the insurer added Bundle Insurance Packages promotions to its public site Home Insurance pages in [August 2022](#) and then a dedicated Bundle Insurance product page, findable via new links in the main navigation, in [November 2022](#).

Account Self-Service and Tools & Resources tied for the second most popular update categories. On the policyholder site, The Hartford introduced a document upload capability in [December 2022](#) and redesigned all auto policy self-service transaction pages in [April 2023](#). On the public site, The Hartford also revamped its quote flow with cartoon icons, additional steps and a new progress meter in [November 2022](#).

24 public site updates and **five** policyholder site changes
One high significance update in the past 12 months
Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------|--------------|---------------------|---|
| 1-Aug-22 | Public site | Medium | Products & Services | Added new Bundle Your AARP Insurance Coverages sections to all Homeowners Insurance pages |
| 1-Aug-22 | Public site | Low | Products & Services | Added paragraph to existing Emergency Towing & Road Service tiles on Auto Insurance and Car Towing Insurance Coverage pages |
| 1-Aug-22 | Public site | Low | Products & Services | Updated Compare Car Insurance Quotes & Rates page with new text, photographs and links |
| 26-Sep-22 | Public site | Low | Products & Services | Updated plain text in Advice to Help Protect Your Family and Property section of Hurricane Safety page |
| 10-Oct-22 | Public site | Low | Claims | Displayed Hurricane Ian notification banners on homepage and Claims page |
| 7-Nov-22 | Public site | Medium | Tools & Resources | Revamped quote flow with cartoon icons, new progress meter and additional steps |
| 7-Nov-22 | Public site | Low | Products & Services | Updated homepage banner to highlight insurer's community outreach efforts |
| 21-Nov-22 | Public site | Medium | Products & Services | Added new Bundle Insurance product page findable via new Bundle Insurance links in main navigation Auto and Home flyout menus |

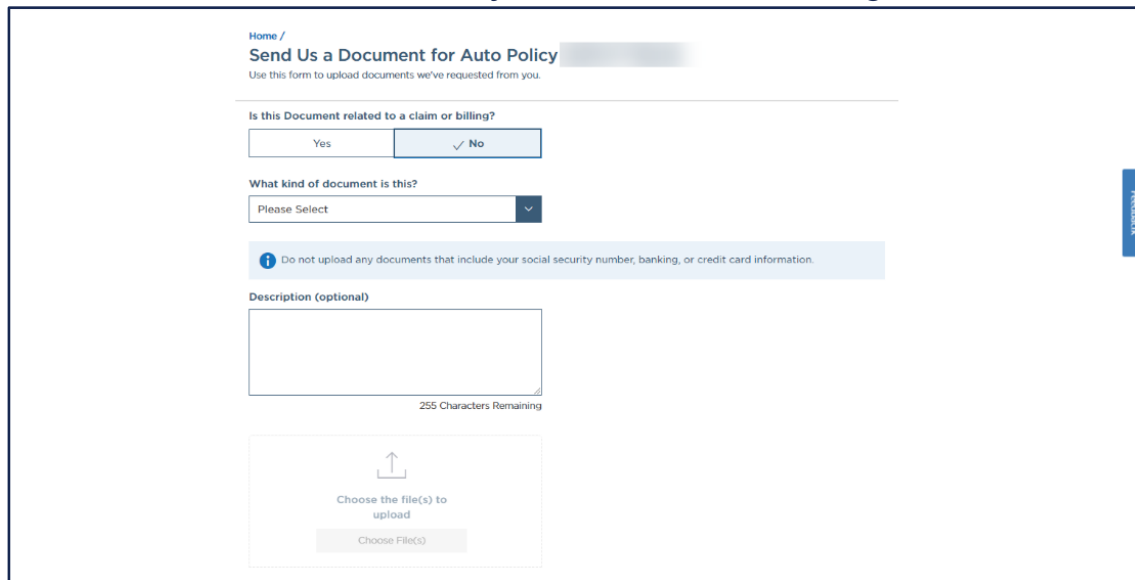
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Dec-22 | Public site | Low | Products & Services | Updated content and layout of Homeowners Insurance product page |
| 19-Dec-22 | Policyholder site | Medium | Account Self-Service | Added new Send Us a Document upload capability |
| 19-Dec-22 | Public site | Low | Products & Services | Updated Auto Insurance product page banner |
| 17-Jan-23 | Public site | Low | Tools & Resources | Added interstitial bundling promotion step to auto and home quote tools |
| 30-Jan-23 | Policyholder site | Low | Account Self-Service | Updated Add a New Vehicle flow to display new lightbox when users initiate task |
| 30-Jan-23 | Public site | Low | Products & Services | Added paragraph to What Does ATV Insurance Cover? section of ATV Insurance page |
| 30-Jan-23 | Public site | Low | Tools & Resources | Updated Auto & Homeowners Agency Locator page to show results in a list instead of on a map |
| 13-Feb-23 | Public site | Low | Tools & Resources | Consolidated initial steps of auto quote flow to gather prospect's name, address, date of birth and contact information on About You page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|----------------------|---|
| 27-Feb-23 | Public site | Low | Products & Services | Updated Save Money on Vehicle Insurance with an AARP Membership section of Vehicle Insurance page to show new and amended offerings |
| 13-Mar-23 | Public site | Low | Products & Services | Added new Transportation Expense informational video to Rental Car Coverage page |
| 27-Mar-23 | Public site | Medium | Login & Security | Simplified design of main navigation login flyout |
| 27-Mar-23 | Public site | Medium | Login & Security | Added interstitial My Account page |
| 27-Mar-23 | Public site | Medium | Login & Security | Updated login page to feature modernized design featuring large image of a stag, The Hartford's mascot |
| 10-Apr-23 | Policyholder site | High | Account Self-Service | Revamped the design of Auto Policy Details page as well as all auto policy self-service transaction pages |
| 10-Apr-23 | Policyholder site, Public site | Medium | Claims | Redesigned the initial steps of the homeowners claim flow |
| 8-May-23 | Public site | Low | Products & Services | Promoted carrier's 2023 Future of Benefits study with new Newsroom article |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 22-May-23 | Public site | Low | Products & Services | Updated Auto Insurance page with new and rearranged content |
| 5-Jun-23 | Policyholder site | Low | Account Self-Service | Allowed policyholders to enroll in text or email alerts via toggle switch on Email & Text Alerts page |
| 5-Jun-23 | Public site | Low | Products & Services | Refreshed Homeowners Insurance Overview page with new quick links tiles and section headings |
| 5-Jun-23 | Public site | Low | Products & Services | Featured new informational video, titled Prepared for Every Moment, on Hurricane Safety page |

Debuted document upload feature on policyholder site ([December 2022](#))

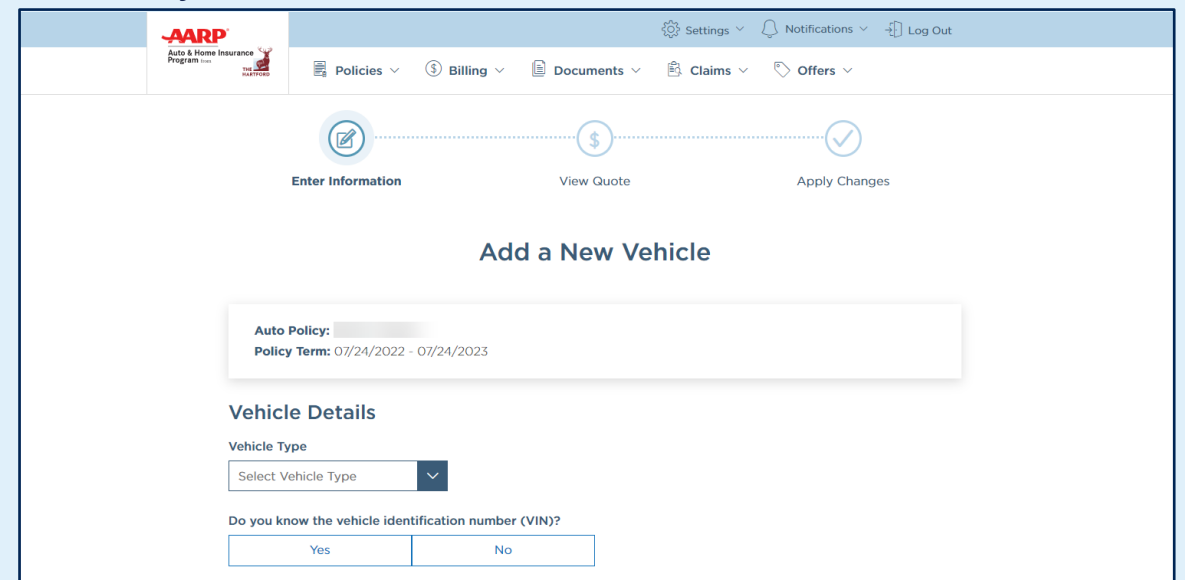
New Send Us a Document links appear in the main navigation menu, static footer and Documents page. Users must select from their active policies and confirm that the file is not billing or claims related. Policyholders indicate the document type and enter an optional description before uploading a file. Document upload remains a rare but desirable functionality across our coverage set.



Policyholder Site Send Us a Document Page – No Selected

Revamped policyholder site Auto Policy Overview page and self-service transaction pages ([April 2023](#))

The Auto Policy Details page now features a modernized tiled design with intra-tile tabs, larger text in a new font and a header section that prominently displays the policy premium in navy text. Policy self-service transaction pages now feature labeled progress meters and larger fonts. The changes have improved the visual appeal and usability of the site.



Policyholder Site Add a Vehicle Page – Enter Information Step (Truncated)

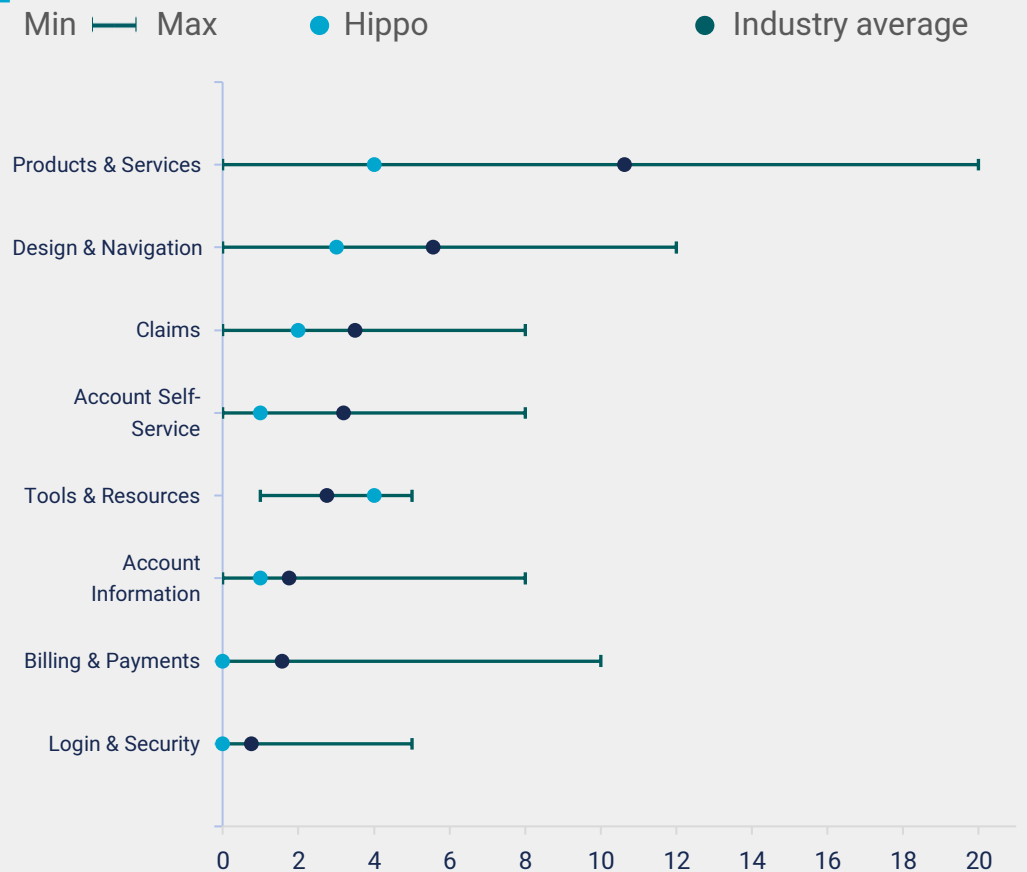
Hippo maintains a similar pace of digital development this year relative to last; the carrier logged a total of 14 changes across the 12 months, compared to 12 in 2022. However, while the number of changes is lower than our coverage set average, half of these updates—seven in total—were of high or medium significance.

The insurer completed not one but two complete policyholder site design revamps, first in [September](#) and again in [May](#); the latter introduced dark green accents and new graphic icons that mirror recent changes to Hippo’s public site. The insurer also expanded self-service capabilities; in [September](#) it added a dedicated policyholder site Documents center and rolled out the ability for users to file claims online.

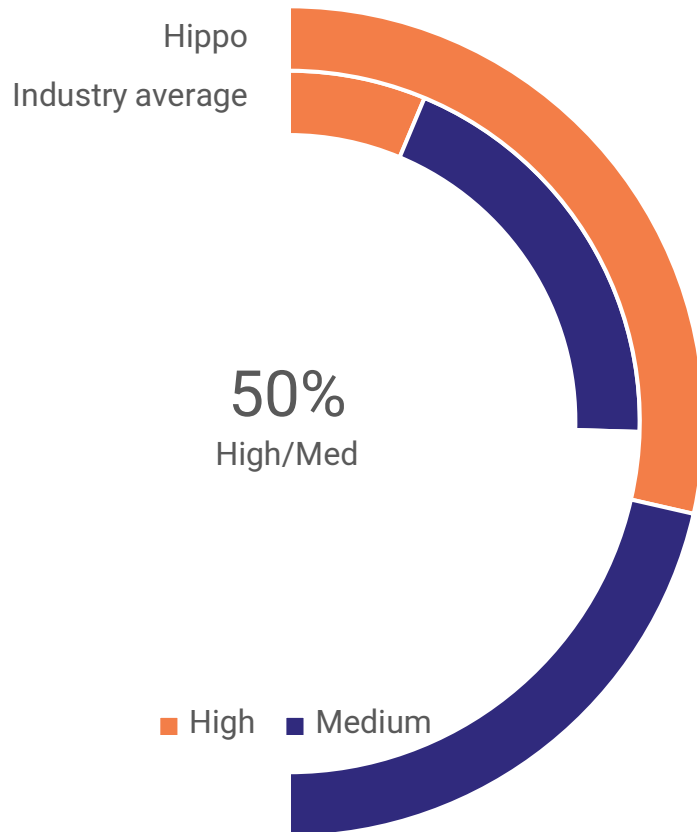
Hippo also iterated upon its existing tools. The public site quote tool was redesigned in [October](#) with subsequent tweaks introduced in [June](#), while policyholder site chatbot was updated with new intra-tool tabs in February.

Following its public site overhaul in 2022, public site changes were largely minor. Hippo promoted its Home Care app in [July](#) and [August](#) and revamped its public FAQ pages in [March](#).

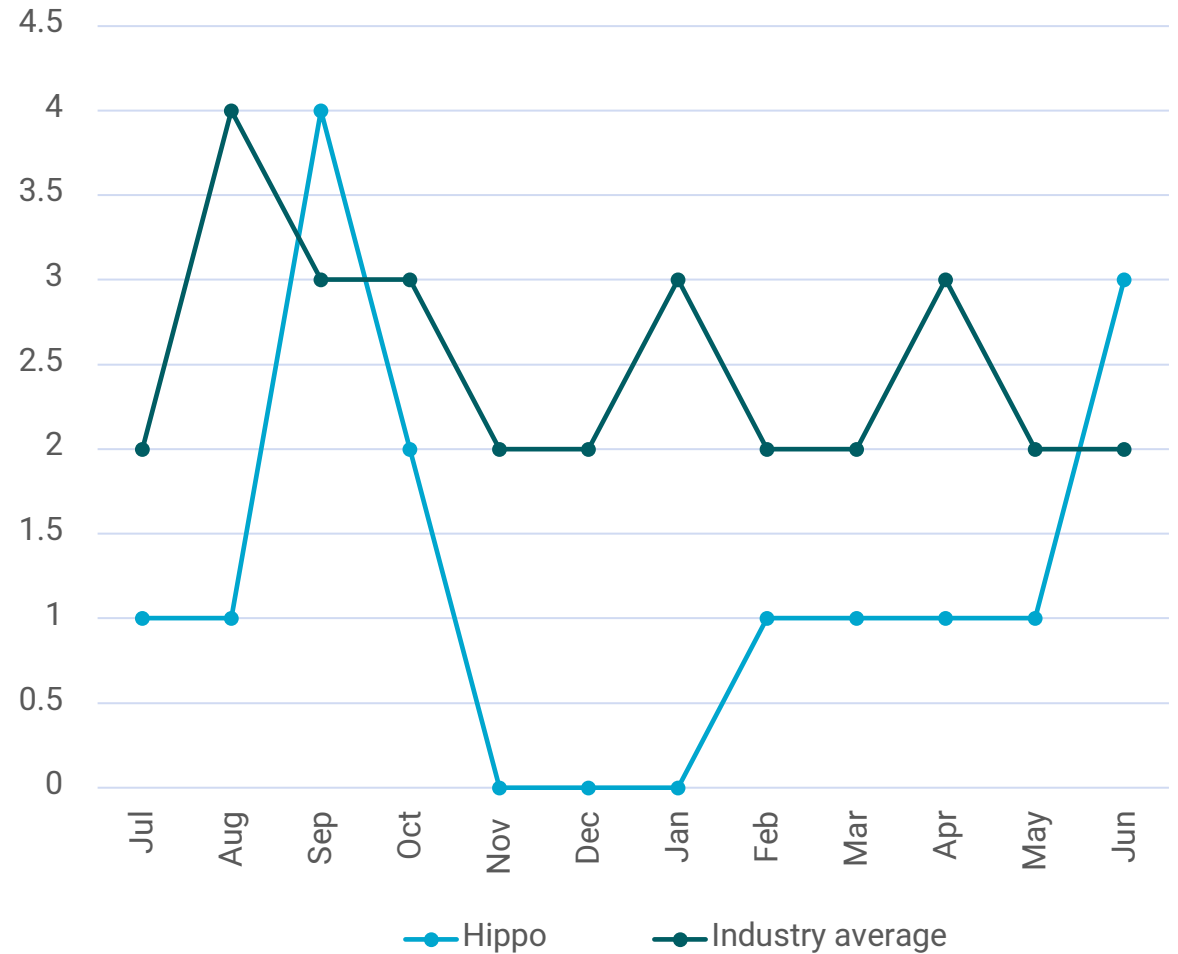
Nine public site updates and **five** policyholder site updates
Four high significance updates in the past 12 months
Tools & Resources and **Products & Services** contained the most updates



Change significance



Number of changes

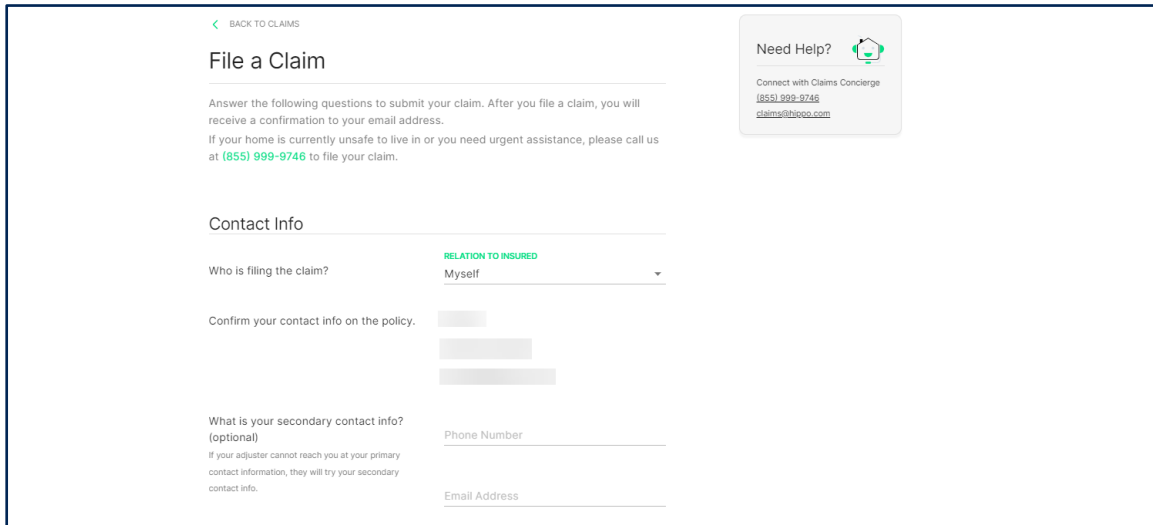


| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Updated Hippo Home Care page to promote Hippo Home Care app |
| 1-Aug-22 | Public site | Medium | Tools & Resources | Embedded QR code to download Hippo Home Care app to static footer menu |
| 12-Sep-22 | Policyholder site | High | Design & Navigation | Debuted new design across site |
| 12-Sep-22 | Policyholder site | High | Account Self-Service | Rolled out ability for policyholders to file claims online |
| 12-Sep-22 | Public site | High | Account Self-Service | Debuted dedicated Documents center page |
| 12-Sep-22 | Public site | Low | Claims | Promoted the rollout of online claims filing capability on Claims page |
| 10-Oct-22 | Public site | Low | Claims | Added a banner under main navigation menu of Claims page |
| 24-Oct-22 | Public site | Medium | Tools & Resources | Revamped quote flow to gather additional information and provide quote process transparency |
| 27-Feb-23 | Policyholder site | Medium | Tools & Resources | Updated site chatbot with refreshed design and three intra-tool tabs: Home, Messages and Help |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 27-Mar-23 | Public site | Low | Products & Services | Revamped existing FAQ page with new design elements and updated categories |
| 10-Apr-23 | Public site | Low | Products & Services | Continued iterating upon FAQ pages |
| 22-May-23 | Policyholder site | High | Design & Navigation | Debuted new design and main navigation menu structure across site to mirror recent public site changes |
| 5-Jun-23 | Public site | Low | Tools & Resources | Updated quote flow to feature modified design and What Type of Coverage are You Looking For? first step |
| 5-Jun-23 | Public site | Low | Products & Services | Added dedicated Complaints department contact details to Contact Us page |

Introduced ability to file claims online ([September 2022](#))

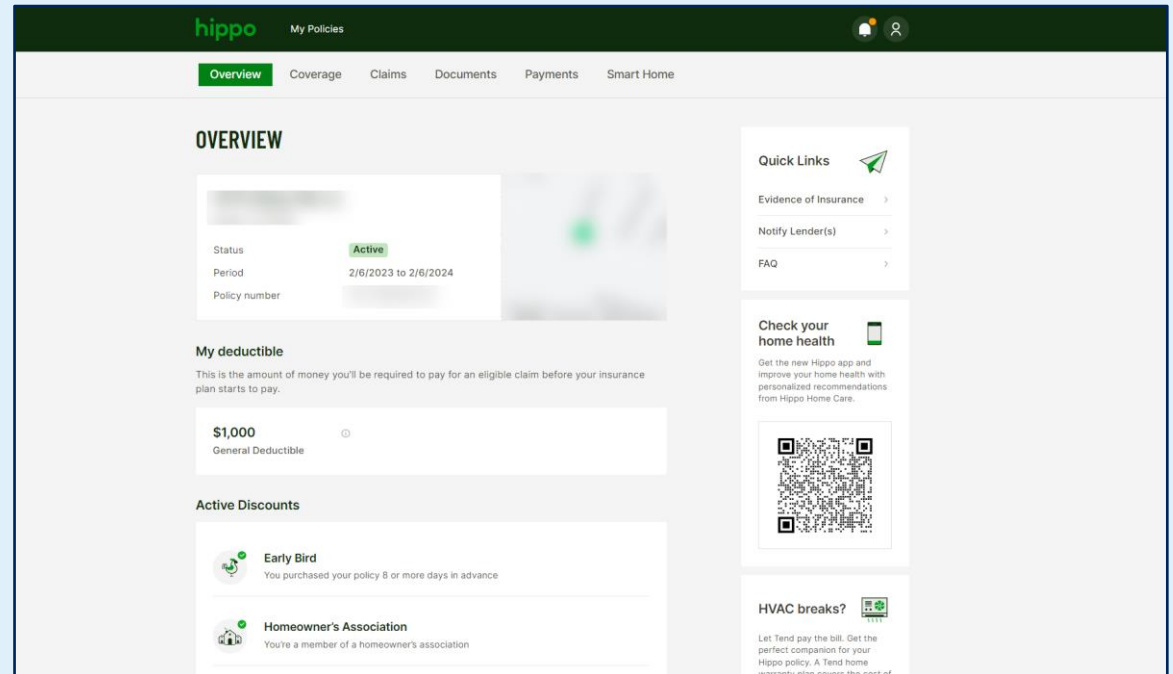
On the policyholder site Claims page, a new Start a Claim button loads the claim-filing flow within the same section. The process comprises of five expandable steps: Contact Info, Claim Details, Contractor Info, House Condition and Ready to File. Each consecutive step expands only when the policyholder has completed all details from the previous step. The tool features both prefilled information such as contact details and free-text fields where users manually type incident details.



Policyholder Site Claims Page (Truncated, File a Claim Expanded)

Revamped policyholder site ([May 2023](#))

Content and capabilities remain largely the same, but the insurer debuted a reordered main navigation menu, a new Notifications flyout and a totally refreshed aesthetic that mirrors recent changes to the carrier’s public site. The site now features a dark green and white color scheme, new cartoon icons and content housed on square white tiles.



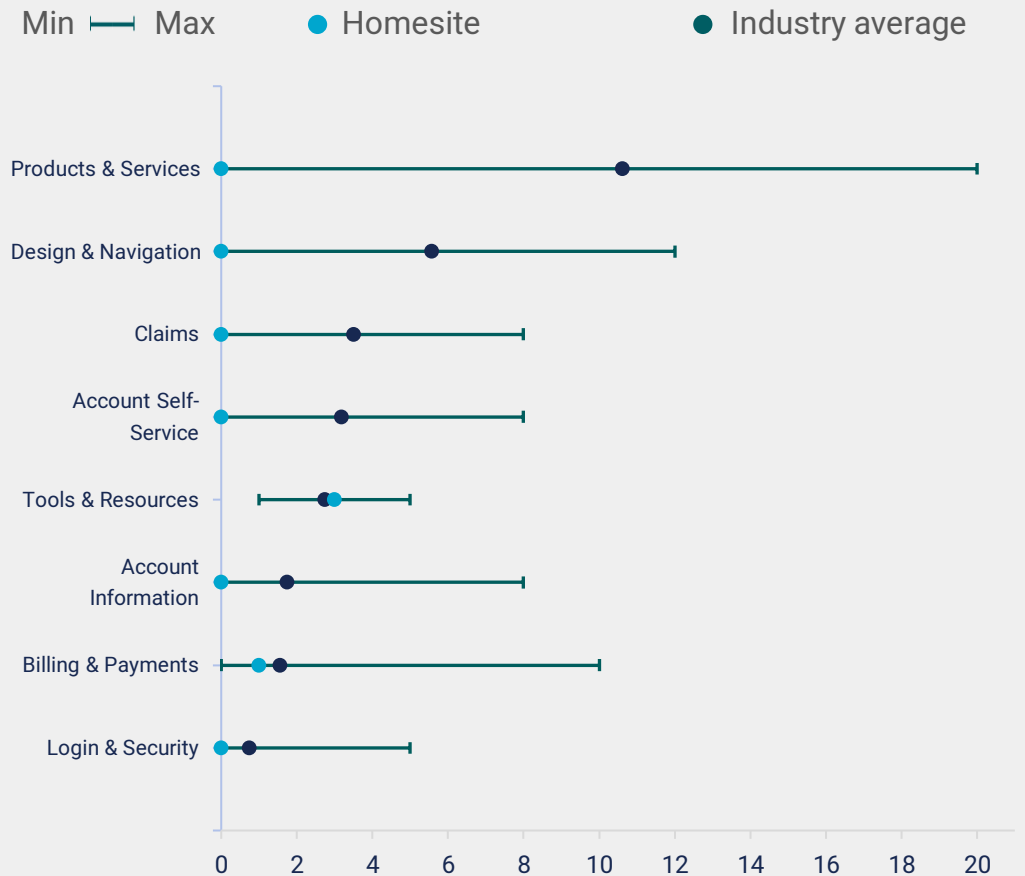
Policyholder Site Overview Page (Truncated)

Homesite completed four changes over the past year. While this total is well below the industry average, it is double the amount of changes the carriers performed at the time of our 2022 Desktop Pace of Change report. Half of the changes were of medium or high significance.

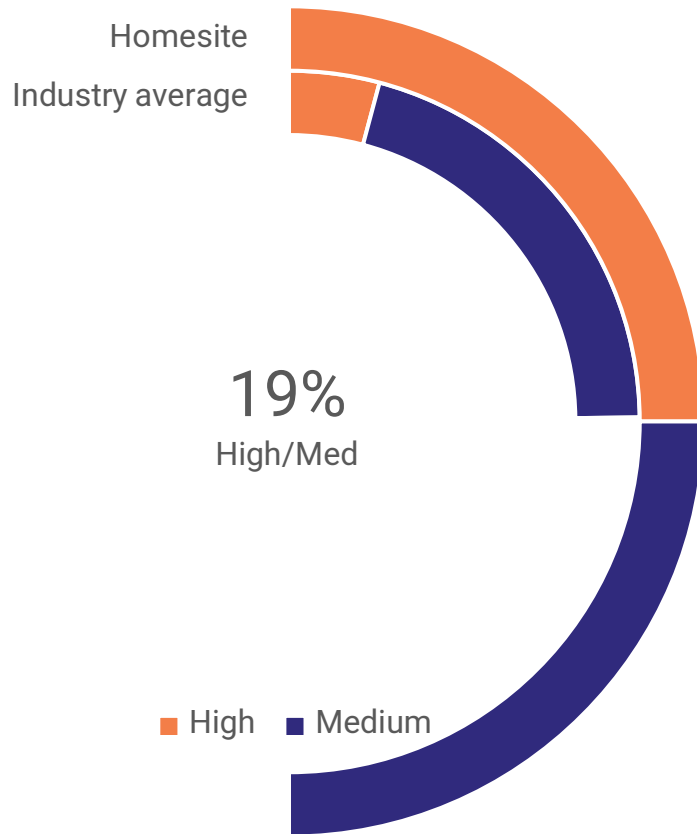
Homesite performed three out of its four (75%) updates on the public site quote tool. In [July 2022](#), Homesite updated its home quote tool to ask prospects whether they would like to receive text messages about their quote. In [August](#), the insurer added a Compare Your Current Policy functionality. In [April 2023](#), the carrier revamped its quote tool to now feature a simple tiled aesthetic and a new Save More On Your Policy step.

Homesite’s only policyholder site change occurred in [January 2023](#), when the insurer displayed an Enroll in Automatic Payments tile at the top of the Billing homepage.

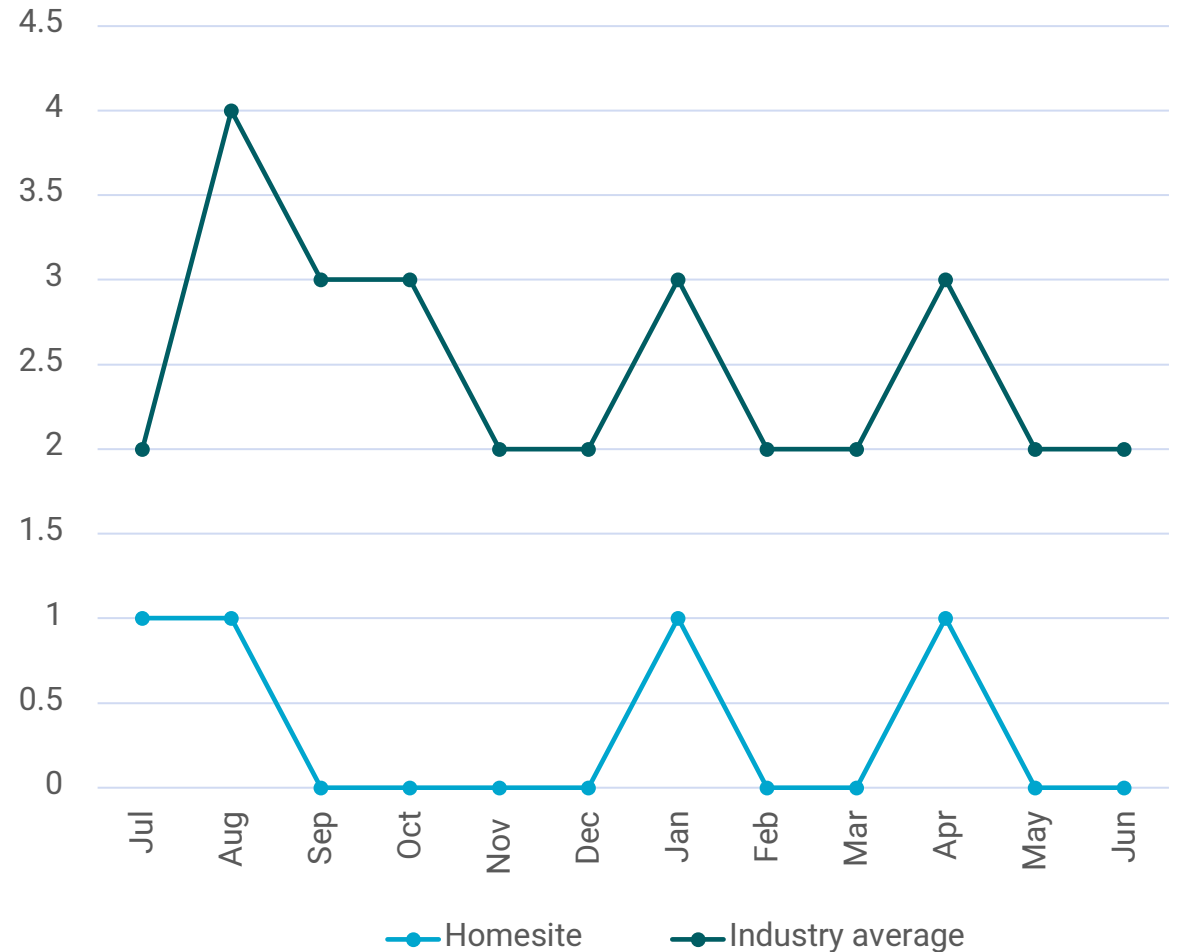
Three public site changes and **one** policyholder site change
One high significance change in the past 12 months
Tools & Resources contained the most updates



Change significance



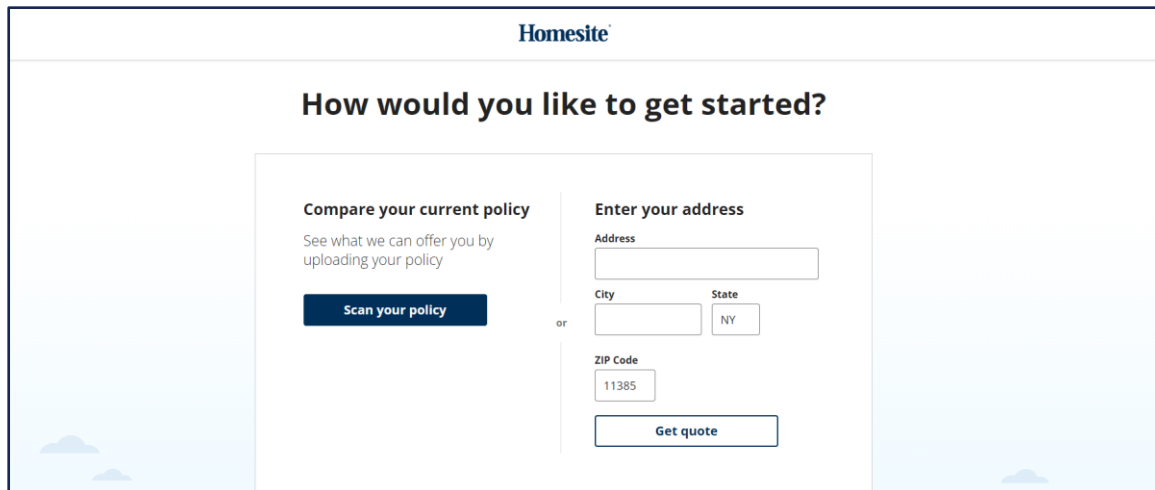
Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|-----------------------------|-------------------|--------------|--------------------|--|
| 5-Jul-22 | Public site | Low | Tools & Resources | Updated Home quote tool with new questions |
| 29-Aug-22 | Public site | High | Tools & Resources | Added new Compare Your Current Policy functionality to its public site quote flow |
| 3-Jan-23 | Policyholder site | Low | Billing & Payments | Added new promotional tile for automatic payment enrollment on Billing homepage |
| 24-April-23 | Public site | Medium | Tools & Resources | Revamped existing public site quote tool to feature new aesthetic and discounts step |

Equipped public site quote flow with Compare Your Current Policy functionality ([August 2022](#))

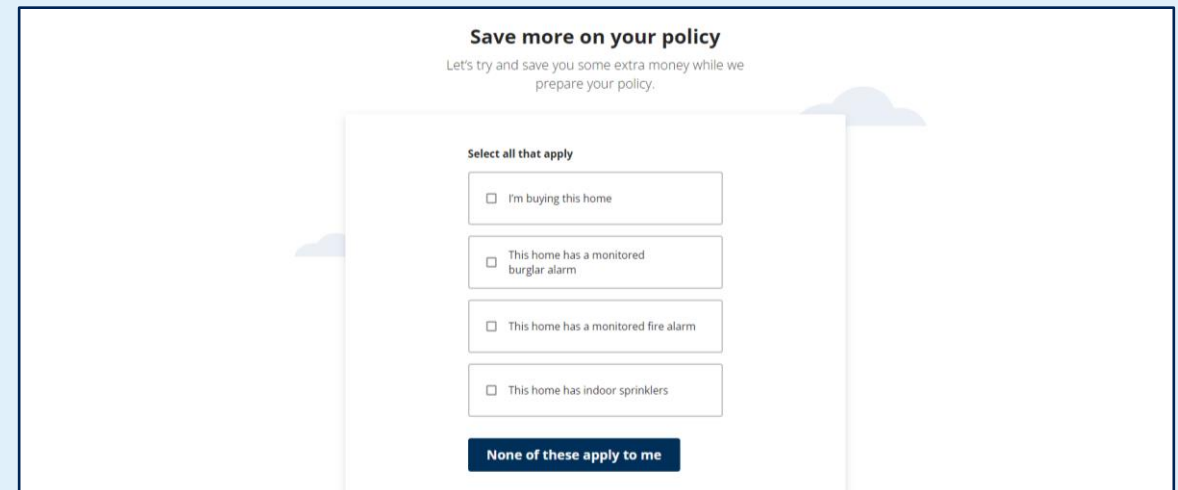
The public site quote start page now displays a Compare Your Current Policy section that briefly explains how customers can see what Homesite can offer them by uploading their current policy and; it also offers a Scan Your Policy link that initiates leads users through the Select Your Current Insurance Company, Do You Have Your Policy Summary? and Upload Your Policy Summary pages. Uploading a policy summary allows Homesite to generate a customized quote using pre-filled data.



Public Site Quote Start Page

Revamped design and added questioning to public site quote flow ([April 2023](#))

The firm updated its public site quote tool to feature a minimalistic tiled aesthetic with pale blue accents and a new dedicated discount step. The new Save More on Your Policy step appears third after the unchanged Enter Your Address and Some Basic Info about You steps. Below the title, the step lists available home insurance discounts within a bordered white tile. Users select all that apply via checkbox or click None of These Apply to Me button below to proceed.



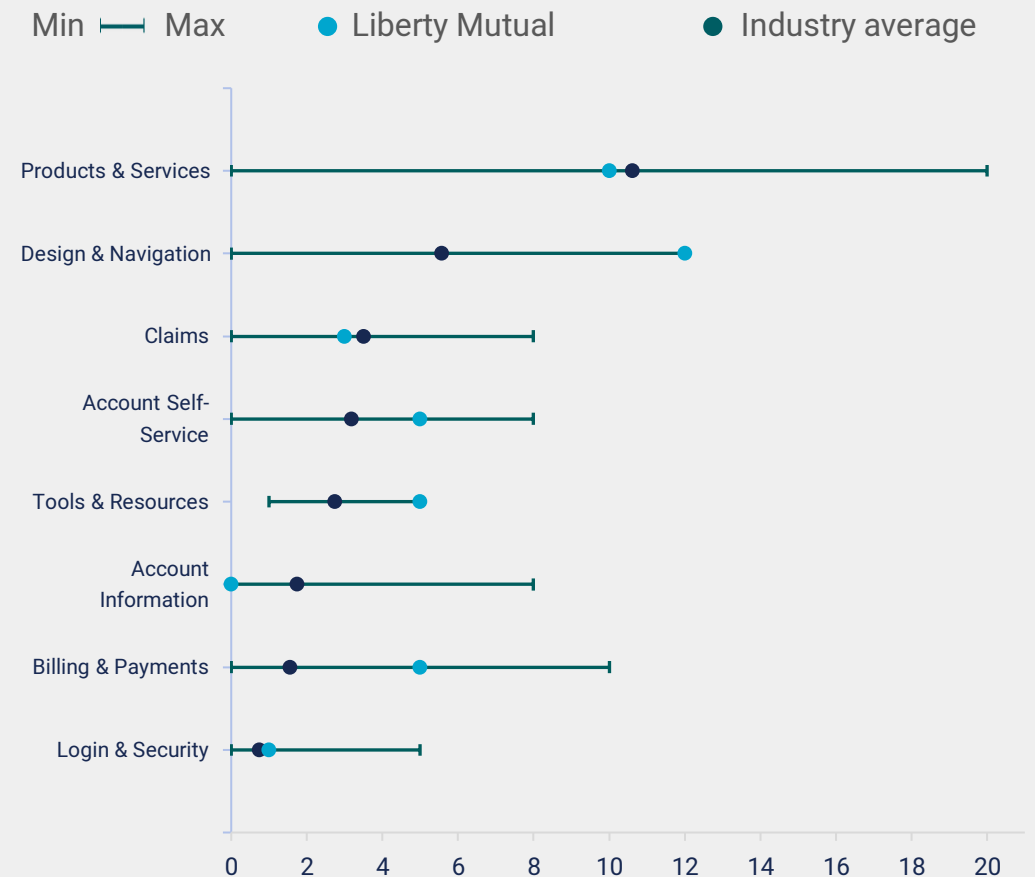
Public Site Homeowner's Quote Flow – Save More on Your Policy Step

Liberty Mutual completed a total of 41 updates over the past year. Of these, 26 updates took place on the public site and 15 on the policyholder site.

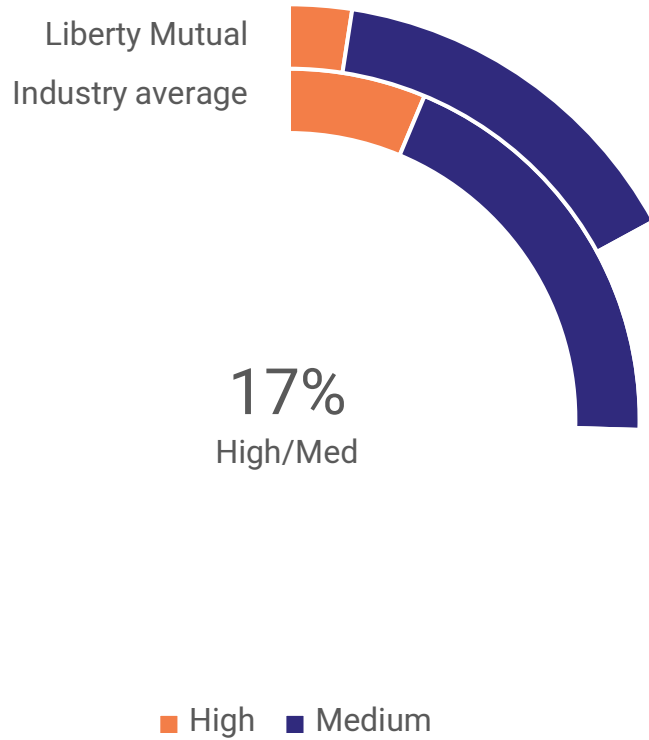
The Design & Navigation category contained the most updates of any insurer due in large part to the insurer’s ongoing desktop site design revamp. Most updates—10 out of the 12—took place on the public site. Liberty Mutual gradually updated the design of its product overview pages since [December 2022](#), starting with the Motorcycle Insurance, Classic Car Insurance and ATV Insurance pages. The insurer continued these updates until [June 2023](#), when it revamped its Collision Insurance Coverage, Comprehensive Insurance Coverage, Liberty Mutual Deductible Fund, Lifetime Repair Fund pages. Most notably, the insurer revamped its policyholder and public site homepages in [March 2023](#).

Liberty Mutual had 7 medium or higher significance updates, of which 3 were in the Account Self-Service category. On the policyholder site, the carrier introduced a Payment Reminder Emails option in [November 2022](#), included a new Edit Address option in [January 2023](#), and featured a new Popular Actions section on its Quote a Policy Change in [April 2023](#).

26 public site changes and 15 policyholder site changes
 One high significance update in the past 12 months
 Design & Navigation contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Added What Kind of Car Insurance Does My State Require? section to Collision Coverage page |
| 5-Jul-22 | Public site | Low | Tools & Resources | Added Understanding Comprehensive Coverage quiz widget to Comprehensive Insurance Coverage page |
| 18-Jul-22 | Public Site | Low | Tools & Resources | Updated homepage banner embedded start quote field to display Auto, Condo and Renters product tiles above See All Our Insurance Products link |
| 15-Aug-22 | Public Site | Low | Products & Services | Updated Comprehensive Coverage and Collision Coverage pages with right-aligned text and new informational paragraphs |
| 29-Aug-22 | Policyholder site | Low | Claims | Updated the first step of File a Claim flow with new text |
| 29-Aug-22 | Public site | Low | Products & Services | Revamped its Personal Injury Protection page with new plain-text paragraphs |
| 26-Sep-22 | Policyholder site | Low | Design & Navigation | Updated design of Paperless Options and Alerts pages to reflect other site pages |
| 10-Oct-22 | Policyholder site | Low | Billing & Payments | Added more detail to Heads Up! Turning Off AutoPay Will Affect Your Payments lightbox |
| 10-Oct-22 | Public site | Low | Claims | Displayed Hurricane Ian banner above the main menu on all pages |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 10-Oct-22 | Policyholder site | Medium | Tools & Resources | Updated quote fields across site pages, such as homepage, Get a Quote page and Car Insurance Discount page, to allow prospects to run bundled quotes |
| 24-Oct-22 | Public site | Low | Tools & Resources | Updated homepage banner quote tool to display available quote options on a dropdown menu |
| 24-Oct-22 | Public site | Low | Products & Services | Revamped Auto Insurance product overview page with new design and informational sections |
| 7-Nov-22 | Policyholder site | High | Account Self-Service | Added Payment Reminder Emails section to Alerts page |
| 7-Nov-22 | Policyholder site | Low | Products & Services | Added Download the App button to ID Cards tile on Your Documents page |
| 7-Nov-22 | Policyholder site | Low | Billing & Payments | Included Payment Methods tab to View My Bill page |
| 21-Nov-22 | Policyholder site | Medium | Account Self-Service | Expanded existing suite of policyholder self-service capabilities to include Edit Address option |
| 5-Dec-22 | Policyholder site | Low | Account Self-Service | Displayed new reminder lightbox for policyholders enrolled in paperless services |
| 5-Dec-22 | Policyholder site | Low | Account Self-Service | Promoted paperless capabilities with new page in Edit Coverages flow |

1. OVERVIEW | 2. SITE CHANGES | 3. HIGHLIGHTS

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 19-Dec-22 | Public site | Low | Design & Navigation | Updated several product overview pages with new headers and reorganized sections |
| 3-Jan-23 | Public site | Low | Design & Navigation | Updated design of remaining product overview pages within Property Insurance site section |
| 3-Jan-23 | Public site | Low | Tools & Resources | Updated Not Ready for a Quote Yet? section of homepage |
| 17-Jan-23 | Policyholder site | Medium | Billing & Payments | Added Payment Methods intrapage tab to Billing page |
| 17-Jan-23 | Policyholder site | Low | Billing & Payments | Featured new Give Your Policy a Lift promotional tile on existing Billing Overview tab of Billing page |
| 30-Jan-23 | Public site | Low | Design & Navigation | Revamped Boat Insurance page to display refreshed design in keeping with recent product page updates |
| 13-Feb-23 | Public site | Low | Products & Services | Updated RightTrack page as part of ongoing site revamp |
| 13-Feb-23 | Public site | Low | Design & Navigation | Updated Flood Insurance page to feature white tiled header and rearranged layout |
| 27-Feb-23 | Public site | Low | Design & Navigation | Debuted modernized login page |

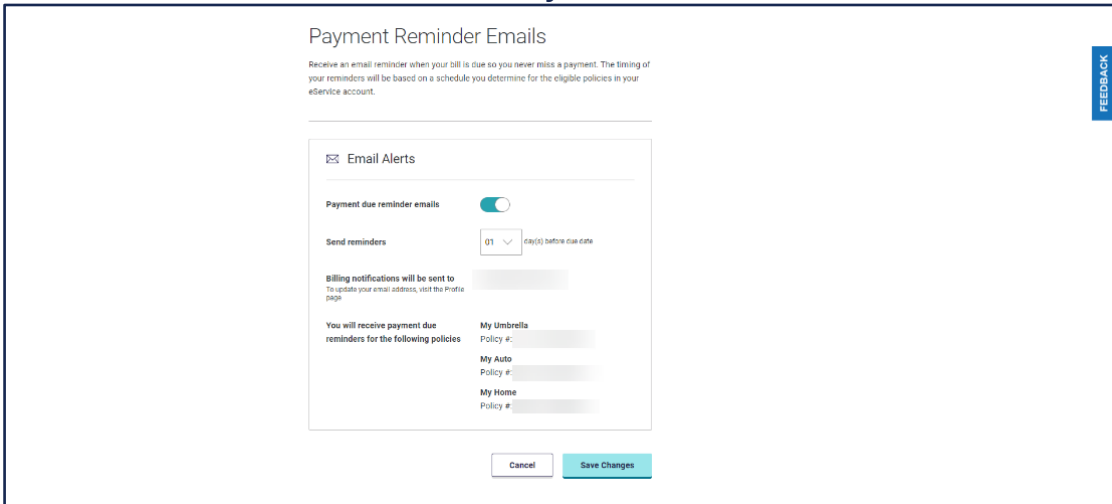
1. OVERVIEW | 2. SITE CHANGES | 3. HIGHLIGHTS

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 27-Feb-23 | Public site | Low | Products & Services | Expanded text information across Homeowner's Insurance page |
| 27-Mar-23 | Policyholder site | Medium | Design & Navigation | Revamped and rearranged content on homepage |
| 27-Mar-23 | Public site | Medium | Design & Navigation | Redesigned homepage with colorful cartoon images, rounded tiles, tweaked main navigation menus and quote tools |
| 27-Mar-23 | Public Site | Low | Products & Services | Updated informational content across RV Insurance, Umbrella Insurance and Homeowner's Insurance product pages |
| 10-Apr-23 | Public site | Low | Design & Navigation | Updated Motorcycle Insurance, Identity Theft Insurance, Pet Insurance and Tuition Insurance product pages with new banners and reorganized sections |
| 10-Apr-23 | Public Site | Low | Design & Navigation | Made minor layout changes to Should I File a Claim? resource page |
| 24-Apr-23 | Policyholder site | Medium | Account Self-Service | Updated Quote a Policy Change page to feature new Popular Actions section and display all available self-service task options at a glance |
| 24-Apr-23 | Policyholder site | Low | Login & Security | Updated password management process |
| 24-Apr-23 | Public Site | Low | Design & Navigation | Continued product page redesign on the Medical Payments Coverage page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 24-Apr-23 | Public site | Low | Products & Services | Updated Giving Back and Investor Relations overview pages of About Liberty Mutual microsite with new information and promotional content |
| 22-May-23 | Public site | Low | Design & Navigation | Updated Renters Insurance page in keeping with ongoing product page revamps |
| 22-May-23 | Public site | Low | Products & Services | Updated Condo Insurance product page with new design and sections |
| 5-Jun-23 | Public site | Low | Design & Navigation | Revamped Collision Insurance Coverage, Comprehensive Insurance Coverage, Liberty Mutual Deductible Fund and Lifetime Repair Fund pages |
| 20-Jun-23 | Policyholder site | Low | Billing & Payments | Offers Surcharges as a new Transaction Type filter option on Billing History page for policyholders currently enrolled in AutoPay |

Allowed policyholders to enroll in Payment Reminder Emails on policyholder site Alerts page (November 2022)

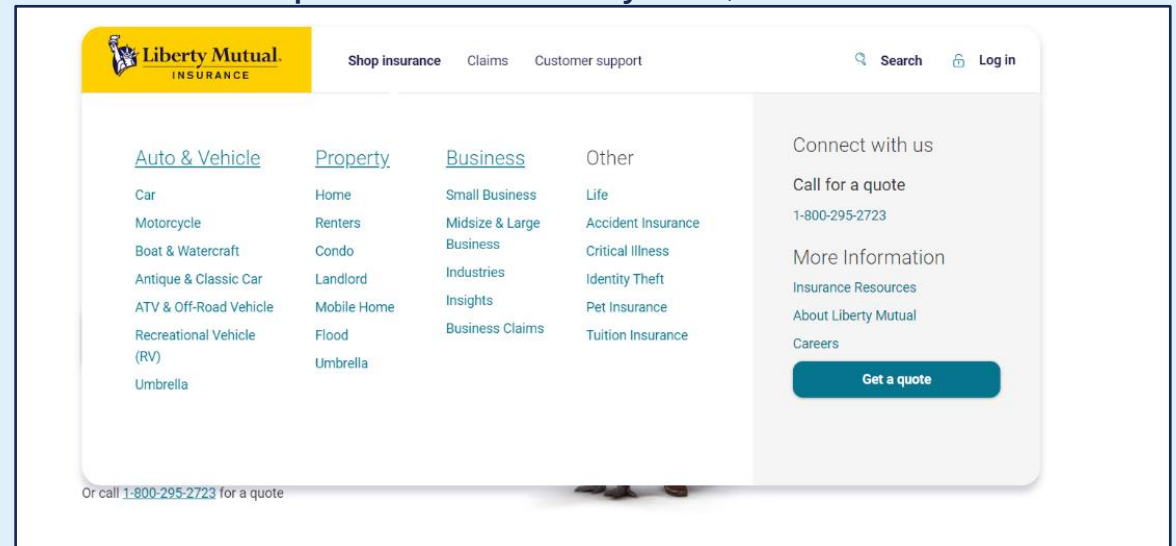
The new Payment Reminder Emails section includes brief informational plain-text above an Email Alerts tile. The tile shows a toggle switch that allows users to manage their enrollment, the email where the firm will send alerts and the policies for which the user will receive alerts. Alerts automatically send to the address on file for the account; policyholders cannot manage enrollment for individual billing accounts or policies but can decide how many days before their bill due date they wish to receive an alert.



Policyholder Site Alerts Page (Truncated)

Renovated desktop site homepages (March 2023)

The insurer rearranged and revamped content across its policyholder site homepage and completely overhauled the design of its public site homepage. On the public site, content and links remain unchanged but the page features colorful cartoon images, rounded tiles, tweaked main navigation menus and quote tools. The main navigation section features the insurer’s logo in yellow on the left, appears bolder, and teal accents offset button linThe menus now open as rounded flyouts, text ks.



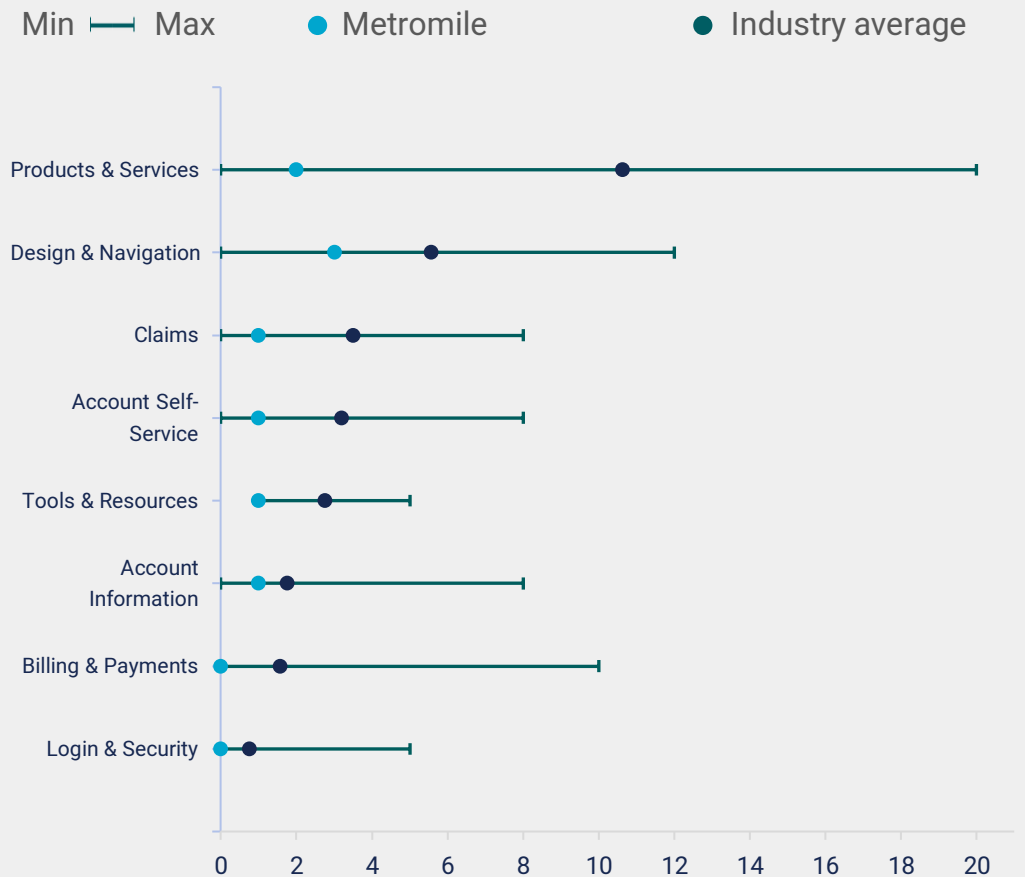
Public Site Main Navigation Menu – Shop Insurance Flyout

Metromile performed only nine changes over the past 12 months spread proportionally across its public and policyholder sites, which reflect five and four updates, respectively. The insurtech largely focused on tweaking minor design elements and integrating additional resources. As a result, there were no high-significance updates and only one medium-significance change; in [February](#), Metromile allowed policyholders to adjust their Property Damage Liability limits.

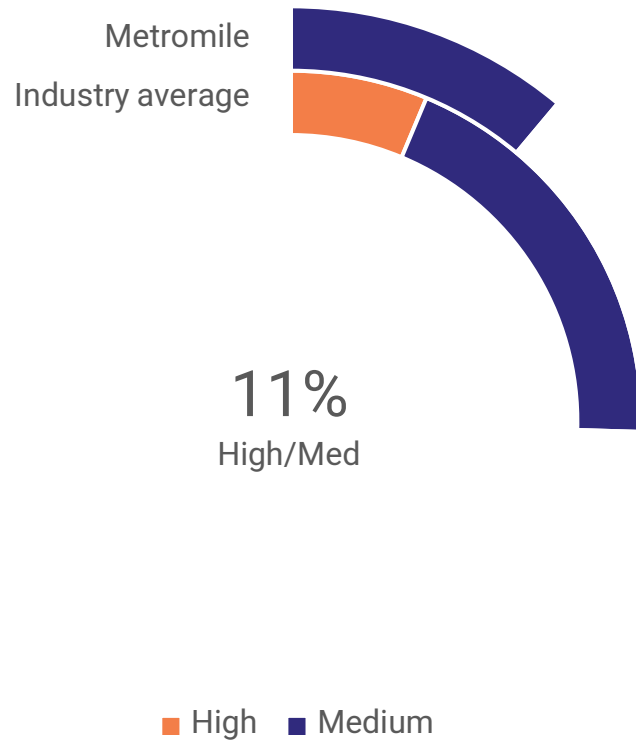
Following Metromile’s acquisition by fellow insurtech Lemonade, in [August](#) the carrier updated logos throughout its site and added a dedicated Lemonade page to its public Help Center. A new Lemonade link in the policyholder site Profile flyout menu, added in [September](#), loads the same Help Center page. Additionally, as of [February](#), the public site static footer menu includes new links to products such as Homeowners Insurance that load the relevant page on Lemonade’s site.

Metromile made few account information and servicing updates; in [July](#), it tweaked the Marital Status question of the policyholder site Add a New Driver transaction to include additional options. In [March](#), Metromile added a Claims Resources tile to the policyholder site Claims Center.

- Five public site updates and four policyholder site updates
- No high significance updates in the past 12 months
- Design & Navigation contained the most high/medium updates



Change significance



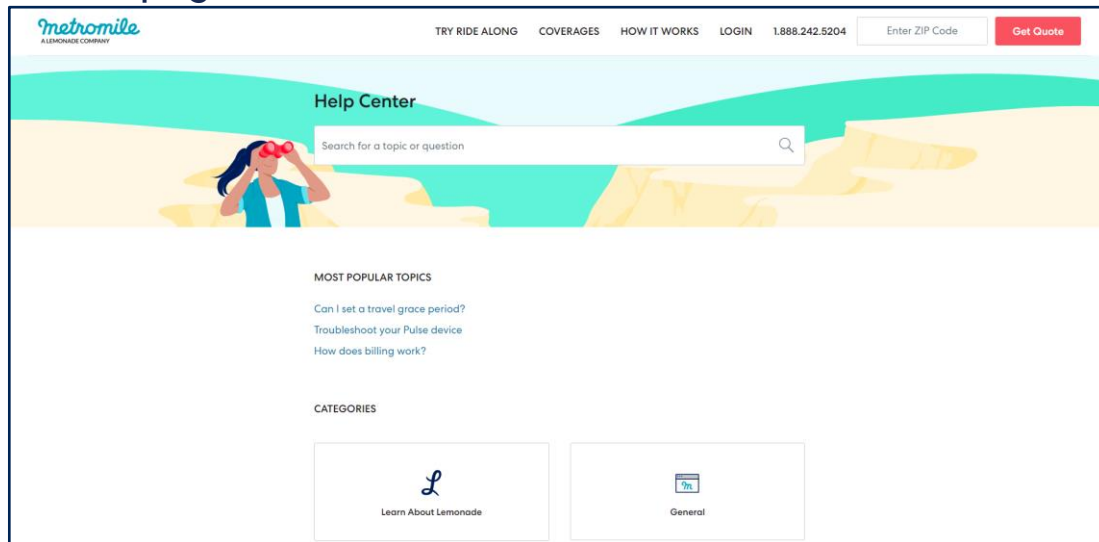
Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Jul-22 | Policyholder site | Low | Account Information | Updated Marital Status question of Add a New Driver transaction |
| 29-Aug-22 | Public site | Low | Design & Navigation | Debuted new logos to reflect Metromile's acquisition by Lemonade including a dedicated Help Center page |
| 12-Sep-22 | Policyholder site | Low | Design & Navigation | Added Lemonade link to Profile flyout menu |
| 13-Feb-23 | Public site | Low | Design & Navigation | Updated static footer menu to include new product links; existing Investor Relations link now redirects to Lemonade's Company Overview page |
| 27-Feb-23 | Policyholder site | Medium | Account Self-Service | Allowed policyholders to manage and set their policy's Property Damage Liability limits |
| 13-Mar-23 | Policyholder site | Low | Claims | Updated Claim Center to show a new Claims Resources tile within right sidebar |
| 13-Mar-23 | Policyholder site | Low | Claims | Added new quote field to Can't Find the Answer? section at the bottom of all Help Center pages |
| 13-Mar-23 | Public site | Low | Tools & Resources | Added Does Metromile Have a Referral Program expandable FAQ tile to General page of Help Center |
| 5-Jun-23 | Public site | Low | Tools & Resources | Promoted Find Auto Shops Near Me mobile app feature with new article on public site Blog section |

Promoted Lemonade acquisition ([August 2022](#))

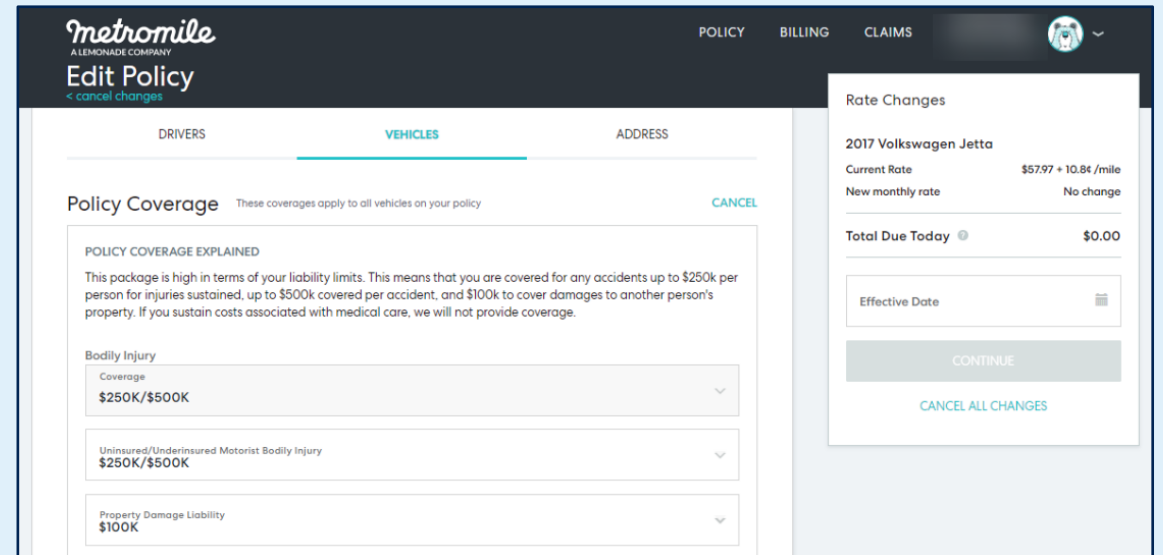
Following Metromile’s acquisition by Lemonade, the company logo in the site’s top left appears above a black A Lemonade Company subtitle, and the Help Center now includes a clickable Learn about Lemonade tile in the Categories section. The tile loads a dedicated Learn about Lemonade page with an expandable FAQ made up of four questions. Additionally, a new Lemonade link in the policyholder site Profile flyout menu loads the same Help Center page.



Public Site Help Center (Top)

Enabled policyholders to set Property Damage Liability limits ([February 2023](#))

The Vehicles tab of the policyholder site Policies page includes a Policy Coverage alongside an Edit link that expands the section to allow users to manage their coverage choices, displayed as a list. The Property Damage Liability item now appears as a dropdown menu; policyholders can view a selection of options and click their desired liability limit to adjust the coverage settings.



Policyholder Site Policy Page – Vehicles Tab (Edit Policy Coverage Expanded)

Nationwide completed the third most updates in our coverage group the past year with a total of 42 updates. The firm updated its site most often in the Design & Navigation and Products & Services categories with 11 updates each.

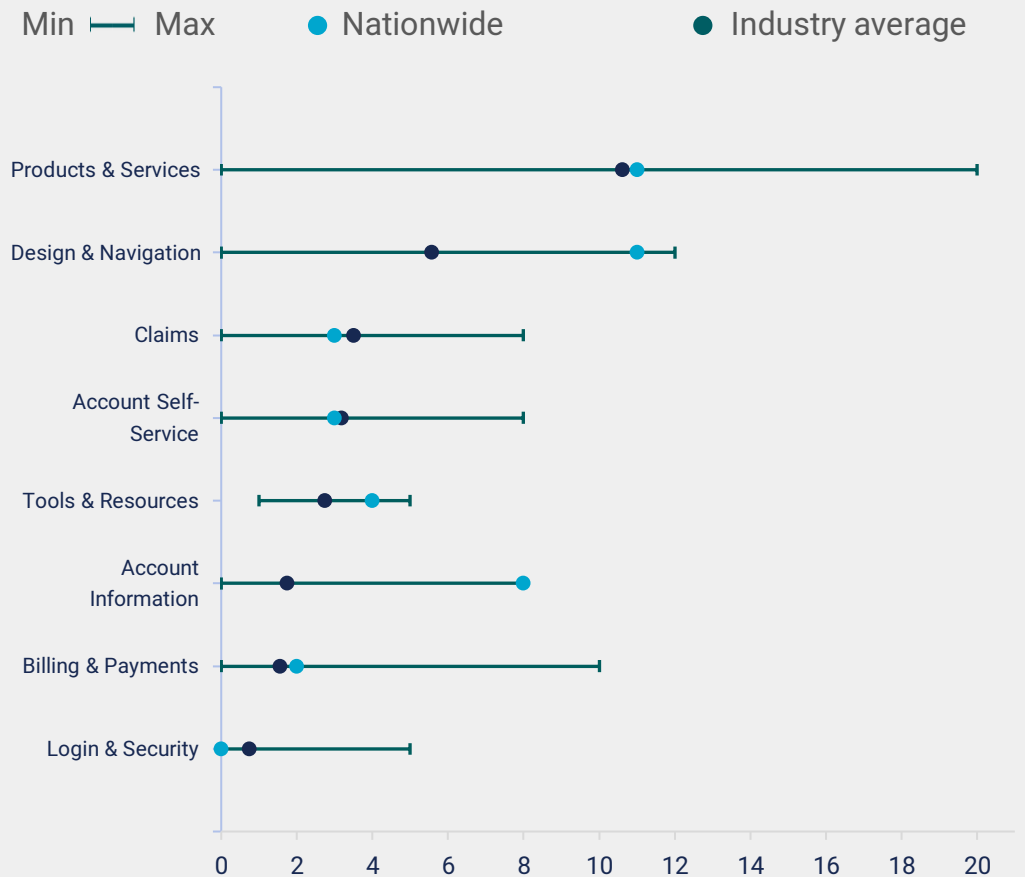
Five medium- or high-significance updates fell in the Design & Navigation category. In [January 2023](#), Nationwide added three additional self-service links to its policyholder site main navigation flyout menu and a new quick links banner section below on the homepage. In [March 2023](#), Nationwide revamped its login page to display content across two large vertical tiles and updated its public site Bill Pay and Claims pages to match the new layout and offer additional resources. In [May 2023](#), Nationwide revamped its public site main navigation to feature new and reorganized sections along with a refreshed color scheme.

Three significant updates occurred in the Products & Services category, all of which occurred on the public site. Nationwide debuted its Smart Home Insurance Program in [July 2022](#), adding promotional sections on its Homeowners Insurance and Condo Insurance pages. The insurer also added general overview pages for its Vehicle, Property and Personal insurance product categories in [June 2023](#).

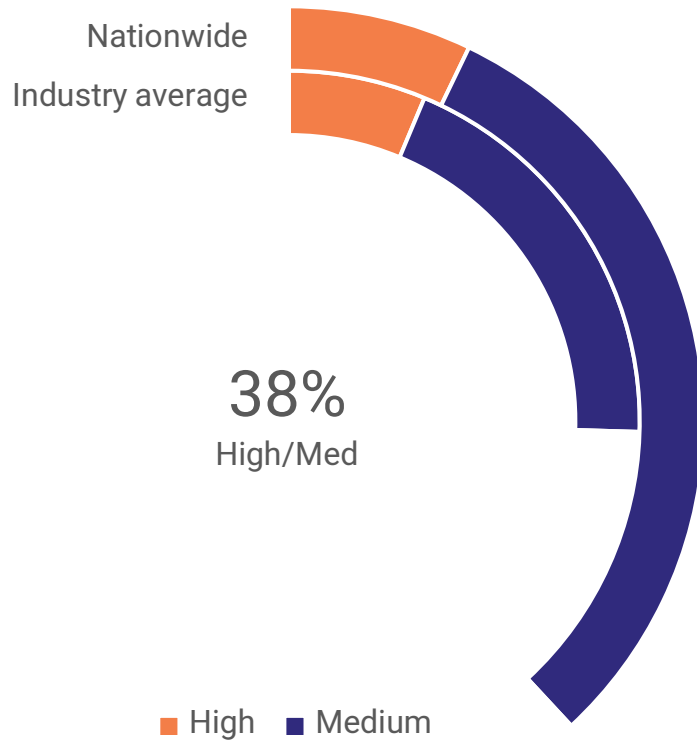
24 public site updates and 18 policyholder site changes

Three high significance updates in the past 12 months

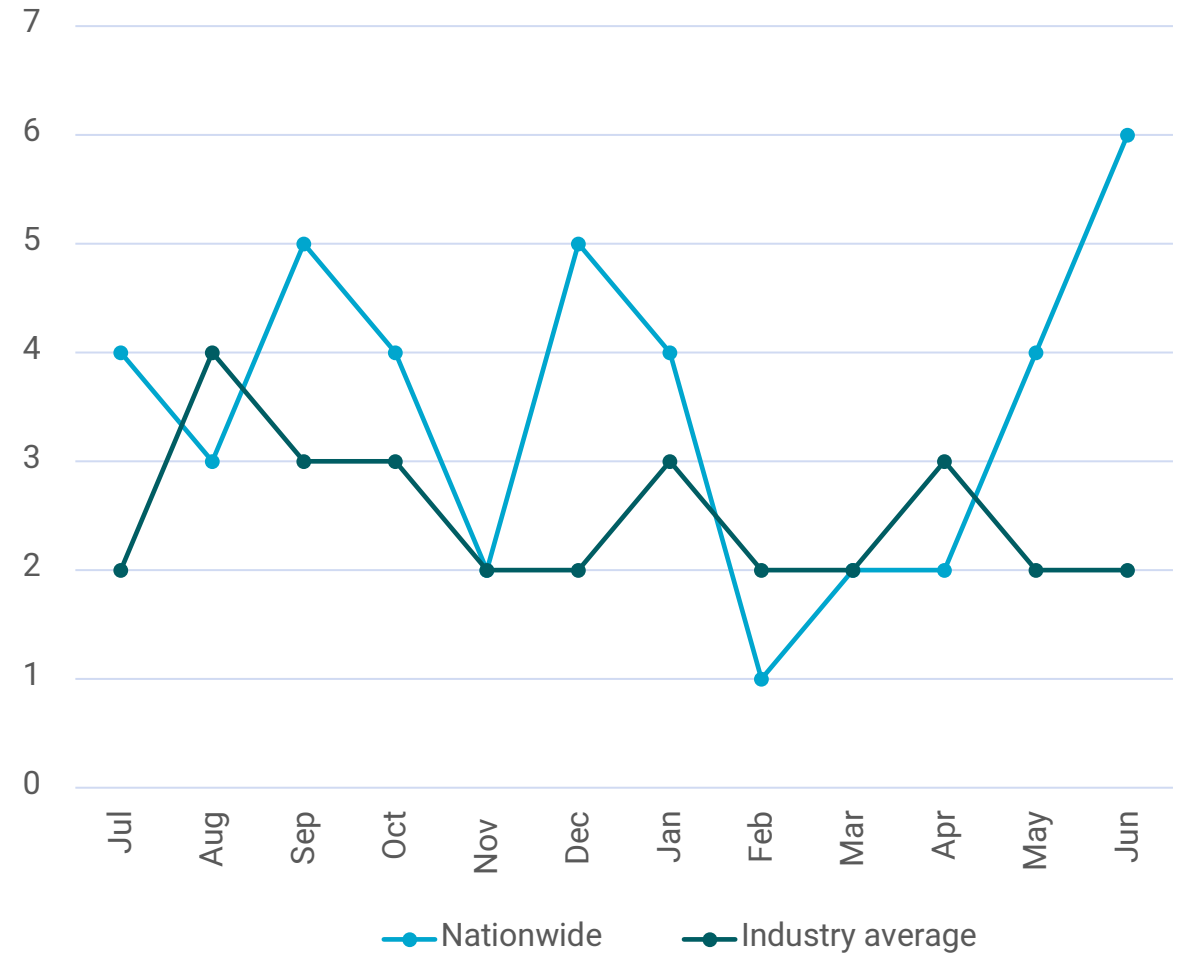
Claims and Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 5-Jul-22 | Public site | High | Products & Services | Launched Smart Home Insurance Program |
| 5-Jul-22 | Public site | Medium | Products & Services | Promoted Smart Home Insurance Program on Homeowners Insurance and Condo Insurance pages |
| 5-Jul-22 | Public site | Low | Design & Navigation | Revamped site color scheme to feature bright blue more consistently |
| 5-Jul-22 | Public site | Low | Products & Services | Added dedicated FAQ to Auto Insurance page |
| 1-Aug-22 | Public site | Medium | Claims | Revamped Auto Claims page with streamlined design and additional resources |
| 29-Aug-22 | Policyholder site | Low | Account Information | Added Learn More about Going Green tile to the top of Profile Preferences page |
| 29-Aug-22 | Public site | Low | Products & Services | Updated SmartRide page to reflect the program now being offered solely through the insurer's app |
| 12-Sep-22 | Policyholder site | Low | Account Information | Implemented new banner-style notifications on homepage |
| 12-Sep-22 | Public site | Low | Products & Services | Continued to implement content and layout changes to SmartRide page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 12-Sep-22 | Public site | Low | Products & Services | Revamped Nationwide Member Resource Guide page |
| 26-Sep-22 | Public site | Medium | Design & Navigation | Revamped Profile Information page to reflect ongoing site redesign |
| 26-Sep-22 | Public site | Low | Products & Services | Added banner to Travel Insurance page to reflect being one of Money.com’s 2022 best cruise travel insurance company award recipients |
| 10-Oct-22 | Public site | Low | Claims | Displayed blue banner with a Start a Claim link in response to Hurricane Ian on homepage |
| 10-Oct-22 | Public site | Low | Tools & Resources | Added Powersports quote option to Nationwide Express page |
| 24-Oct-22 | Policyholder site | Low | Account Information | Updated Coverages page layout to display individual coverages as a list |
| 24-Oct-22 | Policyholder site | Low | Account Self-Service | Updated notification enrollment options available on its policyholder site Preferences page |
| 21-Nov-22 | Policyholder site | Medium | Account Self-Service | Expanded policyholder self-service capabilities to allow users to manage their payment plan on site |
| 21-Nov-22 | Public site | Low | Products & Services | Updated existing How the Smart Home Program Works section of Smart Home Insurance Program page |

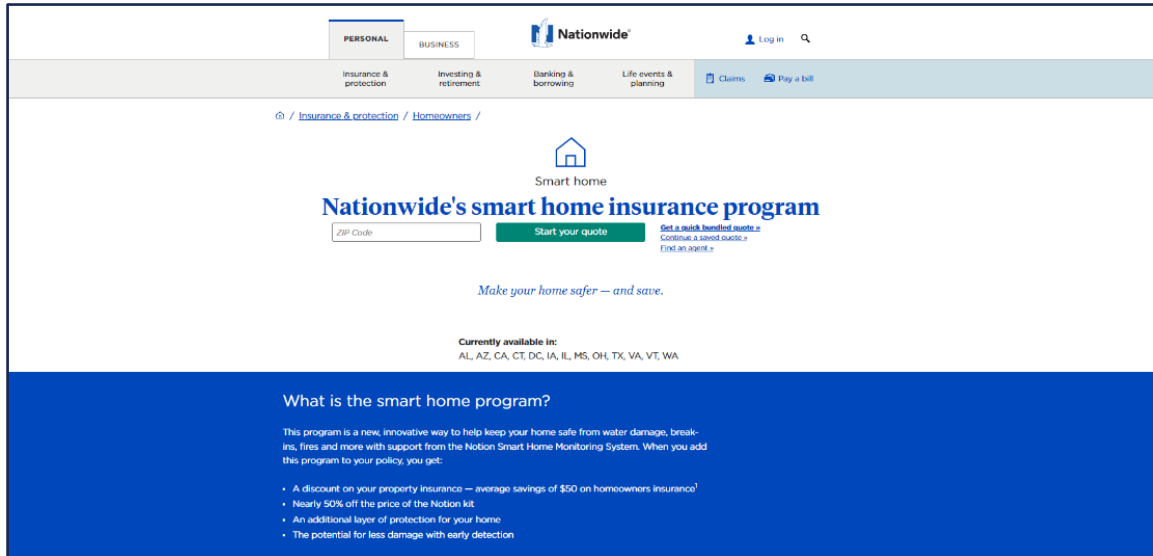
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 5-Dec-22 | Policyholder site | Medium | Account Self-Service | Updated What Would You Like to Do? section of Auto Policy page with new Manage Vehicles and Manage Coverages self-service links |
| 5-Dec-22 | Policyholder site | Low | Account Information | Added orange notification to Edit Vehicle page to explain that users must close their existing policy and open a new one if they are moving out of state |
| 5-Dec-22 | Policyholder site | Low | Account Information | Added bordered notification under Coverages tab of Homeowners Policy page asking customers to contact the insurer to make policy changes |
| 19-Dec-22 | Public site | Low | Products & Services | Added new section to homepage to highlight presentation of Walter Payton NFL Man of the Year award |
| 19-Dec-22 | Public site | Low | Design & Navigation | Revamped existing Now from Nationwide Blog microsite with new design and sections |
| 17-Jan-23 | Policyholder site | High | Claims | Updated Basic Information section of File an Auto Claim flow with additional steps |
| 30-Jan-23 | Policyholder site | Medium | Design & Navigation | Added Manage Vehicles, Manage Coverages and Manage Drivers self-service quick links to the main navigation Policy flyout menu |
| 30-Jan-23 | Policyholder site | Medium | Design & Navigation | Displayed new quick links banner section below existing main navigation menu on homepage |
| 30-Jan-23 | Public site | Low | Design & Navigation | Replaced image in existing mobile app promotion on site pages with scannable QR code that redirects to the Apple app or Google Play store |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 13-Feb-23 | Policyholder site | Medium | Billing & Payments | Included expandable Future Bill tiles in Billing Details page |
| 13-Mar-23 | Public site | Medium | Design & Navigation | Revamped login page to display content across two vertical tiles: Personal Login and Business Login |
| 13-Mar-23 | Public site | Medium | Design & Navigation | Updated Bill Pay and Claims pages to match new layout of login page and offer additional resources |
| 10-Apr-23 | Public site | Medium | Products & Services | Updated Auto Policy Documents page to show new design and content |
| 24-Apr-23 | Public site | Low | Design & Navigation | Integrated category-specific jumplinks to existing Emergency Preparedness page |
| 8-May-23 | Policyholder site | Medium | Account Information | Updated Auto Policy Documents page to offer new Resources section and Request by U.S. Mail button |
| 8-May-23 | Public site | High | Design & Navigation | Revamped main navigation menu and reorganized links within flyouts |
| 8-May-23 | Policyholder site | Low | Tools & Resources | Significantly expanded the availability of chatbot and live chat features on public site |
| 22-May-23 | Public site | Low | Tools & Resources | Updated Find an Agent links to load new Find Local Nationwide Insurance Agencies Near You page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Jun-23 | Public site | Low | Design & Navigation | Made minor design changes to public site main navigation section |
| 5-Jun-23 | Public site | Low | Tools & Resources | Updated Find an Agency Near You locator tool to include links to agency email addresses on results page |
| 20-Jun-23 | Policyholder site | Medium | Account Self-Service | Added Manage Vehicles option to homepage quicklinks banner |
| 20-Jun-23 | Policyholder site | Low | Account Information | Updated Homeowners Policy Documents page to reflect addition of Valuables Plus category |
| 20-Jun-23 | Public site | Medium | Products & Services | Added general overview pages for Vehicle, Property and Personal insurance product categories |
| 20-Jun-23 | Public site | Low | Products & Services | Showed new Service Line and Equipment Breakdown options on Homeowners Insurance Coverage page |

Launched Smart Home Insurance Program ([July 2022](#))

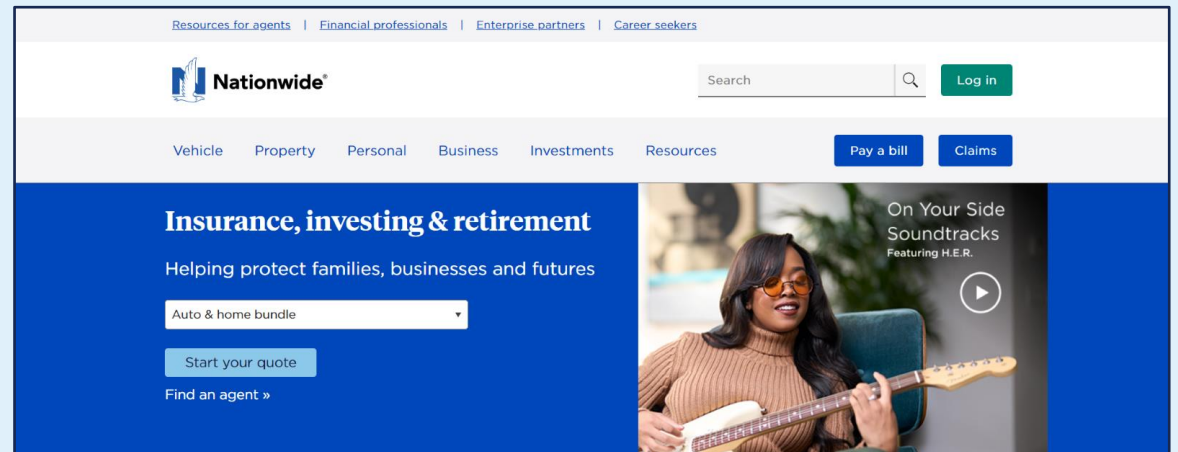
In partnership with Notion, Nationwide now offers policyholders the option of enrolling in a Smart Home Monitoring System for a discounted price. The insurer added a dedicated public site Smart Home Insurance Program page describing the program benefits, its functionality and ways to get started. The page is promoted on the Homeowners Insurance and Condo Insurance product pages.



Public Site Nationwide's Smart Home Insurance Program Page

Overhauled public site main navigation ([May 2023](#))

Nationwide revamped its public site main navigation to feature new and reorganized sections along with a refreshed color scheme. Insurance products now appear divided across three new flyouts: Vehicle, Property and Personal. All flyouts also contain subcategories to offer further organizational clarity. By breaking up the extensive Insurance content into categories and consolidating the Personal and Business tabs, the insurer better presents the breadth of its offerings in one glance and allows users to navigate the site more easily.



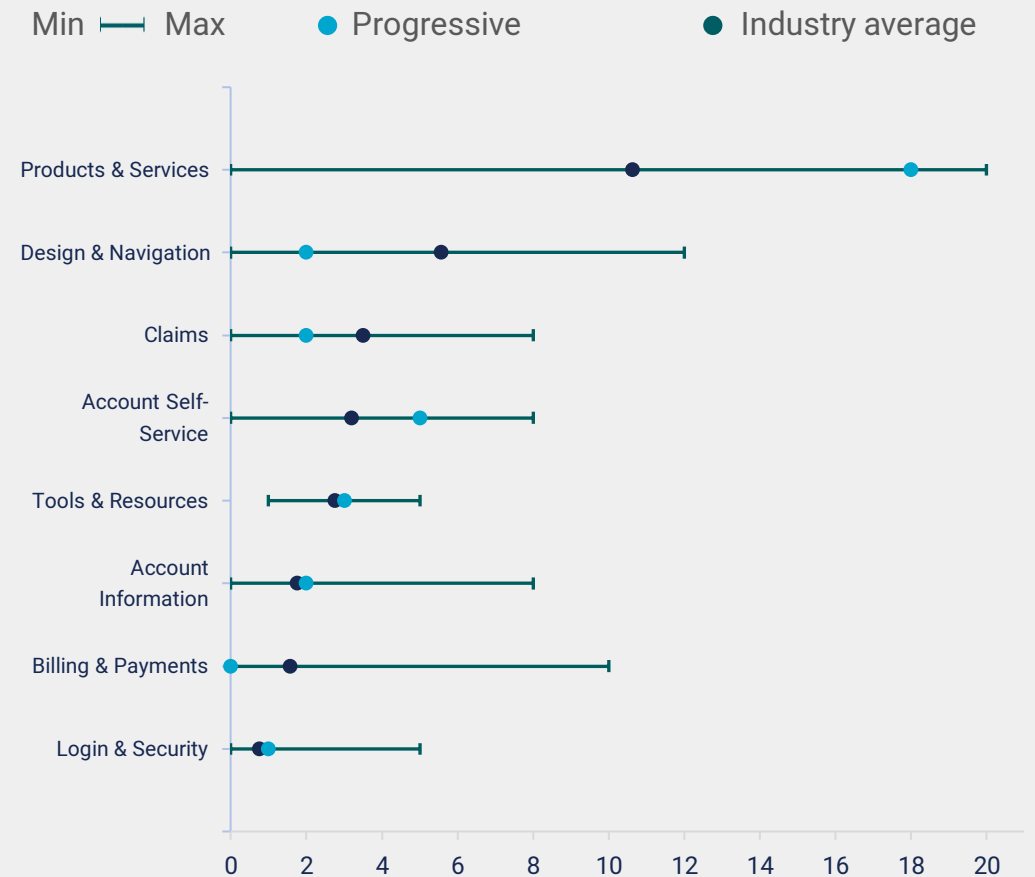
Public Site Main Navigation

Progressive completed a total of 33 updates this year, significantly surpassing its total of 13 changes in 2022. Despite the higher number of updates, few represent substantive launches or redesigns. Well over half (20) of the changes took place on the public site, which largely consisted of expanding product information with additional informational paragraphs and FAQs, as well as integrating several promotions. The insurer reorganized its homepage banner and embedded quote tool in [August](#) and again in [November](#).

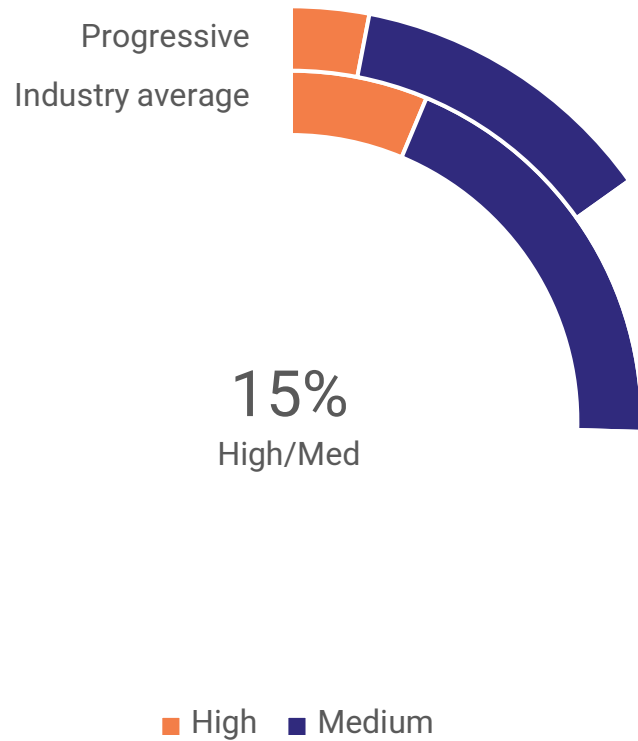
Progressive implemented only one high-significance change; in [February](#), the insurer revamped its File a Claim flow with a dynamic progress meter and new steps. Also in [February](#), the insurer refreshed the policyholder site Communication Preferences page to consolidate alert enrollment options and debuted an Unsubscribe from Communications global opt-out functionality.

The insurer’s single Login & Security update occurred in [September](#) when Progressive added optional security questions to be used for account verification and password retrieval.

20 public site updates and 13 policyholder site updates
 One high significance update in the past 12 months
 Products & Services contained the most updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 5-Jul-22 | Public site | Low | Tools & Resources | Added dedicated ATV/UTV product quote tool |
| 5-Jul-22 | Public site | Low | Products & Services | Updated Renters Insurance page to feature select customer reviews and ratings |
| 18-Jul-22 | Policyholder site | Low | Account Information | Updated Documents page to include document type descriptions |
| 18-Jul-22 | Public site | Low | Products & Services | Updated product-specific Claims Process pages with new section headers, images and Thinking of Switching to Progressive? promotional tiles |
| 1-Aug-22 | Policyholder site | Low | Account Information | Revamped Policy and Coverages page with new fonts and updated Coverages table |
| 15-Aug-22 | Public site | Low | Design & Navigation | Revamped homepage header with new photograph and reorganized quote tool product selection menu |
| 15-Aug-22 | Public site | Low | Products & Services | Updated Common Questions section of insurance product pages with additional sections |
| 12-Sep-22 | Policyholder site | Low | Account Self-Service | Added a License Type section to policyholder site Add a Driver transaction |
| 12-Sep-22 | Public site | Low | Products & Services | Added Roadside Assistance paragraph to Customize Your Auto Insurance Coverage section of Auto Insurance page |

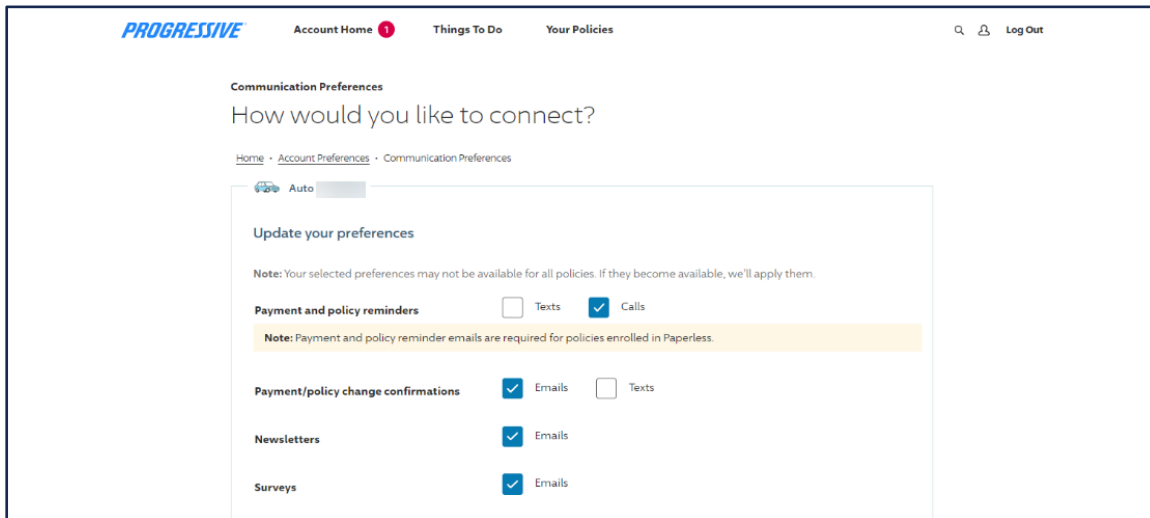
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 12-Sep-22 | Public Site | Low | Products & Services | Added Association Member paragraph to Ways to Save section on Motorcycle Insurance page |
| 12-Sep-22 | Public Site | Low | Products & Services | Expanded Common Questions about Homeowners Insurance section of Homeowners Insurance page |
| 26-Sep-22 | Policyholder Site | Low | Account Self-Service | Added self-service promotions throughout site to assure policyholders that they can generate a quote to view policy premium differences without applying the change |
| 26-Sep-22 | Policyholder Site | Medium | Login & Security | Allowed users to select and manage security questions for account verification and password retrieval |
| 10-Oct-22 | Policyholder Site | Low | Tools & Resources | Updated Ask Flo chatbot in response to Hurricane Ian |
| 10-Oct-22 | Public Site | Low | Claims | Added magenta alert banner across homepage, Contact Us and Claims pages following Hurricane Ian |
| 10-Oct-22 | Public Site | Low | Products & Services | Updated homepage with promotion for Dr. Rick Will See You Now book as part of commercial campaign |
| 10-Oct-22 | Public Site | Low | Products & Services | Updated Common Questions about Homeowners Insurance section of Homeowners Insurance page |
| 7-Nov-22 | Public Site | Medium | Tools & Resources | Updated quote field embedded in homepage banner |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 17-Jan-23 | Policyholder Site | Low | Products & Services | Updated design of Available Discounts page |
| 17-Jan-23 | Policyholder Site | Low | Account Self-Service | Added When Would You Like Your Address Updated? step to beginning of Update Your Address flow |
| 27-Feb-23 | Policyholder Site | Medium | Design & Navigation | Revamped Communication Preferences page to consolidate notification enrollment options |
| 27-Feb-23 | Policyholder Site | Medium | Account Self-Service | Introduced global Unsubscribe from Communications functionality |
| 27-Feb-23 | Policyholder Site | High | Claims | Added progress bar, step titles and introductory overview to File a Claim flow, consolidated initial steps |
| 27-Mar-23 | Public Site | Low | Products & Services | Updated several public site insurance product pages, such as ATV Insurance, with additional information |
| 27-Mar-23 | Public Site | Low | Products & Services | Debuted new motorcycle insurance discount—Safe and Steady Rider—and updated Types of Motorcycle Insurance Discounts listed on the Motorcycle Insurance Discounts page accordingly |
| 10-Apr-23 | Policyholder Site | Low | Account Self-Service | Tweaked Update Your Phone Number and Communication Preferences pages to allow users to indicate phone type |
| 10-Apr-23 | Public Site | Low | Products & Services | Added promotional tile, Check Out Watercraft from Leading Boat Dealers, to Boat Insurance page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 10-Apr-23 | Public site | Low | Products & Services | Reorganized PWC Insurance page and added new Do You Need PWC Insurance? section |
| 8-May-23 | Public site | Low | Products & Services | Added Trip Interruption paragraph to Extra Car Insurance Coverages section of Types of Car Insurance Coverages page |
| 22-May-23 | Public site | Low | Products & Services | Updated Roadside Assistance page with new informational paragraph |
| 22-May-23 | Public site | Low | Products & Services | Added two new informational sections to Golf Insurance page |
| 5-Jun-23 | Policyholder site | Low | Products & Services | Removed Call tile from the top of Contact Us page |
| 20-Jun-23 | Public site | Low | Products & Services | Added new content to Commonly Asked Questions section of Compare Car Insurance Rates page |

Revamped policyholder site Communication Preferences page (February 2023)

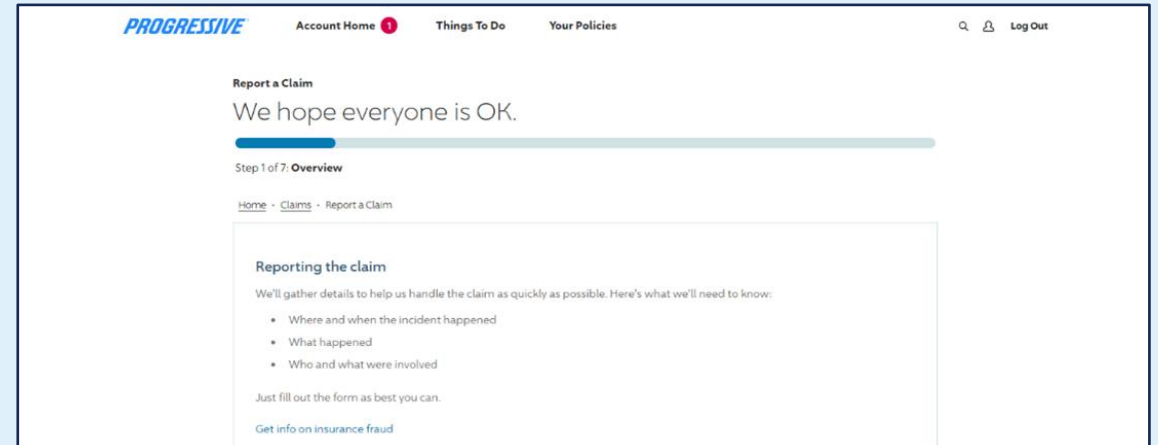
The page now displays a minimal design. An Update Your Preferences section lists available alert types that policyholders can customize their email or text alert enrollment using individual checkboxes. Below, a Let's Add Your Contact Information section prefills the user's email address and phone number, but users can edit the inputs directly on the page as well as enroll additional phone numbers.



Policyholder Site Communication Preferences Page (Truncated)

Updated File a Claim flow (February 2023)

The policyholder site Report a Claim process now displays a greeting that updates dynamically with each subsequent step above a blue progress bar. The bar does not feature labeled steps but fills in with a darker color to indicate progress. Text below the bar indicates the total number of steps as well as the current step number and name. The first step, Overview, now includes a new Reporting the Claim section that provides a brief text overview of what details the filing flow will gather. The second step of the flow, Type of Claim, asks whether the claim is limited to windshield or window glass.



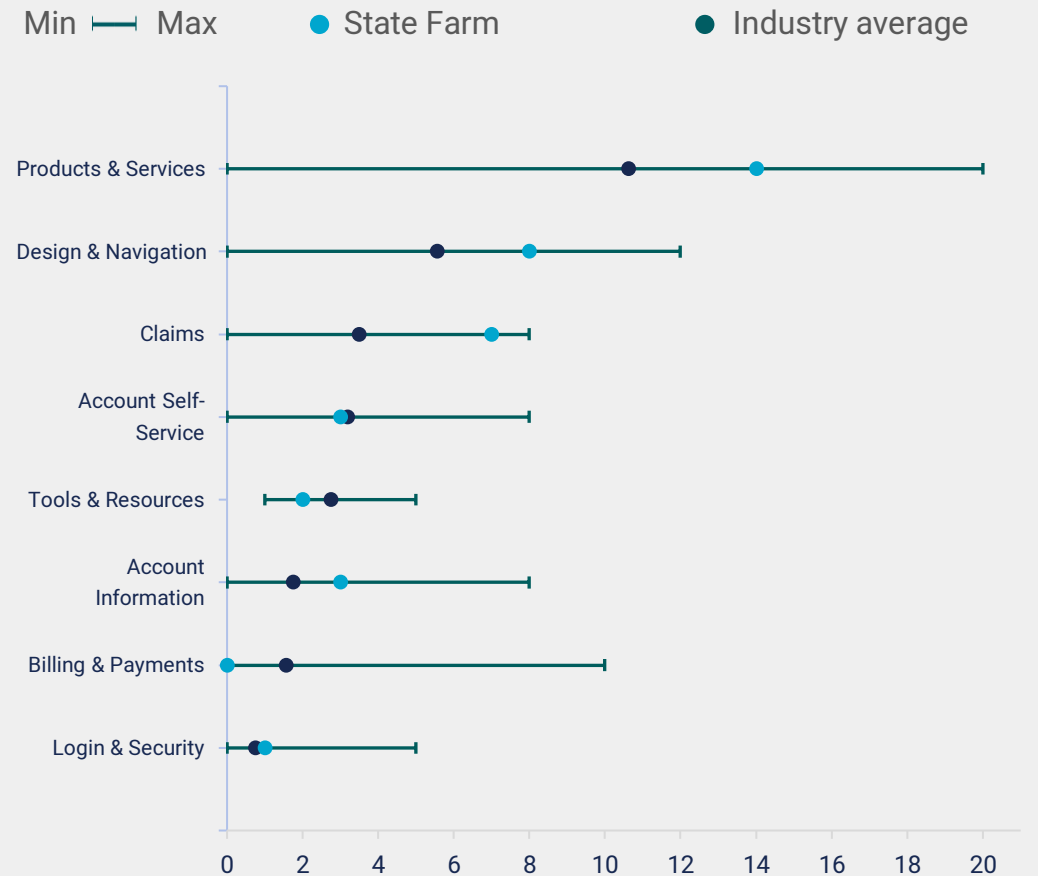
Policyholder Site Report a Claim Flow – Overview Step (Truncated)

State Farm completed 38 site changes throughout the year with 24 on the public site and 14 on the policyholder site. The insurer had nine updates of medium or higher significance, and seven of those were in the Account Self-Service and Claims categories.

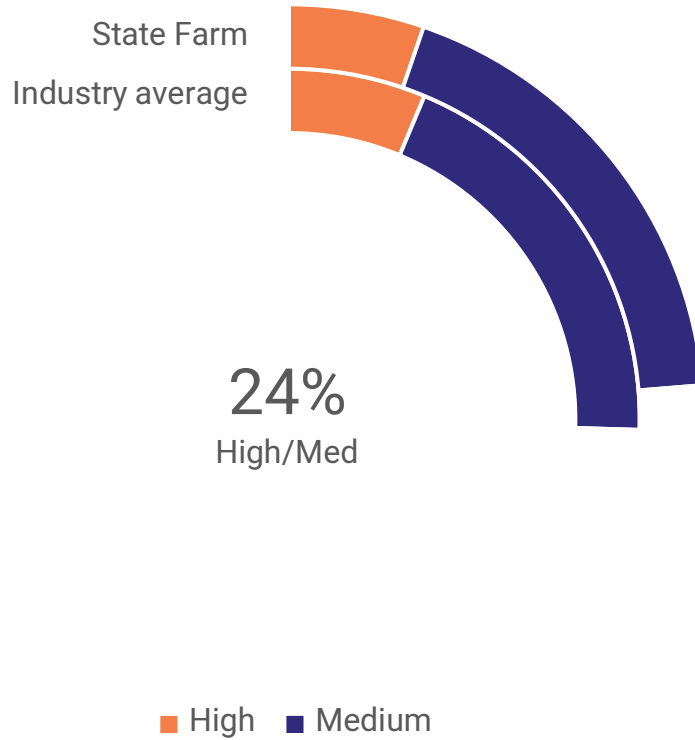
In November 2022, the carrier updated its policyholder site and public site claims flow to feature reordered steps and a progress meter. These two were State Farm’s only high-significance changes. Two other significant claims-related updates occurred on the policyholder site. The insurer updated the first steps of the claims flow in March 2023 and offered an Upload Files link within the My Claim Tools section of its Claims Overview pages.

On the Account Self-Services front, State Farm made three medium- or high-significance updates on the policyholder site. In [August 2022](#), the insurer added a Text Reminders option to its Communication Preferences page. In [September 2022](#), State Farm added new links promoting enrollment in its Drive Safe & Save program to the homepage and added a new way for policyholders to sign up for related notifications. State Farm also updated the self-service options offered by the What Would You Like to Do? menu on the Auto Policy page.

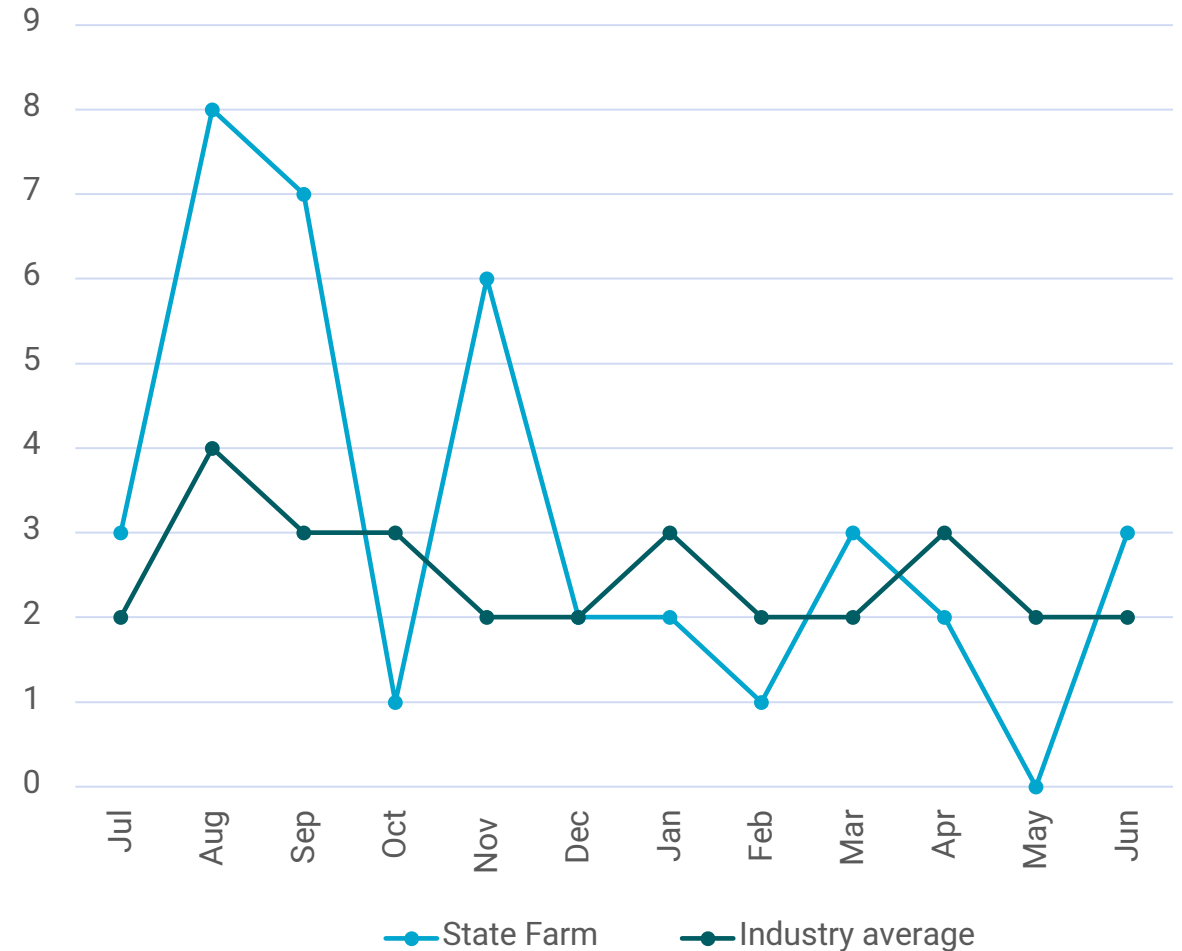
24 public site changes and 14 policyholder site changes
 Two high significance updates in the past 12 months
 Products & Services contained the most high/medium updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Reorganized Auto Insurance Options That Fit Your Needs section of Auto Insurance Coverages page |
| 5-Jul-22 | Public site | Low | Design & Navigation | Revamped Auto Insurance Coverages and individual coverage pages with colorful cartoon headers, tan accents and information organized into wide horizontal sections |
| 18-Jul-22 | Policyholder site | Medium | Account Information | Expanded My Agent tile with new links including View Agent website, Email Agent and Driving Directions |
| 1-Aug-22 | Public site | Low | Products & Services | Added Different Needs? We've Got You for Recreational Vehicle Insurance section to Motorcycle, Motorhome, Off-Road Vehicle, Travel Trailer and Boat Insurance pages |
| 1-Aug-22 | Public site | Low | Products & Services | Added Protect Your Home from Wildfire Threats promotion to Homeowners Insurance and Farm & Ranch Insurance pages |
| 15-Aug-22 | Policyholder site | Low | Account Information | Informed policyholders of impending removal of the Secure Messages mailbox via pop up banner |
| 15-Aug-22 | Policyholder site | Medium | Account Self-Service | Added Text Reminders option to Policy and Service Updates in Notifications section |
| 15-Aug-22 | Public site | Low | Design & Navigation | Overhauled About State Farm page with new cartoon images, tiles and links to popular pages and resources |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 15-Aug-22 | Public site | Low | Design & Navigation | Revamped Auto Insurance Resources page to mirror recent design changes: tan accents, cartoon icons and new photographs |
| 29-Aug-22 | Policyholder site | Low | Claims | Updated Notification Preferences step to claim filing process |
| 29-Aug-22 | Public site | Low | Design & Navigation | Updated Motorcycle Insurance, Boat Insurance, Off-Road Vehicle Insurance, Motorhome Insurance and Travel Trailer Insurance pages with a new header and a Three Ways to Get a Quick Quote section |
| 12-Sep-22 | Policyholder site | Low | Products & Services | Added new Questions? tile to Drive Safe & Save page |
| 12-Sep-22 | Public site | Low | Products & Services | Updated Wildfire Defense Systems resource page with a new image and additional plain-text content |
| 26-Sep-22 | Policyholder site | Medium | Account Self-Service | Added new links promoting enrollment in Drive Safe & Save program to homepage and added a new way for policyholders to sign up for Drive Safe & Save notifications |
| 26-Sep-22 | Policyholder site | Medium | Account Self-Service | Updated self-service options offered by What Would You Like to Do? menu on Auto Policy page |
| 26-Sep-22 | Public site | Low | Design & Navigation | Made minor updates to the content and design of homepage |

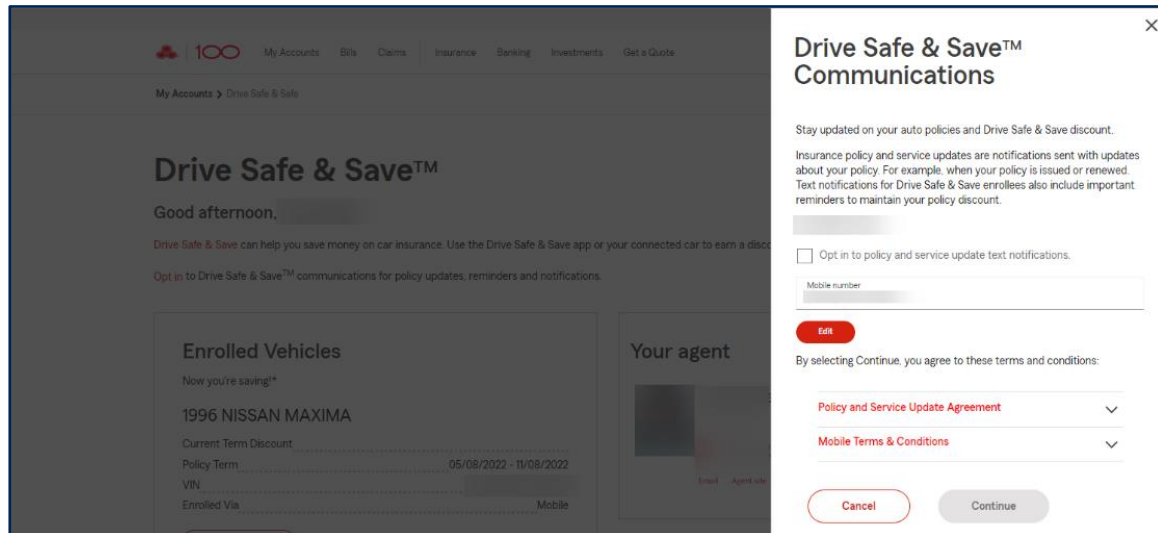
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|---------------------|---|
| 26-Sep-22 | Public site | Low | Products & Services | Revamped recently added Electric Vehicle Insurance product page |
| 26-Sep-22 | Public site | Low | Design & Navigation | Added Travel Trailers link within Insurance main navigation flyout menu |
| 10-Oct-22 | Public site | Low | Claims | Alerted customers impacted by Hurricane Ian of the ways they can file a claim and offered a link to the policyholder site Claims page |
| 7-Nov-22 | Public site | Low | Tools & Resources | Added anchored quote field to public site Homeowners Insurance product information page |
| 7-Nov-22 | Public site | Low | Products & Services | Simplified structure and condensed content of Homeowners Insurance section within Home Insurance Resources page |
| 7-Nov-22 | Public site | Low | Claims | Added overview of claims process in new Here's What Happens with Your Claims section in Auto and Home + Property tabs on Claims Help page |
| 21-Nov-22 | Policyholder site, Public site | High | Claims | Revamped File a Claim process to feature reordered steps and a progress meter |
| 21-Nov-22 | Policyholder site | Low | Account Information | Added homepage alert explaining that the insurer's new security processes require a valid email address and provides link to Communication Preferences page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 19-Dec-22 | Public site | Low | Products & Services | Updated Insurance page with reorganized links and new section |
| 19-Dec-22 | Public site | Low | Products & Services | Added new informational video to Pet Medical Insurance page |
| 30-Jan-23 | Public site | Low | Products & Services | Housed links to personal lines of insurance in Vehicle Insurance and Home& Property Insurance sections on Insurance Products page |
| 30-Jan-23 | Public site | Low | Products & Services | Included new promotional section for the insurer’s latest app launch, Life Enhance, to Download Mobile Apps page |
| 13-Feb-23 | Public site | Low | Products & Services | Updated Roofing Material Discounts page to include more plain-text information in Where Are Roofing Discounts Available section |
| 13-Mar-23 | Policyholder site | Medium | Design & Navigation | Updated homepage to display more minimalistic design with reorganized content and fewer red accents |
| 27-Mar-23 | Policyholder site | Medium | Claims | Updated first steps of File a Claim flow with a revamped design and consolidated questions |
| 27-Mar-23 | Public site | Low | Design & Navigation | Added new Policy Booklet Library link to Insurance footer menu on Insurance page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 10-Apr-23 | Policyholder site | Low | Tools & Resources | Made minor design changes to the chat tool available on its policyholder site Bill pages |
| 24-Apr-23 | Public site | Low | Products & Services | Included a promotional section advertising the insurer's partnership with Openbay on the public site Car Insurance Resources page |
| 20-Jun-23 | Policyholder site | Medium | Claims | Offers Upload Files link within the My Claim Tools section of its Claims Overview pages |
| 20-Jun-23 | Public site | Low | Products & Services | Added Contents Inventory Aids section to Homeowner Forms and Resources page |
| 20-Jun-23 | Public site | Low | Login & Security | Updated Alerts section of Security help page to show two new topics: Scam Letters Including Checks to Claim "Sweepstakes" Winnings, and Survey Emails and Text Messages Claiming to Be from State Farm |

Rolled out dedicated Drive Safe & Save alert enrollment (September 2022)

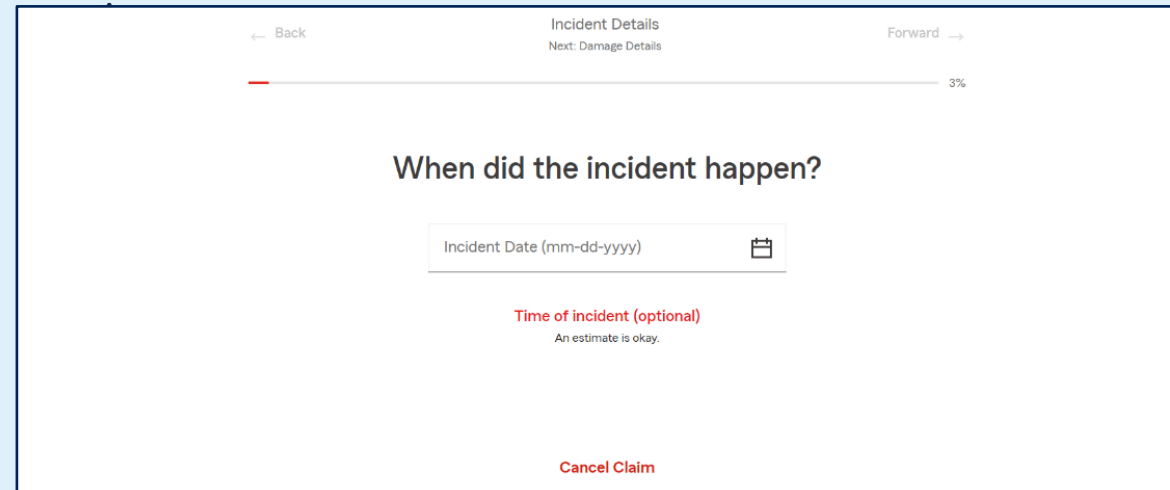
nNew text below the existing policyholder site Drive Safe & Save page header reads Opt In to Drive Safe & Save Communications for Policy Updates, Reminders and Notifications. Users click Opt In to load a Drive Safe & Save Communications vertical slideout on the same page, offering an overview of policy and service communications, and to prefill the policyholder’s on-file mobile number.



Policyholder Site Drive Safe & Save Page – Communications Slideout

Revamped desktop claim flows to feature reordered steps and new progress meter (November 2022)

Steps display a new gray-and-red fill-in progress meter at the top and Cancel Claim link at the bottom. On the public site, claimants must first indicate whether they are a State Farm customer and whether they represent an individual or an insurance company; after this, the public and policyholder flows mirror one another. The individual steps within the flow remain largely unchanged but now feature the updated design and a tweaked order. The flow now comprises of Incident Details and Damage Details.



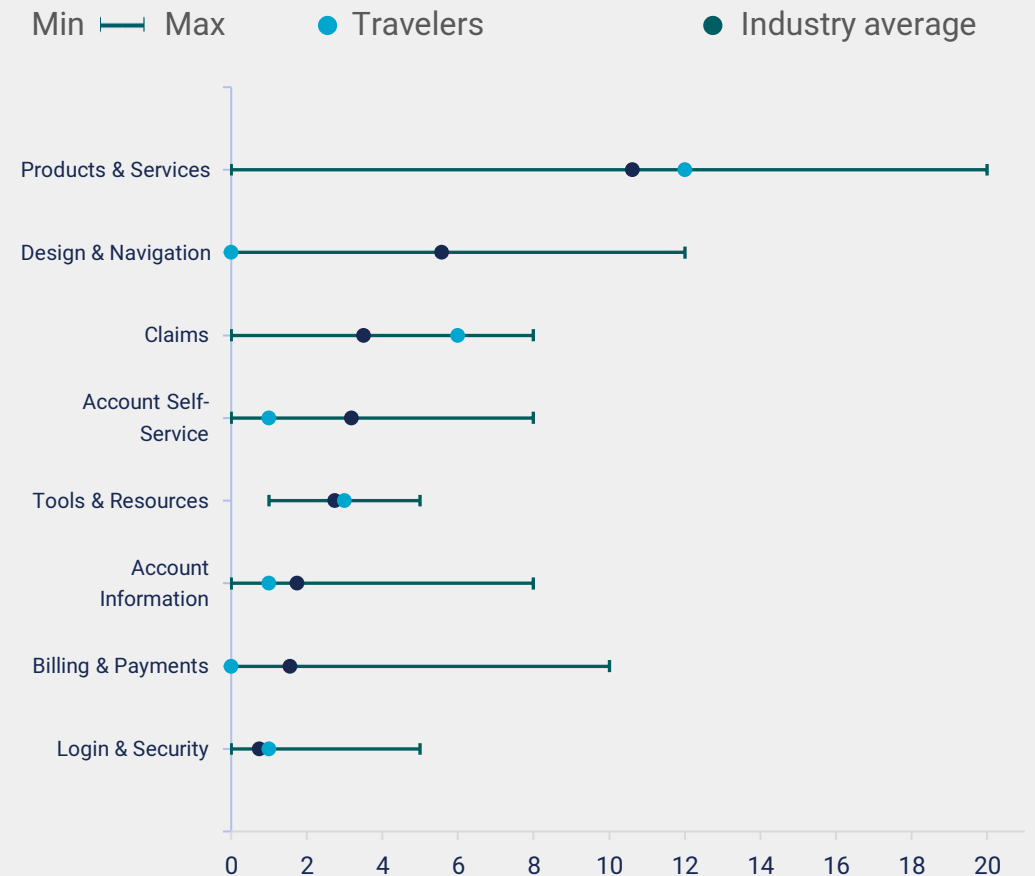
Policyholder Site File a Claim Flow Incident Details Step

Travelers completed 23 updates this year, only one more than in the previous 12 months and still fewer than the coverage group average. However, while last year’s changes were spread evenly across public and policyholder sites, this year most changes (19) took place on the public site. Moreover, most changes (19) were of low significance and over half (12) fell in the Products & Services category, reflective of the insurer’s continued work on its public platform through new informational videos, resource pages and promotions as well as by updating and expanding product page content.

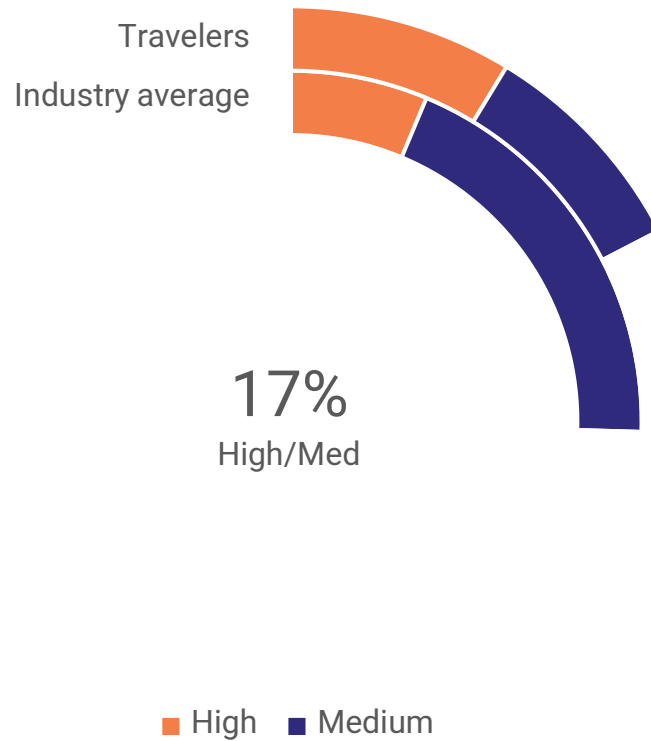
The insurer completed a single high-significance change, logged as two changes as it took place across both the public and policyholder sites. In [March](#), Travelers revamped its File a Claim tool for both guest users and policyholders with a new interstitial informational step and dynamic progress meter.

The carrier also updated its Find a Service Provider tool in [August](#), adding new filter options and additional features such as driving directions.

19 public site updates and four policyholder site updates
 Two high significance updates in the past 12 months
 Products & Services contained the most updates



Change significance



Number of changes



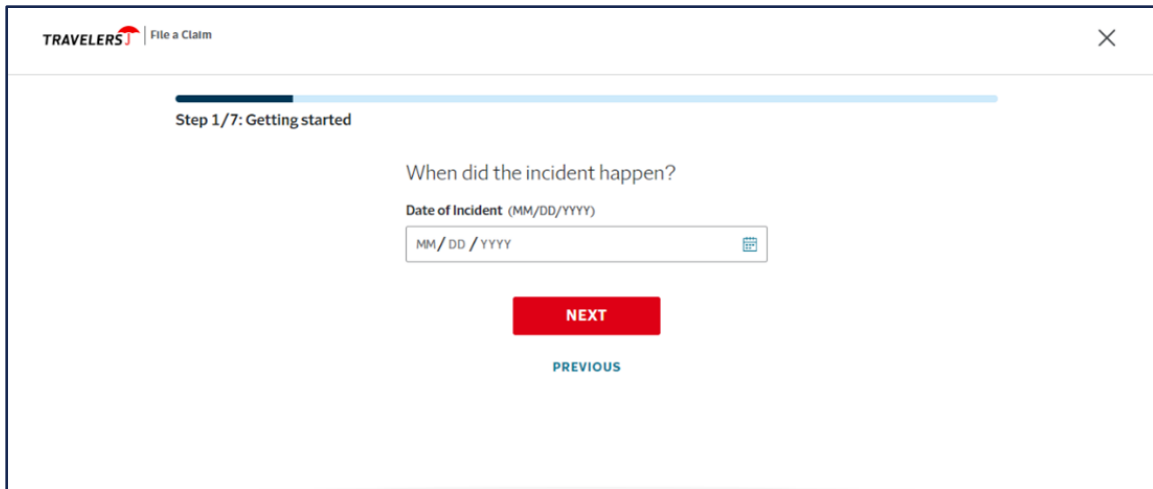
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 5-Jul-22 | Public site | Low | Products & Services | Added Enjoy Our New Commercials tile and 2022 Travelers Championship promotional section to homepage |
| 5-Jul-22 | Public site | Low | Products & Services | Expanded informational text on Wedding Insurance Coverages page |
| 5-Jul-22 | Public site | Low | Tools & Resources | Added new informational article section with resource links to Travelers Garage page |
| 18-Jul-22 | Public site | Medium | Products & Services | Debuted Travelers Institute microsite, findable via new link in footer menu Our Company section |
| 1-Aug-22 | Public site | Medium | Claims | Updated Find a Service Provider result page with gray-and-red color scheme, larger fonts and intrapage tabs to allow users to search by Radius, Name or State |
| 12-Sep-22 | Public site | Low | Tools & Resources | Updated start quote fields embedded in headers of select public site product pages |
| 12-Sep-22 | Public site | Low | Products & Services | Added Motorcycle section to bottom of Travelers Garage page |
| 26-Sep-22 | Policyholder Site | Low | Account Information | Expanded information within homeowners' policy Policy Details page |
| 10-Oct-22 | Public Site | Low | Products & Services | Rearranged content within Collision vs. Comprehensive Coverage section of Collision Coverage page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|--------------------------------|--------------|----------------------|--|
| 7-Nov-22 | Public site | Low | Products & Services | Added California Wildfire notification banner to Contact Us page; customers with residential property insurance in affected areas have a 60-day grace period to pay off their premiums |
| 21-Nov-22 | Public site | Low | Products & Services | Added new Cookie Settings link to Legal & Compliance section of static footer menu |
| 3-Jan-23 | Policyholder site | Low | Products & Services | Displayed Umbrella Insurance promotions on Auto Policy Overview and Auto Policy Details pages |
| 17-Jan-23 | Public site | Low | Tools & Resources | Added new informational video to the top of IntelliDrive page |
| 30-Jan-23 | Public site | Low | Claims | Implemented minor tweaks to File a Claim as a Guest flow |
| 27-Feb-23 | Policyholder site | Low | Account Self-Service | Removed Weather Alerts enrollment options |
| 27-Mar-23 | Policyholder Site, Public site | High | Claims | Revamped File a Claim flow with new interstitial step and updated progress meter |
| 24-Apr-23 | Policyholder Site | Low | Products & Services | Updated public site homepage with Enjoy Our New Commercials promotional tile |
| 24-Apr-23 | Public Site | Low | Products & Services | Introduced new Citizen Travelers page, promoted by corresponding section within About Travelers page |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------|--------------|---------------------|---|
| 22-May-23 | Public site | Low | Products & Services | Updated design of existing Affinity Group page, now retitled Affinity Group Discount |
| 22-May-23 | Public site | Low | Claims | Introduced intrapage tabs to existing public site Claims Guide Library |
| 20-Jun-23 | Public site | Low | Products & Services | Replaced homepage Coronavirus Update tile with Switch Today promotional tile |
| 20-Jan-23 | Public site | Low | Claims | Replaced existing Claim Reporting Next Steps link within main navigation Claim Center flyout with an Understanding the Claim Process link and updated Claim Center page accordingly |

Revamped File a Claim flow ([March 2023](#))

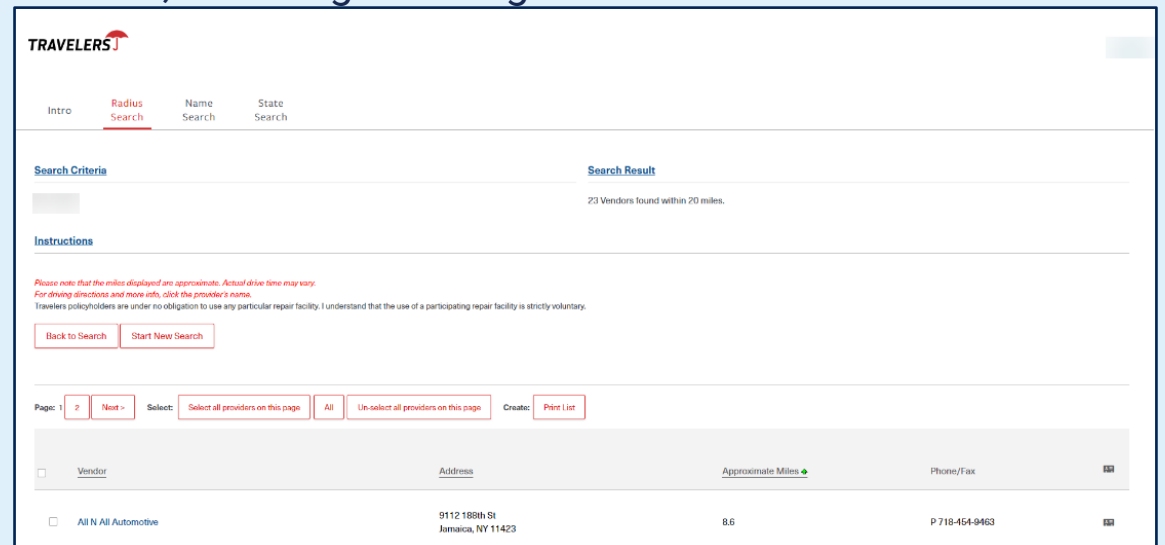
Across both the policyholder and public sites, the top of both File a Claim flows now features a dynamic progress meter. The pale blue meter fills in with a darker navy color to indicate user progress, and appears above text listing the current step number, current step name and the total number of steps. Additionally, the first step of the flow is now followed by a new Before You Get Started step, which features brief plain-text recommendations on how to complete the process alongside bright green check marks.



Policyholder Site File a Claim Flow – When Did the Incident Happen Step

Updated Find a Service Provider options ([August 2022](#))

The page now features larger fonts and a gray-and-red color scheme. Intrapage tabs at the top allow users to search by Radius, Name or State. Next, a section displays the Search Criteria and number of results alongside links to Start New Search and go Back to Search. The result table offers options to Select or Unselect All Providers on This Page and Print List. A new View Provider link to the right of each result loads a dedicated pop-up with further details, including a Driving Directions section.



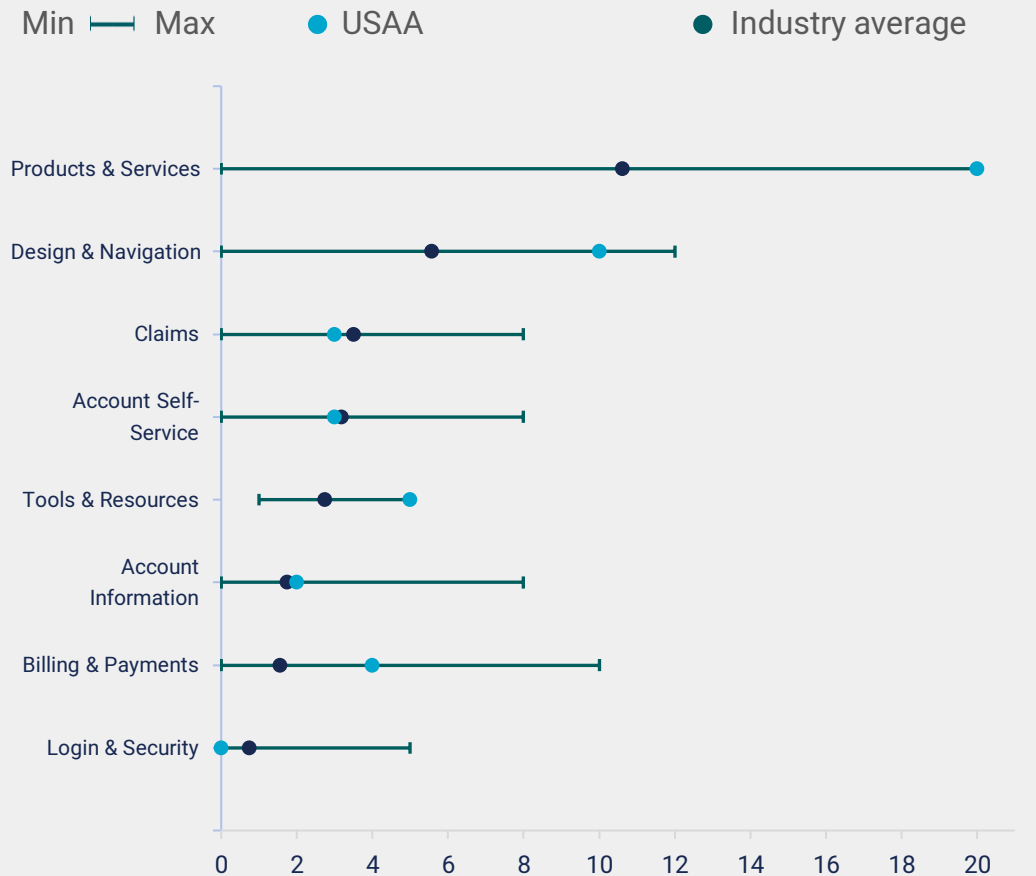
Public Site Find a Service Provider Results Page (Truncated)

USAA had a busy year; the insurer implemented a total of 47 changes, more than any other carrier in this report apart from Amica.

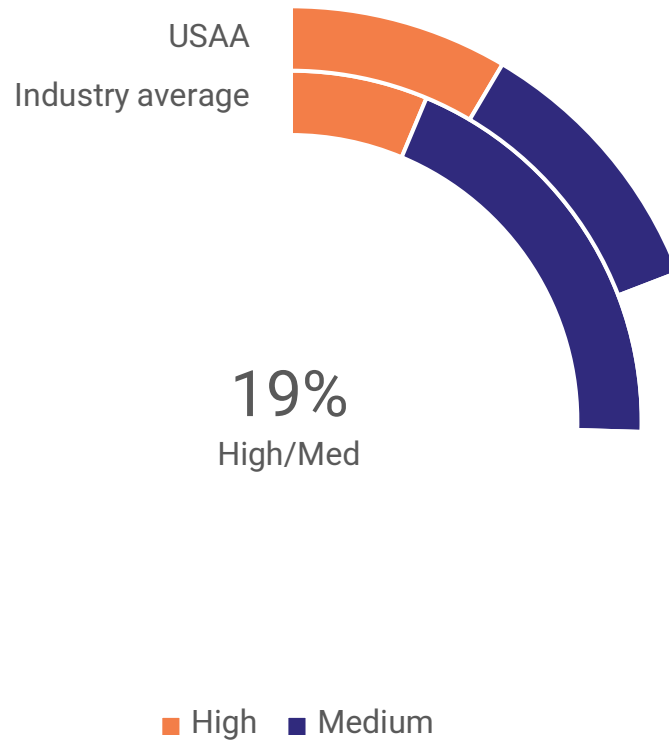
Most changes (29) occurred on the public site; following USAA’s site-wide design revamp in 2022, most were low-significance updates to product pages and resources, meaning the Products & Services category contained the most updates with 20 changes total. USAA launched its proprietary usage-based insurance product in [January](#), denoted by a new public site page and corresponding menu links. Also in [January](#), the carrier also debuted a new Bicycle and E-Bicycle Insurance product.

On the self-service side, USAA rolled out a Personalized Financial Wellness Dashboard feature to its policyholder site in [July](#) and a Track Documents capability in [February](#). The firm updated its bill pay flow to allow policyholders to pay multiple policies at once and teased potential new aesthetic choices with a full design revamp of the Profile site section in [May](#). The carrier also outfitted the site chatbot with a new menu of pre-set links in [July](#) and added new claims-related quick links to the homepage in [August](#).

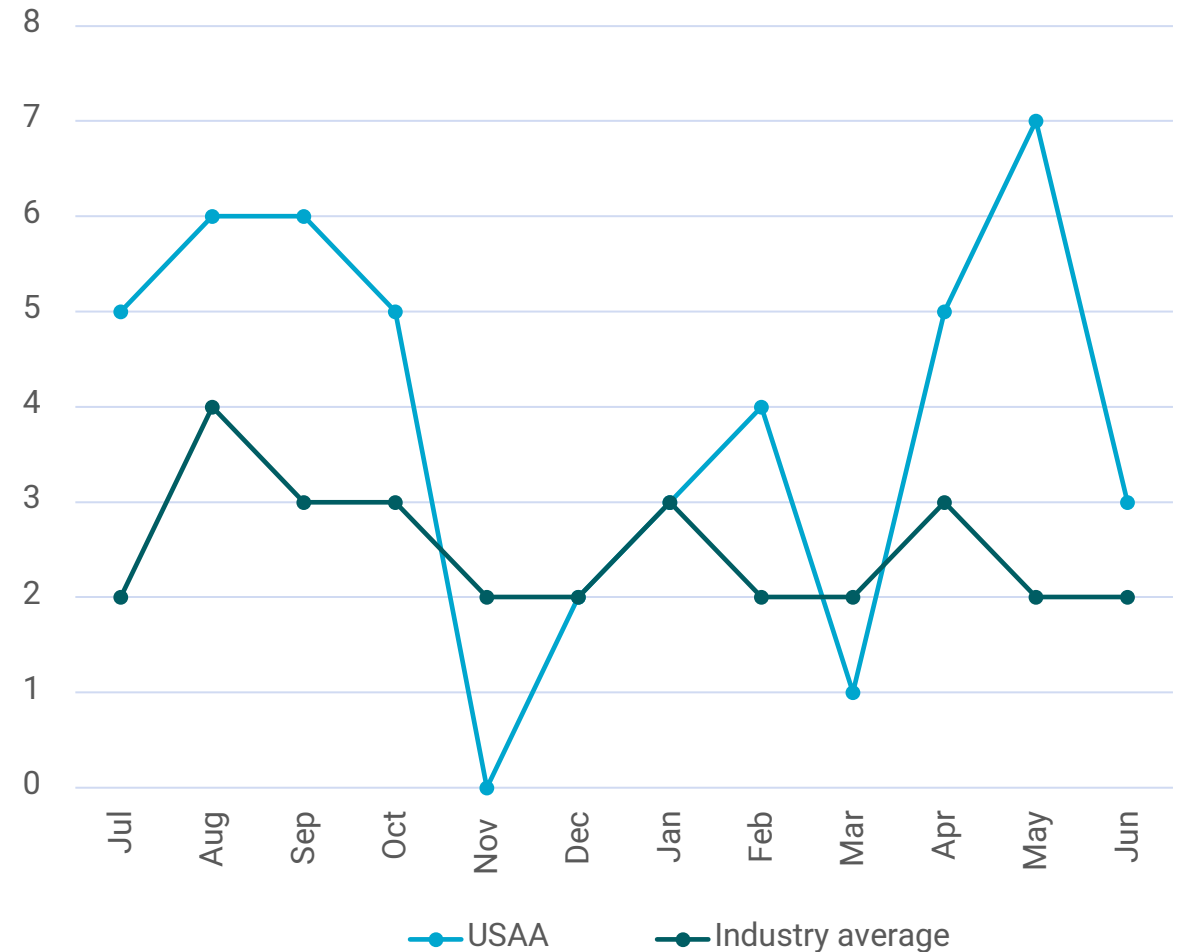
29 public site updates and **18** policyholder site changes
Four high significance updates in the past 12 months
Products & Services contained the most high/medium updates



Change significance



Number of changes



| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 5-Jul-22 | Policyholder site | High | Account Self-Service | Added Personalized Financial Wellness Dashboard page and capability to Advice Center |
| 5-Jul-22 | Policyholder site | Medium | Account Self-Service | Promoted new Personal Financial Assessment feature via interactive homepage tile |
| 5-Jul-22 | Policyholder site | Low | Design & Navigation | Updated Manage Military Information process with a new lightbox design |
| 5-Jul-22 | Public site | Medium | Tools & Resources | Updated chatbot with new menu of preset self-service links |
| 18-Jul-22 | Policyholder site | Low | Account Information | Added Taxpayer Identification Number field to Personal Information tile of Profile and Preferences page |
| 1-Aug-22 | Policyholder site | Medium | Claims | Updated homepage Claims link to load a flyout menu with File an Auto Claim, File a Property Claim, Claims Center, Insurance Claims Fraud, and Disaster and Recovery Center links |
| 1-Aug-22 | Public site | Low | Products & Services | Updated RV Insurance page to include information about eligible vehicle types |
| 15-Aug-22 | Policyholder Site | Low | Claims | Updated File an Auto Glass Claim flow to ask for email address and offer text update enrollment |
| 15-Aug-22 | Public Site | Low | Design & Navigation | Reorganized Site Map to display links under new headings and columns |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|--|
| 29-Aug-22 | Public site | Low | Products & Services | Revamped SafePilot page with new images, layout and color scheme |
| 29-Aug-22 | Public site | Low | Design & Navigation | Added intrapage tab navigation to Auto Resources page and updated sidebar menu with new Featured Advice, Related Products and Additional Resources section |
| 12-Sep-22 | Policyholder site | Low | Account Information | Added Protective Devices section to Discounts & Savings tab of homeowners policy Account Summary |
| 12-Sep-22 | Public site | Low | Products & Services | Updated SafePilot page with new images, layout and content |
| 12-Sep-22 | Public site | Low | Products & Services | Added promotional section for Valuable Personal Property (VPP) Insurance to Renters Insurance page |
| 12-Sep-22 | Public site | Low | Products & Services | Implemented minor design changes across select product pages to display links and information more prominently |
| 12-Sep-22 | Public site | Low | Tools & Resources | Added Get a Quote button that loads quote flow to How Much Does Pet Insurance Cost section of Pet Insurance page |
| 26-Sep-22 | Public Site | Low | Products & Services | Added Advice for Mobile Home Living section to Mobile Home Insurance product page |
| 10-Oct-22 | Public Site | Low | Products & Services | Displayed a red USAA's Response to Hurricane tile with a Learn More link on homepage |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|---|
| 10-Oct-22 | Public site | Low | Products & Services | Added Hurricane Ian Tips section, including Hurricane Advice video, to Hurricane Preparedness page |
| 24-Oct-22 | Public site | Low | Products & Services | Updated main navigation Insurance menu to display Umbrella Insurance as its own section, including brief product description |
| 24-Oct-22 | Public site | Low | Account Self-Service | Revamped Manage My Insurance page; a navy-blue header displays a new title and links to popular site pages and self-service tasks |
| 24-Oct-22 | Public site | Low | Products & Services | Updated Natural Disaster Center page with Mobile Response Locations – Hurricane Ian section |
| 19-Dec-22 | Policyholder site | Low | Design & Navigation | Added Insurance Advice link to main navigation menu Products flyout |
| 19-Dec-22 | Policyholder site | Low | Account Self-Service | Added dedicated SafePilot Options section with self-service links to Auto Policy Summary page, for SafePilot enrolled policyholders |
| 3-Jan-23 | Public site | High | Products & Services | Expanded proprietary usage-based insurance option for customers across 10 U.S. states |
| 3-Jan-23 | Public Site | Low | Products & Services | Updated Manage Insurance page with tiled design and Thinking about Canceling Your Insurance? section |
| 30-Jan-23 | Public Site | High | Products & Services | Debuted Bicycle and E-Bicycle Insurance product and updated main navigation menu accordingly |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|----------------------|--|
| 13-Feb-23 | Policyholder site | Low | Tools & Resources | Added Taxes and Buying a Car tiles to the right sidebar of its policyholder site homepage |
| 13-Feb-23 | Policyholder site | Low | Design & Navigation | Updated main navigation Products menu with standalone Umbrella Insurance link within Insurance section and Bicycle and E-Bike link within Vehicles section |
| 13-Feb-23 | Public site | Low | Design & Navigation | Reorganized main navigation menu to show Umbrella Insurance link within Additional Insurance section |
| 27-Feb-23 | Policyholder site | Medium | Account Self-Service | Introduced Track Documents capability, findable as intrapage tab on Upload Documents page |
| 27-Mar-23 | Policyholder site | Low | Billing & Payments | Added Want a Lower Premium? section to Overview tab of Insurance Bill page |
| 10-Apr-23 | Policyholder site | Low | Billing & Payments | Removed Activity and Current Minimum sections from the Minimum Due Breakdown lightbox, findable via View Breakdown link on Insurance Bill page |
| 24-Apr-23 | Public site | Low | Products & Services | Added a bright blue Grow Your Saving banner to homepage to promote Certificates of Deposit product |
| 24-Apr-23 | Public Site | Low | Design & Navigation | Added Pay as You Drive Auto Insurance links to main navigation Insurance flyout and homepage Here Are Some Other Products and Services We Offer section |
| 24-Apr-23 | Public Site | Low | Products & Services | Replaced Natural Disaster page We Stand by You banner with new Hail Season Is Here banner |

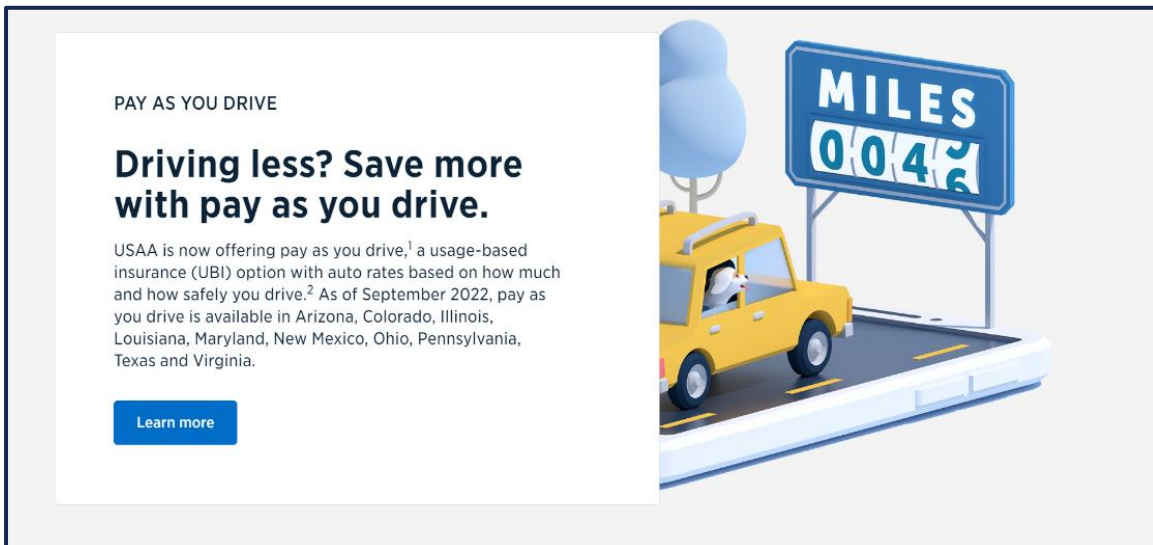
| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------------|--------------|---------------------|---|
| 24-Apr-23 | Public site | Low | Products & Services | Rearranged content and added new links in right sidebar of Advice and Resources Library |
| 8-May-23 | Policyholder site | Low | Products & Services | Updated Vehicle Insurance section of main Products menu with Pay as You Drive Auto Insurance link |
| 8-May-23 | Policyholder site | Low | Billing & Payments | Removed the Show/Hide Breakdown link, Confirmation section and Activity sections from Automatic Payment lightbox findable via View Details link on Insurance Bill page Payments tab |
| 8-May-23 | Policyholder site | High | Billing & Payments | Updated bill pay flow to allow customers to make a payment towards multiple policies at a time |
| 8-May-23 | Policyholder site | Medium | Design & Navigation | Performed major design revamp across Profile pages |
| 22-May-23 | Public site | Low | Products & Services | Revamped Aviation Insurance product page with new design elements and additional information |
| 22-May-23 | Public site | Low | Products & Services | Featured Benefits When You PCS or Deploy section on the Rental Property page |
| 22-May-23 | Public Site | Low | Claims | Introduced a new Claims Videos page with five informational videos, added corresponding promotional section to Auto Claims page |
| 5-Jun-23 | Public Site | Low | Claims | Updated criteria for membership eligibility, adding Children of USAA members and Service Academy Appointees bullet points to Who's Eligible for USAA Membership section on homepage |

| UPDATE | SITE TYPE | SIGNIFICANCE | CATEGORY | DESCRIPTION |
|---------------------------|-------------|--------------|---------------------|--|
| 5-Jun-23 | Public site | Low | Design & Navigation | Added Newsroom link and removed Community link from static footer menu |
| 20-Jun-23 | Public site | Low | Products & Services | Updated Contact Us page with rearranged content, redesigned text and simplified color scheme |

Debuted usage-based insurance product ([January 2023](#))

USAA launched its proprietary usage-based insurance (UBI) option for customers across 10 U.S. states. A new Pay as You Drive tile on the public site homepage promotes the offering and includes a short paragraph outlining how a UBI program functions and a blue Learn More link to the new Pay as You Drive public site page.

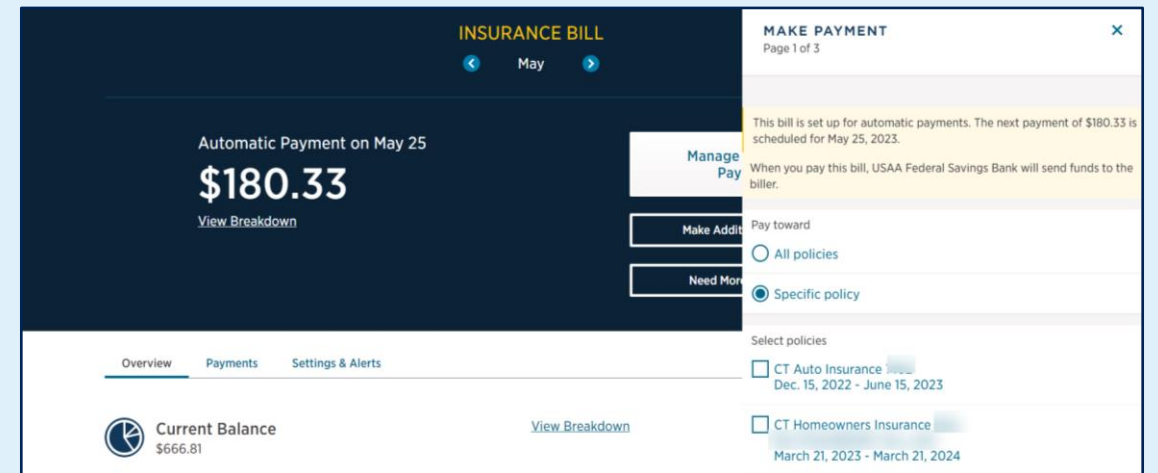
- The insurer then updated its policyholder and public site main navigation menus with links to the new page



Public Site Homepage Pay as You Drive Promotional Tile

Updated bill pay capabilities ([May 2023](#))

USAA policyholders can now make a payment towards multiple policies at a time. The first page of the Make Payment slide-out now includes a Pay Towards section which offers All Policies and Specific Policies radio buttons. The slide-out opens with All Policies pre-selected; when users choose Specific Policies, an additional Select Policies section asks users to indicate their choices via checkbox. A Payment Amount section showing the Total and Minimum Due of their selected policy will only appear on the slide-out once users make their selection.



Card Management Overview Page

APPENDIX

Log notes

| FIRM | DATE RECEIVED | METHOD | DOCUMENT |
|----------------|---------------|-------------|---|
| Allstate | 5/22/2023 | Email | You're Almost Done |
| | 6/2/2023 | Email | Share Your Thoughts about Allstate |
| Amica | 6/5/2023 | Postal Mail | Save Up to 20% When You Bundle Home and Auto |
| | 6/6/2023 | Email | Amica Customer Service Survey |
| | 6/6/2023 | Email | Whole Life Insurance May Be the Coverage You Need |
| | 6/13/2023 | Email | Amica Customer Service Survey |
| Erie | 5/24/2023 | Email | IIHS Top Safety Picks for 2023 |
| | 6/16/2023 | Email | Buying a Car from a Private Seller? Here's What to Know |
| Liberty Mutual | 6/6/2023 | Email | Are You Prepared for Severe Weather? |
| Metromile | 5/27/2023 | Email | Metromile Monthly Statement Available |
| Nationwide | 5/23/2023 | Email | Your Insurance Quote Is Here |
| | 5/30/2023 | Email | Don't Miss Out on Potential Savings! |
| | 6/1/2023 | Email | Have Home Prices in Your Area Changed Due to the Economy? |
| | 6/6/2023 | Email | Have You Seen the Forecast? |
| | 6/6/2023 | Email | Make Time to Review Your Insurance |
| | 6/7/2023 | Email | Finalize Your Home and Auto Quote Today! |

Log notes

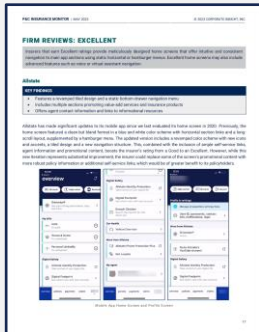
| FIRM | DATE RECEIVED | METHOD | DOCUMENT |
|--------------|---------------|--------|--|
| Progressive | 5/22/2023 | Email | Don't Miss Out on the Savings |
| | 5/22/2023 | Email | Protection for Your Four-Legged Friend |
| | 6/13/2023 | Email | Your Progressive Auto Quote Has Been Saved |
| | 6/14/2023 | Email | Your Auto Quote Is Here |
| | 6/16/2023 | Email | We're Waiting--Come Back and Finish Your Personal Auto Quote |
| The Hartford | 6/13/2023 | Email | Are You Prepared for Aging in Place? |
| USAA | 5/28/2023 | Email | Remembering the Fallen |
| | 5/28/2023 | Email | USAA Wildfire Response: Capstone and Chloeta |
| | 5/30/2023 | Email | USAA Automatic Insurance Payment Scheduled |
| | 5/30/2023 | Email | Your USAA Financial Readiness Review |
| | 6/5/2023 | Email | USAA Made This Renters Video Just for You |
| | 6/5/2023 | Email | View Your USAA Auto and Property Insurance Bill |

Previous report topics



Bundled Quote Tools

Bundled policies mutually benefit insurers and their customers; the latter become eligible for premium discounts while insurers can cement stronger relationships with their customers. This report rates insurers' public site bundled quote tools based on their inputs, design, features and final quote presentation. Over half (54%) of insurers in this report received Good or Excellent ratings for well-constructed tools that meet customer demands for streamlined digital experiences and produce personalized, customizable quotes. Some best-in-class tools offer additional flexible capabilities such as the option to review previous inputs, add or drop products, or enroll in telematics or smart home programs. However, many carriers fail to seamlessly integrate separate product quote flows, and several bundled quote tools lack adequate signposts and help resources to effectively guide prospects through their journeys.



Mobile App Home Screens

Policyholders view their insurer's mobile app home screen more often than any other app section and rely on it as a central touchpoint to access the resources and navigational pathways they are seeking. Mobile apps across the insurance landscape have undergone rapid development with many carriers debuting full design revamps, expanding self-service options and streamlining navigation. Innovative insurers have begun integrating account customization options and a range of secondary displays to maximize screen value. However, many apps still lack both the comprehensive range of policy and billing details and the account management options of their desktop equivalents; additionally, insurers continue to fail to take advantage of the unique capabilities offered by mobile devices to create personalized digital experiences comparable to those offered by other financial services verticals.

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