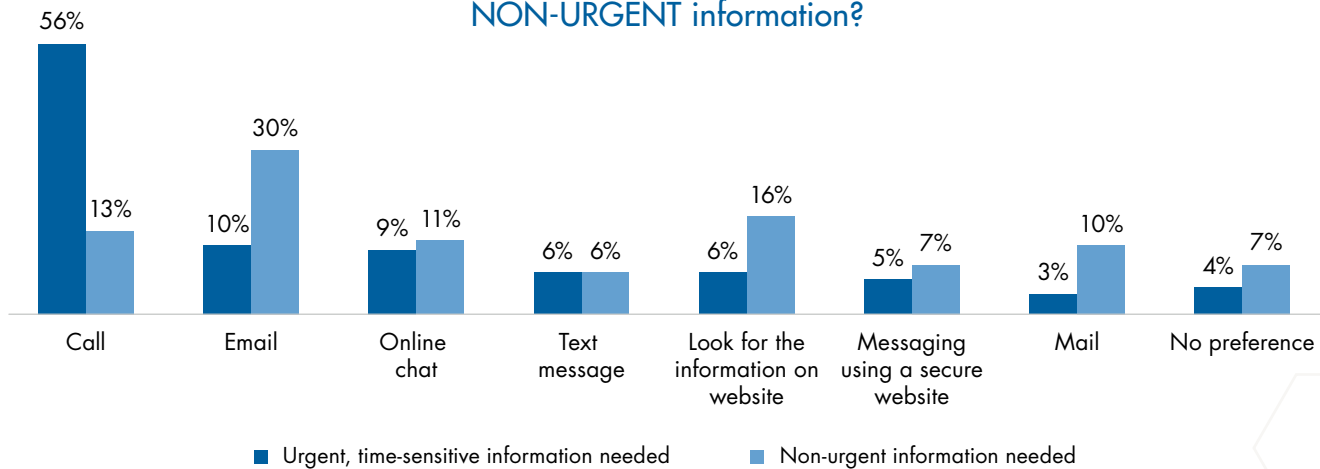


ARE EMPLOYEES READY FOR SELF-SERVICE?

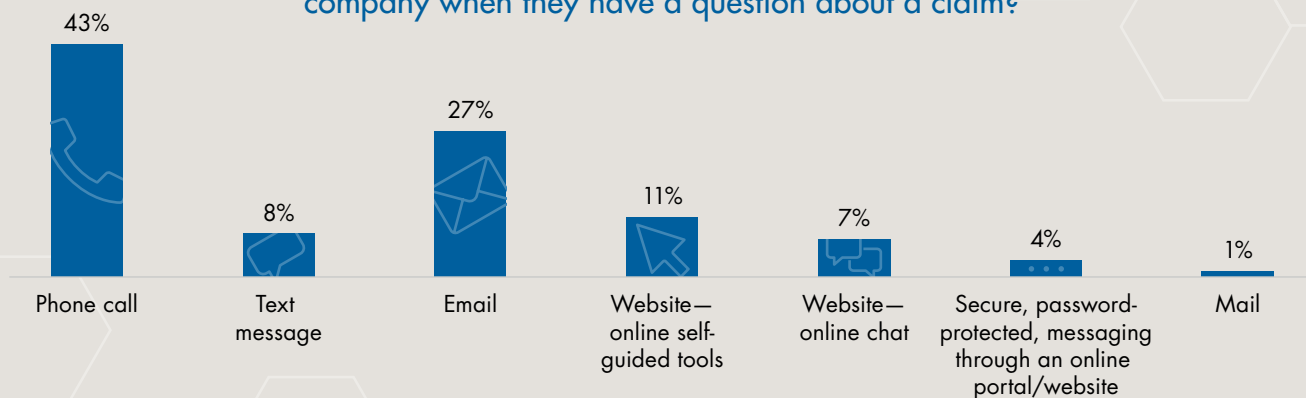
NOT SO FAST....



What are employees' preferences for engaging with an insurance company when they need URGENT, time-sensitive information and NON-URGENT information?



How do employees want to engage with an insurance company when they have a question about a claim?



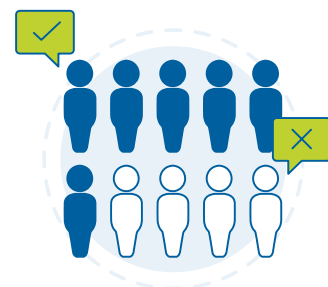
When do employees feel MORE comfortable utilizing self-service tools?

TO UPDATE PERSONAL INFORMATION

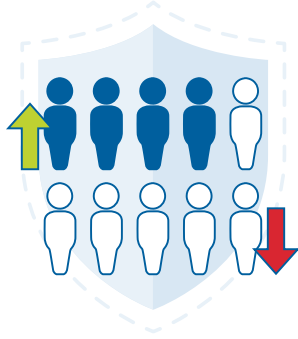
6 in 10

feel comfortable* updating personal information using only self-service tools, without human intervention

* 8 to 10 rating on a scale of 0 to 10



When do employees feel LESS comfortable utilizing self-service tools?



TO COMPLETE MORE COMPLEX OR URGENT TASKS, SUCH AS SUBMITTING A CLAIM

4 in 10

feel comfortable* submitting a claim** using only self-service tools, without human intervention

* 8 to 10 rating on a scale of 0 to 10

**Medical, supplemental medical, or non-medical claims

Who is most receptive to utilizing self-service tools?

RECEPTIVITY DEPENDS ON THE GENERATION

Baby Boomers are less comfortable with self-service tools



TECH SAVVY* PEOPLE ARE MORE RECEPTIVE TO SELF-SERVICE

5 in 10

feel comfortable** submitting a claim using only self-service tools, without human intervention



* Defined as individuals who get the latest tech tools as soon as they are available or early on

** 8 to 10 rating on a scale of 0 to 10

Methodology

In 2020, LIMRA conducted an online survey of U.S. employees to learn about their views and acceptance of digital methods of communication with insurance companies. The sample consisted of 2,128 full-time employees aged 18 to 64. The survey included only employees who currently receive insurance benefits through their employers. The sample was targeted to be representative of the population of U.S. employees based on age, gender, education, company size, and public-versus private-sector employment. It was also weighted by age, gender, and education, based on data from the U.S. Census Bureau and Bureau of Labor Statistics.

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