



KEY LIME
INTERACTIVE
Optimize the Experience. Inform Design

Home & Renter's Insurance
Mobile Competitive Index Overview
Research to Keep You Ahead of the Curve

Bi-Annual Release Dates: March 31 & September 30

Overview

In the Key Lime Interactive (KLI) Home/Renter's Insurance Mobile Competitive Index Report, KLI reviews eight (8) of the largest home and renter's insurance companies in the U.S.: **Allstate**, **Farmers Insurance**, **Liberty Mutual**, **Nationwide**, **State Farm**, **The Hartford**, **Travelers**, and **USAA**. The review examines their mobile sites as well as iPhone and Android Phone apps and ultimately ranks the companies, awarding top rank to those who most effectively meet the consumers self-defined need.



This report goes far beyond a basic heuristic evaluation or expert review, KLI's methodology is unique because it incorporates **consumer preferences**. An important part of our analysis is a 500-person survey of smartphone owners in which they are asked to weigh in and identify the features and capabilities that **they** consider critical for a successful experience with the mobile site or app offered by their home/renter's insurance company.

KLI's intent in creating this third-party syndicated report is to:

1. Provide consumer-driven data to help guide insurance companies as they prioritize features to implement. This guidance will be based on the results of a current consumer survey.
2. Summarize how the insurance companies differentiate themselves from their competitors through the capabilities and features that they offer.

Method

To create an overall score, we combine a **capabilities assessment** with **user feature importance ratings**. The capabilities assessment is created by examining the feature coverage of the insurance sites and applications. User ratings are determined by a consumer survey and card sort.

Our review of the primary mobile properties includes a full verification of the insurance companies' capabilities. The unmodified score represents feature coverage, or the company's offerings by category. This is a binary evaluation reflecting the possession of certain criteria.

How we incorporated user feedback

KLI conducted a consumer survey and card sort (n=500) to gather feedback about how customers prioritized features when using a home/renter's insurance company's mobile property. Individual feature scores were then weighed by their value to customers. The goal is to provide a metric of relative importance, so that the highest-scoring company is also the one providing customers' desired features.

Insurance Companies & Mobile Properties

Companies	Mobile Sites	Mobile Apps
Allstate	allstate.com	Allstate® Mobile
Farmers Insurance	farmers.com	Farmers Insurance Inc.
The Hartford	thehartford.com	Auto & Home at The Hartford
Liberty Mutual	libertymutual.com	Liberty Mutual Mobile
Nationwide	nationwide.com	Nationwide Mobile
State Farm	statefarm.com	State Farm®
Travelers	travelers.com	Travelers Mobile
USAA	usaa.com	USAA Mobile

Summary of **Capabilities** & **Features** to be assessed

- Secure Log In Process
- Access Policy Info
- Account Settings/ Management
- Bill Payment
- Get Quote
- Claims
- Alerts
- Help/ Self Service
- Home Inventory
- Locate an Agent
- App Interface
- Customer Support
- Social Media

Get Your **Hands On It**

KLI is a recognized leader in syndicated reporting and releases similar studies in a variety of industries semi-annually. Our Competitive Indices are largely focused on user expectations, satisfaction and overall experiences. We excel at combining the reporting of status with the needs of the audience. This powerful combination enables industry players to prioritize their efforts as they work on future releases of their digital properties.

Pricing

Single Report	Annual Subscription*	Annual Bundle with Mobile Auto Insurance Subscription	Custom Report
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*The semi-annual releases of the annual subscription will be distributed to subscribers each year on the following dates:

March 31

September 30

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