

Most Homeowners Ready to Use Smartphones to Document Property Conditions and Claims, Says New Survey from Xceedance

Report Also Points to a Confidence Gap That Insurers Must Overcome to Get More Onboard

BOSTON, MA, UNITED STATES, October 2, 2025 /EINPresswire.com/ -- The rise of do-it-yourself culture has officially hit the world of insurance. More than half of homeowners surveyed say they'd be willing to use their smartphones to capture photos for new insurance policy quotes, while nearly 80% would do so to document damage from a claim, according to a new nationwide survey by [Xceedance](#), a global leader in consulting, technology, operations support, and data solutions for the insurance sector.



The study, conducted online among more than 1,100 insured homeowners, highlights the potential for a major shift toward DIY insurance inspections, fueled by convenience, speed, and the ubiquity of smartphones. The findings mirror broader trends in self-service—from scanning groceries to booking travel—and point to a future where consumers are increasingly comfortable handling one-time specialist tasks themselves.

“DIY insurance inspections can be especially valuable following major storms, when policyholders need fast resolution and claims adjusters are in short supply. Taking and submitting smartphone photos after a hurricane or fire, for example, can expedite the process from weeks to days,” said Peter Flynn, Senior Vice President and Head of Personal Lines, Xceedance. “In addition to delivering a better consumer experience, the payoff for insurers is huge in terms of faster claims resolution, reduced adjustment expenses, and more loyal customers.”

Addressing the gap

While the appetite is high, homeowners still want support: 63.7% of respondents want clear step-by-step instructions, and nearly half want live assistance. Insurers that provide support tools may win adoption more quickly.

“The survey highlighted a confidence gap—many homeowners say they would hesitate in using their smartphones for insurance over fears that they will not do it correctly,” explained Flynn. “More than 6 in 10 of those surveyed told us they worry that their photos could jeopardize coverage or claims if they miss something or mislabel it.”

That gap represents both a challenge and an opportunity for insurers. One way to raise consumer confidence is through awareness and education that explains the process in plain language. Insurers can also make it easier for policyholders to participate by offering mobile tools with intuitive guidance, real-time prompts, and auto-checks that help users take the right actions. In addition, providing human support — whether through live chat, agent guidance, or video calls — can reduce anxiety and build trust.



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A full report is available at [LINK](#).

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About Xceedance

Xceedance delivers insurance-focused consulting, technology, operations support, and data solutions to many of the world's largest P&C insurance organizations. With 5,000+ team members across the Americas, EMEA, and APAC, our rightshoring delivery model blends deep insurance domain knowledge with AI and next-generation technologies to provide localized services and digital-first platforms.

[Millennium Information Services, Inc. \(MIS\)](#), an Xceedance company, is one of the largest

property inspection and data analytics providers in the U.S. Since 1991, Millennium has been a pioneer in bringing P&C insurers new and innovative ways to collect, manage, and mine an extensive range of inspection data. With nearly 15 million residential, commercial, and farmstead inspections in all 50 states, Millennium offers advanced inspections, sophisticated technology, and deep-dive analytics.

For more information, visit www.xceedance.com

Note to reporters: The survey was conducted online nationwide in July 2025 using SurveyMonkey. More than 1,120 U.S. homeowners participated.

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