

Analysis

The iPhone

The 'most durable
smartphone ever' ?

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Introduction

Our mobile devices have never been more important to us, we use them for everyday activities such as making payments, we use them to find our way around, we use them to send instant messages and we even occasionally use them to make calls! So its unsurprising that device manufacturers like Apple have put a focus on improving the durability of their devices as our reliability on them continues to increase. However, whilst marketing claims like **'the most durable smartphone ever'** sound great we wanted to see if the stats, supported the claims.

Using our Intelligent Analytics capabilities, we analysed thousands of mobile device insurance claims for two flagship Apple devices, the **iPhone 11** and the **iPhone 12**, across seven European markets. The aim being to see if the iPhone 12 in particular has indeed lived up to the marketing - at least when comparing it to it's predecessor. And, the conclusions we've come to in this study, are quite clear.

With the launch of the **iPhone 13** already over six months ago and insurance claim volumes starting to bear statistical relevance, we are already analysing the claims data to see if there are any notable differences in the data versus the iPhone 12. So, keep an eye out for our next study coming shortly.



iPhone 11 ... 'the toughest glass in a smartphone'

Ever since announcing the launch of the iPhone 11 in September 2019, Apple have consistently claimed that each subsequent version of the iPhone has brought stepped improvements in iPhone durability. Using our Intelligent Analytics capabilities, EIP has analysed thousands of iPhone insurance claims, across several European device insurance programs and across the iPhone range, to determine whether the 'stats', lived up to Apple's assertions.

With the launch of the iPhone 11 in 2019, Apple marketed the device as having the “toughest glass in a smartphone”. And, whilst ‘drop tests’ conducted suggested that the iPhone 11 screen glass did appear to be more durable on small drops, they were still prone to shattering with more major drops.

This appeared to be borne out in our analysis of damage claims on the iPhone 11 that showed in the months leading up to a year after launch, **over 75%** of claims were for accidental damage (of which screen breakage accounts for great majority of these claims).

And whilst that metric alone doesn’t necessarily mean the device was any more or less prone to screen damage, in the UK for example the damage claim frequency on the **iPhone 11 was typically >1% a month, putting it in line with the average monthly claims frequency, across all devices.**



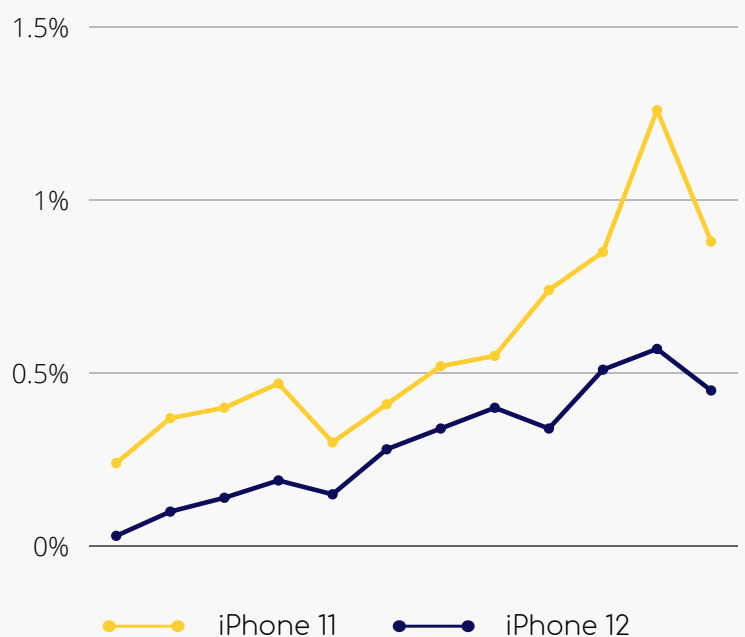
iPhone 12... 'the most durable smartphone ever'

Moving ahead to the launch of the iPhone 12 in October 2020. Once again Apple hailed this new iPhone as 'the most durable smartphone ever', with a Ceramic Shield 'tougher than any smartphone glass' and to use their expression 'oops-resistant'. The latter claim also featured heavily in their global marketing (see advert [<here>](#)).

Again, the drop tests conducted at launch did appear to show a marked improvement versus the previous iPhone variant, but what do the insurance claims stats tell us?

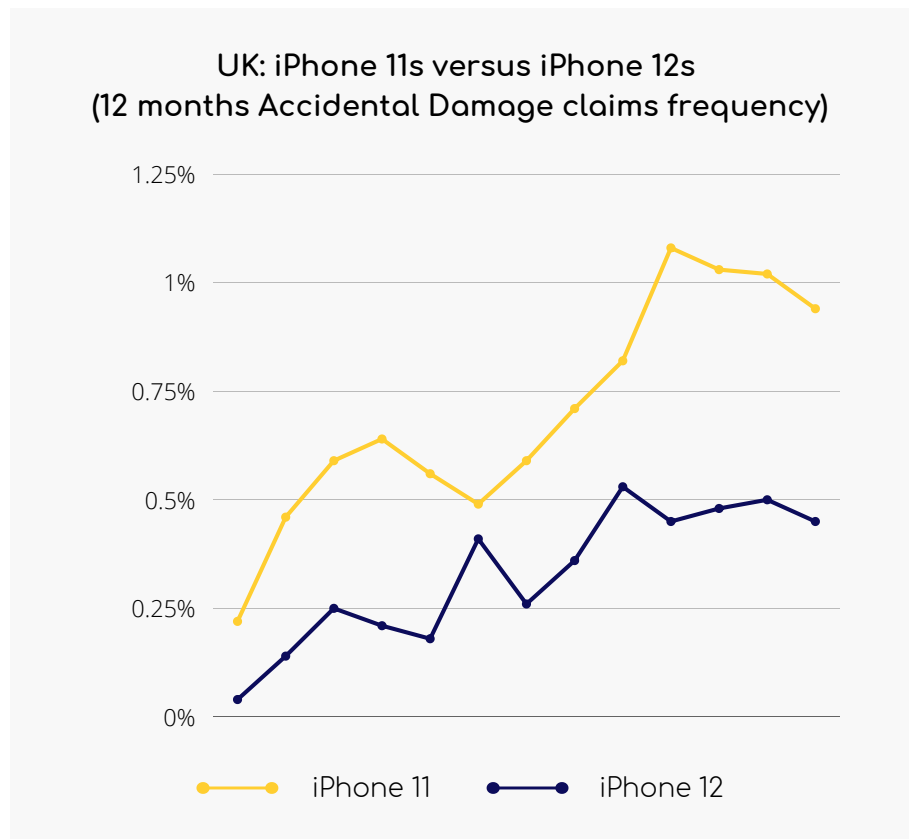
We analysed the reported claims damage frequency of the iPhone 12 for the 12 months following launch (Oct 20 to Oct 21) versus the same 12 month duration after the launch of the iPhone 11 in 2019. When comparing claims frequencies between the two devices across several European countries, the damage frequency on the iPhone 12 was 34% lower compared to the iPhone 11 and as high as 53% lower in the UK. In addition, claims for liquid damage also saw a similar reduction in frequency.

European markets: iPhone 11s versus iPhone 12s (12 months Accidental Damage claims frequency)



There is clear evidence therefore to substantiate the increased durability claims that Apple made about the iPhone 12 and not by small margins either.

With an iPhone 12 screen replacement by an authorized repairer costing anywhere between €250 to €300 or more, without doubt this will be welcomed news for people who own an iPhone 12. Whether this also substantiates Apple's claim that the iPhone 12 is 'the most durable smartphone ever', a wider comparison across non-Apple devices is needed. Watch out for our upcoming paper where we look at just this.



The iPhone 13 and beyond...

Here we are, just over six months on from the launch of the iPhone 13 and whilst it's too early to conclusively say from our claims data that the iPhone 13 is any more durable than its predecessor, the early evidence suggests that it is at least as durable.

Despite a clear trend in improved durability of the iPhone, having device insurance is as, if not more an important consideration for customers. Although accidental damage claims rates are down, what we see at EIP is that typically the damage on devices is far more catastrophic than before. Whilst a 'simple' screen damage claim will cost a customer ~€300 to repair, more extensive damage can cost in excess of €600. And, in times when customers are keeping their devices for longer than ever, funding their purchase through fixed term finance deals and looking to maximise their device trade-in value, that's a substantial outlay.



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We have been providing insurance solutions for over 15 years and have extensive experience **deploying insurance schemes in over 40 countries**. Our software division is **ISO 27001 certified**, demonstrating our deep-rooted focus on ensuring the best standards of Information Security.

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