



ONLINE AUTO INSURANCE SHOPPING AND SERVICING REPORTS

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OVERVIEW:

comScore's 2011 Auto Insurance report is an industry overview detailing the attitudes and behaviors of auto insurance policyholders and shoppers. This year, the report is divided into two separate papers providing insights into shopping and servicing, respectively. The Auto Insurance Shopping report analyzes how consumers engage with insurance companies during the acquisition funnel, and the Auto Insurance Servicing report examines policyholders' interactions with their insurance providers post-purchase. By analyzing both pieces of the insurance consumer life cycle, industry players will gain insight into strategic issues pertaining to consumer's auto insurance preferences.

QUESTIONS:

The Auto Insurance Shopping report is designed to address the following questions about auto insurance:

- Where do online consumers shop for and purchase auto insurance – online, local agents, toll-free numbers?
- Why are consumers shopping for auto insurance? How often do consumers consider switching insurance companies?
- What percent of consumers migrate from online shopping to offline purchase?

The Auto Insurance Servicing report is designed to address the following questions about auto insurance:

- How do consumers prefer to manage their auto insurance policies?
- How do consumers interact with their agents?
- What is the consumer outlook on using mobile methods to service auto insurance policies?

AUDIENCE:

- **Auto Insurance Aggregators and Insurers:** Marketing strategists, product managers, customer experience executives, technologists, strategic planners
- **Ad Agencies:** Strategic planners, media buyers, account managers, creative managers
- **Industry Partners:** Search engines, technology providers, consultants

COMPANIES MENTIONED:

21st Century | 2Insure4Less.com | Allstate | American Family | AnswerFinancial | CarInsurance.com | Discount-car-insurance-rates.com | Esurance | Farmers | GEICO | GiveMeInsuranceQuotes.com | Insurance.com | InsureMe | Insweb | Liberty Mutual | LowerMyBills | Nationwide | NetQuote | Progressive | State Farm | The General | The Hartford | Travelers | USAA | US Insurance Online

METHODOLOGY

comScore surveyed a representative sample of more than 4,000 U.S. online consumers in April 2011. The survey lasted an average of 26 minutes and covered approximately 80 questions related to quoting preferences, importance of agents, purchasing methods, policy management and more. This study also incorporates behavioral data from comScore's passively-observed panel of 1 million U.S. consumers.

CONTACT

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SAMPLE ANALYSIS & CHART EXCERPTS – SHOPPING REPORT

How many Consumers Purchase Offline after Quoting Online?

Although the Internet is becoming a popular method of purchasing auto insurance, many consumers still choose to purchase offline. Even consumers who feel comfortable quoting online still purchase through offline modes, with 80% of respondents who shopped online stating they then went offline to purchase. Of those who purchase offline after shopping online, 62% end up purchasing in person through a local agent and an additional 31% purchase with a local agent over the phone.



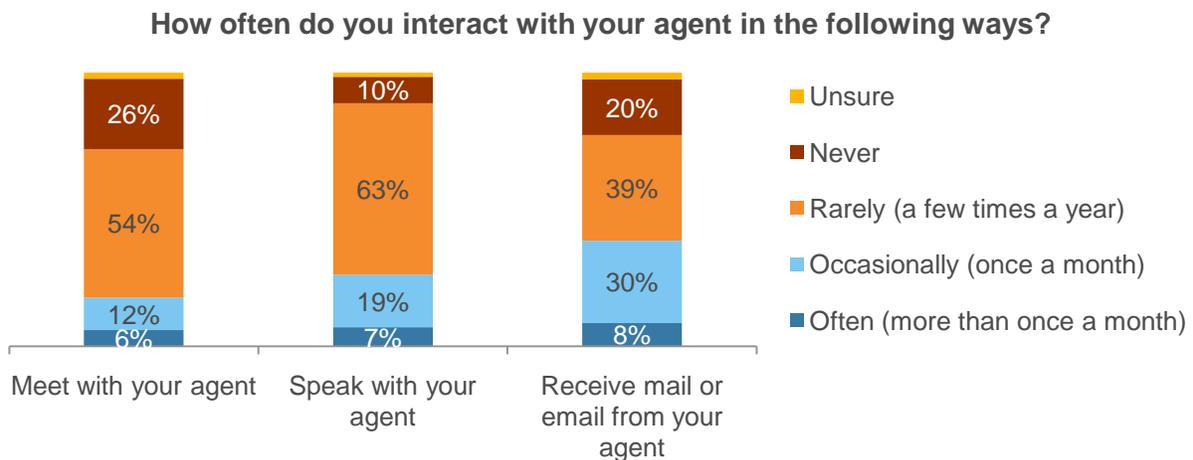
Source: comScore Auto Insurance Survey

n= 4,315

SAMPLE ANALYSIS & CHART EXCERPTS – SERVICING REPORT

How often do Consumers interact with their Agents?

For consumers who purchased their policy through a local agent, most interact with their agent a few times a year or less. The most common way consumers interact with their agents is speaking directly with them; with 89% indicating they do so at least a few times a year, compared to 72% who meet with their agent in person.



Source: comScore Auto Insurance Survey

n= 1,934