



Press Release

J.D. Power and Associates Reports: More Than 55 Percent of Auto Insurance Online Shoppers Are Less Likely to Shop an Insurer after a Disappointing Website Experience

Allstate, Esurance, GEICO and Travelers Perform Particularly Well in Insurance Website Shopper Satisfaction

WESTLAKE VILLAGE, Calif.: 24 May 2012 — As more than one-third (34%)¹ of auto insurance shoppers prefer to buy their policy online, the experience shoppers have on an insurance company's website impacts their likelihood to shop and recommend the insurer, according to the J.D. Power and Associates 2012 Insurance Website Evaluation StudySM released today.

The inaugural study measures online shoppers' experiences with insurer websites during the auto insurance shopping process. Five factors contribute to shoppers' overall satisfaction: ease of navigating the website; appearance of the website; clarity of information provided on the website; range of services that can be performed on the website; and speed of the website.

Among shoppers who indicate being delighted (satisfaction scores of 900 and above on a 1,000-point scale) with their website experience, 63 percent are more likely to shop the insurer after visiting their website, compared with 14 percent of shoppers who indicate being disappointed with the website (satisfaction scores of less than 550). Additionally, 50 percent of delighted shoppers say they "definitely will" recommend the insurer to others, while only two percent of disappointed shoppers say the same.

"The 2012 Insurance Shopping Study shows that nearly three-fourths of all shoppers visit at least one insurer's website, often as the first point of contact with the insurance company," said Jeremy Bowler, senior director of the insurance practice at J.D. Power and Associates. "Insurers have a fantastic opportunity to gain shoppers, and their referrals, by providing a website that is easy to use, has a professional and engaging appearance, and is a great resource for the shopping process."

Make the Quote Process Fast and Simple

The process of requesting a quote is a key aspect of the online shopping experience. While many insurers streamline this process by minimizing the number of questions they ask a prospect and use of pre-filled information, not all insurers excel in providing a positive quote experience. The study finds that only 72 percent of shoppers who requested a quote online were able to receive one immediately, compared with 18 percent who were required to wait for a follow-up response and an additional 10 percent who were unable to obtain a quote at all.

"The insurance industry spent more than \$5 billion² in 2011 on advertising to attract consumers to shop for insurance," said Bowler. "For certain carriers, increasing marketing spend becomes increasingly inefficient, as up to 30 percent of the prospects they attract abandon their site with no quote in-hand and 15 percent of online shoppers report leaving an insurer's website to verify or follow up on a web quote

¹ Source: J.D. Power and Associates 2012 Insurance Shopping StudySM

² Dowling and Partners, LLC

rather than bind online. An insurer that cannot provide a fast, simple quote via their website likely has a dramatically lower chance at winning that business.”

Overall satisfaction among shoppers who say their quote experience was faster than expected is 857, which is 245 points higher than among shoppers who say it took longer than expected. Pre-filling vehicle and personal information is important in improving the speed of obtaining a quote. Satisfaction among the 65 percent of shoppers who experienced accurate pre-filled information in their quote application is 790. However, among the 8 percent of shoppers who say that some of the information provided was incorrect, satisfaction declines significantly to 706 index points.

Availability of Contact Information

Some of the more traditional shoppers use insurers’ websites simply to finalize their consideration set and to find contact information for the company or a local agent. This makes the availability of contact information extremely important in overall satisfaction with the website. Satisfaction among shoppers who indicate that finding contact information was “very easy” is 810, compared with industry average (702).

About the 2012 Insurance Website Evaluation Study

Allstate, Esurance, GEICO and Travelers perform particularly well in shopper satisfaction with their websites. Other insurers profiled in the 2012 Insurance Website Evaluation Study are 21st Century, American Family, Amica Mutual, Farmers, Liberty Mutual, Nationwide, Progressive, State Farm and The Hartford.

This year's report management discussion is available for download, [please click here](#).

The 2012 Insurance Website Evaluation Study is based on evaluations provided by 1,650 auto insurance shoppers. The study was fielded in March 2012.

About J.D. Power and Associates

Headquartered in Westlake Village, Calif., J.D. Power and Associates is a global marketing information services company operating in key business sectors including market research, forecasting, performance improvement, Web intelligence and customer satisfaction. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. For more information on [car reviews and ratings](#), [car insurance](#), [health insurance](#), [cell phone ratings](#), and more, please visit JDPower.com. J.D. Power and Associates is a business unit of The McGraw-Hill Companies.

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(Page 3 of 3)