



2010 ONLINE AUTO INSURANCE REPORT: EXECUTIVE SUMMARY

PUBLICATION DATE: APRIL 26, 2010

OVERVIEW:

comScore's 2010 Online Auto Insurance report is a detailed review of the attitudes, preferences, and behaviors of auto insurance policyholders and shoppers. By analyzing how these consumers engage with insurance companies both online and offline, industry players gain insight into strategic issues pertaining to consumers' auto insurance quoting, purchasing, and servicing preferences.

RESEARCH OBJECTIVES:

The report is designed to address the following questions about auto insurance, through over 50 pages and 60 figures of analysis:

- How are consumer preferences and behaviors shifting in the auto insurance industry?
- Where do online consumers shop for and purchase auto insurance – online, local agents, toll-free numbers?
- How do consumers prefer to pay for their auto insurance policies?
- Do consumers bundle multiple lines of insurance with the same carrier? Why or why not?

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 | Insurance.com | Esurance | Farmers | GEICO | InsureMe | Insweb | Liberty Mutual | Lowermybills.com | Nationwide | NetQuote | Progressive | SafeAuto | State Farm | The General | The Hartford | Travelers | USAA |

METHODOLOGY

comScore surveyed a representative sample of more than 2,000 U.S. online consumers in March 2010. 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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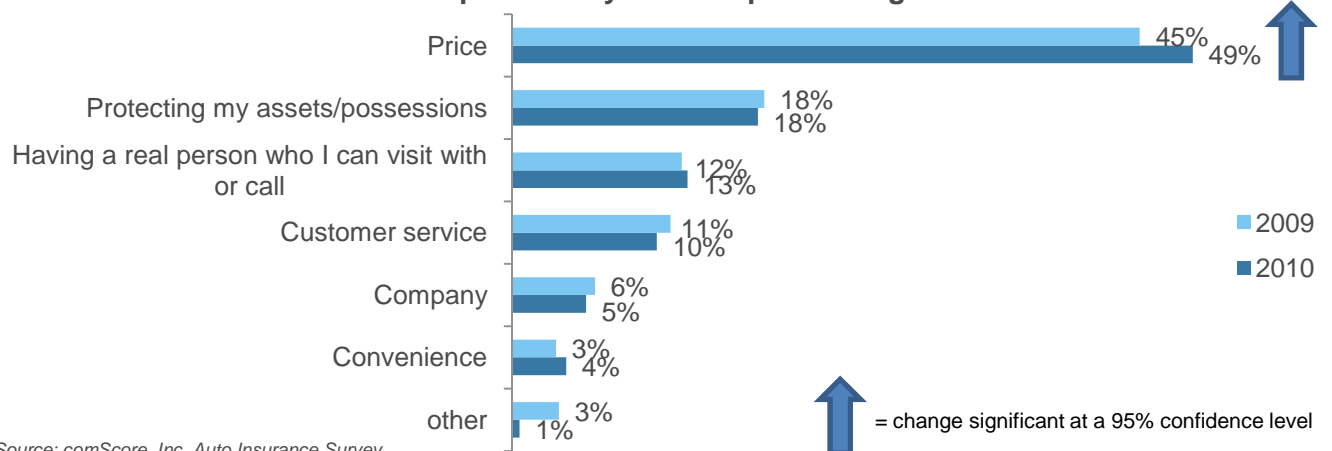
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SAMPLE ANALYSIS & CHART EXCERPTS

What Features attract Consumers during the Shopping Process?

Consumers are becoming increasingly price conscious when purchasing an auto insurance policy. Almost half (49%) of consumers chose price as most important to them when purchasing, an increase from 45% in 2009. Following price, consumers feel that finding a company that will protect their assets and possessions is important, with 18% selecting that option.

What is most important to you when purchasing auto insurance?

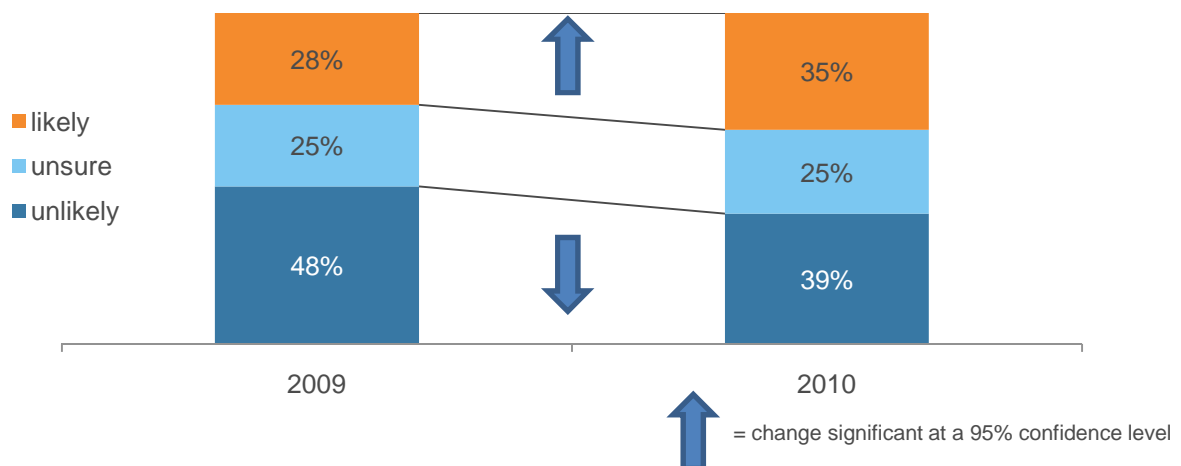


Source: comScore, Inc. Auto Insurance Survey

What is the Potential for further Growth in Online Purchasing?

Although purchasing offline is the preferred method of buying a policy, there is still opportunity for growth in online purchasing. Among respondents who have never bought an auto insurance policy online, 35% indicated that they would be likely to do so in the future. This percentage significantly increased from 2009 (28%), highlighting increasing comfort among consumers in transacting online.

How likely would you be to purchase auto insurance online in the future? (of respondents who have not purchased online in the past)



Source: comScore, Inc. Auto Insurance Survey