

# Digital Becomes the New Front Door for Auto Insurance Shopping, as Nearly Half of New Auto Policies Are Bought Online, JD Power Finds

Erie Insurance Ranks Highest in Customer Satisfaction for Third Consecutive Year

- Customers getting more quotes than ever before (3.5 on average)
- A competitive price is key to keeping customers engaged
- States in the South show high shop and switch rates

**TROY, Mich.:** 4 June 2026 — As the wave of auto insurance price increases begins to cool, customers are easing off the panic button, but they're not getting complacent. According to the JD Power 2026 U.S. Insurance Shopping Study,<sup>SM</sup> released today, the share of customers shopping for auto insurance has declined from 57% to 53% year over year, but still remains elevated by historical standards. At the same time, shoppers are getting more quotes than ever and shifting decisively toward digital channels—including mobile apps and emerging AI tools—to compare, understand and purchase policies.

“We’re moving from a crisis-driven market to a digital- and AI-driven market,” said **Stephen Crewdson, managing director, insurance intelligence at JD Power**. “Even as rate pressure eases, customers are getting more quotes than ever because mobile apps and AI tools make it so much easier to compare options and understand coverage. Separate JD Power research indicates that shoppers who use AI during their insurance journey are more likely to switch insurers and feel more confident in their choices—a sign that AI is likely explaining coverage options and trade-offs more clearly than traditional methods. The battleground now is how clearly and confidently insurers can show up in those digital spaces and AI-driven interactions.”

Following are some key findings of the 2026 study:

- **Customers are getting more quotes than ever before:** Customers now receive an average of 3.5 quotes, the highest level in the study's history, as it becomes easier to get quotes through digital channels like insurer mobile apps. Many customers are downloading apps from competing carriers just to shop rates, and nearly half (48%) of new auto policies are now purchased digitally (up from 36% just five years ago), making digital channels the new front door for insurers to bring new customers into the fold.
- **Competitive auto price is the gateway to everything else:** Among recent customers who are actively shopping for an auto policy, 45% say they have a homeowners policy, but only 20% received a homeowners quote while shopping for auto insurance. “Most customers are only shopping their auto policy, and if the auto quote isn't competitive, they don't stick around to discuss home, life or other financial

products. In practice, if an insurer can't be competitive on auto, the door usually closes on any chance to bundle additional policies," said Crewdson.

- **Usage-based and embedded insurance are gaining momentum:** Usage-based insurance (UBI) policies—which use telematics software to monitor an insured's driving style and assign rates based on safety and mileage metrics—are used by 20% of all customers. Moreover, 30% of recent shoppers and 34% of those buying from a new insurer are enrolled in UBI, indicating the UBI model is growing fastest among active switchers and new buyers. Overall, 44% of customers who recently shopped say UBI is important in their shopping process, underscoring its move into the mainstream. At the same time, just over one-third (36%) of recent shoppers say they are interested in buying embedded insurance that is sold directly through the automobile dealer or manufacturer, especially among younger generations.
- **State-level shopping patterns reveal variation across the country:** A new state-level analysis conducted this year shows that the recent dip in national shopping rates is not happening evenly across the country. States in the South like Oklahoma, Mississippi and Texas remain high-shopping, high-switching markets, while New England states like New Hampshire and Vermont show consistently low shop and switch rates, reflecting more loyal customers who also tend to pay lower premiums than drivers in many other parts of the country.

## Index Ranking

**Erie Insurance** ranks highest among large auto insurers in providing a satisfying purchase experience for a third consecutive year, with a score of 719. **Nationwide** (715) ranks second and **Allstate** (685) ranks third.

The JD Power U.S. Insurance Shopping Study, now in its 20th year, captures advanced insight into each stage of the shopping funnel and is based on responses from 12,437 insurance customers who requested an auto insurance price quote from at least one competitive insurer in the previous six months. The study was fielded from January 2025 through January 2026.

For more information about the U.S. Insurance Shopping Study, visit <https://www.jdpower.com/business/resource/jd-power-us-insurance-shopping-study>.

## About JD Power

JD Power delivers mission-critical data, analytics and intelligence that help businesses improve customer experience and operational performance with confidence and clarity. Using proprietary, comprehensive data—including millions of consumer interactions and authoritative automotive datasets—combined with advanced analytics, artificial intelligence and deep industry expertise, JD Power enables leaders to respond to market shifts, make smarter decisions and drive measurable performance improvements.

As an objective source of deep insight into real-world customer interactions with brands and products, JD Power provides the independent intelligence organizations need to anticipate

change, strengthen customer engagement and advance growth. Learn more at [JDPower.com](https://www.jdpower.com).

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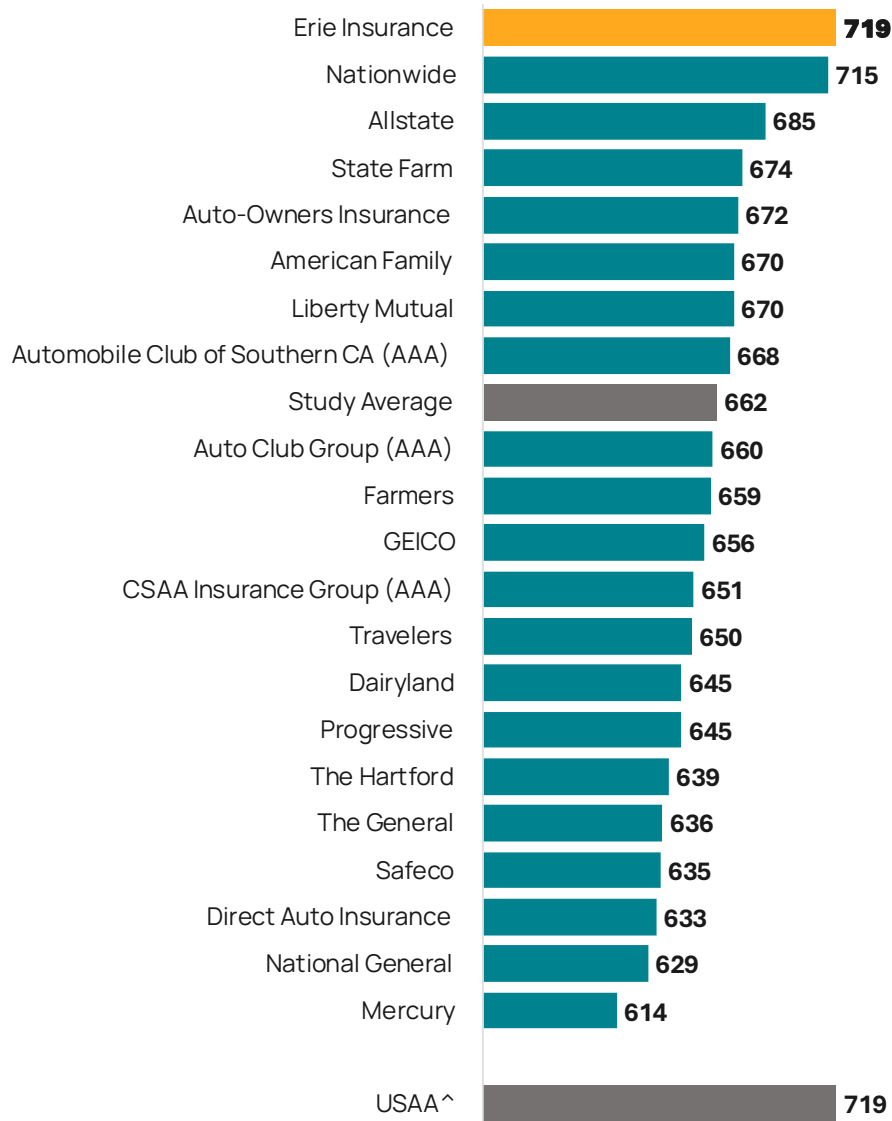
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Note: One chart follows.

# JD Power 2026 U.S. Insurance Shopping Study<sup>SM</sup>

Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)



Note: ^Brand is not rank eligible because it does not meet study award criteria.

As of April 25, 2026, Safeco was no longer available for purchase.

Source: JD Power 2026 U.S. Insurance Shopping Study<sup>SM</sup>

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