

An I.I.I. PulsePoints Report: Insurance Shopping In The Digital Age

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Online shopping has now become an integral part of most consumers' day-to-day behavior. The digital age is changing the way consumers shop, and insurance is no exception. In a lot of ways it's easier than ever to shop from home, with phones and the internet. But a lot of people continue to trust and depend on an insurance agent. Here at the Insurance Information Institute, we wanted to learn a bit more about people's attitudes toward insurance shopping. We polled a nationwide sample in November 2015.

1. First we wanted to find out how much people shop around for auto insurance. We found that about 70 percent of consumers say they look for the best deal when renewing an auto policy.
2. We also found out that more people use an agent than call for a quote or shop on the internet.
3. We were also curious whether people wanted to look at their policies on the internet, either when they were shopping or after they had purchased their auto insurance policy. Most people said "yes" to both. We've asked these questions before, but this time people were more likely to say "yes" than in previous polls.

Based on these results, we concluded that the internet is an important source of information that insurers need to keep in mind as they reach out to potential customers. But there are still a lot of people who depend on the traditional insurance agent or prefer doing business over the phone.

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