INTELLIGENT MATCH IN ACTION:
POLLY CASE STUDY
In 2020, Polly approached J.D. Power with a challenge—how does an independent agent provide a highly personalized view of an insurance carrier so that consumers can choose a carrier whose service capabilities match their personal preferences?

The J.D. Power team leveraged our 20 years of auto insurance customer experience data and insights across multiple service factors to develop Intelligent Match. This proprietary data asset and algorithm takes consumer service preference input during the insurance shopping experience to return a ranked list of carriers that is best able to meet their service preferences based on the responses of customers who have worked with that brand.

Polly incorporated the algorithm into their quoting app for beta testing. The results demonstrated that Intelligent Match quickly identifies high propensity customers and closes more business at a lower acquisition cost.
PERSONALIZED ENGAGEMENT IDENTIFIED VALUE

Not all consumers shop for auto insurance with equal intent—Intelligent Match identified those consumers with high intent (e.g., value) and converted the casual consumer to an intentional shopper.
CONVERSION RATE, ENGAGEMENT, AND INTENT INCREASED

Consumer engagement with the Intelligent Match page increased conversion rates, reduced acquisition costs, and increased reach and impressions among consumers.

**49%**

Higher Sales/Lead Ratio among consumers who engaged with the Intelligent Match page vs. those that do not engage\(^1\)

**2 vs. 3**

Agent connections to make a sale driven by a 53% higher conversion rate among those who engage with the Intelligent Match page vs. do not engage\(^1\)

**2–9x**

Seconds spent on page based on level of interactions\(^2\). Gen Y/Z are significantly more likely to interact with the page compared to Gen X

NOTES:  
\(^1\)Engagement defined by seconds on page: 39% were Unengaged, 59% were Engaged. The Engaged group was further broken out into moderately engaged to highly engaged.  
\(^2\)Interaction based on number of user manipulations

- Those who engaged with the Intelligent Match page signaled interest and intent to buy
- Intelligent Match validated consumer decision making processes by connecting their preferences to actual customer reviews
- A single module interaction doubled engagement on the app/website to improve reach/impressions
- Module interaction indicated interest in the underlying topic
AUDIENCE IN FOCUS: GEN Y AND GEN Z

Intelligent Match delivered a strong performance with younger, digital native consumers that are active shoppers and switchers and who seek purchase validation and selection confirmation. Younger customers are only slightly more likely to skip the Intelligent Match page; however, those that do engage are more likely to interact and ultimately finalize a purchase.

- The Digital Native Generations found the Intelligent Match service highly valuable and useful in validation and decision making.
- Ongoing J.D. Power Research consistently finds Gen Y and Gen Z more likely to make decisions based on family/friend recommendations rather than agent or other professional recommendations.
- The live beta results showed a 58% increase in conversions among Gen Y/Z consumers compared to only 26% among Gen X.

“We believe that by working with J.D. Power, Polly can provide customers with more choice and information than any other venue for purchasing insurance.”
- Travis Fitzgerald, CEO, Polly