

Q1 2026 Insurance Shopping LIST Report


KEY TAKEAWAYS FROM THIS QUARTER

- Auto insurance shopping increased over last quarter, while switching is up slightly
- Home insurance shopping continues to increase climbing to its highest rate in the study's history; while switching declined over the prior quarter
- **State Farm** is winning the most new home insurance business among bundlers, as well as winning the most new renters business
- **ACSC** won the retention battle with auto and renter customers, while **The Hanover** won with homeowners
- TransUnion reports shopping increases to end 2025; with ongoing affordability concerns turning shopping into a routine activity
- Our in focus this month pulls a highlight from the recently released Insurance Shopping StudySM showing how older shoppers are more likely to quote a home policy, while younger shoppers are more likely to shop for life insurance


Auto and Home Insurance Shopping Up

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Auto insurance shopping is up over last quarter but down from the same period last year, home insurance shopping has increased considerably; while auto insurance switching increased slightly, home and renters switching declined



AUTO INSURANCE

Q1 Shopping increased over the prior quarter, but down YoY


13.6%

YoY: -0.5 PP QoQ: +0.6 PP

Q1 Switching has increased over last quarter


4.2%

YoY: +0.1 PP QoQ: +0.1 PP

\$3,122

\$3,204

Among switchers, the median amount of premium moving carriers is more than \$3,200

AUTO LOYALTY TRACKER – Q1 26


% of incumbent customers who defected

▲ HIGHER LOYALTY


1. ACSC
2. NC Farm Bureau
3. The Hanover
4. Erie
5. USAA (tie)
5. NJM (tie)

▼ LOWER LOYALTY

1. Root
2. Direct Auto
3. National General
4. Alfa Insurance
5. The General



HOME INSURANCE

Q1 Shopping increased over prior periods


7.4%


YoY: +0.8 PP QoQ: +0.5 PP

Q1 Switching has declined



2.2%

YoY: -0.2 PP QoQ: -0.2 PP

Highest Home Quotes to Bundlers



Highest Home New Business to Bundlers



HOME LOYALTY TRACKER – Q1 26


% of incumbent customers who defected

▲ HIGHER LOYALTY


1. The Hanover
2. NC Farm Bureau (tie)
2. NJM (tie)
1. Erie
2. USAA

▼ LOWER LOYALTY

1. Alfa Insurance
2. COUNTRY Financial
3. ACG
4. Homesite (tie)
4. Nationwide (tie)



RENTERS INSURANCE

Q1 Shopping declined slightly over prior periods


6.4%


YoY: +0.2 PP QoQ: -0.1 PP

Q1 Switching has declined over last quarter



3.0%

YoY: -0.6 PP QoQ: -0.8 PP

Highest Renters Quotes



Highest Renters New Business



RENTER LOYALTY TRACKER – Q1 26

% of incumbent customers who defected

▲ HIGHER LOYALTY

1. ACSC (tie)
1. Lemonade (tie)
3. USAA
4. Progressive (tie)
4. State Farm (tie)

▼ LOWER LOYALTY

1. CSAA
2. Liberty Mutual
3. Nationwide (tie)
3. American Family (tie)
5. Farmers (tie)
5. Allstate (tie)

Note: Loyalty Tracker based on carriers with more than 200 responses in a quarter

Shopping and Switching Trends

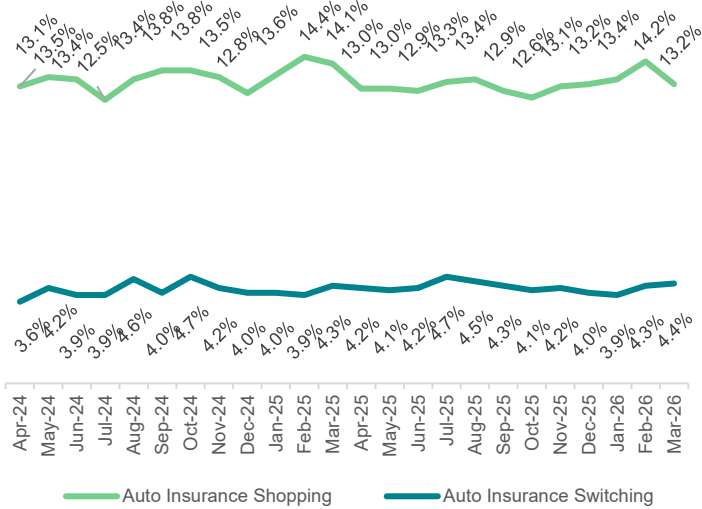
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Auto Insurance drops in March after sharply increasing in February, home insurance shopping continues to climb as both home and renters insurance switching are beginning to increase



AUTO INSURANCE

Auto Shopping and Switching Rates by Month

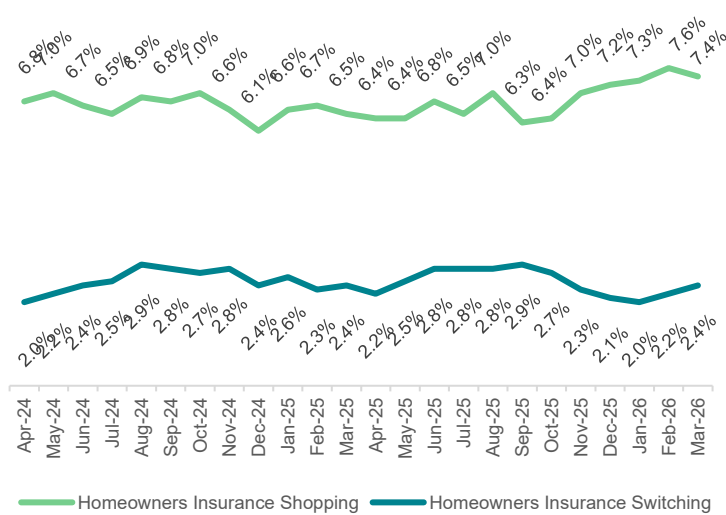


After gradual increases in shopping peaking in February 2026, shopping dropped considerably by a full point in March, while switching saw gradual increases in February and March



HOME INSURANCE

Home Shopping and Switching Rates by Month

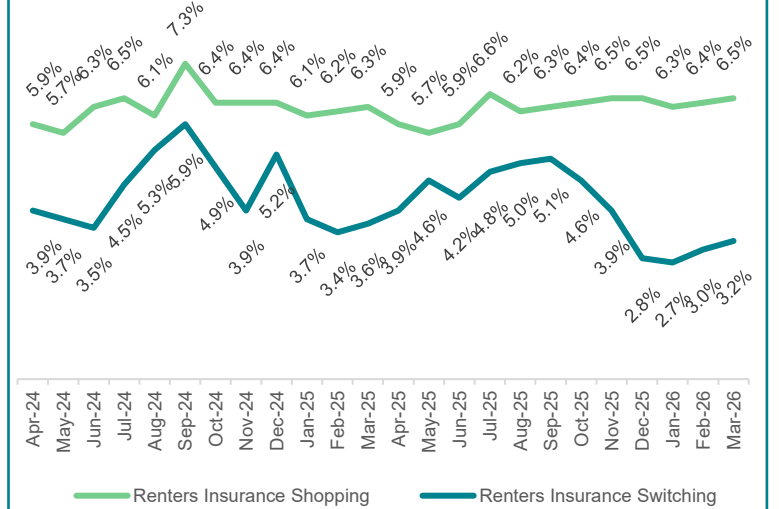


Shopping continued to increase throughout Q1 of 2026 continuing a trend that began in November of 2025; switching has started to see a gradual increase after dropping to an all-time low in January-and still remains lower than prior months



RENTERS INSURANCE

Rent Shopping and Switching Rates by Month



Renters insurance shopping has continued to remain steady through March of 2026, while switching has started to see a steady increase beginning in February

U.S. P&C Insurance

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Auto and property shopping ends year above seasonal expectations, surpassing prior-year levels

Through December, shopping increased for both auto and property 10.6% and 5.3% year-over-year, respectively.

- Auto and property shopping is led by lower credit-score consumers, indicating pricing normalization.

Ongoing affordability challenges are turning consumer insurance shopping into a routine activity.

- Nearly four in five consumers shopped one or two insurers in Q3-2025, suggesting faster decision-making with fewer options considered.
- Notably, single-insurer shoppers skew toward older baby boomers, less-populated zip codes and captive-agents.

Year-over-year percentage change in number of insurance shoppers by line of business.



Source: TransUnion Internal Data.

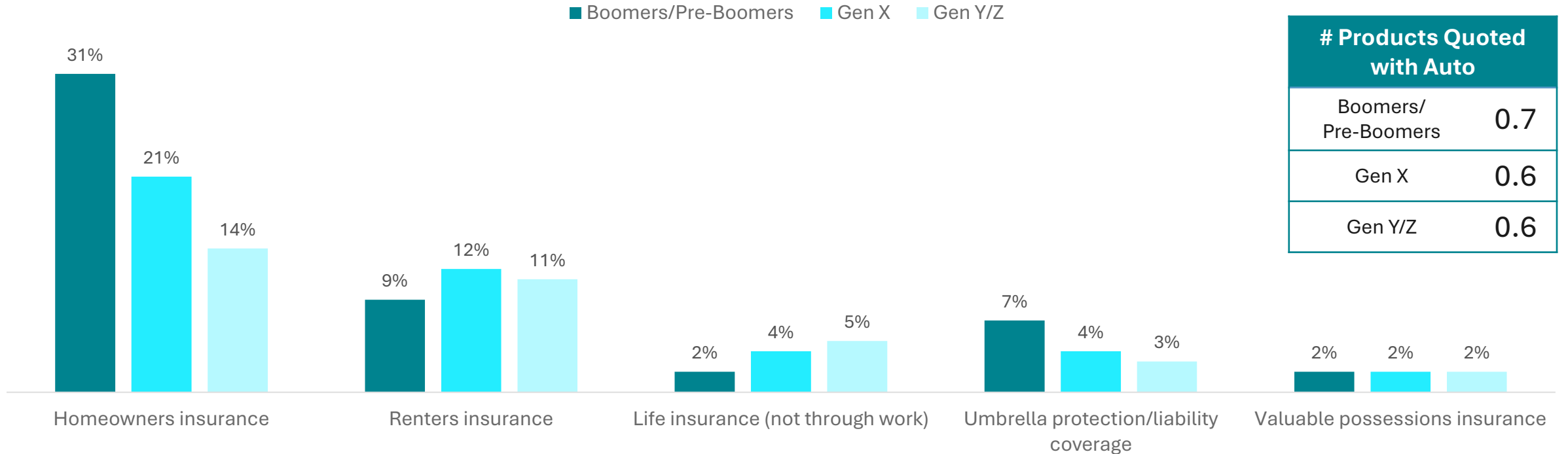
Note: YoY Percent change is calculated on a weekly basis using 3-week moving average over 18-month rolling period. Thanksgiving week in 2024 fell a week later than in 2023, resulting in timing related gaps in the comparison for the final two weeks of November and last week of December.

In Focus – Insurance Shopping Study

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On April 21, JD Power published the 2026 edition of the Insurance Shopping Study which is a deep dive into the auto insurance purchase funnel and measures overall satisfaction with the new account process. One interesting takeaway from that report is how generations shop differently. As the chart below shows, older customers are more likely to quote homeowners insurance and umbrella protection, while younger customers are more likely to shop life insurance.

Top Products Quoted When Quoting Auto by Generation



# Products Quoted with Auto	
Boomers/Pre-Boomers	0.7
Gen X	0.6
Gen Y/Z	0.6



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About JD Power Loyalty Indicator & Shopping Trends (LIST)

The JD Power Insurance LIST provides a unique daily, competitive view of auto, homeowners, and renters insurance shopping and loyalty behaviors for the top carriers in the national and state-level markets. The consumer behavior data captured reveals who shoppers are, where they are shopping, and which brands they are considering, as well as the household composition, and what other ancillary products they have.