

# Accenture 2013 U.S. Personal Lines Consumer Survey

Accenture surveyed 4,000 personal lines customers in the U.S. to determine their attitudes and intentions regarding the purchase of insurance. Here's what we discovered:

High performance. Delivered.

## 1 Pragmatic multi-channel approach:

Channel preferences continue to change.

72 percent of consumers told us they prefer to source insurance information online

56 percent would use an exclusive agent

54 percent plan on using an online aggregator

To purchase insurance, 70 percent of consumers want a local agent to help them set up their policy and process the payment

Almost 60 percent are confident enough to complete their purchase online

Receiving quotes online is the primary preference for all consumers younger than 64.

10% of those 18-24 years old and 5% of those 24-44 years old would like to receive their quote on a mobile app

## 2 Staying or going?

**Staying:** 75 percent of consumers plan on staying with their current carrier

**Going:** 43 percent that may leave their carrier are unhappy with the price

85 percent are happy with the service and 70 percent are happy with the price

37 percent think they can get a better deal and one third weren't happy with the service

While price is still the primary motivator when selecting an auto or home insurer, other factors are also considered:

- 24% Point of contact to set up a policy
- 13% Advice available on policies
- 9% Speed to set up a policy
- 8% Variety: type of policies offered
- 8% Quality: nature and level of service provided

50 percent see little difference between the offerings of their current insurer and its competitors

## 3 The value of advice and trust

38 percent of consumers are willing to pay for insurance advice

44 percent are willing to pay 5% more for advice

56 percent would pay 10% or more for advice

Over 90 percent of consumers would trust independent agents when seeking advice on their insurance needs.

Exclusive agents garner the trust of 81 percent.

Aggregators trail at only 54 percent.

Almost 60 percent find that when they talk to someone, they understand better.



Discover what consumers want from their insurer.

[Download the report.](#)