

Q3 2026

JD Power Signals Intelligence for Personal Lines Insurance Quarterly Report

KEY TAKEAWAYS FROM THIS QUARTER

- Auto switching rose despite flat year-over-year shopping. Shopping reached 13.2% and switching hit 5.1%, up 0.6 percentage points from Q2.
- Home activity strengthened. Shopping reached 7.7%, up 1.1 percentage points year over year, while switching rose to 3.0%.
- Renters switching rebounded to 3.9%, up 0.5 percentage points from Q2 but down 1.1 points year-over-year.
- Data from TransUnion confirms that while the increases in shopping have cooled, the rates of elevated shopping are likely here to stay.
- Looking at longer term auto trends, shopping has flattened while switching has continued to increase, this could signal a potential for continued retention pressure on carriers.

Shopping and Switching Increase

SUBSCRIBE

Auto insurance shopping increased QoQ and is flat YoY, while switching increased considerably. Home shopping and switching have also both increased, and while renter shopping is up, switching increased QoQ but down vs. last year.

**AUTO INSURANCE**

Shopping increased over Q2, but is flat YoY

**13.2%**
YoY: 0.0 PP QoQ: +0.6 PP

Switching creased considerably both YoY and QoQ

**5.1%**
YoY: -+0.6 PP QoQ: +0.6 PP

\$3,222 **\$3,347**

Among switchers, the median amount of premium moving carriers is more than \$3,300

AUTO LOYALTY TRACKER – Q3 26
% of incumbent customers who defected

▲ HIGHER LOYALTY

1. NJM
2. Erie
3. USAA
4. Country Financial
5. Mercury

▼ LOWER LOYALTY

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

**HOME INSURANCE**

Shopping has in creased considerably over prior periods

**7.7%**
YoY: +1.1 PP QoQ: +0.6 PP

Switching is up vs. Q2 and YoY

**3.0%**
YoY: +0.2 PP QoQ: +0.5 PP

Highest Home Quotes to Bundlers



Highest Home New Business to Bundlers



HOME LOYALTY TRACKER – Q3 26
% of incumbent customers who defected

▲ HIGHER LOYALTY

1. NC Farm Bureau
2. NJM
3. State Farm
4. Eire
5. CSAA (tie)
5. Mercury (tie)

▼ LOWER LOYALTY

1. Nationwide
2. National General
3. Alfa
4. Liberty Mutual
5. The Hanover

**RENTERS INSURANCE**

Shopping is up slightly over prior periods

**6.5%**
YoY: +0.1 PP QoQ: +0.2 PP

Q3 Switching has increased over Q2, but down considerably over last year

**3.9%**
YoY: -1.1 PP QoQ: +0.5 PP

Highest Renters Quotes



Highest Renters New Business



RENTER LOYALTY TRACKER – Q3 26
% of incumbent customers who defected

▲ HIGHER LOYALTY

1. Lemonade
2. Erie
3. State Farm
4. Travelers (tie)
4. USAA (tie)

▼ LOWER LOYALTY

1. Nationwide
2. CSAA
3. American Family
4. ACSC
5. Liberty Mutual

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

Monthly Shopping and Switching Trends

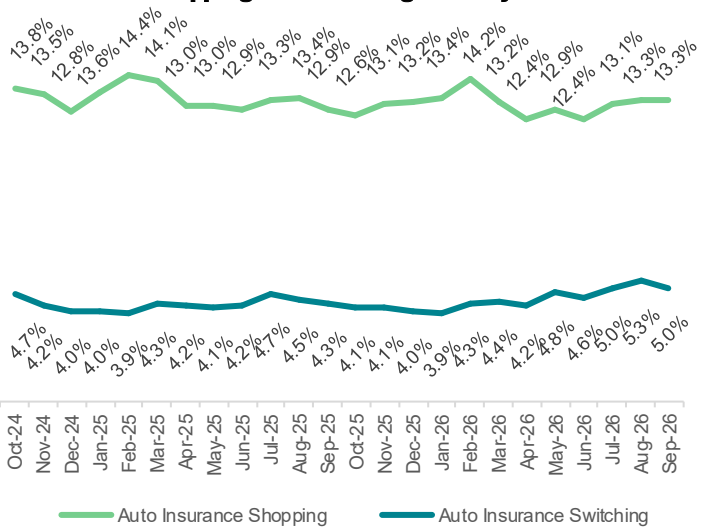
SUBSCRIBE

Average shopping and switching rates increased across auto, home and renters insurance in July–September compared with April–June.



AUTO INSURANCE

Auto Shopping and Switching Rates by Month

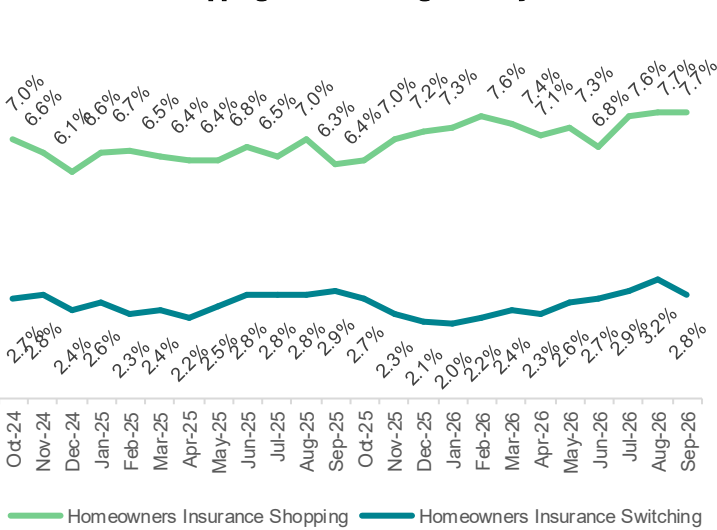


After a cool down in shopping in Q2, shop rates rose again beginning in July and remained elevated through the end of Q3. Switching rose considerably hitting a record high in August of 5.3% before falling slightly to 5.0% equalling the prior record recorded in July.



HOME INSURANCE

Home Shopping and Switching Rates by Month

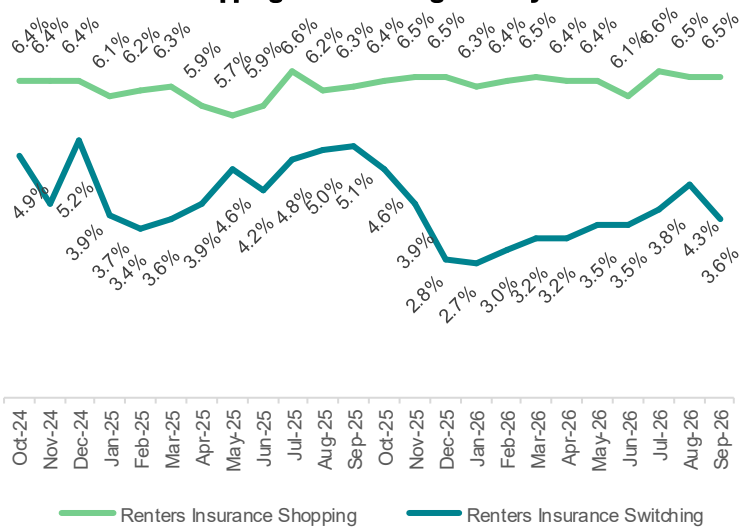


After dipping in June, homeowners shopping spiked in Q3, while switching also rose substantially, with August seeing the highest recorded rate of shopping at 7.7% and 3.2%, respectively. While shopping remained high in September, switching dropped slightly.



RENTERS INSURANCE

Rent Shopping and Switching Rates by Month



Renters insurance shopping rose to match levels prior to the June decline, while switching continued to increase peaking in August before falling in September.

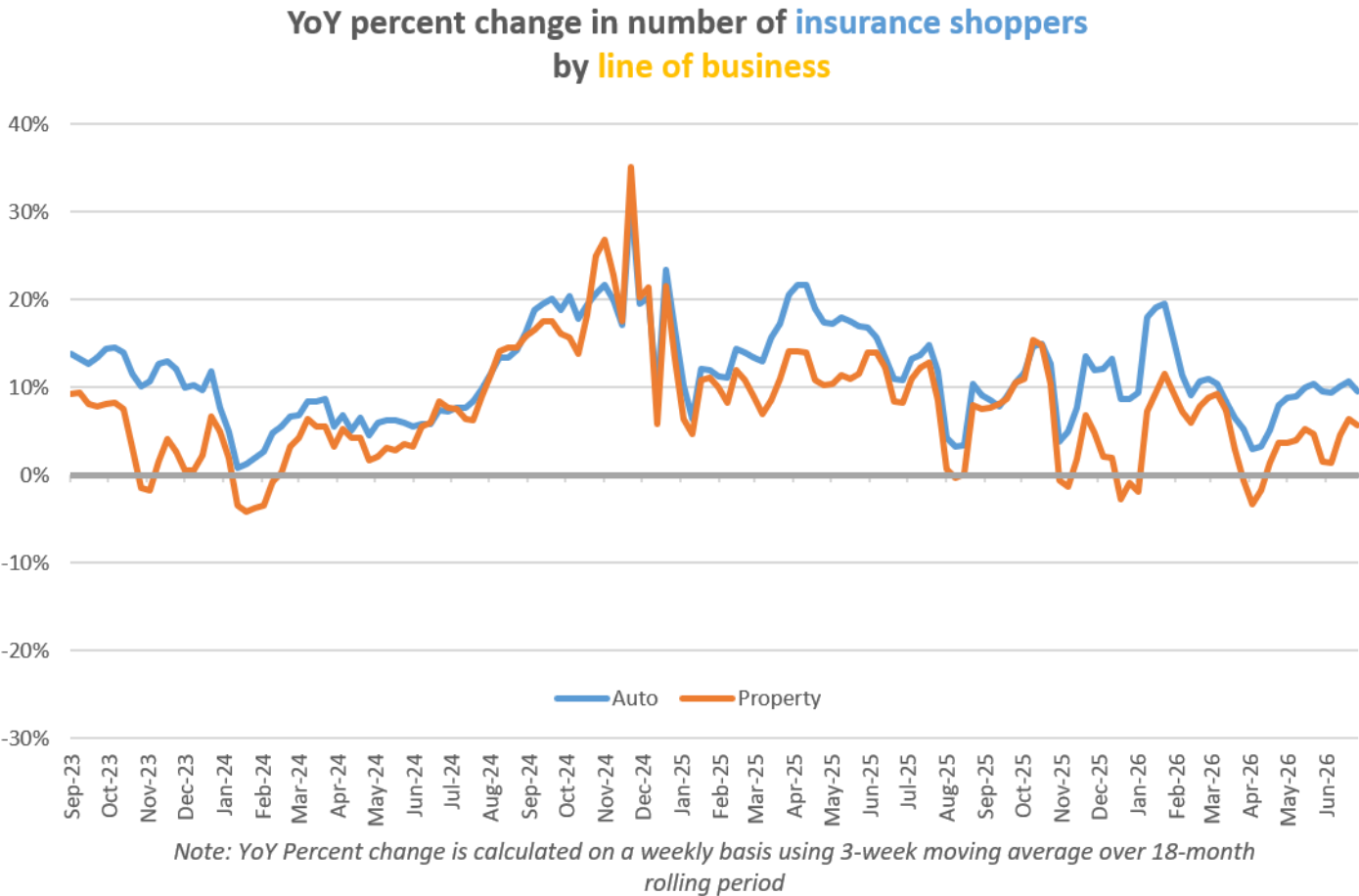
U.S. P&C Insurance

SUBSCRIBE

Insurance Shopping Growth Cools as Rate-Driven Consumer Urgency Fades

As rate actions moderate and premium increases begin to stabilize, consumers are finding fewer opportunities for meaningful savings through switching carriers. While shopping volumes are normalizing, the comparison-shopping behaviors developed during the recent market cycle are likely to remain a lasting feature of the insurance landscape.

- Auto shopping growth has slowed significantly from the elevated levels observed during 2024 and 2025, signaling a more normalized market environment.
- Property shopping has cooled more sharply, with periods of negative year-over-year growth reflecting reduced urgency among consumers to seek alternative coverage options.

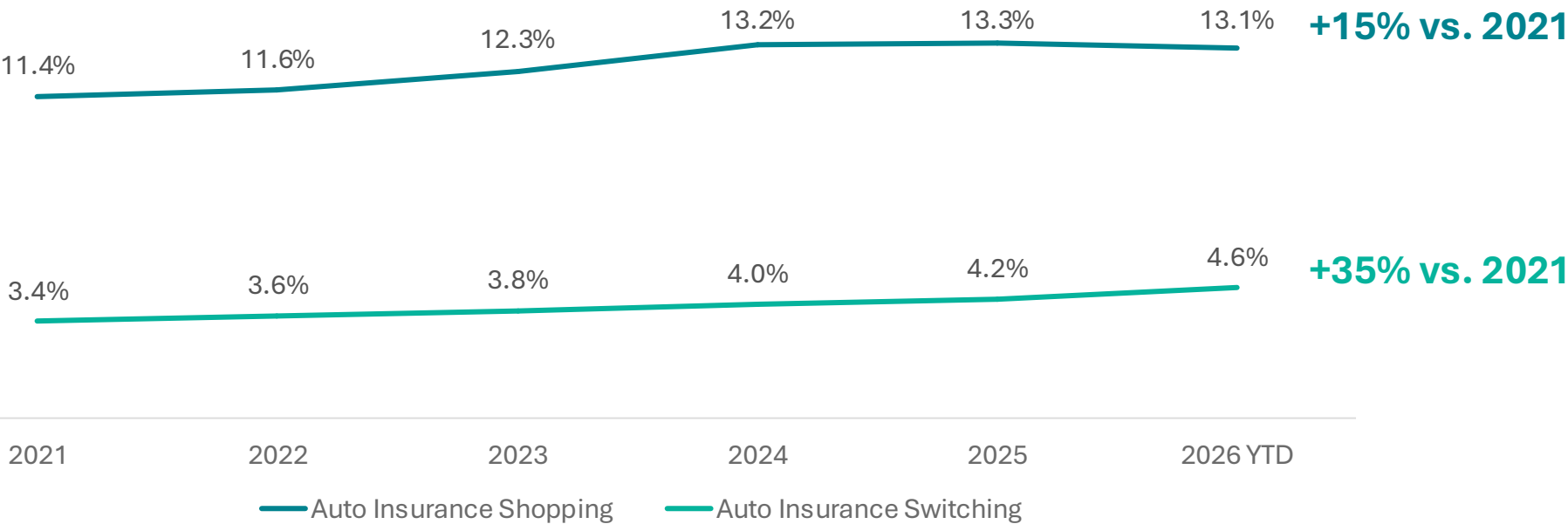


In Focus – A New Industry Norm?

SUBSCRIBE

Since Signals launched in 2020, pandemic-driven cost pressures pushed premiums and shopping higher, while widespread rate increases initially limited switching. As pricing stabilized and carriers resumed pursuing growth, switching rose, while shopping has stabilized somewhat reflecting levels still elevated vs. earlier periods. Is this the new norm, and could AI agents like Meta Muse drive shopping and switching even higher by helping to make it easier for consumers find better rates? Monitoring shopping and especially switching will remain critical for carriers and agents through Q4 2026 and into 2027, as to see if these trends continue or if they begin to level off.

30-Day Average Rate of Shopping and Switching for Auto Insurance by Year



CONTINUE THE CONVERSATION

How will AI reshape insurance shopping?

Join JD Power experts on Nov. 19 for *Insurance AI: The 2027 Strategy Breakdown*, to explore how consumer AI adoption could reshape insurance shopping, servicing and the customer experience

JOIN THE DISCUSSION →



SUBSCRIBE

AUTHORS

STEPHEN CREWDSON, CPCU

Managing Director, Insurance Intelligence
JD Power

stephen.crewdson@jdpa.com

TONY SOLOMAN

Director, Insurance Intelligence
JD Power

anthony.soloman@jdpa.com

SALES INQUIRIES

MARCUS SKERSKE

Head of Insurance Sales
JD Power

marcus.skerske@jdpa.com

TRANSUNION INQUIRIES

PATRICK FOY

Sr. Director, P&C Insurance Strategic Planning
TransUnion

patrick.foy@transunion.com

STAY CURRENT WITH THE LATEST SHOPPING INTELLIGENCE

JOIN OUR MAILING LIST

SIGNALS IS NOW ON:  databricks &  snowflake®

DATABRICKS

SNOWFLAKE

UPCOMING JD POWER INSURANCE DISCUSSION INSURANCE AI: THE 2027 STRATEGY BREAKDOWN

NOVEMBER 19 | REGISTER

About JD Power Insurance Intelligence

JD Power is the nation's leading insurance customer intelligence and CX advisory company. We work with every top 20 U.S. P&C carrier to equip industry leaders with indispensable insights, solutions, and tools to achieve their mission-critical priorities and build the successful organizations of tomorrow. Our unrivaled combination of expert-led, independently-sourced and data-driven research steers clients toward the right decisions on the issues that matter most.

About TransUnion Insurance

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing a comprehensive picture of each person so they can be reliably and safely represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good®.

About JD Power Signals Intelligence for Personal Lines Insurance (Formerly LIST)

JD Power Insurance Signals Intelligence for Personal Lines Insurance 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.