In collaboration with TransUnion

Q2 2026

JD Power Signals Intelligence for Personal Lines Insurance Quarterly Report

KEY TAKEAWAYS FROM THIS QUARTER

- Shopping for auto insurance cooled in Q2, while switching increased.
- Home insurance shopping declined over Q1 but is up year over year, while switching increased over last quarter-but remained flat year over year.
- Renters insurance shopping is up year over year but down over last quarter while switching rose over Q1 but declined over last year.
- State Farm won the quote and acquisition battle this quarter among auto and home bundlers.
- TransUnion sees affordability having a major impact on shopping and retention trends.
- A sneak peak at the new JD Power AI Insurance Experience Study shows two-thirds of consumers use AI as part of their process in researching insurance coverage, while few follow the guidance exactly, more than one-third made a policy change based on the advice received.

Q2 2026

Auto Insurance Shopping Cools

SUBSCRIBE

Auto insurance shopping is down this quarter, while home insurance shopping is down over last quarter it is increased over last year; across the board switching is up over last quarter for auto, home, and rent

AUTO INSURANCE

Q2 Shopping declined over the prior quarter, and down YoY

12.6%

YoY: -0.4 PP QoQ: -1.0 PP

Q2 Switching has increased

4.5%

YoY:-+0.3 PP QoQ: +0.3 PP

$3,138 | **$3,223**

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

AUTO LOYALTY TRACKER – Q2 26

% of incumbent customers who defected

▲ HIGHER LOYALTY
1. NC Farm Bureau
2. TN Farm Bureau
3. KY Farm Bureau
4. Erie
5. USAA

▼ LOWER LOYALTY
1. Direct Auto
2. Root
3. Alfa
4. The General
5. National General

HOME INSURANCE

Q2 Shopping increased YoY but down vs. Q1

7.1%

YoY: +0.6 PP QoQ: -0.3 PP

Q2 Switching has increased over Q1

2.5%

YoY: 0.0 PP QoQ: +0.3 PP

Highest Home Quotes to Bundlers

StateFarm

Highest Home New Business to Bundlers

StateFarm

HOME LOYALTY TRACKER – Q2 26

% of incumbent customers who defected

▲ HIGHER LOYALTY
1. KY Farm Bureau (tie)
1. TN Farm Bureau (tie)
3. NJM (tie)
3. Universal P&C (tie)
5. NC Farm Bureau (tie)
5. Erie (tie)

▼ LOWER LOYALTY
1. Alfa
2. National General
3. Grange
4. Nationwide
5. Liberty Mutual

RENTERS INSURANCE

Q2 Shopping increased YoY but down slightly vs. Q1

6.3%

YoY: +0.4 PP QoQ: -0.1 PP

Q2 Switching has declined YoY but up over Q1

3.4%

YoY: -0.8 PP QoQ: +0.4 PP

Highest Renters Quotes

StateFarm

Highest Renters New Business

StateFarm

RENTER LOYALTY TRACKER – Q2 26

% of incumbent customers who defected

▲ HIGHER LOYALTY
1. The Hartford
2. Lemonade
3. State Farm
4. Homesite (tie)
4. USAA (tie)

▼ LOWER LOYALTY
1. Nationwide
2. CSAA
3. Farmers (tie)
3. ACSC (tie)
5. Erie

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

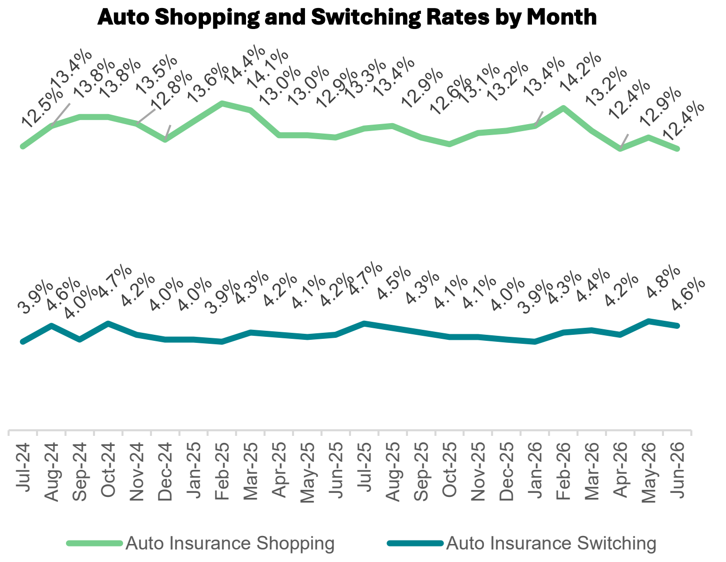
Q2 2026

Shopping and Switching Trends

SUBSCRIBE

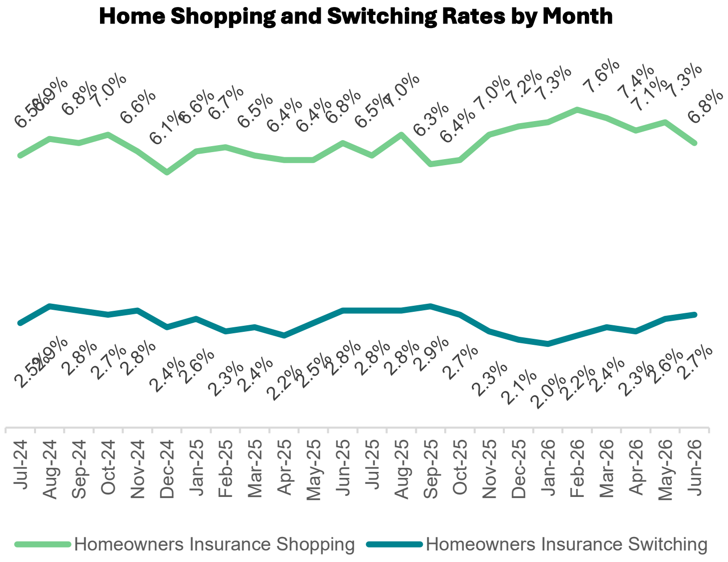
After a slight spike in May, auto insurance shopping fell again in June, while switching saw increases in May and June. Home insurance shopping has started to drop, while switching increased, and renters switching saw increases

AUTO INSURANCE



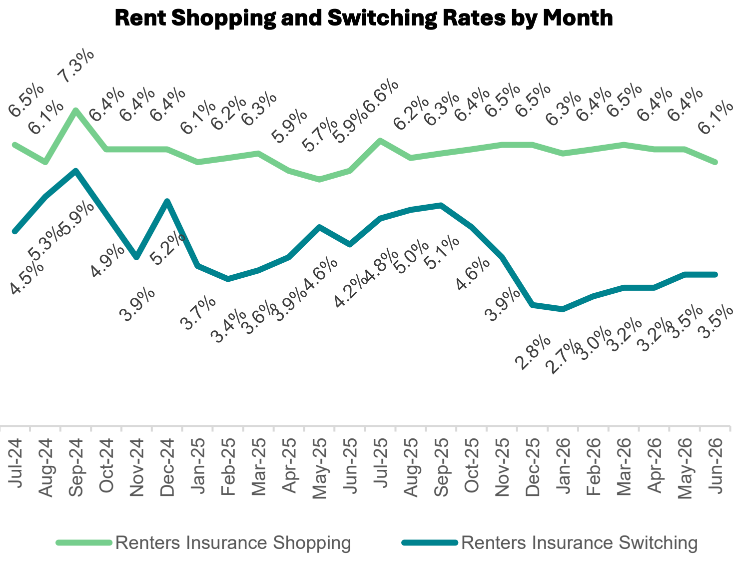
Auto insurance shopping began to cool considerably in April, and after a spike in May, reduced again in June, meanwhile switching has been up peaking in May before dropping slightly in June.

HOME INSURANCE



After sustained increases in homeowners shopping throughout the end of 2025 and into 2026, rates have fallen s steadily finishing at 6.8% in June; meanwhile switching has started a steady climb beginning in May and increasing through June.

RENTERS INSURANCE



Renters insurance shopping remained flat through April and May, decreasing slightly in June. Switching among renters has seen a steady increase that began in February.

U.S. P&C Insurance

SUBSCRIBE

Insurance Shopping Surge Is Giving Way to an Affordability-Driven Retention Challenge

While insurance shopping remains elevated across auto and property, growth has begun to level off and shopper behavior converging across credit tiers, suggesting the market may be moving beyond peak shopping intensity.

Affordability Is Increasingly Driving Coverage Decisions

- Consumers with greater financial flexibility continue to actively shop for better value rather than simply accept higher premiums.
- Financially constrained consumers, particularly younger drivers, appear more likely to reduce or lapse coverage altogether. As shopping activity tightens, retention risk is evolving from a primarily price-driven switching issue to a broader challenge centered on affordability and coverage persistence.

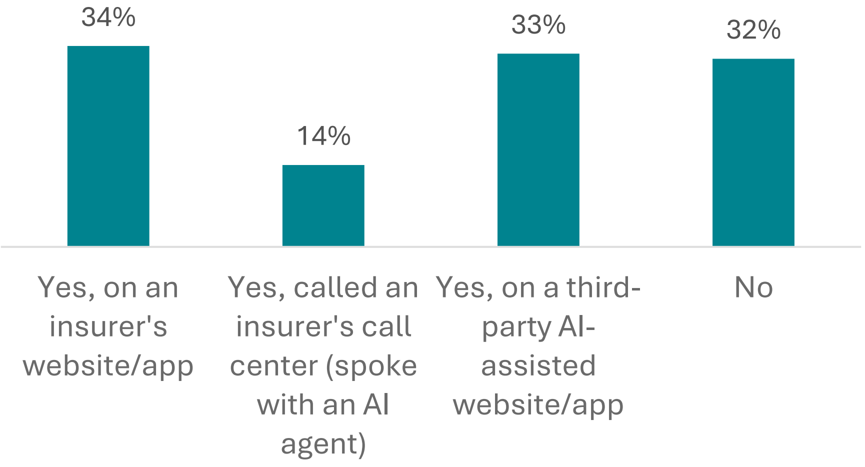
Year-over-year percentage change of insurance shoppers by credit tier

In Focus – First Look At the New AI Study

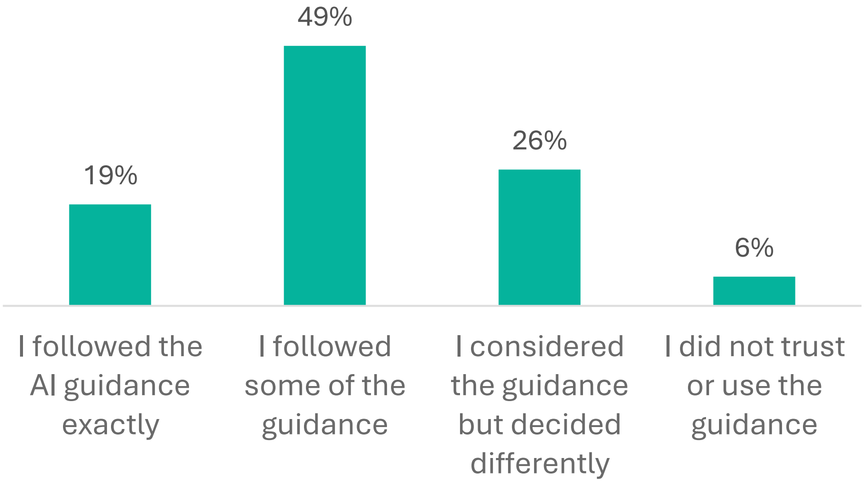
SUBSCRIBE

On August 25th J.D. Power will launch its first AI Insurance Experience Study, measuring how consumers use and perceive AI across the insurance value chain of researching coverage, quoting, claims, and general policy servicing. Early data on consumers who used AI to research insurance products and coverage shows nearly equal usage of insurer tools and third-party tools such as ChatGPT, Copilot, and Gemini. While few followed the guidance exactly, 37% made a change to their policy as a result of using an AI tool. Watch for the study's publication for more detail and register for the study webinar on September 1st using this link.

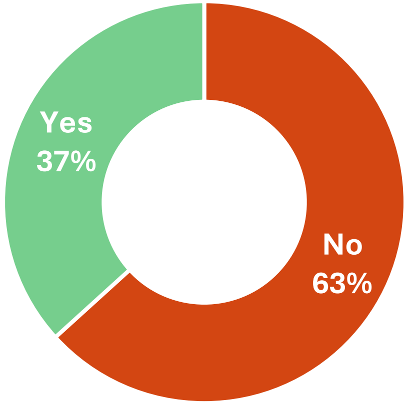
Usage of AI tools in the past 6 months for researching insurance products/coverage for personal needs



Result of using AI-assisted tools to research products/coverages…



As a result of using AI-assisted tools to research products/coverages the policy was changed



JD POWER | In collaboration with TransUnion

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

LIST IS NOW ON: databricks & snowflake

DATABRICKS

SNOWFLAKE

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.