

2009 ONLINE CONSUMER BEHAVIOR SURVEY

U.S. EXECUTIVE SUMMARY - INSURANCETOP LEVEL

Conducted online insurance transactionsⁱ: 18% (17% '08)

Average shop onlineⁱⁱ 4.3 times/month (5.7 '08)

Average amount typically spent per transactionⁱⁱ decreased to \$124 (from \$209.30 '08—a 41% decrease)

Percent who experience problems conducting online transactionsⁱⁱⁱ: 86% (92% '08)

Those who conducted online insurance transactions in the past year said they generally prefer to conduct business:

- Online: 47% (52% '08)
- In person: 40% (40% '08)
- Telephone: 11% (up from 5% '08)
- Mail: 1% (2% '08)

Given the current economic climate, are you now (in 2009) conducting more online transactions than you did in the past? 62% of online adults who have conducted an insurance transaction in the past year said they are now conducting more online transactions than in the past

Of these, reasons given:

- Ability to compare products and prices: 81%
- Online-only sales and discounts: 59%
- Saving money on gas: 49%
- Benefiting the environment by using less gas: 31%

If they experienced a problem conducting an online transaction, online adults who have conducted an insurance transaction in the past year and experience problems conducting transactions online would:

- Abandon the transaction entirely: 37% (down from 47% '08)
 - Including, turn to an online or offline competitor: 30% (down from 39% '08)

There is no reason why an online transaction can't be completed on the first tryⁱⁱⁱ: 84% strongly or somewhat agree (83% '08)

Feel frustrated or angry when they experience problems transacting online^{iv}: 86% (88% '08)

If I experienced a problem conducting a transaction online, I would be less likely to buy from the same company offlineⁱⁱⁱ: 52% strongly or somewhat agree

EXPERIENCE SHARING

When I read a negative comment online, it influences my likelihood to do business with the companyⁱⁱⁱ: 79% strongly or somewhat agree

Social media influence on online transactions: About two-thirds (68%) of online adults who have conducted an insurance transaction in the past year said social media content has influenced how they conduct online transactions, more so than online adults who have conducted transactions in other industry verticals (vs. 61% retail, 60% finance, and 62% travel)

Of those who have been influenced by social media content:

- *Influenced choice of vendor: 80%*
 - Avoided particular vendor after reading bad reviews: 67%
 - Used particular vendor after reading good reviews: 57%
- *Responded to good review: 32%*
 - ...to share similar experience: 24%
 - ...to share bad experience: 17%
- *Responded to bad review: 26%*
 - ...to share similar experience: 19%
 - ...to share good experience: 18%
- *Net who shared similar experience: 28%*
- *Net who shared alternate experience: 24%*

Percent who share experiences directly with company went down, while percent who share via social network nearly doubled^{iv}:

- 30% posted a complaint on the company's website (down from 41% '08)
- **16% share experiences via blogs/social networking sites (nearly doubled from 9% '08):**
 - On a social networking site: 11% (6% '08)
 - On a blog: 6% (4% in '08)
 - Micro-blog: 5% (n/a '08)

When you share your experiences on these types of sites, what are your expectations?^v

- *Want to hear others' experiences: 61%*
 - Want to hear similar experiences: 54%
 - Want to hear different experiences: 42%
- *Hope to influence/want a response: 68%*
 - **Hope to influence others' buying decisions: 50%**
 - Would like to get a vendor response: 41% – *Compared with online adults who conduct transactions in other industry verticals, online insurance customers who share their negative experiences via social media are most likely to want a response from the vendor (vs. 29% retail, 30% finance, and 31% travel)*

CONTACT CENTER

Percent who contacted a company's call center after encountering problems using the websiteⁱⁱⁱ: 59% (63% '08)

Among those who have contacted call center:

- Issue was not resolved: 36% (45% '08)
- Agent was not knowledgeable about particular issue: 74% (72% '08)
- Agent was not knowledgeable about the website: 69% (71% '08)

Experienced bad customer service from a company's call center contacted due to site problems^{vi}: 42% (down from 56% '08)

As a result...

- **Completely stopped doing business with the company^{vii}: 47% (49% '08)**

MOBILE TRANSACTIONS

Percent who have a web-enabled mobile deviceⁱⁱⁱ: 50%

Among online adults who have conducted an insurance transaction online in the past year who have a web-enabled mobile device, have conducted online transactions using these devices: 46%

- Have conducted insurance transactions using these devices: 15%

ⁱ Among all online adults ages 18+ (n=2,188)

ⁱⁱ Among online adults who have conducted insurance and shopping transactions online in the past year (n=417)

ⁱⁱⁱ Among online adults who have conducted an insurance transaction online in the past year (n=469)

^{iv} Among online adults who have conducted an insurance transaction online in the past year and experience problems conducting online transactions (n=405)

^v Among online adults who have conducted an insurance transaction online in the past year and experience problems conducting online transactions and share their experiences with others via social media such as blogs, ratings and reviews websites, and social networking sites (n=125)

^{vi} Among online adults who have conducted an insurance transaction online in the past year and have contacted a company's call center after encountering problems using the website (n=276)

^{vii} Among online adults who have conducted an insurance transaction online in the past year and experienced bad customer service when they contacted a company's call center after encountering problems using the website (n=127)