

Emerging auto insurance and aggregator sites attracting meaningful market share

RESTON, US: comScore, Inc, a leader in measuring the digital world, has announced the availability of an expanded competitive set of insurers and aggregator sites for its online auto insurance benchmarker. In Q4 2010, these additional sites accounted for 724 000 submitted quotes, making up 8% of quotes submitted online.



"The online auto insurance market has been dominated by only a handful of insurers over the past few years, with GEICO and Progressive comprising over 50% of all quotes submitted online," said comScore director Susan Kleinman. "But as more consumers look to the Internet to shop for insurance policies, there is an opportunity for more insurers to break into the online market."

Visitation to additional auto insurance sites

The comScore online auto insurance benchmarker includes key metrics such as visitation and quoting activity for insurance sites. The expanded set of sites saw growth across the board over the past year, with many sites achieving triple-digit gains. USAA.com (which includes content on all of its products and services apart from insurance) led the way among the set of additional sites with 6.5 million visitors, followed by American Family (1.3 million visitors) and Mercury Insurance (686 000 visitors).

Recently Added Online Auto Insurance Sites by Total Unique Visitors Q4 2010 vs. Q4 2009 Total US - Home and Work Locations Source: comScore Online Auto Insurance Benchmarker			
Insurer Domain	Total Unique Visitors (000)		
	Q4 2009	Q4 2010	Percent Change
Total Insurer Site Visitors with Expanded Competitive Set	-	50,957	-
Total Insurer Site Visitors without Expanded Competitive Set	-	42,056	-
USAA.com	4,095	6,488	58%
AmFam.com	573	1,330	132%
MercuryInsurance.com	308	686	123%
CSAA.com	546	686	26%
DirectGeneral.com	142	531	275%
SafeCo.com	369	503	36%
Amica.com	189	397	110%
ErieInsurance.com	196	331	69%
InfinityAuto.com	98	215	119%
GMACInsurance.com	168	205	22%
UnitrinDirect.com	155	190	23%
Auto-Owners.com	168	171	2%
CommerceInsurance.com	61	164	168%
TitanInsurance.com	36	151	315%

*Insurer industry includes: 21st.com, allstate.com, esurance.com, geico.com, libertymutual.com, nationwide.com, progressive.com, progressiveagent.com, safeauto.com, statefarm.com, thegeneral.com, thehartford.com, travelers.com.

Insurance aggregator landscape changing

In addition to the growing number of insurers expanding their reach online, additional insurance aggregators (online agencies and online lead generators) have grown their share of the online auto insurance market due to the entrance of

newcomers and the acquisition of existing sites by competitors.

In Q4 2010, aggregator All Web Leads attracted 6.8 million unique visitors to its sites. Its most visited sites were USInsuranceOnline.com (1.8 million visitors), GiveMeInsuranceQuotes.com (1.3 million visitors), and Discount-Car-Insurance-Rates.com (1.2 million visitors).

CarInsurance.com (574 000 visitors) and InsureMeOnline.com (416 000 visitors) also attracted sizeable audiences.

Recently Added Insurance Aggregators Ranked by Total Unique Visitors Q4 2010 vs. Q4 2009 Total US - Home and Work Locations Source: comScore Online Auto Insurance Benchmark			
Aggregator Domain	Total Unique Visitors (000)		
	Q4 2009	Q4 2010	Percent Change
All Web Leads*	4,095	6,809	66%
USInsuranceOnline.com**	1,441	1,764	22%
GiveMeInsuranceQuotes.com**	1,553	1,345	-13%
Discount-Car-Insurance-Rates.com**	1,109	1,188	7%
CarInsurance.com	482	574	19%
InsureMeOnline.com	295	416	41%
QualityAutoInsurance.com	80	171	113%
ChoiceAutoInsurance.com	100	155	54%
AIInsurance.com	44	53	22%

**All Web Leads includes all domains owned by All Web Leads*

***Traffic also included in All Web Leads*

The expanded comScore report covers visitation metrics for the sites above and will also include online initiated and submitted quotes for All Web Leads domains, CarInsurance.com, Amica (Amica.com), the Automobile Club of Southern California (Calif.AAA.com), Direct General (DirectGeneral.com), Farmers (Farmers.com), Unitrin Direct Auto Insurance (UnitrinDirect.com), and USAA (USAA.com).

comScore's standard auto insurance benchmarker currently includes 13 insurance sites and 7 aggregator sites and provides data on visitation, online quoting, online purchasing and many additional reports such as source of traffic, cross shopping, online servicing, and demographics.