

Customer-Obsessed Auto & Home Insurers Deliver Up To 4x The Shareholder Returns Of Their Rivals, New Study Finds

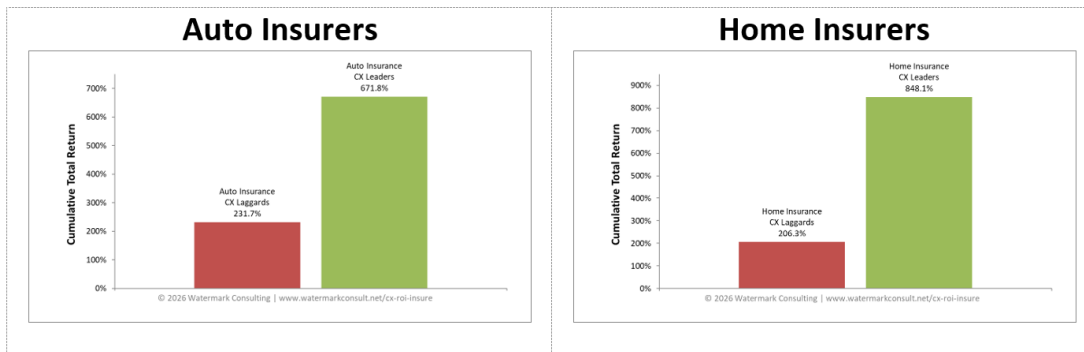
18-Year Analysis Shows Stark Performance Gap Between Customer Experience Leaders & Laggards

HARTFORD, Conn. [Apr. 14, 2026] – A newly updated study from [Watermark Consulting](#) delivers a clear verdict: Auto & Home insurers that invest in customer experience dramatically outperform those that don't. The findings come at a time when many insurers are increasingly relying on automation and cost-cutting measures that risk degrading the customer experience.

Watermark's 2026 Insurance Customer Experience ROI Study finds that carriers with the strongest CX performance significantly outperform those with the poorest. Among home insurers, CX leaders generated **4.1 times higher stock returns** than laggards; among auto insurers, the multiplier was **2.9 times**.

Insurance Customer Experience Leaders Outperform

18-Year Stock Performance of Customer Experience (CX) Leaders vs. Laggards (2007-2024)



The study tracks the long-term stock performance of carriers at the top and bottom of J.D. Power's Auto & Home Insurance Satisfaction rankings. It translates the often-abstract concept of "customer experience" into the universal language of shareholder value – terminology that every insurance C-suite executive and board member can understand and appreciate.

"Many business leaders publicly champion customer experience while privately questioning its return on investment," said Jon Picoult, Founder & Principal of Watermark Consulting and author of [From Impressed To Obsessed: 12 Principles For Turning Customers And Employees Into Lifelong Fans](#). "This study strips away any doubt. Over the long run, the financial case for delivering a great policyholder experience isn't just compelling – it's overwhelming."

Notably, the performance gap between the CX-leading and lagging insurers has **more than doubled** over the past five years, vividly illustrating how customer obsession accelerates growth over time by both lifting revenues and controlling expenses.

For businesses seeking to capitalize on customer experience to drive competitive advantage, there is encouraging news: “We have found there are a discrete set of techniques that beloved brands use to create great, memorable customer experiences,” explained Picoult. “And that [strategic framework](#) can be applied to great effect in companies large and small, across virtually every industry.”

With nearly two decades of data now included in the study, Picoult hopes that the analysis will encourage insurance executives to rethink the economic calculus around customer experience differentiation. As he explained it: “Many insurers endlessly debate: ‘*What will it cost us to deliver a better customer experience?*’ But the more appropriate question really is ‘*What will it cost us if we don’t?*’”

Learn more about the study’s methodology and results by visiting Watermark’s [Insurance CX ROI Study](#) website.

About Jon Picoult

Jon Picoult is the founder of Watermark Consulting and author of the *Wall Street Journal* featured book, “*From Impressed to Obsessed.*” A former Fortune 100 executive, Princeton-trained in Cognitive Science, Jon helps global brands use the psychology of “memory sculpting” to drive ROI and turn customers into lifelong fans.

About Watermark Consulting

Watermark Consulting is a customer experience advisory firm that helps companies impress their customers and inspire their employees. Watermark has worked with some of the world’s foremost brands, helping organizations capitalize on the power of loyalty in both the marketplace and the workplace. Learn more about Watermark’s consulting services, educational workshops or conference keynotes at www.watermarkconsult.net.

About the Customer Experience ROI Study

First published in 2010, and regularly updated since, Watermark’s landmark study on the ROI of customer experience was among the first cross-industry analyses showing a connection between customer experience quality and shareholder returns. The study (which now includes several industry-specific versions) has since become one of the most widely cited pieces of research in the industry, referenced by firms such as McKinsey, Deloitte, Accenture, Forrester, SAP, and Oracle.

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