

One protection conversation doesn't fit every appliance buyer

As appliance value increases, the definition of protection changes.

Protection adoption rises significantly as appliance value increases, but consumers aren't simply becoming more willing to purchase coverage. They're evaluating protection through a different lens.

Basic appliance buyers focus on avoiding unexpected costs. Mid-range buyers seek ownership confidence. High-end buyers prioritize convenience, predictability, and reduced uncertainty.

The most effective protection conversations align with what the purchase represents to the customer.

Key takeaway

Consumers don't all buy protection for the same reason. The appliance purchase itself provides clues about the ownership outcome they value most.

For retailers, improving protection adoption is often less about changing the product and more about changing the value story.

Appliance protection messaging matrix	Basic appliance	Midrange appliance	High-end appliance
 Shopper mindset	Replacement	Smart purchase	Long-term investment
 Primary concern	Unexpected repair costs	Ownership confidence	Hassle reduction
 Emotional driver	Security	Peace of mind	Convenience and control
 What they're protecting	Household budget	Purchase decision	Time and ownership experience
 Protection value	Cost protection	Ownership support	Reduced uncertainty
 Best message	Avoid surprise expenses	Protect your purchase	Protect your time
 Most effective proof points	Repair cost coverage, no surprise fees	Long-term support, post-warranty protection	Fast service, expert technicians, clear communication
 Service expectation	Reliable	Predictable	Fast and seamless

What retail leaders should remember

Protection adoption rises from **29% among basic appliance buyers** to **44% among midrange buyers** and **62% among high-end buyers** because the value proposition evolves alongside the purchase.

The most successful protection conversations aren't built around coverage details. They're built around the ownership outcome each customer is trying to achieve.

Applying the framework



Basic appliance buyer

"Help me avoid unexpected expenses."

Basic appliance purchases are frequently driven by necessity. The customer is replacing a broken appliance or solving an immediate household problem. Protection creates value when it reduces financial risk and helps avoid unplanned repair costs. In fact, **75% of basic-tier protection purchasers cite concern about repair or replacement costs as a reason for purchasing protection.**

Instead of:

- Premium service enhancements
- Concierge-style benefits
- Complex feature explanations

Lead with:

- Avoid costly surprises
- Repair-or-replace protection
- Predictable ownership costs

Example message:

"If your washer stops working a year or two from now, the last thing you want is an unexpected repair bill. Protection helps take some of that uncertainty out of the equation."



Midrange appliance buyer

"Help me feel confident in my decision."

These buyers are balancing quality, features, and value. They want reassurance that they've made a smart purchase and that support will be available throughout ownership, especially for the appliances they rely on every day. For midrange appliance buyers, **60% say their service expectations are higher when an appliance is hard to live without**, creating an opportunity to reinforce confidence that support will be available if something goes wrong.

Instead of:

- Fear-based messaging
- Aggressive cost-of-repair examples

Lead with:

- Protecting a meaningful purchase
- Confidence after the warranty expires
- Consistent ownership support

Example message:

"You put a lot of thought into choosing the right range for your home. Protection helps make sure you have support behind that purchase if something goes wrong down the road."



High-end appliance buyer

"Help me avoid hassle."

Higher-value appliance buyers increasingly evaluate protection through the lens of convenience and certainty. They expect faster service, tighter appointment windows, and less disruption when problems occur. Research shows that **83% expect service within one to two days**, and **81% expect appointment windows of four hours or less.**

Instead of:

- Repair cost savings alone
- Feature-heavy coverage descriptions

Lead with:

- Faster resolution
- Less disruption
- Clear communication
- Expert support

Example message:

"If your built-in refrigerator ever needs service, protection helps you spend less time coordinating repairs and more time getting back to your routine."

Source: Assurant Major Appliances and Service Study, February 2026