



Furniture Protection Plan Benchmark Report (2026 Edition)



Where Your Program Stands—and How to Close the Gap

Prepared for Furniture Retail Executives

By OnPoint Warranty

Executive Summary

Most furniture retailers believe they have a “decent” protection plan program.

Attachment rates may be stable. Sales teams are mentioning the plan. Customers occasionally purchase coverage. From the outside, the program appears functional.

However, when compared against top-performing retailers, a different reality often emerges.

The difference between an average program and a high-performing one is not incremental—it is substantial. In many cases, it represents hundreds of thousands to millions of dollars in unrealized revenue annually.

This report provides a clear, data-informed view of:

- Where the market currently stands
- How top performers operate
- Where the biggest performance gaps exist

More importantly, it gives you a framework to evaluate your own program objectively.

The Industry Baseline

Across the U.S. furniture retail market, protection plan performance has remained relatively consistent over the past several years.

The majority of retailers fall within a narrow band of performance:

- In-store attachment rate: 25%–30%
- E-commerce attachment rate: 5%–10%

At first glance, these numbers may appear reasonable. However, they represent a baseline—not a benchmark for excellence.

Retailers operating within this range are typically:

- Presenting protection plans late in the sales process
- Using inconsistent messaging
- Under-optimizing ecommerce experiences
- Not actively managing performance

These programs function, but they do not maximize potential.

Top Performer Benchmarks

In contrast, top-performing furniture retailers consistently achieve:

- In-store attachment rates: 40%–50%+
- Ecommerce attachment rates: 15%–20%+

This level of performance is not driven by better products or fundamentally different customers.

It is driven by execution. Top performers:

- Introduce protection early in the conversation
- Simplify pricing and messaging
- Train consistently across all locations
- Actively monitor and optimize performance

The gap between 28% and 45% attachment is not theoretical—it is operational.

The Revenue Gap

To illustrate the impact of this gap, consider a retailer with:

- \$75M in annual revenue
- \$1,500 average order value
- \$150 average protection plan price

At a 28% attachment rate, protection plan revenue is approximately:

$$\begin{aligned} \$75\text{M} \div \$1,500 &= 50,000 \text{ transactions} \\ 50,000 \times 28\% \times \$150 &= \$2.1\text{M} \end{aligned}$$

At a 45% attachment rate:

$$50,000 \times 45\% \times \$150 = \$3.375\text{M}$$

That is a difference of \$1.275 million annually—with minimal incremental cost.

This is why protection plans are one of the highest-leverage opportunities in furniture retail.

In-Store VS. E-Commerce Performance

One of the most consistent patterns across the industry is the gap between in-store and e-commerce performance.

In-store environments benefit from:

- Direct interaction with sales associates
- Real-time explanation of value
- The ability to address objections

E-commerce environments rely entirely on:

- Placement
- Messaging
- User experience

As a result, many retailers see e-commerce attachment rates that are less than half of in-store rates.

However, this gap is not fixed.

Retailers that optimize ecommerce presentation—by introducing protection earlier, simplifying options, and improving clarity—can significantly close the gap.

Category Level Insights

Not all products perform equally when it comes to protection plan attachment.

Upholstered furniture consistently produces higher attachment rates due to:

- Higher perceived risk (stains, spills, wear)
- Frequent use
- Visibility of damage

In contrast, categories such as bedroom furniture or case goods often underperform unless messaging is adjusted.

This highlights an important principle:

Customers do not evaluate protection plans in isolation—they evaluate them in context of the product.

Retailers that tailor messaging by category consistently outperform those that use a one-size-fits-all approach.



Pricing Benchmarks

Across the market, protection plan pricing typically falls within a relatively narrow range.

However, performance varies widely even among similarly priced programs.

This indicates that pricing alone is not the primary driver of success.

What matters more is:

- Perceived value
- Simplicity
- Alignment with product price

Retailers that simplify pricing structures and ensure consistency across categories tend to see stronger results.

What Top Performers Do Differently

Top-performing retailers do not rely on a single tactic—they align multiple elements. They:

- Introduce protection early in the sales conversation
- Position it as a standard part of the purchase
- Simplify decision-making
- Continuously train and reinforce best practices
- Actively track performance at the store and associate level

Most importantly, they treat protection plans as a strategic initiative—not an afterthought.



How To Use This Report

This report is most valuable when used as a diagnostic tool.

Ask yourself:

- Where do we fall relative to these benchmarks?
- Are our ecommerce and in-store experiences aligned?
- Is our pricing simple and intuitive?
- Are we actively managing performance—or reacting to it?

The answers to these questions will reveal your biggest opportunities.





Get Your Protection Plan Benchmark Analysis

We'll evaluate your program against industry benchmarks and identify your biggest revenue opportunities.

Request your analysis today by clicking the button below:

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