



DIGITAL MATURITY REPORT

by  **ultimedia**

2023 DIGITAL MATURITY REPORT

The Top 100 Global Insurance Companies

How digitally effective are the world's top 100 insurance companies?



About this report

The insurance sector has been slow to digitally innovate. It has fallen behind other sectors, with the US and UK expected to increase technology investments 25% within 3 years. Insurance companies that ignore digital transformation will struggle to compete in a digital first world. This report uncovers how the world's top 100 insurance companies are dealing with the challenge of a hard digital shift.

The internet is the primary channel for people seeking insurance. Both B2C and B2B insurance buyers turn to digital channels to find the most appropriate cover. Insurance companies must adopt digital best practices to align with their customers' expectations and failing to do so will result in losing out to competitors.

A personalised, seamless user experience makes organisations easy to engage with. Whether it's streaming a Netflix series, ordering a takeaway or buying a new car; information, products and services are available 24/7 at the click of a mouse. Nearly 75% of insurance customers that intended to buy cover online reported issues where they were unable to easily navigate the websites or find the information they needed. Our findings support this lack of digital maturity in the sector and highlights the opportunities available to the top 100 insurance companies.

Despite online search being the first step for 69% of insurance consumers and half of insurance related queries being performed on a mobile device, many insurance companies have not transformed to be 'digital first' and 'offline' working practices remain the norm for the sector.

Embracing digital transformation has huge benefits. Digitally savvy insurance companies are able to generate new business whilst building trust with their customers'. In contrast, other insurance companies have failed to embrace quick and easy tactics to generate more leads.

We completed extensive research and analysis into the digital effectiveness of the world's top 100 insurance companies over a two month period. Our findings reveal each company's performance across ten core digital aspects of digital transformation and we've used this to rank the top 100 companies in terms of their digital maturity.

Who should read this report?

The results and recommendations in this report are primarily for ambitious insurance professionals that are keen to embrace change. This report has been created to share with professionals in the insurance sector, experts in digital marketing and anyone with an interest in digital transformation. Throughout the report we have included guidance to companies on how they can overcome common challenges and improve their digital strategy.

The research utilises data from a wealth of tools and sources including Google. The tests in this report were carried out in December 2022 and January 2023 and are representative of that period. The full scoring methodology is available [here](#).

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Contents

Introduction	04
Digital Maturity Explained	06
Digital Maturity Results	08
Audience Level	10
Website Effectiveness	12
Search Marketing (Organic)	16
Search Marketing (Paid)	20
Content Marketing	22
Personalisation	24
Remarketing	26
Email Marketing	28
Social Media	30
Mobile App	32
Website Platform Impact	34
The Next Steps	36
About Ultimedia	37

01 Introduction

Our research into the top 100 global insurance companies highlights key areas for digital improvements, alongside common challenges and guidance on best practices for digital effectiveness

We discovered that 86% of the world's leading insurance companies have poor website effectiveness, despite investing millions in enterprise platforms. We witnessed security flaws, ineffective messaging, painfully slow load times and poorly executed digital marketing.

A modern digital experience provides personalised content for different audiences, in different territories, with different needs. Personalisation makes experiences easier for users, increases engagement and generates more opportunities for new business as a result. None of the 100 top global insurance companies are offering their website visitors a personalised website experience.

Most insurance companies are missing out on the opportunity through Google to grow brand awareness, reach new audiences, and generate new business opportunities enabling them to be seen as the leader in the industry. Google processes 8.5 billion searches every day and around 42 million of these are insurance related every month. With over two thirds of insurance consumers running online searches before scheduling appointments, companies cannot afford to overlook this channel.

“Google processes approximately 42 million insurance related monthly searches ”

44% of the world's leading insurance companies failed to achieve a digital maturity level above 50%. Overall, the sector's leaders inability to deploy complex digital experience platforms (DXP) to create engaging digital experience was disappointing. To demonstrate this lacklustre performance we created a digital publishing hub for ambitious insurance companies. This demonstrates website best practice and shows how mobile apps should be deployed in the sector. This model can be used for digital or marketing professionals looking to embrace digital transformation.

“86% of the world's leading insurance companies have ineffective websites”



“We show how any insurance company, with limited budget and a small in-house team, can be more effective than the top 100 within 6 months”

The research highlighted basic Search Engine Optimisation (SEO) errors and we saw limited best practice in terms of Google Ads or retargeting to audiences. We found a clear relationship between the overall digital maturity of insurance companies and organic search marketing performance, with 73% of the top 15 digitally mature companies receiving a positive score for organic search.

Social media is a highly effective way to communicate with existing audiences, amplify marketing messaging and build consumer trust. With 4.62 billion social media users worldwide and an annual growth rate of 10.1% from 2021, this is an exciting opportunity for the savvy insurance marketer. We are disappointed to reveal that 71% of the companies we tested aren't present across all core social media platforms or posting frequently enough.

This report reveals the digital maturity of the world's top 100 insurance companies and summarises industry trends. We've identified strengths, highlighted weaknesses, and compared performance without calling out specific issues. It's the first of three steps for ambitious marketers

To accompany this report we've produced an 'insurance sector specific' slide-deck for each of the top 100 companies. This contains actionable issues and is very direct. Whilst we wouldn't want to make this public, we're happy to share this with each company [here](#).

To highlight best practice and demonstrate the 'art of the possible' we've created a demonstration that is relevant for any progressive insurance company. This shows how an agile organisation, with limited budget and a small in-house digital / marketing team can be more effective than the top 100 insurance companies within the next 6 months. [Get in touch](#) to see the future for the insurance sector.



02 Digital Maturity Explained

Digital maturity measures how effective and innovative an insurance company is based on their implementation of digital marketing and technology. Insurance companies that embrace digital transformation and strive for a high digital maturity score are able to maintain outstanding service to their customers and remain competitive in their sector.

Digital maturity embraces multiple disciplines, including: IT, digital technology, marketing, communications and thought leadership. A mature digital business model influences recruitment, working process, and company culture.

What does this report measure?

For each of the top 100 insurance companies, we've tested and analysed their digital performance and presence across:



Audience Size



Website Effectiveness



Search Marketing (Organic)



Search Marketing (Paid)



Content Marketing



Personalisation



Remarketing



Email Marketing



Social Media



Mobile App

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03 Digital Maturity Results

Pos	Firm Name	Score (%)
1	Travelers	80.43
1	Aviva	80.43
3	Swiss Re	78.7
4	Chubb	73.48
5	Industrial Alliance	72.17
6	GEICO	71.74
6	The Hartford	71.74
6	PZU	71.74
9	Allstate	70.43
9	Prudential	70.43
9	Assurant	70.43
12	Aflac	69.13
13	Medibank	68.7
13	Hiscox	68.7
15	Canada Life	67.39
16	Great Eastern	66.09
17	Progressive	65.65
17	Sun Life	65.65
17	Helvetia	65.65
20	AXA	64.78
20	Metlife	64.78
22	Legal & General	63.91
22	Hanover Insurance	63.91
22	Income	63.91
25	Zurich	62.61

Pos	Firm Name	Score (%)
25	Suncorp	62.61
27	Manulife	62.17
28	QBE	61.3
28	Transamerica	61.3
30	Poste Italiane	60.87
31	Athene	60
32	Unum	59.57
33	Allianz	59.13
34	Generali Group	58.7
34	Lincoln National Corporation	58.7
36	NN Group	58.26
37	John Hancock	57.83
37	Principal	56.96
39	Prudential PLC	56.52
40	Munich Re	56.09
40	CNP Assurances	56.09
40	UnipolSai	56.09
43	LIC	55.65
44	Nissay Life Insurance	55.22
44	Mapfre	55.22
46	Great American Insurance Company	54.35
47	Sanlam	53.04
48	ASR	52.17
48	TD Insurance	52.17
50	Ergo	51.74

Pos	Firm Name	Score (%)
50	AIG	51.74
50	Baloise	51.74
53	Scottish Widows	50.87
54	RSA	50.43
54	Grupo Catalana Occidente	50.43
56	Versicherungskammer	50
57	AIA	48.7
57	Markel	48.7
59	Arch Capital	47.39
60	Dai-ichi Life	46.96
61	AG Insurance	44.35
62	Intact Insurance	43.91
63	Ping An	43.04
63	RGA	43.04
65	CNA	41.3
65	Taiwan Life	41.3
65	Hanwha Life Insurance	41.3
68	UNIQA	39.57
68	BUPA	38.7
70	Tokio Marine	36.96
70	The Cincinnati Insurance Companies	36.96
72	Swiss Life	36.52
73	Nan Shan Life insurance	36.09
74	Cathay Life Insurance	35.65
74	China Taiping	35.65

Pos	Firm Name	Score (%)
74	If	35.65
74	Aegon	35.65
74	Ageas	35.65
79	Scor	33.91
80	Berkley	33.04
81	Axis	32.61
82	Fubon Life	32.17
83	Sompo Japan	31.74
84	China Life	31.3
85	Samsung Fire & Marine Insurance	29.57
86	Samsung Life	28.7
87	Fidelity National Financial	27.83
88	MS&AD	27.39
89	Hannover Re	26.96
90	VIG	24.78
91	Berkshire Hathaway	22.17
92	Everest	21.74
93	DB Insurance	16.09
94	CPIC	14.78
94	Kyobo Life	14.78
94	Sony Financial Holdings	14.78
97	China Re	10.87
98	Hyundai Marine & Fire	10.43
99	PICC	8.7
100	New China Life	6.09

04 Audience Levels

The thirst for insurance knowledge online is huge. According to Google, there are over 1.2 million insurance related searches globally every day. Combining organic, paid search and social media audiences, there is a huge potential audience to reach for any ambitious insurance company.

We were keen to see how much of this demand reaches the websites of the top 100 insurance companies. Using industry tools we were able to build accurate audience figures for each website that includes traffic from organic and paid media.

The insurance companies with the largest audiences were Prudential, Poste Italiane and Progressive.

Our testing revealed that less than a quarter of the top 100 insurance companies performed well in terms of audience size. These companies are leveraging their reach worldwide through both organic and paid tactics.

48% of insurance companies underperformed in terms of audience size. 40 of these companies are missing out entirely when capitalising on audiences through paid channels. This includes 'top 10' companies such as AXA and China Life. These companies are predominantly attracting audiences through 'brand' searches. This means their websites are servicing a known audience rather than reaching new potential clients. Expanding their digital marketing activity to reach new audiences searching for related terms, specific to their services could easily help them increase brand awareness and drive new revenue opportunities.

Of the insurance company websites that received a poor score for audience level, 35% are in the bottom third of global insurance companies by revenue. We also found that only one of these companies ranked in the top 10 for overall digital maturity, with 43% ranking in the bottom 25.



Good (75 - 100%)		Average (50 - 74%)		Poor (0 - 49%)	
Progressive	Helvetia	AG Insurance	Ergo	AIA	Everest
Poste Italiane	Hiscox	CNA	China Taiping	Arch Capital	DB Insurance
Prudential	Swiss Re	Zurich	Ping An	RGA	CPIC
TD Insurance	UnipolSai	Munich Re	Markel	BUPA	Kyobo Life
Metlife	Lincoln National Corporation	CNP Assurances	Baloise	UNIQA	Sony Financial Holdings
PZU	Income	Assurant	Hanwha Life Insurance	Tokio Marine	China Re
Suncorp	ASR	Versicherungskammer	Allianz	Swiss Life	Hyundai Marine & Fire
The Hartford	Athene	Taiwan Life	Hannover Re	If	PICC
Canada Life	Cathay Life Insurance	The Cincinnati Insurance Companies	Industrial Alliance	Aegon	New China Life
Travelers	Principal	Grupo Catalana Occidente	AXA	Ageas	
Aviva	Aflac	Manulife	Unum	Scor	
Nissay Life Insurance	Nan Shan Life insurance	Transamerica	Generali Group	Berkley	
Medibank	AIG	John Hancock	Prudential PLC	Axis	
Legal & General	Hanover Insurance	LIC	Mapfre	Fubon Life	
Allstate	Samsung Fire & Marine Insurance		Great American Insurance Company	Sompo Japan	
Sun Life	Samsung Life		Scottish Widows	China Life	
NN Group			Intact Insurance	Fidelity National Financial	
GEICO			Sanlam	MS&AD	
Chubb			RSA	VIG	
Dai-ichi Life				Berkshire Hathaway	
Great Eastern					

05 Website Effectiveness

A website needs to be accessible around the clock and across all devices. Website visitors have low tolerance and short attention spans. 80% of the global population (around 6.6 billion) owns a smartphone which means mobile accessibility is critical to success and ineffective websites are at risk of losing out to competitors.

We looked at how the top 100 insurance companies performed across four areas that underpin website effectiveness:

- **Website page speed**
- **Mobile friendliness**
- **Accessibility**
- **Multilingual options**

“86% of the world’s top 100 insurance companies have ineffective websites”

74% of consumers will research insurance online before making a buying decision meaning insurance websites are an essential channel for new business. Only around 25% of purchases happen online, however, most reports have found that the reason for moving from the website to a call is due to poor user experiences. This is also supported in our findings, where 86% of the world’s top 100 insurance companies have ineffective websites and none score full marks.

Loading Speed

Fast websites keep audiences happy, make a positive impression on clients and can directly influence SEO activity.

Mobile is the preferred way audiences browse the internet and search for information, however it’s also where users are less patient with slow loading websites. 85% of mobile users expect pages to load as fast or faster than on desktop.

“99% of the world’s top insurance companies fail basic website speed tests”

Google states that best practice for web page load speed is under three seconds. 47% of people expect a website to load in under two seconds. A one second delay can triple abandonment rates to 90%. Of the top 100 websites we tested, only Sanlam achieved this standard.

Our research found that the majority of the top insurance companies struggle to achieve an acceptable loading speed, with 81 companies’ scoring poorly. The longest load time we measured was for China Taiping. One of their web pages loaded after 38 seconds, longer than the duration of an average TikTok video. We were surprised to see big names like AXA, AIA and Markel failing to achieve load times faster than 20 seconds.

Website speed is an area of weakness for the top 100 insurance companies. We found evidence of bloated websites, with unnecessary imagery and videos. We gathered evidence of poor design and development and identified a list of actionable insights that can be handed to a development partner to make an immediate difference quickly.

“66% of the top 100 insurance companies’ websites fail accessibility testing”

Mobile Friendly

61% of website visitors won’t return to a website that isn’t optimised for mobile. Insurance companies that overlook mobile devices will disappoint audiences and lose out to competitors. Only 10 companies failed this aspect of our research and as expected, the least digitally mature insurance companies do not have mobile friendly websites.

“10% of the top 100 insurance companies fail on mobile devices”

The common failings in mobile effectiveness included a lack of clickable elements, optimised content or responsive designs. Companies that don’t give customers or future employees a positive user experience via mobile are risking their reputation and missing out on valuable website traffic to competitors.

Multilingual

As the top 100 insurance companies operate in multiple territories and 75% of internet users’ first language isn’t English, global company websites should include multiple language options. By including multilingual versions of a website, insurance companies are able to extend organic reach by ranking for non-English keywords.

“61% of the top 100 insurance companies’ websites do not offer a translation facility”

Only 39 of the top 100 insurance companies’ websites provide a translation facility to their website visitors. This potentially alienates audiences, risks creating a poor online experience and giving competitors an advantage.

Accessibility

Consumers have more buying power than ever, with saturated markets, they now hold expectations around online experience standards. 71% of web users who have a disability abandon websites that are not fully accessible. Ensuring that a website is inclusive to all users ensures customer satisfaction and increases business reputation.

66 of the insurance companies in our research failed accessibility tests. By failing to make their websites inclusive, companies are making it difficult for this audience segment. As an insurance company website attracts new talent this could also have significant implications for recruitment.

20 insurance companies take accessibility seriously and were awarded the full points in this category of website effectiveness. Notably the top most digitally mature websites passed this test.

Website Effectiveness

(Continued)

86

9

5

Good 66.1 - 100% Average 33.1 - 66% Poor 0 - 33%

Pos	Firm Name	Score %
1	Hiscox	87.5
1	Arch Capital	87.5
3	UNIQA	75
3	Sony Financial Holdings	75
3	GEICO	75
6	Swiss Life	62.5
6	Aviva	62.5
6	Hanover Insurance	62.5
6	Scor	62.5
6	Swiss Re	62.5
6	Mapfre	62.5
6	Fidelity National Financial	62.5
6	VIG	62.5
6	LIC	62.5
15	Canada Life	50
15	Munich Re	50
15	Helvetia	50
15	Hanwha Life Insurance	50
15	AIA	50
15	Intact Insurance	50
15	Sun Life	50
15	Transamerica	50
15	Berkley	50
15	China Life	50
15	If	50

Pos	Firm Name	Score %
15	Prudential PLC	50
15	Ping An	50
15	Generali Group	50
15	MS&AD	50
15	Baloise	50
15	Unum	50
15	The Hartford	50
15	Lincoln National Corporation	50
15	Great American Insurance Company	50
15	UnipolSai	50
15	CNP Assurances	50
15	Income	50
15	Grupo Catalana Occidente	50
15	AG Insurance	50
15	Nan Shan Life insurance	50
15	Taiwan Life	50
15	Sanlam	50
15	TD Insurance	50
15	Dai-ichi Life	50
15	Sompo Japan	50
15	Ergo	50
15	Aflac	50
15	Allstate	50
15	Everest	50
15	Tokio Marine	50

Pos	Firm Name	Score %
15	Industrial Alliance	50
15	Fubon Life	50
53	Allianz	37.5
53	Principal	37.5
53	Ageas	37.5
53	Travelers	37.5
53	Hannover Re	37.5
53	Scottish Widows	37.5
53	Nissay Life Insurance	37.5
53	ASR	37.5
53	Aegon	37.5
53	Progressive	37.5
53	The Cincinnati Insurance Companies	37.5
53	QBE	37.5
53	Markel	37.5
53	Assurant	37.5
53	RSA	37.5
68	AIG	25
68	Medibank	25
68	Chubb	25
68	Suncorp	25
68	Metlife	25
68	Great Eastern	25
68	John Hancock	25
68	Legal & General	25

Pos	Firm Name	Score %
68	AXA	25
68	Samsung Fire & Marine Insurance	25
68	Hyundai Marine & Fire	25
68	PICC	25
68	China Re	25
68	NN Group	25
68	Versicherungskammer	25
68	Berkshire Hathaway	25
68	Poste Italiane	25
68	CPIC	25
68	Prudential	25
68	Zurich	25
68	CNA	25
68	China Taiping	25
68	Samsung Life	25
68	PZU	25
68	Athene	25
68	BUPA	25
68	Axis	25
68	RGA	25
96	DB Insurance	12.5
97	Manulife	0
97	Cathay Life Insurance	0
97	New China Life	0
97	Kyobo Life	0

06 Search Marketing (Organic)

There are over 8.5 billion daily searches via Google and around 1.2 million of these are insurance related. Organic search generates up to 78% of call conversions in the insurance sector specifically, and is therefore a profitable discipline for companies that are keen to grow market share.

69% of insurance customers run a search before making an appointment, 68% of which do not have a specific company in mind during this process. Being at the top of the search results makes a company competitive. When it comes to the search marketing space, Google boasts just over a 92% share. When developing a SEO strategy, any digital marketer should adhere to Google's guidelines to achieve the best results.

Effective SEO activity aligns with PR to build digital authority with back links from digital sources. The strategy should align with social media so that great website content gets engagement from core audience groups.

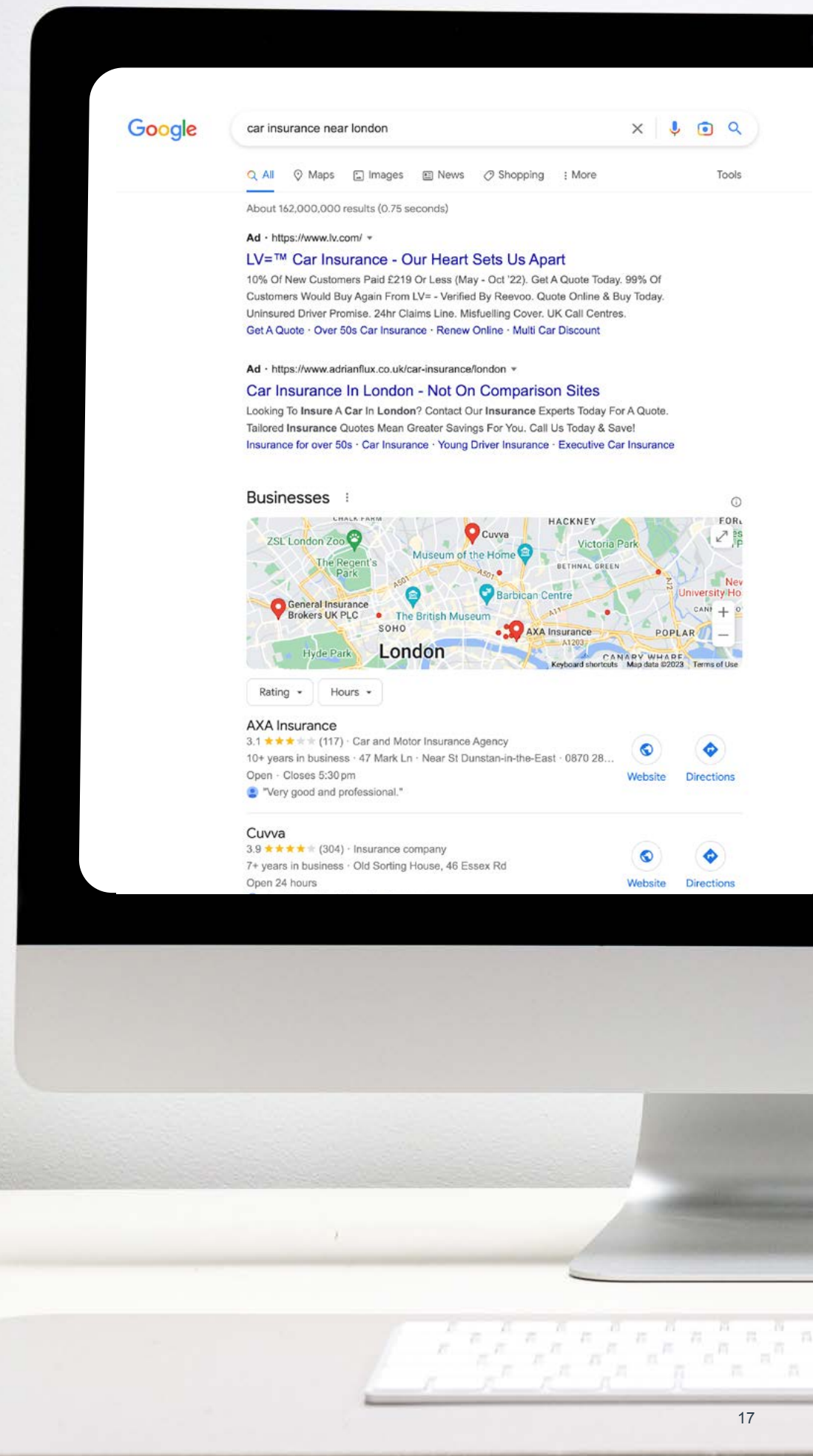
Our research highlighted a relationship between search marketing and overall digital maturity, with 90% of companies ranked in the bottom 50 correlating with a poor organic search performance. Travelers and Aviva achieved the top positions for digital maturity across the top 100 insurance companies and notably these scores correlate with their leading scores for organic search marketing.

10% of the companies achieved full marks for their organic search marketing performance, including Hanover Insurance, Allstate and Principal. Insurance companies that are making considerable efforts to be visible globally in Google for relevant keywords, stand to see the benefits at both a local and international level.

“Only 25% of the top 100 companies’ websites are following SEO best practice.”

More than 50% of insurance searches happen on mobile, so optimisation is a priority. This means companies can also capitalise on the transition from browsing a mobile website to making a call to the insurance company. With the commonality of mobile, it's no surprise that voice assistants like Amazon's Echo (Alexa), Siri and Google Home have become embedded into our everyday lives and that voice searches would also accelerate in popularity. 20% of mobile search queries are carried out by voice search and 58% of people use voice search to find information about a local business.

When developing an SEO strategy, keeping up to date with what an audience is searching for, adapting content marketing to reflect this, and analysing progress is essential.



Search Marketing (Organic)

(Continued)

54

25

21

Good 76 - 100%

Average 26 - 75%

Poor 0 - 25%

Pos	Firm Name	Score %
1	Travelers	100
1	GEICO	100
1	The Hartford	100
1	Allstate	100
1	Prudential	100
1	Aflac	100
1	Progressive	100
1	Metlife	100
1	Hanover Insurance	100
1	Principal	100
11	Aviva	83.33
11	Swiss Re	83.33
11	Chubb	83.33
11	Medibank	83.33
11	Canada Life	83.33
11	Sun Life	83.33
11	Legal & General	83.33
11	Suncorp	83.33
11	Manulife	83.33
11	QBE	83.33
11	Unum	83.33
11	John Hancock	83.33
11	Munich Re	83.33
11	LIC	83.33
11	TD Insurance	83.33

Pos	Firm Name	Score %
26	Assurant	66.67
26	AXA	66.67
26	Zurich	66.67
26	Poste Italiane	66.67
26	Arch Capital	66.67
26	CNA	66.67
32	PZU	50
32	Hiscox	50
32	Helvetia	50
32	Transamerica	50
32	Athene	50
32	Allianz	50
32	Lincoln National Corporation	50
32	NN Group	50
32	Prudential PLC	50
32	Nissay Life Insurance	50
32	Mapfre	50
32	Great American Insurance Company	50
32	Scottish Widows	50
32	RGA	50
32	The Cincinnati Insurance Companies	50
47	Industrial Alliance	33.33
47	Great Eastern	33.33
47	Income	33.33
47	Generali Group	33.33

Pos	Firm Name	Score %
47	CNP Assurances	33.33
47	Sanlam	33.33
47	Ergo	33.33
47	RSA	33.33
47	Grupo Catalana Occidente	33.33
47	AIA	33.33
47	Markel	33.33
47	Dai-ichi Life	33.33
47	Intact Insurance	33.33
47	BUPA	33.33
47	Tokio Marine	33.33
47	Swiss Life	33.33
47	Scor	33.33
47	MS&AD	33.33
65	UnipolSai	16.67
65	ASR	16.67
65	Baloise	16.67
65	Versicherungskammer	16.67
65	AG Insurance	16.67
65	Ping An	16.67
65	Taiwan Life	16.67
65	Nan Shan Life insurance	16.67
65	Cathay Life Insurance	16.67
65	China Taiping	16.67
65	If	16.67

Pos	Firm Name	Score %
65	Aegon	16.67
65	Ageas	16.67
65	Axis	16.67
65	Sompo Japan	16.67
65	Fidelity National Financial	16.67
65	Hannover Re	16.67
65	VIG	16.67
65	Berkshire Hathaway	16.67
65	Everest	16.67
85	AIG	0
85	Hanwha Life Insurance	0
85	UNIQA	0
85	Berkley	0
85	Fubon Life	0
85	China Life	0
85	Samsung Life	0
85	Samsung Fire & Marine Insurance	0
85	DB Insurance	0
85	CPIC	0
85	Kyobo Life	0
85	Sony Financial Holdings	0
85	China Re	0
85	Hyundai Marine & Fire	0
85	PICC	0
85	New China Life	0

07 Search Marketing (Paid)

Much of the demand via Google is absorbed via paid search ads. In the insurance sector paid ads offer great value, as they have an average conversion rate of 5.1%, which is a competitive rate for a sector that often lags behind digitally.

Insurance companies at the top of search results are seen as leaders in the field. The advanced targeting options enable marketers to tailor their ads to specific audiences, locations and other demographics. Paid search is also quick to set up and can quickly increase brand visibility.

Insurance keywords are some of the most costly in both Google and Bing Ads, which can lead to steep cost per click rates. Due to customers typically having a long lifetime value, paid search can get highly competitive and requires a professional level of expertise to get the best ROI.

The two companies that stood out in our research were Scottish Widows and Progressive, who both had the highest number of keywords that they target globally. This gave them the benefit of reaching a bigger and relevant worldwide audience.

Reports show the insurance sector is increasing investment in paid search advertising, with a 46% annual increase to £114.1 million in 2021. However, our research found that 43 of the top 100 insurance companies are ignoring the channel entirely, with no activity at all. In total, 87% of the companies are missing out on using the channel to its full potential. This means competitors are appearing for their brand terms and they are relying solely on organic search performance.



Good (76 - 100%)

Scottish Widows
Progressive
PZU
AIG
Helvetia
Legal & General
Aviva
NN Group
Hiscox
Travelers
Chubb
Athena
ASR
Prudential
Swiss Re
TD Insurance
The Hartford
Metlife
Poste Italiane
Medibank
Income
Lincoln National Corporation
Canada Life

GEICO
Allstate
Sun Life
Industrial Alliance
Munich Re
QBE
Ping An
Hanwha Life Insurance

Average (26 - 75%)

UnipolSai
Great Eastern
Samsung Fire & Marine Insurance
Cathay Life Insurance
Nissay Life Insurance
CNA
John Hancock
Zurich
Samsung Life
Dai-ichi Life
LIC
Markel
CNP Assurances
Aflac
Assurant
Allianz
China Taiping
Hanover Insurance
AG Insurance

Baloise
Versicherungskammer
The Cincinnati Insurance Companies
Ergo
Taiwan Life
Hannover Re
Nan Shan Life insurance

Poor (0 - 25%)

China Life
AXA
CPIC
AIA
PICC
Generali Group
Prudential PLC
Manulife
New China Life
Fubon Life
Tokio Marine
MS&AD
China Re
Mapfre
Swiss Life
Sampo Japan
BUPA
Berkshire Hathaway
Unum
Intact Insurance
Arch Capital
Everest
RGA

Scor
Berkley
Principal
Kyobo Life
DB Insurance
Fidelity National Financial
Sony Financial Holdings
If
VIG
Aegon
RSA
Suncorp
Hyundai Marine & Fire
Transamerica
Great American Insurance Company
Ageas
Axis
Grupo Catalana Occidente
Sanlam
UNIQA

08 Content Marketing

Content marketing costs 62% less than traditional marketing and returns can be up to three times higher than other marketing tactics. It drives both SEO and social media activity. 90% of marketers already investing in content marketing intend to continue in the following year.

We focused our attention on how content was being used from an inbound perspective. Our testing focussed on the primary goals for content and how effectively insurance companies are using content to attract, engage and convert website visitors. Marketing professionals list the four most important content formats as:

- **Video**
- **Blogs**
- **Images**
- **Infographics**

Our research found that content marketing is a weakness for the top 100 insurance companies, with 77 companies failing to achieve full marks and 12 companies ignoring content marketing entirely.

82% of people report a preference for brands with a content presence and 70% prefer to be educated about a service or organisation from articles over advertisements. This is a great opportunity for them to control their messaging and to create content that helps build consumer trust. Despite 44% of customers typically consuming between three to five pieces of content before choosing to engage with an organisation. However, most of the top companies are neglecting this channel, with 37% not including a blog on their websites.

73% of people want to learn about products or services via video content, and video content is responsible for 82% of Internet bandwidth. In 2022, video was the leading form of content being created across sectors, likely a response to the pandemic which forced all sectors, including insurance, to embrace remote working and use video as a form of communication. This has made it easier than ever to produce live video events and unique content that can be edited into powerful content marketing material for YouTube, LinkedIn and other channels.

Despite this valuable opportunity, 64% of the world's top 100 insurance companies aren't leveraging the potential of video on their websites and are missing out on the chance to drive ROI.



Good (100%)

Ping An
AXA
GEICO
AIA
Progressive
Metlife
Travelers
Generali Group
Prudential PLC
Zurich
Manulife
Fubon Life
Aflac
Ergo
Sompo Japan
Great Eastern
QBE
Industrial Alliance
Arch Capital
RGA
Transamerica
John Hancock
Sanlam

Average (51 - 99%)

Allstate
Poste Italiane
Aviva
Nissay Life Insurance
Prudential
Hannover Re
China Re
NN Group
UnipolSai
Scor
Suncorp
Great American Insurance Company
Allianz
Canada Life
Swiss Re
Munich Re
CNP Assurances
Sun Life
Swiss Life
BUPA
Assurant
CNA
Principal
Helvetia
If
Aegon
ASR
RSA
AG Insurance
Baloise
Income
Hanwha Life Insurance
Hiscox

Poor (0 - 50%)

China Life
Chubb
Cathay Life Insurance
New China Life
China Taiping
Legal & General
Mapfre
The Hartford
Versicherungskammer
Scottish Widows
Intact Insurance
Berkley
Fidelity National Financial
Markel
PZU
Hanover Insurance
TD Insurance
Ageas
Medibank
Axis
Grupo Catalana Occidente
Lincoln National
Corporation
Samsung Fire & Marine Insurance
AIG
Tokio Marine
MS&AD
The Cincinnati Insurance Companies
Unum
Everest
VIG
Nan Shan Life insurance
UNIQA
CPIC
LIC
PICC
Dai-ichi Life
Samsung Life
Berkshire Hathaway
Taiwan Life
Kyobo Life
DB Insurance
Sony Financial Holdings
Hyundai Marine & Fire
Athene

Personalisation

Users expect a tailored experience when using digital services. Part of the appeal of Amazon, Netflix, Spotify and YouTube is the extent to which every experience is personalised. Insurance companies that implement personalisation can lower acquisition costs by up to 50%, boost revenues by 15% and elevate marketing spend efficiency by up to 30%, according to Mckinsey.

90% of consumers say that personalisation is desirable when choosing an organisation. Our research discovered that none of the top 100 insurance company websites show signs of personalisation. The sector is missing out on a long list of benefits for their companies.

21% of insurance consumers reported that their providers fail to personalise any of their customer experience and are left unsatisfied. Prioritising customer experience should be a priority for insurance companies, as satisfied customers are 80% more likely to renew their policies.

Typically, only 2% of website visitors will convert on their first website visit. The remaining 98% return to a website at least twice before triggering a goal. Therefore personalising content to repeat visitors, based on the browsing activity from their first session, is a simple way to improve their experience. 80% of prospect customers are more likely to do business with an organisation that offers them a tailored experience. Customer centric insurance companies simply cannot afford to ignore this expectation.

Advanced personalisation gives digital marketers the opportunity to create segments and personas to show unique content to different visitor groups. This will enhance engagement, increase client satisfaction and raise conversion rates.

Interestingly, nearly a third of the top 100 insurance companies have expensive digital experience platforms (DXP) that claim to enable personalisation, such as Sitecore. However, none are providing personalised content. This is possibly due to complexities with implementation and time required to set-up campaigns that were highlighted by Gartner.

In contrast, other companies have platforms that don't include personalisation features, such as WordPress. The ability to quickly and effectively implement AI driven personalisation should be high on their list of requirements when investing in a DXP platform for the future.

The ability to harness personalisation is 'a must have' for any insurance company. The relatively low budget required, speed of deployment and results make this tactic an opportunity to gain an advantage over competitors. To demonstrate this we produced a concept to showcase the benefits of personalisation to insurance companies.

Learn how insurance companies can quickly and easily implement personalisation on their websites to different audience segments to improve user experience, increase engagement and trigger more goals.

BOOK A DEMO

”

100% of the world's leading insurance companies don't personalise digital experiences for users.

10 Remarketing

Visitors that have been remarketed to are 43% more likely to convert into new customers. On average a new customer takes eight touchpoints before they will convert. As audiences are familiar with your brand, remarketing achieves a click-through-rate (CTR) 10 times higher than standard display ads. This makes remarketing a powerful tactic that will drive users back to your website for little investment.

98% of website visitors to an insurance website leave without converting. Remarketing ads can be used to re-engage previous visitors with their products through ads that retarget visitors via channels such as Google, LinkedIn, Facebook and other channels. Our research tested each website for evidence of remarketing across these channels. We found that 63% of the top global insurance companies are missing out on remarketing across all of these channels and 37% haven't included any remarketing into their marketing activity.

Modern audiences enjoy content that is tailored to them, with products of interest, at relevant times, through digital channels. This is particularly relevant for ads. 30% of people have a positive or very positive reaction to retargeted ads, while only 11% feel negatively about them. Remarketing tactics give insurance companies the opportunity to:

- Use customised audience lists for highly targeted ads
- Keep at the forefront of a client's mind to increase brand recall
- Boost conversions and generate revenue
- Gain insights into their audience's preferences and behaviour

Of the three tags we tracked, our research found that Google tags were the most used by the top insurance companies, with 50% capitalising on this channel*. We found that only 19 companies in the top 100 were taking advantage of remarketing across all three channels. Notably the top 10 most digitally mature companies remarket across at least two channels.

*Some websites' tags were not available at the time of testing



Good (66.7 - 100%)

AXA
Canada Life
Travelers
Generali Group
Manulife
Prudential
AIG
The Hartford
Great Eastern
Assurant
Unum
Industrial Alliance
Principal
PZU
RSA
Transamerica
John Hancock
Athene
Medibank

Average (33.4-66.67%)

Allianz
Chubb
Allstate
Zurich
Aviva
Nissay Life Insurance
Swiss Re
Dai-ichi Life
Aflac
Mapfre
UnipolSai
Arch Capital
RGA
Markel
Suncorp
Great American Insurance Company
Income
Lincoln National Corporation

Poor (0 - 33.33%)

China Life	ASR	Sun Life	Hyundai Marine & Fire
GEICO	Hanover Insurance	Ergo	Baloise
AIA	AG Insurance	Swiss Life	Hanwha Life Insurance
LIC	TD Insurance	Sompo Japan	Ageas
Prudential PLC	Axis	Samsung Life	Nan Shan Life insurance
Cathay Life Insurance	Grupo Catalana Occidente	BUPA	UNIQA
Tokio Marine	Sanlam	Berkshire Hathaway	
CNP Assurances	Hiscox	Samsung Fire & Marine Insurance	
MS&AD	Ping An	Versicherungskammer	
Legal & General	CPIC	Scottish Widows	
NN Group	Progressive	Scor	
QBE	Metlife	Berkley	
The Cincinnati Insurance Companies	PICC	Helvetia	
Intact Insurance	Poste Italiane	Kyobo Life	
CNA	Munich Re	DB Insurance	
Everest	New China Life	Sony Financial Holdings	
Taiwan Life	Fubon Life	If	
Fidelity National Financial	China Taiping	VIG	
	Hannover Re	Aegon	
	China Re		

11 Email Marketing

Email marketing remains the most effective form of digital marketing. At the end of 2022 there were 4.26 billion recorded global email users, a figure that is expected to rise by 100 million annually for the next three years. Audiences want to hear from the organisations that they interact with. The 2022 data from Constant Contact supports this, with an average email open rate of 28.12% across the financial services sector.

Email is regarded as the most personal channel to receive communications from a brand organisation. It gives companies the opportunity to build stronger, more meaningful relationships with customers and key stakeholders by creating content that is authentic, informative and relevant.

The pandemic put emphasis on digital communication for everyone. Email became critical for operations both internally and externally. Any long-term digital strategy requires keeping audiences engaged, this can easily be achieved through:

- Audience segmentation
- Personalisation of email content
- Automation of email delivery

Email enables insurance companies to speak directly to their audience. Email newsletters are a great way for marketers to maintain regular dialogue with target segments. The Insurance industry is built on trusting relationships making email marketing an obvious choice to deliver personalised, timely communication that can be triggered by different stages of a customer journey. Whether it is a renewal reminder, welcome campaign or a promotion; the automation of email content means time can be used for other valuable activities like phone calls.

We signed up for email alerts from the top 100 insurance companies. We were keen to see how often we received alerts and looked for personalisation and audience segmentation.

Only 3% of the top insurance companies achieved a good score for their email marketing performance. Despite this being a highly lucrative channel for insurance companies, 67% of the top 100 companies don't offer website visitors the option to subscribe to a newsletter.

It's concerning that some of the most successful insurance companies are overlooking this channel and are risking missing out on the benefits of email marketing that top scorers, Prudential, Swiss Re and Versicherungskammer are exploiting.



Good (76 - 100%)	Average (25 - 75%)	Poor (0 - 24%)			
Prudential PLC	AXA	Ping An	Manulife	UnipolSai	Holdings
Swiss Re	Chubb	Prudential	Nissay Life Insurance	Samsung Life	VIG
Versicherungskammer	Aviva	AIG	Munich Re	QBE	Aegon
	Sun Life	The Hartford	Cathay Life Insurance	BUPA	ASR
	Scor	Great Eastern	New China Life	Samsung Fire & Marine Insurance	RSA
	Berkley	Berkshire Hathaway	Fubon Life	Scottish Widows	Hyundai Marine & Fire
	Helvetia	Intact Insurance	Tokio Marine	The Cincinnati Insurance Companies	Transamerica
	Suncorp	PZU	CNP Assurances	Unum	AG Insurance
	Baloise	If	China Taiping	Arch Capital	Great American Insurance Company
	Allianz	China Life	MS&AD	CNA	John Hancock
	Progressive	CPIC	Dai-ichi Life	Everest	Athene
	Travelers	GEICO	Hannover Re	RGA	TD Insurance
	Assurant	AIA	China Re	Principal	Ageas
	Industrial Alliance	LIC	Legal & General	Taiwan Life	Nan Shan Life insurance
	Hanover Insurance	Canada Life	Aflac	Kyobo Life	Axis
	Income	Metlife	Ergo	DB Insurance	Hiscox
	Hanwha Life Ins.	PICC	Mapfre	Fidelity National Financial	Lincoln National Corporation
	Medibank	Allstate	Swiss Life	Markel	
	Grupo Catalana Occidente	Generali Group	NN Group	Sony Financial	
	Sanlam	Poste Italiane	Sompo Japan		
	UNIQA	Zurich			

12 Social Media

There’s expected to be 4.89 billion social media users globally by the end of 2023, up 10.1% over one year. That’s around 61% of the world’s population, which means social media is a great space for insurance companies to circulate valuable content. We reviewed how the top 100 insurance companies are using the most widely used social media platforms and which companies are missing out.

The average person navigates between seven different social media platforms each month, spending on average 2 hours 27 minutes daily on social media. 33% of consumers choose social media to learn about new products or services, whilst 17% seek customer support via this channel. Ignoring the potential in social media will result in potential customers seeking service elsewhere.

Social media, mobile and visual content are intertwined. 99% of all social media users access their favourite platforms via a mobile device and are best engaged through video or image posts. LinkedIn alone sees posts with video gaining five times more engagement than posts with text alone. YouTube is the second most visited search engine,

after Google, with a reported 2 billion unique users every month. Online users are hungry for video content and accounts that don’t post regularly will quickly be forgotten. Despite this appetite for video content, 12 of the leading global insurance companies are not using YouTube.

98% of the top insurance companies are using at least one social media platform, however we were surprised to find that 71% are not using this channel effectively. Even those companies that have a presence on the key social media channels failed to achieve high scores, with only Poste Italiane receiving full marks. Our tests found that the insurance companies that did have a presence on key platforms

weren’t posting frequently. With some accounts laying dormant for months.

The insurance sector has not embraced social media with 26% of companies performing poorly and two companies ignoring the channel entirely. Only one of the top insurance companies is consistently active across the five social platforms we included in our test. 24 of the top 100 don’t have a presence on Facebook, the most dominant platform with over 2.5 billion global users.

“Only 29% of insurance companies are using social media to a good standard.”

Pos	Firm Name	Score %
1	Poste Italiane	100
2	Manulife	95
2	Industrial Alliance	95
2	Athene	95
3	The Hartford	90
3	PZU	90
4	Metlife	85
4	Zurich	85
4	CNP Assurances	85
4	Ergo	85
4	Swiss Life	85
4	BUPA	85
4	Versicherungskammer	85
4	Assurant	85
4	Helvetia	85
4	Hanover Insurance	85
4	Sanlam	85
18	AXA	80
18	AIA	80
18	Chubb	80
18	Travelers	80
18	Nissay Life Insurance	80
18	Legal & General	80
18	Mapfre	80
18	Scottish Widows	80

Pos	Firm Name	Score %
18	Unum	80
18	Markel	80
18	Baloise	80
18	Ageas	80
30	Canada Life	75
30	Generali Group	75
30	Swiss Re	75
30	Great American Insurance Company	75
30	Lincoln National Corporation	75
35	Allianz	70
35	Progressive	70
35	LIC	70
35	Aviva	70
35	Prudential	70
35	Great Eastern	70
35	John Hancock	70
35	Grupo Catalana Occidente	70
35	Hiscox	70
35	UNIQA	70
45	QBE	65
45	RSA	65
45	Transamerica	65
48	Berkley	60
48	Prudential PLC	60
48	Munich Re	60

Pos	Firm Name	Score %
48	Sun Life	60
48	Aflac	60
48	NN Group	60
48	UnipolSai	60
48	RGA	60
48	Income	60
57	China Life	55
57	Allstate	55
57	China Taiping	55
57	Intact Insurance	55
57	Aegon	55
57	Suncorp	55
57	AG Insurance	55
64	Tokio Marine	50
64	CNA	50
64	Axis	50
64	Ping An	50
64	GEICO	50
64	AIG	50
64	The Cincinnati Insurance Companies	50
64	Taiwan Life	50
64	ASR	50
64	TD Insurance	50
64	Medibank	50
75	If	45

Pos	Firm Name	Score %
76	Scor	40
76	Samsung Life	40
76	Principal	40
79	Arch Capital	35
79	Fubon Life	35
79	Kyobo Life	35
82	Hannover Re	30
82	Berkshire Hathaway	30
82	DB Insurance	30
82	VIG	30
82	Hanwha Life Insurance	30
82	Cathay Life Insurance	30
88	Everest	25
89	MS&AD	20
89	Dai-ichi Life	20
89	Sompo Japan	20
89	Nan Shan Life insurance	20
89	Samsung Fire & Marine Insurance	20
94	CPIC	10
94	New China Life	10
94	Fidelity National Financial	10
94	Sony Financial Holdings	10
94	Hyundai Marine & Fire	10
99	PICC	0
99	China Re	0

13 Mobile Apps

Mobile phone users spend 90% of their time on apps and by the end of 2023 apps are expected to generate over \$935 billion in revenue. In addition to revenue, apps for insurance companies can be leveraged to increase customer engagement and simplify complicated processes whilst reducing paperwork.

Digital ecosystems are still holding the insurance sector back. With modern, digitally savvy customers, companies need to help their audiences access policy information, gain support and make transactions with ease. Convenience is a core driver for modern audiences and this is key to mobile app usage with 66% of people stating that they will use an app frequently if it simplifies their life.

Our research highlighted 30 'needs' to improve customer satisfaction. Similar to Maslow's hierarchy of needs this included a foundation of functional elements such as 'avoids hassle', 'saves time' and 'informs' and also emotional aspects like 'reducing anxiety'. Ignoring the convenience and accessibility of apps, is simply ignoring their market's needs and risks losing out to customer-centric competitors.

In 2022 alone there were 255 billion app downloads across both free and paid applications, approximately an 11% increase on 2021. For insurance companies with digital ambitions for their growth, productivity and corporate social responsibility (CSR) strategies, investing in mobile apps can be transformational.

Insurance audiences have a thirst for knowledge and want to be able to be able to access and manage information themselves. Apps can empower employees and staff to connect with a company at their fingertips and offer convenience whilst providing meaningful data to inform improvement.

Creating customer-driven experiences using apps can be pivotal in building and maintaining customer relationships, advocacy and access to a wealth of data. Our research found that 67% of the top 100 insurance companies are investing in mobile apps across both Google and Apple stores. Apps have a great ROI and a conversion rate that's three times higher than mobile websites. We also found a trend between revenue and mobile app performance, with 70% of the world's top 20 insurance companies by revenue all achieving the highest scores in this category.

"15% of the top 100 insurance companies do not have apps available"



67 App Store + Google Play

Pos	Firm Name	Score %
1	Allianz	100
1	AXA	100
1	CPIC	100
1	GEICO	100
1	AIA	100
1	LIC	100
1	Chubb	100
1	Metlife	100
1	Allstate	100
1	Generali Group	100
1	Prudential PLC	100
1	Poste Italiane	100
1	Zurich	100
1	Manulife	100
1	Aviva	100
1	Swiss Re	100
1	Munich Re	100
1	Cathay Life Insurance	100
1	Fubon Life	100
1	Tokio Marine	100
1	CNP Assurances	100
1	China Taiping	100
1	Dai-ichi Life	100
1	Legal & General	100
1	Sun Life	100
1	Aflac	100
1	Ergo	100
1	Mapfre	100
1	AIG	100
1	NN Group	100
1	Sompo Japan	100
1	UnipolSai	100
1	Great Eastern	100

12 Google Play

Pos	Firm Name	Score %
1	Samsung Life	100
1	QBE	100
1	BUPA	100
1	Berkshire Hathaway	100
1	Samsung Fire & Marine Ins.	100
1	Versicherungskammer	100
1	Scottish Widows	100
1	Assurant	100
1	Unum	100
1	Intact Insurance	100
1	Industrial Alliance	100
1	Helvetia	100
1	Taiwan Life	100
1	Kyobo Life	100
1	DB Insurance	100
1	PZU	100
1	If	100
1	Aegon	100
1	ASR	100
1	RSA	100
1	Suncorp	100
1	Transamerica	100
1	Baloise	100
1	Great American Insurance Co.	100
1	Income	100
1	Hanwha Life Insurance	100
1	Ageas	100
1	Nan Shan Life insurance	100
1	Medibank	100
1	Axis	100
1	Grupo Catalana Occidente	100
1	Sanlam	100
1	Hiscox	100

6 App Store

Pos	Firm Name	Score %
1	UNIQA	100
68	Ping An	50
68	China Life	50
68	Progressive	50
68	PICC	50
68	Travelers	50
68	Prudential	50
68	MS&AD	50
68	RGA	50
68	Berkley	50
68	Principal	50
68	Fidelity National Financial	50
68	Markel	50
68	VIG	50
68	Hanover Insurance	50
68	Hyundai Marine & Fire	50
68	AG Insurance	50
68	Athene	50
68	Lincoln National Corporation	50
85	Canada Life	0
85	Nissay Life Insurance	0
85	New China Life	0
85	Hannover Re	0
85	China Re	0
85	Swiss Life	0
85	The Hartford	0
85	The Cincinnati Ins. Companies	0
85	Arch Capital	0
85	CNA	0
85	Everest	0
85	Scor	0
85	Sony Financial Holdings	0
85	John Hancock	0
85	TD Insurance	0

Website Platform Insights

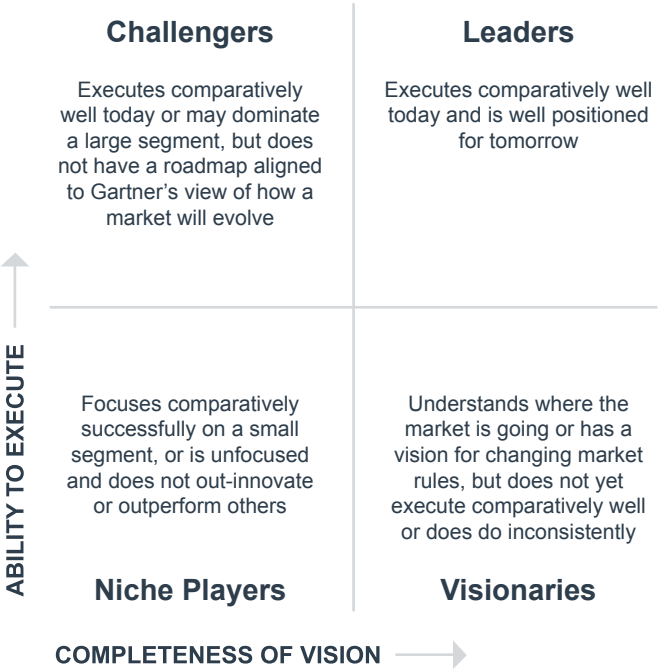
Investing in a leading website platform technology doesn't necessarily equate to digital success. Poor implementations can negatively impact website effectiveness. For example, websites that are slow to load, complex to use or don't adhere to Google's guidelines will disappoint audiences and under perform in organic search. We reviewed the website platforms used by the global top 100 insurance companies and analysed trends across digital effectiveness.

The most used Digital Experience Platform (DXP) that was being used by the top 100 insurance companies was Adobe Experience Manager. Closely followed by .NET technology, Sitecore and surprisingly, the open-source platform Drupal. Our research highlighted that despite these being the most popular investment choices, only two ranked in the top 10 places for digital maturity and all of the Adobe websites had slow loading times that fall below Google's recommendation.

In the last four years, the success of Sitecore has been on a downward trajectory based on an assessment by Gartner which showed its position being overtaken by Optimizely (formerly known as Episerver). This is reflected in the performance of the Sitecore websites we tested. 100% of Sitecore websites failed the speed tests, with one site recording one of the slowest page loading times of nearly 30 seconds.

Considering that insurance companies had invested in top-tier platforms like Adobe and Sitecore, it's disappointing to see that none of these insurance companies are benefiting from this capability.

In terms of digital maturity scoring, the performance across the top 100 insurance companies was low, with no company scoring above 80.4%. There are obvious benefits to insurance companies investing in website platforms that align to their needs and ambitions, however, failing to get the implementation right or maximise its potential can decrease digital effectiveness.



Source: Gartner Magic Quadrant 2022

To demonstrate how quick and easy it can be for insurance companies, we collated the highest performing features from our study and implemented them to produce a digitally effective website. We used Optimizely, as this is regarded as a leader by Gartner. This demonstrates 'best practice' for insurance websites, with features such as:

- Enhanced SEO features
- Exceptional mobile features
- AI driven personalisation
- Exceptionally for content marketing across all digital channels
- In built testing for campaign assets
- Competitive price tag
- Bulletproof security

This proof of concept is a 'must see' for any ambitious insurance company. If you'd like a demo, [contact us today](#).

Sitecore (8)

Adobe Experience Manager (18)

Salesforce (7)

Wordpress (2)

Investis (2)

Magnolia (5)

Drupal (8)

Sitefinity (3)

Episerver (3)

Other (43)

The Next Steps in Digital Maturity

Our findings have revealed that the top insurance companies have made some moves to improve their digital maturity. However, if the sector is going to keep up with the evolving digital landscape, then further improvements need to be made.

Being slow to innovate digitally comes with serious risks. Insurance companies that continue to ignore the importance of digital to their customers and organisation are giving their competitors a huge advantage.

Digital transformation is about delivering enriching experiences for customers. The aspects we've reviewed in this report drive customer trust and loyalty whilst underpinning revenue and recruitment opportunities for companies.

Implementing these tactics gives insurance marketers the chance to be agile in their approach, to effectively communicate with their audience and deliver premium experiences at scale. Creating sophisticated, personalised, end-to-end customer journeys can become an overwhelming task if you don't have the expertise, support or tools in place to achieve your goals.

The digital revolution isn't slowing down which means insurance companies must accelerate urgently.

About the author:

Ultimedia is a global digital leader with over 25 years of experience unlocking digital potential for ambitious global organisations such as insurance companies.



We have been helping organisations worldwide to achieve their digital ambitions since 1995 with strategy, website development, user experience and digital marketing. Our accreditations from Google, Microsoft and Optimizely mean that our customers benefit from extensive premium services and expertise to help support and drive their organisation forward.

Chief Executive Officer, Craig Johnson

Craig is one of the UK's leading digital experts, with over a quarter of a century of experience helping some of the biggest global brands to elevate their digital performance. Craig has a wealth of experience in the financial services sector and has produced multiple reports into best practice in the insurance sector specifically.

To discuss the findings of the research, learn more about the performance of a particular insurance company or unlock more insights from the research please contact Craig:

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