Digital IQ Index

Insurance US

9 July 2019
Introduction

Ranking

Brand Site & CTAs

Digital Marketing

Social Media

Mobile

Tension

According to the Gartner Consumer Community, only 12% of consumers do not want personalized communications from brands. Additionally, 41% of respondents feel that the information they search for online reflects who they are as individuals. When looking at the brands profiled in the second annual Digital IQ Index: Insurance, all offer some level of service across many aspects of the digital spectrum. However, despite these efforts and prospects’ willingness to provide data, insurance providers keep their digital distance.

For example, in the past six years, people looking to purchase life insurance online doubled. Yet only 38% of Index brands allow users to enroll online after filling out a Request-a-Quote process, and 28% do not even offer next steps. Additionally, nearly half of all Index site traffic is driven to the homepage, but only 46% of brands have a call-to-action in their primary navigation. This mismatch crystallizes the tension between current insurance carriers and potential prospects — certain customer needs remain unmet in the insurance space, and it is brands’ responsibility to step in and fill the void.


Insurance US: Percentage of Consumers Who Feel That the Following Reflects Who They Are

US General Population
3Q18

<table>
<thead>
<tr>
<th>Websites I Search For Online</th>
<th>Social Media Behaviors</th>
<th>Apps on My Phone</th>
<th>Recommended Brands or Products I Receive</th>
<th>Scores on Personality Quizzes</th>
</tr>
</thead>
<tbody>
<tr>
<td>41%</td>
<td>40%</td>
<td>29%</td>
<td>25%</td>
<td>21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Aspirations or Goals</th>
<th>Past Achievements or Skills</th>
<th>Demographics</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>63%</td>
<td>52%</td>
</tr>
</tbody>
</table>

Source: Gartner Cultural Attitudes and Behaviors Survey, September 2018.

Liz Elder | Principal, Research & Advisory, Financial Services
Kelvin Rhee | Specialist, Research & Advisory, Financial Services
Ross Cosner | Vice President, Research & Advisory, Financial Services
Elena Akulova | Senior Designer

Gartner L2 research is based on data-driven analysis. Our findings, rankings and recommendations are objective, unbiased and independent of membership.
Relief

In the digital ecosystem, separating the winners from the losers is not based on which digital elements an insurer merely possesses, but how they translate their efforts into holistic experiences across multiple customer journeys. With numerous voids to fill, new players have emerged. Consider Amazon, which made waves in the Insurance world in late 2018 by filing for an insurance license in India¹ and may be launching a policy comparison engine in the U.K.² Or Lemonade, the renters insurtech, which made the news in June for its plans to launch an IPO later this year at a valuation of $2 billion.³ Both the quivers that Amazon sent and the rapid success of Lemonade represent the demand for change that customers readily accepted. Brands still have chances to reclaim their roles and reach customer needs, but they must act swiftly. So what, then, is an insurance incumbent to do?

The second annual Gartner L2 Digital IQ Index: Insurance U.S. report benchmarks the digital performance of 54 brands operating in the auto, life and/or property & casualty insurance subsectors. Our aim is to provide a robust tool to diagnose digital strengths and weaknesses, helping managers achieve greater return on incremental investment. Like the medium we assess, our approach is dynamic. Please reach out with comments that help improve our methodology and key findings.

Key Questions

• How has the digital marketing landscape evolved, and which channels are Insurance brands prioritizing?
• How are brands leveraging content to differentiate themselves on various digital platforms?
• What does digital success look like across different dimensions and what are replicable tactics?

Key Recommendations

• Incentivize a prospect on desktop site. Most brands have their non-gated assets geared toward clients versus prospects.
• Search and display advertising are highly competitive markets. Understand your niche before launching expensive awareness campaigns.
• Create a seamless transition from desktop to mobile, and ensure none of your crucial elements fail to translate to smaller devices.

¹ “Amazon Set to File for Insurance License,” Insurance Business Magazine.
² “Amazon is Pushing Further Into Insurance,” Business Insider.


n = 54 Brands
### Customer Experience:
- **Performance**: uptime, above-the-fold load speed
- **Search & Navigation**: accessibility of primary CTAs in persistent navigation, keyword search sophistication, video content and content integration
- **Customer Service**: contact us, depth of info on support channels, FAQ support, virtual assistants, live chat
- **Where Applicable**: research insights & knowledge centers; Request-a-Quote tools; Find-an-Agent tools

### Customer Acquisition:
- **Desktop Search**: traffic, web authority, organic & paid visibility against Google searches for branded & nonbranded keywords across five categories weighted by keyword search volume
- **Display & Video Advertising**: desktop static and video display ad impressions, cost per thousand impressions, quality of publishers

### Customer Engagement:
- **Facebook**: total post engagement, average interactions per post, community growth
- **LinkedIn**: total post engagement, average interactions per post, community growth
- **Twitter**: total tweet engagement, interactions per tweet, community size & growth
- **YouTube**: channel views, subscribership & growth
- **Instagram**: total post engagement, average interactions per post, community growth

### Customer Adaptation:
- **Smartphone Experience**: uptime, above-the-fold load speed, search & navigation, geolocation, mobile-native features
- **Mobile Search**: traffic, web authority, organic & paid visibility across five categories weighted by keyword search volume
- **Mobile Advertising**: mobile web static & video display ad impressions, cost per thousand impressions, quality of publishers
- **Mobile Apps**: (if applicable) total iOS & Android downloads in last year, average monthly active users, change in monthly active users, average App Store & Google Play rating

### Classification

**Genius 140+**  
Digital competence is a point of competitive differentiation for these brands. Creatively engineered messaging reaches consumers on a variety of devices and in many online environments.

**Gifted 110–139**  
Brands are experimenting and innovating across site, mobile and social platforms. Digital presence is consistent with brand image and larger marketing efforts.

**Average 90–109**  
Digital presence is functional yet predictable. Efforts are often siloed across platforms.

**Challenged 70–89**  
Limited or inconsistent adoption of mobile and social media platforms. Sites lack inspiration and utility.

**Feeble <70**  
Investment does not match opportunity.
### Ranking

<table>
<thead>
<tr>
<th>Genius</th>
<th>State Farm Mutual Automobile Insurance Company</th>
<th>DIQ: 143</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>State Farm</td>
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</tr>
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</table>

<table>
<thead>
<tr>
<th>Genius</th>
<th>GEICO</th>
<th>DIQ: 140</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>GEICO</td>
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</table>

<table>
<thead>
<tr>
<th>Berkshire Hathaway Inc.</th>
<th>DIQ: 140</th>
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<tbody>
<tr>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

Note: Charts do not include all components used in scoring.

### Index Average

- **Brand Site & CTAs**
  1. Search & Navigation
  2. Content
  3. Request-a-Quote

- **Digital Marketing**
  1. Branded SEO
  2. Nonranked SEO
  3. Display Advertising

- **Social Media**
  1. Facebook
  2. Twitter
  3. Instagram

- **Mobile**
  1. Mobile Site Experience
  2. Mobile Display Advertising
  3. Mobile Apps
Introduction  
Methodology  
Ranking  
Brand Site & CTAs  
Digital Marketing  
Social Media  
Mobile

**Index Average**

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  3. Display Advertising

- **Social Media**
  1. Facebook
  2. Twitter
  3. Instagram

- **Mobile**
  1. Mobile Site Experience
  2. Mobile Display Advertising
  3. Mobile Apps

Note: Charts do not include all components used in scoring.
## Introduction

**Ranking**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Brand</th>
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<tbody>
<tr>
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<td><strong>Prudential</strong></td>
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<td>11</td>
<td><strong>MassMutual</strong></td>
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<td>Average</td>
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<tr>
<td>12</td>
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<tr>
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<td><strong>TIAA</strong></td>
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<td><strong>USAA</strong></td>
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<td>15</td>
<td><strong>Principal</strong></td>
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## Methodology

**Mobile**

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<td>16</td>
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<td><strong>Erie Indemnity Company</strong></td>
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<td><strong>Mutual of Omaha Insurance Company</strong></td>
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<tr>
<td>19</td>
<td><strong>The Travelers Companies</strong></td>
<td>108</td>
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<td>22</td>
<td><strong>Metlife, Inc.</strong></td>
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## Social Media

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<td>26</td>
<td><strong>Axa Equitable Financial Services, LLC</strong></td>
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<td><strong>Auto-Owners Insurance Group</strong></td>
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<td>27</td>
<td><strong>Lemonade</strong></td>
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<tr>
<td>Rank</td>
<td>Brand</td>
<td>Digital IQ</td>
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<td>New Jersey Manufacturers Insurance Company</td>
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<td>ARX Holding Corp.</td>
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<td>United American Insurance Company</td>
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<td></td>
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<tr>
<td>54</td>
<td>Berkley</td>
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</tr>
<tr>
<td></td>
<td>W.R. Berkley Corporation</td>
<td></td>
</tr>
</tbody>
</table>
Decline of Brand Site

Compared to last year’s Insurance Index, Gartner L2 observed a 6% decrease in the average Index brand site score. The lack of basic features on many Index brands’ sites highlights this decline. Despite an average of 45% of desktop site traffic landing on the homepage, customer journey paths were not clear. For example, just half of brands included login links in primary navigation and only 46% of brands included any primary navigation calls-to-action.

The lack of features is indicative of a disconnect between customer expectations and what brands provide. As Insurance brands increase their investment in digital, it is vital that the branded site experience is not ignored. No other aspect of the digital landscape can provide such a vast range of services, from conversion opportunities to customer utility to promotional cross-selling.

Insurance US: Adoption of Primary Navigation Features
2Q19

An average of 45% of desktop site traffic is to the homepage.

- **Contact Us in Primary Navigation**: 57%
- **Persistent Primary Navigation**: 56%
- **Login in Primary Navigation**: 50%
- **CTA in Primary Navigation**: 46%

n = 54 Brand Desktop Sites
Gartner L2 Digital IQ Index: Insurance 2019, and Gartner L2 Analysis of SimilarWeb data.
Branded Search

According to Gartner L2 findings, the majority of branded search results (e.g., 'state farm') were organic. Only 36% of results were text ad placements. In 2018, however, text ads only represented 11% of all branded search results, indicating an increasingly competitive environment.

Index brands only controlled an average of 33% of organic, branded terms. The average page rank of a brand-owned organic term was 1.6. Therefore, when a prospect searches for an Index brand on Google, they are twice as likely to see a non-Index brand in the first organic result.

Most brands fought this lack of organic ownership with text ad placements. While a third of branded results were text ads, 72% of such ads were competitive purchases. For example, of all text ad results for Allstate-branded queries, The Hartford had an 8% share.
Adoption and Overview of Social Platforms

Among the Index, 80% of Index brands hold an Instagram presence, all but two brands utilized Facebook and only three didn’t operate Twitter handles. Claiming 55% of all posts, Twitter received the most posts. Since Q1 2018, Facebook and Twitter posts slowed, while the number of Instagram posts crept up 17% year over year. However, like last year, Facebook dominated engagement, receiving 77% of all likes, comments and shares across the three platforms. Additionally, Index interactions on Facebook increased 80% from Q1 2018 through the end of Q1 2019.
# Mobile Site Falloff

Insurance brands reached the mobile tipping point: 52% average of total Index traffic to brand sites was on mobile devices during the study period. However, as indicated by the numerous drop-offs in mobile site features, insurance brands did not adjust to the new landscape. Basic features like site specific login (89%), editorial content (81%) and keyword search (74%) were on desktop sites, but not mobile sites. In addition, some Index brands failed to port certain customer service elements — 4% of brands failed to translate their Contact Us page to their mobile sites. When looking at the all important calls-to-action, both Request-a-Quote and Find-an-Agent saw 7% lower mobile adoption.

![Insurance US: Desktop vs. Mobile Basic Feature Adoption](chart)

<table>
<thead>
<tr>
<th>Feature</th>
<th>Desktop</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site Specific Login</td>
<td>96%</td>
<td>89%</td>
</tr>
<tr>
<td>Editorial Content</td>
<td>87%</td>
<td>81%</td>
</tr>
<tr>
<td>Video Content</td>
<td>83%</td>
<td>74%</td>
</tr>
<tr>
<td>Keyword Search</td>
<td>74%</td>
<td>81%</td>
</tr>
</tbody>
</table>

n = 54 Brand Sites
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12. **Key Findings**
   - 12. Distribution
   - 14. Biggest Winners & Losers

15. **Brand Site & CTAs**
   - 15. Decline of Brand Site
   - 16. Missing Conversion Opportunities
   - 17. **Spotlight:** Request-a-Quote Process, Amica Mutual Insurance
   - 18. **Spotlight:** Agent Handoff, Liberty Mutual
   - 19. Unrealized Investment in Content

20. **Digital Marketing**
   - 20. Branded Search
   - 21. Category SEO
   - 22. Category SEM
   - 23. **Spotlight:** Strategic SEM, us-life-insurance.com
   - 24. Return of Programmatic

25. **Social Media**
   - 25. Adoption and Overview of Social Platforms
   - 26. Facebook
   - 27. **Spotlight:** Superior Facebook Strategy, AIG
   - 29. Twitter
   - 30. Instagram

31. **Mobile**
   - 31. Mobile Site Falloff
   - 32. **Spotlight:** Best-in-Class Mobile Navigation, American Family Insurance
   - 33. Mobile App Promotion and Retention

35. **About Gartner L2**
   - 35. Learn More About Gartner for Marketers
Inform decisions with data-driven benchmarking, expert advice and peer-sourced insights.

**Data-Driven Benchmarking**
- Digital performance of 2,200+ brands across four dimensions
- Multimodal surveys and advanced data science

**Expert Advice**
- Industry experts and marketing practitioners
- Quantitative and qualitative research

**Peer-Sourced Insights**
- 750+ marketing organizations provide a rich perspective
- Documented, benchmarked and validated best practices

**Gartner for Marketers** provides the objective, expert advice and proven tools you need to seize the right opportunities with clarity and confidence.