



How search trends are affecting the insurance sector in 2024

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Search Trends – Insurance

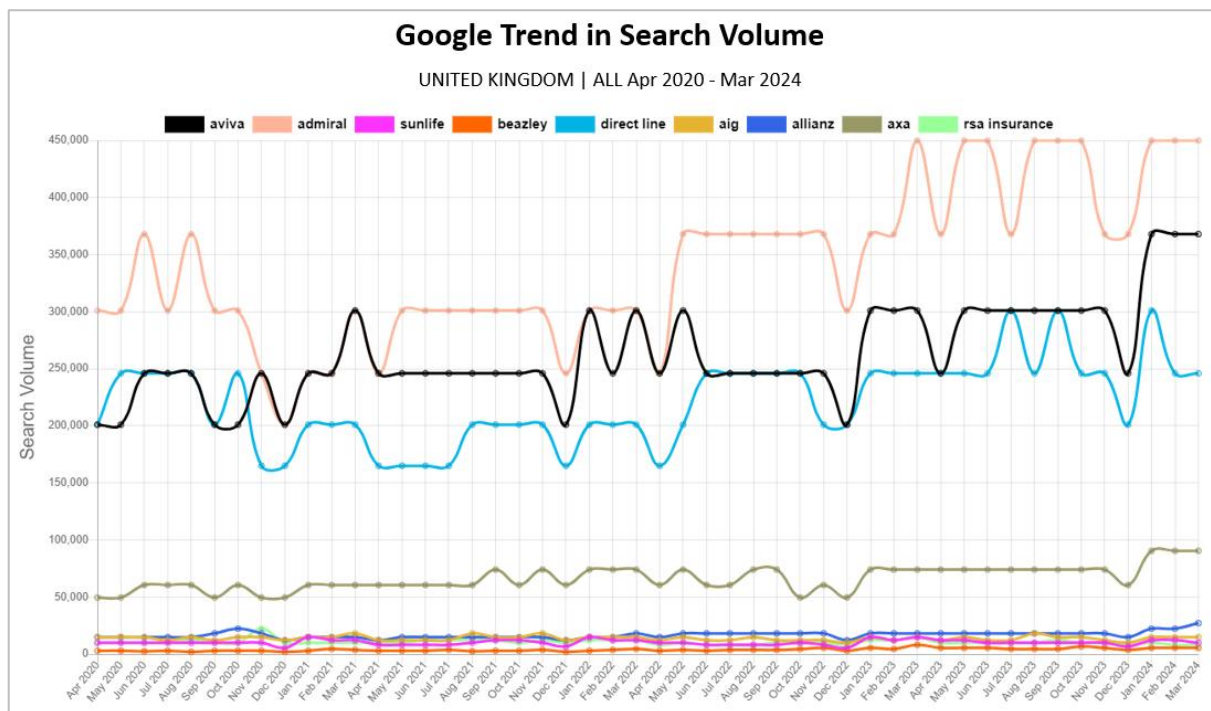
In this category report, we look at search trends in the insurance sector in the UK, the fourth largest insurance market in the world, and the largest in Europe, with over £1.6 trillion in managed investments. We examine search trends, sourced from our [Share of Searching](#) tool, for some of the largest insurance companies and firms in various insurance sectors. We also look at some of the emerging trends, interesting insurance-related topics and SEO features insurance brands should target.

Share of search of largest insurance companies

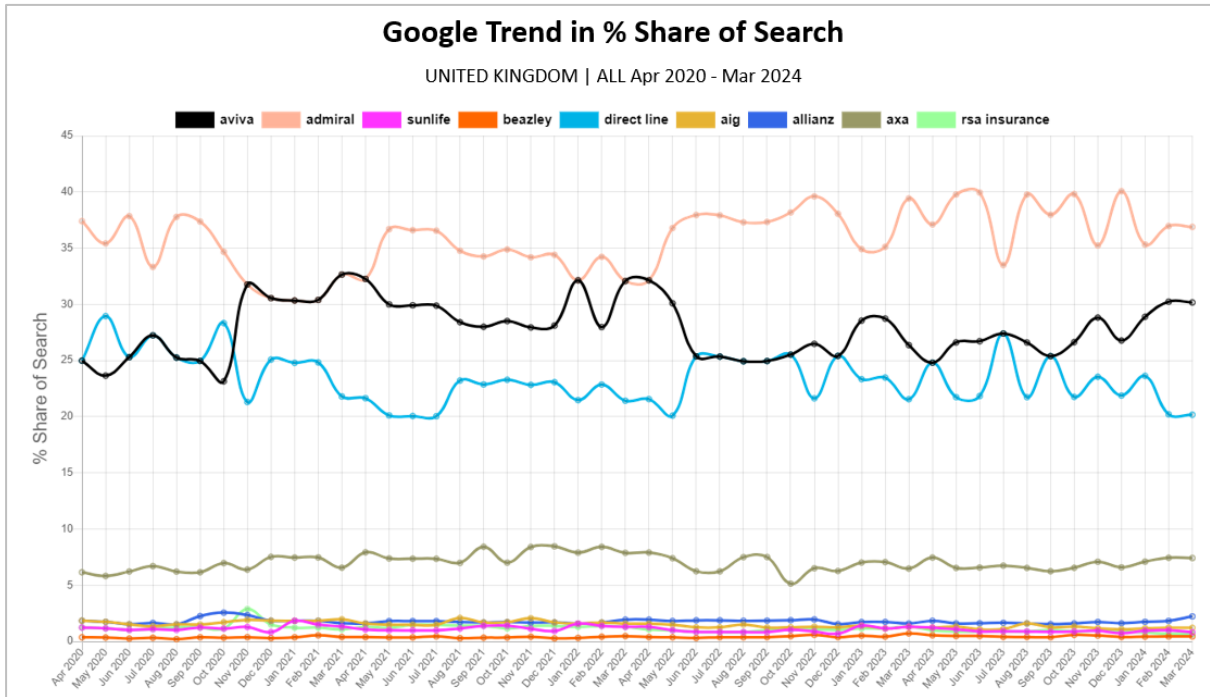
Here, we reveal search trends for some of the UK's largest companies in the insurance sector.

We have examined search volume and % share of search trends for nine companies: Aviva, Admiral, SunLife, Beazley, Direct Line, AIG, Allianz, AXA and RSA Insurance.

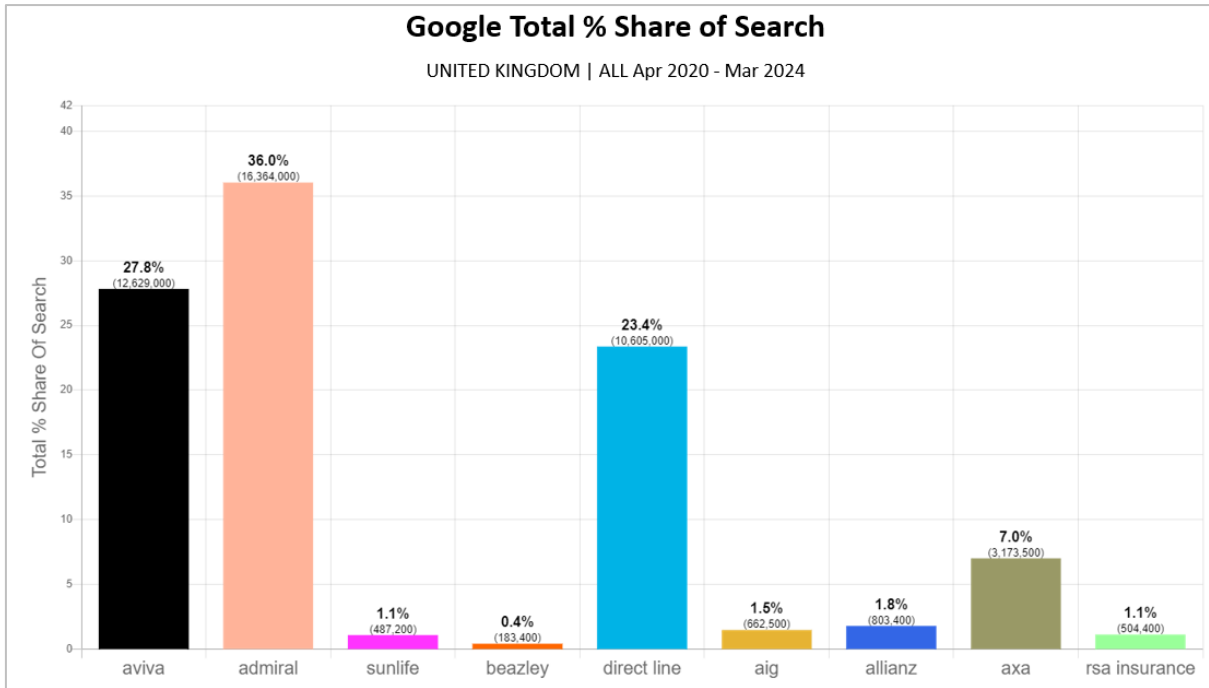
This chart shows the monthly trend in Google search volumes for each of these companies in the UK over the last four years:



Monthly share of search



Total volume of search and % share of search



Search Trends – Insurance

The above charts show the following over the last four years:

- Admiral attracted the highest level of search interest amongst the largest companies in the UK insurance sector, with 350-450,000 searches each month, equating to 35-40% search share within this group
- Aviva was the second most searched-for company in this group, with monthly search volumes rising from 200k (25% share) four years ago to 370k (30% share) per month in 2024
- Direct Line attracted the third highest search volume, with 250-300k monthly searches
- These three companies over the last four years have been neck and neck at some points, with Admiral gaining a clear lead since mid-2022
- Direct Line did manage to pip Aviva to the post in June and September 2022, but Aviva has since been able to meet or beat Direct Line's search volume. These two brands are definitely ones to watch as they are so close in terms of their search volume

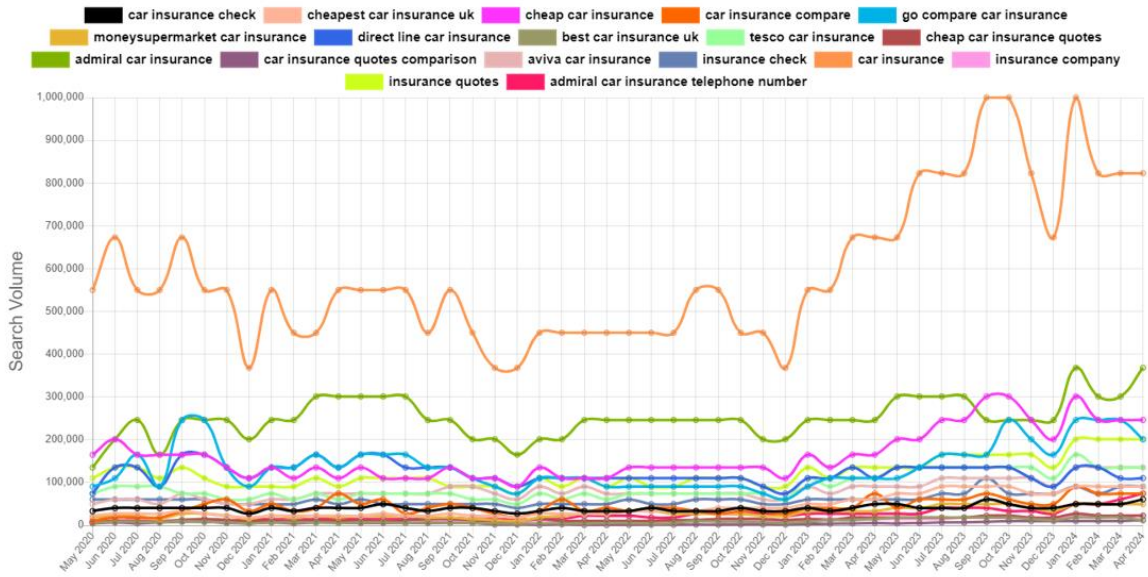
When people search for insurance and insurance companies related terms, what are they looking for? The answer is that most of the time, they are looking for car insurance.

The chart below shows search interest trends for the most used insurance search queries in the UK. Car insurance queries dominate, with up to one million searches each month for "car insurance", more than double the level from 18 months ago.

Search Trends – Insurance

Google Trend in Search Volume

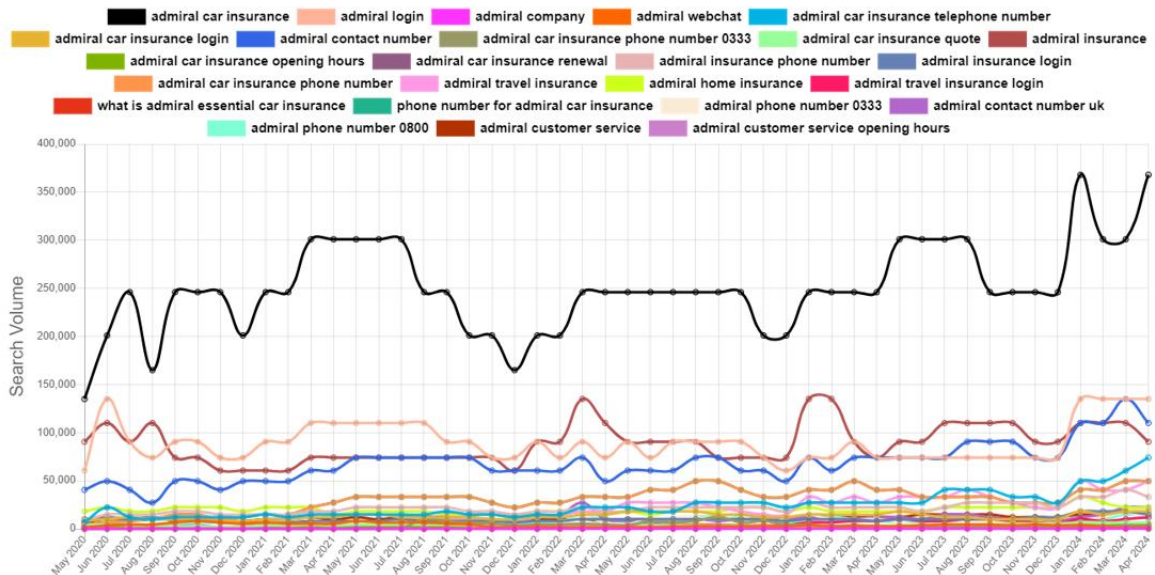
UNITED KINGDOM | May 2020 – Apr 2024



When people search for insurance companies, such as Admiral, the greatest volume of searching is also for car insurance as shown in the next graph.

Google Trend in Search Volume

UNITED KINGDOM | May 2020 – Apr 2024



Online vs. offline insurance plan transactions

The number of customers signing off their insurance plans online is growing yearly, while the number of customers that prefer offline negotiations is slowly reducing.

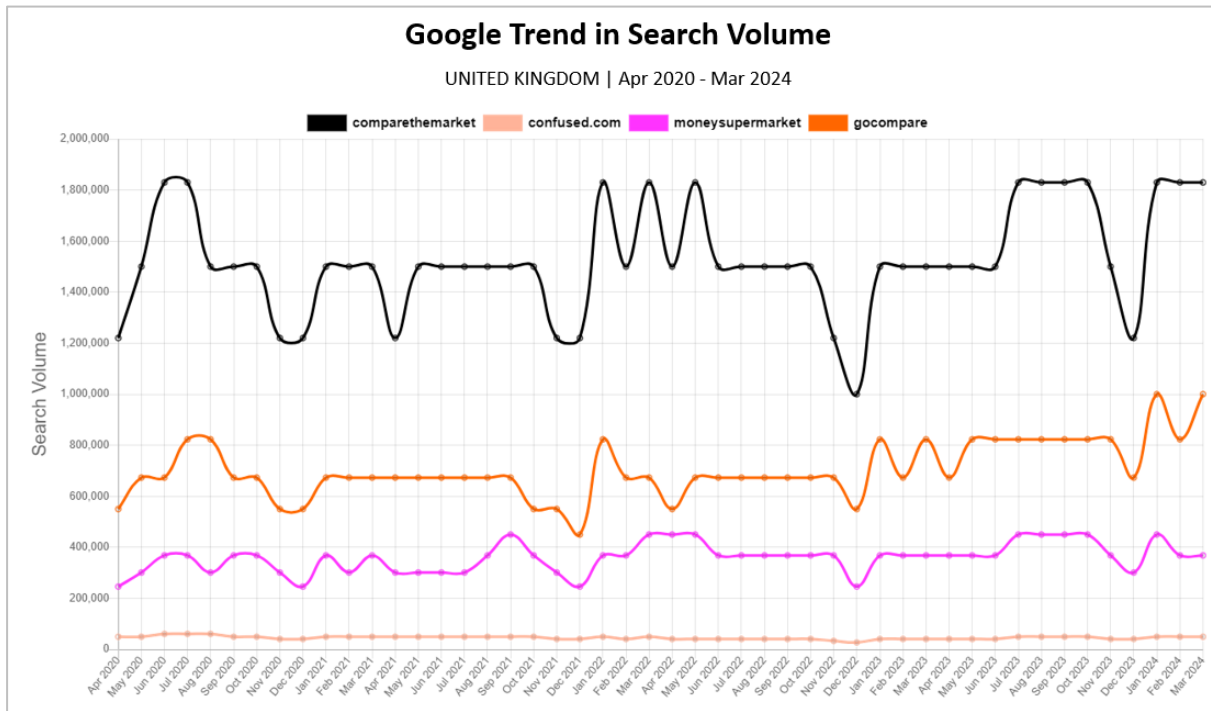
Year	Number of online policies (millions)	Number of offline policies (millions)
2018	17.25	18.39
2019	17.26	18.29
2020	17.31	18.08
2021	17.45	17.7
2022	17.68	17.24
2023	17.93	16.83
2024	18.14	16.53

According to [Confused.com](https://www.confused.com), between 2018 and 2024, the UK home insurance market size decreased by an average of 1.6% per year. The estimations say that it is however now expected that the market will grow by 2.1% by the end of 2024.

For insurance companies, this is a key time to focus on having a great online presence and a strong, authoritative website as it will be a game changer in driving opportunities.

Insurance marketplaces

Insurance marketplaces in the UK have seen a steady rise in popularity in recent years and this is reflected in the search interest trends for the four largest insurance aggregators as shown in the chart below.



The rise in popularity of insurance marketplaces is due to a number of factors:

Convenience: Insurance marketplaces offer a convenient way for consumers to compare multiple insurance policies from different providers in one place. Instead of visiting individual insurer websites or contacting brokers, consumers can access a wide range of options through a single platform.

Transparency: These marketplaces provide transparency by displaying policy details, coverage options and prices side by side. This transparency empowers consumers to make informed decisions based on their specific needs and budget.

Timesaving: Using an insurance marketplace saves consumers time by eliminating the need to research and compare policies manually. With just a few clicks, consumers can quickly find and purchase the insurance coverage they require.

Competitive pricing: The competitive nature of insurance marketplaces often results in better pricing for consumers. Insurance providers on these platforms may offer discounted rates or special deals to attract customers, driving down overall costs.

Accessibility: Insurance marketplaces are accessible 24/7 through online platforms and mobile apps, allowing consumers to shop for insurance at their convenience, whether it's during the day, at night or on weekends.

Digital experience: As more consumers prefer to conduct transactions online, insurance marketplaces cater to this demand by offering a seamless digital experience. From browsing policies to completing purchases and managing claims, everything can be done digitally through these platforms.

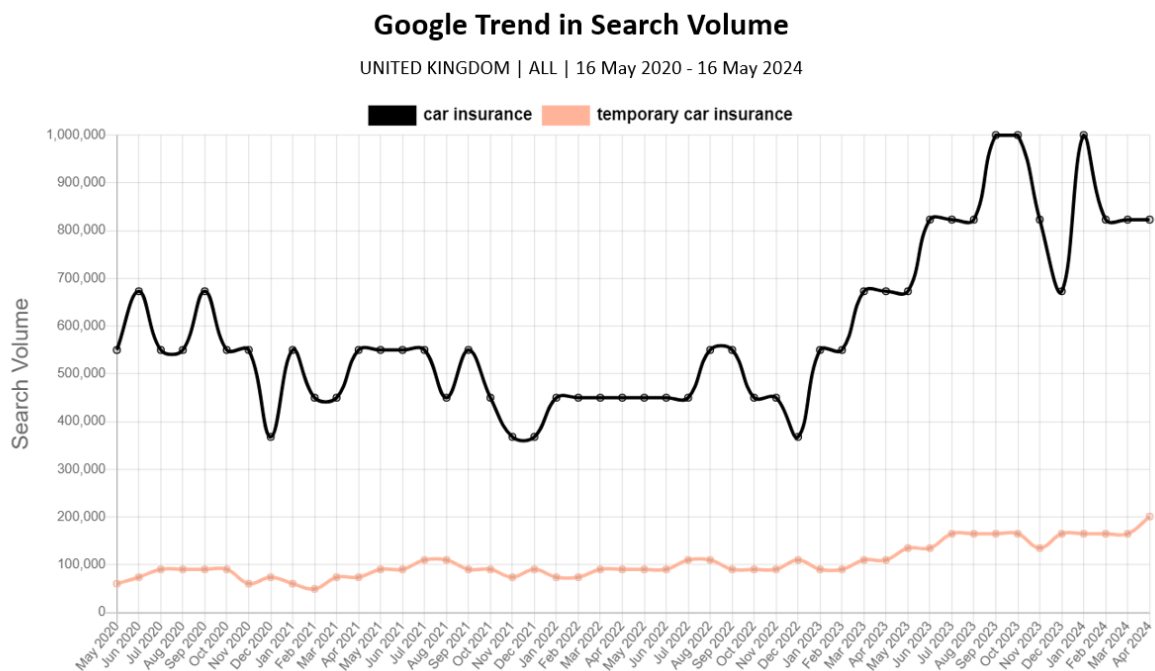
Customer reviews and ratings: Insurance marketplaces often include customer reviews and ratings for each policy and provider. This feedback helps consumers gauge the quality of service and reliability of insurers, further assisting them in making informed decisions.

Flexible and temporary car insurance

We wanted to look a bit closer into temporary car insurance providers to see if interest in this type of car insurance was on the rise.

The below graph maps out the trend in search volume for “car insurance” and “temporary car insurance” over the past four years. It shows that car insurance is – by some margin – a more popular term and experiences sharp, seasonal peaks and troughs (its troughs occurring in the festive period and picking up again soon afterwards). Last year, interest in car insurance climbed up quite dramatically, potentially due to the effects of the cost-of-living crisis as users looked to compare providers and make more economic decisions.

Temporary car insurance has experienced less dramatic peaks and troughs and looks to be steadily rising in search interest across the four years at an upward trajectory.

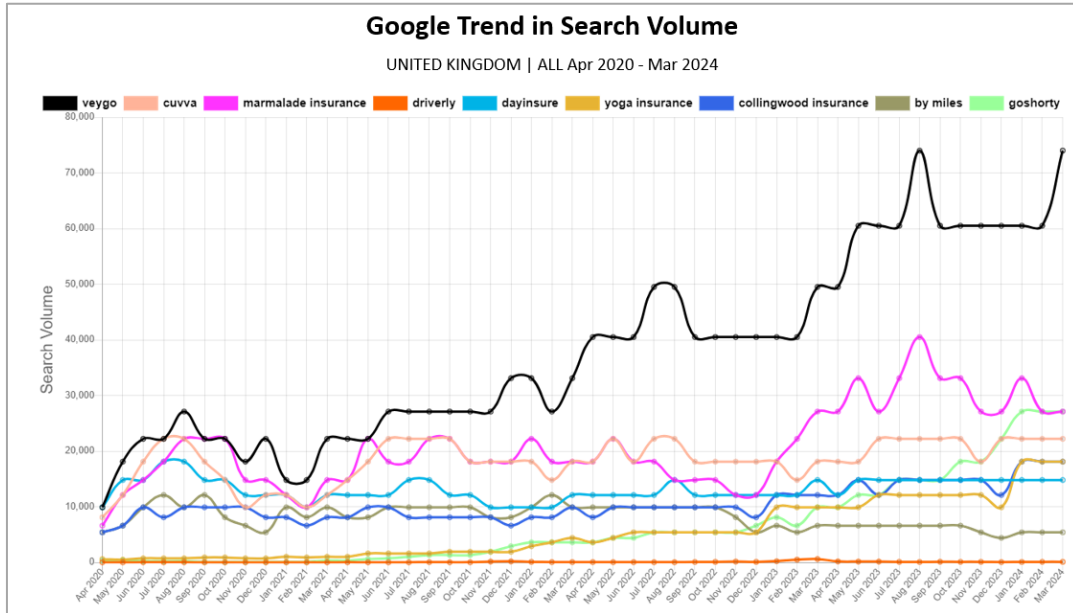


With this steady rise, we wanted to look at UK search volume and % share of search trends for nine temporary car insurance companies: Veygo, Cuvva,

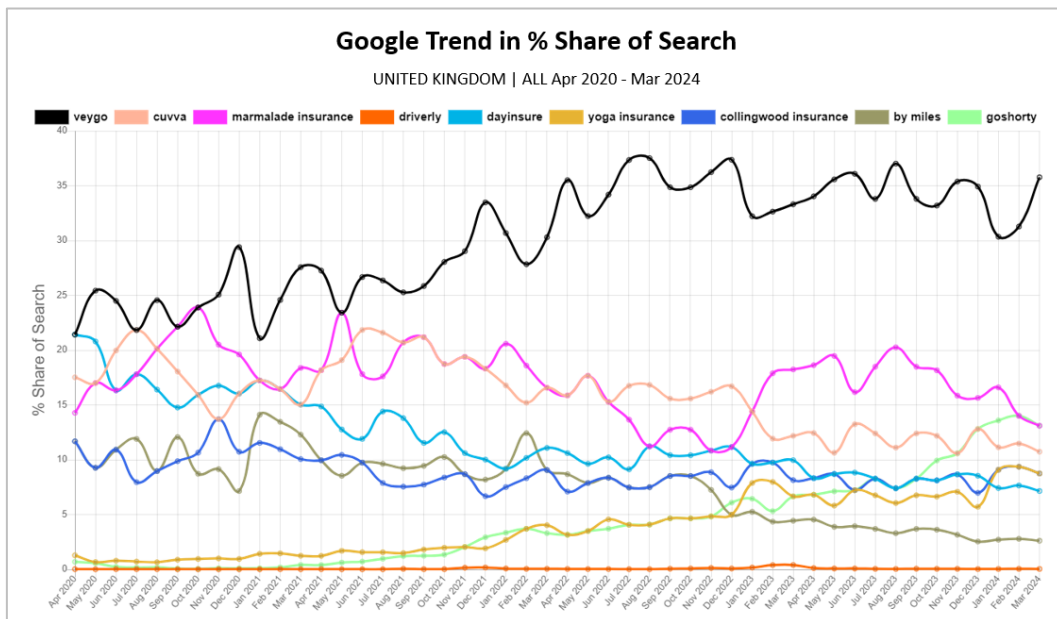
Search Trends – Insurance

Marmalade Insurance, Driveryly, Dayinsure, Yoga Insurance, Collingwood, By Miles and GoShorty.

This chart shows the monthly trend in Google search volumes for each of these companies in the UK over the last four years:



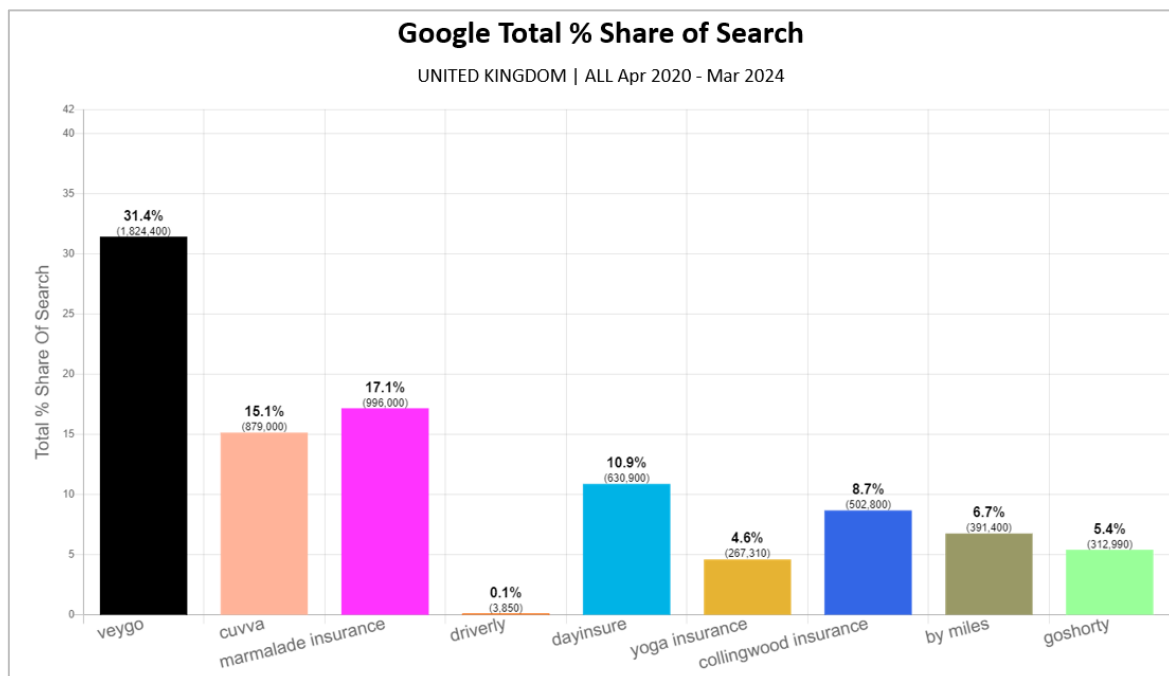
This chart shows the total volume of search and % share of search (based on this group) for each of the companies over the last four years:



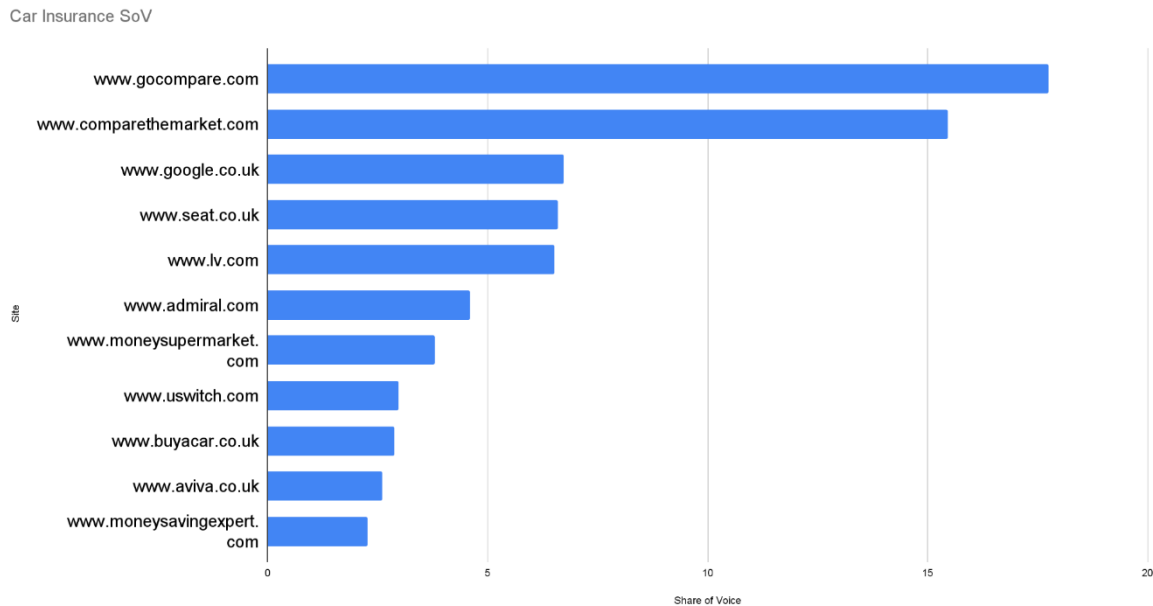
Search Trends – Insurance

The above charts show the following:

- There is growing interest in temporary car insurance in the UK, with particularly rapid growth in searches for three companies: Veygo, GoShorty, and Yoga Insurance
- Veygo attracted the highest level of searching, with fast-growing search interest and % share of search (amongst this group), from 22,000 searches (28% share) in March 2021 to 74,000 (36% share) in March 2024
- Since launching in November 2021, monthly search volumes for GoShorty rose from 2k (2% share) to 27k (13% share) in March 2024
- Yoga Insurance has seen search volumes grow from 600 per month in January 2021 (1% share) to 18k (9% share) in March 2024
- Other temporary car insurance companies have seen their % share of search decline as interest in Veygo, GoShorty, and Yoga Insurance has grown.



The car insurance sector is very competitive and at the moment, insurance providers such as LV, Admiral and Aviva have a much lower Share of Voice (SoV) than comparison websites.

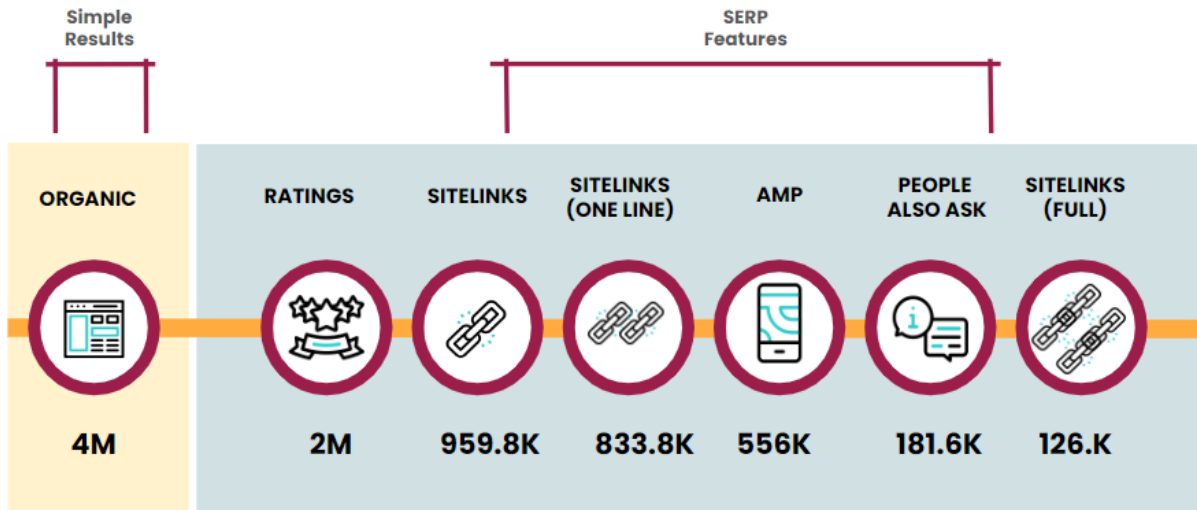


SEO features

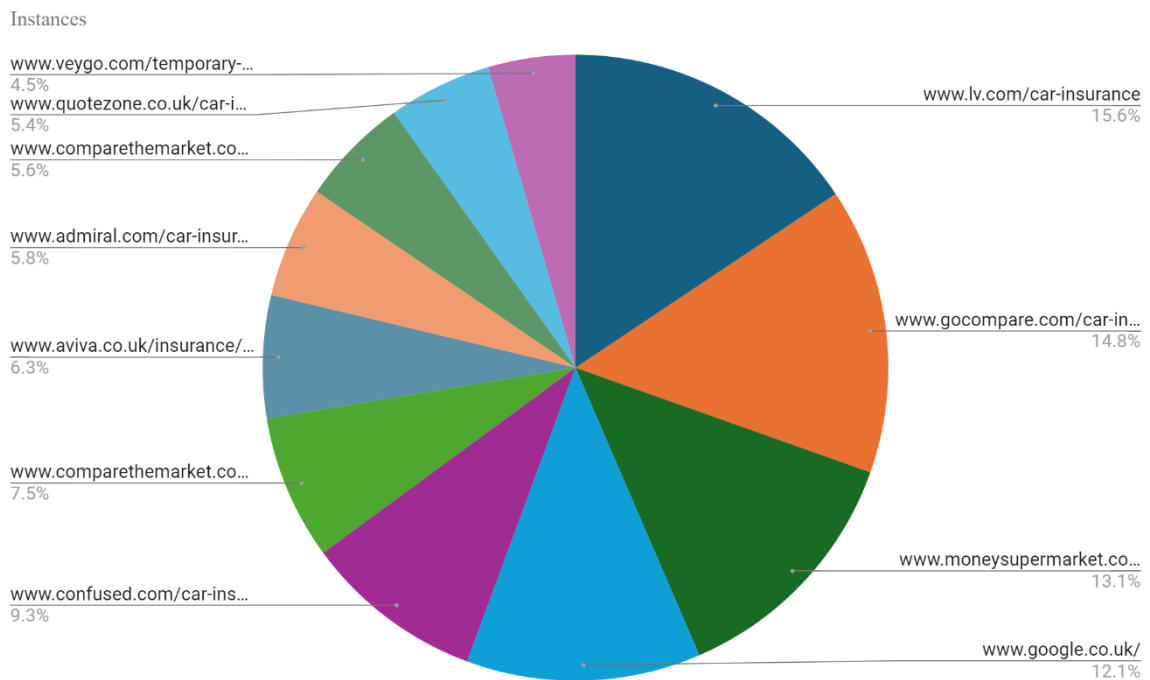
Something that marketplaces have done really well is optimise for Search Engine Results Page (SERP) features. Search results have changed greatly in the past few years and reaching position one on SERPs is not as exciting as it is now to reach position '0' through special SERP features. Elements like featured snippets (**paragraph snippet, list snippet, video snippet...**), knowledge graphs, related searches etc. have changed the way we conduct our research online and how we make decisions.

While from an SEO perspective the car insurance market may appear saturated, data shows us that many SERP features such as knowledge graphs, answer boxes and most-read article carousels are still yet to be properly seized.

Search Trends – Insurance

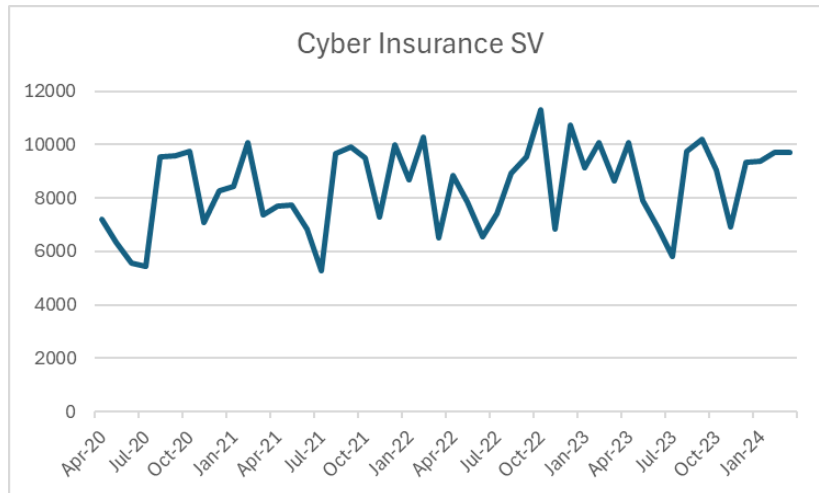


Even though LV isn't achieving a high SoV compared with the marketplaces, the website is still qualifying as having the highest SoV for People Also Ask (PAA) thanks to their broad content offering and compelling list of FAQs.

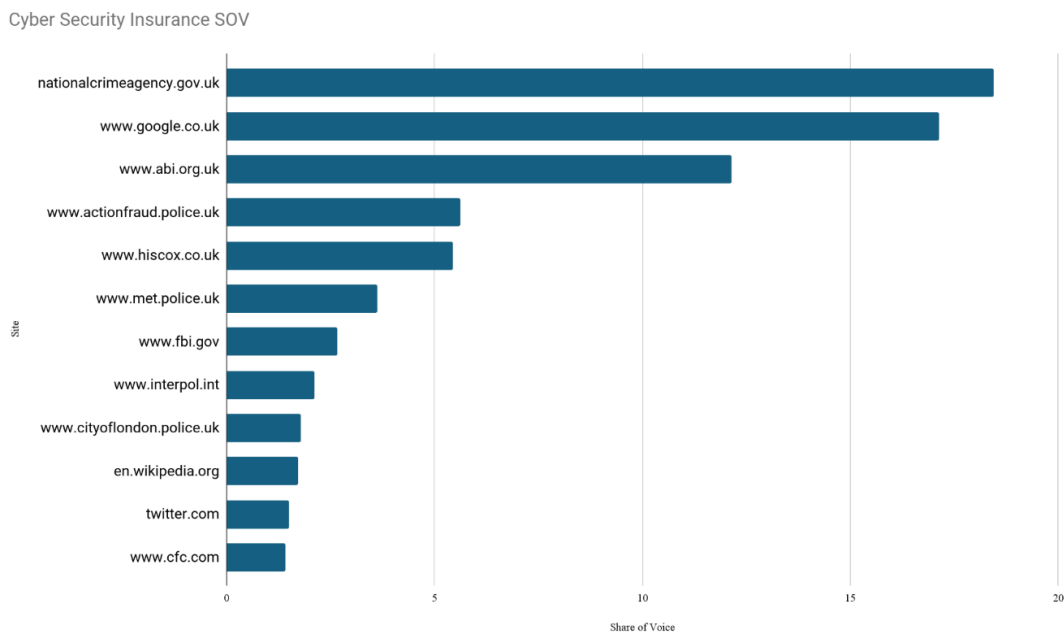


Cyber insurance

The cyber insurance segment is a relatively new sector within the insurance industry and at the moment, the number of related searches is quite limited.



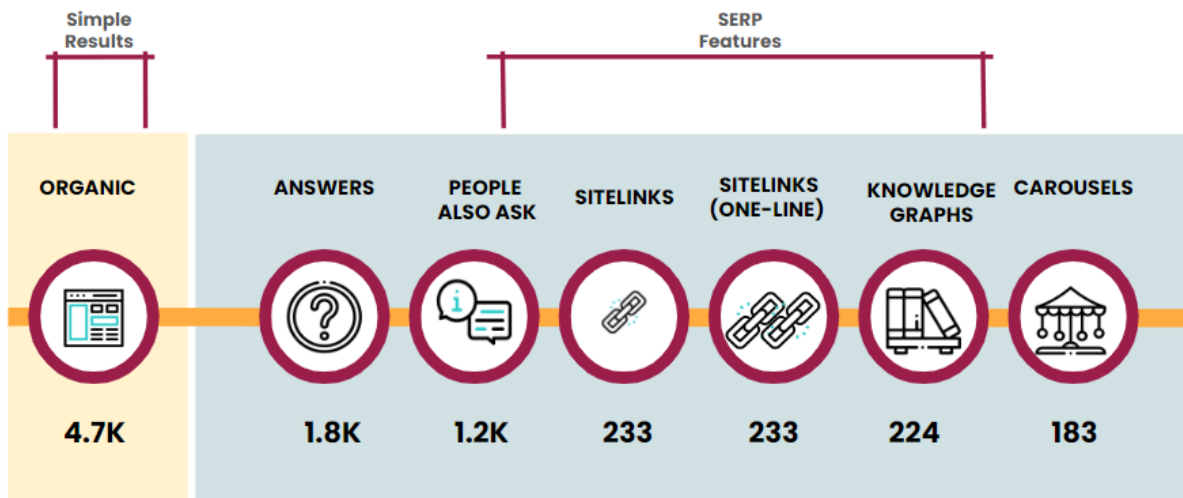
Hiscox and **CFC** seem to have the highest SoV, both of them are competing with very authoritative sources such as **NationalCrimeAgency** and the **FBI.gov**, whose content offering is not **commercial** but in fact **informational**.



SEO features

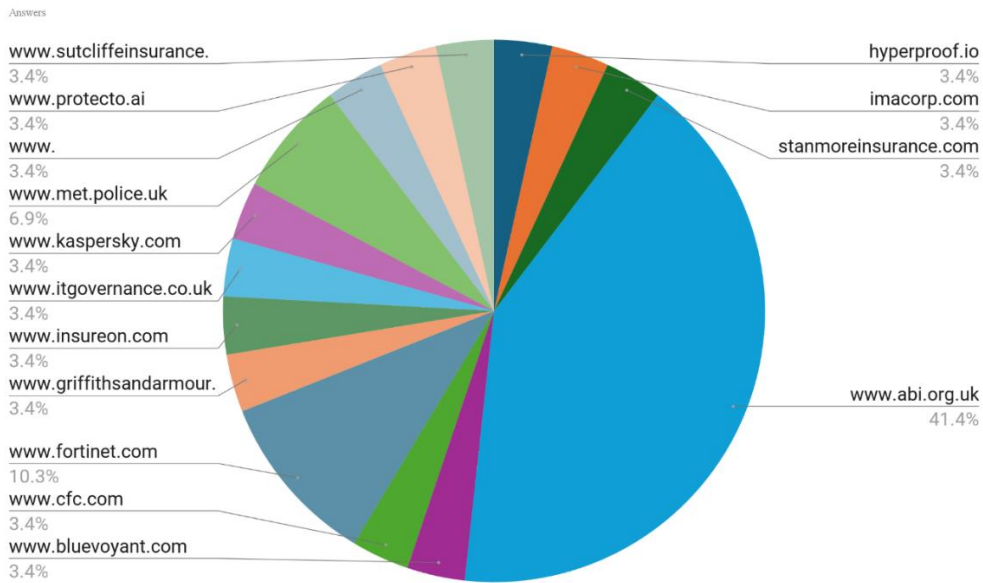
Despite the limited number of searches and low SoV within the sector, some websites are achieving a discrete number of SERP features that help them stand out.

Most popular among SERP features seems to be the ‘Answer’ box, perhaps due to the young age of this sector and the numerous perplexities arising from potential users.



Answer boxes

Answer boxes are dominated by informational sources that don’t compete directly with insurance providers. Lack of common knowledge around the subject matter is complicating things for insurance providers who are overshadowed on the SERPs by highly informational sources like the **Association of British Insurers**, often even when people’s final intent is **commercial** over **informational**.



PAA features

Insurance providers are more successful with PAA features, however there are still opportunities to be seized here.

According to the data below, insurance providers have a better SoV when it comes to 'cover' specific queries, however the lack of comprehensive guides that explain the sector in more detail and what it entails, makes it difficult for them to stand out as absolute SEO winners for cyber insurance related queries.

Association of British Insurers
<https://www.abi.org.uk/choosing-the-right-insurance>

What does Cyber Insurance cover?
 Cyber insurance covers the losses relating to damage to, or loss of information from, IT systems and networks. It covers a direct (or first party) financial ...

People also ask :

- What does cyber insurance cover? ▾
- What isn't covered by cyber insurance? ▾
- What is an example of a cyber insurance claim? ▾
- Is cyber protection insurance worth it? ▾
- What does cyber insurance cover UK? ▾
- What is excluded from cyber insurance? ▾
- Does cyber insurance cover data loss? ▾
- Is cyber insurance claims made? ▾
- What is the difference between cyber insurance and cyber crime insurance? ▾

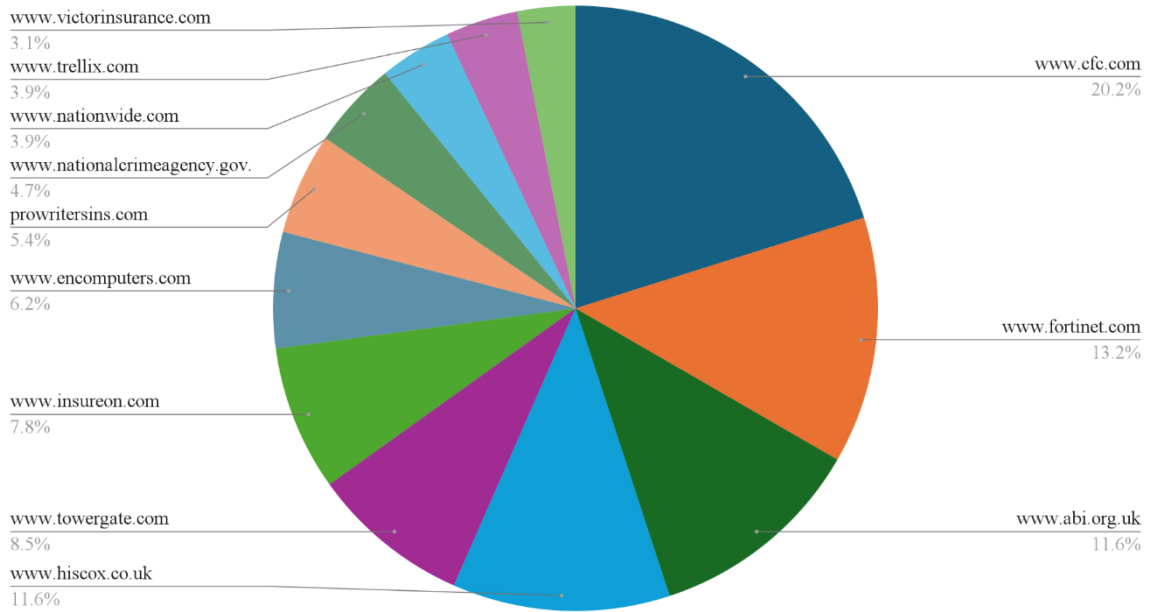
Feedback

Cyber insurance ▾

Cyber-insurance is a specialty insurance product intended to protect businesses from Internet-based risks, and more generally from risks relating to information technology infrastructure and activities.
[Wikipedia](#)

Feedback

PAA

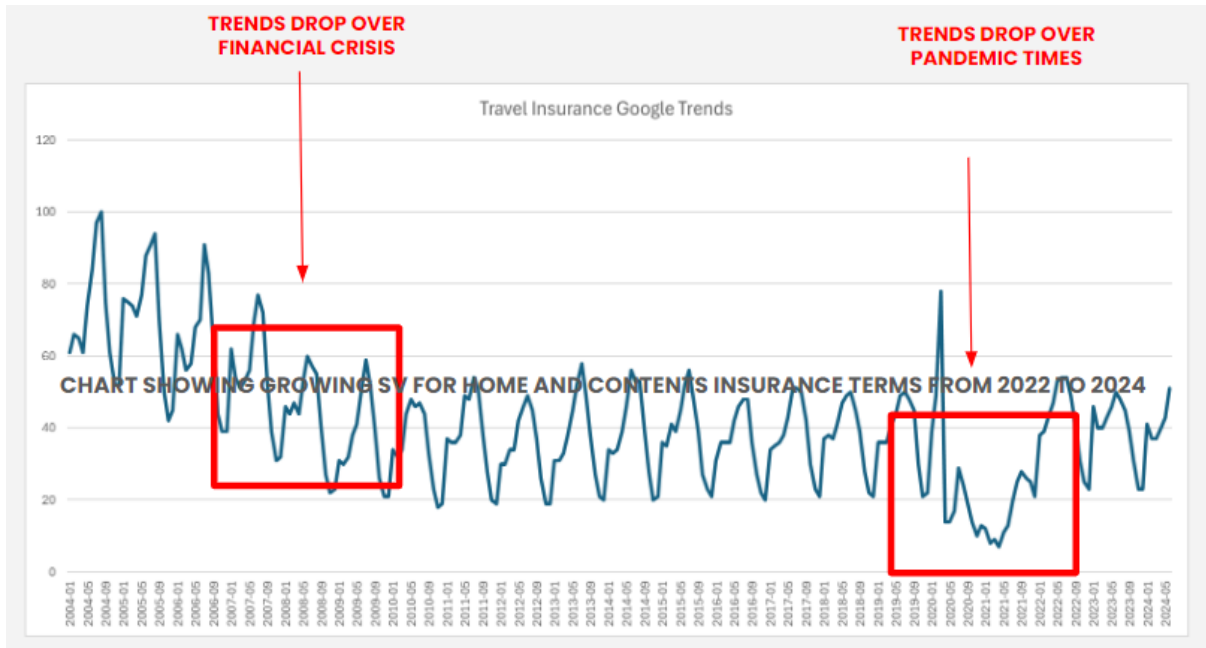


Travel insurance

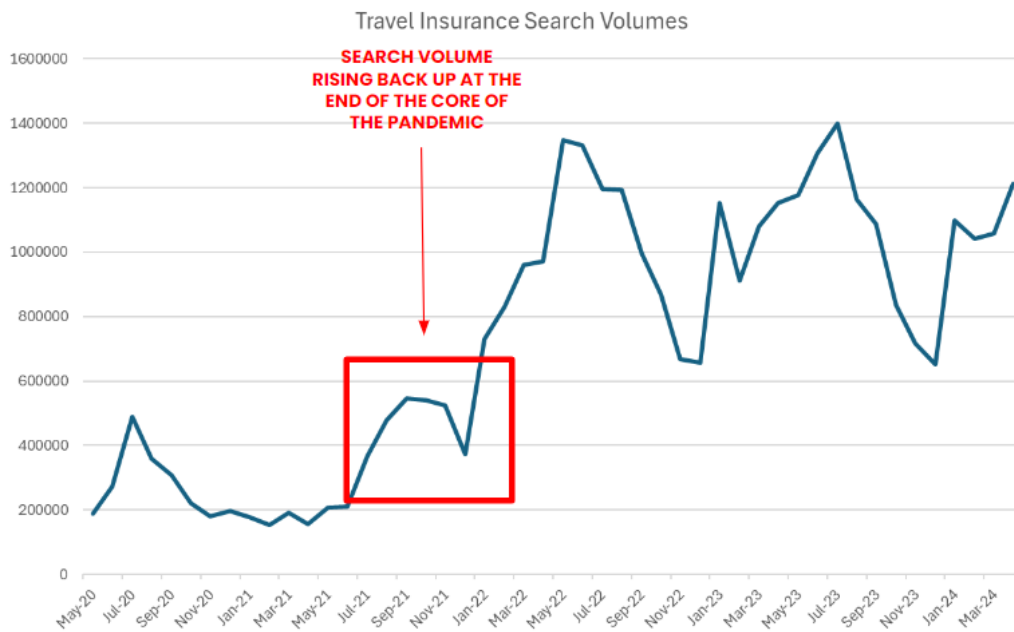
Travel insurance is a hugely popular segment within the broader insurance market. Needless to say, the pandemic hit this industry massively for about two years, but as visible from the chart below, search volume for the most relevant terms within this segment have greatly recovered since January 2022.

The chart below shows a change in search trends during the financial crisis years, followed by a further dip over COVID.

Search Trends – Insurance

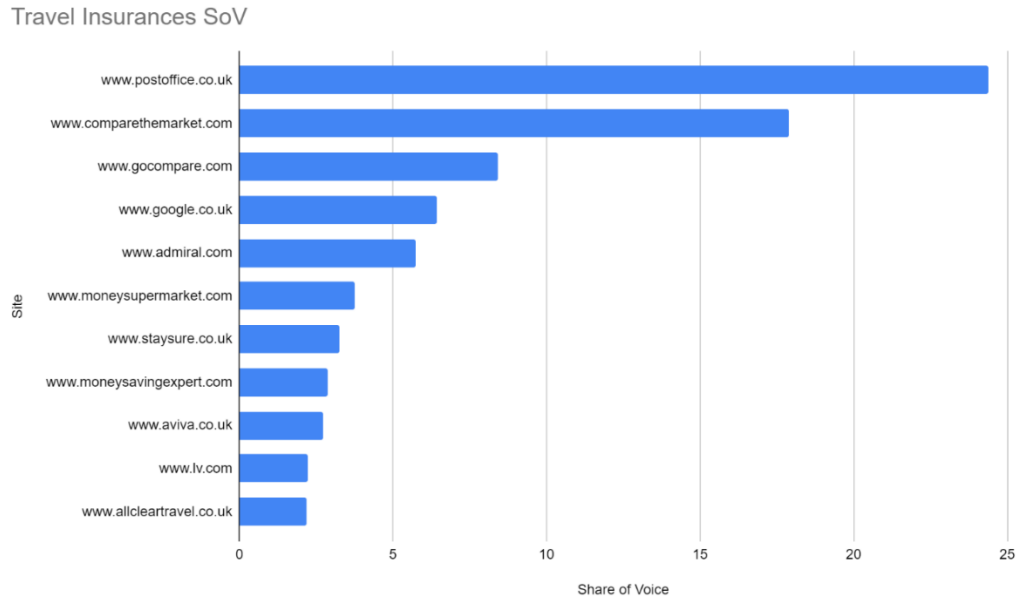


The chart below shows steady growth in search volume for travel insurance-related terms after the release of lockdown measures.



Looking at the wide range of relevant terms for the industry, major SoV seems to be owned by The PostOffice. This shouldn't come as a surprise considering that The PostOffice won [Best Travel Insurance Provider at the British Travel Awards in 2022](#) and at Your Money Awards in [2021, 2022](#) and

2023. Other specific insurance brands like Admiral, Staysure, Aviva and LV seem to have a smaller SoV.



Despite PostOffice’s great SoV, their performance for SERP features is quite limited, with just a few **answer boxes** and **image features** as we’ll explore in the next section.


SEO features

When examining SERP results for a broad range of travel insurance keywords (**i.e. when should you get travel insurance, how much is travel insurance UK etc.**), it was noted that PostOffice has a higher number of terms performing in position 1-3, as shown above.

The topics for which PostOffice seems to be gaining most high rankings are related to the following topics: **When do you need it, costs, travel medical insurance, international travel insurance.**


Search Trends – Insurance

Sponsored

 [allianz-assistance.co.uk](https://www.allianz-assistance.co.uk)
<https://www.allianz-assistance.co.uk>

Holiday Insurance | Allianz Assistance - Get Covered In Minutes

Stay Protected On Your Winter Trip with Winter **Insurance**. Get Instant Cover Now


 [Post Office UK](https://www.postoffice.co.uk)
<https://www.postoffice.co.uk> > travel-insurance

Travel Insurance | Holiday Insurance

Have peace of mind when you travel knowing that health professionals are just one click away.

Medical Assistance Plus (3), powered by Air Doctor, comes free ...

[Single Trip Travel Insurance](#) · [Pre-existing medical conditions](#) · [Kids' travel insurance](#)

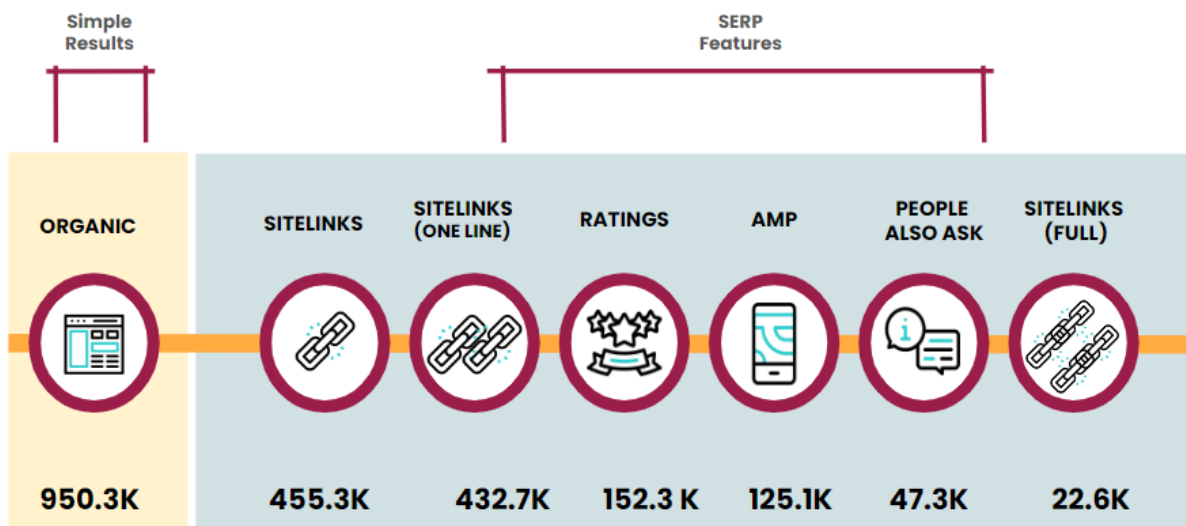
 [Aviva](https://www.aviva.co.uk)
<https://www.aviva.co.uk> > Insurance

Travel and holiday insurance

Annual multi trip travel insurance ... Get cover for up to 31 days abroad per trip, for travellers aged up to 74. If you're planning to be away longer, you can ...

[Single trip travel insurance](#) · [Travel insurance FAQs](#) · [Make a Travel Insurance claim](#)

Despite the travel insurance sector attracting significantly more monthly searches than segments like home insurance, its percentage of SoV for SERP features is comparatively lower. This highlights an enormous untapped SEO potential within the sector.

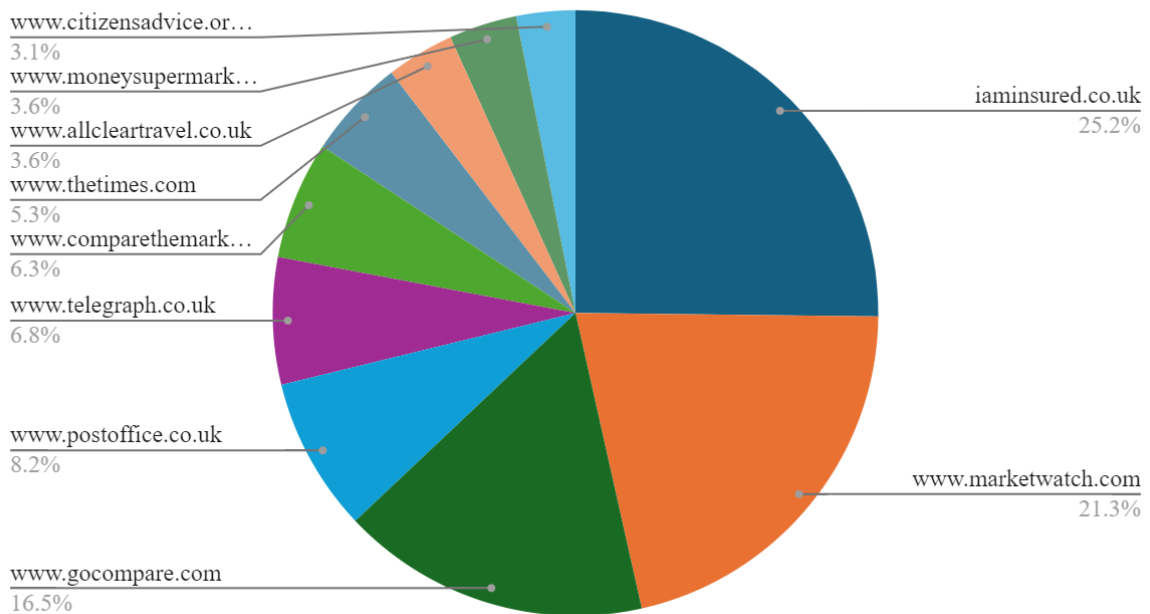


PAA features

The strongest presence for PAAs in the travel insurance sector is marked by a marketplace that has not been seen as very strong in other parts of the sector: **iaminsured**. This is because they only specialise in insurance for life, income, health and travel.

Despite being a bit narrower in terms of topics they treat, this comparison website presents great authority and good content, including discussing possible diseases and health issues that may occur during people’s holidays.

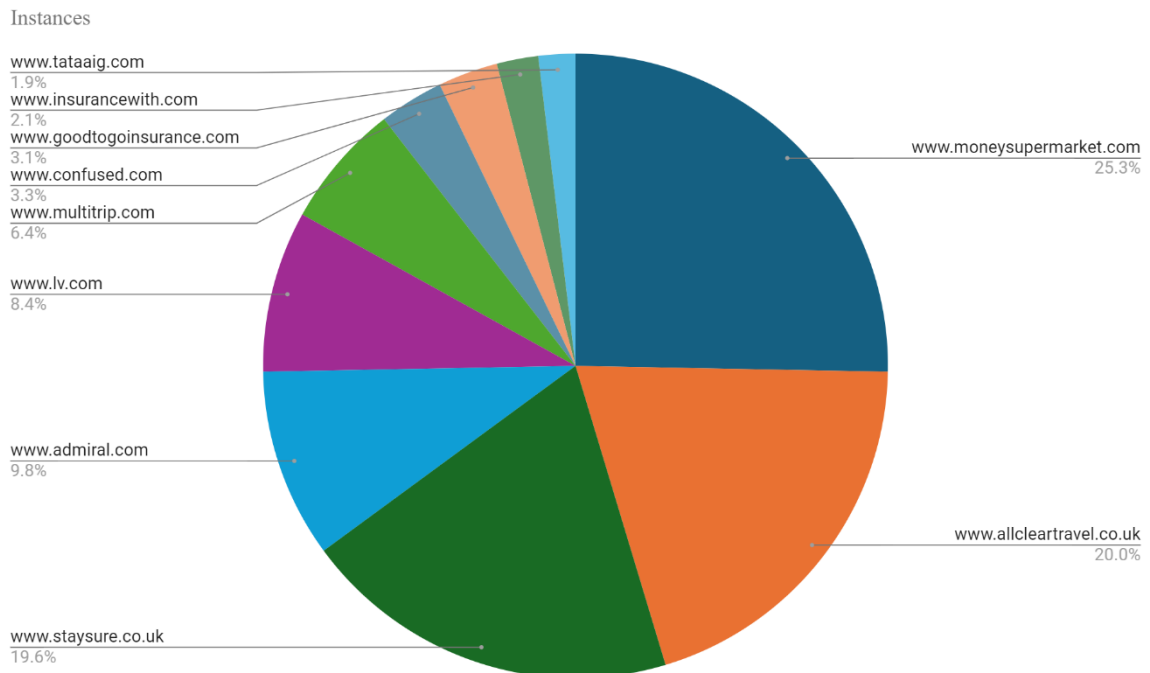
PAA



Star ratings

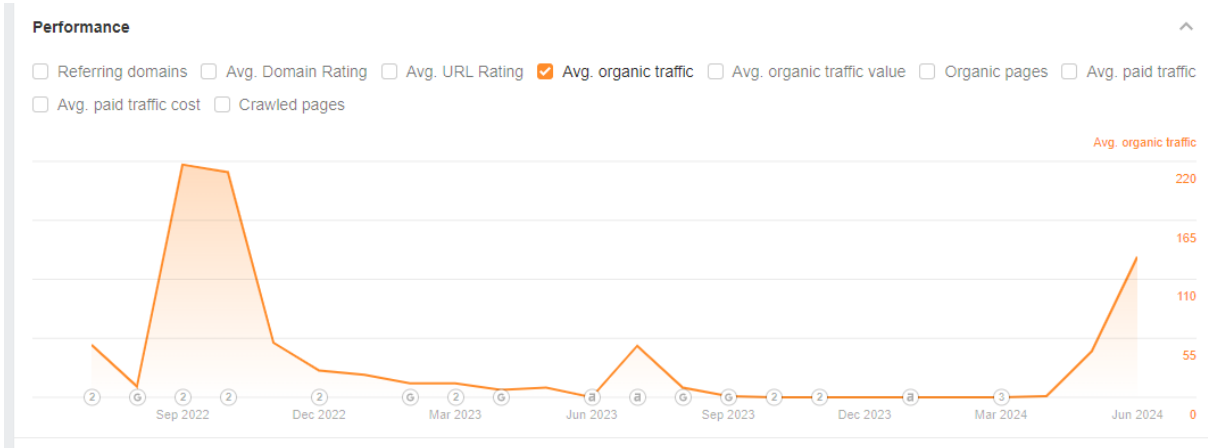
In this specific segment of the insurance sector, we see again an important share of search taken by results with star ratings.

The chart below draws attention to the fact that despite the lower SoV, both **AllClear Travels** and **LV Insurance** perform quite well for star ratings, indicating some potential room for SEO growth.

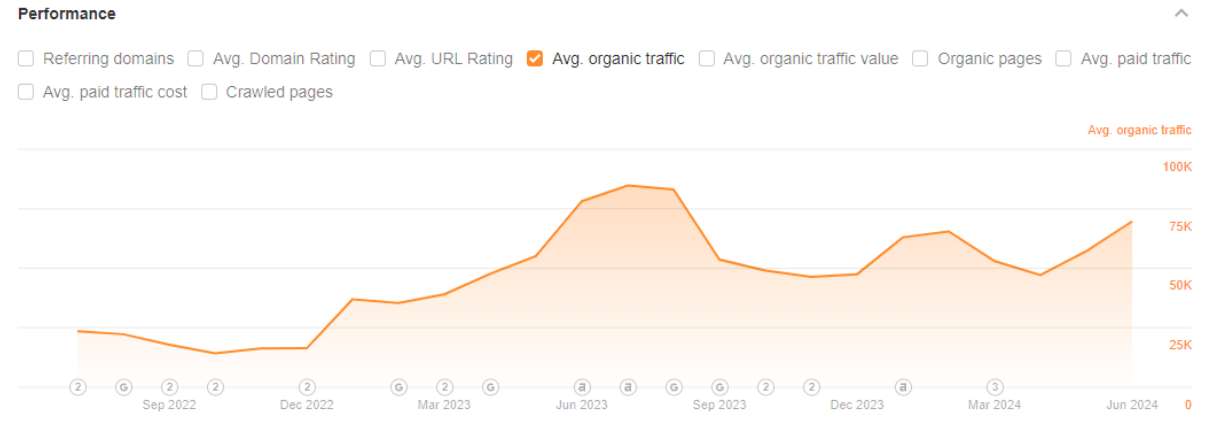


Below is a snapshot of organic performance for LV and AllClearTravel in the last two years.

AllClearTravel



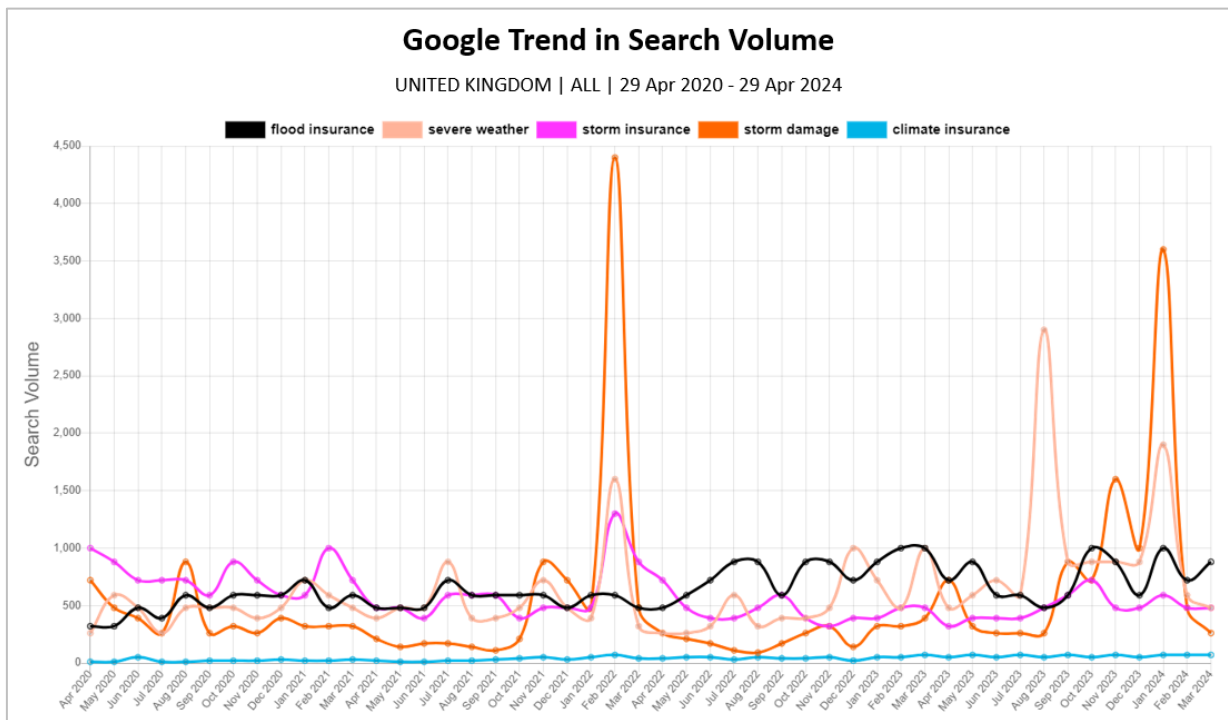
LV



Climate change insurance

There is a steady rise in insurance searches related to the impact of climate change. With the increasing rate of climate-related emergencies impacting businesses and individuals, growing numbers are looking for insurance companies to cover risks from weather-related events.

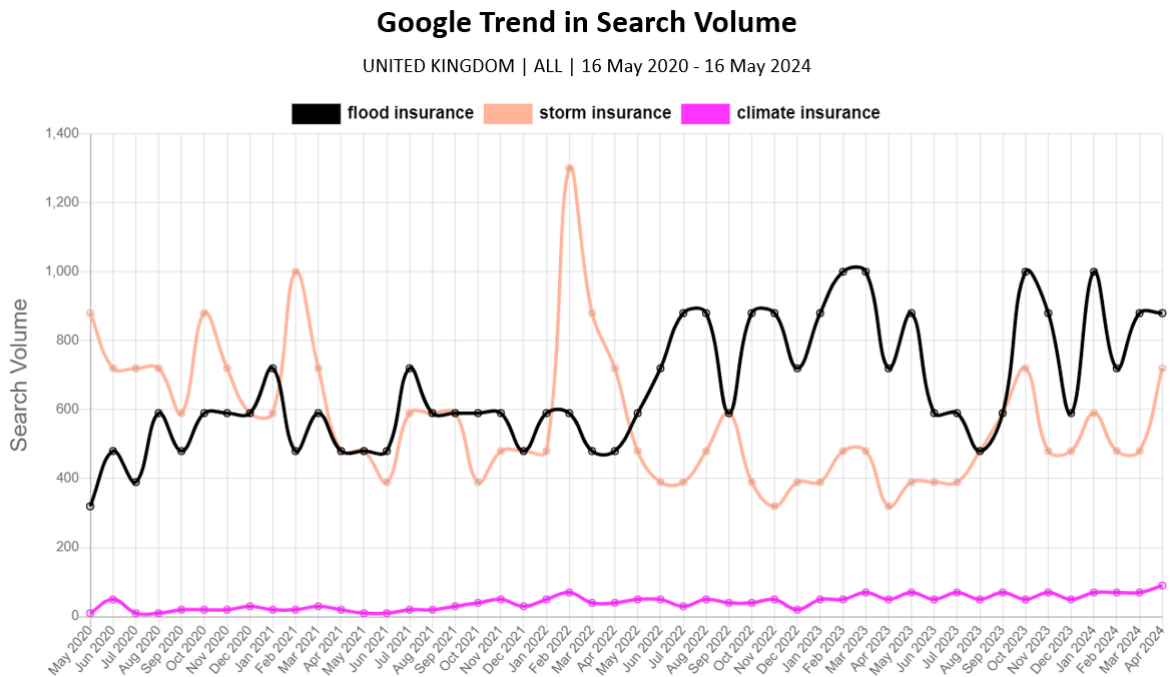
This chart shows the trend in monthly search volumes for climate-related insurance and interest in severe weather and storm damage over the last four years:



The chart shows spikes in interest of climate-related insurance at times of extreme weather and overall general, steady increase in search interest for climate change insurance.

The below graph maps out the search interest for climate-related insurance over the past four years. Flood insurance searches have risen over these four years steadily compared with storm insurance which presents a much more

up and down picture. Storm insurance searches peaked in February 2022 which aligns with the three storms we experienced in the UK at that time: Dudley, Eunice and Franklin. Searches for climate insurance in the UK have risen very gradually over the course of four years, but flood and storm insurance seem to be more popular in the UK due to floods being the most common impact of climate change in this country.



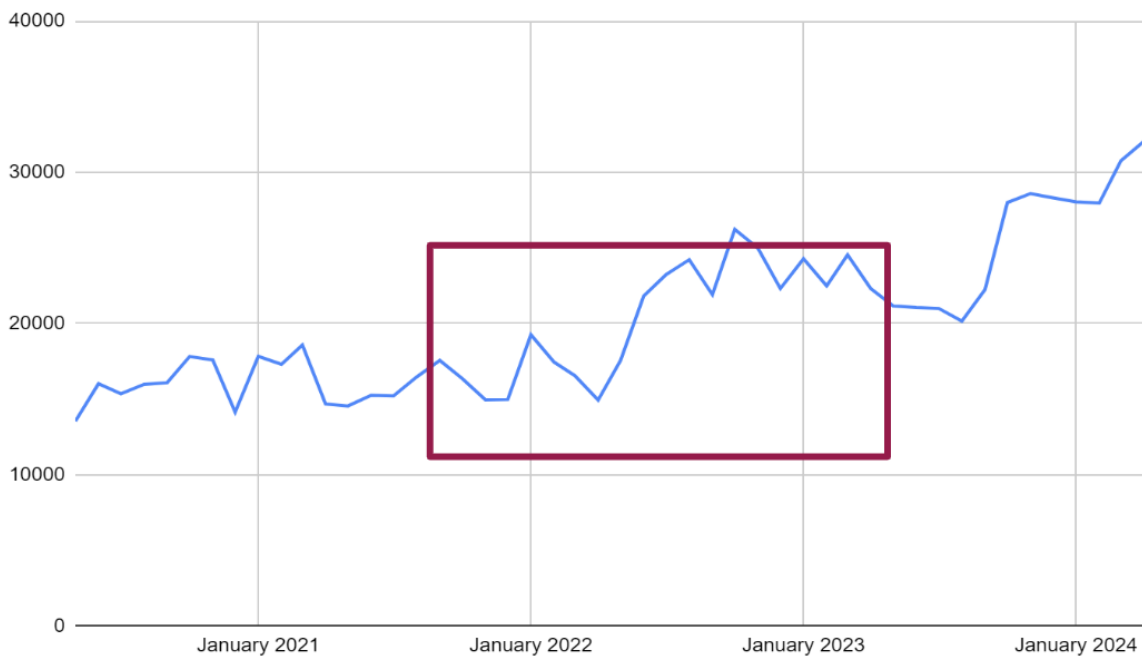
With growth in the impact of extreme weather events and rising interest in climate change insurance, insurers need to rank for climate-related terms, produce content on this topic and be part of climate discussions.

Home and contents insurance

Despite the challenging times faced by the home and contents insurance sector in the last few years, from an organic perspective, search volume and queries have increased notably in the last two years, with major emphasis during summer months.

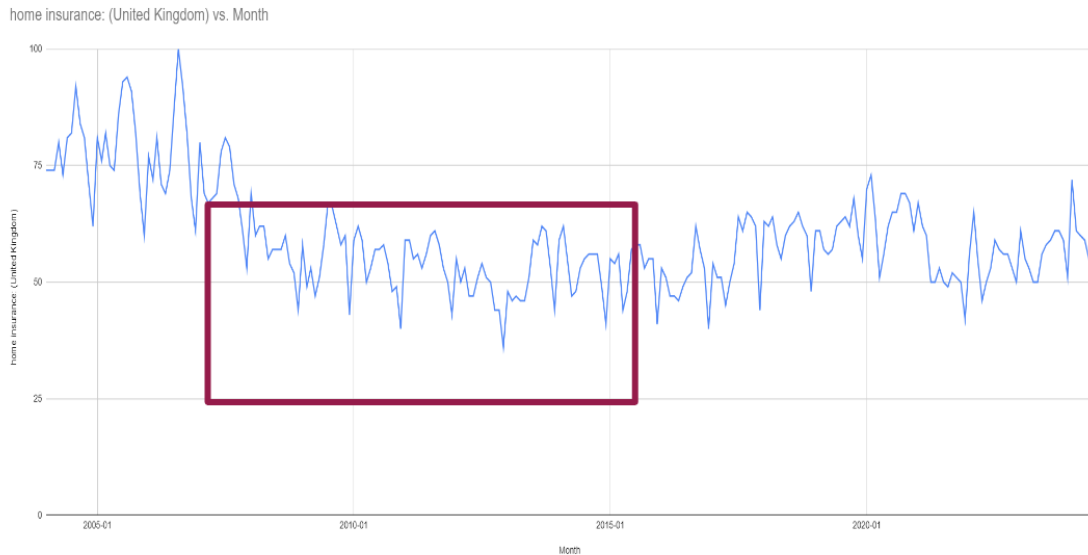
The UK home insurance market has experienced big losses **and great rises in consumers' premiums**. Despite that, when looking at the overall Google trends from 2004 to 2024 and when looking at specific search volume data from 2022 to 2024, it is possible to see that in the last two years there seems to have been an increasing interest for search terms related to the topic of home and content insurance. A minor trend can also be spotted more specifically around summer months – **perhaps due to upcoming holiday season or the start of new householding leases**.

This chart shows growing Search Volume (SV) for home and contents insurance terms from 2022 to 2024.



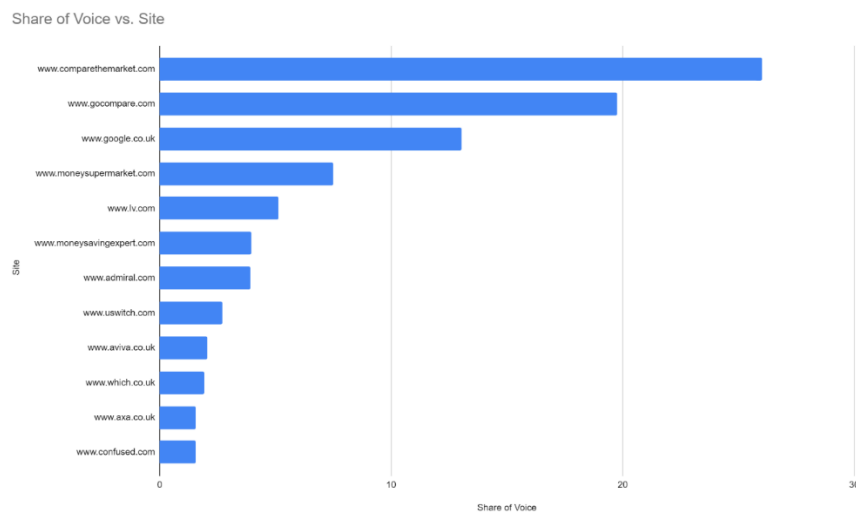
Search Trends – Insurance

This chart shows a minor growth in search for home and content insurance from 2015, following the dip experienced in 2007/2008 which could be attributed to the financial crisis.



Looking deeper into home and content insurance, we can see that comparison sites perform the best in this category on the SERPs.

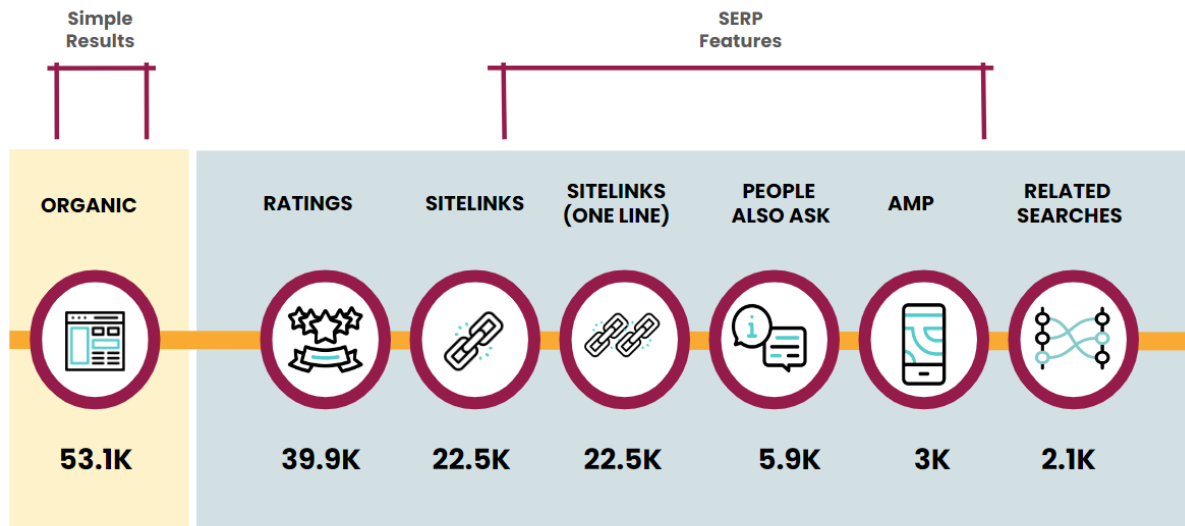
When looking at **home insurance**, the topic clusters and qualifiers that seem to come up often in search are mostly the following: **'Compare'**, **'Best'**, **'Cheap'**, **'Cost'**, **'Average'**, **'Seniors'**. This partially justifies and explains why marketplace websites would have the best results on SERPs within this category.



Regarding single insurance companies, **LV** seems to be dominating the home and content insurance scene, followed by the likes of Admiral, Aviva and AXA. All these brands, however, reach a very low SoV compared to the marketplace websites mentioned above, which don't only perform better due to the nature of their websites, but also due to the great SEO strategies they have implemented in the past few years.

SEO features

Below is a top-level overview of the **home and content insurance** SoV broken down into simple organic results vs. organic featured snippets.



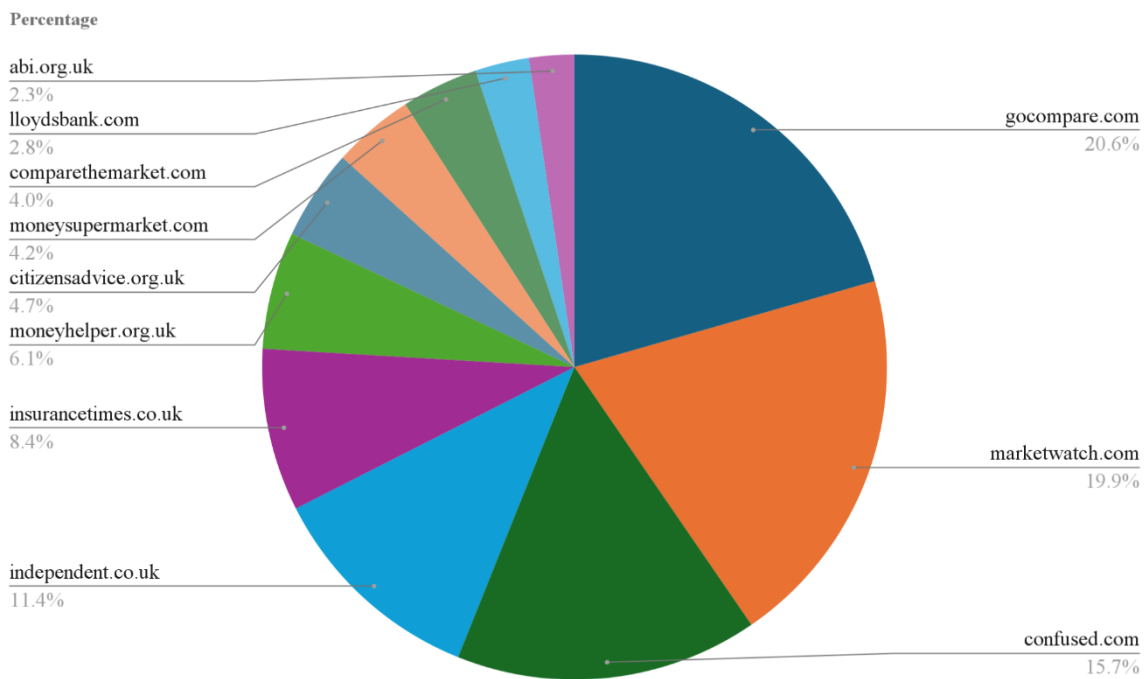
Within the **home and contents insurance** sector, currently the SERP scene is split by 53.1k of simple organic results **vs.** a rough total of 95.9k of results which are displaying as some sort of SERP feature. This is a clear indication of what Google is rewarding and what direction insurance providers should take when optimising their website and writing their content.

PAA features

We all know that qualifying for **People Also Ask** features is very challenging. To be competitive for this result lots of effort needs to go into optimising and structuring relevant content pages.

Usually pages that achieve such results are pages that demonstrate a high level of authoritativeness, trustworthiness and readability. All elements that can be summarised with the nowadays very popular E-E-A-T acronym (Expertise, Experience, Authority, Trustworthiness).

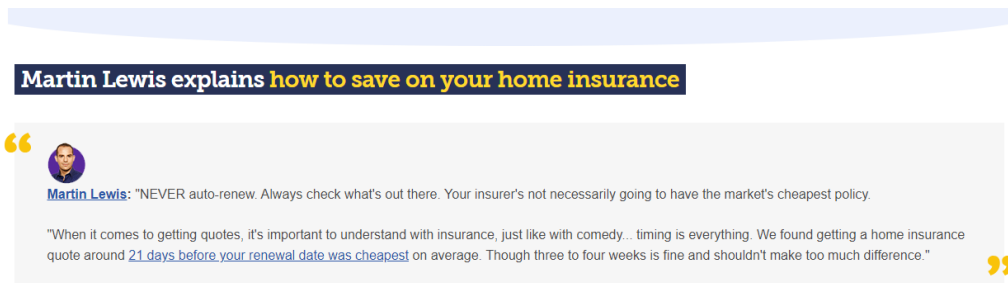
The chart below shows us which websites are currently gaining the biggest portion of PAAs on SERPs for the sector.



As shown above, marketplaces dominate in qualifying for PAA. Interestingly however, websites such as **abi.org** (an insurance informative source), **citizensadvice** and **lloydsbank** have all gathered a fair share of PAAs, more so than individual insurance providers.

While of course it is hard for individual insurance providers to compete with the authoritativeness and relevance of enterprises such as abi or citizensadvice or with the broadness of information provided by marketplaces, there is room for improvement for insurance providers' SEO strategies. Other than breaking down content into clear and organised sections, the websites that are currently gaining the highest number of SERP features, differentiate themselves by using numerous charts to backup the information provided and expert quotes that help boost the authority of the website.

Screenshot below shows Moneysavingexperts.com use of expert quotes.



Screenshots below show Confused.com's use of charts and data to backup information provided.



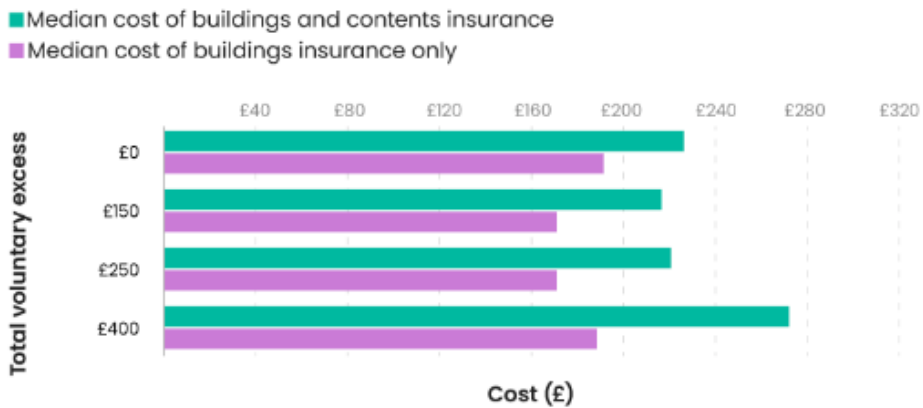
Source: ABI

To help ensure you're not paying over the odds for your policy, check out our guide on [ways to reduce the cost of your home insurance](#).

How does the amount of voluntary excess affect home insurance costs?

UK home insurance statistics show that those with a voluntary excess level of £150 pay the least for their home insurance, on average. Those with this level of excess pay a median annual cost of £218 – around 5% lower than those with no voluntary excess.

A breakdown of the average price of home insurance in the UK by total voluntary excess

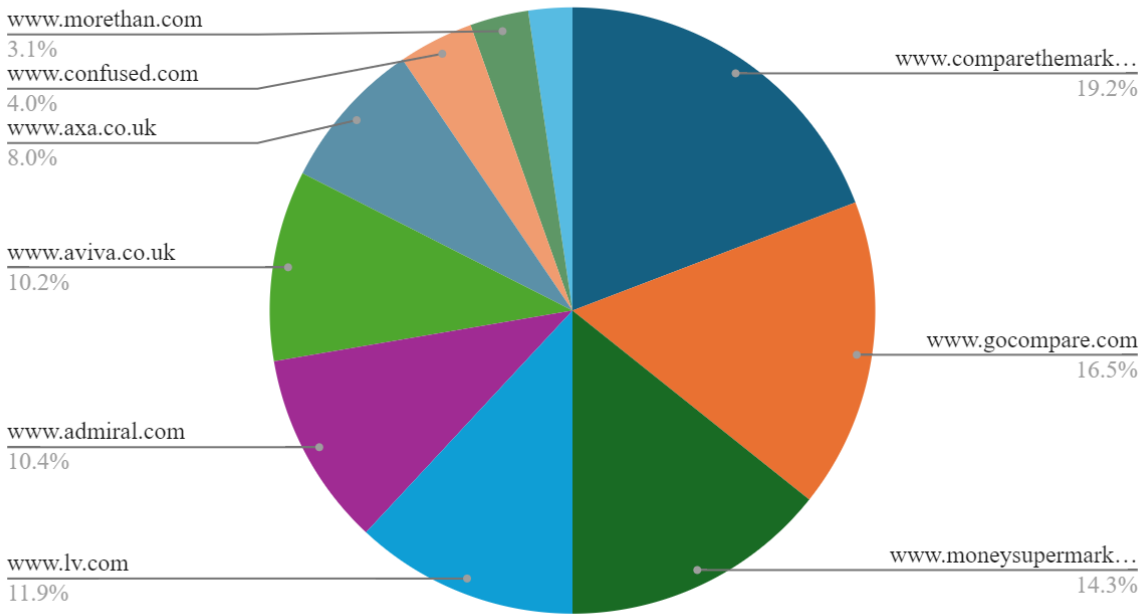


Star ratings

The chart below shows that **marketplaces** continue to dominate another SERP feature: Star ratings.

These are however followed closely by individual insurance brands such as LV, Admiral, Aviva and AXA. Star ratings are not a feature for which independent organisations or citizensadvice websites can compete for.

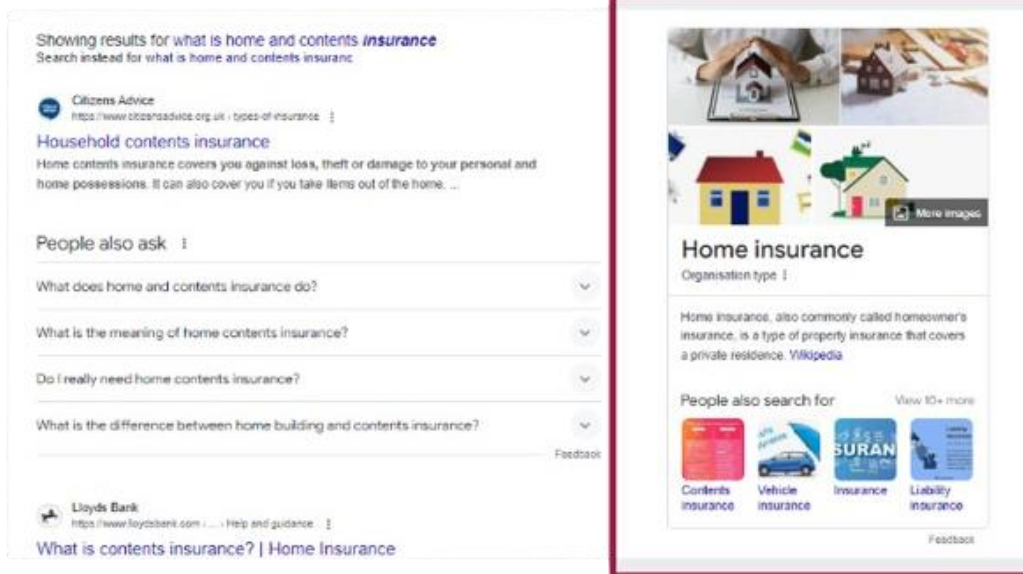
Star Ratings



Knowledge graphs and featured snippets

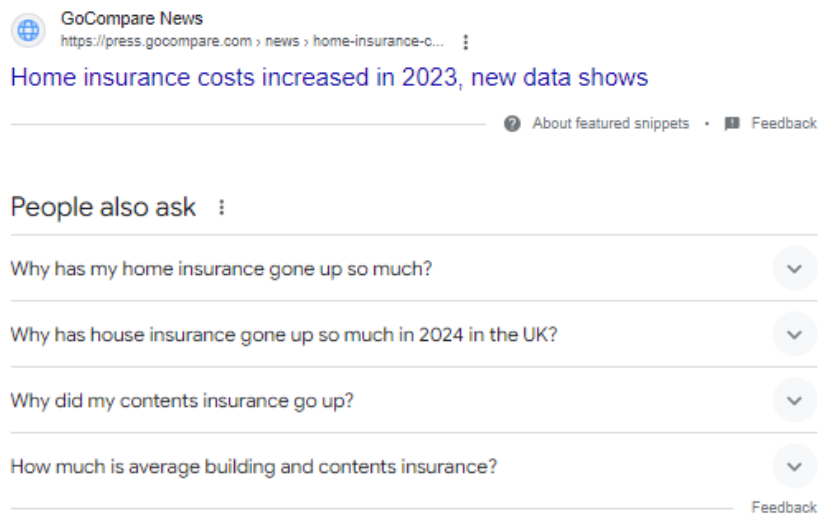
When looking at the most relevant SERP features that most insurance websites are performing for, only one keyword from a list of top-relevance terms within **home and contents insurance** appeared to receive knowledge graphs: **What is home and contents insurance**.

At the moment, it seems to be dominated by Wikipedia, not even marketplaces can conquer this important feature.



In terms of featured snippets, only about 14 terms were returning some featured snippets back to our tools, with most of these being dominated again by the likes of **citizensadvice** and **marketplaces such as Moneysavingexpert**. **Many other keywords are still left vacant**, representing great potential opportunity for the single insurance companies.

In general, houses cost more to insure as providers will look at things like the cost to rebuild or the total value of your possessions - also houses are at greater risk of damage from extreme weather such as flooding, which leads to higher policy costs. Ceri McMillan, home insurance expert at Go. 29 Feb 2024



The changing insurance customer

Millennials and gen Z – the digital natives of our era – are reshaping the landscape of insurance by expecting the insurance sector to deliver a seamless digital experience.

Here is a breakdown of how they're changing the game:

Tech-savvy expectations: Millennials and gen Z have grown up with technology at their fingertips. They expect insurers to offer user-friendly digital platforms that provide easy access to information, policy management and claims processing. These generations prioritise convenience and efficiency, favouring companies that can meet their digital needs.

Preference for online interactions: Traditional methods of purchasing insurance – such as in-person meetings or phone calls – are becoming less popular among younger generations. Instead, they prefer to research, compare and purchase insurance online. Insurers need to have a robust online presence with intuitive websites and mobile apps to cater to this preference.

Personalisation and customisation: Millennials and gen Z value personalised experiences. They expect insurers to understand their individual needs and offer flexible tailored solutions rather than a one-size-fits-all policy. This could include personalised policy recommendations, targeted marketing based on their preferences and flexible coverage options.

Transparency and trust: Younger consumers are more sceptical of traditional institutions and value transparency from businesses. Insurance companies need to be upfront about their policies, pricing and claims processes to earn the trust of millennials and gen Z. Clear communication and honest practices are essential for building long-term relationships with these customers.

Integration with digital ecosystems: Millennials and gen Z-ers are accustomed to seamless integration between digital platforms and services. They expect insurance companies to integrate with other digital ecosystems, such as fintech apps and smart home devices, to provide a comprehensive and connected experience. For example, they may expect their insurance app to integrate with budgeting apps or home security systems for added convenience.

Engagement through social media: Social media plays a significant role in the lives of millennials and gen Z. Insurance companies need to have a strong presence on social media platforms to engage with younger audiences, provide educational content, address customer concerns and build brand loyalty. Social media can also be a valuable tool for collecting customer feedback and insights.

Emphasis on sustainability and social responsibility: Younger generations are more environmentally and socially conscious. They are more likely to support companies that demonstrate a commitment to sustainability and social responsibility. Insurers that prioritise eco-friendly practices, support social causes and give back to the community can attract and retain millennial and gen Z customers.

In summary, millennials and gen Z are driving insurance firms to adapt to the digital age by demanding seamless online experiences, personalised services, transparency and social responsibility. Insurers that can meet these expectations stand to gain a competitive edge in capturing and retaining the loyalty of younger customers.

Contributors

With thanks to:

- The Research team at Croft Analytics, a marketing consultancy led by Frank Harrison that empowers clients to unlock scientific principles for brand growth
- [Alex Hoffmann](#) and [Jessica Lo Faro](#) from Passion Digital, a proudly independent digital marketing agency that inspires brands to Imagine Better

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