

#### Introduction

The top insurance companies have learned how to win in digital advertising. Nowspeed has uncovered the secrets to their success as presented in this detailed report.

Nowspeed conducted extensive research on the AdWords campaigns of the top insurance companies in all 50 states in the USA and identified:

- The best keywords used to get traffic and leads
- The maximum you should spend on keywords in your state
- The actual cost/click of Google Ad campaigns
- The most effective ad copy and key messages

This report is a must-read for any insurance company who is using, or plans to use, Google AdWords to drive new business, and the <u>associated</u> <u>interactive website</u> provides detailed data for your state.

Read the full report to get started on the path to digital advertising success.

Summary: Digital Advertising Analysis of Top Insurance Companies

- Top insurance companies are promoting their brand on Google AdWords.
- Sitelinks are used to promote multiple landing pages in a single ad.
- Callout extensions build credibility: "coverage you can count on", "dependable & trustworthy", "proven expertise".
- Specific plan costs & savings are referenced in ad headlines and description lines.
- Landing pages are designed to capture contact information with clear calls to action.

# Top Keywords in the Insurance Industry

An effective Google AdWords campaign starts with detailed keyword research. When structuring your campaigns, it is vital to focus on keywords that are highly relevant and searched often. Below you will find the industry keywords that have the highest monthly search volume. By targeting these keywords that are searched the most, you have an opportunity to serve your ads to many users who are actively searching about your industry on Google.

The insurance keywords with the highest search volume are "auto insurance", "life insurance", and "insurance quotes", which are searched between 135,000 and 201,000 times monthly. These specific keywords and variations of these keywords should be included in your AdWords campaign to generate the most traffic & visibility for your ads. Other top keywords include "cheap insurance" and "insurance agents". Since users are searching on these terms, it makes sense to structure your ads and landing pages to target their search queries.

It is important to not only bid on these top keywords, but to include them in your Google AdWords ad copy as well. When you include the keywords that you are bidding on in your ad copy, you are more likely to attain a favorable Quality Score. Google's Quality Score is a ranking system that determines the best ads to show with each search. Ads with a Strong Quality score will be shown more often, in higher positions, and at a lower cost. Including the keywords you bid on in your landing pages, as well as in your ad copy, will also help to increase your Quality Score. By focusing on the top keywords in your industry, and including them in your bidding, ad copy, and landing page strategies, you will have a strong foundation for a successful AdWords campaign.

# Top Insurance Keywords Ranked by Monthly Search Volume

Keyword	Avg. Monthly Searches (exact match only)	Competition
insurance	301000	0.64
auto insurance	201000	0.83
life insurance	165000	0.86
insurance quotes	135000	0.96
insurance companies	90500	0.8
cheap insurance	60500	0.97
insurance agents	49500	0.21
auto insurance companies	33100	0.9
liability insurance	27100	0.88
business insurance	22200	0.9
insurance companies near me	18100	0.73
workers compensation insurance	14800	0.96
commercial insurance	14800	0.87
insurance broker	14800	0.5
professional liability insurance	9900	0.95
comprehensive insurance	9900	0.31
small business insurance	8100	0.94
car insurance quotes online	8100	0.96
house insurance	8100	0.93
rv insurance	8100	0.9
cheap insurance companies	8100	0.96
insurance agents near me	8100	0.56
general liability insurance	6600	0.95
co insurance	6600	0.26
commercial auto insurance	5400	0.91
online insurance quotes	5400	0.96
cheap insurance quotes	5400	0.96
truck insurance	5400	0.85
independent insurance agents	5400	0.61
business liability insurance	4400	0.95
insurance quotes online	4400	0.95
auto insurance agency	4400	0.26
commercial truck insurance	4400	0.87
collision insurance	4400	0.41
insurance policy	4400	0.69
online auto insurance	3600	0.91
contractors insurance	3600	0.92
property insurance	3600	0.82
liability car insurance	3600	0.96

# Top Insurance Keywords Ranked by Monthly Search Volume

Keyword	Avg. Monthly Searches (exact match only)	Competition
top insurance companies	3600	0.58
accident insurance	3600	0.83
commercial general liability insurance	2900	0.95
vehicle insurance	2900	0.87
cheap car insurance companies	2900	0.94
low cost auto insurance	2900	0.93
product liability insurance	2900	0.84
insurance brokers near me	2900	0.65
insurance estimator	2900	0.68
casualty insurance	2900	0.19
business insurance quote	2400	0.95
full coverage auto insurance	2400	0.94
insurance rates	2400	0.87
insurance carrier	2400	0.23
insurance agencies	2400	0.56
insurance agencies near me	2400	0.56
insurance plans	2400	0.74
general liability insurance cost	1900	0.96
commercial insurance companies	1900	0.82
cheap auto insurance companies	1900	0.96
insurance coverage	1900	0.54
independent insurance agents near me	1900	0.67
independent insurance	1900	0.55
commercial liability insurance	1600	0.93
get insurance quotes	1600	0.96
comprehensive car insurance	1600	0.72
general liability	1600	0.74
best insurance rates	1600	0.93
high risk auto insurance	1600	0.97
liability insurance cost	1600	0.92
liability coverage	1600	0.39
auto insurance broker	1600	0.78
liability insurance coverage	1600	0.94
local insurance companies	1600	0.86
mutual insurance company	1600	0.5

# Top Insurance Keywords Ranked by Monthly Search Volume

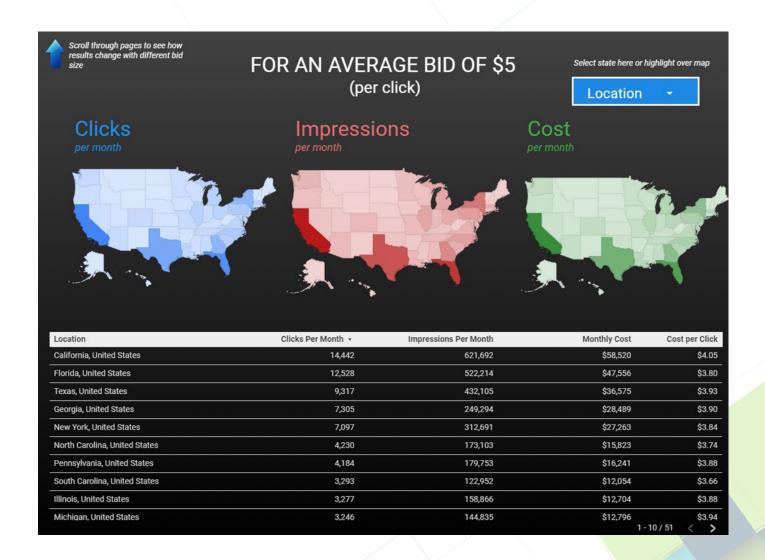
Keyword	Avg. Monthly Searches (exact match only)	Competition
personal insurance	1600	0.65
insurance terms	1600	0.46
vehicle insurance agency	1600	0.05
insurance quotes auto	1300	0.89
general liability business insurance	1300	0.98
general liability insurance for small business	1300	0.94
small business liability insurance	1300	0.88
general liability insurance coverage	1300	0.95
commercial vehicle insurance	1300	0.93
business insurance cost	1300	0.91
comprehensive auto insurance	1300	0.73
local car insurance	1300	0.88
public liability insurance	1300	0.73
discount auto insurance	1300	0.91
insurance online	1300	0.9
car insurance brokers	1300	0.8
commercial property insurance	1300	0.85
getting insurance	1300	0.64
construction insurance	1300	0.87
insurance providers	1300	0.7
insurance services	1300	0.29
independent agency	1300	0.1
fire insurance	1300	0.67
get car insurance quotes	1000	0.92
liability insurance for small business	1000	0.87

# Google Budget Estimates: Ad Spend by State

Google's Budget Estimate tool provides data to help you anticipate the costs of your campaigns. You will be able to spend different amounts depending on how much you bid per click on each keyword. The interactive model below will show you the monthly cost of targeting the top industry keywords at different bid levels in each state. A higher keyword bid will cost you more per click, but your ads will show at a higher position on the search results page, providing better visibility. See how much you could be spending on the top keywords in your industry below.

#### View the interactive data model here

Use the interactive Data Studio model to project the maximum cost of targeting the top industry keywords in each state.



# Digital Advertising Analysis of Top Insurance Companies

### MetLife

metlife.com - MetLife® Affordable Insurance - Life, Auto, Home & Benefits

[Ad] www.metlife.com/ ▼

A Name Trusted For Over 145 Years. Protection You Need For You & Your Family.

Coverage you can count on · Dependable & trustworthy · Proven expertise · Flexible solutions

Services: Small Businesses, Benefits for Employees, Corporate Benefit Funding, Broker Info

MetLife® Life Insurance Rates Starting At \$10.80/Month\* Get A Free Quote Online Today!

Free Life Insurance Quote
Help Protect Your Loved Ones Today
Affordable Coverage, Fast Decision

Insurance Options For You See Our Different Insurance Plans. Get An Insurance Quote Today!

About MetLife®
We Offer Solutions & Guidance
To Help You Meet Goals. Learn More!

When using the search query, "MetLife Insurance", one paid search campaign appears at the top of the page. The title of the ad is "metlife.com -MetLife Affordable Insurance - Life, Auto, Home & Benefits" and it is linked to the home page of the website. This advertisement effectively incorporates callout extensions: "coverage you can count on", "dependable & trustworthy", "proven expertise", and "flexible solutions", which helps summarize MetLife's offering. The ad also utilizes sitelink extensions to promote MetLife's different insurance plans that are on separate pages of their website. Sitelinks bring potential clients to specific landing pages depending on the product or promotion they are most interested in, and help increase the click-through rate. MetLife's sitelinks include MetLife Life Insurance, Free Life Insurance Quote, Affordable Insurance, and About MetLife. Their biggest offer is the free life insurance quote which gives MetLife the opportunity to collect contact information on potential leads. It is crucial to collect contact information to enable you to reach out and send other offers that you are promoting.

## Aflac

### Aflac® Supplemental Insurance - Help Keep A Healthy Lifestyle

Ad www.aflac.com/Insurance/Supplemental ▼ (866) 859-3588

Discover How Aflac® Supplemental Insurance Can Help You, Learn More Today.

Accident & Illness Help · Affordable Premiums · Apply To Get Started

Insurance coverage: Accident, Cancer, Illness, Life, Hospital, Disability, Dental, Vision

#### Disability Insurance

Aflac® Short-Term Disability Insurance helps with income loss.

#### Accident Insurance

Aflac® Accident Insurance helps pay for accident care and recovery.

#### Illness Insurance

Aflac® Critical Illness Insurance helps pay for medical emergencies.

#### **Dental Insurance**

Aflac® Dental Insurance helps pay for routine dental care.

Aflac uses paid advertising to promote the different insurance plans that they offer. When searching "Aflac" on Google, the first ad that appears has the title "Aflac Supplemental Insurance - Request Insurance Policy Quote", which links to the homepage of their website. This ad features relevant messaging, callout extensions, and sitelink extensions. Each of their sitelink ad extensions are for different insurance plans and are linked to pages on their website that contain important information about each plan. Every landing page is highly interactive and allows users to choose if they want coverage for "myself" or "my employees" and then provide their contact information and set up a call time. It is crucial to capture user contact information so that you can reach out and continue to send offers to qualified leads.

## Allstate

allstate.com - Insurance from Allstate® - Safe Driving is a Win-Win

Ad www.allstate.com/Insurance ▼ (866) 392-4331

Get Two Safe Driving Bonus Checks a Year Only From **Allstate**®. Quote Online Now! Multiple policy discount · Switch and save \$446/year · Many discount offerings A+ Superior Ability to Meet Insurance Obligations – Insure.com

Get an Auto Quote Now

Safe drivers can save 45% or more w/ Allstate. Learn More & Quote!

Allstate® Home Insurance

Get quality protection for your home from Allstate®.

Bundle Policies and Save

Bundle Auto, Home, or Motorcycle Policies & Save w/ Allstate!

Get a Motorcycle Quote

See how much you can save on Allstate® motorcycle insurance.

Allstate Insurance utilizes paid advertising to promote their numerous insurance plans and deals. The first ad that appears at the top of a Google search is titled "Allstate.com - Insurance from Allstate - Safe Driving is a Win-Win" and uses relevant messaging. They also incorporate sitelink ad extensions to promote their different insurance offerings: Get an Auto Quote Now, Bundle Policies and Save, Allstate Home Insurance, and Get a Motorcycle Quote. Their biggest offer is found when you click on the "Bundle Policies and Save" sitelink, which brings you to a landing page that is concise and walks you through three short steps to save up to 30%. This is an excellent example for a landing page because it has very little content and one purpose, which is to capture the zip code and offer a free quote.

# Conclusion

## Top Keywords:

- Most searched keywords are "auto insurance", "life insurance", and "insurance quotes".
- Bid on these keywords as well as the others listed.
- Include top keywords in your ad copy.
- Include top keywords in your landing page copy.
- Use different keyword match types to capitalize on keyword variations.

## Ad Spend by State:

- Bidding \$3.00 on top keywords will yield up to 7,927 clicks with a maximum monthly cost of \$19,554 depending on state.
- Bidding \$5.00 on top keywords will yield up to 14,442 clicks with a maximum monthly cost of \$58,520 depending on state.
- Bidding \$7.00 on top keywords will yield up to 19,049 clicks with a maximum monthly cost of \$104,339 depending on state.
- Bidding \$10.00 on top keywords will yield up to 23,280 clicks with a maximum monthly cost of \$172,735 depending on state.
- Higher keyword bids result in higher average ad position on Google's search results page, resulting in higher click-through and conversion rates.
- These budgets reflect maximum potential spend. Advertisers can limit their spend to the amount suitable for their budget.

# Top 100 Insurance Companies Reviewed for this Report

Metlife Genworth Financial

Prudent Financial Travelers Companies

Berkshire Hathaway Thrivent Financial for Lutherans

AIG Protective Life Corp

New York Life American Equity Investment Life

TIAA American Financial Group

Lincoln Financial Group Protective Life Corp

Geico Unum Group

Aegon Americas American Equity Investment Life

Manulife Financial American Financial Group

State Farm CAN Financial

Northwestern Mutual Reinsurance Group of America

MassMutual Guardian Life Insurance Co of America

Jackson National Life Western & Southern Financial Group

Principal Financial Group Securian Financial

Hartford Financial Ohio National Mutual Holdings

Swiss Reinsurance America Corp Symetra Financial Corp

Philadelphia Indemnity Ins Co Mutual of Omaha

Voya Financial OneAmerica Financial Partners

Nationwide Progressive Corp

AXA Equitable Life Insurance CNO Financial Group

United Services Automobile Association Assurant

Pacific Mutual Holding Company Penn Mutual Life insurance

Aflac National Life Group

Allianz Fidelity and Guaranty Life

Liberty Mutual Markel Corporation

Allstate American National Insurance Company

# Top 100 Insurance Companies Reviewed for this Report

Alleghany Corp

AmTrust Financial Services

Knights of Columbus

Zurich

Chubb Inc

American Family

Auto Owners Group

Erie Insurance

W.R. Berkley

QBE

Cincinnati Financial

Primerica Inc

SCOR

Farm Bureau Financial Services

American Family Life Ins. Co

Lincoln Heritage Life Ins Co

Centurion Life Insurance Co

Anthem Inc.

National Western Life

Legal & General

Americo Life

Citizens Inc

Savings Bank Life Ins Co of MA

Southland National Ins Corp

Indiana Farm Bureau

Humana Inc

UnitedHealth Group

Delaware Partners LLC

Tennessee Farmers Life Ins Co

Federated Life Insurance

Owners Insurance Co

American Security Insurance Co

United Financial Casualty Co

NGM Insurance Co

Phoenix Insurance Co

Sentry Insurance a Mutual Co

U.S. Fire Insurance Co

Atlantic Specialty Co

Grange Mutual Casualty Co

Farmers Insurance

Westfield Insurance Co

American Bankers Ins Co. of FL

IDS Property Casualty Ins Co

XL Reinsurance America Inc.

Starr Indemnity & Liability Co