

DIGITAL MARKETING

Still Crazy After All These Years

firstinterpreter

Jaimie Pickles, CEO



2025 NATIONAL CONFERENCE • MAY 4-6 • THE BREAKERS, PALM BEACH, FLORIDA

**AUTO INSURANCE REPORT
NATIONAL CONFERENCE 2025**

MAY 4-6 | THE BREAKERS, PALM BEACH, FL

What we'll cover in this session

- Digital Insurance Marketing Milestones Over The Years
- Where We Are Today
- Current & Emerging Marketing Solutions
- Q&A

Key Performance Marketing Milestones in Insurance

Pre-Web

Traditional lists,
local networks,
mass advertising
and CompuServe

Auto Insurance Report

The Authority on Insuring Personal and Commercial Vehicles

Vol. 1 #35 June 27, 1994

Inside

Regulators in New York say it is a waste of time to collect more data on urban insurance because everyone knows the cities are underserved. Incentives to write business in the city are needed, not more studies, they say. **Page 3**

Are competitors getting under Progressive's skin? Non-standard insurers say they are feeling heat from a counter-attack. **Page 8**

The Grapevine

No Challenge Filed Yet To CA Underwriting Regs

The insurance industry in **California** is still mulling a legal

Continental's Compuserve Project Pays Dividends Even Without Profits

When insurance companies finally start making money by offering insurance services directly to consumers through the much-heralded information superhighway, the product will probably look very little like **Continental Insurance Co.'s** current offering on **Compuserve**.

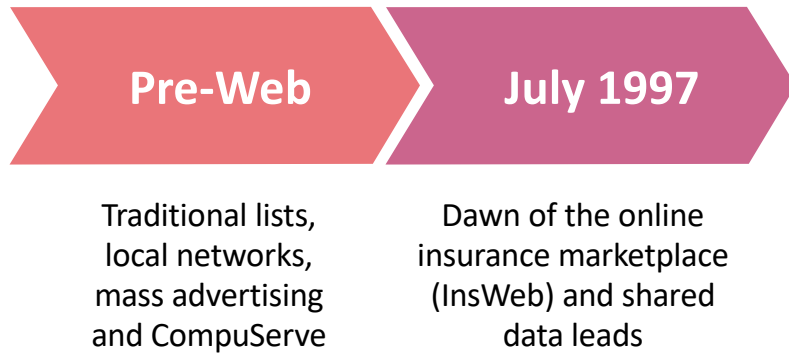
But the folks at Continental aren't concerned that their operation is not yet the standard for the future. That was not the point of making the investment in bringing the service online in August 1993. Rather, Continental's goal is to learn, experiment, learn, test, and learn some more. The technology of the future isn't here yet. The consumers of today don't know what they will want from that technology. And the structure of insurance products delivered through some form of online service has yet to be conceived.

All Continental wanted to do jump into the fray and learn enough so that it could be a leader in the field when

Please see CONTINENTAL on Page 2



Key Performance Marketing Milestones in Insurance



July 1997: First Online Insurance Marketplace

InsWeb®
Your Insurance Bookmark™

Welcome

Table of Contents



Auto
Insurance



Life
Insurance



Health
Insurance



Other
Insurance



Research
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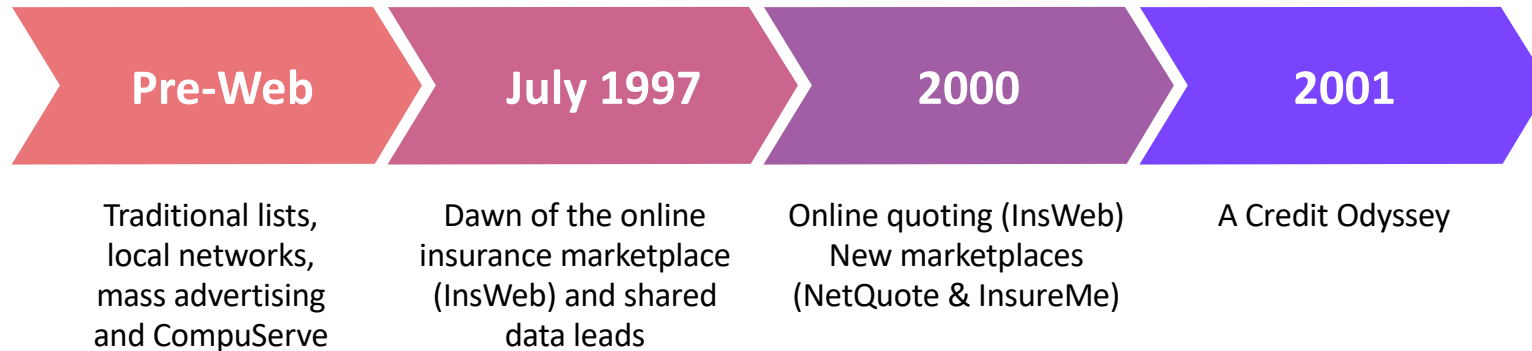
InsWeb Makes
PC Magazine
Top 100 List



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Key Performance Marketing Milestones in Insurance



2001: A Credit Odyssey

- Pull a live score
- Pull an archived score
- Share a score across multiple carriers
- Ask the consumer to score themselves

2001: Credit Solution Adopted (and still in place today)

HELP

Which of the following best describes your credit history?
(Approximately half of U.S. residents fall into the "Fair" category or below.)

Continue

Select...
Select...
Excellent
Good
Fair
Poor

Tools, articles, notes: Home

HELP

Excellent: Very good credit history. You've never had late payments or accounts sent to collection agencies, and have not maxed out available credit.

Good: Basically good credit history. Problems are few and far between.

Fair: Some problems. You often have late payments on loans, credit cards, student loans and medical bills. (Approximately half of U.S. residents fall into this category or below.)

Poor: Bad credit history. Debt is impossible to payoff in the foreseeable future. You've got a history of bankruptcy, consistent late payments, and accounts sent to collection agencies.

Key Performance Marketing Milestones in Insurance




2002: Clicks available on InsWeb.com

For consumers who indicate one or more of the following:

- Not currently insured
- Two or more accidents/violations
- DUI or need SR-22

Get great car insurance rates!


Click on a few of the companies below to get your rates.



Save Hundreds on Allstate® Auto Insurance
www.allstate.com

- Drivers who switched to Allstate saved \$468 on average
- Quality protection and lots of ways to save
- Big savings for safe drivers
- Get a quote today and start saving


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Drivers who save by switching to Progressive save \$744 on average
www.progressive.com

- Get a customized quote today and see what you could save
- Fast, easy and reliable claims service available 24 hours a day
- Trusted by millions of drivers to insure what's important

[Access My Quote](#)

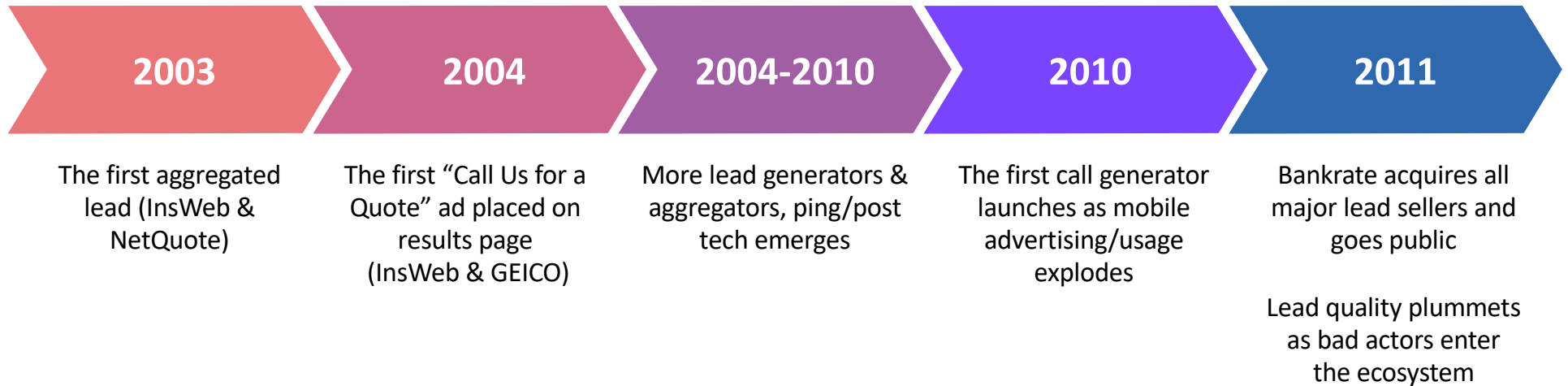


It's Easy to GEICO
www.geico.com

- GEICO's Car Insurance Quotes are Customized for You
- Get a Free Car Insurance Quote Online 24/7
- GEICO offers discounts for car safety features, good driving habits, and more!

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Key Performance Marketing Milestones in Insurance



Key Performance Marketing Milestones in Insurance



2011

LeadID launches tech
to combat bad actors

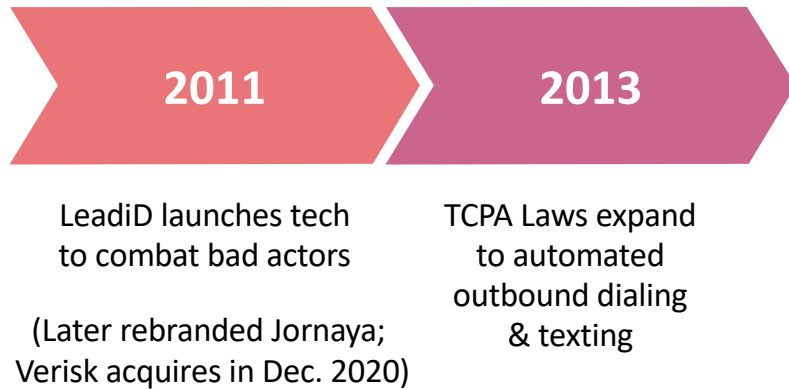
(Later rebranded Jornaya;
Verisk acquires in Dec. 2020)

2011: LeadID to the Rescue?



- Technology residing on thousands of insurance marketplace websites to capture lead origin/history data
- Smoked out bad and low intent leads
 - Pure fake leads
 - Old leads
 - Call center generated leads
 - Short duration leads
- All Web Leads adopts; all others resist
- TCPA Compliance use case added in 2013

Key Performance Marketing Milestones in Insurance



2013: TCPA Laws Updated to Require Consumer Consent to be Called and/or Texted

Drivers in your area can save up to \$610 per year!

Progress: 99%

Address

Apt, Unit

Zip

(555) 555-5555

By clicking 'Get My Quotes' I provide my signature, expressly authorizing up to eight insurance companies or their agents or partner companies to contact me at the number and address provided with insurance quotes, for marketing purposes, or to obtain additional information for such purposes using an automated telephone dialing system and/or an artificial or prerecorded voice, text messages or email. I understand that my signature is not a condition of purchasing any property, goods or services and that I may revoke my consent at any time. I understand that the insurance companies or their agents or partner companies may confirm my information through the use of a consumer report. I agree to this website's [Privacy Policy](#) and acknowledge that as a member I will receive insurance quote reminders and special promotions sent to me via e-mail. I acknowledge that I have read and understand this website's [Terms and Conditions](#), and I agree to be bound by them.

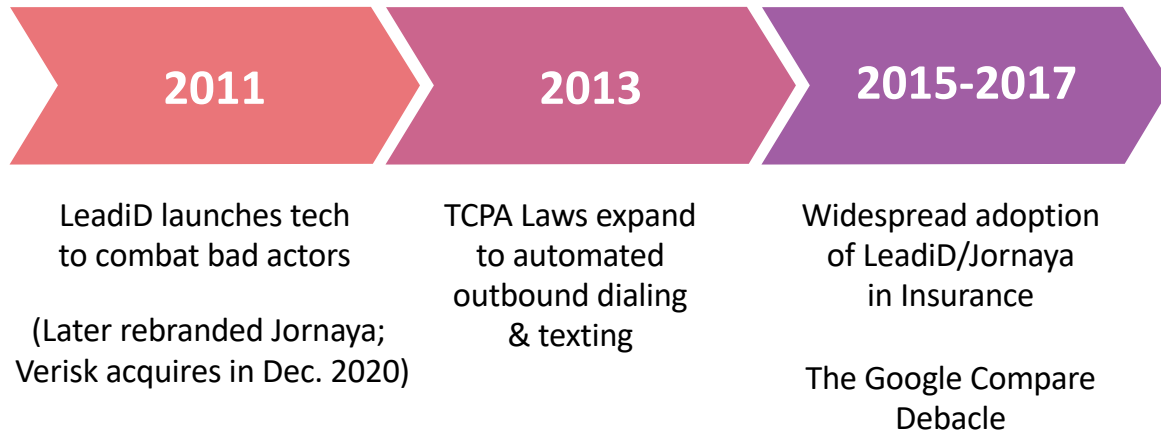
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Insurance companies or their agents or partner companies


Matched companies may include: All Web Leads, AWL, LLC, insuranceQuotes, 21st Century Insurance, AAA Insurance Co., AdEnergy, adopt-a-contractor.com, ADT, ADT Solar, Advocacy Center, Allianz U.S INC, Allied Insurance Partners, Allstate Insurance, Alot Technologies, American Auto Club, American Automotive Alliance, American Building and Design, American Disability Helpline, American Family Insurance, American National Insurance, Americas Resource Center, Amica Insurance, Answer Financial, Archenia, Inc., Asset Protection Direct, Atlas Vehicle Protection, Auto Approve, Auto Defender, Auto Help Center, Auto Service Depot, Auto Services Center, AutoGuard Pro, AutoPay, Best Home & Auto, Blue Raven Solar, Breakdown Protectors, Caribou, Charter Insurance, Citizens Disability, Clean Energy Concept, Client Consent LLC, Compare Insurance Quotes, Complete Auto Care, Consumer Advocacy LLC, Consumer Auto Services, Consumer Council, Cotton States Insurance, Country Financial, Dealer Loyalty Protection, Dealer Owned Warranty Company, Digital Market Media, Direct Auto, Discount Insurance Quotes, Dvinci, Elite Insurance Group, Erie Insurance Company, Essential Group LLC, [EverQuote Marketing Partners](#), Everything Breaks Inc, Farm Bureau, Farmers Insurance, GEICO, Ghray Area Holdings, Inc., GMAC Insurance, Gravity Lending, Greenfield Advantage, Guardian Auto Shield, HealthIQ, Heard and Smith, iClearDebt.com, Iconic Results, Ideal Concepts, Inc., IdentMarketing, IDT Energy, iLending, Impactful Marketing, InsuranceConnectionGuide and affiliated brands (email only), Infinity Insurance, Insurance Specialist, InsureMe, Inc., Inside Response, J2 Media Ventures, Job Hunt Helper, Legacy Quote, LendingPoint, Liberty Mutual Insurance Company, LifeMatters, Loan Resource Center, Lumio Solar, Med Alert Pros, Medicare Rewards, Medguard Alert, Mercury, Metropolitan Insurance Co., NationalHomeProject, National Automotive Financial Services, National Protection Assurance, National Repair Solutions, Nationwide, TO National Gas & Electric, NexLevel Direct LLC, OpenRoad Lending, Ox Car Care, Private Reserve Group, Inc, Progressive Insurance, Quotehound, QuoteWizard, Rank Media, Right Advisors LLC, Safeguard My Car, Secure24 Alarms, LLC, SelectQuote, Sentry Insurance Company, SAFECO, Shelter Insurance Company, SmarHome Solutions USA, State Farm, Sun Power, Sunlight 4 Solar, Suntuity, The Hartford, The Hartford AARP, The Pro Companies, The Savings Group Inc., The-Solar-Project, Travelers Insurance, Total Advocacy Group LLC, Trusted Consumer Advisors, US Dealer Services, US Health Advisors, USAA, USInsuranceOnline, Vanguard Vehicle Armor, Verti Insurance Company, Allied Vehicle Protection, America Auto Care, Auto Protection Plus, Auto Repair Network, Autoguard Pro, Automotive Service Protection, Bright Home Solar, Carchex, Circle Auto Shield, Inc., Concord Auto Protect, D&M Marketing, Delta Auto Protect, Driven Automotive Protection, LLC, GotQuotes "US Dealer Services, Inc", Integrity Vehicle Services, Key Vehicle Resources, Liberty Bell Auto, Lighthouse Insurance Group LLC, Marchex, Inc., Matrix Warranty Solutions Inc, [MediaAlpha's Marketing Partners](#), [MediaAlpha's Agent Partners](#), My Home Services, Momentum Solar, My United Insurance, National Disability, National General Insurance, NAFS, National Repair Solutions, Nations Auto Protection, New Strata, NewStrata, Next Auto Protection, Obsidian Solar, Posigen, ProtectMyCar, PX.com, Quotelab, LLC, Ranchero Power, RateGenius, RateMarketplace, Rectify Solar, RefiJet, Residence Energy, Rocket Quote, LLC, ROI Network, Seafront Marketing LLC, Senior Aid Helper, Senior Life, Sigora, Simple Save Protection, Skyline Smart Home, Skyline Smart Energy, Smart Mortgage USA, Solar America, Solar Alternative, Solar Pals, Solar XChange, Solar Sesame, Solr Standard, Spark Energy, Superior Home, SunPro, Sunrun, Stuckey and Company, The Baldwin Group, The General, The McGrp International, the-solar-project.com, Town Square Energy, Tresl, True Auto, Trusted Consumer, US Energy Solutions, USA Auto Protection, USA Rate Center, Valiant Acquisition Corp, Vehicle Protection Center, Vehicle Protection Specialists, Vision solar, VSC Digital Media, Wells Solar, What If Media Direct, LLC

Text message and data rates may apply.

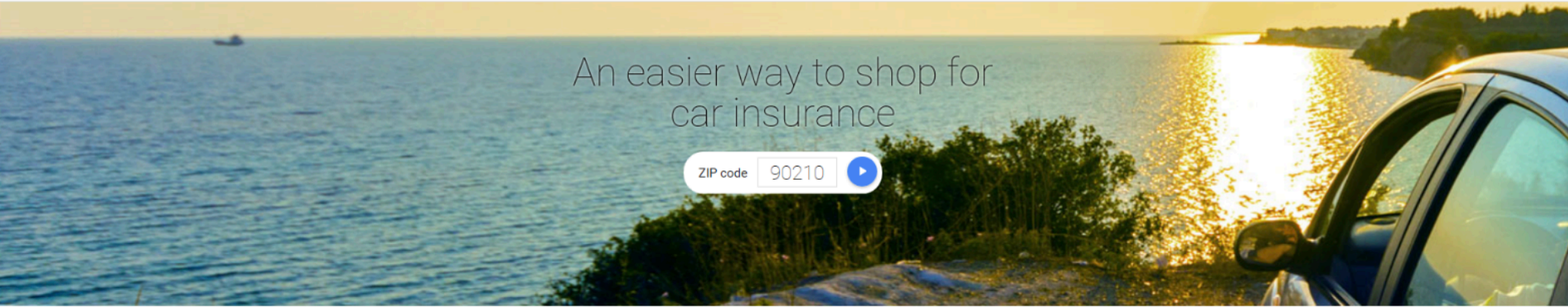
Key Performance Marketing Milestones in Insurance




March 2015: "Google Compare for Auto Insurance Has Arrived!" - *Insurance Journal*

 [Sign in](#)

Compare Auto Insurance






An easier way to shop for
car insurance




ZIP code 




Find more options, faster

Researching for car insurance can be time consuming. We're working with a growing number of insurance providers to aggregate their questions into a single form.

Enter your information once and get up to 14 prices.







February 2016:

“Google to Kill Off Car-Insurance Comparison Tools”

- *Business Insider*

Google

car insurance quote in orlando

All Images Short videos News Forums Shopping Videos More Tools

Open now Cheapest Online appointments Top rated Florida

Results for **Orlando, FL** · Choose area

Sponsored · Car insurance quotes | Orlando

✓ GOOGLE SCREENED

Morgan Insurance Group
4.9 ★★★★★ (55) · Car insurance quotes
25+ years in business · Serves Orlando
Open now · Family owned

Message Get phone number

Cable Howden Insurance
4.7 ★★★★★ (62) · Car insurance quotes
37+ years in business · Serves Orlando
Open now · Local business

Get phone number

More Insurance Agencies >

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progressive.com
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Compare Auto Insurance Rates | Florida Car Insurance
4 out of 5 New Customers Recommend Progressive®. Switch & Start Saving Today.
Get A Progressive Car Insurance Quote & Start Saving! Buy Online Today. 24/7
Customer Service. 80 Years of Service. Bundle Home & Auto. Accident...

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Florida Car Insurance | Cheapest Rates [Today]
Find Cheap Car Insurance Rates [Fast] from the Top Companies for US Drivers. Make...
Full Coverage from \$34 · \$34 Full Coverage Insurance · 10 Cheap Car Insurance Quotes
Deal: Up to \$744 off New Policy

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https://www.libertymutual.com · auto-insurance · state

Florida Car Insurance | Get a Quote
Need car insurance in Florida? We'll help you find the right FL auto coverage and discounts to help you save. Get a free online quote in less than 10 minutes ...

People also ask

How much is car insurance in Orlando Florida?

Key Performance Marketing Milestones in Insurance



January 27, 2025: Stricter TCPA rule aimed to give consumers more control of their data

AUTO INSURANCE REPORT

The Authority on Insuring Personal and Commercial Vehicles

First name

Phone number

By submitting this form, you agree to be contacted by one of our marketing partners using an automated dialling system and/or prerecorded messages.

☐

Nov. 4, 2024

Vol. 32#10/1497

INSIDE

Accepting poop emojis as a statement of intent. Pages 2-3

The price of leads will likely rise. Page 3

Faced with legislative restrictions, Florida AOB specialists moved to Kentucky. Page 5

Kentucky lacks costs controls. Page 6

Legislators continue to resist efforts to restrict distracted driving. Page 10

Boring No More!
Root Insurance Turns a Profit

After ten years of ups and downs, Root Insurance reached a major milestone in the third quarter of 2024: it turned a profit.

Changes Telemarketing Rules to Sharply Reduce Insurance Leads

In an effort to restrict unscrupulous marketers, the business of finding insurance sales leads is about to be turned on its head.

In 2008, a company called U.S. Fidelis started robocalling consumers to talk to them about their car's "extended warranty." After making one billion robocalls in just 10 months, the firm was banned from using robocalling by the U.S. Federal Communications Commission. After numerous complaints about their business practices, including failure to pay claims or honor cancellation requests, U.S. Fidelis subsequently went bankrupt in 2010. The two brothers who owned the firm were convicted of fraud and tax evasion resulting in prison sentences.

But despite the demise of U.S. Fidelis, the use of robocalls to sell, scam and more didn't stop.

By 2021, auto warranty calls were the FCC's single

Please see REDUCED LEADS on Page 2

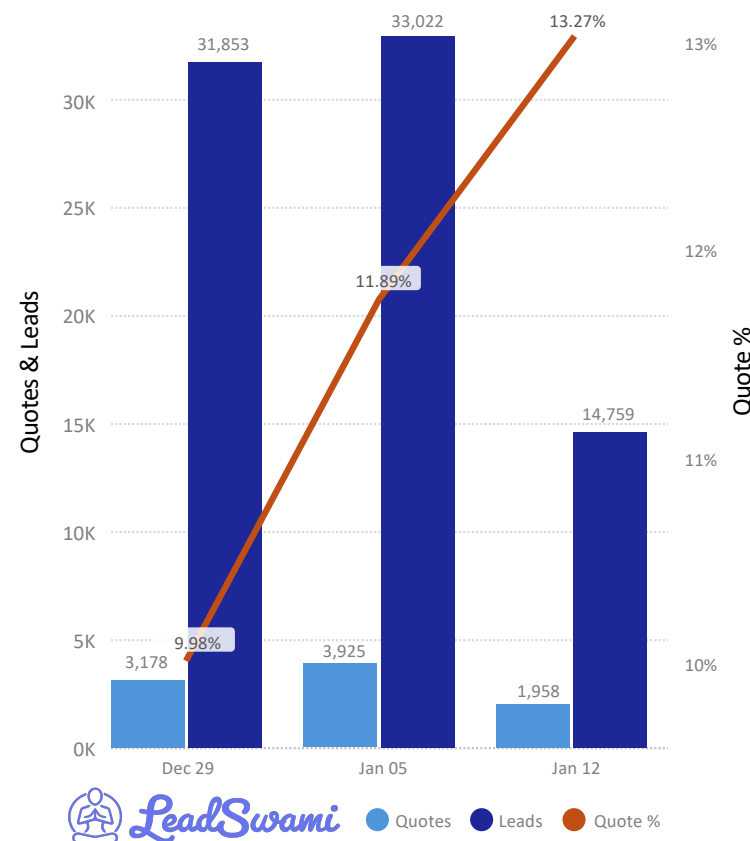
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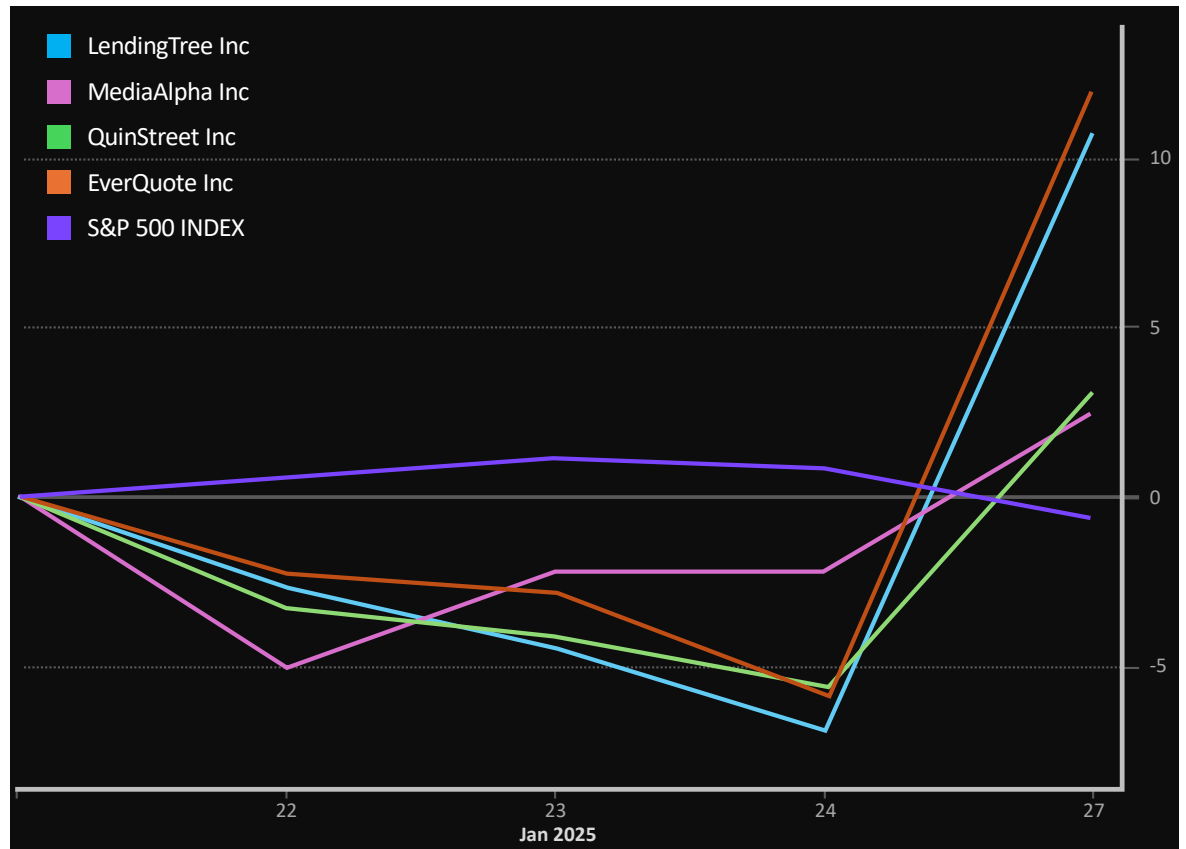
Several of the Largest Marketplaces Implemented 1-to-1 Consent Two Weeks Before the 1/27 Effective Date

- On the LeadSwami platform, lead volume fell by 55%
- Total spend dropped 47%
- Cost/lead increased by 21%



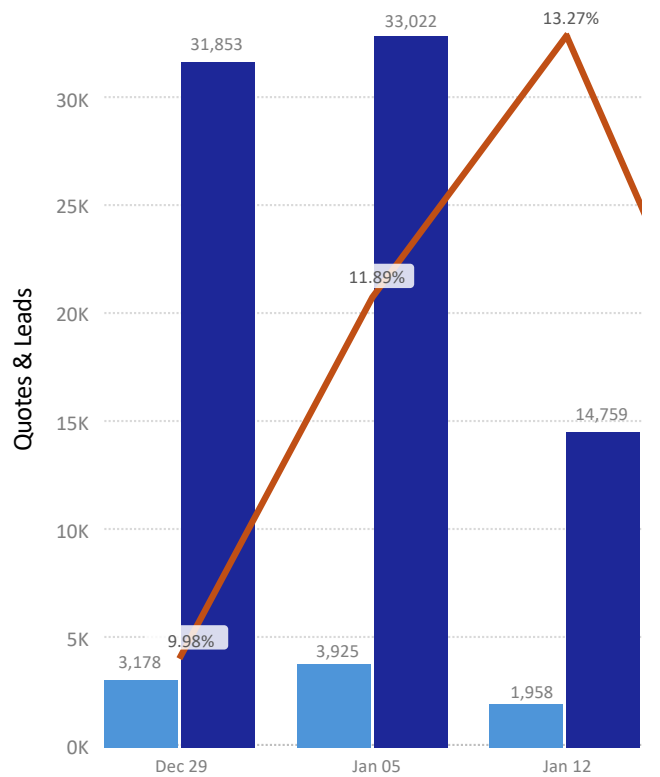
Efficient Equity Markets Reward Performance Marketing Stocks

- Eleventh Circuit Court of Appeals strikes down ruling entirely on Friday, January 24th @ 5pm EST
- On the next trading day, the combined market cap of the four public lead sellers increased by \$510 million



Source: Penn Capital analysis of Bloomberg data

And, Things Were Back to Business as Usual



LeadSwami



Quotes



Leads

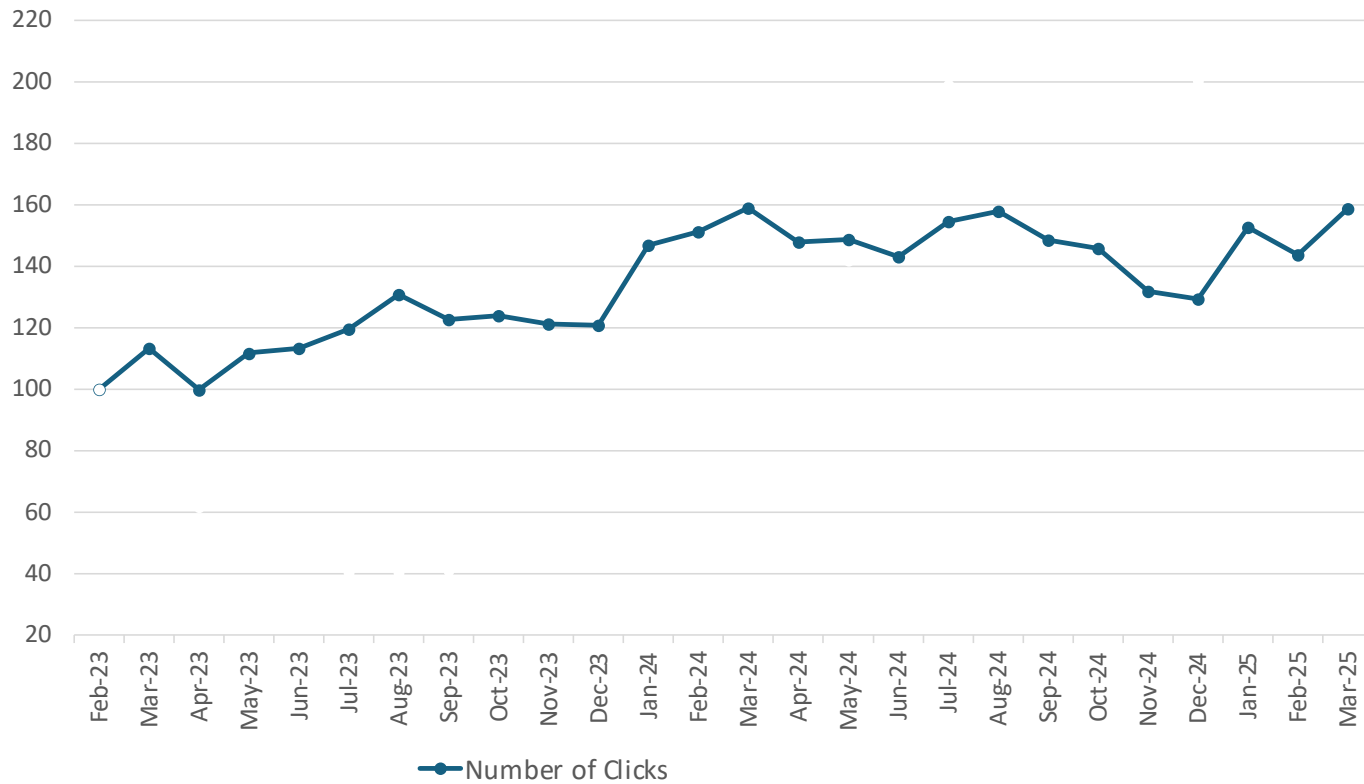


Quote %

- Digital Insurance Marketing Milestones Over The Years
- **Where We Are Today**
- Current & Emerging Marketing Solutions
- Q&A

The Digital Insurance Ecosystem is Thriving!

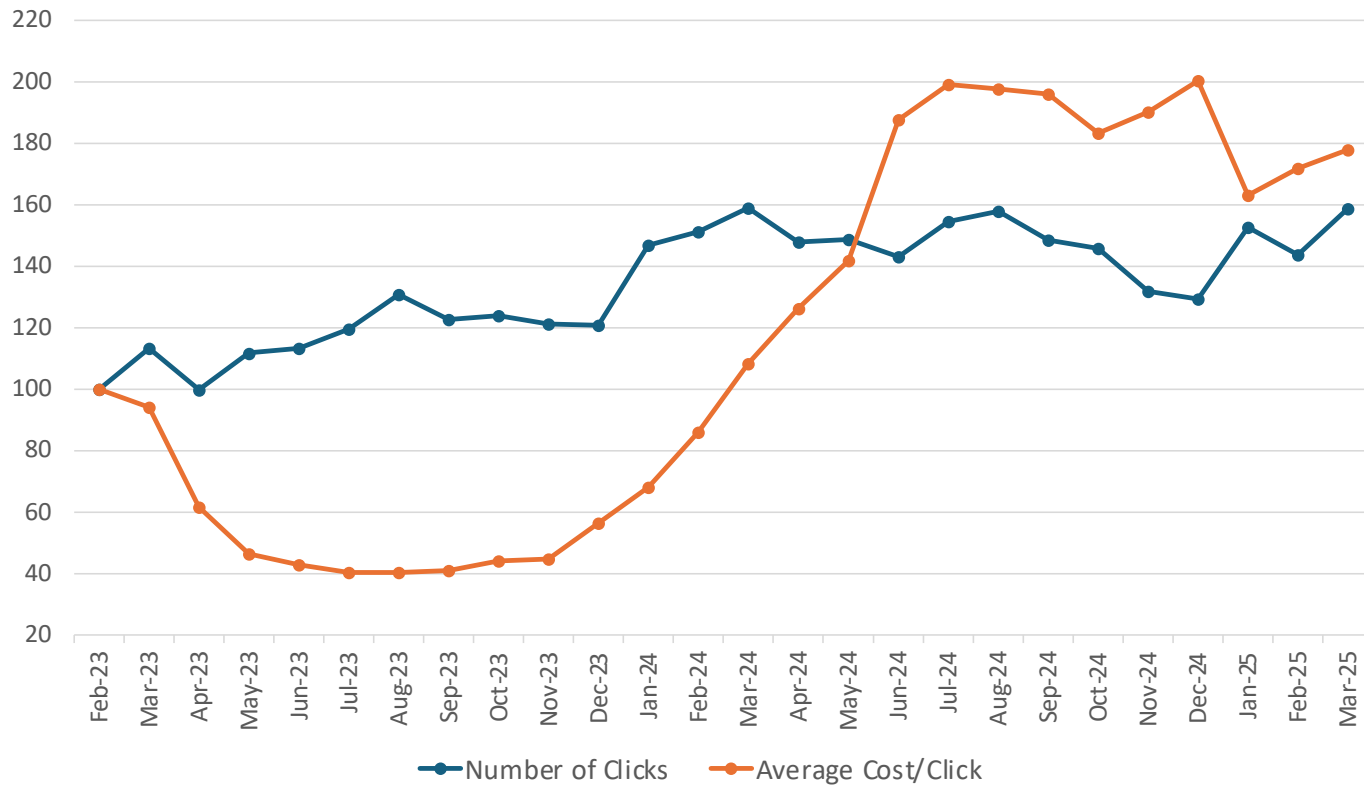
Number of Auto Insurance Shopper Clicks vs Cost per Click
(Data indexed to 100 in Feb-2023)



Source: Natural Intelligence analysis of Google auto insurance shopping data

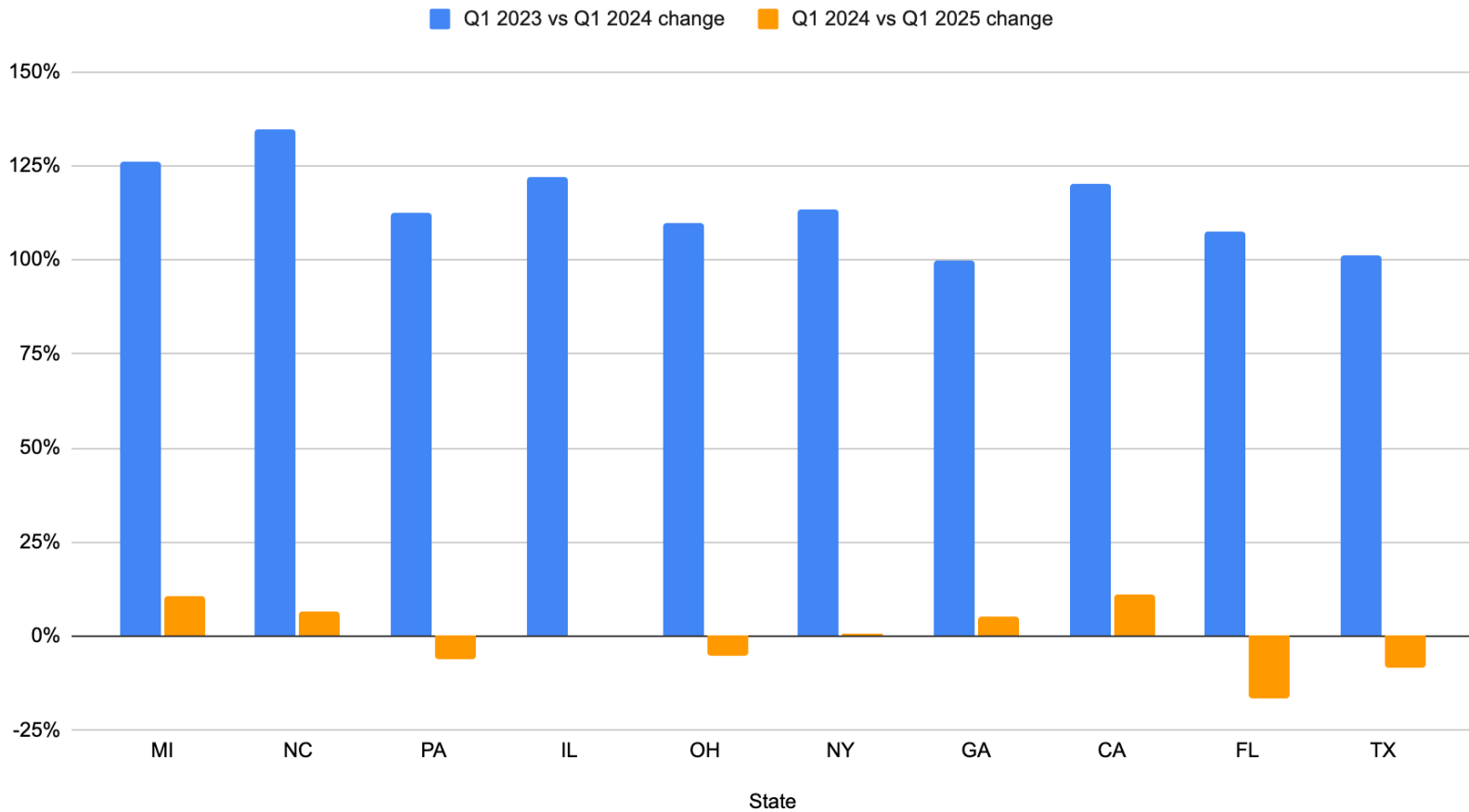
The Digital Insurance Ecosystem is Thriving!

Number of Auto Insurance Shopper Clicks vs Cost per Click
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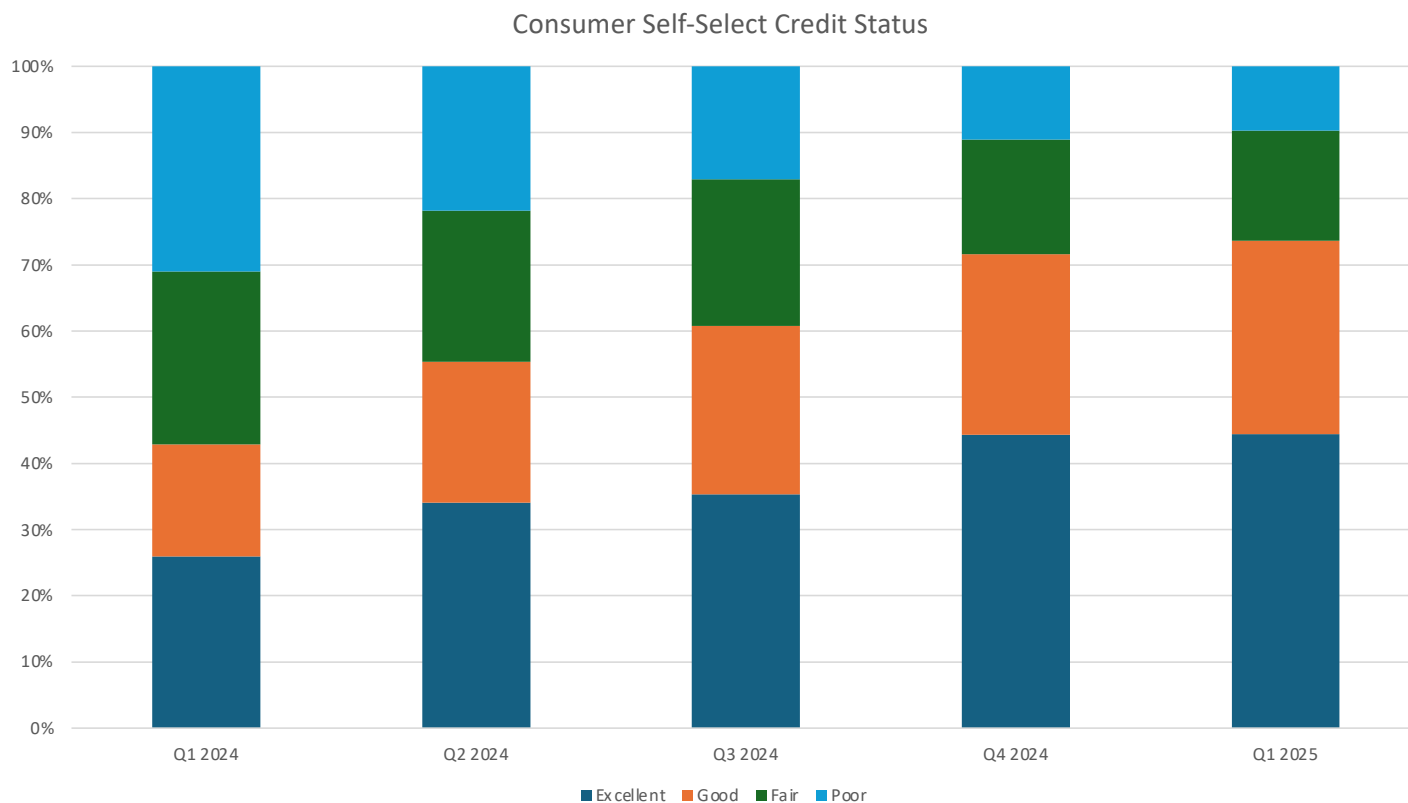
Source: Natural Intelligence analysis of Google auto insurance shopping data

Consumer Search Activity Trends Vary by State



Source: Natural Intelligence analysis of Google auto insurance shopping data

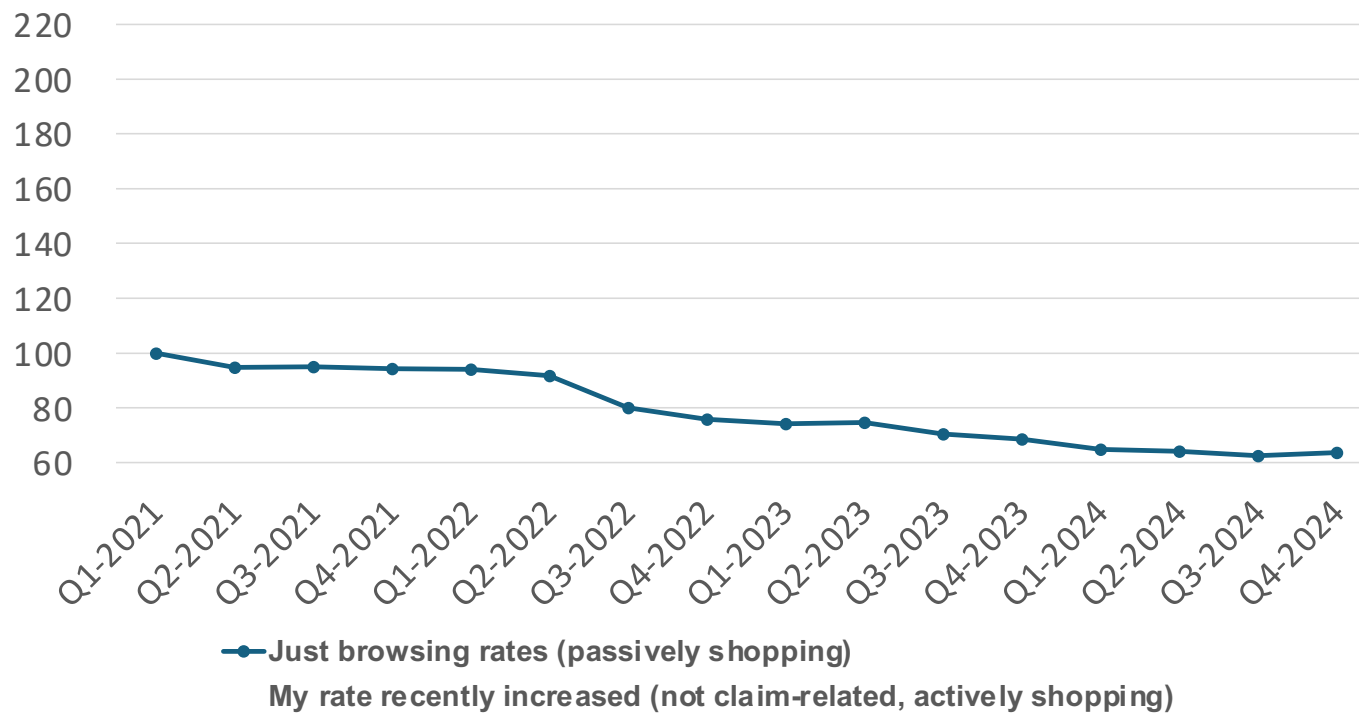
Consumer Shopping Activity Trends by Credit Status



Source: Natural Intelligence analysis of BestMoney.com Auto Insurance shoppers

Auto Insurance Consumer Shopping Behavior Has Become More Purposeful

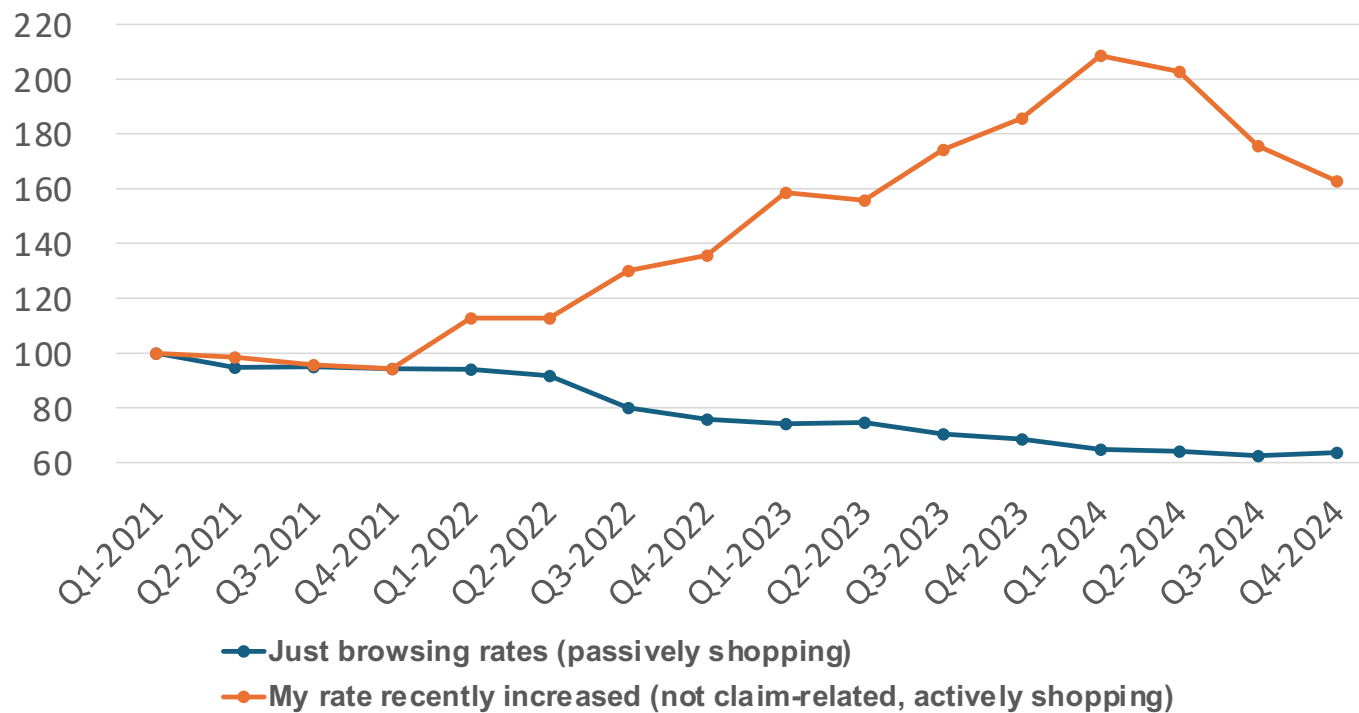
Primary Reason for Shopping
(Data indexed to 100 in Q1-2021)



Source: April 2025 J.D. Power Auto Insurance Loyalty Indicator and Shopping Trends (LIST)

Auto Insurance Consumer Shopping Behavior Has Become More Purposeful

Primary Reason for Shopping
(Data indexed to 100 in Q1-2021)



Source: April 2025 J.D. Power Auto Insurance Loyalty Indicator and Shopping Trends (LIST)

Upward Trend in Auto Insurance Consumer Shopping & Switching





Shopping and Switching Rates (30-Day Average)
(Data indexed to 100 in Apr-2023)



Source: April 2025 J.D. Power Auto Insurance Loyalty Indicator and Shopping Trends (LIST)

- Digital Insurance Marketing Milestones Over The Years
- Where We Are Today
- **Current & Emerging Marketing Solutions**
- Q&A

Current Digital Marketing Solutions for Any Carrier Distribution Model

	Direct-to-Consumer	Local Captive & Independent Agencies	Independent Agency Carriers	Carrier Website Monetization Applications
EVERQUOTE	✓	✓		✓
 MediaAlpha	✓			✓
 QuinStreet	✓			✓
 AWL	✓	✓	✓	
Kissterra	✓	✓		
 NATURAL INTELLIGENCE	✓	✓		

- Other options for independent agency carriers include Answer Financial, Experian, Insurify, Jerry, SelectQuote, Zebra, etc.
- Best approach for regional IA carriers is to align closely with digital marketing savvy agencies in local markets.

Emerging Digital Marketing Solutions

- For big advertisers, several emerging solutions are innovating in ways that may solve our most pressing problems.
- Solutions like Melon Local place local agencies on search results and social media.



melon local



Digital Marketing Remains Far From Near-Perfect

John Wanamaker would have loved digital marketing;
However, after nearly 30 years...

- Consumers continue to struggle to navigate a complex and messy journey
- Critical data to improve accuracy and completeness of shopper information still missing at the top of the funnel
- The original promise to match each consumer with the best 3-4 providers not yet accomplished
- Upon delivering a quote, providers still fail 80%-90% of the time

Thank You!

Jaimie Pickles

CEO First Interpreter

jpickles@firstinterpreter.com



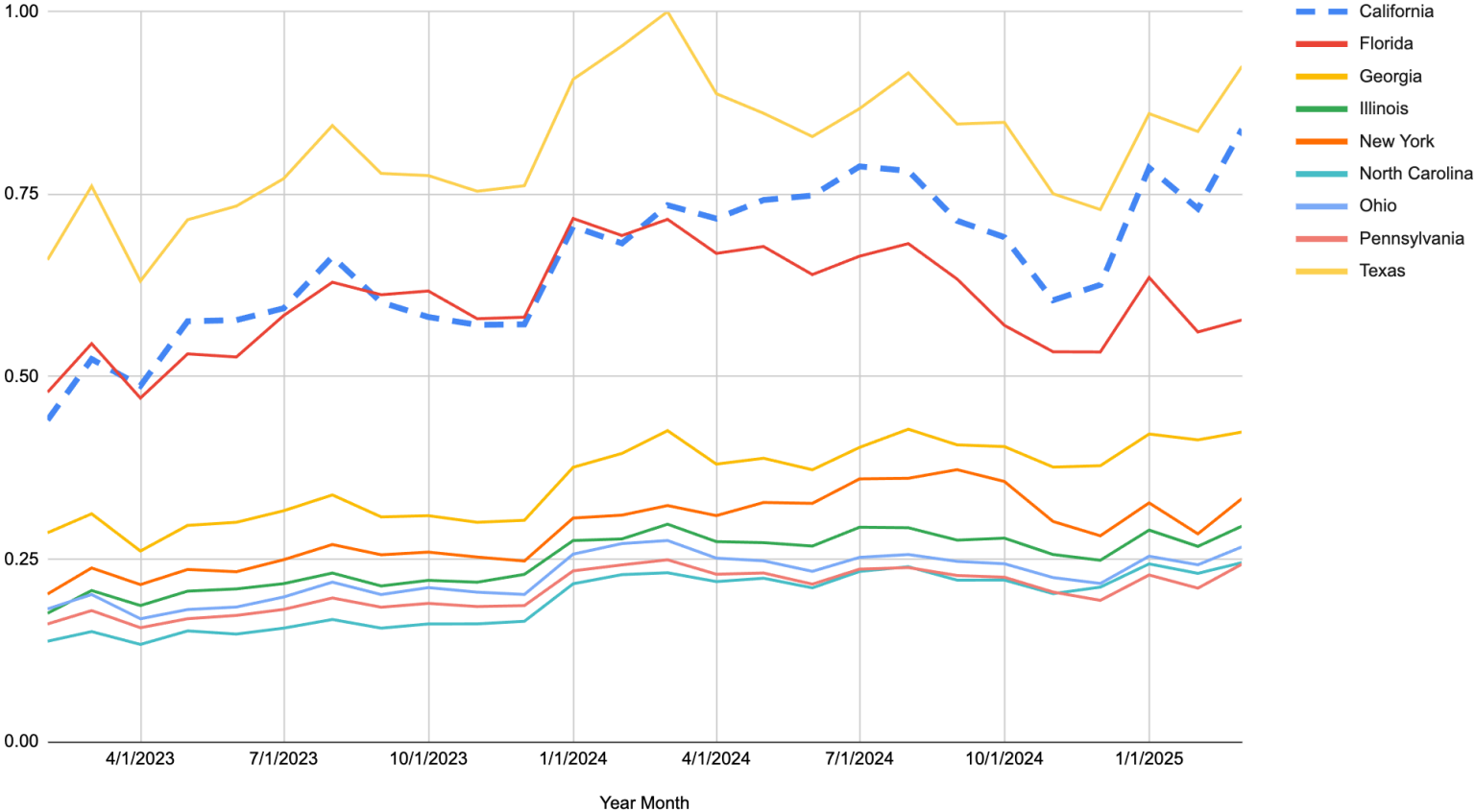
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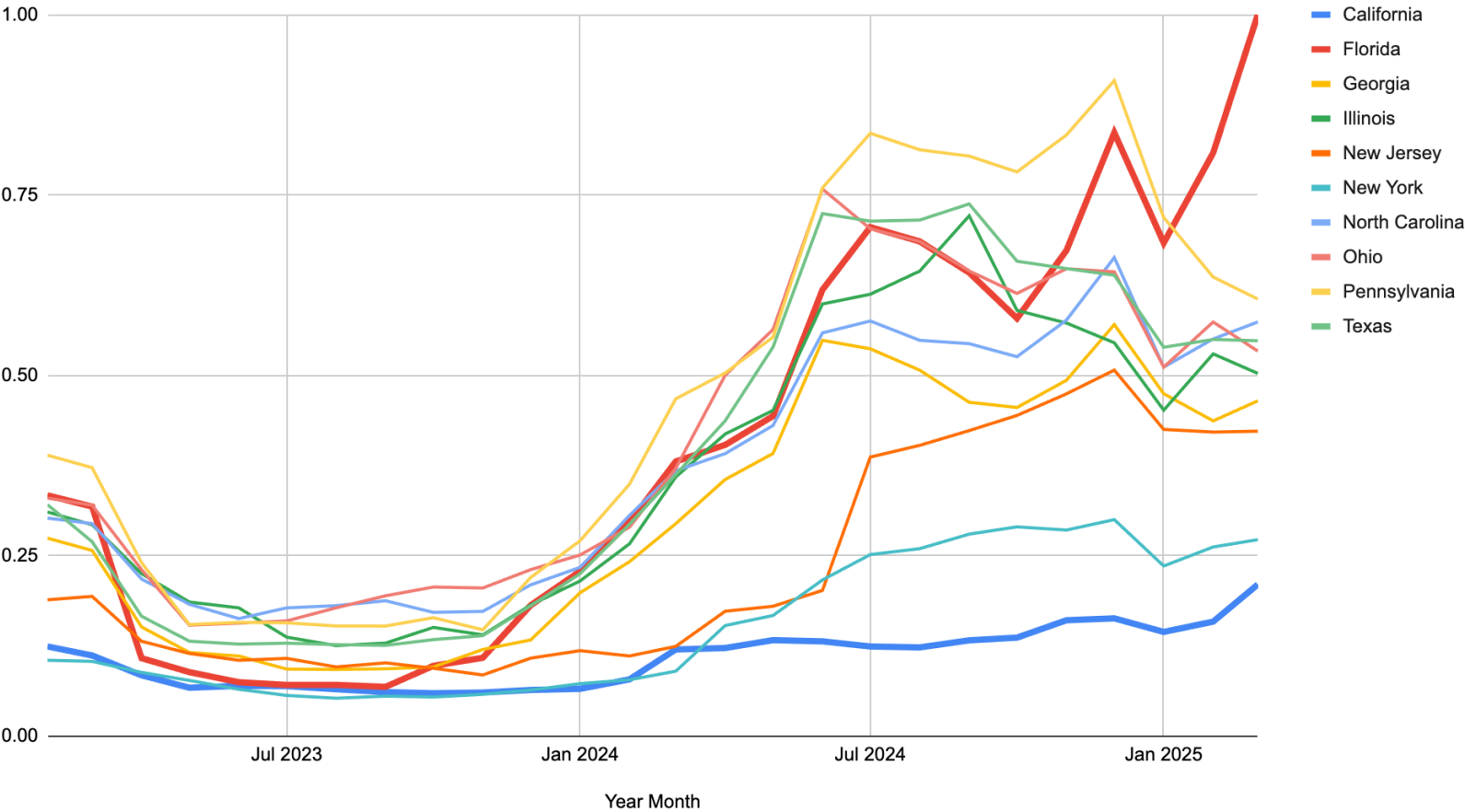
CA Consumer Searches Have Grown Faster Than Other Big States

Top 9 states by clicks over time



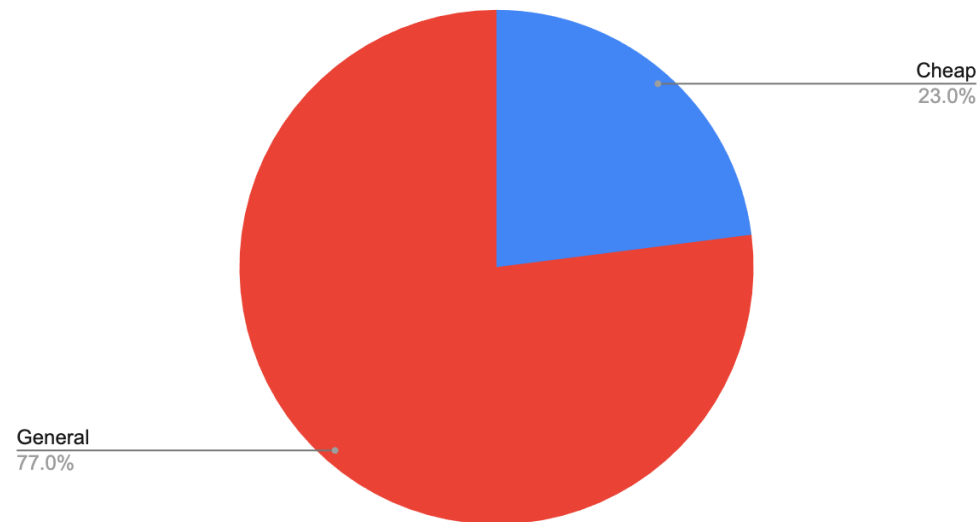
CA Cost/Click Lowest Due to Less Carrier Demand for New Business

CPCs by state over time



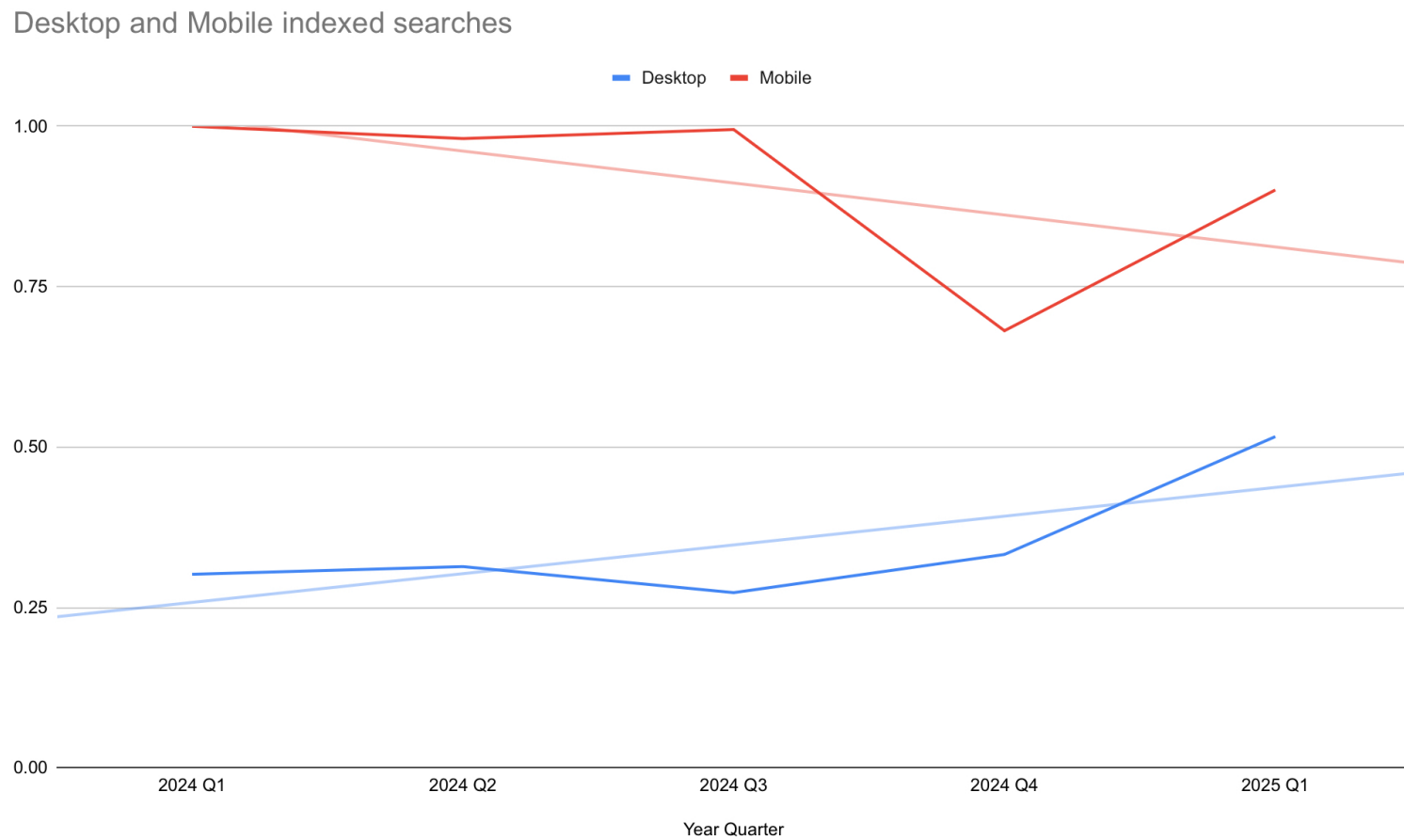
User Searches for “Cheap” vs Generic Searches for Auto Insurance

2025 searches per category



- This 2025 YTD graph has remained remarkably consistent over the past 3 years

Increase in Desktop Usage Over Mobile in the Past Year to Search for Auto Insurance

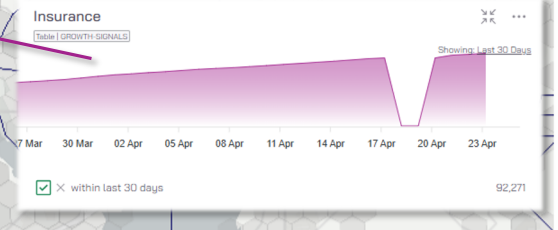




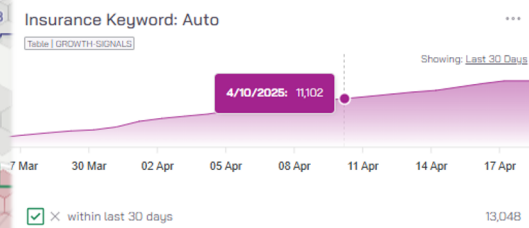
Digital Identity Graph

Details Selections Map More ... 1,434,629

Real-Time Intent Data



Precision Targeting



Multi-Channel Engagement (Digital, Email, SMS, Postal)