

ICMIF Brand and Marketing Forum

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The better the question. The better the answer. The better the world works.

Transformative experiences that move people and shape markets

**Human-centered,
always**

Our work puts people — customers, citizens, patients, employees — at the heart of every solution: From deep empathy to experiences that are meaningful, human-centric, and built for lasting impact.

7000+

EY Studio+ professionals

**Connecting design,
technology and commercial**

Our solutions — work at the intersection of creative design, grounded in commercial insight, powered by cutting-edge technology — drive real business value in a captivating way.

50

Working across 50 countries

**Powered by EY's full spectrum
of services and solutions**

We can solve any challenge and shape new possibilities at scale — through radical collaboration — drawing on EY's full spectrum of services, sectors and ecosystems.

430,000

Backed by 430,000 EY professionals



Key brand and marketing trends in insurance



The better the question. The better the answer. The better the world works.

Shaping brand experiences

Facing **intense price competition and aggregator websites**, UK insurers are shifting from purely price-led messages **to purpose-driven branding**.

UK insurers are differentiating through **purpose-driven storytelling, AI-driven marketing and customer experience**.

Successful campaigns focus on **wellness, sustainability, and fairness** — all putting the **customer at the centre**.



Purpose-Led Branding Drives Loyalty and Value

- Purpose adds a **“trust premium”** where customers stay longer and are **less price-sensitive, so long as the company also delivers good service to back it up.**
- Since the FCA’s fair pricing rules were introduced, **30% of customers now prioritise service/fairness over small savings.**
- **41% of UK consumers are willing to pay more** for insurers with strong sustainability credentials.
- **20% of customers would pay 5% extra while 10% of customers would pay 10% more for a purpose-led service.**
- Young adults are far more **willing to pay a premium for ethics**, whereas nearly half of over-54s **remain price-sensitive** – so tailoring messaging by segment is key.

Trust

NFUM

NFUM **retains about 95% of its policyholders each year**, largely because customers trust its community-first, no-shareholder approach and by **embedding trust and fairness**.
NFUM: Which? Insurance Brand of the Year, 2025

Profit Sharing

RLG

RLG's **satisfaction rate has jumped 11 points since introducing ProfitShare**, contributing to record retention.
Royal London to share £181m of profits with customers

Fair Pricing

LV=

LV= publicly reported its motor insurance retention rose after it **proactively eliminated the 'loyalty penalty' even before the regulation kicked in**. That messaging earned LV= a **spike in inbound quotes and a lift in satisfaction scores**.

Ethical and purpose-rich storytelling boosts trust

- **ESG, community impact, fairness, and empowerment** narratives boost brand sentiment and loyalty.
- 80% of customers want insurers to address ESG. **60% of consumers are more likely to buy from brands** that actively support issues like clean air and water.
- Customer Empowerment fosters emotional connection beyond policy transactions. When purpose feels genuine, it **creates a halo effect across higher NPS and referrals etc.**
- **If promises fall flat, trust erodes.** Stories must match actions as customers can sniff out **“purpose washing.”**

Health & Wellness

Vitality

Vitality's Live Longer wellness campaign **increased brand trust by 11ppt in the first 6 months** after launch and drove engagement.
Retail Times, 2025

ESG

Allianz

Allianz has been named as one of the **30 most valuable brands in the world** and has seen a **13% growth in brand value** because of its climate leadership.

Customer Empowerment

AXA

AXA's "Group Therapy" documentary resulted in AXA being named **Creative Brand of the Year at Cannes Lions in 2025.**

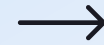
AI can greatly enhance marketing effectiveness and ROI



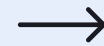
AI delivers real-time tailored content across channels, allowing **predictive targeting, hyper-personalisation** and accelerating **campaign speeds**.



AI can greatly enhance marketing effectiveness – by delivering **the right message at the right time to the right person** – but it must be deployed thoughtfully.



Responsible AI is essential and guardrails are required. **Bias checks, transparency, and GDPR compliance all build trust**.



Shift from AI to AX (augmented experience): design for trust, empathy, and human need.

AI personalisation

HSBC

HSBC's AI-driven personalisation resulted in a **3.5 x increase web CTR, a 200% increase in email open rates, and a 265% increase in revenue per contact.**

Pega case study, 2025

AI Cross-selling

NatWest

NatWest's AI-driven personalisation has **increased cross-selling opportunities by over 25%, and reduced churn by 15%.**

Next Sprints, 2025

AI-Copy writing and testing

JPMC

JPMorgan Chase's campaign launch times have been **cut from 6 weeks to 1 week** with AI automation in AI writing and testing ad copy. It has seen a **450% CTR for their AI-written ads and boosted engagement by more than 41% YoY.**

Go Beyond AI, 2025

Channel ROI Optimisation

Lean into high-ROI channels – **email, SEO, organic social** – to maximise efficient growth and use paid channels selectively.

Focus Digital, 2024

Email Marketing

Highest ROI - 40:1 – nearly free distribution, great for retention and cross-sell. Average Customer Acquisition Cost (CAC) is £41.

SEO/Content

Very high ROI – compounding leads over time. 3 x more leads than outbound marketing. Average CAC is £74

Social Media Ads

High ROI – targeted ads can be cheaper than search; TikTok and Facebook driving cost-effective Gen Z engagement. Average CAC is £105

Influencer

Variable ROI – can yield big brand lifts (NN Insurance +44% favourability) but must align with audience. Average CAC is £255

Paid Search

Lower ROI – high Cost per Click at £16–£40 but captures high-intent shoppers. Best for immediate volume in auto/home. Average CAC is £200

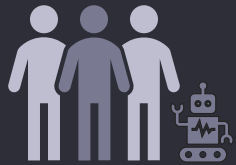
Traditional (TV)

Lowest direct ROI – high cost, low response rate (1-2%). Used for mass awareness and older segments. Average CAC is £300

Sponsorship

Indirect ROI – builds trust, loyalty, referrals. NFUM's local approach has led to 95% renewals. Harder to measure short-term.

For insurers facing fierce competition and strict regulation, **leveraging customer journeys** is a strategic necessity



Human Centered

Start with people trying to achieve a goal

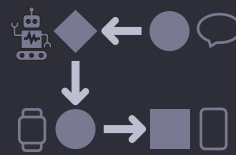
- Organise around human needs and optimise for their context.
- Design flows from lived experience, not preconception.



Co-created

Design with everyone who matters

- Involve customers, colleagues, stakeholders, regulators, partners to accelerate design.
- Collaboration builds shared ownership and better solutions.



Journey Driven

Think horizontally, not in silos

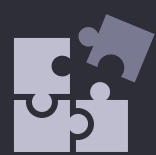
- Follow the journey across channels, touchpoints, and time.
- Don't let organisational structures constrain service quality.



Evidence Based

Decisions anchored in empirical insight

- Build a body of qualitative and quantitative evidence to guide design and validate outcomes.
- Evidence gives confidence, prioritisation, and clear direction.

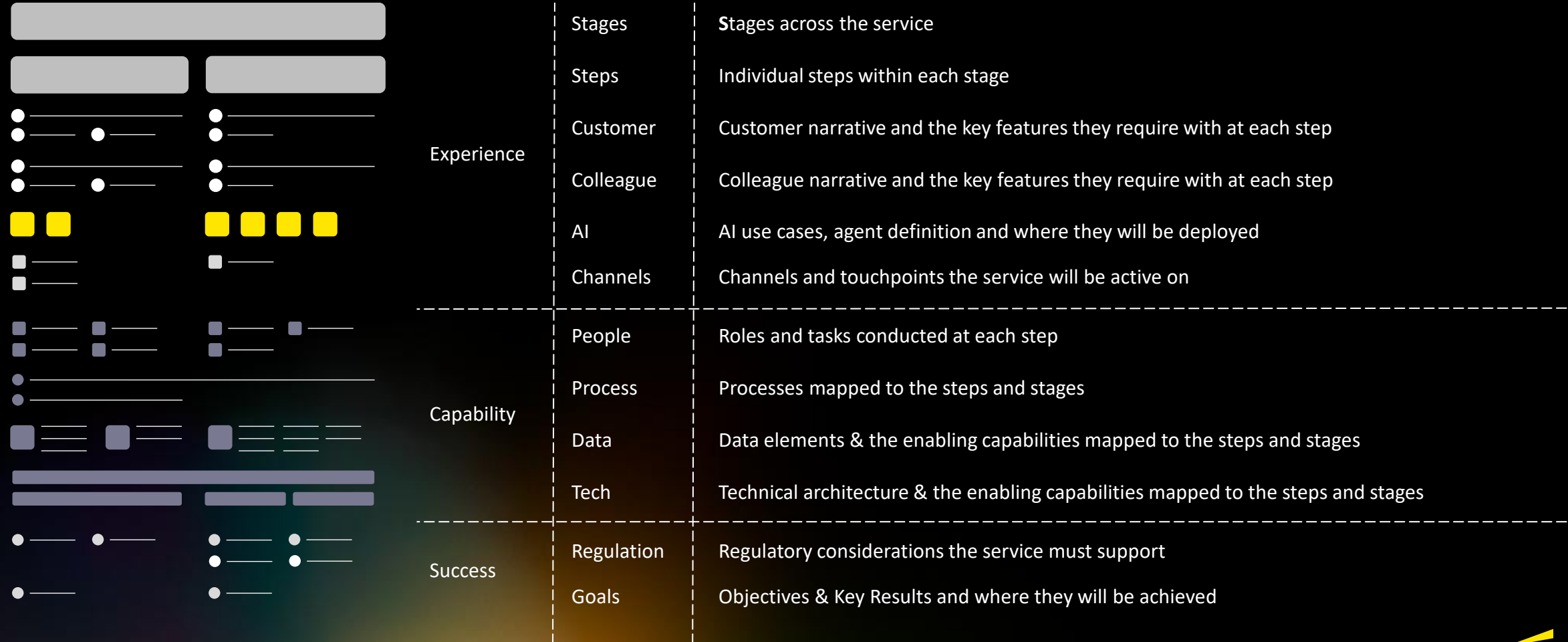


Holistic Coherence

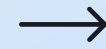
Design in context

- Services live within customers' wider lives and ecosystems.
- Ensure coherence across touch points, channels and related services.

Service Design Blueprints are becoming the key to defining customer experience and journeys at scale



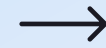
Strategic priorities to drive sustainable growth



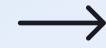
Embed Purpose Authentically: Ensure your brand, marketing, CX, and operations all deliver the same message.



Enhance Customer Experience: Invest in Human Centred Design and Service Blueprints to remove friction across touchpoints to provide consistent omnichannel experience.



Leverage High-ROI Channels: Double down on email, SEO, and organic social and nurture existing customers via CRM for retention/cross-sell.



Measure & Adapt: Track sentiment and retention by segment, not just sales. Use NPS and lifetime value lifts to validate branding efforts.

Shift from AI to AX to encourage customer adoption



- The integration of AI in a customer-facing capacity presents a **transformative opportunity**
- But closing the AI adoption gap requires more than advanced technology — it demands a **shift in our thinking away from technology and use cases to humans need states**
- Our research shows that AI adoption hinges on **how well customers are empowered to embrace AI confidently and intuitively**
- The real measure of AI's success is **how it is designed for human need, trust, and empathy**

Any questions?

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