

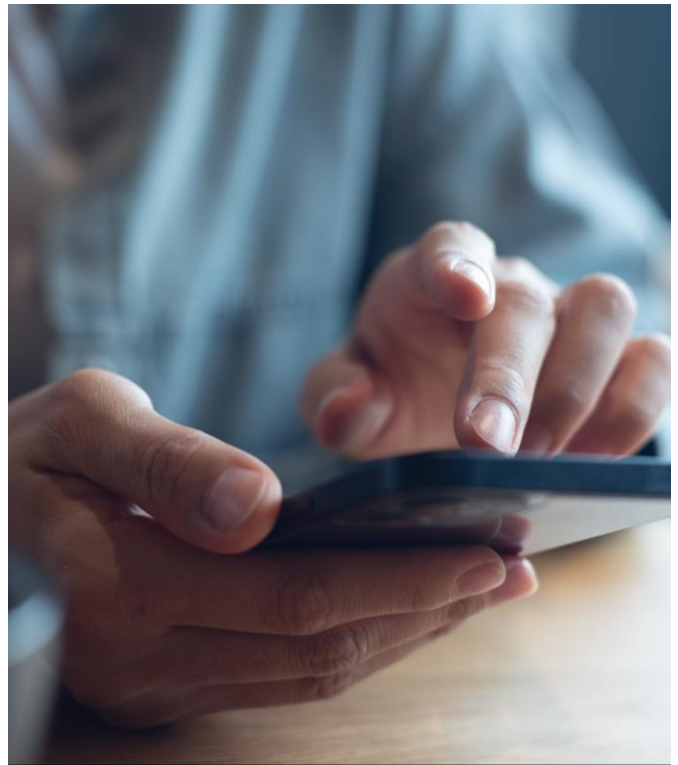
# AI Search & Insurance

A quiet look at how discovery is changing in  
insurance & financial services

## Search has transformed

Typing, scanning, comparing, you know, those everyday behaviours that felt like part of a routine that'd be with us forever? Well, now they're increasingly being absorbed into moments of quiet delegation. People still ask questions, but in the modern day these questions are often answered for us, wrapped up nicely and streamlined to feel reassuringly complete.

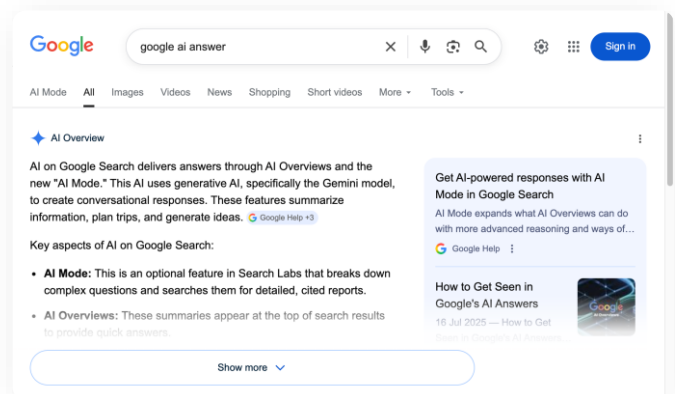
For insurance brands, this shift doesn't announce itself with fanfare. Instead, there is a slow reordering of how understanding is formed and which brands are invited into that understanding.



## What's actually going on?

Search already looks different for consumers, and the likelihood is they haven't fully recognised the shift.

Increasingly, people encounter answers before they encounter options. They're met with explanations, summaries, or recommendations shaped by AI assisted experiences – this may be through Google surfacing an AI answer or a myriad of other AI answer platforms that have popped up, including OpenAI, Perplexity, RedditAI.



Behind these moments sits a constant, invisible process. AI systems are reading across the web, weighing information, and quietly deciding which explanations feel clear, current, and credible enough to reuse.

Most brands don't realise this evaluation is happening. There's no notification, no dashboard alert. But in practice, brands are being assessed, continuously and under a more critical lens than ever based on how well their information holds together.

In this environment, citations matter. The brands that appear in AI generated answers are rarely the loudest, they're actually just the clearest.

# How AI search rewards clarity

Behind every AI-generated answer sits a complex technical process. But the outcomes of that process consistently favour one thing: brands that organise around people and activate coherently across the ecosystem that informs understanding.



## Consistency, aligned to real audiences

AI systems build confidence when the same needs and explanations are reinforced across brand content, aggregators, publishers, and paid surfaces, not when they exist in isolation.



## Structure and accessibility

Content that is easy to interpret travels further when it is accessible not only on owned platforms, but wherever AI systems are likely to encounter it.



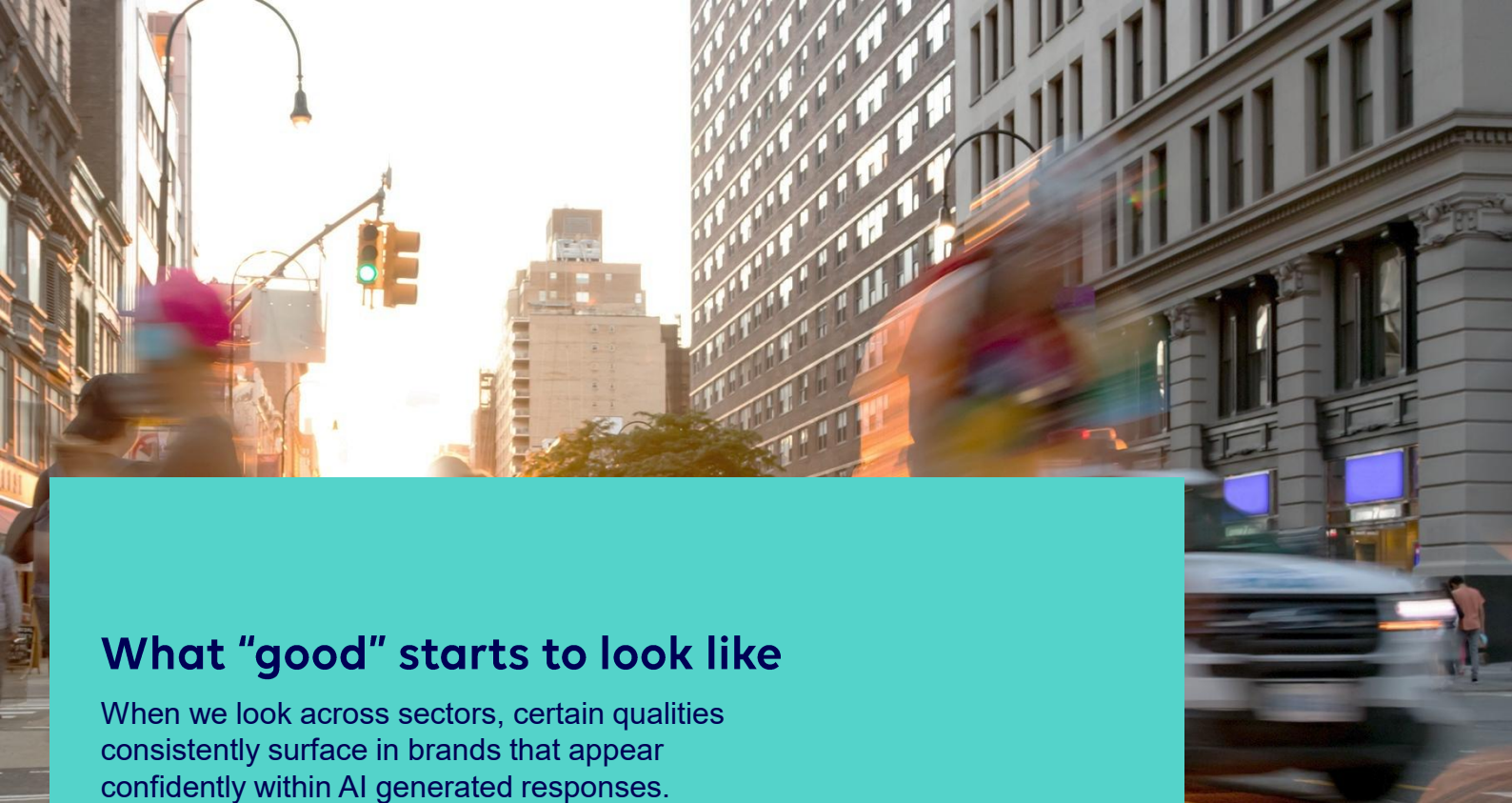
## Reinforcement beyond owned channels

Third-party coverage, comparison listings, and partner content often carry as much interpretive weight as brand-authored pages.



## Social proof and lived experience

Community discussion and shared experience increasingly influence how AI systems interpret credibility, particularly in high-consideration categories.



## What “good” starts to look like

When we look across sectors, certain qualities consistently surface in brands that appear confidently within AI generated responses.

They tend to communicate with clarity rather than density. Their content is written to be understood, not just to be compliant. Explanations are structured, patient, and grounded in real-world context. Sounds useful, right?

Product information aligns everywhere it appears: on brand websites, across publishers, within comparison environments, and in help or support content. Crucially, these brands don't just state what a product includes. They spend time explaining why it exists, who it's for, and how it fits into real life.

Across sectors, the brands that appear most confidently in AI-generated responses tend to share the same qualities. Their explanations are clear and written for people rather than platforms. Their product information is consistent wherever it appears. That means not just on brand websites, but across comparison environments, publisher coverage, and social discussion. Authority is reinforced externally, through credible third-party sources, while lived experience and sentiment surface naturally through communities.

In practice, this coherence is rarely achieved within a single channel. It emerges when paid, earned, shared, and owned activity is aligned around the same understanding of customer need.

In our experience, the places where brands struggle are rarely dramatic. More often than not, there are subtle language choices that are technically accurate but humanly opaque; variations in product descriptions across channels; gaps between owned messaging and third-party interpretation.

In today's landscape of AI search, inconsistencies like this have consequences.

# Insurance, GEO, and the role of comparison

For years, Price Comparison Websites (PCWs) have played a central role in helping customers navigate choice. They are structured, transactional, and effective at answering questions like “What’s available?” and “How much does it cost?” – and who doesn’t love additional perks for using them? (Meerkat Movies, anyone?)



Generative Engine Optimisation (GEO) operates alongside this, rather than instead of it.

Where comparison sites organise products, AI search increasingly organises understanding. It responds to questions that sit slightly earlier, or slightly deeper, in the journey:

- // **Do I need income protection if I’m self-employed?**
- // **What changes in my policy needs when you have a family?**
- // **How do different types of cover work together?**

In these moments, AI is not ranking policies. It is interpreting explanations.

This is where GEO differs from traditional comparison. It is less concerned with prices and tables, and more concerned with coherence.

So, the question becomes: are you confident with your brand’s view of itself matching the way others describe it? The insurers that perform best are not choosing between GEO and PCWs. They are ensuring that both tell the same story, in different ways.

# From insight to impact: how brands actually win AI search

Understanding how AI search assembles answers is only the first step. Where brands begin to win is in how that understanding is translated into coordinated action across the ecosystem AI relies on.

Because AI search does not prioritise any single one channel, visibility is rarely driven by a single intervention. It is shaped by the combined effect of how a brand shows up across owned content, aggregators, publishers, social environments, and communities.

Rather than treating AI search as a research or SEO-adjacent exercise, we connect insight directly into implementation across specialist functions to inform concrete action across:

- Data & analytics, to understand which needs and personas are being surfaced or missed
- Aggregators and comparison environments, where AI frequently sources evaluative context
- News and PR, shaping authoritative narratives that AI systems repeatedly reference
- Connected social and community platforms, where sentiment and lived experience influence interpretation



**This orchestration is what turns AI search from an abstract systems challenge into a manageable, multi-disciplinary program.**

## Case Study

# AI Search Benchmarking for a beauty brand within L'Oreal



## Revealing who shapes brand narratives in generative search

In the beauty and dermatology category, AI search presents a unique challenge. Here, discovery is shaped not only by product performance, but by expertise, trust, and narrative control.

This brand needed to understand how visible the brand was in AI search relative to competitors, which products and topics AI systems associated with the brand, and, critically, who was shaping those associations.

To address this, we developed a comprehensive AI Search benchmarking framework and applied it across their full product portfolio and customer journey. More than 2,000 prompts were defined and tested, covering branded and nonbranded queries, with responses analysed across a range of AI Search metrics.

### Insights included

**Insights Weaknesses Revealed**  
Anti-ageing & Eczema underperform despite strong product alignment

**Content Concepts**  
Content gaps across 170 concepts mentioned in AI responses identified

**Narrative Control**  
Only **3.8%** of non-brand prompt citations owned

**Influence Opportunity**  
**79%** Branded. **49%** Non-branded  
Prompt responses influenceable via publisher & Retail Partners

### Activation Informed

#### Influence & UGC

- Top YouTube Influencers to work with
- Top communities to engage

#### Press & PR

- Most influential publications
- Article types to target inclusion
- Topic and messaging focus

#### Retail Partners

- Products requiring attention
- Content types to seed

#### Owned properties

- Gaps in content provision
- Successful content structures & targeting to replicate
- Sentiment concerns to address
- Trust & expertise demonstrations
- Canonical content resolved

From these insights, activation strategies were informed across multiple fronts including PR, influencer engagement, retail partnerships, UGC, and owned content development. The outcome was not simply improved presence, but a clearer understanding of where narrative authority is established in AI search, and how it can be shaped responsibly.

# A moment of reflection?

Every brand will be tackling this in their own way and at their own pace within their own category. Consider the 5 C's as a starting point to determine your brand's maturity in AI Search.

1

## Clarity

If an AI were asked to summarise your products for someone new, would it find language that feels human, confident, and accurate?

2

## Consistency

Do the places that describe your brand externally tell the same story you intend to tell?

3

## Comprehension

Beyond features and benefits, do your explanations help people understand why a product exists and when it's relevant?

4

## Context

If a customer arrived with a life stage question rather than a product query, would your content know how to meet them there?

5

## Commitment

Is understanding being shaped deliberately, or left to be inferred by others?



## Going deeper with Connected Identity

AI search doesn't interpret brands in isolation. It interprets expressions of need shaped by context, language, and the questions people ask. That creates a subtle challenge for brands.

If AI systems are assembling understanding from fragments of language, intent, and third-party interpretation, then the question is no longer simply *"Do we show up?"* It becomes *"Which needs are being recognised and which aren't?"* And just as importantly: *"For whom?"*

This is the point at which AI search stops being an abstract systems question and becomes a human one.

To work effectively in this environment, brands need a way of connecting AI level visibility back to real people and real moments, not just keywords, pages, or generic prompts. They need to understand how different life stages, behaviours, and contexts shape the questions AI is being asked on their behalf.



## Making AI Search visible at a human level

Connected Identity is the unique layer that allows us to interpret AI search visibility through an human lens, rather than a purely technical one.

Built on a foundation of 46 million UK individuals, modelled across 2,000 data points, it enables personas grounded in real consumer behaviour rather than abstract segments or synthetic profiles. These personas reflect lived context: life stage, circumstance, and the kinds of needs that surface at different moments.

Alongside this, Connected Identity connects to real cross-platform demand, with search behaviour analysed semantically across environments, from traditional search engines to marketplaces, social platforms, video, and emerging AI interfaces. This allows intent to be understood not just by what is searched for, but by how it is expressed in different contexts. In short, this is a way of translating growth audiences for brands into AI search; connecting what has sometimes been an isolated channel into a fully connected marketing ecosystem through Connected Identity.

In practical terms, this gives us a way to translate the mechanics of AI search into something brands can actually work with.

Rather than asking how a single query performs, we can explore how a parent, a self-employed professional, or someone approaching retirement is likely to be interpreted by AI systems, which questions surface for them, which sources shape the answers, and where a brand's explanations are either helping or being overridden.

## Where now for me?

For brands navigating AI-driven discovery, particularly in complex categories like insurance, the most valuable starting point is clarity.

Being able to move from *“How do we appear?”* to *“Who do we appear for, and why?”* is a powerful differentiator for brands looking to dominate AI search in their category. That understanding becomes the foundation for everything that follows: content strategy, publisher alignment, GEO, and long-term visibility in AI-led search.

Because AI search draws simultaneously from paid signals, earned authority, shared experience, and owned explanation, winning visibility is less about where execution sits and more about whether those efforts are connected.

Our role in this context is not to replace in-house capability, but to act as the connective layer. This may be aligning insight, planning, and activation across search, content, PR, aggregators, and social so that customer-centricity is reflected consistently wherever AI looks for understanding.

**When you're ready, we can show what that view looks like for your brand.**