



# Insurance Playbook



# Insurance Playbook Overview

Explore NBCUniversal's  
latest perspectives & insights  
into the Insurance industry.

## Our Approach

At NBCUniversal, we have a legacy of working with a diverse range of Insurance partners to build their brands & businesses. In 2024, NBCU worked with 60+ Insurance advertisers across the below sub-categories.



P&C



Health



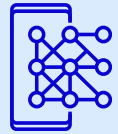
Life



Cyber



Travel



Insurtech

This playbook has been created based on NBCU's:

- Ongoing industry evaluation
- Conversations with Insurance advertisers & agencies
- Proprietary category intelligence
- Continual marketplace analysis
- Examination of consumer attitudes towards the Insurance industry

# Insurance Playbook Overview

## An overview

of NBCUniversal's latest Insurance perspectives, insights, and strategic considerations.

Marketplace Dynamics



Media Trends & Observations



Brand & Business Imperatives



NBCUniversal Playbook







# '25 Insurance Industry Dynamics

# Current Insurance Category Dynamics

The category is seeing increased profitability, and more competitive conquering opportunities, but high interest rates and slowing vehicle sales could impact home and auto lines



## Headwinds

- **Severe weather event frequency & impact** continues to threaten profitability; U.S. insurers faced \$56B in insured catastrophe losses in Q1'25<sup>1</sup>
- **Consumer price sensitivity** from years of premium increases (35% avg. increase since 2020), leading to 1 in 7 homeowners opting to be uninsured<sup>2</sup>
- **High interest rates** continue to adversely impact the housing market, but homeownership for Asians & Hispanics at all-time high<sup>3</sup>
- **Auto premiums could grow** by an average of 8% by the end of 2025 due to supply chain issues and inflation<sup>4</sup>
- **New vehicle sales slowing down** with sales volume in Q2'25 growing a modest 1.7% vs. STLY; but, used vehicle sales are reaching new highs<sup>4</sup>

## Tailwinds

- **Record profitability for P&C insurers** in 2024 with nearly \$170B in industry profits driven by increased rates and strong premium gains<sup>6</sup>
- **Insurtech funding continues to grow** (+63% in Q1'25) as the application of AI within insurance becomes more important<sup>7</sup>
- **Expected decline in mortgage rates** after Fed approved 0.25% rate cut in Sept, with 2 more expected this year, which should increase demand for new homeownership<sup>8</sup>
- **Policy switching still at all time high** with 4.2% of auto insurance customers switching carriers in Q2'25<sup>8</sup>
- **Creative marketing activations** have reinvigorated insurance **mascots** across **pop culture / big sporting events** creating more opportunity for IP alignment

# Insurance Media Trends to Watch

Insurance brands continue to compete to show up & grow budgets in areas with high engagement like Sports, as well as shortform and social content; meanwhile programmatic activation continues to rapidly grow, especially within Streaming

## Continued reliance on Shortform & Social



### +84%

Collective increase across both platforms in 1H '25, as insurance brands aim to reach younger audiences and align their IP within culture and social conversations.<sup>1</sup>

## Prioritization on Sports Accelerates



### +20%

Increase in sports TV marketplace ad spend in 1H '25, as brands continue to compete against one another to drive top of mind awareness (NBA spend was +24%).<sup>1</sup>

## A Continued Shift to Streaming via Programmatic



Programmatically activated streaming grew significantly in 1H'25, now accounting for over 70% of streaming spend as the category continues its lean-in to 1P data, while also prioritizing efficiency.<sup>1</sup>

## Biggest Brands Continue to Dominate Share



### Over 70%

Of total marketplace spend was driven by the Big 5\* in 1H'25, an increase vs. STLY as these brands continue to focus on showing up in the same environments as each other.<sup>2</sup>

\*Allstate, Progressive, GEICO, State Farm, Liberty Mutual

As a result of these industry dynamics, **we are seeing Insurance brands & portfolios prioritize a few key objectives**

Prioritization of  
Reach at Scale



Creating  
New Lead Generation



Driving Cultural Relevance &  
Brand Differentiation



Emphasizing  
Key Growth Audiences





# '25/26 Insurance Playbook



Each month,  
NBCUniversal  
content  
reaches

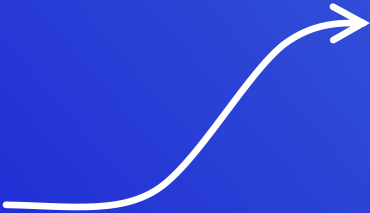
286M

P2+ Proj. 2026



Across  
80M  
Households

*the audiences  
that matter to you*



68M



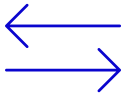
Auto or Homeowners  
Insurance Intenders

55M



P18+ Homeowners  
with 1+ Auto

51M



Insurance  
Switchers

46M



P18+ with  
2+ Autos

Leverage the power of NBCUniversal's **content & audiences** to drive brand and business impact.

Prioritization  
of reach at scale



Creating new lead  
generation



Driving brand  
differentiation



Emphasizing key  
growth audiences



# NBCUniversal's Insurance Playbook



01.  
Reach **Strategic  
Audiences** at  
Scale

02.  
Drive **Broad  
Reach &  
Engagement** via  
**Sports**

03.  
Drive **Brand  
Differentiation**

04.  
Maximize Reach  
Against Key  
**Growth Audiences**

05.  
Maximize **Brand  
Engagement**  
through **Ad  
Innovations**

POWER OF

Advanced Audiences

Sports

IP Alignment

Advanced Audiences

Spanish Language

Streaming Ad Innovations

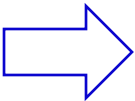
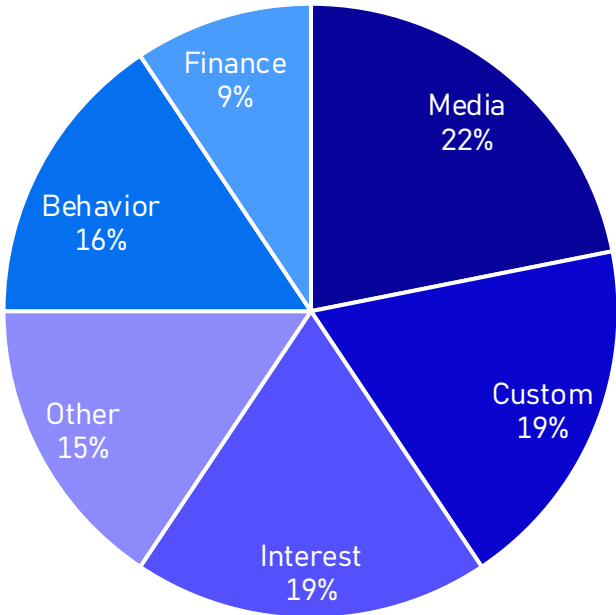
# Insurance brands continue to invest in Advanced Audiences

**+131%**  
increase in category programmatic investment in 1H'25

**72%**  
of category streaming spend ran against adv. audiences in 1H'25

Sources: 1. NBCU Internal Spend Analysis. 2. NBCU AIO & PG Segments, Based on distinct count. \*Share does not account for duplication. Advertisers can be included in more than one category.

Digital Non-Demo Audience Segment Category  
(% Share\* of NBCU Insurance Advertisers / 2H'24 - 1H'25)



Leverage **1<sup>st</sup> party data** to suppress existing customers, target lookalikes, cross-sell/up-sell or retarget website visitors

## NBCU Top Audience Segments

Media Type: SL Content	Interest: Adventure Seekers	Other: B2B	Behavior: Career Focused	Finance: Saver
Media Brand: Bravo	Interest: Trendsetters	Other: Auto	Behavior: Opinion Leader	Finance: Financial Advice

# Maximize Strategic Audience reach across platforms with a data-fueled approach

Find the audiences who matter most and serve them the right message at the right time, ensuring your reach is not just wide, but strategic and unduplicated

Source: Based on NBCU's in-house audience insights using 1P and 3P data; date range: June 2025; base: HH; Audience segments derived from MRI audience comps from August 2025 Cord Evolution (SP25 USA) study applied to P18+ NBCU Crossplatform Reach.

## Leveraging our cross-platform scale is essential to maximize your full-funnel results

### Insurance Intenders

46M Monthly Households

Only **21%** Duplication

#### Measure what matters

- ☐ Incremental & target reach
- ☐ Brand recall & familiarity
- ☐ Search engagement
- ☐ Purchase intent
- ☐ Incremental sales

### In Market for a Home

28M Monthly Households

Only **28%** Duplication

#### Advanced Audiences Impact for Insurance

**2.5x**  
Purchases for insurance brands that activate audiences on Streaming (vs. industry norms)

NBCU Campaign Performance for Streaming Campaigns



**Sports continues to be a major focus for Insurance advertisers as a vehicle for mass reach in a high engagement environment**



**2<sup>nd</sup>**

**Largest category for NFL ad spend**  
*across the marketplace*



**4<sup>th</sup>**

**Largest category for NBA ad spend**  
*across the marketplace*

**9<sup>th</sup>**

**Largest category overall**  
*across the marketplace*

**And Sports & Live Events alignment generates results for our Insurance partners**



**110**

**AVG Search Engagement Index**

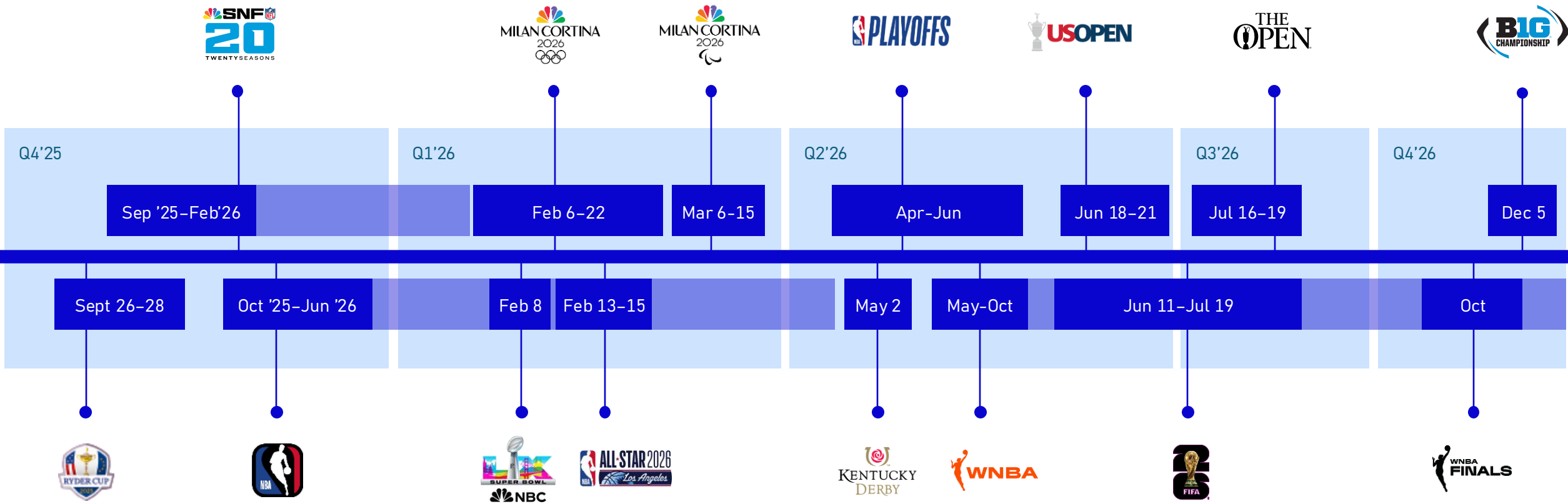


**+31%**

**Consideration intent**

# Drive awareness & engagement by standing out in premier Live Sports content

Align with Sports content throughout the entire year

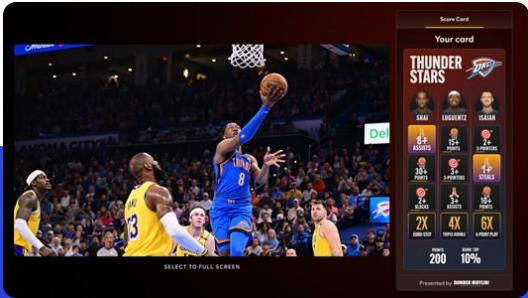


# Boost engagement and brand performance with our new Sports Ad Innovations



## Live in Browse

Peacock's Live in Browse experience immerses your brand into live content previews. Users will see your brand's logo within the live event preview, a custom branded bumper in pre-roll, and your brand's spot as the first ad within their first ad break



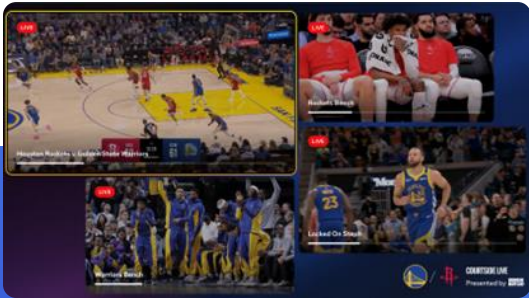
## Peacock Score Card

Score Card allows fans to make real-time game predictions and track their progress against other users. As a viewer interacts with their Score Card, they'll see your brand's logo featured alongside their predictions



## Peacock Performance View

Peacock Performance View enhances the live NBA viewing experience with different modes breaking down the game and giving fans insight into player performance. Your brand's imagery will be placed alongside real-time data, insights, and other visual overlays



## Courtside Live

Courtside Live is an immersive viewing feature with various alternative views from player cams, to team benches, and more. Your brand's logo surrounds the experience, living within the asset's tile on browse, within the Courtside Live feed, and on mobile branded bumpers

## Why Insurance marketers must break through the clutter

In a crowded, commoditized space, where buying decisions can feel like 'grudge purchases', creativity and cultural relevance are the only real differentiators

## A Highly Saturated Advertising Environment

The Big 5 alone account for over 70% of marketplace spend; **breaking through requires more than just media weight**



## A Commoditized, “Low-Interest” “Grudge” purchase

Insurance products themselves are largely undifferentiated, and **buying decisions are driven less by product features and more by brand perception, recall and emotional connection**



We have *the biggest events* in Sports, Entertainment, & everything in between, **helping advertisers connect with passionate fans everywhere & drive brand differentiation**

+48%

an insurance brand that **aligned its IP with NBCU content** saw a significant lift in purchase intent



And our insurance partners are aligning with our IP to drive impact and culture

+9%

higher likeability for category **in-show marketing integrations** vs. ads in commercial time

+15%

higher brand recall for **custom content** vs. same category competitive norms

135x

Over indexing in audience engagement for category **sponsorships** vs. competitive norms

# Insurance brands can align with NBCU's iconic content and IP across platforms

## LINEAR

**+21%**

more emotionally engaging  
vs. other content

**4X**

greater brand search  
impact



## PEACOCK

**+55%**

lift in brand engagement vs.  
linear/streaming norms  
(Peacock films)

**+24%**

lift in brand  
favorability  
(Insurance category)



## SOCIAL

**1.3B**

total followers across  
big 5 social platforms

**445M**

monthly  
engagements



# Hispanics are a key growth audience for Insurance brands

Record homeownership

9.8M

**Hispanic owner households** in 2024, with +238K new owner households added last year, the largest increase of any racial/ethnic group<sup>1</sup>

~4.8%

annual increase in **Hispanic income** over the past decade vs. 1.8% for non-Hispanics<sup>2</sup>

# And media and advertising play a significant role for this audience

+11%

higher probability of hearing about insurance on **TV/Radio** & 2x more likely to hear about insurance via **Internet Ad** (vs. non-Hispanics)<sup>3</sup>



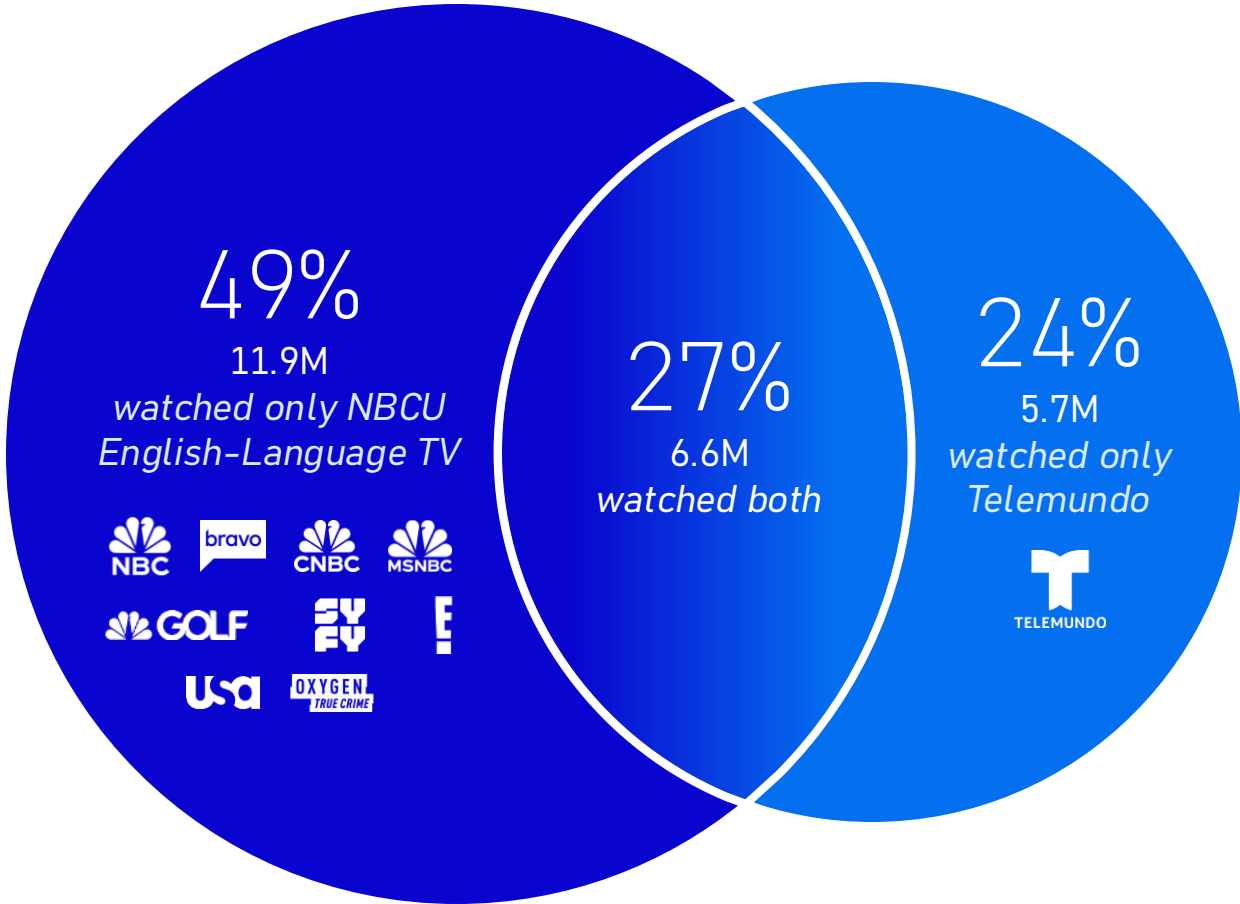
+25%

increase in category linear Hispanic investments in 1H'25<sup>4</sup>

Source: 1. *National Association of Hispanic Real Estate Professionals*. 2. *Latino Donor Collaborative*. 3. 2024 Fall MRI-Simmons USA. Base: A18+. 4. NBCU Internal Spend Analysis

# Reach valuable Hispanic audiences with Telemundo's unduplicated scale

Hispanic A18+ with Home or Auto Insurance



**Total Telemundo Reach**  
**12.4M**  
Hispanics A18+ & Home OR Auto Insurance

**Total Reach**  
**24.4M**  
Hispanics A18+ & Home OR Auto Insurance

**Exclusive Reach**  
**~6M ONLY watch Telemundo**  
Hispanics A18+ & Home OR Auto Insurance

Source: Nielsen R&F Duplication Report (9/30-12/29/24), C3 data, unduplicated audience, NCCM minutes + MRI Fusion (Apr24-Sept24) Insurance; With Auto insurance defined as "Auto/Other Vehicle covered 1+; Any"; With Home Insurance defined as "Home or personal property: Any Carries." Reach based on 1 minute cume qualifier at 75% unification.



As more Gen Z's enter key insurance-relevant life stages, insurance brands must compete for their attention

26.1%

of adult Gen Z's **owned homes** in 2024<sup>1</sup>, surpassing homeownership rates of Millennials and Gen X at the same age<sup>2</sup>

28%

of Gen Z's report **switching insurers** after a frustrating experience with an online portal or mobile app<sup>4</sup>

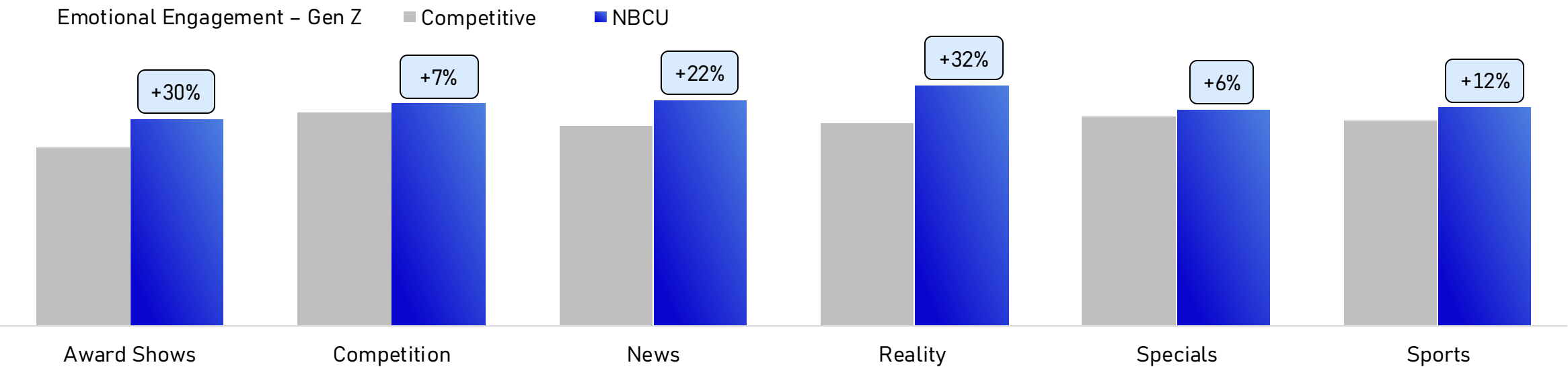
And media and advertising play a significant role for this audience

+7%

higher probability of Gen Z adults hearing about insurance **via TV or internet ads** (vs. average adult)<sup>5</sup>

# Align your brand with content that connects with Gen Z audiences

+17% higher emotional engagement among Gen Z with NBCU content (vs. competitive norm)



## & leverage audience solutions to maximize reach and effectiveness



**Demo:**  
A18-34, Generation Z, Renters



**Interest/Behavior:**  
Trendsetters, Auto Enthusiasts



**Media Consumption:**  
Bravo, Award Show, News, Sports viewers



**Shopping Behavior:**  
Home Improvement, Discount Enthusiasts

Ad Innovations @ NBCU [Click here](#)

Product Names [link](#) to One Pagers

# Drive brand engagement through Peacock Ad Innovations


2<sup>nd</sup> largest spending category on ad innovations in '24, with spend across all formats<sup>1</sup>

Awareness

Establish a connection

to stand out in a crowded category

Binge Ad




+33%

Ad Likeability  
Vs. Midroll for Category<sup>2</sup>

From protecting what matters to protecting their binge, reward viewers with an uninterrupted episode

Solo Ad




+42%

Time Spent per Visit  
Overall<sup>2</sup>

Get consumer attention when insurance brands own the only ad within an episode




Spotlight Ad



+37%

Message Memorability  
vs. Midroll for Category<sup>2</sup>

Help drive and maintain top of mind awareness by owning the first impression that day



Additional Innovations:


Curator Ad, Pod Bounce, Cinematic

Research

Fuel discovery

by actively engaging viewers + driving action

Engagement Ad




+23%

Brand Memorability  
vs. Midroll for Category<sup>2</sup>

Maximize an ad break to educate consumers on insurance policies or offerings through an interactive Engagement Ad

Pause Ad




+29%

Ad Memorability  
vs. Midroll for Category<sup>2</sup>

Provide viewers with insurance tips or insights when they are taking a break with a high-impact Pause Ad



Genre-Targeted Pause Ad



+30%

Ad Likeability  
Vs. Midroll for Category<sup>2</sup>

Target users and give them a more personalized paused experience, whether they are current customers or soon to be customers



Key:

CTV

Mobile

Web

Targeting

Source: 1. NBCU Internal Spend Analysis. 2. Phoenix MI Brand Effect – June 2025 digital measurement of tagged campaigns on Peacock. October 2023 – June 2025. Reported metrics above minimum sample threshold. vs Midroll compares against Midroll performance for that demo. PMI does not track Message Memorability for display ads (i.e. Pause Ads). Limited to sample 35+ per demo of brand.

23

Creative Showcase:

# How Insurance brands have aligned with NBCU premium content and best-in-class storytelling



### Insurance IP Integration with NBCU Talent

As the exclusive insurance partner for SNL50, Allstate collaborated with SNL on custom content featuring the popular *Please Don't Destroy* trio and its 'Mayhem' character. Custom content was complimented with additional sponsorship support throughout the season, including the SNL50 special.



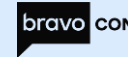
### Custom Content Drops into Different Bravo Worlds

State Farm teamed up with NBCU to create custom content featuring 'Jake from State Farm' in two different :30 spots with NBCU talent, one with *Southern Charm*, and one with *Summer House*. The campaign also included social amplification, and a custom Peacock Pause Ad.



### Supporting Minority-Owned Small Businesses

For a 3<sup>rd</sup> year, State Farm & NBCU Open Doors partnered to uplift SBOs all year long through a multi-platform strategy with evergreen elements spanning across NBCU, small biz owners had access to steady support to help them turn their passions into profit.



### Creating Experiences & Tapping into Fandom

State Farm doubled down on its past success in partnering with BravoCon, bringing Jake back to the event which featured sponsored areas, on-site fan fest activations, in-show integrations in WWHL, plus digital & social amplification.



### Tapping into Humor through In-show Segments

A longtime partner of *The Tonight Show*, State Farm capitalized on Jimmy Fallon's 'Nightmares' by stopping by to participate in the haunted house and scare a few visitors.

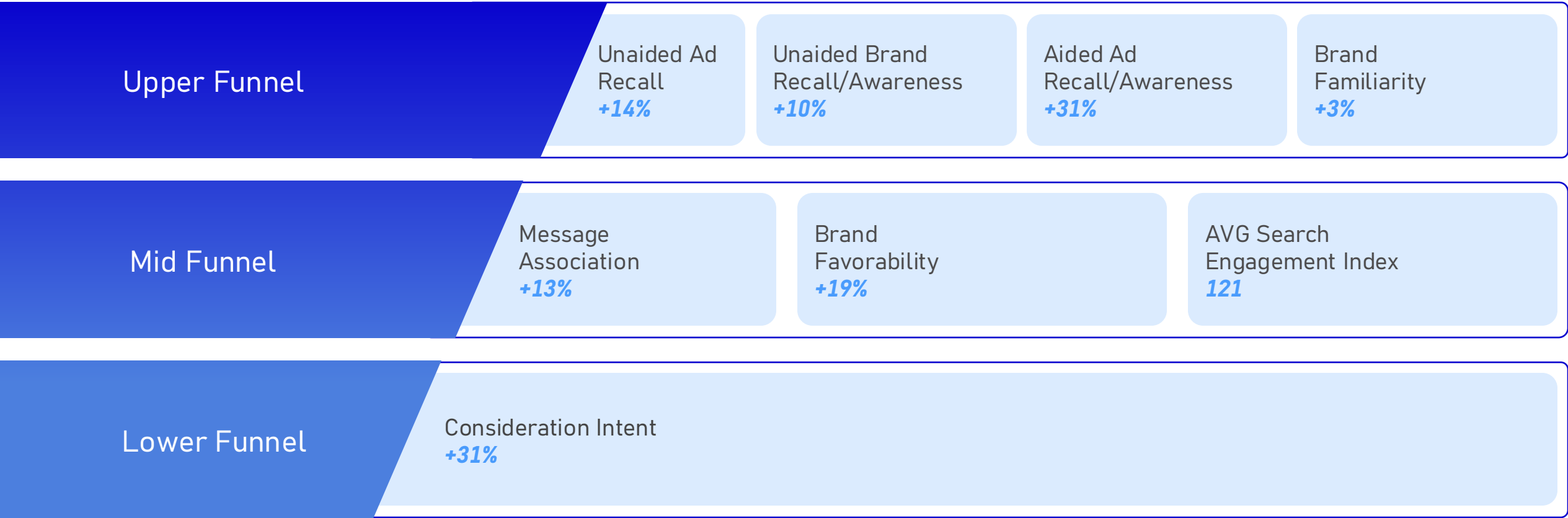




# Insurance Impact at NBCU

# Insurance Proven impact across client KPIs

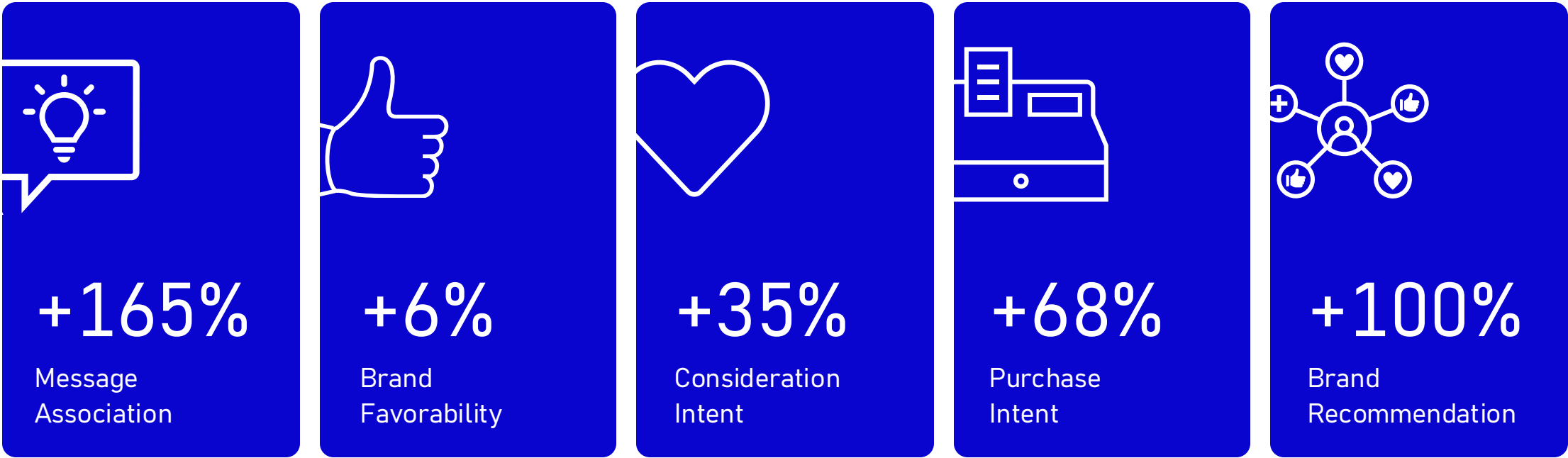
NBCU Insurance Campaigns – Test vs. Control



# Insurance

## Campaigns across more than one platform are more effective

Insurance Category NBCU Campaigns:  
Multi-Platform vs. Single Platform  
% Lift

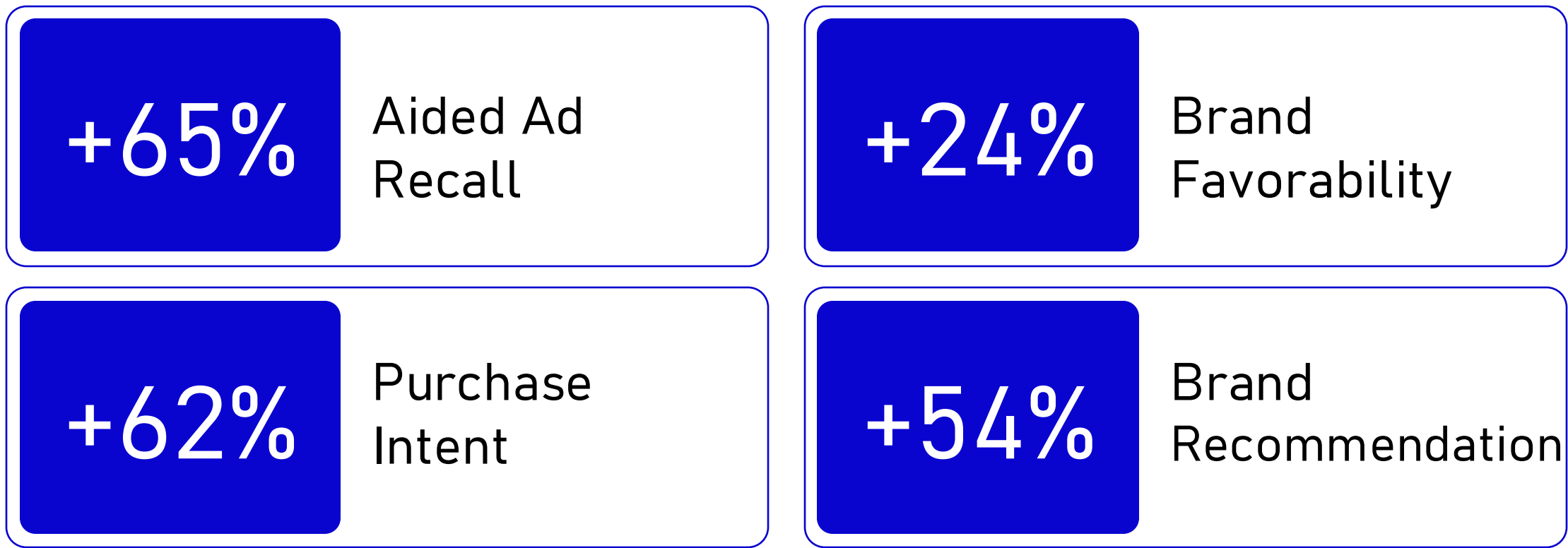


Source: NBCU Ad Impact Database 2017-2025, 66 Single Platform Campaigns v. 46 Multi-Platform Campaigns  
Custom research, vendors vary. Average of test cells for 2+ platforms vs. single platform campaigns

# Insurance

## Proven **Peacock** impact across client KPIs

NBCU Insurance Campaigns – *Test vs. Control*



Source: Source: NBCU Ad Impact Database 2020-2025, 23 Campaigns across 13 Brands Peacock measured Insurance campaigns  
Custom research, vendors vary. Average of exposed vs. control cells for NBCU. Top 2 box

# NBCU offers measurement opportunities providing full-funnel insights for Insurance

	Buy Side Activation	Clean Rooms	NBCU Measurement Opportunities (Sell-Side Measurement)	
Awareness	✓		Brand Lift Study <i>Brand Familiarity</i> <i>Brand Favorability</i> <i>Purchase Intent</i>	<b>Dedicated NBCU Insights Team provide:</b> <ul style="list-style-type: none"><li>– Insurance category consultation and recommendations</li><li>– Sponsorship and audience impact analysis</li></ul>
Consideration	✓	✓	Search Engagement Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality)	
Conversion	✓	✓	Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality) Quotes (1P)*	

\*Requires client to permission data





# Insurance Category Resources

# Insurance Category Resources

## Category Trends & Strategic Recommendations



Regularly Updated Category Updates



25/26 UF Recap by Category



Hot Topics for Health Insurance



Local Insurance Opportunity

## Strategic Media Insights & Opportunities



Older Audiences & TV



Gen Z Insights and Opportunities



Multicultural Insights and Opportunities

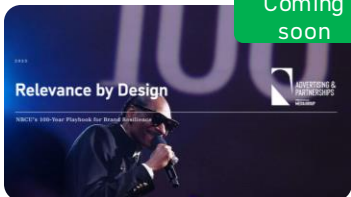


The Rise of Women's Sports

## Thought-Leadership & Insights



The Future of Advertising: Entertainment Ads



Relevance by Design

Coming soon



# Insurance Playbook

NBCU Insurance Category  
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