



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



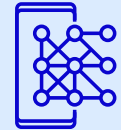
Life



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 Q1'25¹
- **Consumer price sensitivity** from years of premium increases (35% avg. increase since 2020), leading to 1 in 7 homeowners opting to be uninsured²
- **High interest rates** continue to adversely impact the housing market, but homeownership for Asians & Hispanics at all-time high³
- **Auto premiums could grow** by an average of 8% by the end of 2025 due to supply chain issues and inflation⁴
- **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 highs⁴

Tailwinds

- **Record profitability for P&C insurers** in 2024 with nearly \$170B in industry profits driven by increased rates and strong premium gains⁶
- **Insurtech funding continues to grow** (+63% in Q1'25) as the application of AI within insurance becomes more important⁷
- **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 homeownership⁸
- **Policy switching still at all time high** with 4.2% of auto insurance customers switching carriers in Q2'25⁸
- **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.¹

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%).¹

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.¹

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.²

*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

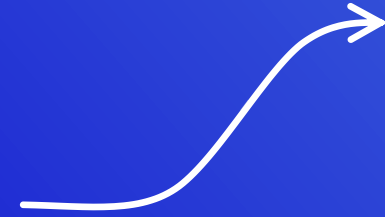
286M

P2+ Proj. 2026



Across
80M
Households

*the audiences
that matter to you*



68M



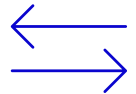
Auto or Homeowners
Insurance Intenders

55M



P18+ Homeowners
with 1+ Auto

51M



Insurance
Switchers

46M





P18+ with
2+ Autos


Based on household reach


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

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

Streaming Ad Innovations

Spanish Language

Insurance brands continue to invest in Advanced Audiences

+131%

increase in category programmatic investment in 1H'25

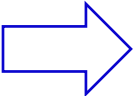
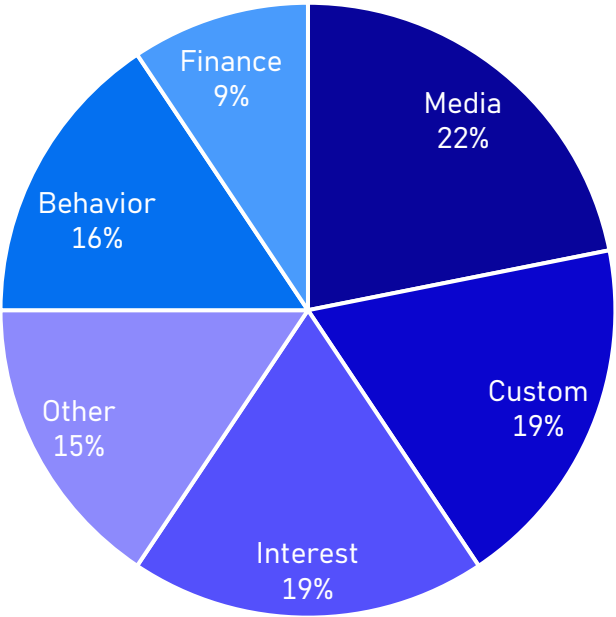
72%

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 **1st 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

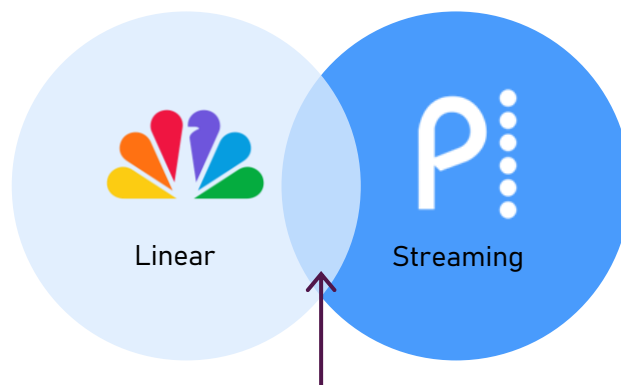
Find the audiences who matter most and serve them the right message at the right time, ensuring your reach is not just wide, but strategic and unduplicated

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

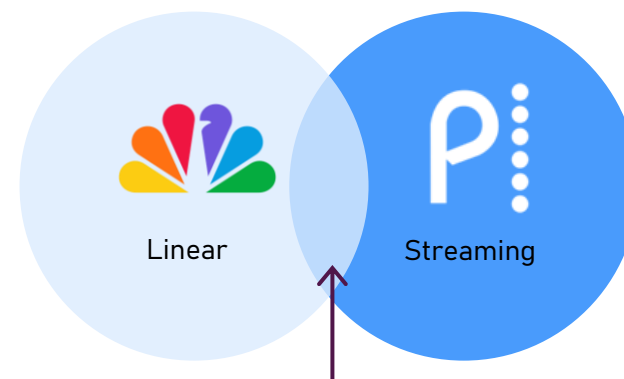
46M Monthly Households



Only **21%** Duplication

In Market for a Home

28M Monthly Households



Only **28%** Duplication

Measure what matters

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

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



2nd Largest category for NFL ad spend across the marketplace




4th Largest category for NBA ad spend across the marketplace

9th Largest category overall across the marketplace

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



110 AVG Search Engagement Index

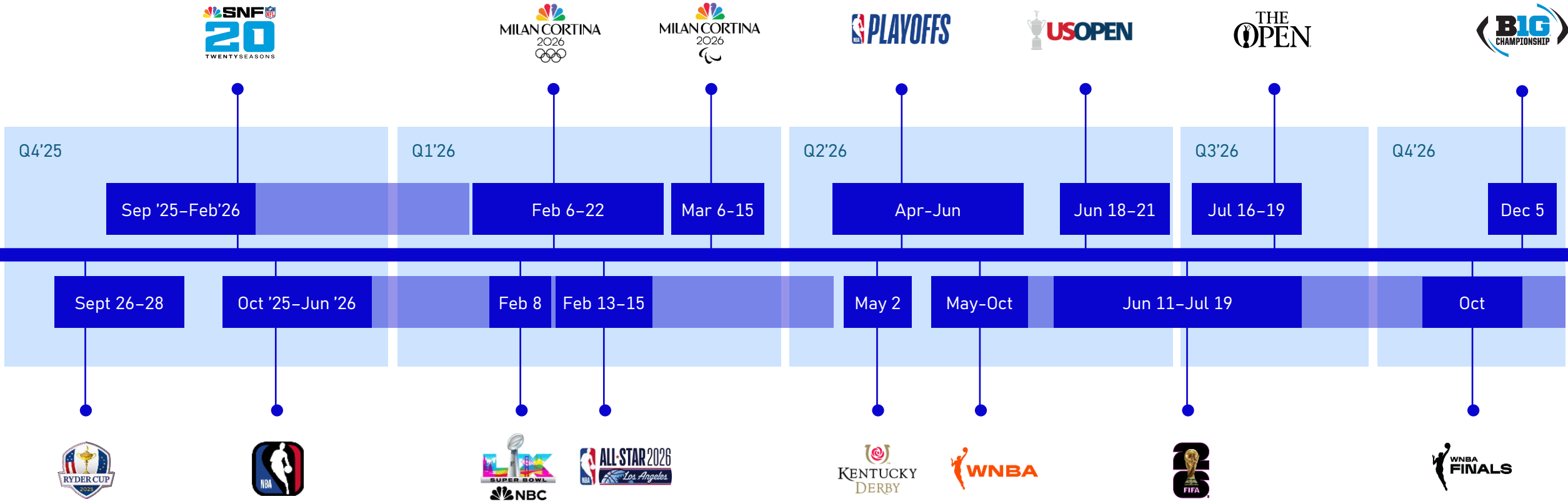


+31% Consideration intent

Sources: 1. SMI. 2. NBCU Ad Impact Database 4Q23-2025, 42 Campaigns across 10 Brands NBCU measured Insurance Live Programming campaigns. Custom research, vendors vary. Average of exposed vs. control cells for NBCU. Top 2 box. Search Engagement (SER Index): EDO, Volume in five minutes following ads airing on NBCU vs. same brand competitive averages expressed as an index (107).

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

Align with Sports content throughout the entire year

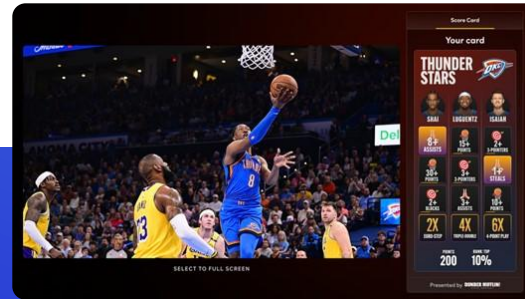


Boost engagement and brand performance with our new Sports Ad Innovations



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

+34%

lift in brand recommendation

+23%

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 group¹

~4.8%

annual increase in **Hispanic income** over the past decade vs. 1.8% for non-Hispanics²

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)³



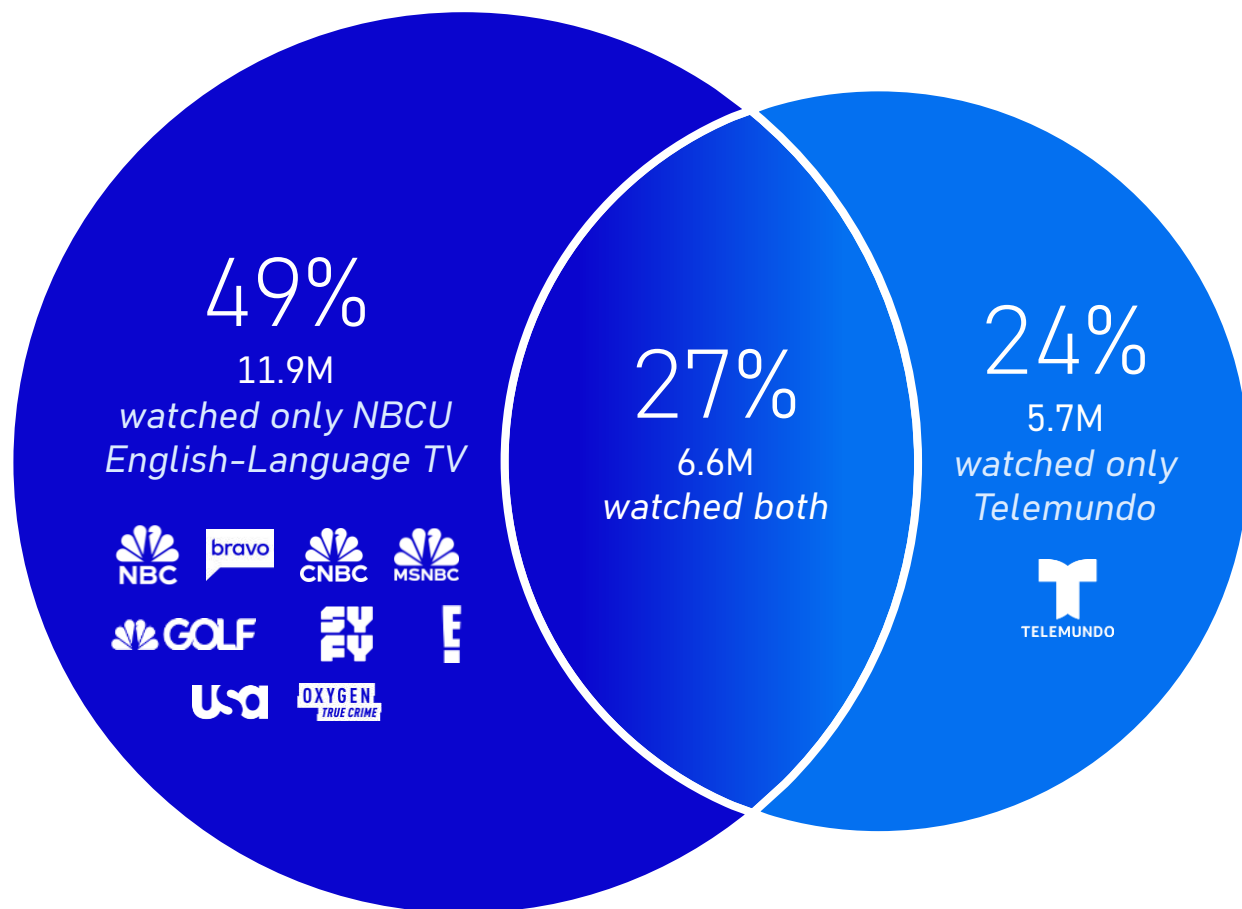
+25%

increase in category linear Hispanic investments in 1H'25⁴

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

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 2024¹, surpassing homeownership rates of Millennials and Gen X at the same age²

28%

of Gen Z's report **switching insurers** after a frustrating experience with an online portal or mobile app⁴

Source: 1. *Globe St.* 2. *CNBC.* 3. *National Association of Colleges and Employers.* 4. *Insurance Business.* 5. 2025 Spring MRI-Simmons USA. Base: A18+.

And media and advertising play a significant role for this audience

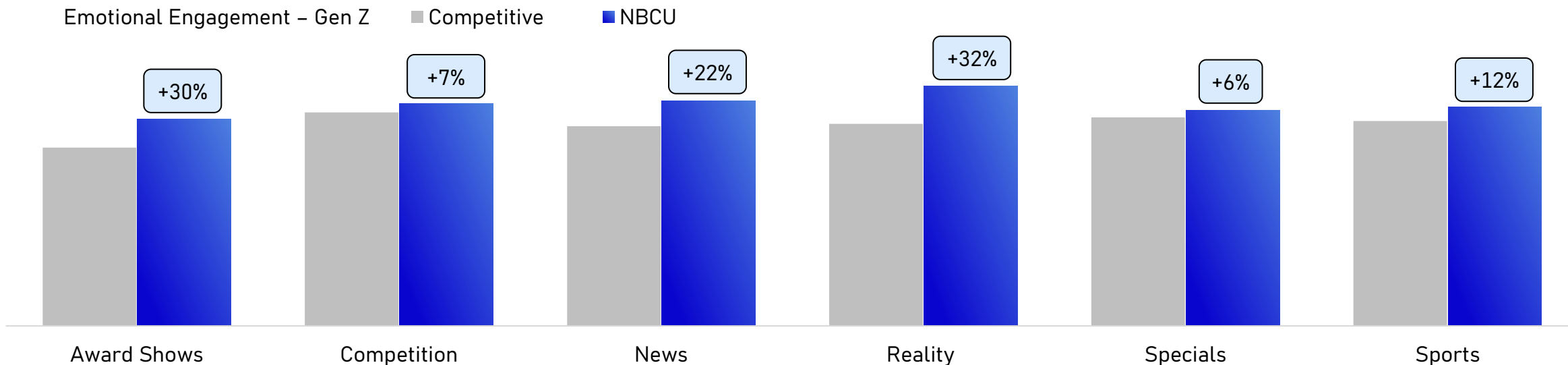
+7%



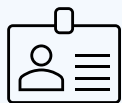
higher probability of Gen Z adults hearing about insurance **via TV or internet ads** (vs. average adult)⁵

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

Drive brand engagement through Peacock Ad Innovations

Ad Innovations @ NBCU [Click here](#)

Product Names [link](#) to One Pagers

2nd largest spending category on ad innovations in '24, with spend across all formats¹

Awareness

Establish a connection

to stand out in a crowded category

Binge Ad



+33%
Ad Likeability
Vs. Midroll for Category²

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

Solo Ad



+42%
Time Spent per Visit
Overall²

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

Spotlight Ad



+37%
Message Memorability
vs. Midroll for Category²

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 Category²

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 Category²

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 Category²

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.

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.



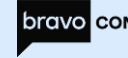
Custom Content Drops into Different Bravo Worlds

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 3rd 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 'Tonightmares' 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

Upper Funnel

Unaided Ad Recall
+13%

Unaided Brand Recall/Awareness
+10%

Aided Ad Recall/Awareness
+31%

Brand Familiarity
+4%

Mid Funnel

Message Association
+11%

Brand Favorability
+19%

AVG Search Engagement Index
121

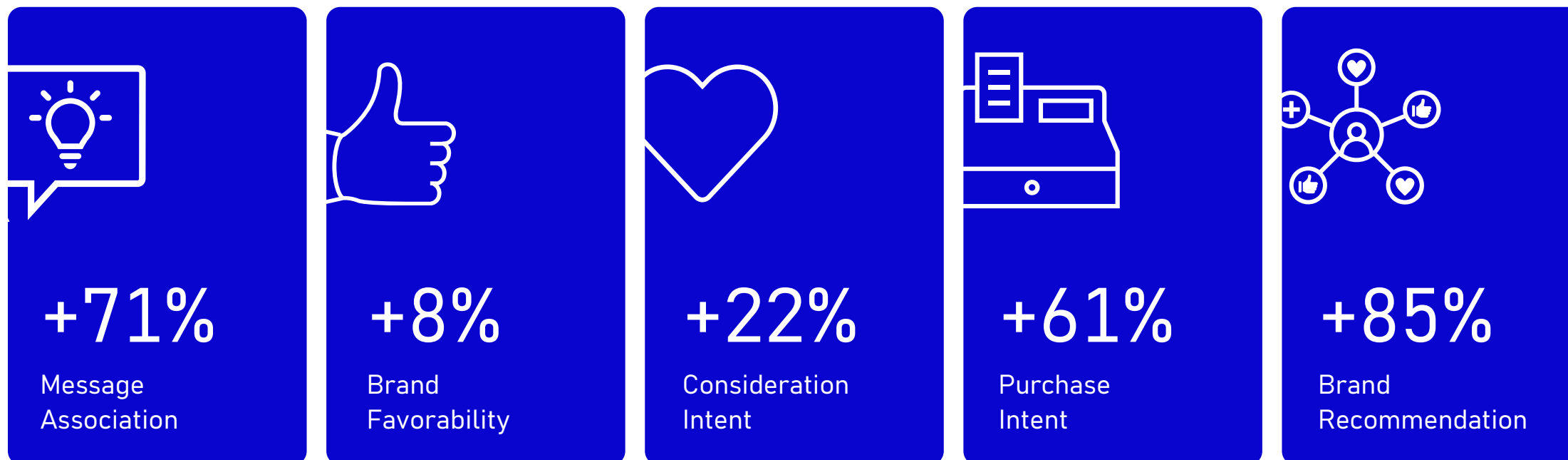
Lower Funnel

Consideration Intent
+33%

Insurance

Campaigns across more than one platform are more effective

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



Insurance

Proven **Peacock** impact across client KPIs

NBCU Insurance Campaigns – Test vs. Control

+22%

Aided Ad
Recall

+23%

Brand
Favorability

+24%

Purchase
Intent

+34%

Brand
Recommendation

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> |
| Consideration | ✓ | ✓ | Search Engagement Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality) |
| Conversion | ✓ | ✓ | Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality) Quotes (1P)* |

Dedicated NBCU Insights Team provide:

- Insurance category consultation and recommendations
- Sponsorship and audience impact analysis

*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

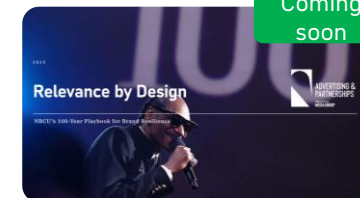


The Rise of Women's Sports

Thought-Leadership & Insights



The Future of Advertising: Entertainment Ads



Relevance by Design

Coming soon

Insurance Playbook

NBCU Insurance Category
Strategy Team:

Adam Daniele
Logan Knisely
Andrea Illan

