

NBCUniversal

INSURANCE 2025 YEAR IN REVIEW

Industry *Highlights* & Media Trends

as of March 2026

Agenda

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Insurance Landscape

Current Landscape & FY'25 Media Trends

2

Insurance @ NBCU Update

Media Trends, Creative Showcase

3

Insurance Upcoming Opportunities At NBCU



Current **Insurance** Category Dynamics

Insurance profitability and media spend remain strong, but rising premiums are leading to active policy shopping and increased competition, creating both opportunities and challenges for brands

Headwinds

Premium increases continue to cause consumer price fatigue¹

Severe weather and climate volatility increase underwriting risk²

Auto repair and replacement costs remain high³

Consumer trust & brand differentiation remain challenging in price-driven market⁴

Tailwinds

Strong underwriting profits support media/marketing reinvestment⁵

Policy shopping rates remain elevated, creating acquisition opportunities⁶

AI & automation improve customer experience and efficiency⁷

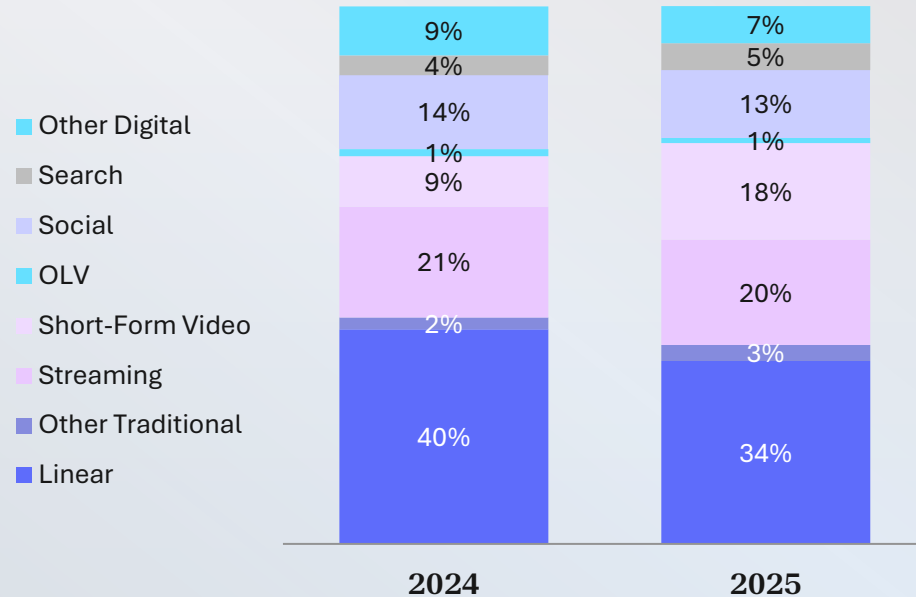
Younger consumers are leading auto insurance shopping activity⁸

Insurance Marketplace Spend

All major media platforms are up YoY with Short Form more than doubling

Insurance Category Media Mix

Share of Spend, in %



Traditional vs. Digital % Split	2024	2025
	42% / 58%	37% / 63%

Total Spend

+20% YoY

Driven by digital growth (+30%)

Streaming

+14%

Fueled by increase across Programmatic (+16%) and Direct (+10%)

Short Form

+129% YoY

And now accounts for 18% of total category spend (9pp YoY increase)

Search

+64% YoY

INSURANCE NBCU SPEND

2025 vs. 2024

Insurance partners continue to increase spend with NBCU, growing spend across platforms, activating advanced audiences, and leaning into ad innovations to build brand equity & drive new customer acquisition



LINEAR

remains the focal point of investment, capturing 67% of all category spend, with growth across several key verticals

- +5%**
in total Linear
- +13%**
in Sports
- +25%**
in Hispanic
- +7%**
in News



ADVANCED

investment continues to grow as advertisers leverage 1P & 3P data to reach relevant insurance audiences

- +49%**
in total Programmatic
- +24%**
in Advanced Streaming
- 70%**
of total Streaming spend was Advanced



STREAMING

continues to grow, accounting for 31% of all category spend, as brands look to drive impact and reach within premium streaming content

- +13%**
in Peacock AX
- +63%**
in Programmatic on Peacock
- +10%**
total Streaming



AD INNOVATIONS

remain a priority to help brands drive engagement and stand out in a saturated insurance ad environment

- 56%**
of ad innovation spenders grew spend

Creative & Innovation

Across NBCU

NBCU Spotlight



State Farm x BravoCon

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



NBCU Spotlight



Allstate x SNL

As the exclusive insurance partner for SNL50, Allstate collaborated with SNL on custom content featuring its 'Mayhem' character; custom content was complimented with additional sponsorship support throughout the season.



NBCU Spotlight



State Farm x Open Doors

For a 3rd year, State Farm & NBCU Open Doors partnered to uplift minority owned small businesses through a multi-platform strategy with elements spanning across NBCU to give SBOs access to support to help grow their business.



2026 **INSURANCE** Predictions

These are **4 key topics** to be aware of as the insurance category continues to balance the customer experience with data, tech, and innovation.



Customer Satisfaction Becomes Key Focus

With rising premiums, growing mistrust and lower loyalty, insurers are facing increased churn and customer satisfaction is becoming more competitive.

Insurers must prioritize satisfaction-driven positioning and pivot messaging towards trust, transparency, and experience, not just price.

13%

shopping rate for auto insurance in Q3'25, with a record 4.5% of customers actually switching providers.¹

AI Shifts Towards Customer Facing Tools

AI will continue to power operations like underwriting, pricing, and claims. However, usage will start shifting towards customer-facing tools like chat support and instant quotes.

As these AI capabilities evolve, brands can tailor their offerings and messaging to meet individual needs and deliver a highly personalized experience.

56%

of insurers are prioritizing Gen AI investments in direct-to-customer, personalized advertising and messaging.²

Embedded Insurance Continues to Grow

By seamlessly integrating insurance options within the purchase of non-insurance products and services, embedded insurance is rewriting the rules on how consumers buy, use, and benefit from insurance.

Brands can capitalize on this growing trend by showing up in the moments that matter and aligning messaging to the emotional state of the transaction (excitement, urgency, etc.).

1/3

more than 30% of all insurance transactions are projected to run through embedded channels by 2028.³

Usage-Based Insurance Becomes the Norm

Usage-based auto insurance will evolve into a new pricing norm, as drivers increasingly accept data exchange in return for lower premiums.

Insurers leaning into this trend will have more precise consumer data and can tailor messaging based on behaviors and outcomes (e.g. low-risk driving, savings on premiums).

82%

of policyholders view UBI technology positively and 52% would be willing to share this data to receive personalized pricing.⁴

2026 Opportunities for the **Insurance Category**

MS Now



NBC100



Pay One Movies



The Paper



Premios Billboard



Top Chef



Please reach out to your NBCU sales or marketing lead for more information or to check status of category availability for the opportunities.

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THANK YOU

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