THE CRANE CONSULTANCY

BUSINESS INTELLIGENCE, PACED BY PROFIT

CRANE INDEX™ RESEARCH

Financial Services: The AI Visibility Report

Three machine reads of the 175 organisations in the Financial Services cohort, measured 2026-09-01. Can AI find you, can an agent act on you, does AI know who you are.

119	44	6	56
SITES READABLE	MEDIAN CRANE INDEX™	SITES AT 70+	UNMEASURED

Prepared by The Crane Consultancy, Bath · thecraneconsultancy.com/research/ · Every score in this report can be re-measured live at thecraneconsultancy.com/ai-readiness/

Only 6 of 119 sites clear 70. The rest is unclaimed.

Of the 175 sites approached, 56 could not be measured at all: 28 refused our reader outright, 23 gave it no response, and 5 serve pages that are empty until scripts run. Of the 119 sites our reader could read, 6 reached 70 or better on the composite Crane Index™; the rest fell short. The three reads tell one story: access is broadly survivable (Agent median 63), meaning is patchy (AI Search median 52), and identity is the collapse (Representation median 15, with 108 of 119 sites below 55).

The strongest single separator between the top of this cohort and the bottom is not budget, brand or size. It is whether the site declares, in its own structured data, which organisation it is. 10 of the 10 highest-ranked sites here do; 0 of the 10 lowest-ranked do. That is a markup and governance exercise rather than a rebuild, which is why the league table overleaf should be read as unclaimed territory.

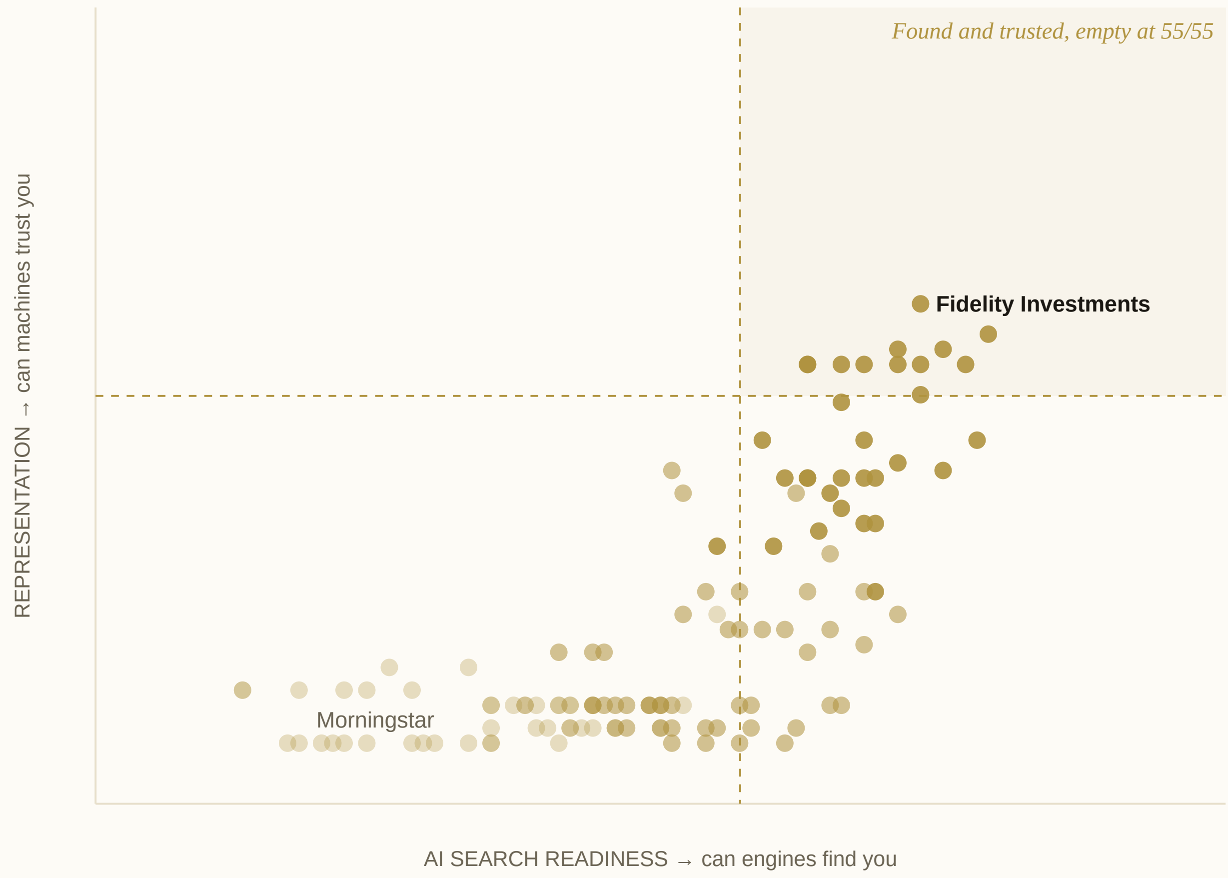
The three reads

AI Search Readiness. Median 52, range 13 to 79. Whether the engines that read live sites (AI Overviews, Perplexity, ChatGPT with search) can resolve the company and extract what it sells, to whom.

Agent Readiness. Median 63, range 30 to 89. Whether an automated agent is admitted at the edge and finds anything machine-operable when it arrives.

Brand Representation. Median 15, range 8 to 66. Whether a machine can confirm from the site itself which real-world organisation it is.

The picture in one chart



The story in one line: this cohort is led by Fidelity Investments on 76, while Morningstar sits on 19. Rank in this table is decided by structure, not size or spend, and the top-right quadrant, found *and* trusted, is empty. Whoever claims it first owns it.

What the identity gap actually is

Representation is not one judgement. It is four measured sub-scores, weighted and combined, and naming them turns a low number into a work list. The weights are the scanner's own; the medians are this cohort's.

SUB-SCORE	WEIGHT	MEDIAN	SCORING ZERO	WHAT EARNS THE POINTS
Identity	30%	0	70 of 119	An Organisation, Brand or Person declared in the site's own structured data, with a description and a depth field (knowsAbout, areaServed, founder, foundingDate); then that same name echoed in the page title or og:site_name, with a legal identifier (company number, VAT, LEI).
Disambiguation	30%	0	86 of 119	sameAs links to authoritative homes that resolve *and* name the organisation back (two score in full, one scores half, a link we cannot check counts half of one we can); and cover across kinds, a confirmed registry such as Companies House, Wikidata or OpenCorporates alongside a distinct profile.
Authority	25%	10	31 of 119	A named person behind the content, marked up with credential depth (job title, employer, expertise or profiles), plus specific figures and outbound sources a model can quote and check.
Rights	15%	50	0 of 119	Terms declared in the markup: a schema license or copyrightHolder, a TDM reservation, or a noai directive. This check can be met in part or in full but cannot be failed, so 50 is its floor, not a result.

Rights cannot be failed, only met in part or in full, so a median of 50 on that row is the floor of the scale rather than a result. Read the identity and disambiguation rows first.

What a zero means for a business

Zero on identity (70 of 119 sites here). There is no Organisation, Brand or Person declared in the site's structured data at all, so there is no name for a machine to check against the page it is reading. The site tells a human visitor who it is and tells a machine nothing. Everything downstream rests on this: a model cannot confirm an identity that was never declared.

Zero on disambiguation (86 of 119 sites here). Nothing on the site links the organisation to an authoritative home that both resolves and names it back. Either no such links are declared, or the ones declared did not resolve or did not mention the organisation. A machine can read a name and still cannot tell which organisation of that name it has found, which matters most in a sector where several share one.

The same four reads, two sites

	IDENTITY	DISAMBIGUATION	AUTHORITY	RIGHTS	REPRESENTATION
Fidelity Investments fidelity.com · ranked 1	79	100	20	50	66
Beazley beazley.com · ranked 102	0	0	0	100	15

Why the pair. Fidelity Investments leads this cohort. Beazley is the ordinary case, the site whose representation score sits closest to the cohort median of 15. It is ranked 102 of 119 overall. The gap between the two rows is not effort or budget: it is markup that one site publishes and the other does not. These are scores for what each site declares about itself to a machine, and say nothing about either organisation.

Every site our reader could read

Rank is by the composite Crane Index™. A low score says the site is hard for a machine to read, not that the business is anything other than excellent at what it does. Sites that refused or could not serve an automated reader are excluded as unmeasured, never scored zero.

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
1	Fidelity Investments fidelity.com	76	73	89	66
2	BlackRock blackrock.com/us/individual	73	75	85	60
3	BBVA bbva.com/en	72	77	82	58
4	Synchrony Financial synchrony.com	72	73	89	54
5	Capital One capitalone.com	71	73	83	58
6	Discover Financial Services discover.com	70	63	89	58
7	Jefferies Financial Group jefferies.com	69	75	87	44
8	Freddie Mac freddiemac.com	68	68	89	48
9	ICICI Bank icici.bank.in	68	79	63	62
10	M&T Bank mtb.com	66	71	69	58
11	AIG aig.com/home	65	71	63	60
12	Nordea nordea.com/en	65	68	69	58
13	Arch Capital Group archgroup.com	64	69	87	37
14	Monzo monzo.com	63	78	62	48
15	Adyen adyen.com	62	63	65	58
16	Apollo Global Management apollo.com	62	66	62	58
17	NatWest Group natwestgroup.com	62	71	69	45
18	Stripe stripe.com	62	66	66	53
19	FIS fisglobal.com	61	66	74	43

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
20	Intesa Sanpaolo intesasanpaolo.com	**59**	69	66	43
21	Ameriprise Financial ameriprise.com	**58**	55	86	34
22	CaixaBank caixabank.com/home_es.html	**58**	68	62	43
23	Fiserv fiserv.com	**58**	63	68	43
24	Citigroup citigroup.com/global	**57**	60	78	34
25	Mizuho Financial Group mizuhogroup.com	**57**	68	65	37
26	Nationwide Building Society nationwide.co.uk	**57**	59	63	48
27	Phoenix Group standardlifeplc.com	**57**	64	71	36
28	Ally Financial ally.com	**56**	65	63	41
29	Principal Financial Group principal.com	**56**	63	63	43
30	Starling Bank starlingbank.com	**56**	66	62	39
31	Wells Fargo wellsfargo.com	**55**	69	68	28
32	Wise wise.com	**55**	61	62	43
33	Moody's moodys.com	**54**	51	66	44
34	PayPal paypal.com/us/home	**54**	68	65	28
35	Schroders schroders.com/en/global/individual	**54**	65	65	33
36	Aflac aflac.com	**53**	65	71	23
37	NN Group nn-group.com	**53**	62	57	41
38	Western Union westernunion.com/us/en/home.html	**53**	71	63	25
39	Credit Agricole credit-agricole.com	**52**	68	68	21
40	BNY bny.com/corporate/global/en.html	**51**	63	62	28
41	Standard Bank Group standardbank.com/sbg/standard-bank-group	**50**	52	56	41

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
42	Interactive Brokers interactivebrokers.com	49	54	65	28
43	T. Rowe Price troweprice.com/en/us	49	57	62	28
44	Travelers travelers.com	49	61	63	23
45	Truist Financial truist.com	49	65	69	13
46	Bank of America bankofamerica.com	48	59	62	23
47	Janus Henderson janushenderson.com/en-us	48	61	76	8
48	Manulife manulife.com/ca/en/personal	48	57	63	23
49	HSBC hsbc.com	47	62	68	10
50	Legal & General legalandgeneral.com	47	66	62	13
51	Societe Generale societegenerale.com/fr	47	52	63	25
52	Aberdeen Group aberdeeninvestments.com/en-us	46	56	58	23
53	KBC Group kbc.com/en.html	46	38	87	13
54	MetLife metlife.com	46	58	68	13
55	Generali generali.com	45	45	71	20
56	TD Bank Group td.com/us/en/personal-banking	45	57	66	13
57	UBS ubs.com/us/en.html	45	63	53	20
58	Zurich Insurance Group zurich.com	45	58	66	10
59	CIBC cibc.com/en/personal-banking.html	44	54	68	10
60	Hargreaves Lansdown hl.co.uk	44	49	71	13
61	London Stock Exchange Group lseg.com/en	44	57	68	8
62	Euronext euronext.com/en	43	47	68	13
63	Aon aon.com/en	42	50	62	13

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
64	Brookfield brookfield.com	42	51	68	8
65	Chubb chubb.com/us-en	42	46	68	13
66	Commonwealth Bank of Australia commbank.com.au	42	50	65	10
67	Fannie Mae fanniemae.com	42	51	62	13
68	Lazard lazard.com	42	50	62	13
69	Marsh McLennan marsh.com/en/home.html	42	55	62	10
70	OCBC ocbc.com/group/gateway	42	41	66	20
71	Progressive progressive.com	42	49	63	13
72	Robinhood robinhood.com/us/en	42	44	62	20
73	U.S. Bancorp usbank.com/index.html	42	51	66	10
74	Deutsche Bank db.com	41	54	62	8
75	Australia and New Zealand Banking Group anz.com.au/personal	40	44	63	13
76	Cincinnati Financial cinfin.com	40	47	63	10
77	Commerzbank commerzbank.de/group	40	45	62	13
78	Deutsche Boerse deutsche-boerse.com/dbg-de	40	42	69	10
79	MSCI msci.com	40	44	62	13
80	DBS Bank dbs.com/default.page	39	33	65	18
81	Evelyn Partners evelyn.com	39	41	63	13
82	ING Group ing.com	39	46	62	10
83	JPMorgan Chase jpmorganchase.com	39	41	62	13
84	Prudential plc prudentialplc.com/en	39	42	62	13
85	Sun Life Financial sunlife.com/en	39	50	56	10

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
86	Swedbank swedbank.com	39	41	68	8
87	Affirm affirm.com	38	39	62	13
88	Danske Bank danskebank.com	38	37	63	13
89	Macquarie Group macquarie.com/us/en.html	38	40	63	10
90	PNC Financial Services pnc.com/en/personal-banking.html	38	46	57	10
91	State Street statestreet.com/us/en	38	43	62	10
92	AXA axa.com	37	35	62	13
93	Banco Santander santander.com/en/home	37	35	62	13
94	Cboe Global Markets cboe.com	37	46	56	10
95	Intercontinental Exchange ice.com/index	37	35	68	8
96	KKR kkr.com	37	55	30	25
97	Vanguard investor.vanguard.com/corporate-portal	37	35	65	10
98	Fitch Ratings fitchratings.com	35	26	61	18
99	Munich Re munichre.com/en.html	35	44	50	10
100	Stifel Financial stifel.com	35	42	50	13
101	Visa visa.com/en-us	34	39	52	10
102	Beazley beazley.com	33	28	55	15
103	Invesco invesco.com/us/en/country-splash.html	33	22	68	8
104	Scotiabank scotiabank.com/global/en/global-site.html	33	29	62	8
105	Barclays home.barclays	32	52	30	13
106	Block block.xyz	32	33	54	8
107	American Express americanexpress.com	30	30	53	8

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
108	Berkshire Hathaway berkshirehathaway.com	27	21	52	8
109	SEB sebgroup.com	26	35	34	8
110	Fifth Third Bancorp 53.com	24	22	34	15
111	Lloyds Banking Group lloydsbankinggroup.com	24	24	34	15
112	FactSet factset.com	23	28	34	8
113	Charles Schwab schwab.com	22	18	34	15
114	Close Brothers Group closebrothers.com/s	22	24	34	8
115	Aegon aegon.com	21	13	34	15
116	Nomura nomura.com	21	20	34	8
117	Regions Financial regions.com	21	13	34	15
118	Klarna klarna.com	20	17	34	8
119	Morningstar morningstar.com	19	18	30	8

The 56 sites our reader could not measure

Unmeasured, not failed. Our reader is one unfamiliar automated visitor, and how a site treated it is all that was measured. No score is asserted for any site on this page.

What was measured, posture by posture. Of the 56 sites here, 28 refused our reader, 23 gave no response and 5 served a page that is empty until scripts run.

Refused the reader (28). The edge answered our request with a refusal. That is a measurement of how one unfamiliar visitor was treated and nothing further: a site that admits crawlers by name may well serve GPTBot or Googlebot while refusing us, so a refusal here is not evidence that the site is invisible to any named engine, and it is not reported as one. What it does establish is that a rule at the edge is deciding which machines are served, which is worth knowing deliberately.

No response (23). Nothing came back inside our timeout. That could be an outage on the day, a network rule or a slow origin, and the scan cannot tell which, so nothing is concluded about the site from it.

Script-only page (5). The page returns almost nothing until a browser executes its scripts. This one does generalise: a page that is empty without JavaScript is empty for every fetcher that does not run it, ours included, and many AI fetchers and shopping agents do not run it. Here the commercial reading is direct, because the page has nothing to serve any of them.

Goldman Sachs · refused the reader
Mastercard · refused the reader
Coinbase · refused the reader
SoFi Technologies · refused the reader
S&P Global · refused the reader
Allianz · refused the reader
Swiss Re · refused the reader
BNP Paribas · refused the reader
Aviva · refused the reader
St James's Place · refused the reader
3i Group · refused the reader
Blackstone · refused the reader
KeyCorp · refused the reader
Huntington Bancshares · refused the reader
Citizens Financial Group · refused the reader
LPL Financial · refused the reader
Global Payments · refused the reader
Revolut · refused the reader
Direct Line Group · refused the reader
Hiscox · refused the reader
Tradeweb Markets · refused the reader
UniCredit · refused the reader
ABN AMRO · refused the reader
Itau Unibanco · refused the reader
HDFC Bank · refused the reader
Investec · refused the reader
Carlyle Group · refused the reader
Ares Management · refused the reader
Morgan Stanley · no response
Raymond James · no response
Northern Trust · no response
Nasdaq · no response
CME Group · no response
Prudential Financial · no response
Allstate · no response
Bank of Montreal · no response
M&G · no response
Man Group · no response
Admiral Group · no response
Lloyd's of London · no response
AllianceBernstein · no response
The Hartford · no response
Markel · no response
AIA Group · no response
Japan Exchange Group · no response
Mitsubishi UFJ Financial Group · no response
Sumitomo Mitsui Financial Group · no response
IG Group · no response
Ping An Insurance · no response
Industrial and Commercial Bank of China · no response
China Construction Bank · no response
Franklin Templeton · script-only page
Standard Chartered · script-only page
Royal Bank of Canada · script-only page
Lincoln Financial Group · script-only page
Ant Group · script-only page

Method

Each organisation's primary public site was loaded and scored by the three deterministic Crane Index™ scanners on 2026-09-01. The constituent list is pinned beside the archived results, exclusions are rule-based and inspectable, and the full per-check result set is retained so the cohort can be re-scanned and the movement published. Every score can be re-measured in about a minute at thecraneconsultancy.com/ai-readiness/.

How this cohort was drawn

The list of 175 organisations is assembled from public sources, sanity-checked by a person, and pinned beside the archived results so the composition can be audited rather than taken on trust. Anyone can ask for a domain to be added; it joins only after a human review, against one bar, a real trading organisation of substance in this industry, and requested-in constituents are recorded as such. Two site types are excluded uniformly, by type and before any score is seen, because the measure is not a fair test of them: search-engine homepages and chat-box homepages. Nothing is ever removed for scoring badly. So this is a defined and inspectable list of 175 organisations. It is not a ranking of national importance, and it is not a census of the industry.

Honest limits

119 scored sites is a sample, not a census, and a single scan is a snapshot of engines and estates that shift month to month. Our reader is one unfamiliar bot, so a site that refused it is reported as unmeasured, never scored zero and never described as unreadable to AI, because what a named engine is served was not measured here. The medians on these pages therefore describe the 119 sites our reader could read; how the 56 it could not would have scored is unknown, and this report does not assume they would have scored worse.

The three moves to make first

1. Ship valid Organization and Product structured data (JSON-LD) on every commercial template, matched to the visible copy, one legal name rendered identically everywhere, with sameAs disambiguation. 2. Make your bot posture a decision rather than an inherited default: know which automated readers your edge admits and which it turns away, name the engines that matter to your market, and record the choice where the next person will find it. 3. Put a legibility gate in the deploy pipeline and give one senior owner the score, because estates drift the moment legibility has no owner.