THE CRANE CONSULTANCY

BUSINESS INTELLIGENCE, PACED BY PROFIT

CRANE INDEX™ RESEARCH

Insurance: The AI Visibility Report

Three machine reads of the 181 organisations in the Insurance cohort, measured 2026-09-01. Can AI find you, can an agent act on you, does AI know who you are.

123	44	3	58
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 3 of 123 sites clear 70. The rest is unclaimed.

Of the 181 sites approached, 58 could not be measured at all: 23 refused our reader outright, 29 gave it no response, and 6 serve pages that are empty until scripts run. Of the 123 sites our reader could read, 3 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 51), and identity is the collapse (Representation median 13, with 113 of 123 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.

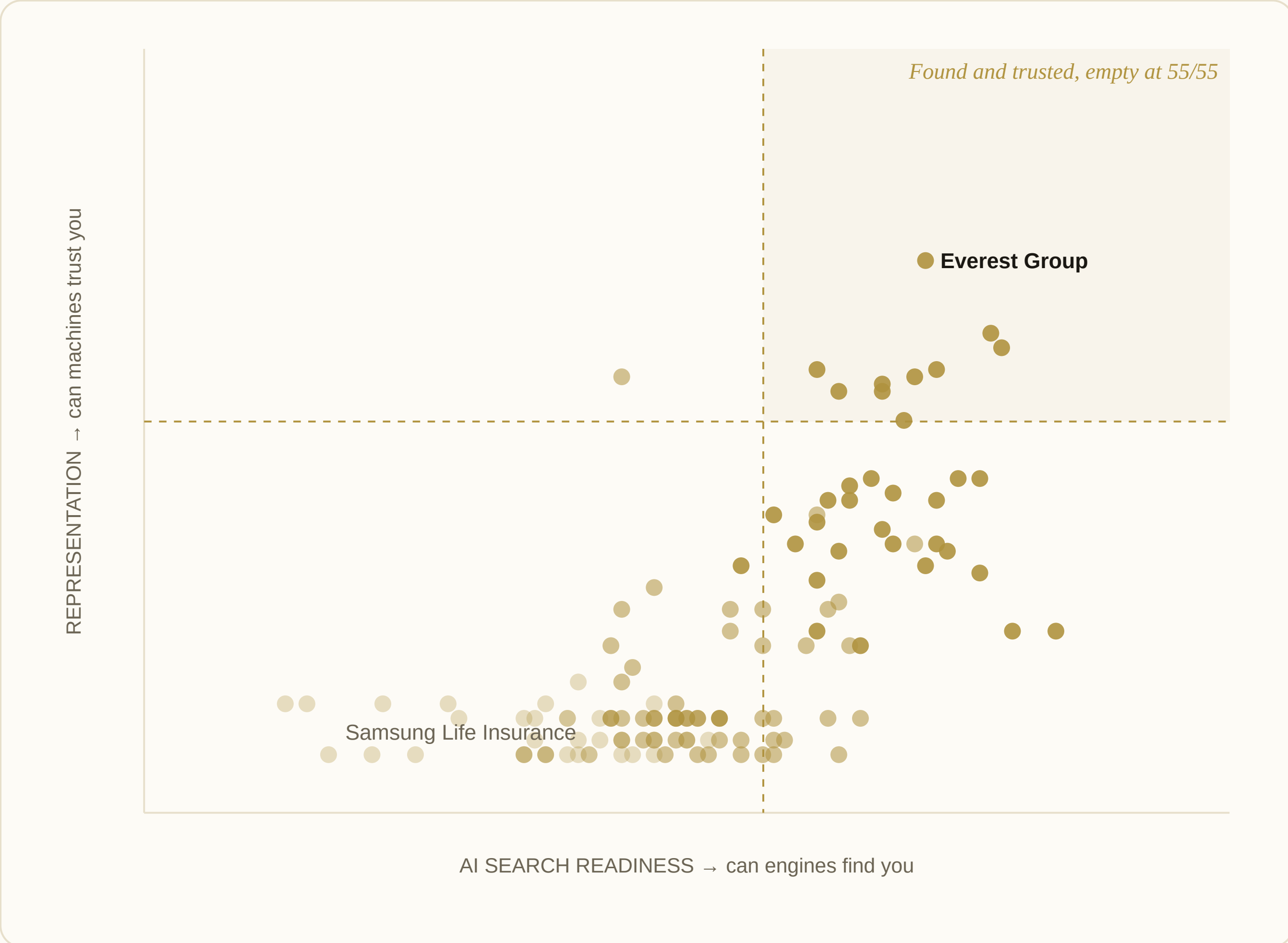
The three reads

AI Search Readiness. Median 51, range 13 to 84. 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 91. Whether an automated agent is admitted at the edge and finds anything machine-operable when it arrives.

Brand Representation. Median 13, range 8 to 76. 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 Everest Group on 77, while Samsung Life Insurance sits on 20. 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	76 of 123	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	92 of 123	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	40 of 123	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 123	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 (76 of 123 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 (92 of 123 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
Everest Group everestglobal.com/us-en · ranked 1	79	100	60	50	**76**
Convex Group convexin.com · ranked 39	0	0	20	50	13

Why the pair. Everest Group leads this cohort. Convex Group is the ordinary case, the site whose representation score sits closest to the cohort median of 13. It is ranked 39 of 123 overall, in the stronger half of the table. 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	Everest Group everestglobal.com/us-en	77	72	83	76
2	State Farm statefarm.com	76	78	85	66
3	Liberty Mutual libertymutual.com	75	79	83	64
4	Royal London royallondon.com	69	75	87	46
5	Direct Line directline.com	68	69	91	44
6	Next Insurance nextinsurance.com	68	77	82	46
7	NFU Mutual nfumutual.co.uk	68	73	87	43
8	Great Eastern Holdings greateasternlife.com/sg/en/personal-insurance.html	67	77	91	33
9	Canopius canopius.com	66	73	89	37
10	Howden Group howdengroup.com/us-en	66	73	63	61
11	Voya Financial voya.com	66	64	76	58
12	American International Group aig.com/home	65	71	63	60
13	Arch Capital Group archgroup.com	64	69	87	37
14	Lemonade lemonade.com	64	68	66	58
15	Ping An Insurance pingan.com	64	74	83	36
16	Sampo sampo.com	64	68	65	59
17	Alan alan.com	63	70	65	54
18	AMP amp.com.au	63	65	80	45
19	Bajaj Allianz bajajgeneralinsurance.com	63	84	81	25

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
20	Everywhen everywhen.co.uk	**63**	80	85	25
21	MAPFRE mapfre.com	**63**	72	82	34
22	Elevance Health elevancehealth.com	**62**	62	63	61
23	New York Life newyorklife.com	**61**	68	77	39
24	Assurant assurant.com	**60**	58	82	41
25	UnitedHealth Group unitedhealthgroup.com	**60**	67	66	46
26	Hamilton Insurance Group hamiltongroup.com	**59**	62	83	32
27	Inigo Insurance inigoinsurance.com	**59**	60	79	37
28	Saga saga.co.uk	**59**	65	69	43
29	Ameriprise Financial ameriprise.com	**58**	55	86	34
30	Arthur J. Gallagher ajg.com	**58**	62	86	25
31	Suramericana suramericana.com	**58**	66	85	23
32	Gjensidige gjensidige.com	**57**	62	69	40
33	Phoenix Group standardlifeplc.com	**57**	64	71	36
34	Principal Financial Group principal.com	**56**	63	63	43
35	Cigna cigna.com	**54**	63	71	28
36	Fairfax Financial fairfax.ca	**54**	57	78	28
37	Kaiser Permanente healthy.kaiserpermanente.org/front-door	**54**	64	69	29
38	Aflac aflac.com	**53**	65	71	23
39	Convex Group convexin.com	**53**	63	82	13
40	Medibank medibank.com.au	**53**	71	52	37
41	NN Group nn-group.com	**53**	62	57	41

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
42	Brit Insurance britinsurance.com	49	47	69	31
43	Ki Insurance ki-insurance.com	49	57	82	8
44	The Travelers Companies travelers.com	49	61	63	23
45	Manulife manulife.com/ca/en/personal	48	57	63	23
46	PartnerRe partnerre.com	48	59	76	10
47	Ryan Specialty ryanspecialty.com	48	48	89	8
48	Santam santam.co.za	48	54	63	28
49	Legal & General legalandgeneral.com	47	66	62	13
50	Reinsurance Group of America rgare.com	47	54	62	25
51	FWD Group fwd.com/en	46	44	34	60
52	MetLife metlife.com	46	58	68	13
53	Assicurazioni Generali generali.com	45	45	71	20
54	iA Financial Group ia.ca	45	64	63	8
55	Life Insurance Corporation of India licindia.in	45	53	68	13
56	Talanx talanx.com/en	45	44	62	28
57	Zurich Insurance Group zurich.com	45	58	66	10
58	AXIS Capital axiscapital.com	44	43	65	23
59	Brown & Brown us.bbrown.com	44	50	71	10
60	CNP Assurances cnp.fr/particuliers	44	55	68	8
61	Guardian Life guardianlife.com	44	57	63	13
62	Storebrand storebrand.no	44	49	68	15
63	American Family Insurance amfam.com	43	44	66	18

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
64	Hippo hippo.com	43	58	62	8
65	Lockton global.lockton.com/us/en	43	53	62	13
66	Aon aon.com/en	42	50	62	13
67	Chubb chubb.com/us-en	42	46	68	13
68	Discovery Limited discovery.co.za	42	44	69	13
69	Ecclesiastical ecclesiastical.com	42	50	62	13
70	esure esure.com	42	53	62	10
71	GEICO geico.com	42	51	62	13
72	Marsh McLennan marsh.com/en/home.html	42	55	62	10
73	Northwestern Mutual northwesternmutual.com	42	53	59	13
74	Progressive progressive.com	42	49	63	13
75	Thrivent thrivent.com	42	49	63	13
76	Vienna Insurance Group group.vig	42	47	65	13
77	W. R. Berkley berkley.com	42	51	62	13
78	Athene athene.com	41	46	66	10
79	Co-operators cooperators.ca/en/personal	41	49	63	10
80	Corebridge Financial corebridgefinancial.com	41	43	68	13
81	Lansforsakringar lansforsakringar.se/stockholm/privat	41	44	69	10
82	Molina Healthcare molinahealthcare.com	41	52	62	8
83	Oscar Health hioscar.com	41	47	63	13
84	Porto Seguro portoseguro.com.br	41	49	62	13
85	SCOR scor.com/en	41	43	68	13

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
86	Cincinnati Financial cinfin.com	40	47	63	10
87	Steadfast Group steadfast.com.au	40	51	62	8
88	Aetna aetna.com	39	52	56	10
89	Chaucer Group chaucergroup.com	39	41	68	8
90	Prudential plc prudentialplc.com/en	39	42	62	13
91	Root Insurance joinroot.com	39	47	56	15
92	Sun Life Financial sunlife.com/en	39	50	56	10
93	UNIQA Insurance Group uniqagroup.com/grp/home.de.html	39	47	63	8
94	USI Insurance Services usi.com	39	37	65	15
95	Coalition coalitioninc.com	38	39	63	13
96	Florida Blue floridablue.com	38	40	63	10
97	Health Care Service Corporation hcsc.com	38	39	62	13
98	Old Mutual oldmutual.com	38	40	55	18
99	AXA axa.com	37	35	62	13
100	Centene centene.com	37	45	59	8
101	Great-West Lifeco greatwestlifeco.com	37	42	58	10
102	Hannover Re hannover-re.com/en	37	44	58	8
103	Unum unum.com	37	40	62	8
104	Wefox wefox.com	37	41	61	8
105	Fidelity National Financial fnf.com	36	36	62	10
106	First American firstam.com	36	47	50	10
107	MGIC mgic.com	36	37	62	8

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
108	Pacific Life pacificlife.com	36	37	62	8
109	Sanlam sanlam.com	36	37	62	8
110	Munich Re munichre.com/en.html	35	44	50	10
111	Achmea achmea.nl/en	34	35	58	8
112	CNA Financial cna.com	34	39	56	8
113	Tryg tryg.com/en	34	35	58	8
114	Beazley beazley.com	33	28	55	15
115	China Pacific Insurance cpic.com.cn	33	29	56	13
116	Suncorp suncorpgroup.com.au	31	25	59	8
117	Baloise helvetia-baloise.com/corporate/hb/de/home.html	28	35	40	8
118	Samsung Fire & Marine samsungfire.com	27	21	52	8
119	Sabre Insurance sabreplc.co.uk	26	36	30	13
120	Equitable Holdings equitable.com	24	22	34	15
121	Aegon aegon.com	21	13	34	15
122	Atradius atradius.com	21	15	34	15
123	Samsung Life Insurance samsunglife.com	20	17	34	8

The 58 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 58 sites here, 23 refused our reader, 29 gave no response and 6 served a page that is empty until scripts run.

Refused the reader (23). 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 (29). 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 (6). 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.

Allianz · refused the reader
Aviva · refused the reader
Ageas · refused the reader
Swiss Life · refused the reader
Swiss Re · refused the reader
Hiscox · refused the reader
Nationwide · refused the reader
Definity Financial · refused the reader
SBI Life Insurance · refused the reader
HDFC Life · refused the reader
ICICI Prudential Life · refused the reader
ICICI Lombard · refused the reader
QBE Insurance · refused the reader
Insurance Australia Group · refused the reader
Momentum Group · refused the reader
WTW · refused the reader
Hub International · refused the reader
The Ardonagh Group · refused the reader
Just Group · refused the reader
LV= · refused the reader
Hastings Direct · refused the reader
Bupa · refused the reader
Vitality · refused the reader
Helvetia · no response
RenaissanceRe · no response
China Reinsurance · no response
Lloyd's of London · no response
Allstate · no response
USAA · no response
Farmers Insurance · no response
The Hartford · no response
Markel · no response
Prudential Financial · no response
MassMutual · no response
Brighthouse Financial · no response
Jackson Financial · no response
TIAA · no response
Humana · no response
China Life Insurance · no response
PICC · no response
AIA Group · no response
Tokio Marine Holdings · no response
MS&AD Insurance Group · no response
Sompo Holdings · no response
Dai-ichi Life · no response
Nippon Life · no response
Meiji Yasuda Life · no response
Sumitomo Life · no response
Hanwha Life · no response
Cathay Financial Holdings · no response
M&G · no response
Admiral Group · no response
Lancashire Holdings · script-only page
Erie Insurance · script-only page
Lincoln Financial · script-only page
Intact Financial · script-only page
Acrisure · script-only page
ManyPets · 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 181 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 181 organisations. It is not a ranking of national importance, and it is not a census of the industry.

Honest limits

123 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 123 sites our reader could read; how the 58 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.