

THE CRANE CONSULTANCY

BUSINESS INTELLIGENCE, PACED BY PROFIT

CRANE INDEX™ RESEARCH

Insurance: The AI Visibility Report

Three machine reads of 181 of Britain's most important websites, measured 2026-08-06. Can AI find you, can an agent act on you, does AI know who you are.

122	43	1	59
SITES READABLE	MEDIAN CRANE INDEX™	SITES AT 70+	UNMEASURABLE

Nobody in this cohort is ready. That is the opportunity.

Of the 181 sites approached, 59 could not be measured at all: 22 refused an automated reader outright, 29 gave one no response, and 8 serve pages that are empty until scripts run. Of the 122 sites a machine could read, 1 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 49), and identity is the collapse (Representation median 14, with 119 of 122 sites below 55).

The strongest single separator between the top of the field and the bottom is not budget, brand or size: it is valid Organization structured data and a coherently resolvable identity. In this cohort, every one of the ten strongest sites on the search read carries it; not one of the bottom ten does. The remediation is a markup and governance exercise, not a rebuild, which is why the league table overleaf should be read as unclaimed territory.

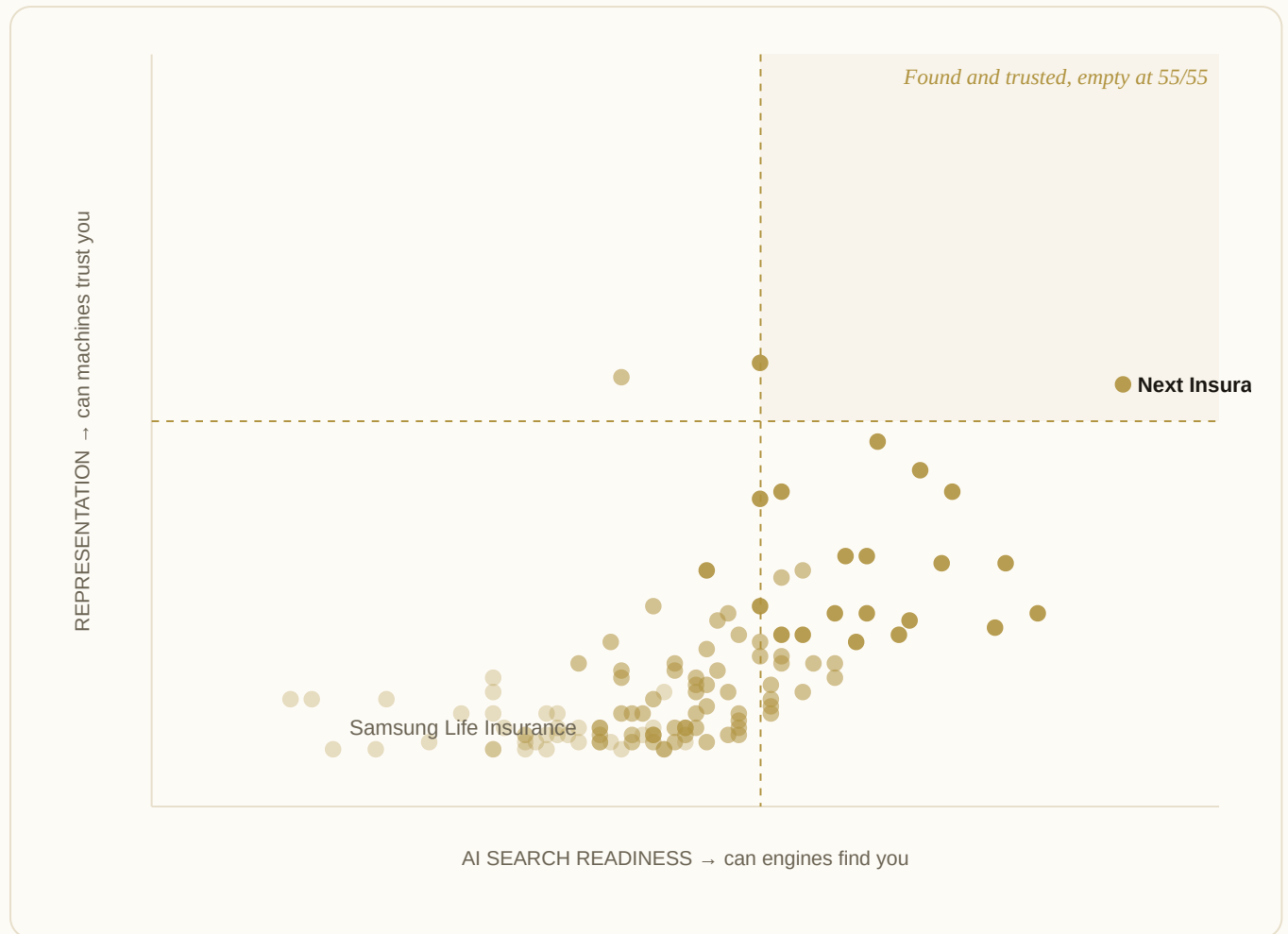
The three reads

AI Search Readiness. Median 49, range 13 to 91. 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 94. Whether an automated agent is admitted at the edge and finds anything machine-operable when it arrives.

Brand Representation. Median 14, range 8 to 62. 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: the field is led by Next Insurance on 80, 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.

Every site a machine 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	Next Insurance nextinsurance.com	80	91	90	59
2	The Hartford thehartford.com	69	75	87	44
3	Everywhen everywhen.co.uk	66	79	94	25
4	Liberty Mutual libertymutual.com	66	80	85	34
5	Bajaj Allianz bajajgeneralinsurance.com	64	83	81	27
6	Arch Capital Group archgroup.com	63	65	88	35
7	Everest Group everestglobal.com/us-en	63	68	70	51
8	Voya Financial voya.com	62	57	67	62
9	Alan alan.com	61	72	65	47
10	Royal London royallondon.com	61	74	74	34
11	MAPFRE mapfre.com	60	71	82	26
12	Suramericana suramericana.com	60	70	85	24
13	Great Eastern Holdings greateasternlife.com/sg/en/personal-insurance.html	58	64	84	27
14	Ameriprise Financial ameriprise.com	57	52	85	33
15	Hamilton Insurance Group hamiltongroup.com	57	66	83	23
16	Howden Group howdengroup.com/us-en	56	57	67	43
17	UnitedHealth Group unitedhealthgroup.com	56	67	66	35
18	American International Group aig.com/home	55	59	63	44
19	Arthur J. Gallagher ajg.com	55	61	79	24

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
20	Fairfax Financial fairfax.ca	55	57	81	28
21	Ki Insurance ki-insurance.com	55	59	82	24
22	Lemonade lemonade.com	55	67	72	27
23	Inigo Insurance inigoinsurance.com	53	54	78	27
24	Canopus canopus.com	52	62	75	20
25	Principal Financial Group principal.com	52	61	63	33
26	Sampo sampo.com	52	59	65	32
27	Convex Group convexin.com	51	55	85	12
28	Direct Line directline.com	50	59	72	20
29	Phoenix Group standardlifeplc.com	50	57	71	21
30	Progressive progressive.com	50	64	67	18
31	Cigna cigna.com	49	61	71	16
32	Hippo hippo.com	49	64	63	20
33	Kaiser Permanente healthy.kaiserpermanente.org/front-door	49	59	66	21
34	Ryan Specialty ryanspecialty.com	49	55	81	10
35	Manulife manulife.com/ca/en/personal	48	57	63	23
36	AMP amp.com.au	47	52	66	22
37	Elevance Health elevancehealth.com	47	53	62	26
38	FWD Group fwd.com/en	46	44	34	60
39	Gjensidige gjensidige.com	46	49	69	20
40	State Farm statefarm.com	46	55	60	24
41	Talanx talanx.com/en	46	47	62	28

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
42	Assicurazioni Generali generali.com	45	44	72	19
43	Brit Insurance britinsurance.com	45	51	69	16
44	NFU Mutual nfumutual.co.uk	45	44	74	18
45	Saga saga.co.uk	45	52	67	17
46	Santam santam.co.za	45	53	63	19
47	The Travelers Companies travelers.com	45	58	62	14
48	W. R. Berkley berkley.com	45	55	66	13
49	Aflac aflac.com	44	54	62	16
50	AXIS Capital axiscapital.com	44	43	65	23
51	Brown & Brown us.bbrown.com	44	50	71	11
52	Marsh McLennan corporate.marsh.com/global/home.html	44	51	65	17
53	New York Life newyorklife.com	44	58	59	15
54	NN Group nn-group.com	44	58	56	17
55	Zurich Insurance Group zurich.com	44	52	66	14
56	Guardian Life guardianlife.com	43	55	63	11
57	Life Insurance Corporation of India licindia.in	43	49	68	11
58	Northwestern Mutual northwesternmutual.com	43	58	59	13
59	PartnerRe partnerre.com	43	49	71	9
60	Reinsurance Group of America rgare.com	43	49	61	19
61	Storebrand storebrand.no	43	47	66	15
62	Chubb chubb.com/us-en	42	45	68	13
63	Corebridge Financial corebridgefinancial.com	42	44	68	13

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64	Legal & General legalandgeneral.com	42	54	62	10
65	MetLife metlife.com	42	50	64	11
66	USI Insurance Services usi.com	42	40	65	20
67	Aon aon.com/en	41	51	62	11
68	CNP Assurances cnp.fr/particuliers	41	48	68	8
69	Ecclesiastical ecclesiastical.com	41	52	62	9
70	Lockton global.lockton.com/us/en	41	50	63	10
71	Thrivent thrivent.com	41	46	63	13
72	esure esure.com	40	47	62	10
73	iA Financial Group ia.ca	40	47	63	10
74	Medibank medibank.com.au	40	51	52	18
75	Root Insurance joinroot.com	40	51	56	13
76	SCOR scor.com/en	40	42	68	11
77	Cincinnati Financial cinfm.com	39	45	63	10
78	Co-operators cooperators.ca/en/personal	39	47	62	9
79	Markel markel.com	39	45	62	10
80	Molina Healthcare molinahealthcare.com	39	48	62	8
81	Steadfast Group steadfast.com.au	39	47	62	9
82	UNIQA Insurance Group uniqagroup.com/grp/home.de.html	39	45	63	9
83	Aetna aetna.com	38	47	57	11
84	AXA axa.com	38	40	62	11
85	Coalition coalitioninc.com	38	37	63	13

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86	Florida Blue floridablue.com	38	43	63	9
87	Health Care Service Corporation hcsc.com	38	38	62	13
88	Lansforsakringar lansforsakringar.se/stockholm/privat	38	35	69	9
89	SBI Life Insurance sbilife.co.in	38	42	62	11
90	Sun Life Financial sunlife.com/en	38	50	56	9
91	Wefox wefox.com	38	42	62	9
92	Assurant assurant.com	37	42	61	9
93	Centene centene.com	37	44	60	8
94	Great-West Lifeco greatwestlifeco.com	37	42	58	10
95	Hannover Re hannover-re.com/en	37	42	60	10
96	Prudential plc prudentialplc.com/en	37	39	62	10
97	Unum unum.com	37	38	62	10
98	Chaucer Group chaucergroup.com	36	36	63	9
99	Sanlam sanlam.com	36	37	62	8
100	Vienna Insurance Group group.vig	36	46	53	10
101	Achmea achmea.nl/en	35	37	59	10
102	Beazley beazley.com	35	32	57	16
103	CNA Financial cna.com	35	40	56	9
104	First American firstam.com	35	45	50	9
105	Pacific Life pacificlife.com	35	33	62	11
106	Discovery Limited discovery.co.za	34	35	57	10
107	MGIC mgic.com	34	32	62	8

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108	Munich Re munichre.com/en.html	34	42	50	9
109	Tryg tryg.com/en	34	35	58	8
110	China Pacific Insurance cpic.com.cn	33	29	56	13
111	Oscar Health hioscar.com	33	35	53	10
112	Suncorp suncorpgroup.com.au	33	32	59	8
113	Fidelity National Financial fnf.com	32	26	60	9
114	Old Mutual oldmutual.com	32	32	46	18
115	Porto Seguro portoseguro.com.br	32	38	48	11
116	American Family Insurance amfam.com	31	48	30	16
117	Samsung Fire & Marine samsungfire.com	27	21	52	8
118	Sabre Insurance sabreplc.co.uk	25	32	30	13
119	Equitable Holdings equitable.com	24	22	34	15
120	Aegon aegon.com	21	13	34	15
121	Atradius atradius.com	21	15	34	15
122	Samsung Life Insurance samsunglife.com	20	17	34	8

The 59 sites a machine could not measure

Unmeasured, not failed. A site that verifies crawlers by network may admit engines it recognises while refusing our reader; the posture is reported, no score is asserted.

What these postures mean commercially. *Refused the reader*: the site's edge security turns away unfamiliar automated visitors, the same class of visitor AI engines send when a buyer asks about you. *Script-only page*: the page is empty until a browser executes its scripts; many AI fetchers and shopping agents do not execute JavaScript, so they see a blank page where your business should be. *No response*: the site did not answer an automated request at all. Each is a door closed to the channel now shortlisting suppliers.

Allianz · refused the reader	Bupa · refused the reader	Tokio Marine Holdings · no response
Aviva · refused the reader	Vitality · refused the reader	MS&AD Insurance Group · no response
Ageas · refused the reader	Baloise · no response	Sompo Holdings · no response
Swiss Life · refused the reader	Helvetia · no response	Dai-ichi Life · no response
Swiss Re · refused the reader	RenaissanceRe · no response	Nippon Life · no response
Hiscox · refused the reader	Lloyd's of London · no response	Meiji Yasuda Life · no response
Nationwide · refused the reader	Allstate · no response	Sumitomo Life · no response
Definity Financial · refused the reader	USAA · no response	Hanwha Life · no response
HDFC Life · refused the reader	Farmers Insurance · no response	Cathay Financial Holdings · no response
ICICI Prudential Life · refused the reader	Prudential Financial · no response	M&G · no response
ICICI Lombard · refused the reader	MassMutual · no response	Admiral Group · no response
QBE Insurance · refused the reader	Brighthouse Financial · no response	China Reinsurance · script-only page
Insurance Australia Group · refused the reader	Jackson Financial · no response	Lancashire Holdings · script-only page
Momentum Group · refused the reader	Athene · no response	Erie Insurance · script-only page
WTW · refused the reader	TIAA · no response	GEICO · script-only page
Hub International · refused the reader	Humana · no response	Lincoln Financial · script-only page
The Ardonagh Group · refused the reader	Ping An Insurance · no response	Intact Financial · script-only page
Just Group · refused the reader	China Life Insurance · no response	Acrisure · script-only page
LV= · refused the reader	PICC · no response	ManyPets · script-only page
Hastings Direct · refused the reader	AIA Group · no response	

Method

Each organisation's primary public site was loaded and scored by the three deterministic Crane Index™ scanners on 2026-08-06. 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/.

Honest limits

122 scored sites is a sample, not a census; a single scan is a snapshot of engines and estates that shift month to month; and our reader is one unfamiliar bot, so blocked sites are reported as unmeasured rather than failed. None of these limits rescues the field: the medians are drawn from the most legible end of the cohort by construction.

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. Decide your bot posture deliberately: verify the machine readers that matter instead of blanket-refusing everything unfamiliar. 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.