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## DALBAR STUDY IDENTIFIES SUPERIOR TERM LIFE WEBSITE EXPERIENCES

[DALBAR](#) recently reviewed the websites of Term Life Insurance providers and recognized those firms that offer prospective and existing policyholders an online environment that represents a superior standard of customer care.

Five Term Life insurance providers rose above the rest - Nationwide, AIG Direct, Prudential, Thrivent and Lincoln Financial Group.

Due in part to its comprehensive mix of Functionality and Behavior Centric features, **Nationwide** took home the #1 overall ranking. Also offering a unique selection of tools that assist prospective term life policyholders in identifying their specific insurance needs, the firm led the rest of the pack by a significant margin on the way to earning the top spot.

“Our success comes from making it easy for customers to navigate the life insurance buying process in a fully digital world,” said Holly Snyder, president of Nationwide’s life insurance business. “We provide information to our customers to help them make decisions on what coverage may fit their needs, along with providing them the ability to quote and apply all online.”

Coming in at #2, **AIG Direct** reflects on a myriad of life insurance topics to support those who may be unfamiliar with the features and functionality of term life insurance. The firm also provides additional support via checklists that help prospects determine if they are adequately prepared to begin the application process.

**Prudential**, who ranked third, shares a wealth of information regarding various life insurance products, much of which is decorated with visually appealing graphics and charts. The ability to generate a quote is always nearby, giving prospects an easy route to begin doing business with Prudential.

Using layman’s terms and straightforward illustrations, #4 ranked **Thrivent** deftly explains the process of converting from a Term Life Insurance policy to a Permanent or blended policy.

Ranking 5<sup>th</sup> overall and 2<sup>nd</sup> in Usability, **Lincoln Financial’s** highly intuitive navigational structure seamlessly guides users to popular areas of the site, including detailed policy information and educational resources that are often interactive and multimedia-based.

DALBAR’s *Trends and Best Practices: Term Life Web* study audited the online experiences of 19 insurance providers, ranking each based on range of functionality, quality of the experience and online support availability.

For more information about this study, visit [DALBAR’s Intellect store](#), or email [DALBARIntellect@dalbar.com](mailto:DALBARIntellect@dalbar.com).