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Nationwide Again Clinches Top Ranking Among Term Life User Experiences

DALBAR Review Unveils Trends and Industry Leading Websites

(Marlborough, MA., May 2, 2024) DALBAR, the financial industry's source for CX insights, analyzed the website content and capabilities offered to Term Life Insurance customers and prospects and identified what firms are doing to meet the needs of those holding or pursuing this critical protection product. The report features a ranking of the experiences, with Nationwide retaining the top rank, and highlights the changes made to the term life insurance landscape over the past year. The results found that providers are using their websites to foster confidence, educate, engage, and ultimately convert potential customers.

Nationwide remains the industry leader, further strengthening its position with the introduction of multi-factor authentication when resetting passwords, resulting in reduced risk of unauthorized access. The firm also implemented account-related mobile messaging for payments and bill reminders. Both enhancements were key factors in their continued success.

"We strive to deliver an extraordinary customer experience and earning DALBAR's "Excellent" designation four years in a row demonstrates our commitment to make life insurance more accessible and convenient for everyone," said Holly Snyder, president of Nationwide's Life Insurance business.

DALBAR's review uncovered the following trends:

- **Heightened focus on security:** Measures are being taken to provide a safer online environment and providers are arming website visitors with tools such as fraud prevention and reporting resources.
- **Enhanced educational resources:** There has been an expansion of the volume and types of educational content provided to empower informed decision-making.
- **Improvements in the exchange of information:** Providers are offering more sophisticated messaging capabilities, soliciting feedback in order to improve online experiences and expanding paperless document options.
- **Increased transparency:** Firms attempts at crystal clarity include the addition of financial documents and ratings, security disclosures, expanded product specifications and guidelines for communicating via social media.



DALBAR's *Trends and Best Practices: Term Life Insurance Web Experiences* is published annually and considers the functionality, usability, and behavior-focused website support offered to intended audiences.

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