What UK Consumers Think About Insurance Brokers

An Insurance Broking White Paper by Catapult PR

www.catapultpr.co.uk

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01
INTRODUCTION – BY CATAPULT PR'S MANAGING DIRECTOR, JANE HUNT

JANE HUNT

In 1993, after a decade of working in the commercial transport and utilities sectors, I entered the world of insurance broking for the first time, handling PR and internal editorial duties for the vast 700-branch broker network of Swinton Insurance. By November 1994, I was head-hunted to launch a dynamic new, high-risk, direct motor insurance business – Privilege. This became an award-winning campaign, as well as providing Privilege with a superb platform for growth through the brand-building PR that followed launch.

Since then, I have worked on both sides of the broking divide. I have supported brokers in networks such as Budget Insurance and Willis Towers Watson Networks, and also individual brokers. I have also driven dynamic direct operations including Primary Direct Travel, Pet and Home and Bennetts Motorcycle Insurance, to multi marketing award-winning successes.

Since founding Catapult PR in 1998, I have never actually not worked in the field of insurance, be that through representing big insurance players such as CIS, or specialist brokers such as McCarron Coates. For the past 12 years, I have been heavily focused on commercial insurance and on the marketing behind a thriving network of start-up brokers who operate their businesses as appointed representatives of Gauntlet Group, with whom I have been on a 12-year journey.

And something has been evident. There are too many assumptions made with regard to what the public knows about insurance brokers. There is a belief that they fully understand what an insurance broker does and how they operate. On the whole, I would say that insurance broker marketing is pretty poor, with many brokers ignoring the need to build a brand and explain what they stand for. Broker websites are typically lacking in key information and not regularly refreshed with content. There is too much reliance on social media and not enough on thought leadership, even at a local level.

Here at Catapult PR, we published our first insight into this topic in November 2024, with our publication of research-led booklet, 'Your Insurance Marketing Wake-up Call'. Now, in 2026, we have delved deeper into attitudes towards insurance brokers specifically, commissioning independent research, once again, to explore the viewpoints of the person who might be in the market to buy insurance products – the end consumer.

The results are not a total shock to me, although there are some shifts in thinking that are evident even within the past few years. What is most important, from my point of view, is how the data is interpreted and what it suggests insurance brokers need to do with their marketing, if they wish to survive or thrive. Ignoring the customer's viewpoint is not the way forward. The smart broker will utilise the findings detailed in this white paper and use it to develop strategies that align with what the customer needs to know and feel.

They will also address the areas of negativity or lack of knowledge that surround the world of insurance broking head on and gain a competitive advantage by doing so.

And, perhaps with a little help from an insurance-sector marketing expert, they will see that the needs of the consumer are also, in some cases, similar to those of computer bots now dominating online search. By crafting on-point, online materials and putting marketing effort in the right places offline, they can grow a successful and visible brand.

I will leave you with that thought, ahead of your consumption of the rest of this white paper.

02
THE BROKING PICTURE IN THE UK

There are almost 1750 insurance agents and brokers in the UK in 2026, with a 0.9% increase having been seen in the past year[1], if you take one definition of 'insurance broker'. On the other hand, the Financial Conduct Authority had 5516 active insurance brokers on its register in 2025, which can include other insurance intermediaries[2]. The picture – and the way the figures present that picture – is ever-moving.

There are certainly more than 1700 regulated brokers who are members of the British Insurance Brokers Association (BIBA).[3]

In the past decade alone, 1,121 insurance brokers have left the market, often through merger and acquisition (M&A) activity. On the other hand, talented insurance sales people are spotting an opportunity to turn the tide on insurance consolidation, by starting their own insurance brokerages, often at the heart of local communities, or in specific niches.

There is a real opportunity for any insurance broker who wants to provide something different to clients who are tired of the service provided by large call centres, where they are often just a statistic. A personal, face-to-face, tailored approach can most definitely prove refreshing to jaded consumers. However, do those consumers realise that an alternative exists? Do they know what an insurance broker does? If they do, is their impression of insurance broking outdated and based upon their last experience of using a broker – maybe 10 or more years ago?

Knowing the barriers that an insurance broker faces in today's UK market is key. These barriers are typically found in the world of perception and built through lack of knowledge or misinformation. Our research survey sought to identify some of these, to allow brokers to know what needs to be tackled from a messaging and marketing point of view.

[1] https://www.ibisworld.com/united-kingdom/number-of-businesses/insurance-agents-brokers/3790/#:~:text=There%20is%201%2C746%20Insurance%20Agents,over%20the%20past%205%20years%3F
[2] https://www.insurancetimes.co.uk/news/steady-decline-in-uk-brokers-seen-over-last-decade/1455494.article
[3] https://www.biba.org.uk/about-biba/

03
EXPERIENCE OF USING INSURANCE BROKERS

The consumer survey, commissioned by Catapult PR through Censuswide, highlighted that, overall, 17% of those surveyed and representative of the overall UK demographic, have never used an insurance broker. This rises to over a quarter of women (25.4%) and of those in the 18-24-year-old age bracket. More surprisingly, over a fifth of those aged over 55 years have no experience of using an insurance broker.[4]

When looking at the regional picture, the area in which people have least experience of working with insurance brokers is Yorkshire and Humberside (24%), followed by Wales (21%). Regions in which only around 13% of respondents had never used a broker were the East Midlands and Greater London.

Notably, a further 22% felt they could not answer the question set at all, again suggesting a huge amount of disengagement, on the part of prospective clients and customers, with insurance broking services.

Insurance brokers should, therefore, recognise that a significant percentage of the population have no experience on which to assess the service provided by an insurance broker. In one way, this may make it harder to attract customers but, on the other, it means that there are also a significant number of people who will not have had a poor experience with another broker. By promoting the positive benefits of using an insurance broker for either commercial or personal insurances, or both, insurance brokers may be able to attract new customers.

[4] All statistics from a Censuswide research survey, commissioned by Catapult PR, in May 2026.

04
PERCEPTIONS OF BROKERS

4.1 More cost and no added value

If the mission of attracting new customers is to be achieved, insurance brokers have to overcome a few barriers in terms of perceptions. 14% of people surveyed (15% of men and 13% of women) believed that insurance brokers added more cost but delivered no added value in return. With nearly one-in-seven men feeling this way, there is a real need to communicate the benefits of using a broker.

The age groups that most feel there is no added value to be gained by using what is perceived as being a 'more costly' insurance provision option than going direct are the 45-54 and over-55s age group (16%). They are the age group most likely to have experienced insurance provision through brokers, in the years before over-the-phone or online insurance purchase became possible.

Regionally, the most negative responses to this question were in the regions of the East of England and Wales, where one-in-five people (20%), feel that insurance brokers load cost onto an insurance policy without delivering value. The most positive region, from a broker's point of view, was the North West, where only 10% felt this way.

It is clear that the communication of what 'added value' looks like for a customer is necessary. This may require an insurance broker to focus on some of the pitfalls that can befall a customer, if they are buying insurance without expert guidance.

4.2 Broker knowledge

12% of those surveyed (14% of men), believe that an insurance broker is more knowledgeable about insurance than someone in a call centre. Most likely to feel this way are the over-55s (13.5%).

The region most likely to believe in the additional knowledge that an insurance broker can impart is the South West (20%). Least likely to consider that brokers are more knowledgeable are those living in the North East (5%).

Using case studies, as well as engaging in PR and online content storytelling about the ways in which broker knowledge can enhance client service, are strategically sound actions to take.

4.3 Better cover from brokers

The survey also probed whether consumers feel that brokers offer better cover than is available online or direct. Here, 8% of people did feel that this was the case, which rose to 16% of those in the West Midlands but which was also as low as 2% of those in Wales and 3% of those in the South East.

One-in-ten men believe that better cover is attainable from an insurance broker and 12% of those aged 35-44 feel this. In fact, those aged under 44 were far more positive about the cover available from a broker than those aged 45-54, where only 5% believed this to be the case. Similarly, only 6% of over-55s felt better cover could be found by placing risks in a broker's hands.

Insurance brokers should seek to offer practical examples of key covers that are typically more comprehensive when bought through a broker than the options that exist online, if such examples are available.

4.4 Lack of policy availability

7% of consumers believe that insurance brokers are very restricted in terms of access to insurance markets and feel that brokers only have a limited number of policies from which to choose. Most likely to believe that choice is limited from a broker were the 25-34-year-olds, where one-in-eight (12%) believes this is the case.

Regionally, 11.5% of consumers in Greater London felt the same, followed by 9% of people in the South West. Most positive about broker access to market were those in Northern Ireland (2.5% only feeling that choice was restricted) and those in Yorkshire and Humberside (4%).

Here, we have to bear in mind that the statistics might be considerably higher, if more consumers had experienced an insurance broking service in the past.

That being said, there is a clear need for insurance brokers to promote the choice available to consumers, if they have good access to a wide range of insurance policies. Having messaging around this could be a means to break down one of the barriers to approaching a broker.

4.5 Using a broker for commercial or personal lines insurance

One-in-twelve people feel that insurance brokers are mainly for businesses rather than individuals. Here, one-in-ten men feel this is the case and this rises to one-in-eight (12%) of those aged 25-34. An even higher proportion (13%) of those in the Greater London region feel the same and it is 12% in the South West.

The region least likely to feel this way is Wales (4%), followed by the West Midlands (4.5%). Perhaps this is because there are more community brokers in existence in these regions, offering personal lines insurances from the high street, but this is not anything for which we have concrete evidence.

Insurance brokers who are selling personal lines covers should create materials that highlight the advantages of using an insurance broker for personal insurance protection, as well as commercial.

4.6 Perceptions of brokers being 'outdated'

One-in-ten (10%) of those surveyed believed that insurance brokers are outdated in our modern digital world. More women actually feel this way than men (11% v 9%).

Interestingly, the age group most likely to feel this way is the over-55s (13%), whilst the least likely are those aged 18-24 (6%). This may indicate how tech-savvy insurance brokers have failed to communicate how insurance brokerages can now be powered by advanced IT systems and have access to e-traded policies. A communications gap may be responsible for the attitudes of the over-55s, who may be making judgement calls based on experiences from decades ago.

The region which most believes insurance brokers are an anachronism is the East Midlands (15%), followed by the South East (14%). No respondents in the North East felt the same way and it was only 6% in the South West and 7% in Yorkshire and Humberside.

Here, insurance brokers should seek to erode the stereotypical image of brokers relying on just a phone book and telephone line and emphasise how tech plays a major role in delivering the best outcomes for their clients.

4.7 Conclusions on insurance broker perceptions

Catapult PR is not surprised by many of these perception-based findings, as there is typically a lack of positive outbound messaging from insurance brokerages, to address the barriers and change the stereotypical views of insurance brokers. Too many brokerages rely on social media posts, without recognising that disengaged consumers will not be looking for social media content in relation to insurance broking.

Brokerages need to box clever with their communications and create strong online content that can pull consumers, of all ages, into their websites, where they can begin to engage in a re-education process. This content can also provide sector-specific and location-based references, allowing search bots and traditional search engines to find content and push it to the surface of search. This will help 'local brokers' actually appear as such, should a prospective customer be searching for insurance support in the local area.

PR is known as being the tool that can shift perceptions and move support towards advocacy. The issue is that the majority of insurance brokerages do not use PR and do not understand or appreciate the positioning and brand-building value that it can deliver.

05
LACK OF UNDERSTANDING OF WHAT BROKERS DO

To reinforce the point that insurance brokers need to become better marketing communicators, Catapult PR's independently commissioned consumer survey asked people whether they understand what an insurance broker does.

When responding to such a question, many respondents do not like to appear uninformed and so do not accurately respond. However, 11% - more than one-in-ten – did actually admit that they do not know what insurance brokers do. This rises to 14% of those aged 18-24 and 45-54. As you might expect, only 7% of those aged over 55 years said this.

One-in-five people in Wales (20%) does not understand what an insurance broker does, which is the same viewpoint of 15% of those in the North East. The region least likely to be aware of the role of an insurance broker is the West Midlands (7%).

Insurance brokers need to better explain their role and ensure that it appears relevant and useful to their target audiences. Q&As on their website could assist with this.

06
SUMMARY OF GENERATION OVERVIEWS

6.1 Gaps in insurance policy protection

One-in-twelve of the people surveyed (8%) admitted that they are not confident that they do not have gaps in their insurance protection. This rises to one-in-ten of those aged 25-34 and 9% of over-55s.

It is also true of 11% of people in Greater London and Wales and 10% of Scots. Least likely to believe there could be worrying gaps in cover are those living in the North East, Yorkshire and Humberside and the North East, where only one-in-twenty (5%) believe this could be the case.

Here, insurance brokers have an opportunity to review covers, identify previously undetected gaps and create PR and online content stories around their service and the value it has added for clients.

6.2 Claims support

Claims support is another area in which insurance brokers could make a difference that is appreciated by clients. Already, more than one-in-twelve consumers admit that they would feel more confident, if making a claim, if they had an insurance broker behind them. This rises to one-in-ten men and 11% of those aged 35-44 years.

In Scotland, it is a viewpoint held by 13% of respondents, whilst the North West is close behind with 12.5% and the South West follows on with 12%. The average is brought down by Wales, where only 2% feel the same.

Here, there is an opportunity for insurance brokers to home in on any claims support they have provided for clients and again use this in their blog content storytelling, repurposing this for other channels, and even PR, if the difference they made was notable.

6.3 Personal one-to-one service

13% of those interviewed said they would value having a real person and named contact to talk to, every time they needed to discuss insurance. This rose to 15% of men v 12% of women and 15% of over-55s.

The proportion was even greater in Scotland (17%) and the North West (16%). Even in the lowest ranking region – the East Midlands – 9% said the same.

There is a clear opportunity here for insurance brokers to place great emphasis on the personalised, tailored service that they can provide to customers and clients, which is not the norm when dealing with call centres or online quote forms. Messaging around this should be consistent and supplemented with actual examples of the difference it has made.

6.4 Confusion when buying insurance cover online

Buying insurance, and understanding what you are actually buying, is not always easy. In fact, 7% of those surveyed stated that insurance is, in reality, too jargon-filled and confusing to purchase online. Women (8%) were more likely to feel this way than men (6%), whilst nearly one-in-ten (9%) of those aged between 25 and 44 believe this is the situation.

In some regions, namely Northern Ireland, Scotland and Wales, it is even higher, at 11% of people. In the South West, one-in-ten people feel the same way.

There is an opportunity here for insurance brokers to have great messaging that provides clarity around insurance purchase and information that suggests the personalised help they can provide to consumers who are confused about what they are buying. Brokers need to be building up online content that demonstrates the value they can add here, along with how-to guides and other online collateral that will fulfil an 'explainer' role. After all, if a brokerage could attract one-in-ten people locally, what difference would that make to the premium income?

07
THE 'MANAGING ON THEIR OWN' BRIGADE

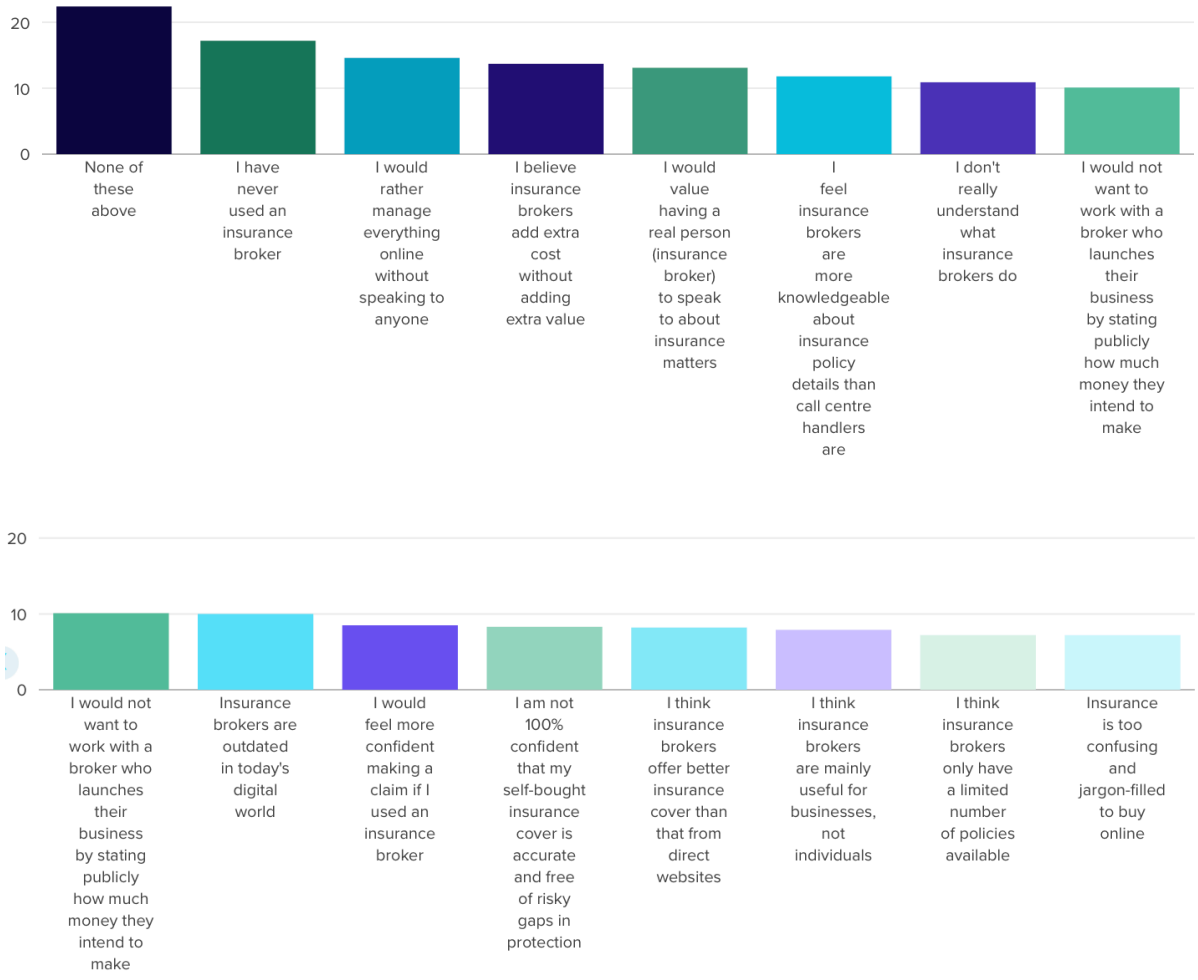
There is a significant percentage of people (15%) who would rather 'manage on their own' online, than approach an insurance broker. Most likely to feel this way are the over-55s, again suggesting poor experiences of brokers in the past. Least likely are the 18-24-year-old age group (11%), perhaps the ones requiring most help.

The proportion is even bigger in Greater London (20%), Northern Ireland (19%) and Scotland (18%). Least likely to want to struggle solo are those living in the North East (10%).

This is an obstacle for insurance brokers but not one that cannot be overcome. Marketing messaging needs to focus on the things that can go wrong when buying online, with actual examples of rescue missions lodged for clients who nearly got caught out by buying online, if possible. It is worth having conversations with prospects, to discover if things have gone wrong in the past. Create stories around these scenarios, even if you do not name names.

08
VISUAL OF RESPONSES TO QUESTIONS IN PART ONE OF THE SURVEY

Q1. Which, if any, of these statements reflects your attitude towards insurance brokers and insurance service? (Select all that apply)



09
MARKETING OPPORTUNITIES AT A GLANCE

Having probed all of the scenarios above, the independent research survey commissioned by Catapult PR asked survey respondents what would make them willing to use an insurance broker. This is what consumers said:

- **23%** would use an insurance broker if they thought it offered better value
- **22%** never even think about using an insurance broker, as it is not on their radar
- **18%** would use one if it meant being able to have one conversation about their insurance and not have to repeat the same information, over and over again, to different people in a call centre
- **15%** would welcome the reassurance of knowing that their insurance protection was accurate and suited to their needs
- **14%** would be willing to work with a brokerage that had built up a good reputation
- **13%** said nothing at all would encourage them to work with an insurance broker
- **13%** would also work with an insurance broker that they believed to be an expert (**16.4%** of 35-44-year-olds wanted this sort of thought-leadership endorsement)
- **12%** would work with an insurance broker if they felt they would get better/faster claims support
- **12%** would use an insurance broker who provided good, clear information about insurance add-ons (this rises to **15%** of men and 35-44-year-olds and over **16%** of 25-34s
- **12%** would use an insurance broker if they felt they could assist with complex scenarios or specialised areas. Again, this rises to **14%** of 25-34s.
- **9%** would work with a broker who offered a range of online, downloadable resources to assist their understanding. Here, **12%** of men (one-in-eight) felt this way.
- **9%** would be willing to work with a broker who could offer a combination of personal service and digital technology. This rises to over **14%** of those in the 25-34-year-old age bracket
- **9%** would use an insurance broker if it meant an end to hanging on a line trying to get through to a call centre. Again, this rises for 25-34s, to **11%**.
- **8%** would consider using an insurance broker if they would meet at a place to suite them. This increases to **13%** amongst the 18-24 age bracket.
- Surprisingly, only **7%**, in general, would consider an insurance broker on the basis of them supporting their local community, although this rises to **12%** of those aged 25-34.

Looking at this list of factors, ranked by consumers, it should become evident to insurance brokers what they need to focus upon in their messaging. In addition to this, it is clear that thought-leadership and expert positioning – whether in a niche or just a local area – matters to people. This is an area on which PR activity, coupled with online blog writing, can really focus, creating tangible results.

The ranking also hints at the usefulness of testimonials and case studies, if they focus on an area that matters to people.

Solving the pain points of potential customers, in terms of long call waits at call centres, the lack of a named point of contact and the need to understand more about insurance, can also be a productive way to market to prospects.

10
RANKING OF FACTORS BY AGE GROUP DEMOGRAPHIC

As an insurance broker, it is important to tailor a marketing message according to the target consumer. Different generations within British society differing priorities and values and very diverse opinions about how they wish to be served with products and information. To understand this, and then tailor messages to people of different ages, can be highly beneficial. To assist this, we have created a ranking of factors that might sway a consumer to use an insurance broker, for each demographic group surveyed.

Factors that would encourage a consumer to think about using an insurance broker, by age group

18-24 years			25-34 years			35-44 years		
1	I don't think about insurance brokers at all when buying insurance	23%	1	Better value for money.	28%	1	Better value for money.	22%
2	Better value for money	16%	2	Knowing I could speak to the same person every single time, without having to repeat information again and again	22%	2	Knowing I could speak to the same person every single time, without having to repeat information again and again	18%
3	Having the reassurance of knowing I always have the right cover	15%	3	Having the reassurance of knowing I always have the right cover	16.5%	3	A belief they are an expert who I can trust to support me	16.5%
4	Nothing	13%	3	Having a good explanation of optional insurance add-ons and how these might assist	16.5%	3	Faster claims support and someone who champions my claim	16.5%
4	Having a good explanation of optional insurance add-ons and how these might assist	13%	5	A good reputation built up by the brokerage	15%	5	A good reputation built up by the brokerage	16%
4	Meeting at a place to suit me	13%	5	A belief they are an expert who I can trust to support me	15%	6	Having a good explanation of optional insurance add-ons and how these might assist	15%
7	A range of online resources to help guide me	11%	7	A range of online resources to help guide me	14.7%	6	I don't think about insurance brokers at all when buying insurance	15%
7	Support with specialist or complex insurance situations	11%	8	Support with specialist or complex insurance situations	14%	8	Having the reassurance of knowing I always have the right cover	14%

18-24 years			25-34 years			35-44 years		
9	A good reputation built up by the brokerage	7.5%	8	Digital + human service combined.	14%	9	Support with specialist or complex insurance situations	12%
9	A belief they are an expert who I can trust to support me	7.5%	10	I don't think about insurance brokers at all when buying insurance	13.5%	10	Digital + human service combined.	10.5%
9	Knowing I could speak to the same person every single time, without having to repeat information again and again	7.5%	11	Faster claims support and someone who champions my claim	13%	10	Nothing	10.5%
9	Faster claims support and someone who champions my claim	7.5%	12	Meeting at a place to suit me	12%	12	A range of online resources to help guide me	10%
9	Knowing I could escape long call centre waiting times	7.5%	12	Their involvement in my local community.	12%	12	Meeting at a place to suit me	10%
14	Digital + human service combined.	7%	14	Knowing I could escape long call centre waiting times	11%	14	Knowing I could escape long call centre waiting times	9%
14	Their involvement in my local community.	7%	15	Nothing	5%	14	Their involvement in my local community.	9%

44-54 years			44-54 years		
1	Better value for money	31%	1	I don't think about insurance brokers at all when buying insurance	27%
2	I don't think about insurance brokers at all when buying insurance	22%	2	Knowing I could speak to the same person every single time, without having to repeat information again and again	20%
3	Knowing I could speak to the same person every single time, without having to repeat information again and again	17.5%	3	Better value for money	19%
4	A good reputation built up by the brokerage	14%	4	Nothing	18.5%
5	Having the reassurance of knowing I always have the right cover	13%	5	Having the reassurance of knowing I always have the right cover	15%
6	A belief they are an expert who I can trust to support me	12%	6	A good reputation built up by the brokerage	13%
6	Support with specialist or complex insurance situations	12%	6	A belief they are an expert who I can trust to support me	13%

44-54 years			44-54 years		
6	Digital + human service combined.	12%	8	Faster claims support and someone who champions my claim	12%
9	A range of online resources to help guide me	11.5%	9	Support with specialist or complex insurance situations	11%
9	Nothing	11.5%	11	Knowing I could escape long call centre waiting times	8%
12	Having a good explanation of optional insurance add-ons and how these might assist	8.5%	12	Digital + human service combined.	5.5%
13	Knowing I could escape long call centre waiting times	8%	13	A range of online resources to help guide me	5%
13	Meeting at a place to suit me	8%	14	Meeting at a place to suit me	4%
15	Their involvement in my local community.	6%	14	Their involvement in my local community.	4%

11
EXPERTISE AND REPUTATION

Expertise and reputation are two facets of an insurance brokerage that rank relatively high across all age groups. These are also factors that have been used as a basis of website ranking by Google for a few years now, with Google rewarding Experience, Expertise, Authoritativeness and Trust (EEAT). Importantly, the bots which are now driving AI search, are also picking up on these same signals, as they scour online content.

Too few insurance brokers are paying attention to these EEAT factors and emphasising them within their marketing. Thought leadership and active demonstrations of expertise and reputation are essential in what is rapidly becoming a zero-click world, where web users can get answers to questions without even visiting a website.

For a bot to collate the information about an insurance broker that it needs to gather, if it is to bring a broker to a website enquirer's attention, the broker needs to have been active in:

- **generating** citations in places of authority, such as leading media titles, where opinions and viewpoints are showcased and where reputation is built
- **creating** articles that demonstrate leadership and which are housed on their own websites (as blogs and news articles) and also available through channels such as LinkedIn articles
- **demonstrating** trust through case studies and testimonials from customers, with these utilised online
- **creating** and publishing online collateral, such as downloads, that offer industry insights or guidance for consumers
- **ensuring** that common consumer questions are answered in online materials
- **creating** visibility across all channels – online third-party sites where visibility is 'earned' and on 'owned' media - the broker's own website. Being visible on channels that are not owned but borrowed i.e. social media, then helps build more of the 'authority-and-trust' picture for a bot.
- **putting** together structured, well-written content – with press releases being particularly useful for online bots, as the structure of a properly constructed press release fits the needs of AI search
- **generating** signals of 'trust' and 'reputation', such as industry awards

In demonstrating expertise and reputation to both customers and online bots, insurance brokers can also provide insurance buyers with other things that the survey shows they want to see:

- online materials for guidance
- added value for money

A virtuous circle can thus be created, if the needs of the insurance-buying customer are taken into account and satisfied.

12
INSURANCE BROKER MESSAGING

The survey findings demonstrate that insurance brokers have an opportunity to tap into an audience of insurance-buying customers who are currently disengaged from the broker distribution channel.

To succeed in reaching out to these people, insurance brokers need to be pro-active but also on-point with their messaging. Consistency in messaging needs to be evident across all channels – earned and owned channels, plus social media and other forms of communication, such as leaflets and handouts.

Based on the findings of the research, the messaging should revolve around:

- demonstrations of value for money
- explanations of what an insurance broker does and how they can help
- evidence of how other customers/clients have been assisted
- broker knowledge and expertise
- access to market and the range of options available to customers
- the impact of digitalisation and the transformation that has occurred within insurance broking in the digital age
- personalities and 'real people' who are ready to help
- service and the broker's ability to get to know customers and assist them in a tailored and efficient way
- expertise that can avoid worrying gaps in cover from occurring
- jargon-free explanations of different covers

What consumers do NOT want to see is an insurance broker who uses messaging based around their aims and goals in terms of premium income generation. Hearing how much money an insurance broker wants to make is a real turn-off for consumers. In fact, more than one-in-ten survey respondents said they would not want to work with a broker who used this sort of messaging. This increases to 12% of 25-34-year-olds and 13% of over-55s.

Regionally, 17% of those in the East of England would view such messaging negatively, as would 15% of those in the North East, Northern Ireland and Scotland.

All of these opinions matter and, if insurance brokers continually keep the customer and their viewpoints at the centre of their thinking, they should be able to develop strategies that incorporate these messages and bring them to life for target customers.

Repositioning insurance broking in the mind of the average consumer is absolutely fundamental to success. Shifting perceptions through a creative and strategically sound PR programme should enable new enquiries to be generated, which, in turn, can lead to more word-of-mouth referrals.

13
ACTION POINTS FOR INSURANCE BROKERS

Based on the findings of the consumer survey, insurance brokers need to consider where they currently sit on a consumer matrix and what they could do to persuade more consumers to not just use an insurance broker, but use them.

Action points that insurance brokers can take are to:

1. Review your website and assess how consumer-centric it is. It is all about the brokerage, or does it convey what the brokerage can do for customers? Is there any demonstration of expertise, thought-leadership, authority and reputation?
2. Assess whether website collateral is available for consumers to download and use for guidance and added value
3. Consider whether online content is answering the questions that customers may have
4. Think about downloads that could be created to both assist the customer and build thought leadership
5. Do a quick check in online search and see where the brokerage ranks for the keywords that matter
6. Check your online news or blog area. Is the content there regularly refreshed? Is it to a length and structure that search bots will reward? Does it convey knowledge and expertise?
7. Do a quick media audit of what other people are saying about your brokerage online. How many media citations does it have on third-party websites that build its authority online?
8. Review marketing messaging to accentuate the positives of working with an expert insurance broker. Assess whether this needs to be tailored, when your brokerage is talking to people in different age groups.
9. Consider whether testimonials and case studies are being used in the right way, to demonstrate what your brokerage can do to assist its clients.
10. Ensure you are addressing the misconceptions that people have about insurance brokers – lack of access to market; no tech; outdated ways of operating etc.
11. Assess whether the brokerage has the ideal 'show up everywhere' strategy, on your owned media channels (website), in earned media (industry/local/niche publications) and on social media.
12. Check whether you are over-exposed, building your brand wholly on channels that you don't own or control and merely rent as space – i.e. social media – and on which you could be shut down at any time.
13. Check when you last created a LinkedIn article that built authority. Posts are all well and good but LinkedIn articles are the tool that get your brokerage citations.
14. Get professional help to build your thought leadership, brand and visibility in search.

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SUMMARY

There is much for insurance brokers to digest within the research findings. Regardless of whether they want to attract new business online and through inbound enquiry, or attend networking meetings and hit the phones, it is important to consider the messaging that should underpin each communication.

The research highlights that different age groups have different opinions and priorities – something that any form of marketing activity or customer communications programme should take into account.

Although there are definite barriers to overcome when it comes to client acquisition, there are also real opportunities and smart marketing by insurance brokers can make the most of these.

What is evident is that the creation of thought leadership, the expression of expertise and the building of a good reputation, with third-party endorsements from media and other customers, is essential for an insurance broker. Without these cornerstones to the business, the trust-factor - vital for both consumers and online bots – will be hard to engineer.

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FURTHER RESOURCES

As mentioned at the start of this white paper, Catapult PR has previously conducted research into perceptions of insurance-sector marketing. This document can downloaded here - https://www.catapultpr.co.uk/wp-content/uploads/2023/11/November-23-Insurance-Booklet.pdf

There is also another booklet, specifically about thought leadership, which can be downloaded here - https://www.catapultpr.co.uk/wp-content/uploads/2025/08/catapult-brochure-final-digital.pdf

This collateral is evidence of the way in which Catapult PR creates insurance-sector PR and content campaigns on the basis of insight and an excellent understanding of target audiences. This is just one reason why the consultancy has won so many top PR and content awards – national and local – during its years of working in the insurance sector. Creativity, and the ability to create stand-out campaigns that attract media attention, have also played a huge part in our insurance and financial services' campaign successes.

Unless an insurance business – of any kind – can step into the shoes and minds of its target audience, it cannot deliver strategically sound marketing or leverage all the opportunities that might be available. On this basis, please use the research findings to inform your activity and increase your client-centricity.

Should you wish to quote any statistics or insight from this document, please credit Catapult PR (catapultpr.co.uk).

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