



Everything, everywhere, all at once

**Delivering on your brand promise
in the insurance industry**



Building unshakable customer trust

Trust serves as the fundamental currency and cornerstone of brand strategy and customer experience in the insurance industry. Companies establish this trust through consistent, transparent, and relevant messaging that resonates with customers. By focusing on delivering an optimistic message that inspires consumers to act and plan for their financial future, insurance brands can build lasting relationships with their target audiences.

Coupling this messaging with a customer-centric operating model and closed-loop feedback processes ensures that the brand promise is fulfilled throughout the customer journey.

Developing a holistic trust ecosystem that encompasses both internal and external components, including culture, business areas, legal compliance, financial advisors, rating agencies, regulatory bodies, the board of directors, clients, and policy owner examining committees, is crucial for maintaining trust in the long term.

Embracing collective responsibility

Maintaining brand trust is a shared responsibility that extends beyond the marketing department to include every function within the organization. Leadership plays a crucial role in fostering a culture of trust by promoting systems thinking, strategic clarity, and role clarity.

Front-line employees who directly interact with customers are equally responsible for upholding the brand promise. These employees must be empowered with the tools, training, and knowledge necessary to deliver on the company's commitment to trust and transparency.

Legal, compliance, and enterprise risk management teams ensure that the company operates within regulatory boundaries and protects client interests. Finance partners collaborate with marketing to measure and demonstrate the tangible impact of brand-building initiatives. By aligning on key metrics and objectives, finance and marketing can work together to optimize investments and drive business growth while maintaining trust.

The board of directors provides governance oversight to ensure the insurance company is running strategically and operationally in a manner that preserves trust. Ultimately, when clients voluntarily refer others to the company, it serves as the most powerful endorsement of the brand's trustworthiness.





Brand can feel a bit fuzzy and esoteric for others in the business, but we need to recognize that the brand informs customer expectations, and the business informs the ultimate customer experience.”

Melanie Dallavalle, Managing Director,
Customer Experience, KPMG LLP (US)

Measuring marketing impact and partnering with finance

Marketing leaders are increasingly focusing on metrics that demonstrate the tangible impact of their efforts on business growth. Net promoter score (NPS) has emerged as a key metric that not only gauges customer experience but also correlates with trust and is tied to compensation across the organization.

Linking NPS to insured experience initiatives and tracking improvements in scores can help validate marketing's contributions. Another critical metric is marketing contribution, which measures the incremental sales and revenue generated by marketing campaigns.

Employing marketing mix modeling to quantify the return on investment (ROI) of advertising spend can effectively change the perception of marketing from a cost center to a strategic driver of business growth. By partnering closely with finance, demonstrating the value of insurance marketing initiatives, and aligning on key metrics, marketing leaders can gain advocates and increase investment in their programs. This partnership is crucial for making data-driven decisions that optimize marketing spend and drive measurable results.

Collaborating with legal and compliance to navigate GenAI responsibly

As marketing teams explore the potential of generative artificial intelligence (GenAI) for content creation, image generation, and other use cases, collaboration with legal and compliance partners is essential.

Engaging early with these stakeholders, educating them on the technology, and addressing their concerns around data privacy and content accuracy are key steps in building trust and gaining approval for AI initiatives. Controlled pilots with clearly defined guardrails help build understanding among legal and compliance teams and mitigate potential risks.

Providing these partners with hands-on access to the AI tools allows them to experience the technology firsthand and contribute to the review and approval process. As AI governance frameworks evolve, ongoing collaboration between marketing, legal, compliance, and risk management will be critical to ensuring the responsible and compliant use of these powerful tools while still enabling the business to innovate and grow.

Establishing clear policies, monitoring processes, and feedback loops will help organizations harness the benefits of GenAI while maintaining the trust and confidence of all stakeholders.

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KPMG has extensive experience advising reinsurance clients. We have proprietary assets, tools, and methodologies for accelerating transformation in operational areas. Whether it's consulting on customer segmentation, data and analytics, risk management, governance, or another initiative, our approach is team-based, engages diversified talents, and leverages technology to make a difference for your reinsurance company.

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