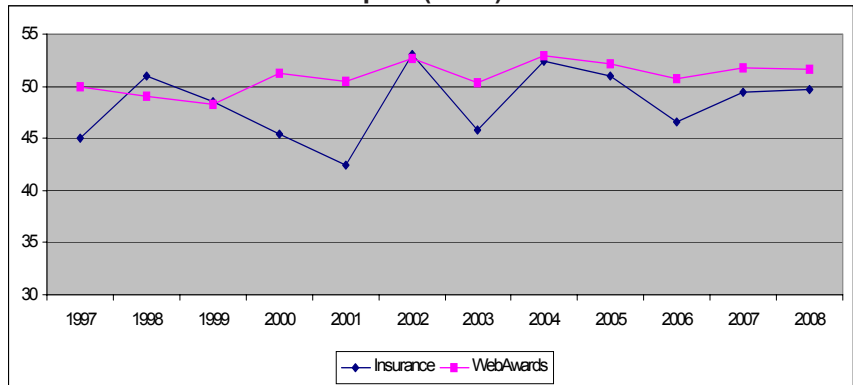# WebAward Internet Standards Assessment Report

2009 Insurance Industry Benchmark Results

Average Industry Scores vs Internet Standards Assessment Report (ISAR) Index

Year	Insurance	WebAwards
1999	48.5	48.2
2000	45.4	51.3
2001	42.5	50.5
2002	53	52.7
2003	45.8	50.4
2004	52.4	52.9
2005	51	52.2
2006	46.6	50.7
2007	49.4	51.8
2008	49.7	51.6

Score out of a possible 70 points

Average Scores by Judging Criteria

	2004	2005	2006	2007	2008
Design	7.0	6.8	6.5	7.2	7.2
Innovation	6.5	6.1	5.7	6.1	6.7
Content	7.3	7.3	7.3	7.7	7.4
Technology	6.6	6.4	5.9	6.6	6.8
Interactivity	7.0	6.9	6.8	6.8	7.2
Copywriting	7.1	7.0	7.3	7.5	7.2
Ease of use	7.1	7.0	7.0	7.5	7.3

Score out of a possible 10 points

### Average Scores by Judging Criteria Chart
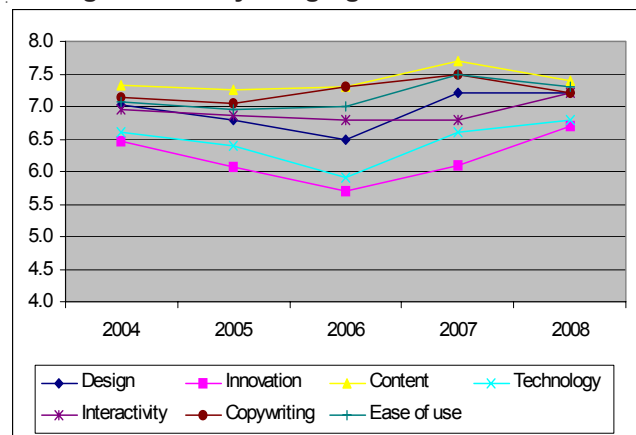
Analysis

The insurance industry has underperformed the ISAR index for the past five years. It has ever so slightly beaten the index three times. On the whole, this underperformance resulted in below average scores in all areas relative to the 5-year criteria benchmark averages. It is no surprise that insurance Web sites are best in content and copywriting while lagging behind in technology and innovation.

The best insurance Web sites can make their products understandable to both consumer and insurance agents by incorporating dynamic illustrations and animated graphics to show potential outcomes.

Industry vs ISAR 5-Year Average By Criteria
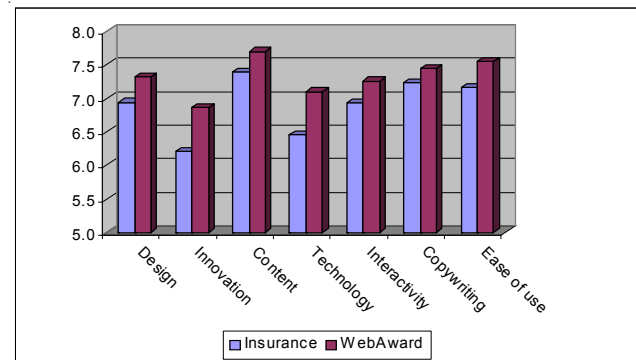
Best of Industry Winners

Year	Winner	Web site
2008	Blue Shield of California	www.blueshieldcachatbox.com
2007	Progressive Insurance	Progressive Corp.
2006	Blue Shield of California	Blue Shield of California
2005	Internet Communications	Medical Mutual
2004	GraficaInter.active	Horizon BCBS of New Jersey
2003	Empire BlueCross BlueShield	Empire BlueCross BlueShield
2002	Progressive Insurance	progressive.com
2001	Modem Media	John Hancock eVariable Life
2000	BBDS Interactive	Country Companies
1999	AGENCY.COM	AceLimited
1998	Arkwright Mutual Insurance Co.	SmartSite for Managing Risk
1997	Modem Media	jhancock.com/portraitplanning

About this Report

The Web Marketing Association has collected industry Web site development benchmark data since 1997 through its WebAward program. Multiple independent judges review and score each site from 0-10 points on each of seven criteria for a possible 70 points. Best of Industry WebAward is given to the site that scores highest in the industry. The views of this report are based on observations of aggregated industry data and do not reflect the results for any particular Web site unless noted. For complete information, go to www.webaward.org