

2014 GOLD MEDAL WINNERS



LIFE INSURANCE

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Corporate Insight provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we track, providing our clients with unparalleled, unbiased competitive intelligence.

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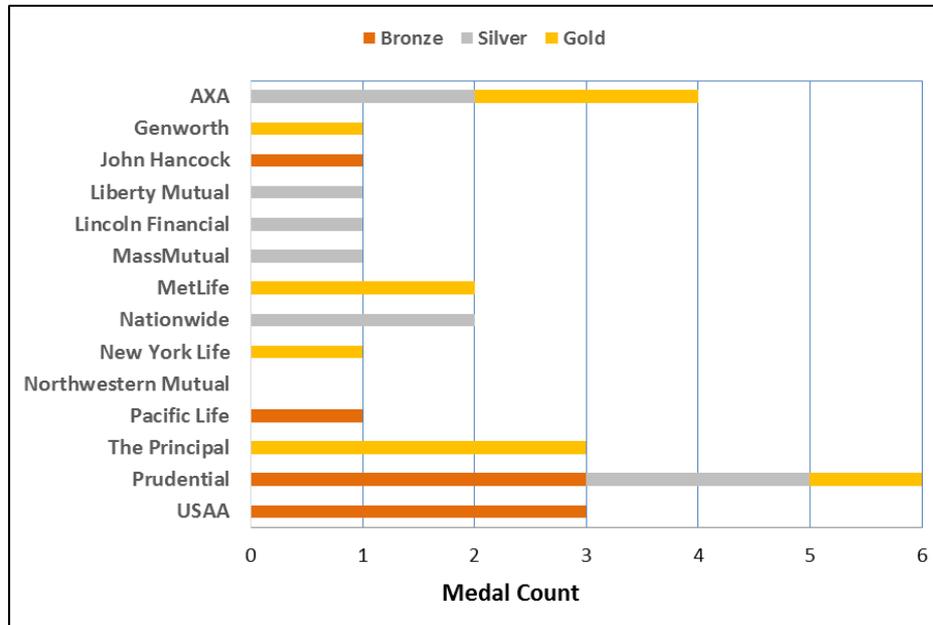




Life Insurance Monitor Awards

Welcome to the annual *Life Insurance Monitor Awards* Report, detailing the best offerings in seven areas of our coverage firms' websites: Public Homepage and Navigation, Public Life Insurance Tools and Calculators, Public Life Insurance Product Information, Client Account Information, Client Management Services, Advisor Literature Order Systems and Advisor Illustration Tools. Within each category, we award a Gold, Silver or Bronze medal based on how well firms meet our criteria.

The Gold medal is reserved for site features that offer an exceptionally valuable and comprehensive service to customers in a user-friendly, well-designed interface. For tools or resources that offer strong capabilities with a few flaws, we award a Silver medal. Finally, a Bronze medal goes to features that, though imperfect, offer account holders a valuable service.



Category Overview

- Public Homepage and Navigation
- Public Life Insurance Tools and Calculators
- Client Account Information
- Client Management Services
- Advisor Literature Order Systems
- Advisor Illustration Tools



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Public Homepage and Navigation

In 2014, *Life Insurance Monitor* tracked new website implementations centered on mainly responsive web design. We expanded our criteria this year to include layout and design, navigation to life insurance content, login accessibility and promotional images.



AXA earns a gold medal in this category for offering a visually appealing and clearly laid out responsive public homepage. Major updates were made to the site in February, as the firm rebranded from AXA Equitable to AXA. The homepage provides multiple access points to life insurance content; the banner promotes financial advice, retirement and life insurance content. A carousel provides access to recent multimedia offerings, a contest-related microsite and firm news.



New York Life does an exemplary job of integrating life insurance-related educational content and tools into its responsive public homepage. A promotional image carousel provide access to articles, videos and product pages. A How Can We Help? menu also helps users reach life insurance-related content and tools, such as the life insurance overview page, online quote tool and NYLExpress site, where users can apply for term policy online. The site is easy to navigate via a clearly organized main navigation menu with flyout capabilities. Users can access educational content from the Learn & Plan flyout menu and the Life Insurance product overview page.



Public Site Life Insurance Tools and Calculators

We focus on firms that provide a variety of life insurance-related interactive tools and calculators. Specifically, we look at firms that provide interactive resources to help prospects learn more about the cost of life insurance, the savings needed and the type of life insurance that is best for them.



The Principal Financial Group is awarded its second consecutive gold medal in this category for a public site users with the strongest collection of tools and calculators devoted to educating prospective policy owners on life insurance topics. The firm effectively promotes its life products within the tools' generated recommendations. The centralized Insurance Calculators page houses all of the firm's tools and calculators, including the life policy type tool, the life needs calculator, the return on a universal and variable policies calculators, the term vs. universal life calculator and the term vs. variable life calculator.



Client Account Information

This category focuses on account details and presentation, including historical value capabilities and transaction history.



MetLife[®]

In December of 2014, **MetLife** redesigned areas of its private site, including the account information page, which now offers a visually-appealing, spacious design. This recent enhancement reaffirms that MetLife is among the top firms in our coverage group, earning a gold medal this year. The site continues to provide an extensive amount of account information, a fair amount of contract details and a decent transaction history. Upon login, clients can view their policy number, premium amount due, billing option, face amount, death benefit amount, insured name and names of beneficiaries in an organized layout.



Principal[®]
*Financial
Group*

The Principal offers highly informative contract and account information on its private site. The firm excels in its presentation of account and data information. Upon login, clients are presented with the Policy Summary page, which is featured as the site's homepage. The page offers a clean, organized and intuitive layout that displays a table with alternate row shading to deliver pertinent contract information. The page also provides the policy term length, policy number, owner name, client's address, face amount, beneficiary, planned periodic premium amount, issue date and total premiums paid value.



Client Account Management Services

We examine the selection of policy services and transactional capabilities available online. We also take into account the location of services and their ease-of-completion.



AXA's private site enhancements last year resulted in the addition of new policy services, helping solidify the firm as a gold medal recipient in this category. AXA's policy services enable clients to schedule payments to their policy, manage beneficiaries, request a loan and update their mailing address online. Policy holders with variable life policies can also set up future allocations and fund transfers. The firm includes a progress meter and pop-up help for all services. Clients can access management services upon login or from the Account Details section.



Advisor Literature Order Systems

Here, we focus on the design and usability of the order platform, as well as the selection of life insurance-specific literature and sales marketing items that may be ordered.



Genworth employs an efficient literature order system that is easily accessible on the advisor site. The tool's well-organized search capabilities, results screen, selection of life insurance-specific literature and order processing capabilities contribute to the firm's gold medal in this category. Advisors are presented with a basic search field, along with State and Product Line dropdown menus. A My Folders section and a Recently Ordered section are located on the right side of the screen and provide access to a list of users' favorite materials and an order history page where users can check order statuses and reorder any documents.



The Principal's literature order system effectively organizes documents, helping advisors to quickly find, download, view and order what they need. The tool offers search capabilities, but most of the content is already organized within folders by business line, product, strategy and audience, making the search function unnecessary. The platform also offers an impressive quantity and quality of life insurance-focused product literature, earning the firm's first gold medal in this category.



Advisor Illustration Systems

Illustration systems are pertinent sales tools for advisors, as they highlight hypothetical policy values, optional riders and product performance using the variables and inputs specific to an individual's needs.

In our assessment, we emphasized the availability and functionality of illustration systems on the advisor sites.



MetLife[®]

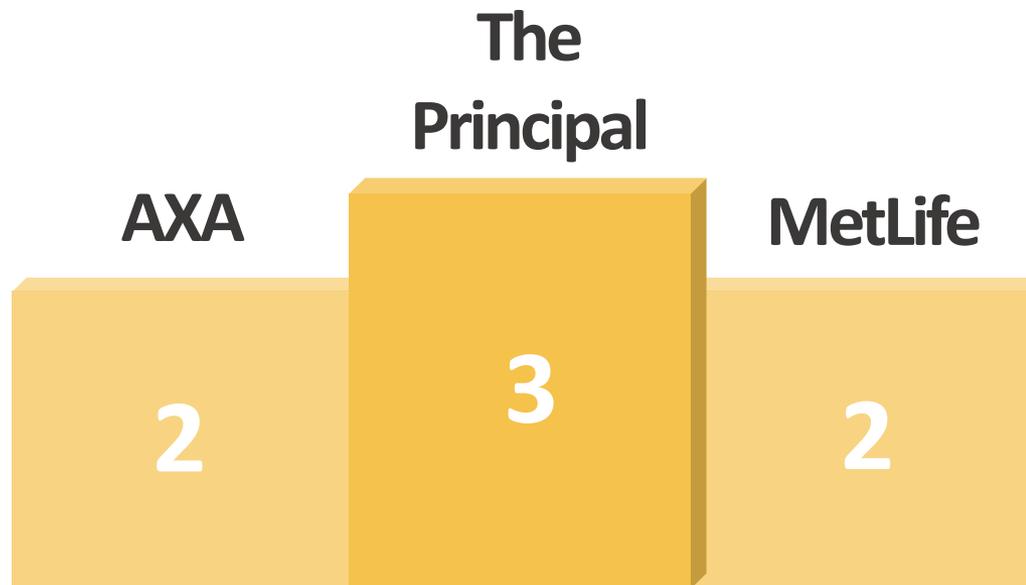
MetLife receives a second gold medal for its MetLife Solutions illustration tool (powered by ForeSight), which offers product updates, case management capabilities, centralized help, user guides and a life insurance selector tool. The tool generates a well-designed illustration that includes a convenient glossary and multiple charts and graphs presenting product information. The firm also made a few enhancements to the tool this year pertaining to whole life illustration reports and ledgers.



 **Prudential**

Prudential launched a noteworthy illustration tool earlier this year that provides an intuitive interface with access to case management features, product comparison tools, a life needs calculator, forms and help, and generates an informative ledger. Due to these noteworthy capabilities, the firm's new illustration tool is awarded a gold medal this year. The tool is accessible from various access points on the Prudential advisor website, with an option to also add the Illustrator to the firm's universal My Shortcuts quick links menu, which appears on every page.

2014 Top Gold Medal Winners



The Principal leads with three gold medals, while AXA and MetLife each earned two gold medals.

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