Year in Search 2023

What Insurance Professionals Searched for in 2023

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Introduction

Information powers insurance. But when that information is buried deep within portals, drives, and lengthy documents, the employee and customer experience suffers.

That's where ProNavigator comes in.

We allow you to manage all your content in one place – from underwriting guidelines, to job aids, to policy wordings, and everything in between. Our AI-powered search understands and is trained on insurance-specific terminology, meaning that your team can find exactly what they need when they need it.

In this report, we'll break down the most noteworthy searches among ProNavigator users in the last year. We've grouped search terms with overlapping themes into various search clusters.
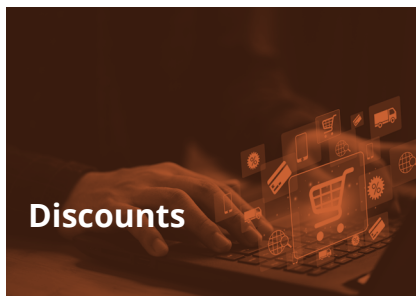
Definitions

Search terms: Words and phrases searched for within the ProNavigator platform

Search clusters: A collection of similar user searches defined by co-occurring words with overlapping search intent and keyword themes

Search outliers: User searches that are related to a cluster but fall outside the most popular searches

Trending Search Clusters

Auto

Anti-Theft

Telematics & Usage-Based Insurance

Property

Discounts

Flood & Wildfire

Home Based Business

Seasonal Searches

Why this data?

While we chose to highlight the data from these clusters based on their noteworthy trends, they represent just a fraction of search topics on the ProNavigator platform in 2023.

By monitoring search trends, companies can identify common challenges and proactively address them through automation, better organization of resources, or training.

Are we missing something?

Are we missing a search cluster you'd like to see covered? Reach out and let us know!
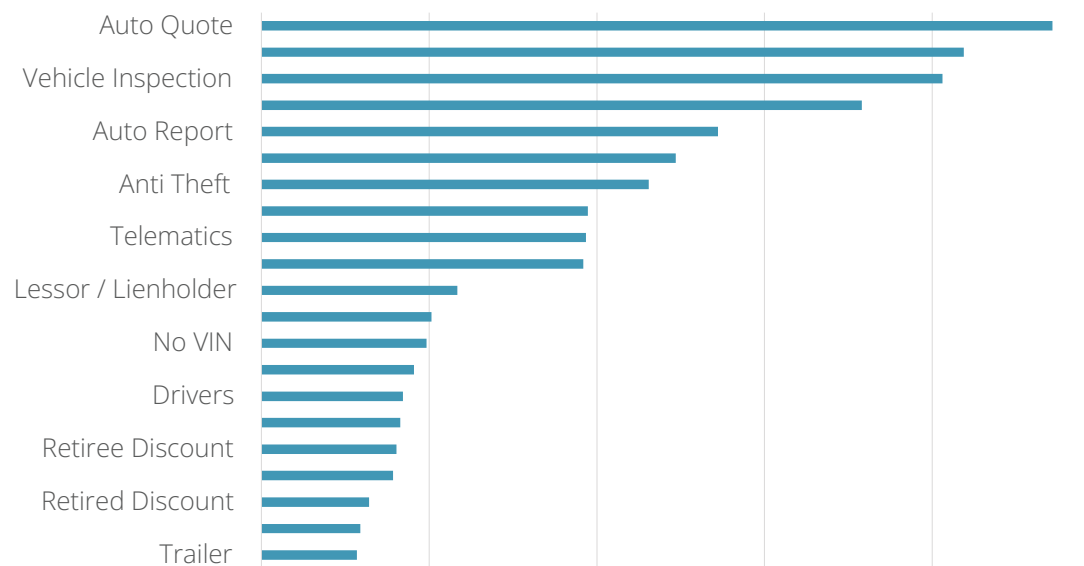
AUTO
Quarterly Trend

Key Takeaway

ProNavigator users searched for information on auto quotes in 2023 including related transactional elements such as inspections and other drivers.

Auto is the #1 insurable line of business and is transactionally heavy compared to other lines.

Noteworthy Search Clusters

Cluster	
Auto Quote	
Vehicle Inspection	
Auto Report	
Anti Theft	
Telematics	
Lessor / Lienholder	
No VIN	
Drivers	
Retiree Discount	
Retired Discount	
Trailer	

Anti-Theft

2023 saw a record high in auto thefts, prompting a larger search of **anti-theft** in our platform.

This trend shows no sign of slowing down, leading to consumers paying higher insurance rates as auto theft claims increase.

Pro Fact

Two cars are stolen every minute in the US and 1 every 6 minutes in Canada. In Canada alone, over $1 billion in stolen vehicle claims were paid out in 2022, triple the amount paid out in 2018. In the US, the average auto theft claim increased by 11% from 2022 to 2023. These trends highlight the need for organizations to take proactive measures by providing resources and education focused on preventing auto theft.

11%
increase in average auto theft claim from 2022 to 2023.

Telematics & Usage-Based Insurance

Telematics and usage-based insurance continue to be popular search terms. According to J.D. Power, participation in usage-based insurance programs has more than doubled since 2016, with 17% of auto insurance customers now enrolled in such programs.

As auto claims rise, especially among major gig economy players like Uber and Lyft, insurers are raising annual premiums to offset spikes. As a result, auto insurance has become the greatest expense for gig companies.

To reduce insurance costs, gig companies are adopting telematics to improve driver safety. By monitoring driving behavior through telematics, insurers can better assess risk and adjust premiums accordingly. This allows gig companies to control insurance expenses while rewarding safe driving habits.

33%

Pro Fact

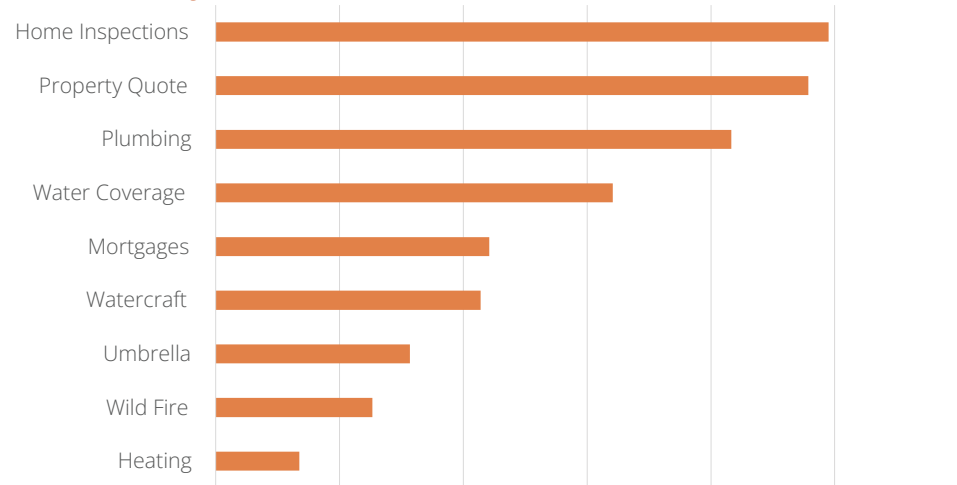Did you know searches on telematics have surged 33% since 2021?

PROPERTY
Quarterly Trend

Key Takeaway

Home and property related searches continue to be one of the highest queried cluster topics for 2023, underscoring this category's importance even during periods of housing market uncertainty.

Noteworthy Search Clusters

Our analysis shows home vacancies searches at an all-time low. This reflects the ongoing housing shortages, with significantly lower searches compared to 2022.

Pro Fact

Despite the fluctuations in the housing market, one thing remains clear: home inspectors are still in demand. Their expertise and services continue to be valued by home buyers, sellers, real estate agents, and commercial property owners alike.

PROPERTY
Discounts

Searches for **discount** related information continue to rank high in 2023, similar to 2022, with a larger spike in Q4. Carriers continue to offer bundling discounts to reduce premiums.

Pro Fact

Data has shown that retention rates are significantly lower among customers who do not bundle their policies. This gives organizations an opportunity to proactively provide fact sheets, notifications, and education around the benefits of bundling.

PROPERTY
Flood & Wildfire

In 2022, flooding became a major problem in North America. This was reflected in the search trends on ProNavigator this year, as **flood** was one of the most queried topics. While flood was heavily searched for in 2022, **wildfire** became a significant search term in 2023, which strongly correlates to the actual catastrophic events as they were occurring.

As seasonal or other catastrophic events unfold, insurance organizations will likely continue to see an influx of requests for information related to those events. By following query search trends, insurance organizations can identify where additional resources may be needed. These events also present an opportunity to capture institutional knowledge, as natural catastrophes do not occur every year and may have long gaps between major events. When catastrophes do occur, organizations should identify key experts and document their insights and experience navigating the events, creating documentation for future catastrophes when those experts may no longer be available.
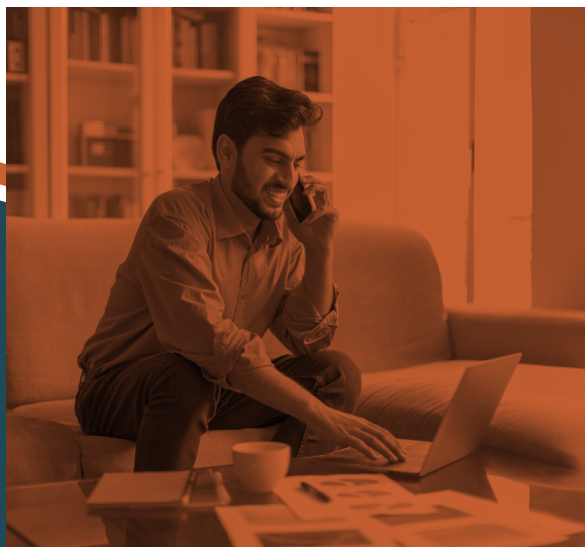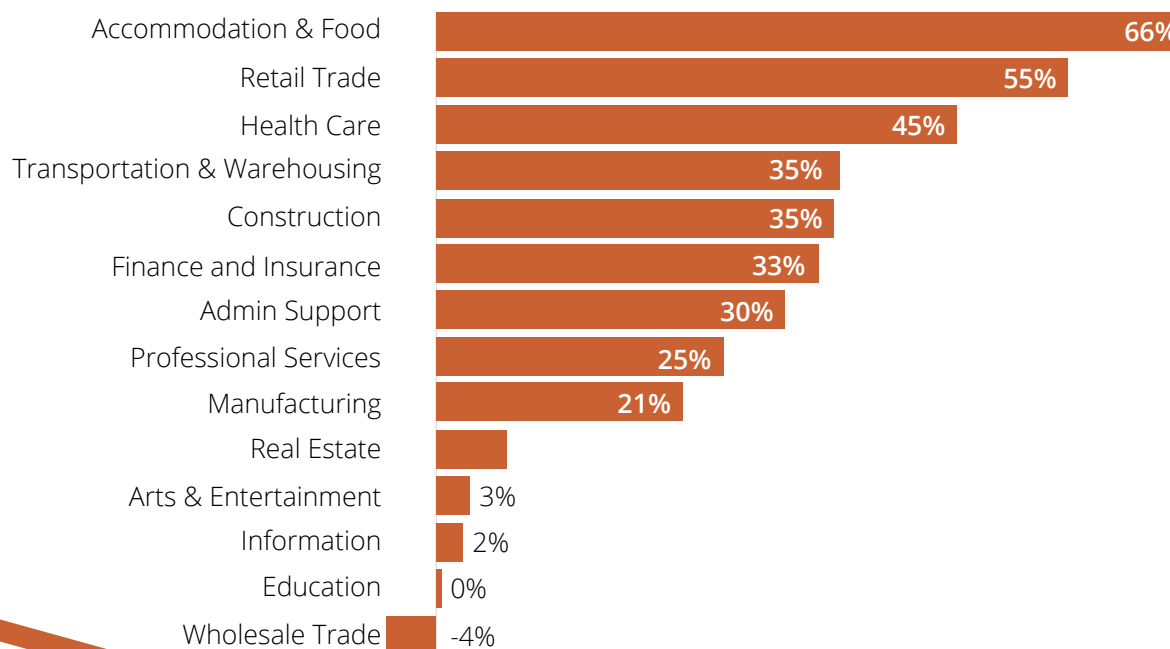
Home Based Business (HBB)

Home based business was a trend that rose throughout 2023.

According to the Economic Innovation Group: Americans filed 5.5 million applications to start new businesses in 2023, an increase of 37 percent from 2019 and 8% higher than 2022.

Likely employer business application growth by industry

Change in annual likely employer business applications 2019-2023

Industry	Growth
Accommodation & Food	66%
Retail Trade	55%
Health Care	45%
Transportation & Warehousing	35%
Construction	35%
Finance and Insurance	33%
Admin Support	30%
Professional Services	25%
Manufacturing	21%
Real Estate	
Arts & Entertainment	3%
Information	2%
Education	0%
Wholesale Trade	-4%

Source: U.S. Census Bureau's Business Formation Statistics

ECONOMIC
INNOVATION
GROUP

Seasonal Searches - Winter Tires

One of the top search requests for Q4 of 2023 was for **winter tires.**

October marks the transition to fall and colder weather, often with early snow. We suspect this may explain part of it. In some areas, there may be a requirement around when snow tires need to be installed, and the data reflects a demand for information about that.

Rather than reacting to these searches, carriers and brokers have an opportunity to get ahead of the demand. Proactively publishing reminders, fact sheets, blog posts, or social media content about winter tires just before the seasonal up-tick can help.

Making small changes like this allows insurance companies to eliminate calls into operations teams, position themselves as a trusted resource while freeing up employees to do more valuable work.

CONTACT INFORMATION
Did You Know?

Contact information was a consistently popular search topic throughout 2023, indicating that many employees struggled to easily access basic contact details. This reveals an opportunity for organizations to simplify access to internal contact directories, reducing time wasted searching and employee frustration.

Conclusion

About ProNavigator

ProNavigator is the leading knowledge management platform for the insurance industry. Thousands of insurance professionals use ProNavigator daily by helping their back office store, manage and use their documents—like underwriting guidelines, wordings, and endorsements. The award-winning platform leverages the latest advancements in artificial intelligence and natural language understanding to instantly, automatically, and accurately retrieve mission-critical insurance information. Learn more at pronavigator.ai.

ProNavigator

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