2025
Insurance Industry

Marketing Compliance Guide

Threats, trends and solutions

intelligencebank®

Contents

Executive Summary

While risk is familiar territory for the insurance sector, the industry's marketing compliance teams have exposures of their own to contend with.

Increasing asset volumes with tighter turn-around times in tandem with tightening compliance legislation and monitoring are placing pressure on teams to simply keep up - let alone maintain quality control.

Given the enormous ramifications to both clients and insurers, letting incorrect claims and disclaimers slip through the cracks is not an option. Although the logistics of how compliance reviews are managed can be controlled, the factors driving the triple threat of volume, speed and compliance are coming from outside.

Here are the key factors influencing the increasing intensity around asset reviews:

- Digital marketing's dominance will continue in line with an increasingly 'digital first' audience. EMARKETER predicts a 20% increase in the insurance industry's digital advertising spend in 2025.

- Templated and AI-generated content has transformed the ability to massively scale asset production, yet thorough reviews are becoming nearly impossible - particularly when generated by those unaware of legislation.

- Regulators have strengthened their commitment to ensure fair treatment and protection for consumers and they're demonstrating this with tighter laws, smarter ways to identify breaches and steeper penalties.
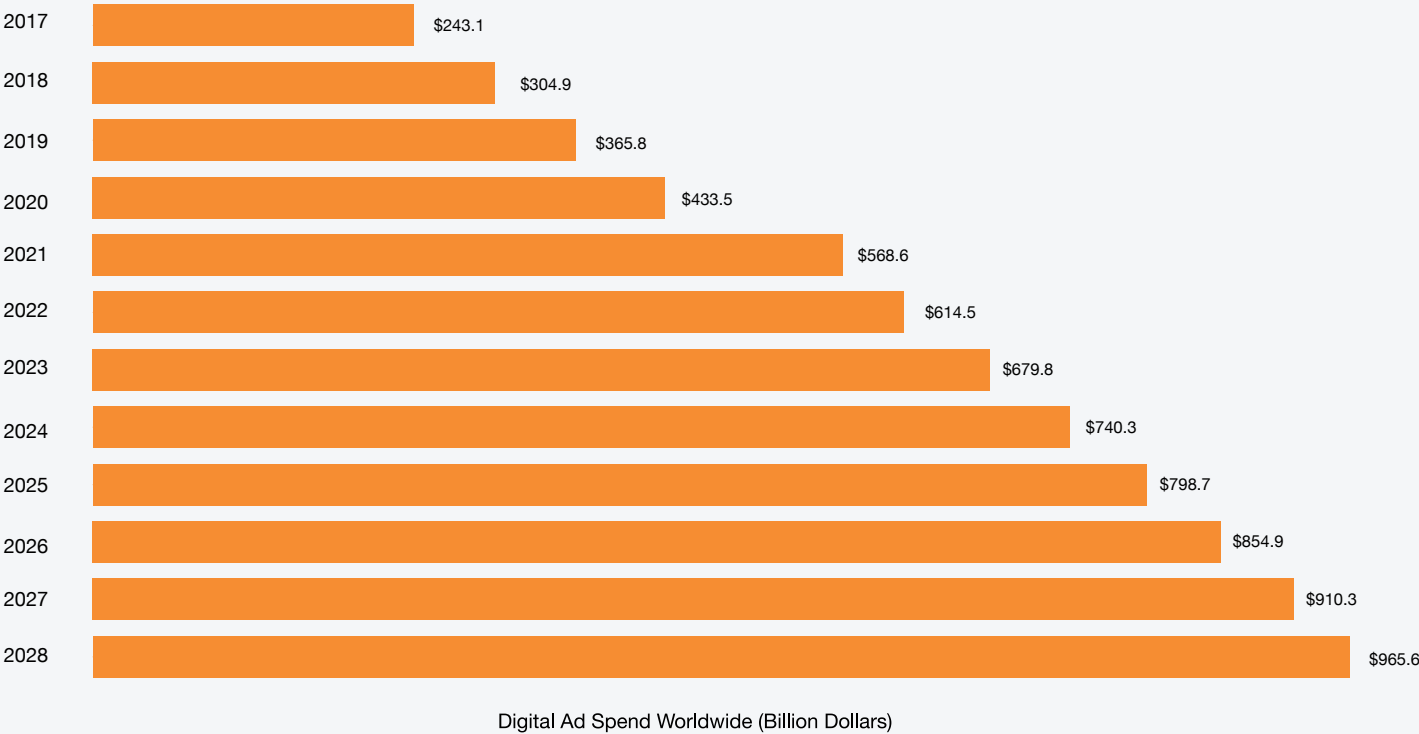
With these factors in play, it's little wonder a recent study by UK consulting firm Davies showed that 62% of decision makers believe compliance has become more challenging over the last five years.[1]

With no let up on the content or compliance front, the insurance industry will do what it does best and rethink how technology can help manage reviews both pre and post content launch. As it has done in many areas of the business, it will look to deploy systems and tools that maximize efficiency and minimize risk.

Digital Ad Spend (2017–2028)

Year	Digital Ad Spend Worldwide (Billion Dollars)
2017	$243.1
2018	$304.9
2019	$365.8
2020	$433.5
2021	$568.6
2022	$614.5
2023	$679.8
2024	$740.3
2025	$798.7
2026	$854.9
2027	$910.3
2028	$965.6

Digital Ad Spend Worldwide (Billion Dollars)

Source: Statista

Disclaimer: This document is not intended as a substitute for legal advice. This report has been prepared using both public and private data by IntelligenceBank, a provider of software that helps companies stay on brand and adhere to regulatory compliance. Companies should seek professional legal and regulatory advice when establishing internal compliance protocols.

7 Critical Insurance Marketing Compliance Trends & Threats

The insurance industry is held to a high standard when it comes to how its marketing claims are crafted and validated.

Given the significant financial implications of insurance products, providing customers with accurate and transparent information is everything. While this aligns with the industry's prudent nature, 2025 presents additional challenges that marketing compliance professionals must adapt to in order to sustain a high level of regulatory adherence.

While the industry as a whole has pioneered the use of content management systems, automation and AI tools, many insurance marketing and legal departments still struggle to manage compliance efficiently due to labor intensive, disconnected processes and tools that are not built for purpose.

We share a sample of trends and threats that have the potential to undermine marketing compliance teams operating without a water-tight and efficient workflow and review system.

1

Increased digital ad spend increases demand for live asset compliance review. Insurers are adapting their strategies in line with a continued global trend toward digital ad spending in 2025. As digital ad strategies tend to require a larger number of assets that may be live for an extended period of time, insurers face the compounding challenge of ensuring marketing compliance both before and during a campaign's life.

2

Unprecedented creative asset production speed and scale impacts compliance review bandwidth. Gartner estimates that by 2025, 30% of outbound marketing messages will be created by generative AI.[2] According to Chief Marketer, 62% of use cases are copy related and 44% image and video related.[3] This ability to scale brings obvious efficiency but also increases compliance risks. AI can produce large volumes of content quickly, but without proper oversight, unintentional breaches may occur. This challenge is heightened by expanding regulatory mandates, geographic variations, increased content volumes, and tight deadlines, making thorough reviews more difficult to maintain.

3

Regulators are using AI to monitor compliance breaches in live ads, resulting in increased warnings and penalties. Rather than relying on consumer complaints, regulators' proactive ad monitoring systems are going mainstream. For example, The Advertising Standards Authority (ASA) in the UK is leveraging AI technology to enhance its regulatory capabilities. In 2023, the ASA amended or withdrew a staggering 27,000+ ads; 92% of which were identified using AI. In 2024 the ASA more than tripled its target by processing up to 10 million ads.[4] Similar measures are being implemented by the Financial Conduct Authority (FCA), the Securities and Exchange Commission (SEC) and the Consumer Financial Protection Bureau (CFPB) in the US.

4

Regulatory crackdowns focus on essential services led by customer complaints. With 130 antitrust agencies worldwide intensifying their focus on consumer protection - particularly for vulnerable communities - regulators are advocating for greater transparency in the insurance sector. Their objectives include preventing deceptive advertising related to essential goods and services, such as food, energy, and financial products. In the UK, six broadband operators BT, EE, Plusnet, TalkTalk, O2 and Virgin were forced by the ASA to remove unclear advertising around mid-contract price hikes following consumer complaints. For example, in some cases firms had placed this information separately to the headline prices quoted on the advert, and in a less prominent position.[5]

5

Regulators will continue to dish out severe penalties for misleading claims about health insurance plans, putting pressure on compliance teams. There were several notable infringements incurred in 2024, some totalling in the hundreds of millions. Here are some examples:

A) The FTC took action against Benefytt Technologies for misleading consumers into purchasing sham health insurance plans. The company was ordered to stop deceptive practices, including charging hidden fees for unwanted products. Two executives from Benefytt were banned from selling or marketing healthcare products. The FTC emphasizes that Benefytt tricked consumers, particularly seniors, who thought they were buying more robust health coverage.[6]

B) The FTC was also successful in securing a $195 million judgment against Simple Health and its CEO for marketing health insurance plans that left consumers effectively uninsured.[7] The court ruled that Simple Health misled customers into believing they were purchasing comprehensive health coverage when, in reality, they were sold discount plans. As part of the ruling, Simple Health is permanently banned from telemarketing and selling healthcare products, and all their assets will be liquidated to provide refunds to affected consumers.

C) The Australian Federal Court found that a term in HCF Life insurance policies regarding "pre-existing conditions" could mislead customers.[8] This term allowed HCF Life to deny coverage based on undisclosed conditions, even if the customer wasn't aware of them at the time of signing. At the time of publication, the Australian Securities and Investment Commission (ASIC) is pursuing penalties.

6

7

The Consumer Duty in the UK moves beyond the initial phase to now require compliance review systems to be an operational norm. Introduced in 2023, this regulatory framework requires insurers operating in the UK to prioritize customer interests, ensuring that all marketing messages are transparent. This means clearly communicating product features, benefits, and any associated risks. As the new framework moves into its third year, insurers will need to move beyond initial compliance phases and embed the Consumer Duty into their day-to-day operations. That means they must thread the framework into everyday business practices rather than treating it as a one-time compliance task.[9]

Surge in tech spending helps remove burden from compliance. Leading global research and advisory firm Forrester predicts that in 2025, insurance companies will increase their tech spending by 8% to enhance efficiency, innovation, data utilization, AI integration, and automation.[10] This surge in investment reflects the industry's commitment to leveraging technology to meet evolving consumer demands and regulatory requirements. As insurers focus on these advancements, they will also need to implement robust marketing compliance solutions to ensure that their marketing practices remain transparent and aligned with regulatory standards.

Problems Facing Compliance Teams

IntelligenceBank conducted extensive research into the compliance issues facing organizations, how they are using AI to solve them, and the results they are seeing.

Survey participants had diverse responsibilities such as legal and marketing compliance, creative team leads, risk analysts, technology integration specialists and project managers.

The 10 Most Common Compliance Problems

Respondents sought to solve a range of problems, primarily revolving around inefficiencies in managing marketing compliance via manual processes, and the complexity of regulatory requirements.

1

Manual Processes

Many respondents relied on manual review processes through email and spreadsheets, which were time-consuming and prone to errors. For instance, one organization reviewed 22,000 pieces of material annually through a manual process tracked in Excel.

2

Cumbersome Systems

Solutions such as SharePoint and Lotus Notes were cumbersome and did not work effectively for managing compliance, leading to frustrations among users.

> Our new content review and legal advisory tool allows our marketers to meet legal requirements from the early stages of a campaign brief and automatically loops in legal when required.
>
> – Suncorp

3 Repeated Mistakes

Reviewers frequently encountered the same mistakes in documents or on websites, wasting time on repeated checks instead of addressing more critical compliance issues.

4 Multiple Reviews

Back-and-forth between legal compliance, marketing, brand compliance creates significant delays.

5 Inconsistent Rule Application

Challenges in applying consistent compliance rules across content types contributed to failures. In addition, legal interpretations fluctuated depending on who was asked. Marketers needed one answer they could run with.

6 Delayed Approvals

Manual approval processes suffered from delays due to regulatory complexities, causing frustration among marketing teams.

7 Lack of Automation

The absence of any automated compliance checks made it challenging to maintain efficiency and accuracy in document reviews.

8 Ineffective Tracking

Tracking compliance through manual means often resulted in a lack of audit trails, making it difficult to ensure accountability and transparency.

9 Heavy Workload on Compliance Teams

Experienced compliance professionals were overburdened with routine checks, limiting their ability to focus on more strategic aspects of compliance. Take for example a large bank, which typically produces between 20,000 and 100,000 assets a quarter. To manually review that is quite a feat - not to mention tedious and expensive. To quote a large New York based fund manager,

> **"I can't continue to manage my risk by growing my head count."**

10 Integration Issues

Manual systems lacked necessary integrations, making it difficult to streamline workflows and enhance efficiency.

How Insurance Achieves Marketing Compliance

In response to the rise in content volume and AI-assisted regulatory activity, a growing number of teams are automating compliance reviews to save time and reduce risk. Increasing reliance on technology to expedite content reviews also decreases the need to scale compliance programs with headcount.

10 Real Life Use Cases for Automated Compliance Reviews

While the notion of using AI to manage compliance is easy to grasp, how does that play out in the practical application? Here are several examples from respondents who have successfully integrated AI-driven compliance solutions into their workflows.

1

Ad Compliance Assistance

Automated compliance reviews help ensure that advertising content adhere to legal standards and regulations. By integrating AI-driven checks, organizations can catch misleading claims or omissions in their ads before they go live, reducing the risk of regulatory penalties and maintaining consumer trust.

2

Creative Content Review Automation:

Organizations utilize AI compliance scanning to automate the review of various content types, including Word docs, PDFs, audio files, video files, web pages and presentations. Much of the content in these documents comprises briefs and artwork.

> "IntelligenceBank provides a practical approach to modern marketing. Our all-in-one marketing platform has changed the way we work and has improved our marketing efficiency in implementing our overall marketing strategy while achieving consistent brand experience for our business.
>
> – Jonathan Goh | Automation and Audience Lead
>   Medibank

3
Compliance Rule Customization

Companies tailor compliance rules within the IntelligenceBank platform, allowing for specific industry regulations to be met, such as those mandated by FINRA or SEC for financial communications. They can also adjust for sensitivity to certain areas of focus.

4
Out-of-the-Box Compliance Rule Implementation

The IntelligenceBank platform offers ready-to-go packages to meet marketing compliance requirements for specific regulatory requirements such as FINRA, the ACCC and others.

5
Audit Trail Management

The platform provides an audit trail that enhances transparency and accountability in compliance approvals. There is no need to rely on third-party services or record keeping in spreadsheets and emails.

6
Suggestions for Improving High-Risk Content

The software's ability to use gen AI to identify high-risk phrases and suggest alternatives helps compliance teams prioritize their review efforts on the most critical content.

7
Streamlined Approval Processes

Integration with creative approval systems facilitates faster and more efficient processing of marketing materials, reducing bottlenecks in the compliance workflow.

8
Continuous Learning and Adaptation

Users reported AI compliance monitoring is improving over time, learning how to apply rules more effectively in different contexts, which enhances the overall compliance framework.

9
Support for Regulatory Changes

The platform's ability to adapt to changing regulations allows businesses to stay compliant without significant overhauls in their processes.

10
High Engagement Across Departments

Without a centralized platform, it can be difficult to get compliance teams on the same page. With the introduction of a centralized platform like IntelligenceBank, many users interact with the platform daily and see it as an indispensable tool deriving value from not just efficient compliance assurance, but also smoother relationships between departments.

Expected Results from AI-Assisted Content Reviews

IntelligenceBank user data reveals how much time can be saved when Insurance firms of various sizes use workflow automation and AI-powered content reviews.

The table below details the quantity and type of comments or feedback given by compliance teams to marketing teams. Note that this is based on real customer data, not a hypothetical scenario. For example, a marketing team at a medium-sized insurer typically pushes thousands of pieces of content to compliance teams each year, eliciting nearly 19,000 comments or revision notes.

Quantifying Compliance Feedback to Marketing Teams

Compliance Feedback	Automation Potential	Small Org 18 assets per week 180 comments per week ~9,390 comments per year Annual Hours Saved	Medium Org 36 assets per week 360 comments per week ~18,720 comments per year Annual Hours Saved	Large Org 72 assets per week 720 comments per week ~37,440 comments per year Annual Hours Saved
Legal & Compliance Comprise 30% of all review comments	**Rule-Based Disclaimer Detection:** Automate checks for presence and accuracy of required disclaimers. **Regulatory Requirements Checks:** Automate detection of required legal disclosures and product-specific information.	704	1,404	2,808
Language & Wording Comprise 20% of all review comments	**Word Choice & Tone Guidance:** Automate detection of inconsistent terminology and high-risk language. **Grammar and Spell Check:** Automate grammar & spelling checks. **Misleading Language Detection:** Automate checks for potentially misleading, promissory or exaggerated language, including trigger words, independence claims and absolutes.	470	936	1,872
Brand Compliance Comprise 25% of all review comments	**Brand Asset Detection:** Automate checks for correct brand name usage and capitalization. **Tone of Voice:** Automate checks for consistency with brand voice guidelines.	587	1,170	2,340
Misc Other Comprise 25% of all review comments	These comments represent areas where human judgment, creative thinking, or specialized knowledge are essential, making them less amenable to automated rule-based solutions. While some aspects might be aided by automation in the future (e.g. flagging potential design inconsistencies), they primarily require human input.	NA	NA	NA
		1,761	**3,510**	**7,020**

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About IntelligenceBank

An intelligent content operations platform that helps marketing and compliance teams accelerate the creation, management and distribution of approved content.

Unlike other solutions, IntelligenceBank is a complete end-to-end platform, delivering a single place for quick collaboration among marketing, brand, communications and compliance teams.

The platform leverages AI and automation to ensure legal and brand compliance during content production and after content has gone live.

Learn more at IntelligenceBank.com

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