Legal Protection Insurance and Legal-Tech:
Comparison of Communication Strategies and Recommendations
for LPI Members

Project of the Pforzheim University of Applied Sciences, Faculty of Economics and Law,
at the Request of Legal Protection International aisbl

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Insurers must choose their communication channels carefully to actually reach their customers. In addition, they have to adjust their strategy to regional values and adapt content, design and language of communication to clients' life cycle stages in order to target and address the particular needs and preferences of clients.

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Legal protection insurance has been well established in many European countries for a couple of decades while it is still an emerging insurance branch on other continents. It covers legal costs and helps customers to solve legal issues, provides legal services and supports people in distress to pursue or defend their rights. Insurance cover for private clients is inexpensive and, depending on country, scope of cover and product details, premiums can range anywhere from $15 to $350 and more. Since most of their clients are consumers[1] legal insurers typically deal with issues related to contracts (e.g. tenant-landlord disputes), administration, fines, damages, employment, motor, property or household. These are the same legal areas where legal-techs are active which means that insurers and legal-tech companies are essentially competing in this market segment and address the same customers. We see that legal-tech has been strongly on the rise and we can expect more growth and the biggest changes in the legal market yet to come. An indicator for the increasing importance of legal-tech is the growth in investment which exploded from $233 million in 2017 to $1,663 million in 2018[2]. In 2019 investments are expected to top this, with $1.23 billion invested only by the end of the third quarter[3].

> *Legal Protection International aisbl*: our members are legal protection insurers and service providers in this field from 18 different countries on 4 continents. Founded as ***Rencontre Internationale des Assureurs Défense (RIAD)*** in 1969, our Association has helped to establish important standards in the area of legal protection. While legal protection is abstract, complex and not well known, a good legal protection can change a life. Therefore, we help our members to constantly learn about it and enable them to measure up to the expectations invested in them. We firmly believe that everyone in the world deserves good legal protection providing them with access to justice and the law. ***Legal Protection International aisbl*** and its members are devoted to improving our sector to provide a better access to legal protection in the world. In order to achieve this, we raise awareness, share information and best practices to promote legal protection and constantly improve its quality.

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[1] Although the share of commercial clients varies: from ca. 70% in Poland to less than 5% in Estonia.
[2] Source: Valentin Pivovarov on https://www.forbes.com/
[3] Source: Sam Skolnik on https://biglawbusiness.com/

Legal protection insurers have been observing this trend in the legal market and how it impacts their own business models. To understand the market better, **Legal Protection International** aisbl (LPI) teamed up with the Pforzheim University of Applied Sciences. A research project under the auspices of Professor Dr. Anja Forster, Dean of Study Program BW / Marketing, analysed how legal-tech companies communicate with consumers and where their strategies differ from legal insurers. The objective was to demonstrate how legal insurers can approach their clients in a more effective and efficient way. To this end, in the period between October and December 2019, four students of International Business Administration, inscribed in the Faculty of Economics and Law, scrutinised websites, social media appearance and company engagement of ten legal protection insurers from seven countries on three continents and of 30 Legal-Tech companies from eight countries on four continents[4] which are active in litigation, consumer services, analytics, automation services (please see the lists in annex 1). Based on desk research, scrutiny of company websites and social media channels, evaluation of company engagement and interviews with experts, the students drew conclusions and issued recommendations for LPI members. This report summarises their findings and recommendations for insurers how to improve communication and obtain a long-term sustainable positioning in the legal market.

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DIGITALISATION IN THE LEGAL SECTOR

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Increasing information complexity, client demand, economic forces, changing demographics and the acceleration of technology offerings are key forces for change in the legal market in general and for legal protection insurers in particular. Yet, legal professionals are reluctant to embrace legal technology.

While **67%** of law firm leaders do not feel comfortable to manage the required transformation, **75%** of lawyers feel the need to innovate. However, only **23%** of law firms have allocated an innovation budget. The main reasons for resistance in the legal sector against technology are:[5]

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[4] See: https://www.legalgeek.co/startup-map/, https://techindex.law.stanford.edu/ and
https://www.cbinsights.com/research/legal-tech-market-map-company-list/
[5] Wolters Kluwer: The Future Ready Lawyer

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METHODOLOGICAL APPROACH, COMMUNICATION CHANNELS AND CONSUMER PERCEPTION

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Webpages, social media and company engagement are the predominant communication channels for legal protection insurers and legal-tech companies to reach out to clients, grow their businesses and remain relevant.

The research focussed on three main communication channels: websites, social media and company engagement. To be able to compare and evaluate the different companies, a benchmarking approach was taken. For this, we determined categories for observation per channel and established performance criteria for each category. On the basis of these benchmarks, the different achievements of the companies were rated on a scale from 1 (poor) to 4 (very good) to identify shortcomings and gaps.

You find detailed descriptions of the categories and their evaluation criteria in annex 2. Additionally, you can consult the separate excel sheet which shows how the scores came about and how the criteria were evaluated. Here is an overview:

Categories for websites:	1) web presence 2) number of visitors 3) content 4) structure 5) design 6) language
Categories for social media:	1) number of followers 2) number of activities (e.g. posts per month) 3) a particular emphasis was put on the differences in using social media channels, i.e. it was evaluated whether the respective channels were used appropriately and in a relevant way for respective target groups
Categories for company engagement:	1) kind of events the company endorsed (quality, frequency per year) 2) the sort of active contacts 3) whether contacts helped to promote the company image 4) transfer of knowledge 5) creation of communities

Before examining the differences between legal-techs and legal insurers in detail the overall conclusion is that, on average, legal insurers scored better than legal-techs in regard of social media as well as company engagement. Via websites legal-techs, however, communicated better on average than legal insurers. Here are the average scores:

Websites: 1) Legal-techs average score - 3.15
  2) Legal insurers average score - 2.63

Social Media: 1) Legal insurers average score - 3.0
  2) Legal-techs average score - 2.6

Company Engagement: 1) Legal insurers average score - 2.83

                                           2) Legal-techs average score - 2.14

Consumers' risk awareness and their preferences how they want to solve legal disputes are very different from country to country.

A survey[6], conducted by Ipsos amongst 8,000 Europeans in eight countries, scrutinised how consumers perceive legal risks and how they want to solve their legal disputes. While most Europeans do not think that they are exposed to the risk of legal disputes, in a few countries, namely Germany, Switzerland and the Czech Republic, a large share of the population feel exposed to legal risks across all areas of life. The biggest fears in all countries when it comes to legal disputes concern costs, wasting time and energy and, particularly in France and Belgium, people feel that they lack comprehensive and sufficient information in legal matters.

The survey also revealed that consumers, including millennials, feel quite insecure when facing legal problems. Therefore, in the legal area more than in other areas of life, citizens prefer to discuss and solve their issues in a personal exchange, either on the phone or face-to-face. This possibly opens a gap in the legal consumer market, an opportunity which legal insurers and legal-techs could seize by employing new communication channels.
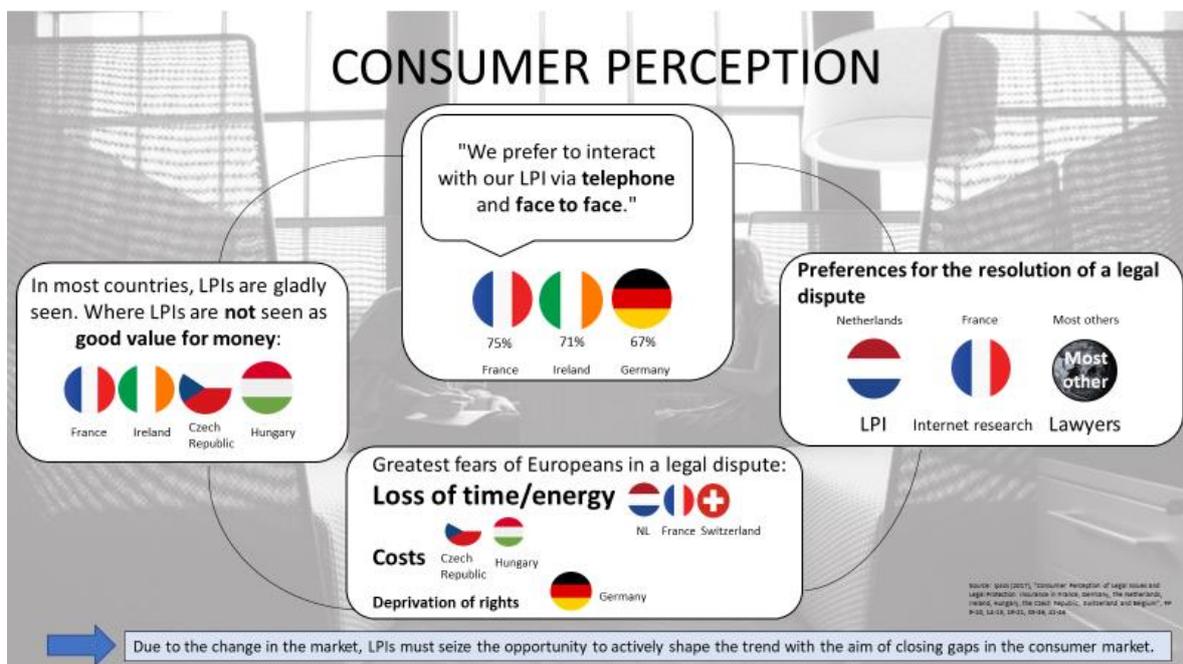
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WEBSITES

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Legal-techs' websites are generally leaner and better structured as they focus on one specific topic, show a clear CTA (call to action) and processes are designed more logically from the start to a desired outcome.

Legal-techs' websites are superior regarding customer guidance (average: 3.12 vs legal insurers' average: 2.63). This is due to the fact that legal-tech websites explain directly what their services are (the scope of services is usually limited) and that they provide a clear list of the steps that must be taken to use their services. In comparison, visitors on legal insurers' websites do not directly receive information about the product as such, they are not directed towards concrete steps that they need to take and they are not instructed how to sign up for the service.

Compared to legal insurers, legal-techs have actually an USP (unique selling proposition) since they offer concrete solutions to a specific problem and have a more focused target group while legal insurers refer to a wide range of legal issues and areas without selecting a specific topic. Consequently, legal-techs can design simpler websites while legal insurers try to address a broader public and a larger number of target groups and therefore usually have more tabs and options which visitors have to select from.

Websites of legal protection insurers are overall highly informative but sometimes overloaded and confusing for clients. Legal-tech websites are designed in a simpler way and show their services and CTA (call to action) in a clear way which is easily understandable by clients.

Since legal protection insurers initially try to persuade potential customers to make a long-term commitment and do not only propose one solution for an isolated issue, their websites can overwhelm visitors with numerous possibilities, topics and actions to choose from. Consequently, on legal insurers' platforms there is more information while legal-techs are more solution-based and require less actions from the client, i.e. processes are easier and the consumer can quickly find an answer or even solve his problem.

Clear processes lower the average visiting time and help customers to find what they desire faster. With a specialized service, legal-tech companies have a clear CTA, mostly already on their first page, while legal insurers at times burden their websites excessively and complicate choices for consumers with different possibilities and anticipated actions.

To enhance trust building, legal insurers tend to show certificate accreditations. Legal-techs rather refer to important clients or partner firms to justify their legacy. Both are valid ways to build trust but younger people are more likely to accept and respond to recommendations from other users and peers than to belief in anonymous trust and quality certificates.

COMPARISON WEBSITE
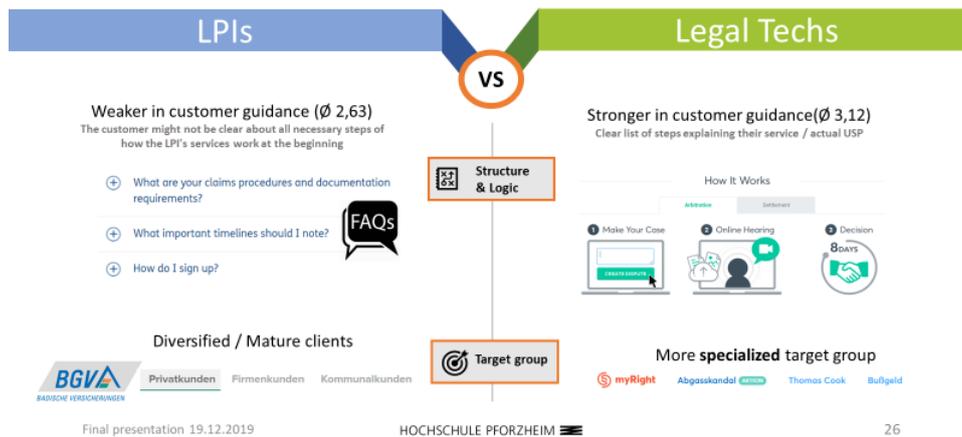
COMPARISON WEBSITE

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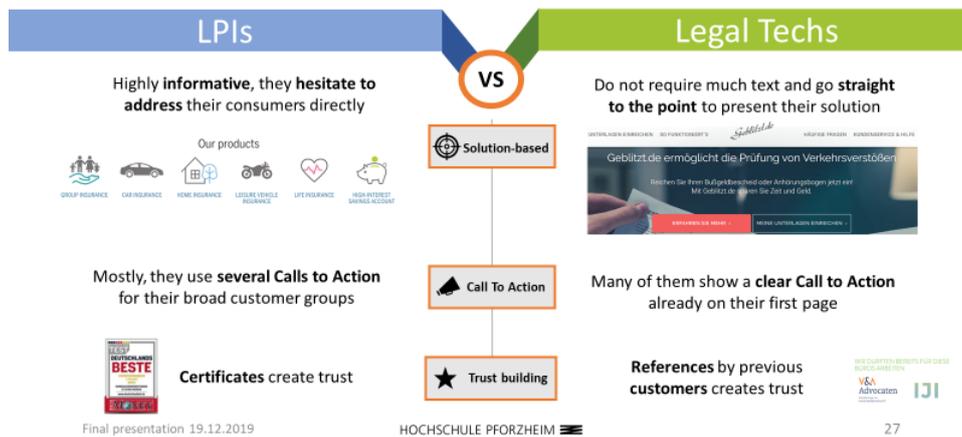
SOCIAL MEDIA

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Big legal protection insurers try to be present on every channel while smaller ones are more selective. Legal-tech companies use social media channels more and they use them more intensely.

The most prominent channels for legal insurers are Facebook, Twitter and YouTube, i.e. 80% of legal insurers use them. With 93% using Facebook and 87% using Twitter and LinkedIn, legal-techs show generally more presence on social media. Instagram is the least used channel (67% of legal-techs and 60% of legal insurers use it).

More legal-techs are active on all social media channels but they typically concentrate on fewer channels that better fit their target group and purpose, i.e. Facebook and Twitter. The only channel

where legal insurers show more presence than legal-techs is YouTube (80% of insurers using YouTube while only 70% of legal-techs use it). Legal insurers are often present on a greater variety of social media to address a bigger audience and a broader scope of interests.

Overview: different social media channels and their most common purposes

SOCIAL MEDIA USE

Channel	Purpose	Contents	Target group age
f	Social relationship networks: The broadest possible spectrum	News-/product-related, educational, Events	25-55+
(Twitter)	Micro-Blogging-network: Real-time channel	News / opinions about current topics	22-40
(Instagram)	Image promotion: Micro-Blog for Photos & Videos	Company culture-related (values), Internal event, Leisure-related	18-34
in	Firms & Career: Articles & Firm specific events	Carrer- / Education-related	25-55+ (Firms)
(YouTube)	Image promotion: Video social media focused on image promotion	Product-related, Educational, Promotion	15-35
(TikTok)	Image promotion: Short-video social media	Leisure	17-24

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On average the social media appearance of legal protection insurers scored higher than that of legal-tech companies. However, it must be noted that the individual social media performance of the top legal-tech companies is better than that of legal protection insurers.

The social media performance of legal insurers scored 3.0 on average, legal-techs only scored an average of 2.6. The main reason why the overall performance score of legal-techs is lower than legal insurers' is that legal-techs use in average more social media channels but often inappropriately (the ratio for appropriate vs inappropriate use for legal-techs is 1.18, for legal insurers 2.30). It appears that legal insurers are more experienced in social media use than legal-techs which seem to have difficulties in managing all channels appropriately. Therefore, the lower score can be attributed to limited budgets, missing company structures of newly formed legal-techs, lack of knowledge or more experimental methods used by legal-techs. However, while the overall score of insurers is higher, we observe that the best legal-techs, i.e. those who manage the various channels appropriately, performed much better compared to insurers on the same channels.

Legal-tech companies use social media as a sales platform while legal protection insurers use it to educate consumers and inform about themselves and their services.
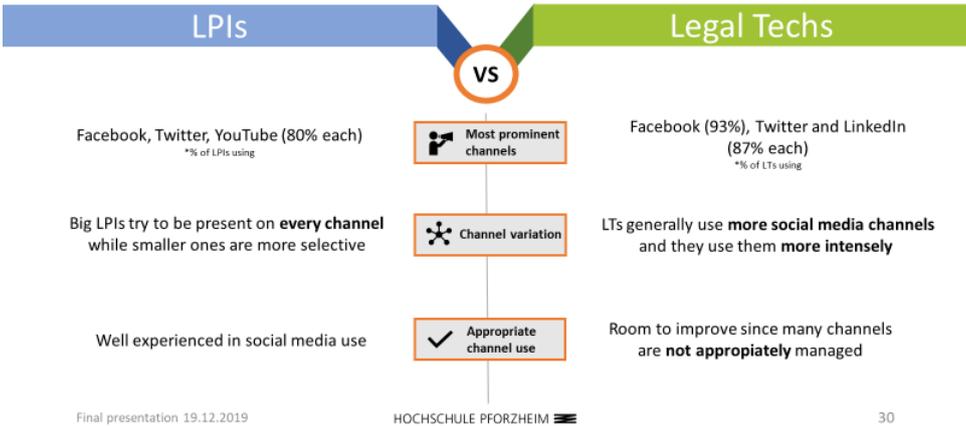
Legal insurers post mainly news-related or firm-related contents in which they present internal events and convey transparency. Legal-techs social media is much more product-based or news-related in order to sell to consumers. Therefore, legal-techs address customers directly with their posts and strictly aim at convincing consumers to purchase their products.

Legal-tech companies are highly present on all social media channels but not always in an optimal way and they are less consistent in their posting behaviour than legal protection insurers.

Legal-techs are generally omnipresent on all social media channels but 50% of companies show an inconsistent posting behaviour. Only 40% of legal insurers show an inconsistent posting behaviour on social media platforms.

Inconsistency means that publications are made several times per month or too many on one single day, whereas in some months there are no publications at all. Since legal-techs tend to use their channels intensely it is less important to be constantly present on every channel but to use channels appropriately for the specific target group. This, however, very often is not the case. Legal-techs' inconsistency, and sometimes inappropriate use of channels, is most likely due to budget constraints and missing company structures. Nevertheless, the most prominent companies, regardless of whether they are legal-techs or legal insurers, show great consistency in their channels, constantly keeping clients up-to-date and demonstrating clear commitment. Only 60% of legal-techs use Instagram and if so, it is rather for promotion matters and not for community creation.

COMPARISON SOCIAL MEDIA

LPIs		Legal Techs
	VS	
Facebook, Twitter, YouTube (80% each) *% of LPIs using	Most prominent channels	Facebook (93%), Twitter and LinkedIn (87% each) *% of LTs using
Big LPIs try to be present on **every channel** while smaller ones are more selective	Channel variation	LTs generally use **more social media channels** and they use them **more intensely**
Well experienced in social media use	Appropriate channel use	Room to improve since many channels are **not appropiately** managed

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COMPARISON SOCIAL MEDIA

LPIs		Legal Techs
	VS	
Most contents are **news-related** or **firm-related** Social media serve to inform and or educate the consumer	Contents	Most contents are directly **product-based** or **news-related** Social media serve to inform and sell to the consumer
40% of all LPIs are **inconsistent** LPIs are more aware of their consistency on social media platforms	Consistency of posts	**50%** of all LTs are **inconsistent** on social media

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COMPANY ENGAGEMENT

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Legal-tech companies put much less effort into company engagement than legal protection insurers.

Research shows that organisations, which are committed to societal causes, show empathy and encourage employee engagement, perform better on an overall scale than companies that neglect to enhance a positive company culture. This is because company engagement makes employees feel that their work matters which boosts their productivity, increases customer satisfaction, thus promotes products or services and, in the long-term, makes a business successful because it also helps retaining the best people. To evaluate how the organisations performed in this field, we looked at the quality and frequency of supported events (e.g. conferences, workshops, get-togethers), how actively and devotedly companies establish contacts via newsletters, mails, contact forms etc., and how these activities promote their images, transfer knowledge and create communities.

Overall legal insurers scored 2.83 in company engagement while legal-techs only scored on average 2.14 with a large number underperforming. No legal-tech reached the highest score for company engagement (legal-tech top score was 3.67). Regarding community creation legal-tech companies performed particularly weak with an average score of 1.67 compared to legal insurers which performed in average with a score of 2.5.

Legal protection insurers attach great value to image promotion which is much less important for legal-techs. Legal-techs put much more effort into providing professional know-how and explaining their product.

Legal insurers refer to a very diverse range of events such as job fairs, conferences, workshops, publications etc. Beyond this, by sponsoring leisure events, encouraging conference meetings, showing corporate social responsibility they do not only present a product but promote their brand and image.

Moreover, legal insurers are quite active off-line. They show and open up their internal events and facilitate get-togethers which makes them appear more empathetic.

Legal-techs exclusively promote their image over online channels, in particular through social media. They neglect the promotion of real-life events, resulting in missed opportunities and leaving the impression of less engagement than legal insurers. Consequently, it does not come as a surprise that the average score of legal insurers in image promotion is 3.3 while the average score of legal-techs is only 2.17.

Legal-techs concentrate on online activities and tend to omit off-line opportunities as well as community creation. Whereas legal protection insurers offer a broader variety of contact opportunities and are strong in community creation.

Typically, legal-techs entertain a limited number of active contacts and focus on online arrangements like live-chats, contact forms, emails, blogs and presence on social media. The concentration on online activities makes it difficult for legal-tech companies to create real communities. Moreover, due to a specialisation in professional events, legal-techs often miss the opportunity to demonstrate corporate social responsibility or use engagement and empathy to create communities. An exception is, however,

the creation of online fora which, nevertheless, are again more focussed on professional topics rather than engaging people and committing them to a cause.

Legal protection insurers encourage the creation of communities through offline events and they offer a great variety of contact opportunities, also to be available to a larger target group. Meanwhile, legal-techs only offer a limited number of contact possibilities more suited to a specific target group.

Legal protection insurers and legal-techs score similar regarding knowledge transfer but legal protection insurers are less committed to using online techniques than legal-techs.

In the area of knowledge transfer legal insurers and legal-techs perform in average fairly similar (insurers: 2.7, legal-techs: 2.6). However, as mentioned before, legal-techs are more inclined to using online facilities and social media than legal insurers and therefore provide much more technically enabled possibilities than legal insurers. These offers include facilities such as webinars, live-chats or podcasts to educate and transfer knowledge, which not only have the possibility of reaching a greater number of people, but are also often more cost-effective than other means like, for instance, round tables, conferences or workshops.
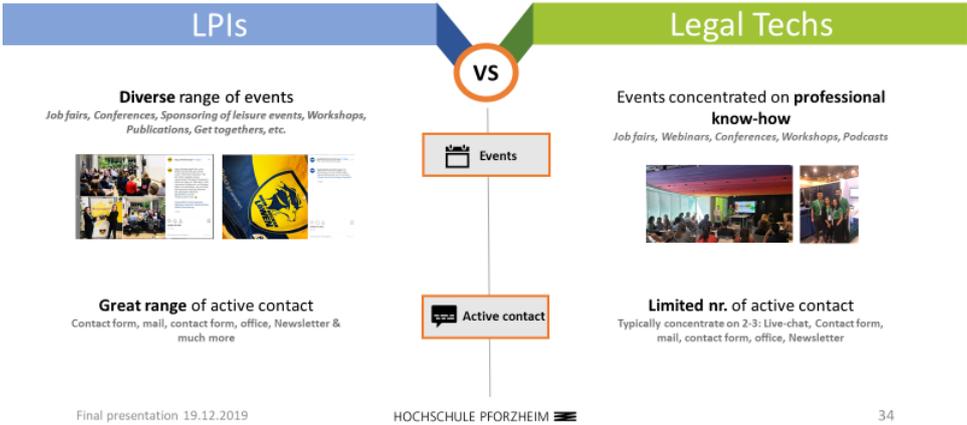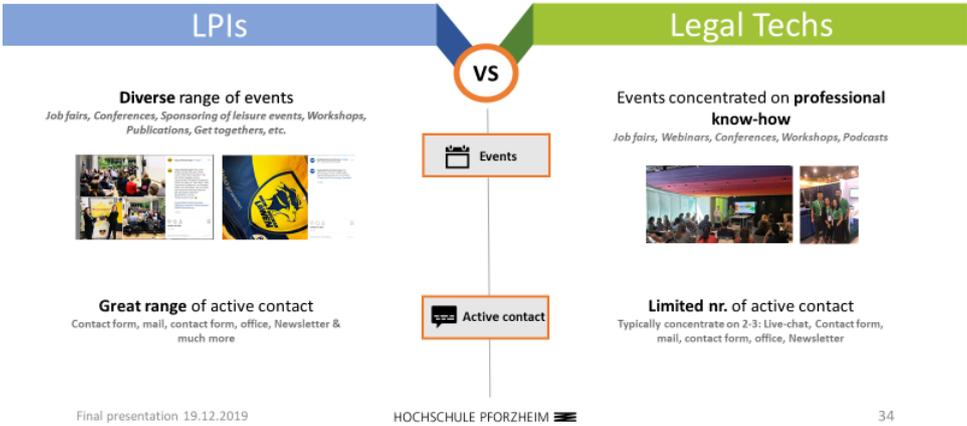
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RECOMMENDATIONS
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1. Define your target groups, apprehend their characteristics and adapt your communication and marketing accordingly.

The target market for legal protection insurers is basically the whole population, i.e. every adult from the age of 18 onward who is likely to deal with legal issues in his private life, wants to protect himself or herself against legal assaults and looks generally for access to law and justice.

Obviously, addressing every citizen with identical marketing messages is not possible because age groups have diverging interests, demographics, preferences, financial resources, experiences, behaviours etc. Consequently, the students defined target groups that are united by common characteristics and which are likely to be stimulated by the same kind of marketing messages and methods. The main differentiation was made according to life cycle stages and, subsequently, the recommendations focus on and differentiate between these four target groups: nest leavers, providers, old rabbits and firms.

LIFE CYCLE STAGES

Nest leavers	People who are taking their first independent steps (freshly moved out)
Providers	Individuals who increasingly take over more responsibilities (family)
Old rabbits	Care about their retirement while family responsibilities decrease
Firms	Professional services for firms

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2. Adopt clear step-to-step and solution-based processes that help nest leavers attaining their desired results.

On the most prevailing legal-tech webpages customers can easily find solutions to their problems without spending much time on the website. Especially younger audiences appreciate this since they want fast and reliable processes that bring them quickly to a solution, while diminishing any possible doubts. For this reason, legal-techs often adopt clear step-to-step processes that help consumers obtain a distinct understanding of what is necessary to reach a certain goal.

Legal Insurers often lack in conveying this understanding to consumers and could clearly learn from legal-techs how to implement effective and smart solutions and processes.

3. For capturing nest leavers, it is necessary to exploit changing trends and employ upcoming social media channels.

Younger generations are moving away from Facebook towards platforms that are more media intensive. While these upcoming social media channels provide an ideal opportunity to raise awareness amongst younger audiences, and thus win them as future customers, the impact of some of these platforms remains unclear. For instance, platforms like TikTok, while highly popular, have also been repeatedly criticized and considered risky due to its Chinese origins. However, missing up on this opportunity is often more costly and it is certainly necessary to weigh opportunities against risks.

4. In order to gain the trust of nest leavers, add customer reviews and ratings to your website.

Legal-techs use customer reviews and ratings in order to create customer trust while legal insurers rather depend on showing certificates. However, younger people increasingly value customer reviews and rating as it creates an authentic, transparent and credible image of the products and services offered.

5. Address a clear target group and try to win them for a smooth transition from legal-tech to legal protection insurance.

Younger people are more attracted to legal-techs than to legal insurers which makes them a distinct target group. To address this group and eventually tie them to the legal insurance business model, a possibility could be to create or acquire a legal-tech or a legal-tech-like subsidiary and set-up a follow-up programme that allows customers to move slowly from ad-hoc legal-tech to the more long-term engagement with legal insurance.

This change can be quite attractive as people age and move on from being nest leavers to being providers who carry higher financial burdens and have to safeguard their families.

6. Use company engagement as a competitive advantage and to differentiate yourself from legal-tech companies.

In general, millennials value experience, they aspire to travel and to help their community. Moreover, they are sceptical when it comes to business' motives and trustworthiness of corporations. Consequently, company engagement can be just the right move to attract the attention and convince young audiences of the worthiness of a legal protection provider.

Company engagement is also a winning factor for providers as sustainability and social responsibility are important and highly valued by their generation.

The same accounts for old rabbits who tend to be loyal to companies which show integrity and keep their promises.

7. Use online channels predominantly to attract attention and capture old rabbits with personalised follow-ups.

Old rabbits have become heavily technology dependant, i.e. 90% use mobile phones and many have social media profiles. Therefore, businesses can easily target them with videos which can also help building trust. However, old rabbits also expect to be courted and shown respect and recognition. Therefore, in order to win or retain an old rabbit as customer, businesses are well advised to show this respect by following up contacts in an individual and personal way.

As a rule, personal contacts remain a very important aspect for all age groups, but its importance is diminishing for younger audiences compared to older ones.

8. Online and off-line presence is equally important and should be used complementarily.

Providers are splitting their time between new and old media and can be reached almost anywhere. Their main communication channels are Facebook, MySpace and Twitter, they often use digital tools to get the most for their money and do not necessarily seek a personal contact. As mature clients who are responsible for the safety of a family, they are the natural target for the legal insurance business model and are likely to react positively to retail emails.

Old rabbits, use Facebook and YouTube to gather information. However, they put great importance on personal contacts and are used to communicate directly with businesses, either face-to-face, by phone or email. Therefore, online channels should be used mainly to attract attention while, before making an (important) purchase decision, old rabbits want to talk to a real person to get individual advice and the feeling that the business partner cares. Also, for after-sales-service, they appreciate follow-up calls, personal meeting or a personalised email.

9. Reinforce the online presentation of professional events like webinars, podcasts etc. as cost effective alternatives for knowledge transfer.

In particular business customers, with less affinity to technology, seek and consider competent advice as an important factor. Moreover, they depend on and expect fast responses, a trustworthy online presence and no bots from their business partners. Webinars, podcasts and other similar professional events streamed through online channels present a perfect opportunity to connect the offline and online world and, at the same time, they are extremely cost-effective for conveying knowledge. Therefore, although businesses require personal attention from their partners, offering more complementary professional events online is an extremely useful way of conveying additional know-how to commercial clients.

10. Communication strategies must be different and adjusted to each region.

Regional values have an important influence and therefore communication strategies must be adapted to regional specifics. In the USA, for instance, people and firms use many different social media channels and business are, and are expected to be, very consistent in their posting behaviour.

In most European countries, people want trusted firms, which consistently deliver good quality service, and stay in close contact with customers.

In comparison, Japanese customers only trust companies with highly professional employees that convey this professionalism through publications in respected magazines, speaker events or workshops.

In South Africa, company engagement and corporate social responsibility is predominant. Companies post on social media to earn recognition, for instance, in referring to woman's day, labour day and other socially engaging occasions or events.

11. Post consistency is extremely important for a sustainable follower-base.

If customers do not see consistent activity, it appears as if the company is lacking interest and engagement. Consequently, while people become less aware of the company's offerings, they also lose trust and interest in the company as well as its products or services. Consequently, sharing and posting information, stories, know-how etc. on a regular basis is essential because it demonstrates that a company is engaged and customers get the chance to get involved emotionally and connect to the company's DNA.

12. Know which channels serve what purpose and concentrate on the ones relevant for your target group.

Each social media channel serves specific target groups. Using a channel to address target groups that are not active on this particular channel means that your social media activity is in essence without any effect because you do not reach your audience. Therefore, it is essential to determine which groups you want to target and which channels are relevant for the respective groups.

Brussels, June 2020

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Annex 1

List of Legal-Tech Companies that were included in the survey:

1.	MyRight	Consumer services	https://www.myright.de/	DE
2.	Klugo	Consumer services	https://klugo.de/	DE
3.	geblitzt.de	Consumer services	https://www.geblitzt.de/	DE
4.	Flightright	Consumer services	https://flightright.de/	DE
5.	Advocado	Consumer services	https://www.advocado.de/start.html	DE
6.	Jurpartner	Consumer services	https://jurpartner.de/	DE
7.	Young Law	document automation	https://younglaw.nl	NL
8.	Crowdjustice	Legal funding	https://www.crowdjustice.com/	UK
9.	Everlaw	Litigation	https://www.everlaw.com/	CA
10.	Relativity	Litigation	https://www.relativity.com/	US
11.	Lexsnap	Litigation	https://www.lexsnap.com/	UK
12.	LexIQ	Litigation	https://www.lexiq.nl/	NL
13.	Casecrunch	Litigation	https://www.case-crunch.com/	UK
14.	Ylex	Consumer services / Legal advice	https://ylex.ch/de/home	CH
15.	L-IME	Analytics/ Consumer services	https://www.l-ime.nl/	NL
16.	Case One	Legal Management	https://case.one/	US
17.	Wevorce	Consumer service	https://www.wevorce.com/	US
18.	FairClaims	Litigation	https://www.fairclaims.com/	US
19.	Lawtrades	Consumer services	https://www.lawtrades.com/	US
20.	Juris	Consumer Services	https://getjuris.com/	US
21.	Tyler Technologies Modria	Litigation	https://www.tylertech.com/products/modria	US
22.	LexShares	Litigation	https://www.lexshares.com/	US
23.	Juristat	Analytics	https://www.juristat.com/#home	US
24.	Lex Machina	Analytics	https://lexmachina.com/	US
25.	Ross Intelligence	Litigation / Legal Research	https://rossintelligence.com/	US
26.	TrialLine	Litigation / Document Automation	https://trialline.net/	US
27.	Kira Systems	Litigation	https://kirasystems.com/	US
28.	Loom Analytics	Litigation / Analysitcs	https://www.loomanalytics.com/	CA
29.	Legal Force	Litigation / Document Automation	https://www.legalforce.co.jp/	JAP
30.	LegalVision	Litigation	https://legalvision.com.au/	AUS

Annex 1

List of Legal Protection Insurance Companies that were included in the survey:

1.	ARAG	https://www.arag.de/?cookieSetting=true	DE
2.	BGV	https://www.bgv.de/privatkunden/	DE
3.	DAS	https://www.das.nl/	NL
4.	LegalShield	https://www.legalshield.com/	USA
5.	Nationwide Mutual Insurance Company	https://www.nationwide.com/	USA
6.	Temple Legal Protection Limited	https://www.temple-legal.co.uk/	UK
7.	UK General Insurance Ltd	https://www.ukgeneral.com/products/financial-loss/legal-expenses-insurance	UK
8.	LaCapitale	https://www.lacapitale.com/en	Canada
9.	LegalWise	https://www.legalwise.co.za/	South Africa
10.	Prevent	https://preventsi.co.jp/	JAP

Annex 2

Evaluation Criteria:

1. **Webpage:**

   Valuation Total Score: 10% SEO, 25% Content, 35% Design, 30% Personal Engagement

   Presence/SEO (search engine optimisation)

Criteria	Description	Score/evaluation criteria
SEO	How easily the website can be found with certain keywords on Google	1-After page one 2-First page 3-Top 3 4-Top 1
Number of visitors		
Average time per visit		

   Content

Criteria	Description	Score/evaluation criteria
Informative	Customer gets or does not get important information about the company and current topics at the first glance (= first page)	1-Poor structure 2-Relatively poor structure 3-Relatively good structure 4-Good structure
Context-less		
Logic structure	Website is or is not logically composed and links to important topic fields	
Illogical structure		

   Design

Criteria	Description	Score/evaluation criteria
Modern	"Less is more"-design, bravely chosen colours, Pop-up windows (e.g. for live chats), scroll instead of click, only a few chapters, adequately simple or varied design, mobile-compatible	
Old-fashioned	Unattractive colours, no pop-up, many rectangular shapes (no round buttons etc.), mainly banners, inadequately simple or varied design, no mobile compatibility	
Medium number of pictures	Appropriate use of pictures, illustrating and putting the information into context	
Too many/few pictures	Excessive or lack of use of pictures which divert or miss the opportunity to convey the contents	
Realistic pictures	Real-life pictures, taken with a camera	1-Poor design 2-Relatively poor design 3-Relatively good design 4-Good design
Cartoon pictures	Cartoons or animated pictures, less serious but entertaining	
Self-explanatory pictures	Easily understandable pictures; no need for further explanation	
Auxiliary pictures	Not easily understandable pictures that need further information or serve only as a visual support	
High variety	The absence of uniformity or monotony	
Low picture variation	High uniformity or monotony	
High picture quality	Well-visible pictures in a high resolution	
Low picture quality	Low resolution or blurry pictures	
Strong colours	Brave and striking colours that immediately grab the attention of the consumer	
Weak colours	Shy colours that do not immediately grab the attention	

Annex 2

Language and call to action

Criteria	Description	Score/evaluation criteria
Colloquial language	Simple and easily understandable vocabulary, straight-to-the-point with commonly used words	
Professional language	Industry language, difficult to understand without industry knowledge, professional impression, but might be difficult to relate with for some customer segments	
Direct language	Directly referring to the reader and putting him into position, building the content around him	
Indirect language	Focus on the insurance, a problem, etc. and not directly mentioning the potential customer	
Many words	Excess use of words which do not seem necessary	
Medium number of words	Appropriate use of words, not requiring too much reading time	
Few words	Use of a minimum number of words, just describing fundamental aspects	
Personal engagement score	The act of encouraging people of the nest leaver target group to be interested in the work of an organization	1-very poor 2-rather poor 3-rather well 4-very good

2. **Social Media**

Criteria	Description	Score/evaluation criteria
Target group relevance score	How appropriately does the company address the target group	1-very poor 2-rather poor 3-rather well 4-very good
Number of followers		
Number of posts per month		
Average channel activity per month	Analysis period 01/01/2019 – 29/10/2019	
Channel differences		

Annex 2

Definitions Social Media Channels					
Evaluation criteria	Main purpose of channel	Requirements	Contents	Focus age	Comments
Instagram	Micro-Blog for Photos & Videos	Strong visual and entertaining impressions Medium frequency of posts	Photos & Videos: Company culture-related (values) Internal events Leisure-related	18-34	Especially relevant in U.S, UK and Canada More unrelevant in South Africa, Japan and Germany
Facebook	Social relationship networks: The broadest possible spectrum	Thematic diversity: Authenticity and relevant contents Serves as direct communication platform to consumers	News-related Product-related Educational Events	25-55+	Especially relevant in US, Canada and UK Less relevant in Japan and Germany Gives consumers a voice (comments, chat, etc.)
Twitter	Micro-Blogging-network: Real-time channel	Requires fast reaction times to daily events High frequency of posts	News Opinions about current topics	22-40	Especially relevant in U.S, Japan and UK Less relevant in South Africa & Germany
Youtube	Video social media focused on image promotion (through collaborations or special events) or informing consumers	1. Fun to watch or 2. Informational / useful to consumer Frequency of posts unimportant, contents stay relevant for long time	Product-related Educational Promotion	15-35	Relevant in almost all demographics
LinkedIn	Professional life, focused on business chances	Delivers contents that are considered useful from a professional / career standpoint Frequency not too relevant	Employment-related topics and news	25-45	German small-medium firms: XING International focus: LinkedIn Especially relevant in the US, Canada & UK More unrelevant in Japan & Germany
(TikTok)	Video Blog	Fun / Interesting to watch	Leisure	17-24	

(Leftmost column spanning all rows: **Appropriate channel use**)

3. Company engagement

Criteria	Description	Score/evaluation criteria
Events (fairs, workshops, others)	A planned public or social occasion that helps promote the corporate culture, build a community or convey practical knowledge	Quality, frequency per year, size (range)
Active contact (newsletter & print, support, office, others)	An action which is directed to a specific person or firm, engaging interest or commitment the insurance company	Contact options, topics, frequency per year, size
Image promotion	The general impression that the organisation presents to the public through events and active contact and how much effort they put in promoting this	1-very poor 2-rather poor 3-rather well 4-very good
Knowledge transfer	The theoretical or practical understanding of a subject conveyed through experience or education	1-very poor 2-rather poor 3-rather well 4-very good
Community creation	The creation of a place (on- or off-line) with a set of people sharing or having certain attitudes and interests in common	1-very poor 2-rather poor 3-rather well 4-very good