

**Content Management in the
Insurance Industry**

***SELECTING
THE PLATFORM
THAT DRIVES
SUCCESS***



Digital experience pioneer Acquia and leading open source digital agency Mediacurrent have partnered to present this examination of the comparative benefits of the leading open source content management platforms.

Introduction

Nearly every aspect of the insurance industry is undergoing an unprecedented shift. Disruptive startups, evolving customer demands, burgeoning data availability and other factors are combining to upend the long-standing status quo. To add to the turmoil, the barriers to switching providers have never been lower. Quotes are readily available, the purchase process is streamlined and new industry entrants are not viewed skeptically by consumers. To remain competitive, insurers need to offer digital experiences that convert prospects into customers and lead to long-term relationships.

Today, a successful digital experience is rooted in a content management system (CMS) that offers the appropriate range of features and functionality. WordPress and Drupal are two widely used CMS platforms that insurance organizations are likely to consider. Determining which platform offers the tools needed to create successful experiences and maintain a significant level of content will be key to ensuring success in today's highly competitive insurance market.

DRUPAL VERSUS WORDPRESS: A TEAM DECISION

Because they share the risk and the responsibility, insurance marketers, business leaders and developers should all participate in the CMS selection process. While each member of this decision-making group understands the importance of capitalizing on technology to improve engagement and build relationships, each member also brings a unique perspective and set of criteria to guide the process.

THE BUSINESS LEADER'S CRITERIA: COST CONTROL, SCALABILITY AND SIMPLICITY

Insurance industry business leaders understand they must prove the return on investment of a CMS purchase. Looking to the future, they must plan for scale, while also ensuring the organization is prepared to adopt technological advances such as AI-powered virtual agents.



The Value of Open Source

One of the main advantages of open source platforms such as Drupal or WordPress is the absence of licensing fees, which can help lower the total cost of ownership. IT costs related to development, deployment and maintenance can be further minimized by taking advantage of cloud-computing technologies.

The value inherent in open source software has less to do with overall cost and more with freedom from the restrictions of proprietary software. The locked source code, slow release cycles and limited integrations typical of proprietary solutions can slow the process of change for insurers. Open source software unlocks endless doors to innovation.

Scalability Versus Simplicity

Savvy insurance leaders are mindful of overgeneralizations like “WordPress is simple” and “Drupal is complex.” Instead, they conduct a like-for-like comparison between comparably sized sites with similar functionality or complexity.

Drupal has a longer learning curve than WordPress, largely due to its robust customization capabilities. But the importance placed on simplicity must be balanced with an analysis of scalability. For example, which CMS can scale the fastest to manage and govern multiple sites and applications? WordPress is simple to use, especially for blogs or small sites. But it’s not necessarily well suited for larger, more complex sites. Conversely, Drupal is better suited for enterprise-level sites with custom requirements and may add unnecessary complexity if used for a small site or blog.



THE MARKETER'S CRITERIA: AN OPTIMIZED DIGITAL CUSTOMER EXPERIENCE

Insurance marketers are typically responsible for building loyalty with fickle insurance shoppers. For them, mandatory features in a CMS platform include support for personalization, a seamless behind-the-scenes authoring experience and the flexibility to connect with other systems in the martech stack.

A Customer Experience That Builds Loyalty

Insurance marketers understand that personalized experiences and tailored solutions lead to deeper relationships. With the Drupal platform, the options for creating those tailored customer journeys are endless. Drupal's architecture makes it the ideal platform for creating and delivering segmented content.

WordPress lacks critical enterprise capabilities for customer engagement, mobility and multichannel platforms. Personalization functionality is available only by integrating a third-party solution. Conversely, Drupal 8 solutions like Acquia Personalization — optimized for Drupal — provide a streamlined path to personalization.

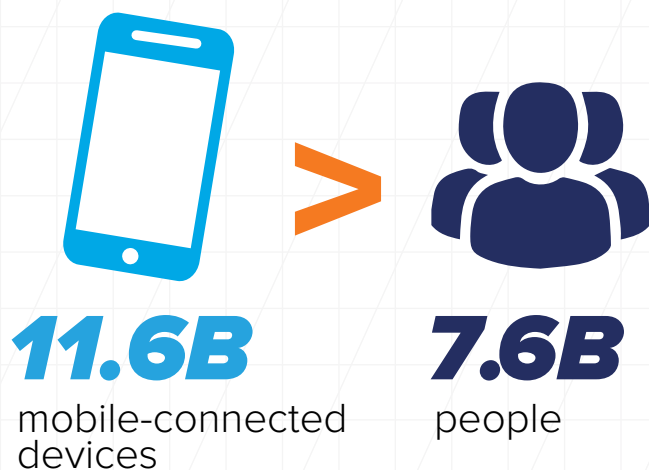
Evaluating Ease of Use

Marketing teams demand the most intuitive interface for authoring content. They thrive on the ability to publish new cross-channel content quickly, easily and—whenever possible—without developer support.

Marketers generally find WordPress easy to use as a blogging and landing-page tool. The latest release of Drupal 8 takes functionality further with the inclusion of Layout Builder, a powerful visual tool that empowers content authors to create one-off

pages more efficiently, with drag-and-drop flexibility. The release also supports more advanced use cases like layout templates and workflows—all with a careful eye toward web accessibility.

Drupal also offers flexible integrations for all the tools in an insurer's martech stack, as well as the SEO advantages of industry-leading caching technology. With all the power of an enterprise CMS, Drupal also provides support for complex, customized editorial workflows.



By 2020, there will be 11.6 billion mobile-connected devices, dramatically exceeding the world's projected 7.8 billion population that year.

*(Deloitte Center for Financial Services:
2018 Insurance Outlook)*

THE DEVELOPER'S CRITERIA: DATA SECURITY AND EXPERIENCE MANAGEMENT

The development team is responsible for building and supporting multiple experiences for the web and beyond. Outdated technology and complex data requirements are consistent pain points. As the primary technical stakeholders in the CMS decision, developers seek a secure, maintainable and flexible platform.



Data Security

Today's insurance IT professionals face the complex challenge of securing sensitive personal and financial data and keeping pace with evolving regulations and protocols. High-profile data breaches, like the Equifax cyberattack in 2017, have shaken consumer trust, further adding to the complexity.

All software has security vulnerabilities; the differentiation lies in the processes for mitigating and repairing these vulnerabilities. An active

open source project with defined processes for reporting and resolving security issues provides confidence and transparency. Having many “eyes” on the source code can allow more issues to be discovered and resolved. The Drupal security team provides a mature process for maintaining security.

It's important to note that, beyond the core WordPress offering, developers are responsible for managing the security of all the plugins in play.

Experience Management

Both WordPress and Drupal offer the ability to build in-demand custom solutions and customer experiences. For ultimate flexibility, developers may utilize a CMS to serve as the foundation for a modern decoupled architecture. This approach opens the door to a variety of potential programming languages and design philosophies to accomplish ambitious goals for insurance organizations.

Using API-first Drupal 8 to decouple the front end, Drupal offers sophisticated alternative frameworks for decoupled delivery. This focus on flexibility gives Drupal a definitive advantage over competitors like WordPress and, in decoupled delivery, Sitecore and Adobe.



“Our research demonstrates that companies that do not aggressively establish an enterprise-wide digital program will fall behind, leaving them vulnerable to traditional and nontraditional competitors.”

James Huffman, senior vice president, management solutions, LOMA

DRUPAL 8: A WIDER RANGE OF BENEFITS

Leaders of insurance organizations considering a move to the Drupal platform, or teams currently using Drupal 7, will want to understand the advantages of the latest version of the platform. Drupal 8 represents a change both in the technology and in the benefits it provides to any insurance organization.

TO UPGRADE OR NOT TO UPGRADE?

The decision to upgrade requires thoughtful consideration and planning. It's a significant undertaking, particularly for large sites. However, factoring in the robust features of Drupal 8 with the appealing innovation forecast for Drupal 9—and the simple upgrade path connecting the two—insurers are likely to find that the advantages of upgrading far exceed the disadvantages.

After completing the transition from Drupal 7 to Drupal 8, future upgrades to Drupal 9 and onward will be significantly easier.

1.

Improved Architecture

In a significant change to the core architecture of the platform, the underlying function and class libraries have been replaced with a robust range of functionality, provided by Symfony. Because it is no longer confined to the Drupal community, the development ecosystem is more widely supported and developers from outside the community can ramp up more quickly.

Additionally, the large selection of existing classes/libraries speeds up development time for a range of features, including the integration of APIs using a variety of connections and protocols. Symfony also offers full cache-control at various levels, leading to a smoother, faster user experience.

2.

Comprehensive Mobile Readiness

According to Google, more than 50 percent of search queries globally now come from mobile devices. Drupal 8 was developed to provide a great mobile experience for site visitors and site administrators alike. Rich media support for images, audio, videos and other files, including embed support for videos hosted externally (such as on YouTube or Vimeo), makes Drupal 8 a robust media management platform. Media entities are editable and reusable across a site and contain additional data for categorization, display, storage and many other uses.

More than 1/3
of U.S. online auto
insurance holders



have visited their
insurer's web site
in the past 12 months

1 in 5 have used the mobile app.



(Forrester, The State of Digital Insurance, 2018; Landscape: The Digital Insurance Strategy Playbook:)

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Entities Are at the Core

In Drupal 7, many solutions to unique requirements made use of nodes to store everything from content to media to data. In Drupal 8, “everything” is an entity. Now, custom entity types can be created for virtually any purpose, such as policy information, claims processes and team directory data.

This also means libraries of components can be created and reused across multiple pages, including elements such as slide-shows, menus, content snippets, media, locations and more.

5

Enhanced Administration and Workflow

Drupal 8 includes a host of new tools for content and site administration. Adding an image or video now involves a media browser experience, making it easy to filter and search for the right item to insert, or to upload a new item.

Workspaces allow new content to be staged and finalized before being released to users. Contributed modules provide methods for scheduling content to be published (and unpublished), such as embargoed press releases or events.

Individual pages can be completely customized by using Layout Builder to select layout and content blocks as needed.

Conclusion

WordPress and Drupal both offer potential benefits and downsides in light of an insurance organization's unique requirements. WordPress, despite a robust plug-in library, relatively lower costs and overall ease of use, falls short of meeting the requirements of enterprise-level insurance organizations. With a multifaceted capacity to deliver on experience management, Drupal provides the features and benefits of a true enterprise-level CMS.

- While WordPress may have a shorter learning curve, Drupal offers the scalability needed for more complex, enterprise-level sites.
- Drupal offers the robust personalization capabilities WordPress lacks.
- Drupal incorporates powerful visual layout functionality and flexible integration of marketing tools, significantly outpacing the functionality WordPress offers in these areas.
- The vast Drupal community and security team provides established processes for reporting and resolving security issues across functionalities. WordPress provides security management only for their core offering.

FINDING THE WAY: HOW ACQUIA AND MEDIACURRENT CAN HELP

As insurance organizations work to keep pace with the changing needs, expectations and behaviors of customers and prospects, the selection of a content management platform will be vital to their success. The clear advantages that Drupal offers — increased security, flexibility and scalability — make it the ideal choice for any institution seeking to position itself as an innovative leader in digital experiences.

Acquia and Mediacurrent can effectively partner with insurance organizations to develop personalized

customer experiences by leveraging Drupal and best-in-class strategy, design and development services. Our solutions are developed to grow with the needs of your organization and its customers. We focus on the obstacles facing the insurance industry today, so you can focus on creating the best customer experience possible.

To learn more about how Acquia and Mediacurrent can help your institution develop innovative digital experiences, contact us today.

CONTACT



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