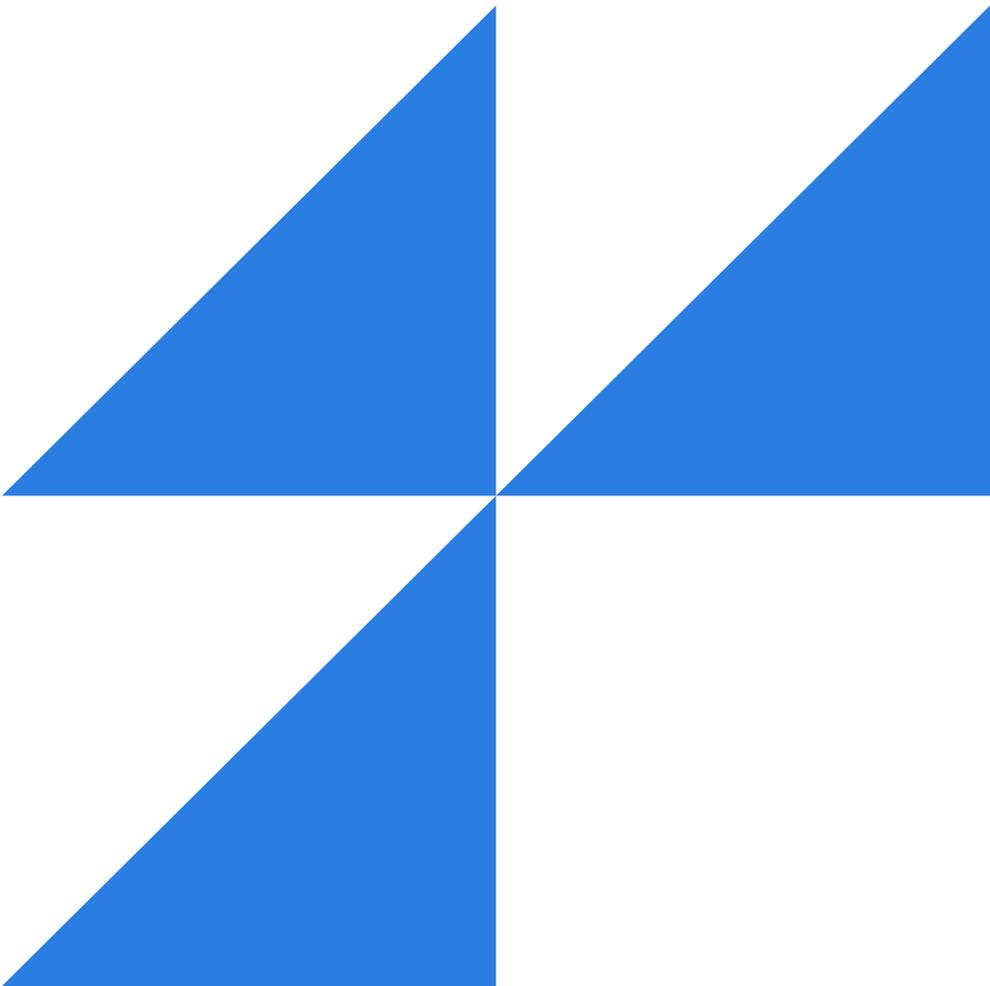




SEO AND E-A-T CONSIDERATIONS IN THE YMYL SECTOR

A Guide for Finance, Insurance
and Medical Businesses in 2020

IMPRESSION



Search engine optimisation (**SEO**) for those working in the YMYL (Your Money or Your Life) sector is always a challenge.

That's because those websites which operate in YMYL are often most closely monitored by search engines like Google and most scrutinised by users, too; whenever we're talking about people's money or their lives, we need to get it right.

In this guide, we'll explore some of the major factors affecting those businesses in the YMYL sector - including **finance, insurance, medicine, security, safety** and **wellbeing** - and some of the primary considerations you'll need to make in your SEO strategies in 2020 and beyond.

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What is YMYL and why does it matter so much?

YMYL stands for *Your Money or Your Life*. But, despite the ‘M’ in the title, it’s not just about money; YMYL actually covers anything that is considered to affect the health, wellbeing, safety or financial security of people.

In most situations, this is fairly clear cut. For example, if your business is in any of the following industries, it will be considered part of YMYL:



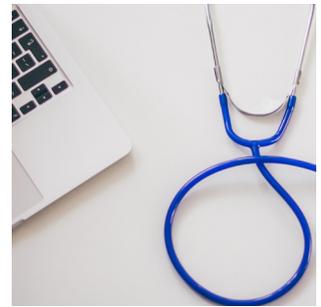
Car insurance



Credit cards



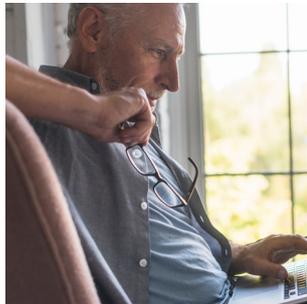
Banking



Medical advice



Law



Retirement planning



Loans



Investments



News

(about important topics such as politics or business)



Social services



Ecommerce

Google has provided a comprehensive list of websites considered to be YMYL in its [Search Quality Evaluator Guidelines](#):

2.3 Your Money or Your Life (YMYL) Pages

Some types of pages or topics could potentially impact a person's future happiness, health, financial stability, or safety. We call such pages "Your Money or Your Life" pages, or YMYL. The following are examples of YMYL topics:

- **News and current events:** news about important topics such as international events, business, politics, science, technology, etc. Keep in mind that not all news articles are necessarily considered YMYL (e.g., sports, entertainment, and everyday lifestyle topics are generally not YMYL). Please use your judgment and knowledge of your locale.
- **Civics, government, and law:** information important to maintaining an informed citizenry, such as information about voting, government agencies, public institutions, social services, and legal issues (e.g., divorce, child custody, adoption, creating a will, etc.).
- **Finance:** financial advice or information regarding investments, taxes, retirement planning, loans, banking, or insurance, particularly webpages that allow people to make purchases or transfer money online.
- **Shopping:** information about or services related to research or purchase of goods/services, particularly webpages that allow people to make purchases online.
- **Health and safety:** advice or information about medical issues, drugs, hospitals, emergency preparedness, how dangerous an activity is, etc.
- **Groups of people:** information about or claims related to groups of people, including but not limited to those grouped on the basis of race or ethnic origin, religion, disability, age, nationality, veteran status, sexual orientation, gender or gender identity.
- **Other:** there are many other topics related to big decisions or important aspects of people's lives which thus may be considered YMYL, such as fitness and nutrition, housing information, choosing a college, finding a job, etc. Please use your judgment.

We have very high Page Quality rating standards for YMYL pages because low quality YMYL pages could potentially negatively impact a person's happiness, health, financial stability, or safety.

The reason that Google's guidelines matter so much in YMYL - and why Google tends to be much stricter and to impose new regulations on these sites first - is that YMYL sites, by their very nature, affect important areas of people's lives. It's essential that the websites Google serves in response to YMYL queries are trustworthy, expert and of high authority.

What exactly is E-A-T?

E-A-T is an acronym standing for *Expertise, Authority and Trust*. It is covered extensively in Google's [Search Quality Evaluator Guidelines](#) as core factor in analysing the overall quality of a website.

E-A-T is applicable to all websites, most notably in YMYL for the reasons provided in this report. But what exactly is E-A-T?

E-A-T is the term used to describe how worthy of ranking a website is, based on how well it is perceived to be able to serve the user's needs.

That means that E-A-T comes down to two things:

- 1 How well Google understands your expertise, authority and trustworthiness
- 2 How well your audiences / web users understand your expertise, authority and trustworthiness

For these reasons, it's essential that you consider both the search engine and the user in your analysis of your own website's E-A-T.



E-A-T and the impact of the Google Birthday Update

E-A-T has become of utmost importance as a consideration for all websites, not just YMYL. Standing for Expertise, Authority and Trust, E-A-T is all about ensuring your website exemplifies its credentials and is clearly a worthy site to rank for its target terms.

It first came to mass SEO consciousness when released as part of Google's [Medic Update](#) in August 2018 and later updated as part of the [Google Birthday Update](#) in September the same year.

[Marie Haynes provided a comprehensive review of the updates](#), explaining that E-A-T is a huge factor and mentioned a whopping 186 in Google's guidelines - proving how important it is as a consideration for anyone looking to improve their search visibility.

We'll discuss what E-A-T is and how to improve your website's E-A-T later on in this post. But first, we will explore how E-A-T has tangibly affected sites in the YMYL sector; the following charts and insights are powered by [SearchMetrics](#):

Car Insurance

The car insurance sector is a particularly interesting one because the audience is so vast; anyone with a car, from 17 into their 70s and beyond, will need car insurance.

But unlike many big money decisions, this one is usually made quickly, often starting with an aggregator / comparison site and, depending on the audience, the decision is typically made on price above all else.

That means that those in the car insurance sector need to be well vetted and that the websites served to those seeking a car insurer need to meet Google's guidelines.

In the following graph, we see how three leaders in the car insurance sector - Admiral, Axa and eSure - were affected by the original E-A-T Update and subsequent Birthday Update; in the graph, the grey vertical line signals the point of the first E-A-T update, while the G logos along the bottom of the chart indicate subsequent updates:

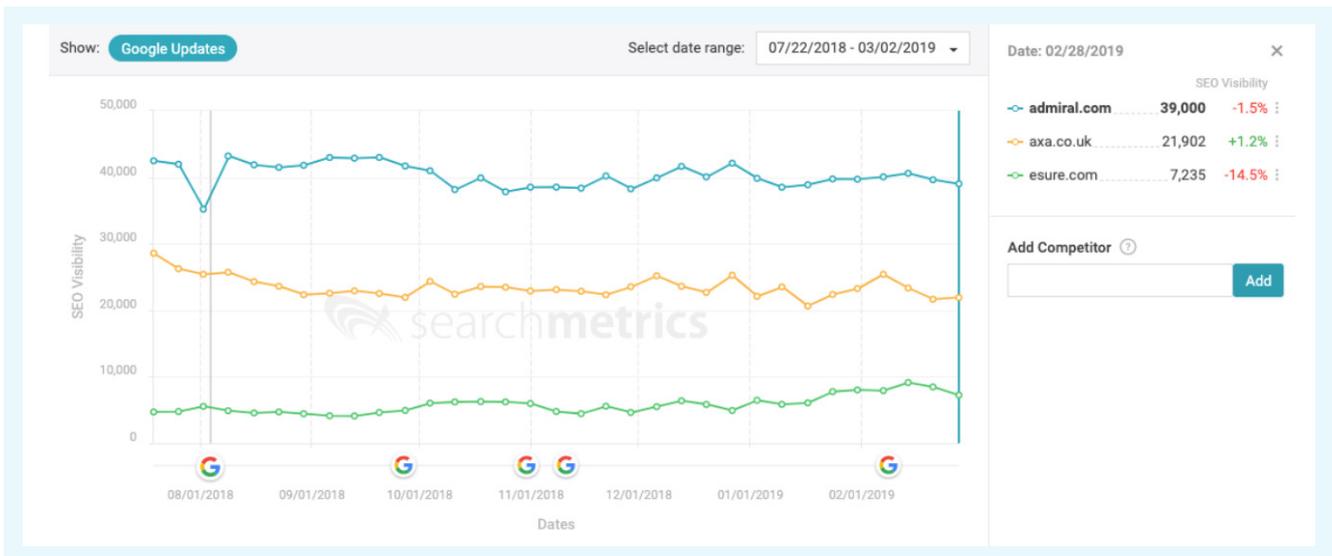


Fig 1.0 SearchMetrics graph showing SEO visibility for car insurance providers 22/07/18 to 02/03/2019

As we can see, the original update caused fluctuations in visibility for Admiral in particular, with all three seeing a decline following the update and again when the Birthday Update was released.

It's not just the direct car insurance brands that saw this dip, either. Comparison sites like Go Compare and Compare the Market also saw challenges around the time of the updates:

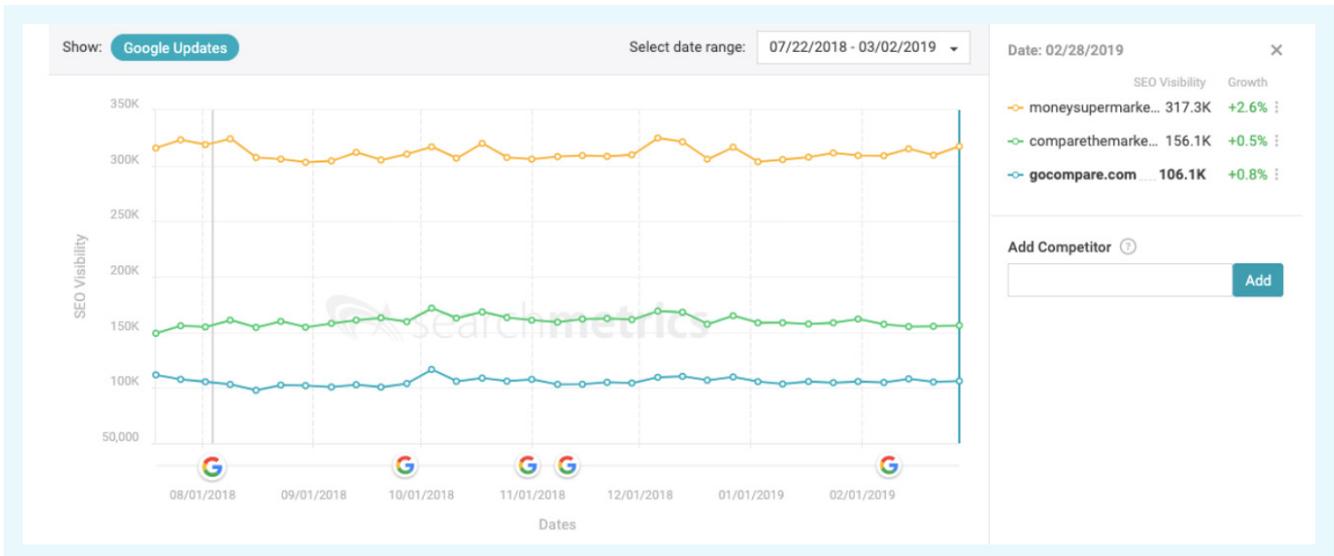


Fig 1.1 SearchMetrics graph showing SEO visibility for car insurance aggregators 22/07/18 to 02/03/2019

Here, we see how Money Supermarket and Go Compare in particular took a hit straight after the E-A-T update (shown by the vertical grey line), and then all three actually saw a slight improvement following the Birthday Update.

We'll explore in detail how these sites have attempted to (and succeeded in) recovery from these challenges.

Banking

In the banking sector - especially when seeking loans or credit cards - the audience is often vulnerable, seeking either to protect their money or gain access to funds. It's for this reason that Google and other search engines take banking so seriously and why this is another industry where E-A-T is so key.

In the following graph, we see how the banks HSBC, Barclays, Santander and Halifax fared after the E-A-T updates:

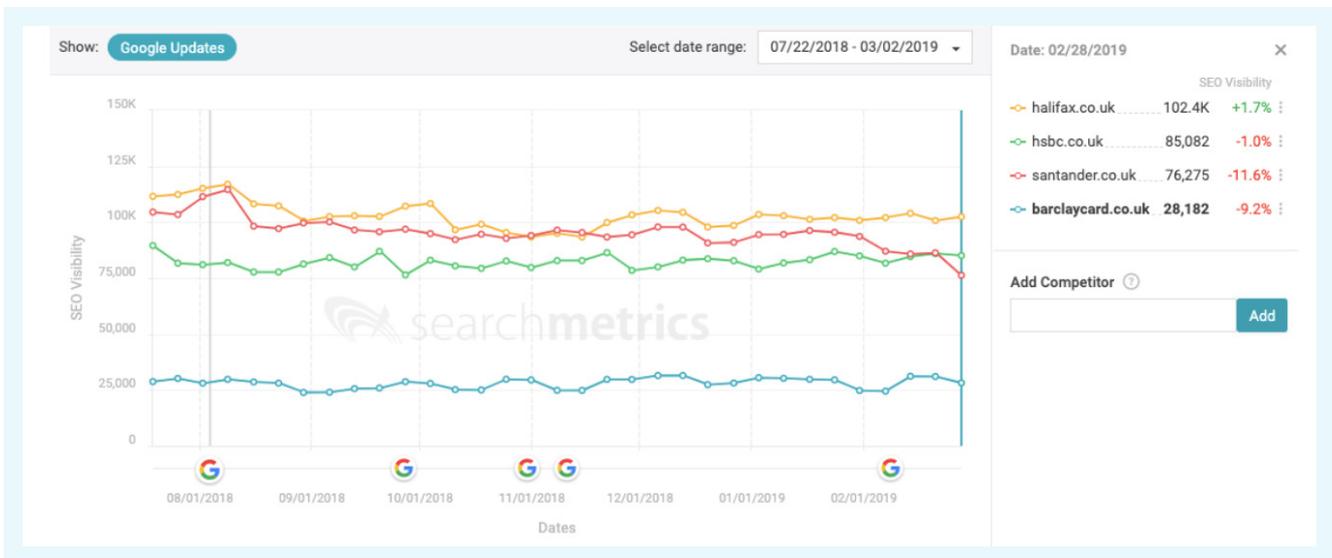


Fig 2.0 SearchMetrics graph showing SEO visibility for banking providers 22/07/18 to 02/03/2019

As expected, each of these sites saw a decline in visibility around the time of the E-A-T updates (the first shown by the vertical grey line) and have struggled to regain their previous positions since.

Even the so-called challenger banks have seen flux, with Monzo in particular experiencing huge declines in visibility following the E-A-T updates, the first of which is shown by the vertical grey line:



Fig 2.1 SearchMetrics graph showing SEO visibility for challenger banks 22/07/18 to 02/03/2019

It is clear from these graphs that E-A-T has been a hugely influential factor in the banking sector.

Health

In the online health sector too, the impact of E-A-T has been widely felt by those offering medical advice or information.

In the graph below, we see how Healthline and Web MD have benefitted from the update, while Patient.info has seen a decline in search visibility:



Fig 3.0 SearchMetrics graph showing SEO visibility for health websites 22/07/18 to 02/03/2019

The decline of Patient.info ties in exactly with the E-A-T update, as does the increase in visibility for Web MD and Healthline. If we look specifically at the difference between the sites, one key area (and an area we'll come back to later) is that of authorship.

In the case of Web MD and Healthline, peer reviews are widely used to add credibility to the content, showing that the advice has been 'medically

reviewed' for accuracy. We'll come back to the impact of this, and how we can learn from it, later in this guide.

In case you're not yet convinced of the impact of E-A-T in YMYL sites, let's take a look at one more example, this time from the legal sector.

Legal

E-A-T impact isn't just a negative; many sites in the YMYL sector saw positive impacts, too. In the graph to follow, we see how these three legal firms - Irwin Mitchell, Slater Gordon and Co Op Legal Services - saw a benefit from the E-A-T update, indicated by the vertical grey line:

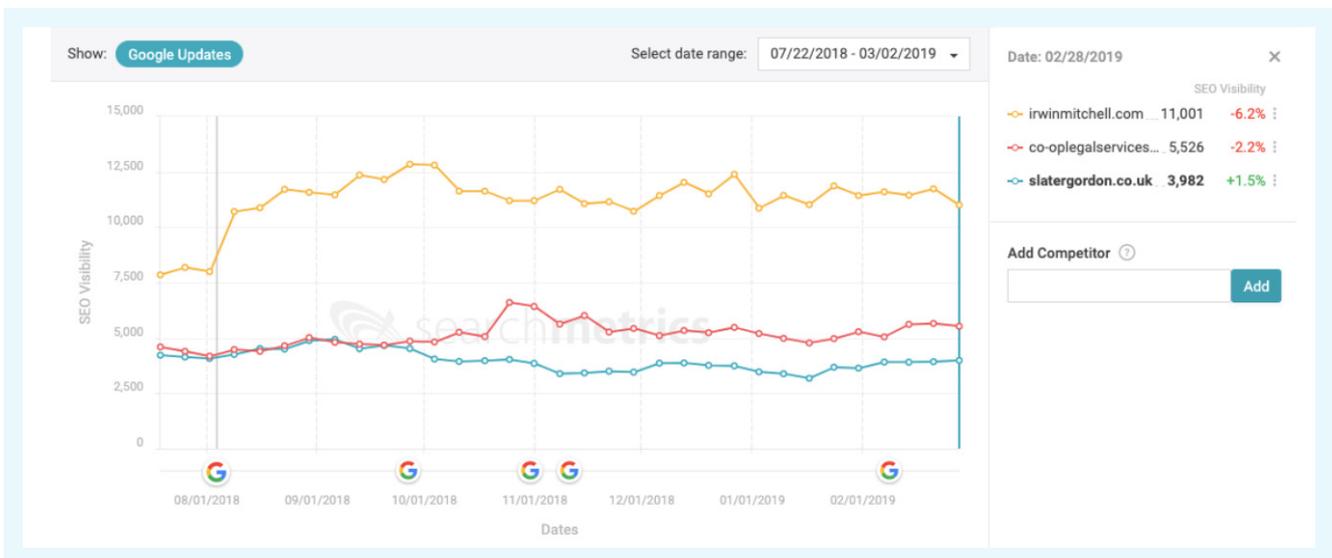


Fig 4.0 SearchMetrics graph showing SEO visibility for family lawyers 22/07/18 to 02/03/2019

The positive impact of E-A-T seen in these family law sites is likely driven by their non-transactional nature; because these sites are lead-generation based rather than ecommerce, potential customers are likely to seek more information before enquiring and therefore, these sites, typically, contain much more information that contributes toward improved E-A-T ratings.

How can webmasters in the YMYL sector improve E-A-T ratings?

One thing to bear in mind here is that there is no tangible E-A-T rating - which, in the SEO industry where we love to be data-driven, can be difficult to swallow - meaning it's not something you can measure or monitor. Instead, we have to rely on common-sense and what users think. At the end of the day, user engagement is what it's all about!

With that said, there are some ways to measure E-A-T, but we'll come back to that. For now, let's consider the ways you can improve your E-A-T.

Technical excellence

The technical foundation of your site is more important than ever with E-A-T as a consideration.

You'll want to be sure your website works as it should and in a secure manner. At its most basic level, you'll need an SSL certificate in place, so that your website URL begins with HTTPS (the secure protocol) rather than HTTP. At a deeper level, it's about making sure your site is hosted on secure servers, that it provides a secure experience for users (especially when it comes to payments) and that all data is secure on your site (using correct cookie implementations and so on). [This section of our Ecommerce Guide](#) covers security in much more detail.

Your site also needs to be fully accessible to users across devices and with different needs. Consider this to be the technical foundations to best serve the people who use your site; if there's something that doesn't work but should, now's the time to get it fixed.

Also bear in mind that Google is a user of your site and that it needs to be able to crawl and index your site effectively. Use too much gated content or the use of content which cannot be parsed by Google's crawlers and you'll suffer. At the same time, inefficiently structured sites, incorrectly formatted sitemaps and the use of things like JavaScript can make it difficult for Google to access your site and will need to be addressed accordingly.

Our [JavaScript SEO Guide](#) provides many more details around the growing use of JS and its implications.



Content considerations

The usability of your content will affect the perceived E-A-T too.

This isn't to say that you need to be writing reams and reams of new content, nor that you must invest all of your budget in complex, long form content pieces - necessarily.

Instead, it's about auditing your existing content to ensure it best serves your target user. If that means reducing the complexity of the content, then do! Remember, people read online content very differently to the way they read a book or a report, so make it easy to skim, highlight important points using features like bold, italic or bullet points, and be sure to utilise visual graphics where it better communicates your point.

If your content is too thin though, you'll likely also see the impact of this in the perceived E-A-T of your site - and not in a good way. Think of it like this; as an expert in your field, you should be able to cover every topic comprehensively but also in a way that your audience can fully understand. A quick way to identify 'thin content' on your site is to look at Google Search Console for "Crawled, not indexed" pages, which suggest Google has reviewed and chosen not to store a page in its index nor serve it to users - these pages would be a good place to start your 'thin content' review.

Also think about the authorship of your content. If it's a standard web page, it's important to consider how the credentials of the brand behind it are displayed and proven, and to utilise outbound / external links to reference high quality, high authority sources like government websites or academic reports where appropriate.

When it comes to something like a blog post, consider how the individual behind the post is represented and whether they communicate their message as fact or opinion. We have seen a number of sites now utilising peer reviews alongside outbound links to cite their sources, and more doing their own research / writing reports / achieving specific accreditations to further add to their credentials.

Assessing your backlink profile

The links that point to your website are a key factor in the way Google perceives your site and its relative authority amongst other sites. For this reason, it's important you always maintain a natural and beneficial backlink profile that comprises quality websites with relevance and authority in your niche.

As E-A-T has grown in importance, so too has the need for a positive backlink profile. Gain links through unethical means, such as paid for links or link exchanges, you'll see the detrimental effects even more so than before. But invest in activities that earn you high quality links through activities such as content creation and **digital PR**, and you'll reap the rewards.

Investing in authorship

Another area to consider in your website's E-A-T is the credibility of the authors behind not just your content by the representation of your brand around the web.

If your business lacks spokespeople, there's the possibility that users - and Google - will question the voices behind the brand. Now, there may be legitimate reasons why you don't have willing spokespeople and that's fine, but if you can assign spokespeople for your brand, you'll likely benefit.

One brand in the YMYL sector which has done this particularly well to date is Go Compare, who utilise niche specific experts to represent their insurance types both on and off site. In the image below, we see the use of Matt Oliver as a spokesperson for the car insurance part of the business:



The image shows a screenshot of a GoCompare website article. The article title is "10 cheapest cars to insure for young drivers" in white text on a green background. Below the title, it says "We've run the data to find the cheapest cars to insure in 2019." The author's name, "Matt Oliver", is displayed next to a small circular profile picture. Below the name, it says "Updated 30 September 2019 | 6 mins read". The GoCompare logo is visible in the top left of the article content area. A navigation menu with links for Insurance, Money, Motoring, Travel, Energy, Broadband, Business, and Rewards is shown. The main content area features a large photo of Matt Oliver, a smiling man with short hair, wearing a blue plaid shirt. To the right of the photo, the text reads "AUTHOR Matt Oliver Motoring expert". Below this, a short bio states: "Matt Oliver started his career at GoCompare a whopping ten years ago, having previously worked in the financial and insurance industries for over 12 years, including a stint at Endisleigh. He's the go-to guy if you want to know more about motoring insurance, including car, bike and van. Matt's also partial to a bit of home and pet insurance too! His day-to-day role includes managing partner relationships, so we can bring you the best deals around and making sure the products we deliver are right for the customer."

Fig 4.0 Go Compare website September 2019

If we then Google the name 'Matt Oliver', we see that Matt has been Go Compare's spokesperson in newspapers and across the web:

Insurance warning for buyers of eco-friendly cars - Your Money

<https://www.yourmoney.com> > insurance > insurance-warning-for-buyers-...

19 Feb 2019 - Matt Oliver, car insurance expert at GoCompare, said: "At the moment, alternative fuel cars are pricier to buy than their petrol or diesel ..."

More buyers would opt for a hybrid than a diesel, study finds ...

<https://www.eveningexpress.co.uk> > motoring > more-buyers-would-opt-for-...

2 Apr 2019 - Matt Oliver, car insurance expert at GoCompare, said: "Environmental concerns are increasingly becoming a factor in choosing a new car."

Matt Oliver - Brake the road safety charity - The Brake Blog

www.brake.org.uk > brake-blog > blogger > oliver

Motor insurance spokesperson, Go Compare Matt Oliver is a spokesperson for insurance comparison website Go Compare. Matt provides insight and ...

Fig 4.1 Matt Oliver references Google December 2019

As such, Matt's profile has been built as an expert in the car insurance sector and it's likely that Google will reward his on-site content with a better E-A-T 'rating' than other similar sites.

However, this focus on authorship should not be considered a 'silver bullet'. It will not 'fix' all E-A-T issues and should therefore be considered as a tactic in correlation with broader PR style activity. For example, thought leadership / guest posting is a valuable part of a 'layered' PR strategy, as explained in more detail [here](#).

Of course, authorship isn't solely a PR-driven consideration; the author of your content will likely be assessed by Google even when that person isn't a spokesperson for your brand and simply exists as a partner who provides peer reviews of content to add to its credibility and attest to its accuracy.

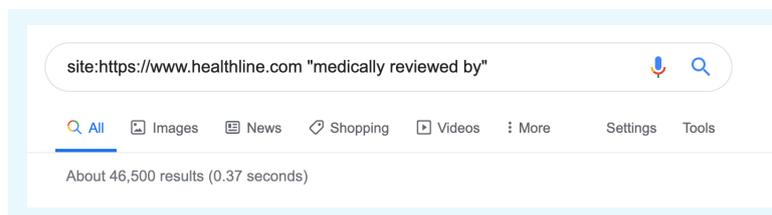
How to Get a Great Workout with Brisk Walking



Medically reviewed by Daniel Bubnis, MS, NASM-CPT, NAS Level II-CSS, specialty in fitness, on December 9, 2019 [New](#) — Written by James Roland

For example, we referenced earlier in this guide how Healthline and Web MD have seen positive increases in visibility following the E-A-T updates. The screenshot above, taken from Healthline in January 2020, shows how the site is using 'medical reviewers' to ensure their content is accurate.

In fact, running a site search of Healthline.com in January 2020 and looking specifically for 'medically reviewed' reveals that over 40,000 articles exist on the site backed by a medical reviewer:



While Google has not, at this time, specifically referenced this as a ranking factor - and it is valid to suggest it might use different signals for different sectors - it is logical to see how, given the need for content accuracy in YMYL, such peer analyses are so important - whether that analysis comes from someone within your own team with the appropriate credentials, or an external party.

Reviews and ratings

Another area where your trustworthiness as a brand is very clear is in the reviews and ratings provided by real users.

If appropriate, you might utilise a platform like TrustPilot or Google's own Google My Business reviews to make sure that users - and Google - can quantifiably see how trustworthy your brand is.

How can we measure E-A-T?

It is very difficult to tangibly measure E-A-T. As explained earlier in this guide, it is not a 'rating' that is measured by a number, nor something we can run through a tool and monitor over time.

However, there are clear proxies for E-A-T measurement that all brands investing in it should consider, including:

- 1 **Search rankings;** how well your website ranks in the SERPs will be influenced by Google's perception of your E-A-T, so any work you do to improve E-A-T should (where all else is equal) result in improved ranking positions
- 2 **Organic search traffic;** your improved search rankings should result in increased organic traffic, especially where your E-A-T efforts improve the perception of your brand to encourage greater click through rates

There are also engagement metrics that should be considered when investing in E-A-T because E-A-T is all about creating better experiences for your users. Therefore, you should also consider monitoring metrics like:

- 1 **Time on page;** the amount of time a user spends digesting your content is often indicative of how involved in it they are and how useful it is to them - bear in mind that it can also suggest that the content is too difficult to get through, so consider this metric alongside others like how long it 'should' take to read and bounce rates
- 2 **Bounce rates;** the propensity of users to exit your website after viewing just one page is indicative of them either not enjoying the content, or it could be that your content has served its purpose without the need to move around - in the case of the former, invest in improving the content and in the latter, think about how to use structure to encourage people to move around your site
- 3 **Conversion rates;** the number of users who choose to complete desired actions - be that making a purchase, signing up for a newsletter, submitting a form and so on - is an indicator of how compelling your website experience has been and how much they trust your brand

Qualitative feedback can also be helpful in assessing your E-A-T. Speak to your target audience, or distribute surveys amongst your colleagues to better understand how trustworthy real people think your brand is.

Other key considerations for YMYL websites

E-A-T isn't the only factor to bear in mind when investing in your online visibility as a YMYL brand.

As the needs of the online audience continue to evolve, and with technology improving and broadening the opportunities to reach audiences via the web, YMYL sites will undoubtedly be investing in a wide range of activities to support their growth.

Some of the other areas of consideration in 2020 and beyond will include:

Brand Loyalty

Particularly in sectors like insurance, brand loyalty can be difficult to achieve due to the fact that many purchase decisions are made on price.

In order to retain their customers beyond their renewal date, YMYL sites will need to invest in strategies to build up relationships with their customers beyond the time of original conversion.

Tactics that may be utilised in developing customer loyalty include:

- ✓ **Email marketing;** sharing valuable content with your customers on a regular basis will help keep your brand top of mind
- ✓ **Social media;** your use of social media as a brand, when done well, can help to maintain relationships with customers beyond what you have to sell
- ✓ **Digital PR;** because PR requires you to talk about topics other than solely the thing that you sell, it provides an opportunity to tap into other areas of interest amongst your audience
- ✓ **Content marketing;** the production of content to help / advise / entertain your audience will facilitate relationship building and potentially make you their brand of choice regardless of price

Personal Recommendations

The use of personal recommendations is of particular importance for YMYL sites, where the opinion of a friend, family member or simply a trusted audience sector will instil confidence in potential converters.

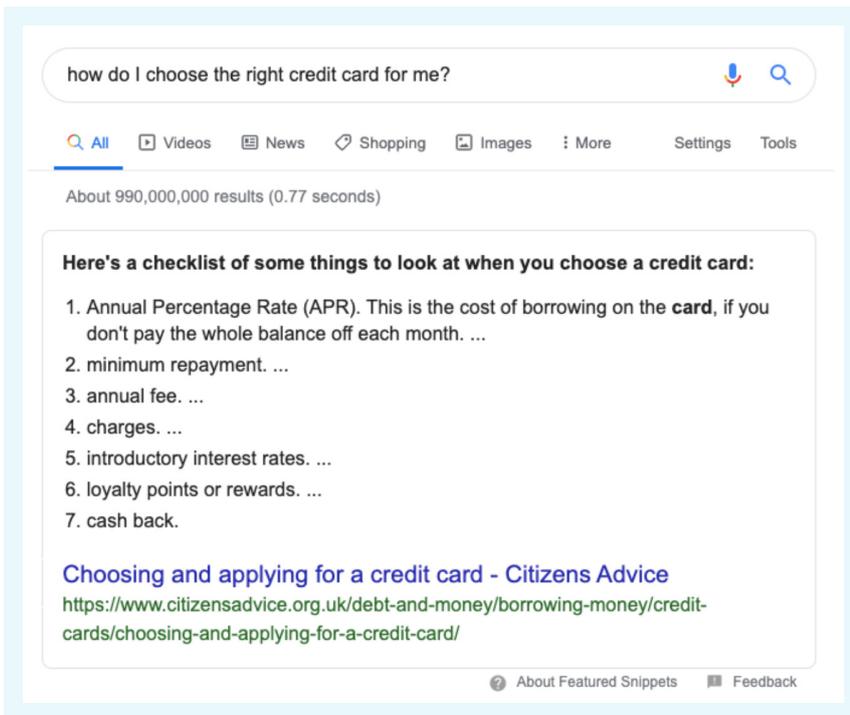
Practically speaking, one tactic you might consider would be the use of referral schemes and referral fees.

You should also give thought to the use of 'similar audiences' and connections of converters when investing in social media advertising, as this will give you access to people who have an affiliation with those who previously bought from you. Craft a campaign which references the positive experience of someone's friends or people similar to them, and you may find greater conversion rates and increased loyalty.

SERP Feature Optimisation

The creation of content isn't solely about providing your audience with useful insight once on your site; when crafted effectively, your content can also occupy a greater portion of the Google search results pages (SERPs).

The increasing prevalence of featured snippets such as people also ask boxes give opportunity to businesses in YMYL to provide valuable explanations of complex topics and answers to common questions. The image to the left shows a featured snippet result for 'how do I choose the right credit card for me'.



Here, we see how Citizens Advice has been chosen by Google as the highest authority to answer this query and has therefore provided searchers with the answer within the search results page itself.

Fig 5.0 Google search result for 'how do I choose the right credit card for me' December 2019

The image below shows the people also ask box for the same query, giving an indication as to related queries:

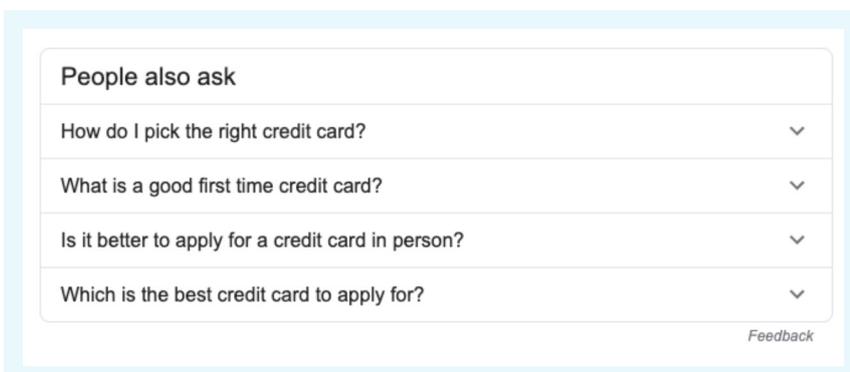


Fig 5.1 People also ask box for the query 'how do I know which credit card to choose' December 2019

Savvy marketers in the YMYL sector will recognise that targeting short-tail search queries (things like 'car insurance' or 'family lawyer') should form part of a wider strategy where long-tail queries are also catered for (such as 'what is the best car insurance for young drivers' or 'at what point in the legal process should I be asked to pay my family lawyer').

Where to focus your marketing strategy in 2020 and beyond

Marketing managers for YMYL sites will continue to face challenges when it comes to promoting their brand online, but there will also be broader opportunities available in the new decade.

E-A-T itself will continue to be a core consideration so savvy marketers will need to consider this an integral part of their strategy moving forward. In summary, YMYL websites investing in improving their E-A-T will need to address:

- 1 **Technical foundations;** be sure your website works well, is secure and provides a positive experience across devices and platforms
- 2 **Content engagement;** creating compelling, engaging, valuable content that is written with the user in mind and targeting long as well as short-tail queries will reap rewards in YMYL
- 3 **Broader promotions;** your backlink profile, PR coverage and broader marketing activities will all contribute to the user and Google's perception of the E-A-T of your brand

And, of course, if you'd like any support with your online marketing strategy - organic or paid - you can contact the team here at Impression and we'll be more than happy to help.

If you would like to discuss the trends in this report, then feel free to comment below or contact us directly.

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