

# THE TOP 50 INSURANCE COMPANIES

ON SOCIAL MEDIA



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# INTRODUCTION

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The Insurance industry in the US is the largest in the world in terms of revenue, exceeding the \$1.2 trillion mark year-on-year\*. The industry operates across multiple sectors such as home, life, automotive, health etc thus making it highly lucrative and competitive. Like most industries, social media continues to have an impact on the changing nature of the business environment affecting the way companies must present themselves and adapt to new forms of interaction and communication with their customer base.

Making these necessary changes and committing to enhancing social media presence will have invaluable results on any company within the industry, which previously may have little to no connotations with these relatively new forms of media.

\*Since 2011 - (Millard, 2015)

So which insurance companies are making waves when it comes to social media?

We wanted to find the US trailblazers. For this we studied the social media pages of insurance companies and large insurers with operations in the United States. The social networks studied included Facebook, Twitter, Youtube, LinkedIn, Google+, Instagram and Pinterest.

According to size and interesting digital activity, 52 companies were measured between May 29 - June 15 for listening & June 17 - July 1 for analytics, via our tool Digimind Social Analytics, and were ranked according to community, interaction and publication.

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## INSURANCE COMPANIES STUDIED (May 29 - July 1 2016)

MetLife	Lincoln National	Voya Financial
Geico	MassMutual	Principal Financial
American International Group (AIG)	John Hancock	Nationwide Mutual
United Healthcare	Guardian Life Insurance Co.	AXA equitable life insurance company
Anthem	Kaiser Permanente	Thrivant Financial
Humana	Aetna	Protective Life Corp
WellCare Health Plans	Health Care Service Corp	Unum Group
Centene Corp.	American Family	Transamerica Corporation
Health Net, Inc.	Highmark	21st Century Insurance
Molina Healthcare	Blue Cross/Blue Shield	AEGON
State Farm Group	Cigna	Amica Mutual Insurance Company
Allstate Insurance Group	Esurance	Farmers Insurance Group
Liberty Mutual	Genworth Financial	Pacific Life
Travelers Group	Aflac	Allianz life insurance co of NA
Progressive Insurance Group	Hartford Financial	Ameriprise Financial
USAA Group	Jackson National	
Northwestern Mutual		
Prudential of America		
New York Life		



# I. IMPACT OF SOCIAL MEDIA ON THE INSURANCE INDUSTRY

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The climate in which the insurance industry exists is changing, and so, if companies are to understand their customer they must harness social and online media channels.

Public perception is a major detriment to the insurance industry. With the vast amount of controversy reported on national and world news there is a certain level of trust that needs to be rebuilt when first developing customer relationships.

With the use of the internet and social media, one complaint to a few friends or followers can blow up, reaching a huge viral audience and damage reputations in the space of 140 characters.

Whilst social media can have some adverse effects on the insurance industry, it can also play a significant role in reversing inherent beliefs and feelings. Get your social media right and a company can significantly increase visibility, customer service, customer relationships and brand image. It is also an ideal stage to demonstrate their personality in a homogeneous industry that can often leave consumers confused and frustrated at the lack of differentiation.

Not only this but social media can provide companies with a wealth of insights into their customers allowing them to bolster their improved brand image and provide their customers with what they're really looking for.



# II. RULES AND REGULATIONS

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In an industry as sensitive as insurance, **rules and regulations** are imperative to protect both customer and business. When it comes to online digital media and the open web this can be difficult for regulators to watch, but must not be taken lightly by companies who face a magnitude of laws and regulations in their industry.

In 2010, the Financial Industry Regulatory Authority (FINRA) decided that there would be no distinction between traditional communication and communication on social media, meaning that just like a traditional news or web article, companies would face severe consequences for reporting deceptive information.

Companies must retain the business records of communications via social media in accordance with Rules 17a-3 and 17a-4 under the Securities Exchange Act of 1934 as well as NASD Rule 3110, according to FINRA.

If companies don't observe regulations, they could face hefty charges, such as \$9 million for not complying with archiving rules and \$10,000 for misleading tweets (Picozzi, 2015).

With these rules in place it is essential that companies have a solid social media strategy in place that adheres to laws but in turn allows them to responsibly utilize social media for their brand.

“We’re a highly regulated area and different regulations apply to different parts of the business that we operate. We always have to be very acutely aware of that when we’re operating in the space.”

Keith Lewis, Social Media Manager at Zurich Insurance

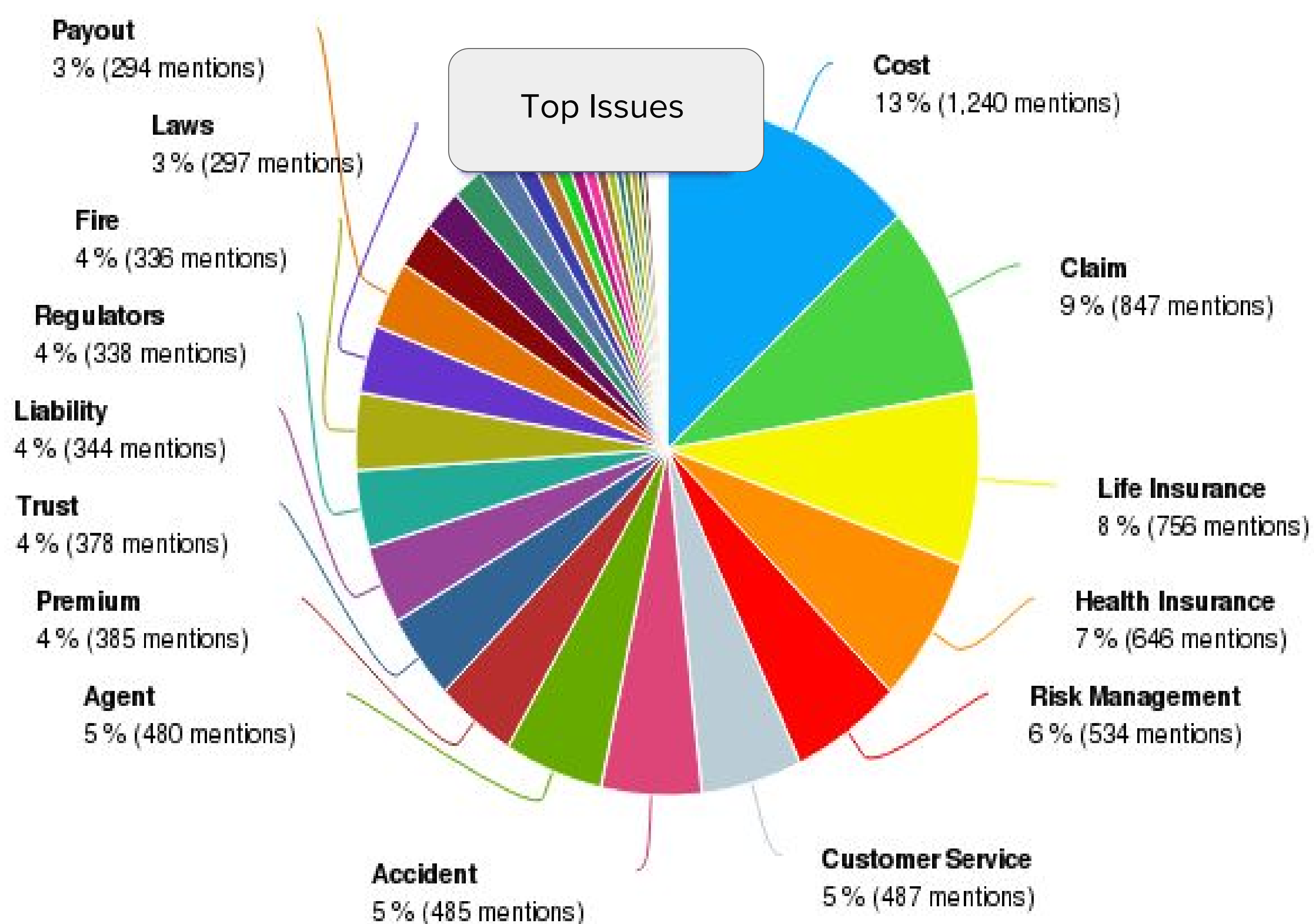
## 2. A look at the US Insurance Industry

### WHAT:

In order to understand public perception of the insurance industry, it is important to recognise the most talked about and searched topics on the web.

Based on the data collected and analysed we found that top issues for customers on social media are: Cost, Claim, Life Insurance, Health Insurance, Risk Management, Customer Service, Accident..

From this we can deduce that cost and its relevant topics, such as price and affordability, is the insurance issue discussed most online by consumers.

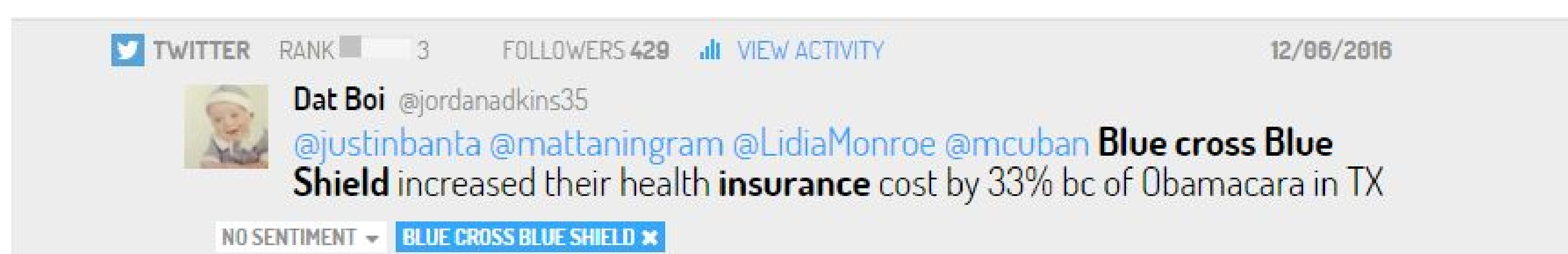
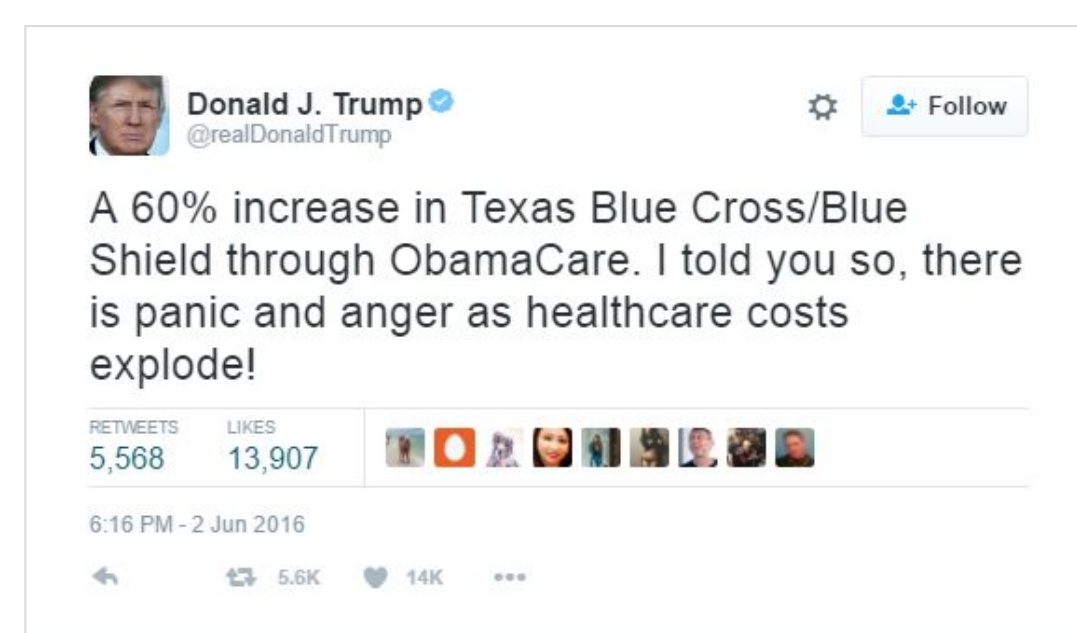


# I. Cost

Over the 2 week period **cost** was the main topic of discussion across social media. Users shared their opinions on companies and issues, whether tagging the official account or simply mentioning the company within their Tweet.

People also took to Twitter to share updates and controversial news surrounding **Obamacare**, especially retweeting Donald Trump's Tweet highlighting the changes that the act will have on the Insurance Industry.

It is essential for companies to **monitor** these mentions, benefitting from **real-time insights** from customers purchasing or looking to purchase their products. From this, companies can watch mentions regarding cost about their own brand, seeing if a particular policy is provoking negative reaction and rethink their pricing strategy or the promotion, so that customers are aware from the offset of what to expect. Further, seeing customers complaining about the price of one company gives another the opportunity to come in with a better offer. This is also positive as it shows the brand actively reaching out to fulfil a need and show they care about their customers.



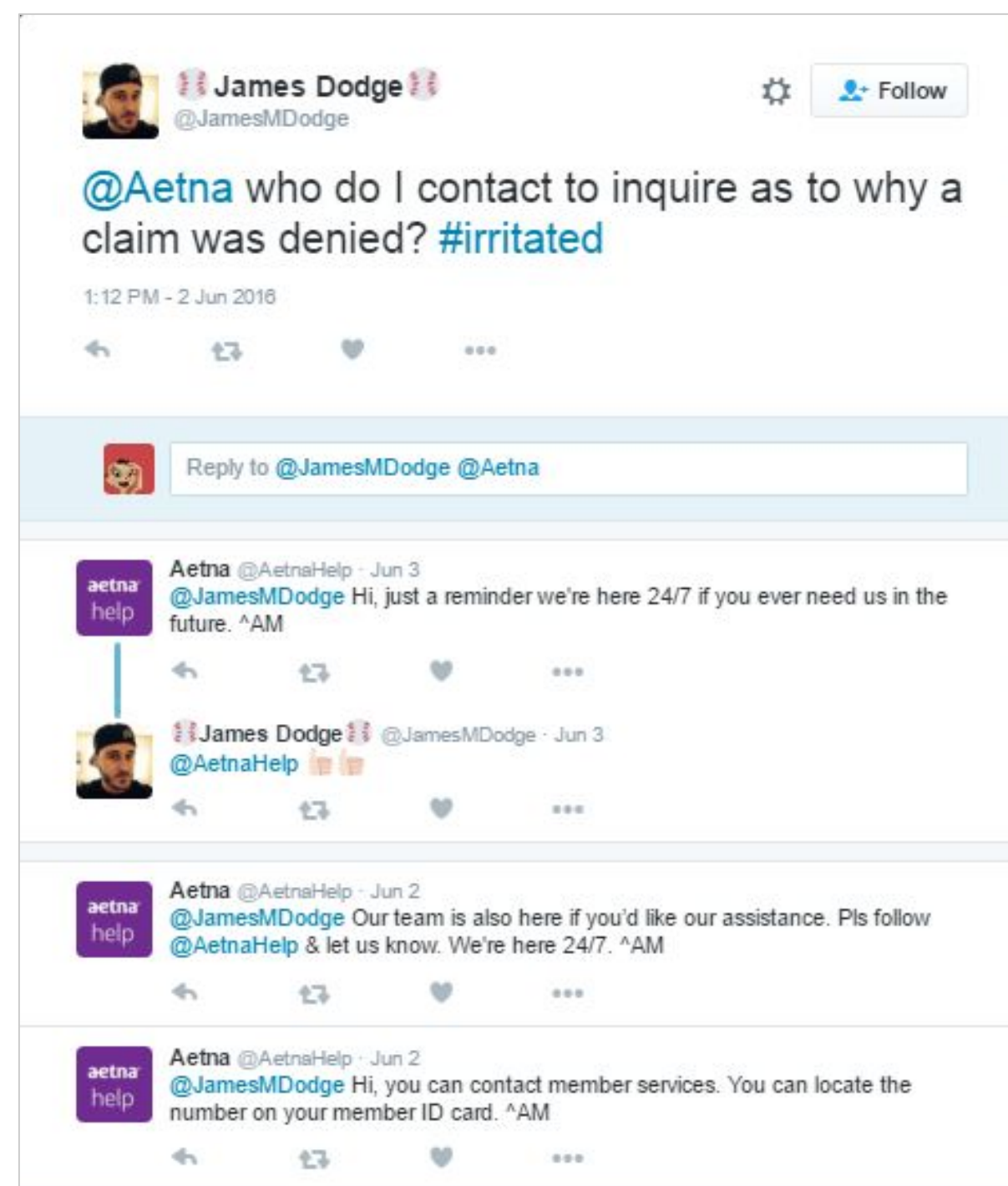
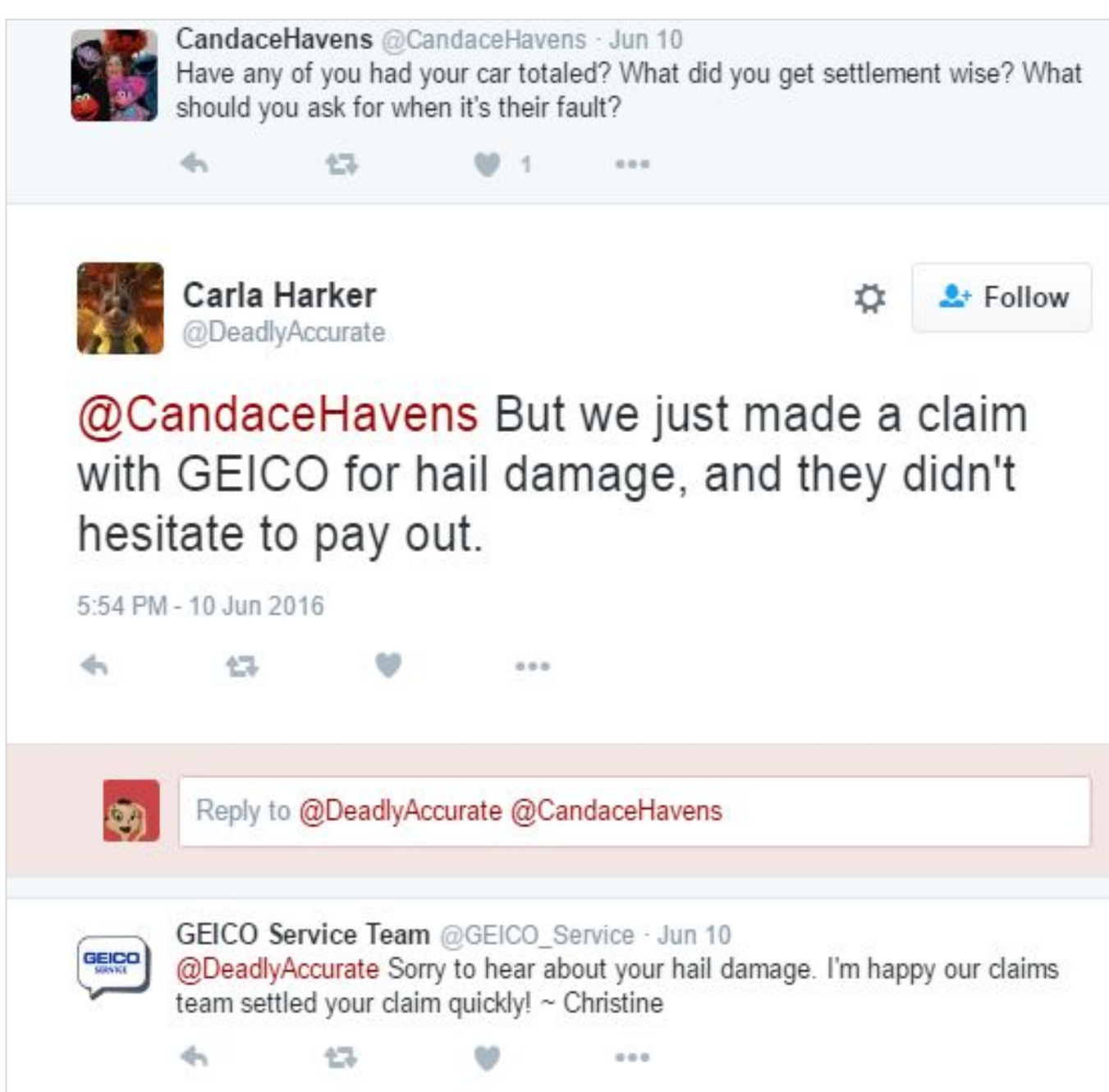


# II. Claim

**Claim** was the second most talked about topic on Social Media in the US.

Again, **Twitter** was a popular stage for customers to pose questions directly to companies, but also to question fellow users in the hope of receiving some response from others in a similar situation.

Below is a positive example from **Geico** Insurance. A Tweet was sent, responded to by another user, and found and responded to by Geico without being tagged in the Tweet. This friendly response reinforces the positive relationship the recipient already had with Geico, and demonstrating the importance for companies to follow mentions of their brand so as not to miss a complaint that hasn't necessarily been written to them directly.

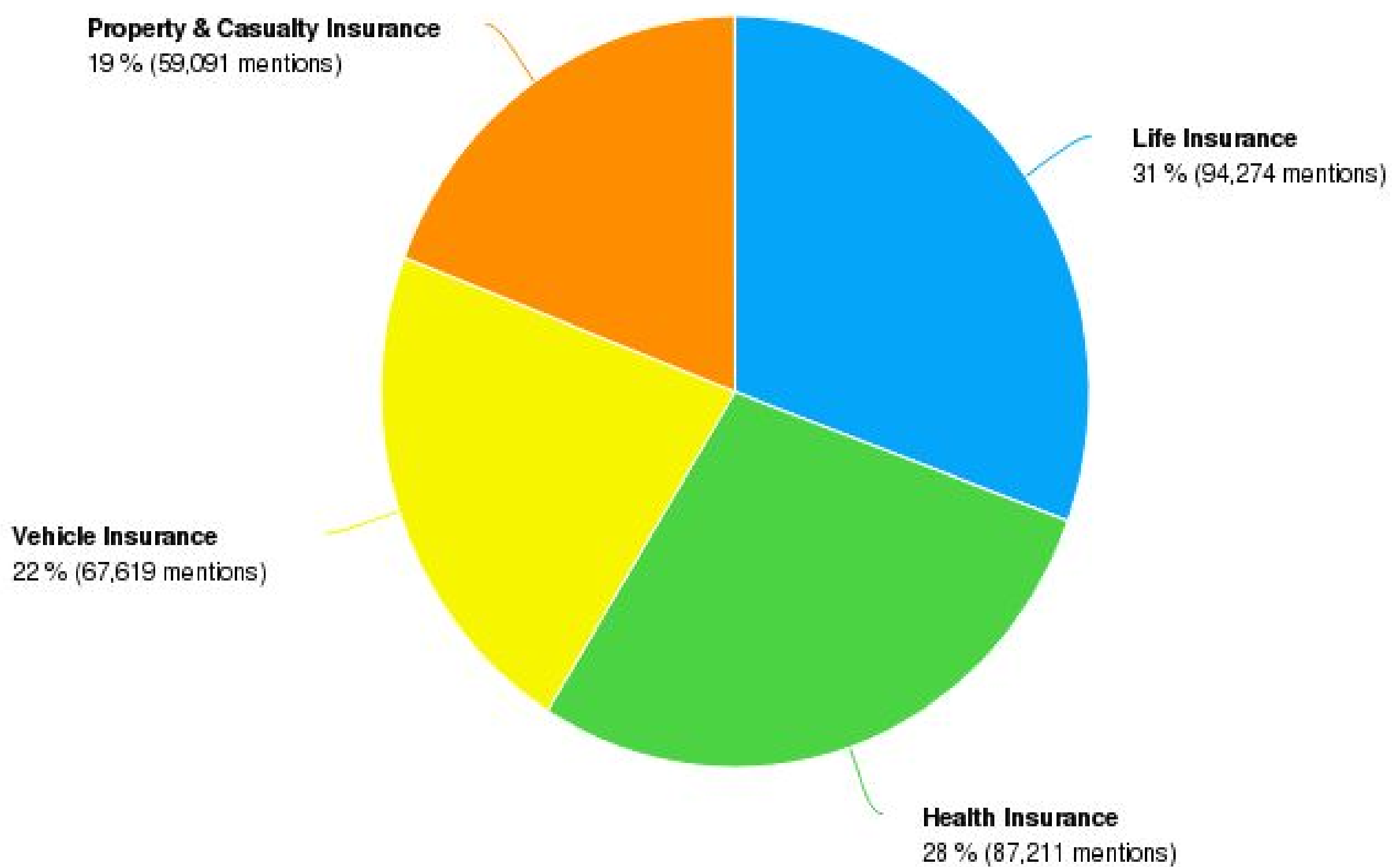


# III. Share of Voice among Industry Segments

We segmented the companies involved in this study into 4 key categories of insurance; Health, Life, Vehicle and Property & Casualty. Of these **Life Insurance Companies** were the most mentioned category closely followed by **Health**.

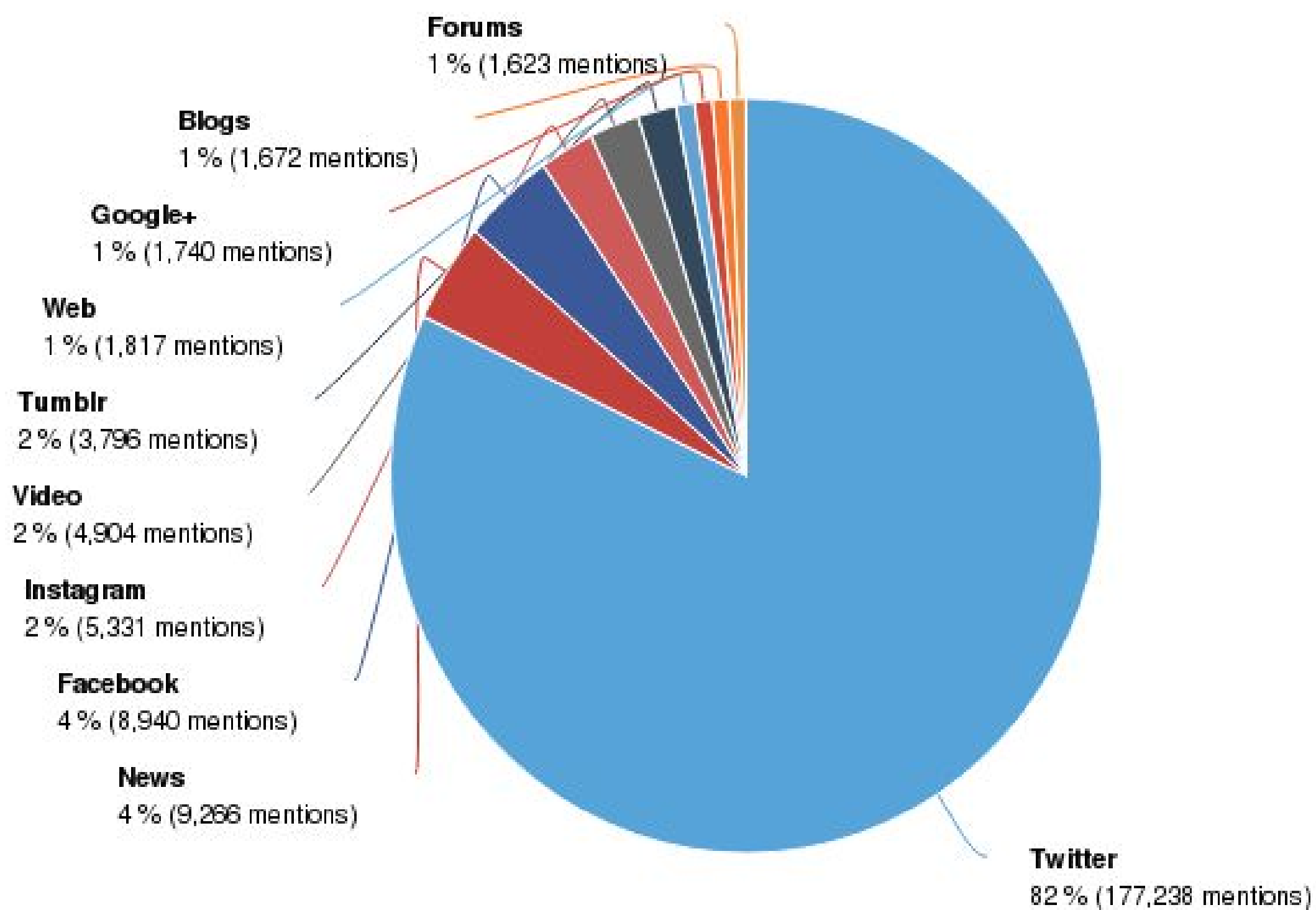
## INSURANCE CATEGORIES

between May 29, 2016 and Jun 15, 2016



	VOLUME	TREND	AUDIENCE POTENTIAL	SENTIMENT RANKING		MENTIONS PER RANK		
				AVERAGE	AVERAGE	HIGH 10 - 8	MEDIUM 7 - 4	LOW 3 - 1
<b>LIFE INSURANCE</b>	94274 Mentions 30%	↑ >999%	2731 M 45%	5	3 LOW	●	●	●
<b>HEALTH INSURANCE</b>	87211 Mentions 28%	↑ 100%	1421 M 23%	1	3 LOW	●	●	●
<b>VEHICLE INSURANCE</b>	67619 Mentions 21%	↑ >999%	1035 M 17%	5	3 LOW	●	●	●
<b>PROPERTY &amp; CASUALTY INSURANCE</b>	59091 Mentions 19%	↑ 100%	835 M 13%	5	3 LOW	●	●	●

## IV. WHERE: Media Breakdown



The majority of **Tweets** either involve users sharing news updates about the industry, such as the Anthem-Cigna merger, or making complaints directly tagging or just mentioning companies.

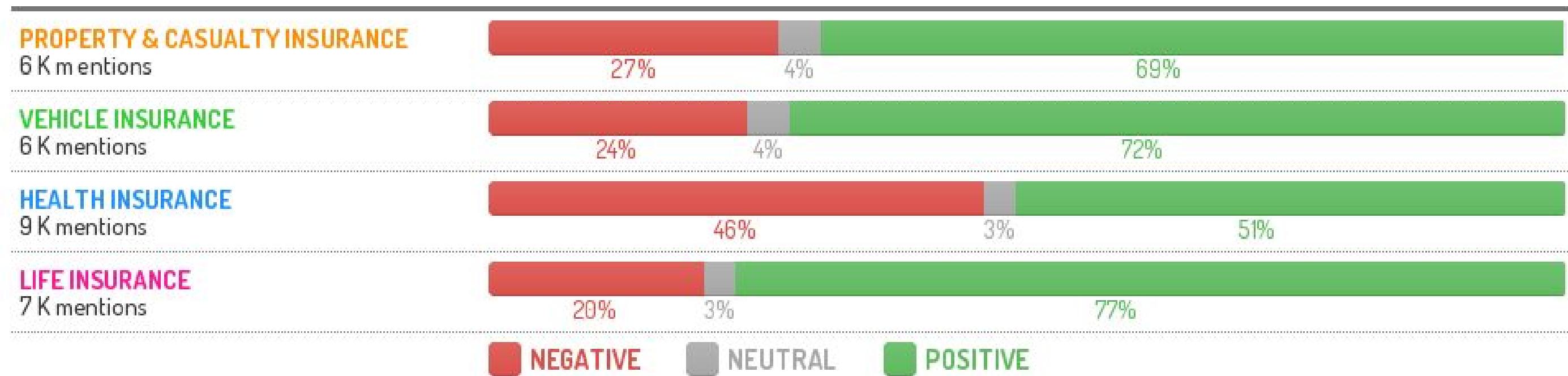
Overall, the study showed that users majoritively took to **Twitter** to make complaints. On **forums** users tended to seek for and give relatively neutral advice. **Facebook** and **Youtube** were the channels where users interacted with brands based on their marketing activities.

Insurance companies should be following mentions on platforms, particularly **Twitter**, to do damage control and limit the impact of negative mentions. Additionally, brands could benefit from responding to forum questions where users are looking for a well informed recommendation. Who better to offer this than a company itself. To reach out directly with advice before a competitor will also promote a good, lasting impression on the customer.

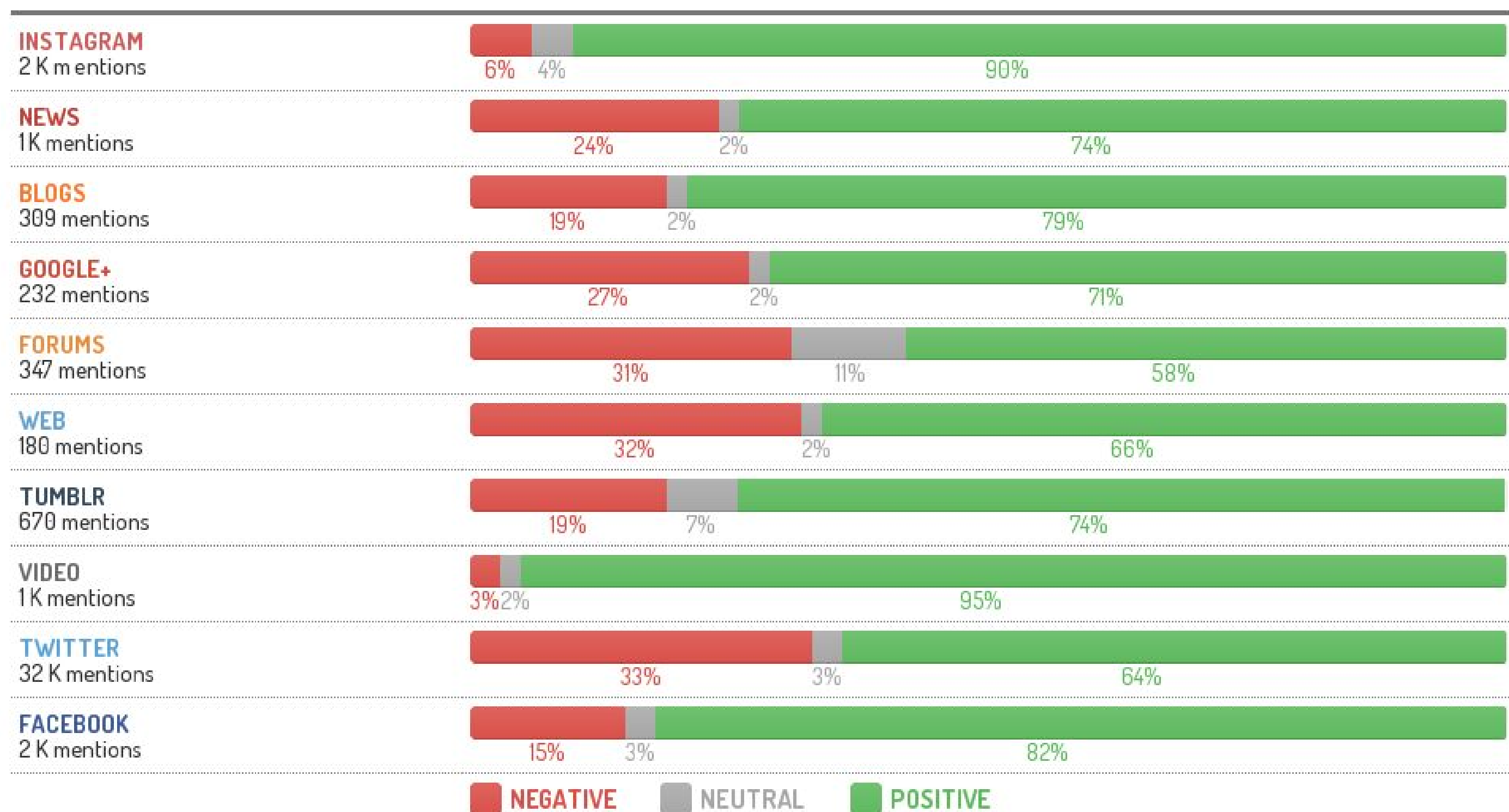
# V. HOW: Sentiment Analysis

## SENTIMENT

in Twitter, Instagram, Google+, Facebook, Forums and Blogs between May 29, 2016 and Jun 15, 2016



The sentiment graph shows that social media content regarding the insurance industry is overall positive. Of all insurance categories 'Health Insurance' received the most negative mentions over the study period. This is most likely due to reporting of negative impacts of Obama care that will affect the industry, which was shared profusely across social media channels, in particular Twitter.



Overall Video, closely followed by Instagram, had the most positive sentiment of all the social media platforms. This demonstrates the need for brands to incorporate image-focused content despite being an industry infiltrated with corporate branding and terminology.

PWC estimates that  
by 2019 28 million  
Americans will  
purchase health  
insurance through a  
new online channel.



## VI. Improve Brand Image and Customer Perception

One of the key hurdles that insurance companies must face when it comes to social media is the inherent **public perception** of its industry. In an interview with LinkHumans, Keith Lewis, Social Media Manager at Zurich Insurance, said 'it's not the sort of glamorous product that you'd naturally associate with social media', indeed the topic may be seen as a mundane yet a necessary responsibility. Lewis continues, 'So we have to find ways, interesting ways of explaining what we do and the value that we offer to whatever it is that the customer wants'.

**So how can companies break down these barriers?**



## I. Humanize the Brand

If insurance companies want to develop a legitimate social media presence they must have a **strong brand image** whilst also preserving the correct tone of voice and content associated with the industry. Paying attention to audience, geography, and demographics whilst also finding ways to be creative and engaging on **social media** will go a long way to building the right kind of **consumer-brand relationships** that will allow them to stand out from competitors.

Youtube is an ideal channel to capture customers and improve brand perception through emotive and **high-quality video content**. American Family excels on this front, using emotive adverts, drawing audiences into the brand-storytelling and in turn promoting the importance and necessity of the product they provide. Reading the comments, we can see warm responses to the quality of their videos demonstrating a positive engagement with the brand which in turn can drive purchase intent.



**Consumer-led content** allows audiences to get involved and feel a closer connection to what some would view as a detached industry. Genworth Financial once developed a Facebook page dedicated to the work of long-term caregivers. This page was adopted by caregivers and their families and became a consolatory hub to share knowledge and experience and to offer support. In return, Genworth recognized the worth of the page they had created, taking a step back and allowing it to be cultivated by the audience itself. Within the highly regulated environment, it displays what the company ultimately cares for without over-selling the core product will help to distance the brand from its corporate vernacular and create stronger customer relationships.

**Employee advocacy**, a term coined to describe the process of exposure employees generate through their own online means by sharing content and information about their company, is another prime stage to humanize the brand. Through this direct word of mouth (or social media) promotion, the brand is able to reach an audience, with a higher likelihood of engagement and response, who they otherwise may not have had access to. Leads developed through employee social marketing convert 7x more frequently than other leads (Source: IBM).

**Connecting on a personal level** can go a long way to developing CRM through basic human interactions, reminding consumers that behind the corporate brand are human beings ready to help. For example, without any mention of insurance, companies can also get involved in praise and discussions surrounding campaigns and content they have produced. Below is an example of American Family Insurance doing just this, responding to a query about the music used in one of their youtube videos.

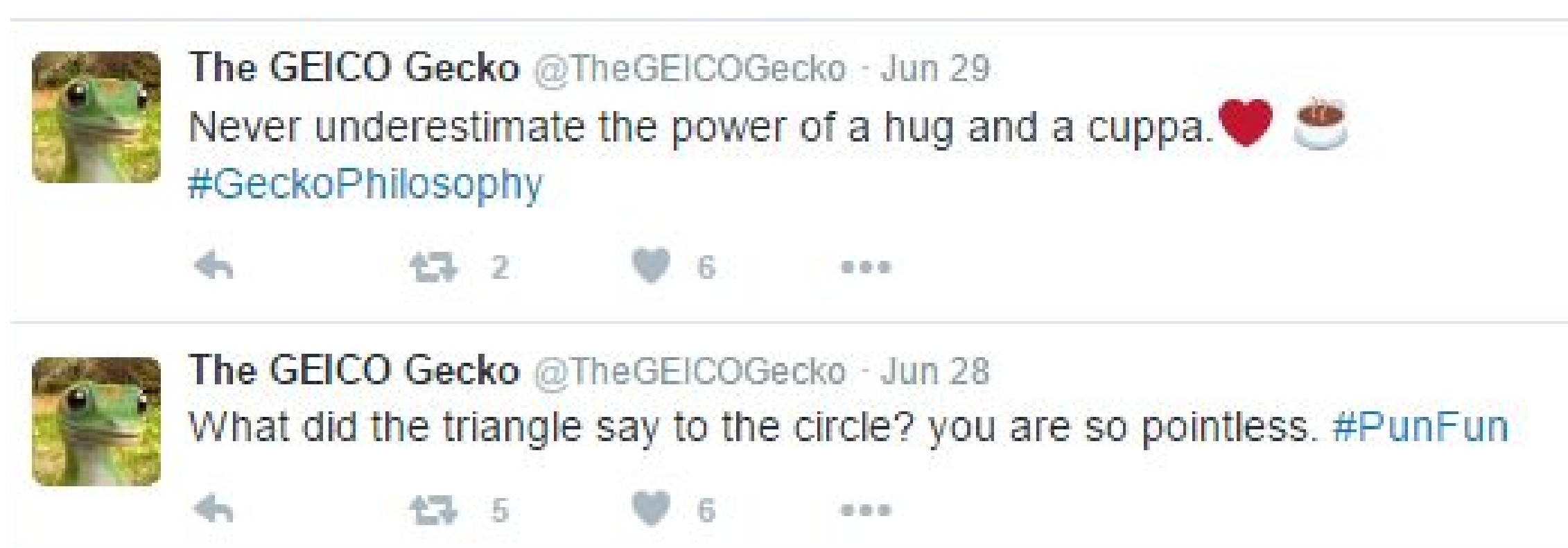
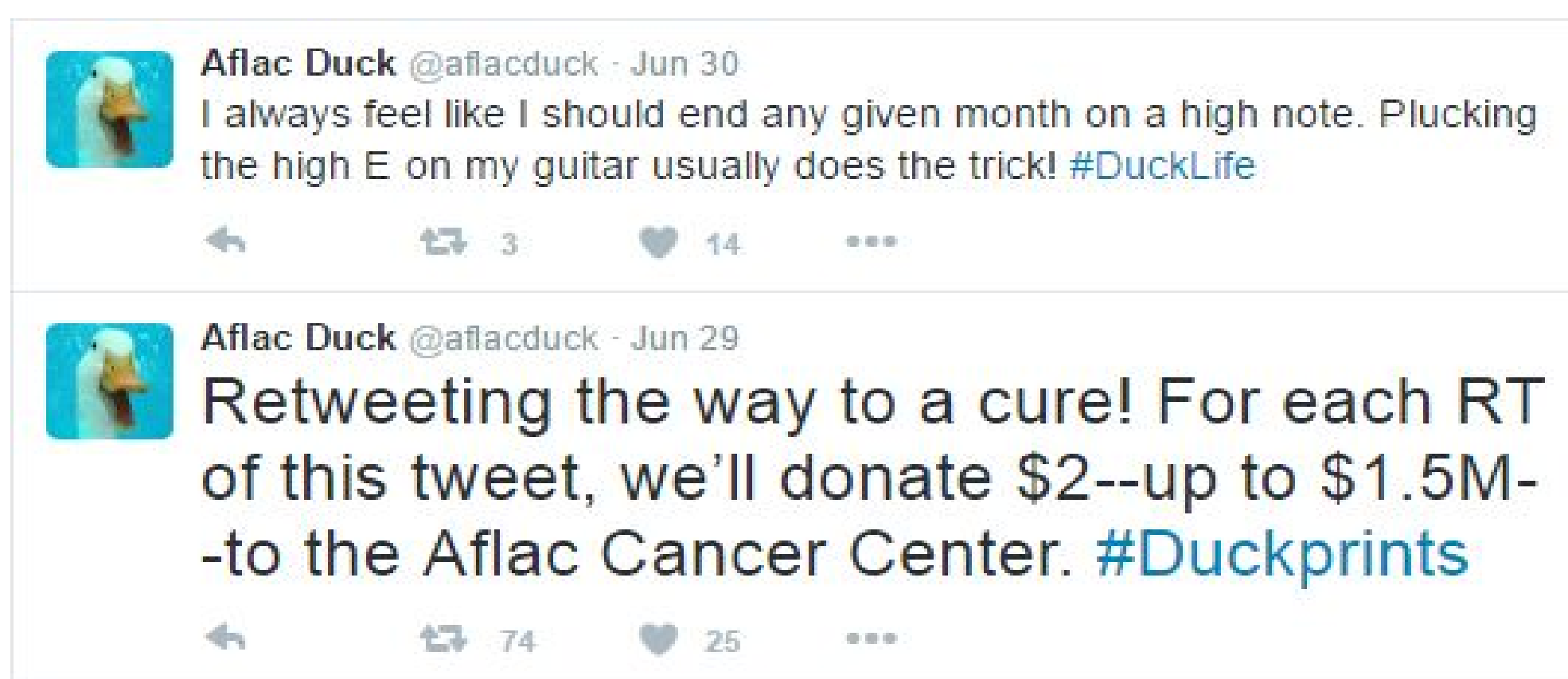




## II. Play with Tonality of Communication

Another surefire way to improve brand image via social media is to let customers know that the insurance industry isn't just corporate rules and regulations. The key to promoting an inherently 'dull' product is for companies to be **creative** with their advertising and marketing campaigns. Having fun with imaging and messaging is a way to encourage users to interact and engage with the company while reducing the friction associated with its complex products.

Both **Geico** and **Aflac** implement a similar strategy by combining fun branding with a friendly **mascot** to act as the face of their brand. The mascots also have their own dedicated Facebook and Twitter pages where they share fun-filled daily content with little to no mention of the insurance industry or the brand itself. Additionally, when first introduced, Geico's second mascot Maxwell the pig became the most popular insurance videos on youtube. Consumers don't want a constant sales pitch and this strategy shows the company understands ways to detach from a corporate image and have fun with their messaging and audience.



Up to 1/3rd of insurance business is expected to be generated by digital channels in the next five years.



**TWEET THIS**

## VII. Identify Consumer Habits and Desires

Social media can and should be used to **understand the market and your customers**. The initial step should be to define any social media goals for communication and what you wish to discover about the market and your audience through these channels. For example, maybe you want to know what your target audience is discussing regarding your company, insurance options, or issues on social media. Here is where you can use the free, open style of communication that social media offers users to your advantage.

They can also use this as a tool to provide answers to potential customers with inquiries about their products to obtain a positive reaction through having actively reached out to those seeking advice.





## I. Strategic monitoring

Social media isn't just to provide your audience with the answers they need, but it can also be used to limit risk for a company. In a 2013 study by Trimetric, they discovered social media is used by non-life insurers to detect auto, fire, and burglary fraudulent claims.

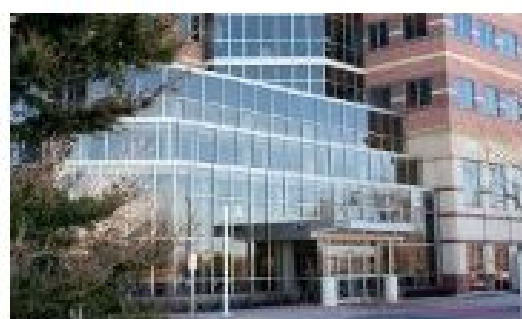
Similarly, a 2013 Foresight Report found that life insurers were most likely to use social media to gauge the risk of a potential policyholder (National Association of Insurance Commissioners, 2015).

## II. Understand the medium

It is important to understand the channel medium and to identify the correct type of content to share on these unique platforms. For instance, LinkedIn is an ideal place to share more serious, informed pieces, using industry jargon and statistics, whilst Twitter will remain a place to play with creative ideas and communication within the short 140 character bursts.



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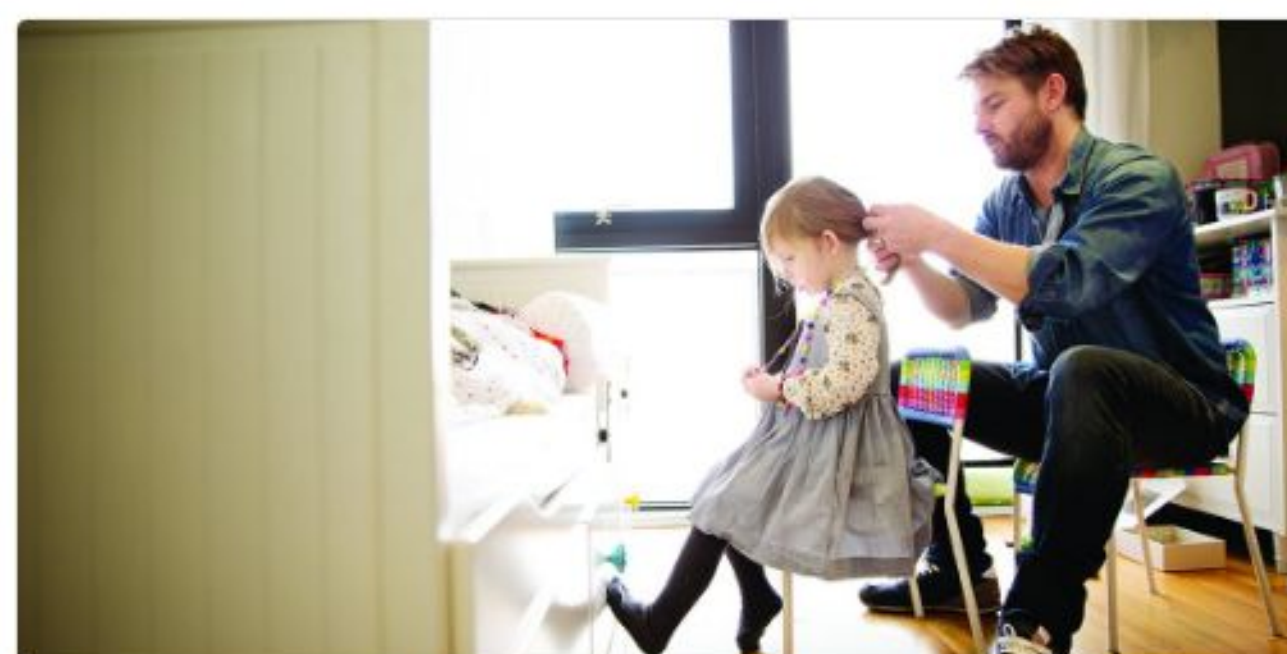
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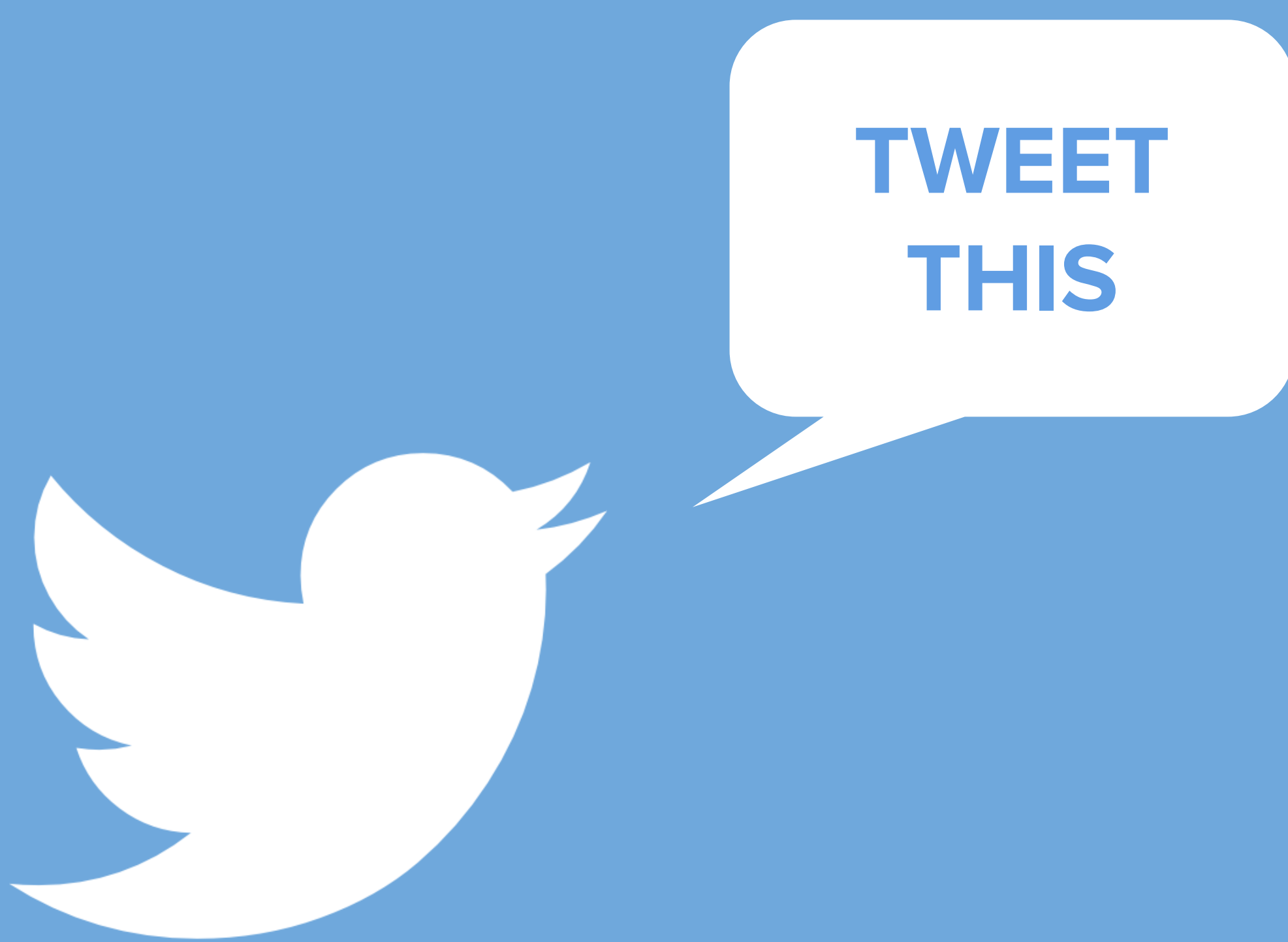
**State Farm** @StateFarm · Jun 28

As you enjoy the moments of today, we're **#HereToHelp** you prepare for tomorrow



1.1K 3.4K

Social Media can be used by non-life insurers to detect auto, fire and burglary fraudulent claims.



### III. Boomers vs Millennials

Until recently, baby boomers were the primary purchasers of insurance, but now millennials are entering this market. These two groups have entirely different needs and characteristics which companies must react to accordingly. Social media can be used to build relationships with younger demographics who may be new to purchasing insurance. It is important to nurture these relationships to retain their business in the future and ease them into the complexity of the industry.

47% of all customers claim to have a positive experience with insurers, however, this drops to 34% when it comes to Generation Y (Fintechnews, 2016).

For this demographic especially, it is important to embrace digital technologies. Millennials are 44% more likely to trust experts and 427% more likely to be influenced by blogs or social media networking sites (Hubspot, 2015).

Millennials also want to feel like they are being targeted for their interests and not for their money, so presenting them with targeted content is essential. A model insurer is **Endsleigh Insurance** for Students and Young Professionals. Their Twitter is targeted to their demographic including competitions and surveys (where you can also win money), but which also allows their audience to have their say and stay engaged.



With young people buried under \$1.3tn of student loans, the insurance industry is feeling the pinch.

(The Guardian: 2016)

TWEET THIS



# VIII. Optimize Customer Service

Enhancing CRM is essentially the most beneficial use for insurance companies of Social Media as it is a hub for users to visit and search for quick answers or complain about an issue with their insurer. Yes, the industry has made efforts to adapt to the ever growing use of technology, however, in a recent survey conducted by Boston Consulting Group on consumer satisfaction with online engagement across 16 industries, Insurance placed third from last and scored a mere 60% of the average which for an industry that needs to retain customer relationships and trust to thrive, is less than satisfactory. With 67% of consumers approaching networks like Twitter and Facebook for customer service (JD Power), it is essential Insurance companies improve.

## I. Dedicated Customer Service Channels

Of the 53 insurance companies measured in this study, 10 have a dedicated customer service channel, separate from their main corporate account, giving customers a place to direct specific questions and potential complaints. 34% of millennials stated they would rather have their teeth cleaned than to contact customer service (Fastcodesign, 2016), with one-quarter agreeing that they would leave a company after one bad experience. A dedicated customer service channel provides a haven for all demographics to know that their questions will be answered and also act as a forum to discover issues that have arisen with other customers that may aid their own troubles.





## II. Rapid response

Through reactive responses, insurance companies can enhance consumer-brand relationships and limit negativity that has arisen towards the brand. MetLife developed a 2-hour response policy for customer service related issues via Social Media and thus have implemented a policy that prioritizes meeting and answering customer's needs. In a study by Convince and Convert, when reaching out to customer support through Social Media 32% expected a response within 30 minutes and 42% within 60. Additionally, when it comes to millennials who have grown up in an increasingly connected world, 25% expect to get a response on Social Media within 10 minutes of contacting customer service (Entrepreneur, 2015).

## III. Dealing with regulated responses

Complaints in the Insurance and Financial industries are regulated and so must be reported to the regulatory services. Making this process smooth, ensuring it does not disrupt the customer service process, can be an issue for the industry and is something companies must tackle. Once again the speed of response is essential to ensure customers are aware that their issues cannot be dealt with directly in the public space, but to share contact details via private message.

*Below is an example of both rapid response and the need to take certain conversations offline:*



# 3. Top 50 Insurers in the US on Social Media

Between June 17 2016 - July 1st  
2016

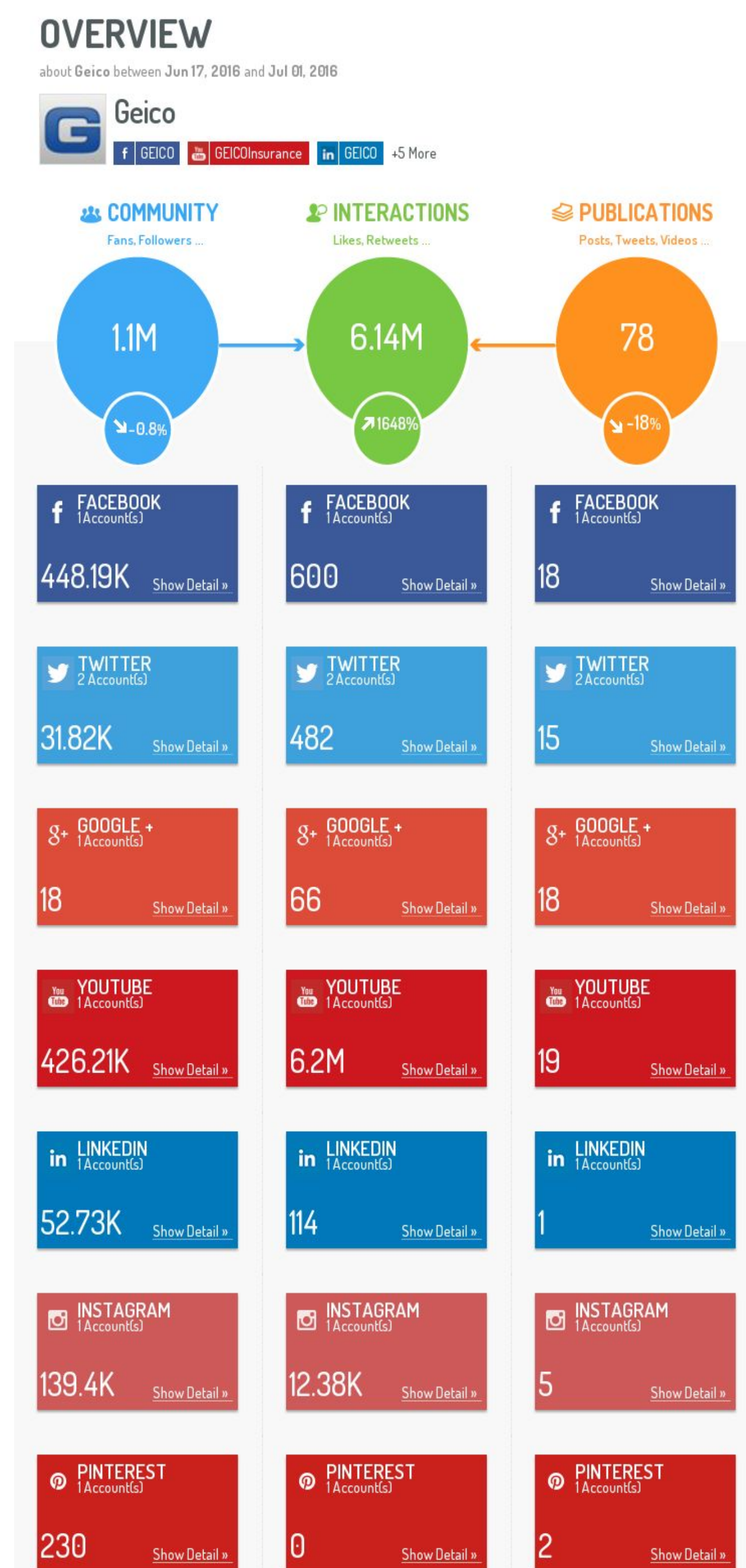
# I. Defining Social Performance

## Performance on Social Networks = Community + Interactions + Publications

For each insurer, we measured and analyzed:

- **Community** (Fans, Followers)
- **Interaction** (Likes, Retweets, Comments)
- **Publications** (Posts, Tweets, Videos)

This social performance study is not a simple counting of subscribers and followers, but an analysis of the different qualities that make for dynamic communities on social media.



## II. Top Insurers on Social Media

### Largest Communities

Liberty Mutual



2.66M

### Most Interactions

Geico



6.14M

### Most Publications

Cigna



205

### Analysis:

- **Liberty Mutual** has the largest community with 2.66M subscribers.
- **Geico** generated the most engagement with an impressive 6.14M interactions.
- **Cigna** were the most active insurer producing 205 posts over the 2 week period.

# III. Top Insurance Companies by Industry Segment

## HEALTH INSURANCE

	COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
	TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
 Cigna	729.66K	▲0.7%	7.76K	▲14%	205	▲39%
 American Family	560.02K	▲2.4%	11.11K	▼-99%	106	▲70%
 Humana	362.37K	▲1.6%	159.97K	▼-56%	33	▼-26%
 Kaiser Permanente	282.4K	▲2%	22.08K	▼-75%	134	▲15%
 Aetna	234.4K	▲3%	18.97K	▲648%	52	▼-5%
 Blue Cross Blue Shield	160.32K	▲2.6%	3.79K	▲146%	108	▲0.9%
 United Healthcare	97.62K	▲2%	8.7K	▲788%	11	▲175%
 Highmark	94.03K	▲1.9%	3.67K	▲36%	97	▲10%
 Molina Healthcare	31.48K	▲1%	551	▲5%	23	▲21%
 Centene Corp	27.55K	▲1%	3	▼-70%	1	▼-66%

- **Cigna** had the largest community with 729.66K followers
- The most engaging health insurer was **Humana** with 159.97K interactions. These interactions mainly came from Facebook in response to post surrounding their #StartWithHealthy campaign.
- **Cigna** released the most content with 205 posts across their channels
- **United HealthCare** had the highest growth in both interactions and publications

# III. Top Insurance Companies by Industry Segment










## LIFE INSURANCE

		COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
		TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
	State Farm Group	2.19M	▲0.9%	28.21K	▼-99%	40	▼-4%
	New York Life	1.22M	▲0.2%	29.75K	▲17%	45	▼-13%
	MetLife	845K	▲0.3%	1.58K	▼-46%	15	▼-40%
	Prudential of America	535.77K	▲2%	40.9K	▲121%	41	▲57%
	MassMutual	226.08K	▲1.6%	2.77K	▼-77%	81	▼-22%
	Northwestern Mutual	186.64K	▲3%	14.86K	▲72%	130	▲60%
	John Hancock	72.77K	▲2.5%	5.41K	▲155%	55	▲12%
	Lincoln National	53.39K	▲2.9%	17.5K	▲28%	37	▲32%
	AEGON	51.19K	▲3%	918	▲26%	56	▲60%
	Guardian Life Insurance Co.	31.73K	▲1.2%	49.61K	▲426%	22	▲37%

- **State Farm Group** had the largest community at 2.19M, also the second largest community out of all categories.
- **Guardian Life Insurance Co.** achieved the most interactions, also with the highest growth in this area. This mainly came from their facebook posts based on their 'Small moments' series.
- The most publications were released by **Northwestern Mutual**, with 42% of their posts happening on Twitter. Facebook, LinkedIn, Instagram and Youtube shared a relatively equal share of the other 58% of posts.

# III. Top Insurance Companies by Industry Segment

## PROPERTY & CASUALTY INSURANCE

	COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
	TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
	 Liberty Mutual	2.66M	▲0.2%	7.68K	▼-98%	70
 Farmers Insurance Group	2.29M	▲3%	115	▼-60%	3	▼-25%
 State Farm Group	2.19M	▲0.9%	28.21K	▼-99%	40	▼-4%
 Geico	1.1M	▼-0.8%	2.71M	▲675%	78	▼-18%
 Allstate Insurance Group	912.94K	▲1.9%	9.13K	▼-53%	109	▲21%
 Progressive Insurance Group	505.4K	▼-1.4%	25.41K	▲768%	29	▲7%
 Travelers Group	361.11K	▲2%	3.17K	▲26%	105	▲40%
 American International Group	361.01K	▲1%	2.27K	▼-15%	24	▲4%
 Nationwide Mutual	290.63K	▼-1.7%	4.12K	▼-45%	67	▲24%
 Amica Mutual Insurance Company	49.12K	▲0.9%	1.23K	▼-26%	103	▲4%

- **Liberty Mutual** has the largest community at 2.66M, the largest of all insurers in the study.
- **Geico** enjoyed the highest engagement out of the property & casualty insurers at a huge 2.71M. Of this number 2.5M came from response to their 'Parrot: It's What You Do' Youtube video with views commenting on Geico's continued success to produce funny and entertaining marketing videos.
- **Allstate Insurance Group** produced the most content, with their top 5 publications all coming from Youtube

# III. Top Insurance Companies by Industry Segment

## AUTOMOTIVE INSURANCE

		COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
		TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
	Liberty Mutual	2.66M	▲0.2%	8.4K	▼-98%	70	▲75%
	State Farm Group	2.19M	▲0.9%	29.37K	▼-99%	41	▼-2%
	USAA Group	1.19M	▲0.3%	12.14K	▼-61%	42	▲2%
	Geico	1.1M	▼-0.8%	2.73M	▲679%	78	▼-18%
	Allstate Insurance Group	912.94K	▲1.9%	9.2K	▼-53%	109	▲21%
	Esurance	883.61K	▲3%	56.03K	▼-6%	63	▲43%
	Progressive Insurance Group	505.4K	▼-1.4%	26.58K	▲771%	29	▲7%
	Ameriprise Financial	198.41K	▲2.1%	5.93K	▲8%	16	▼-11%
	21st Century Insurance	123.47K	-0.0%	53	▲103%	14	0%
	Amica Mutual Insurance Company	49.12K	▲0.7%	123K	▼-26%	103	▲4%

- Of the top 10 automotive insurers **Esurance** had the largest growth in community size, increasing by 3%.
- **Liberty Mutual** had the largest growth increasing their publications by 75%.
- Despite **Allstate Insurance** producing the most content over the study, this did not translate to a particularly high level of engagement with their audience.



# IV. Community Leaders

		COMMUNITY Fans, Followers, etc.	
		TOTAL	GROWTH
	Liberty Mutual	2.66M	▲0.2%
	State Farm Group	2.19M	▲0.9%
	Farmers Insurance Group	2.29M	▲3%
	Geico	1.1M	▼-0.8%
	New York Life	1.22M	▲0.2%

In terms of community size, there is little separating the top 5 insurers, with the majority of followers coming from Facebook. Geico have a much larger following on Youtube than its competitors and New York Life has more than double the amount of followers on Twitter compared to its closest rival Liberty Mutual, who have the largest community overall.



# V. Interaction Leaders

		INTERACTIONS Likes, Retweets, Comments, etc.	
		TOTAL	GROWTH
	Geico	2.5M	▲616%
	Humana	158.32K	▼-57%
	Esurance	55.77K	▼-6%
	Guardian Life Insurance Co.	49.61K	▲426%
	Allianz life insurance	43.31K	▲332%

For all insurers Facebook was key to engaging with their audiences.

Geico, who achieved a significantly higher level of engagement, obtained this mainly from their Youtube release 'Pirate Code: Parrot Translations - GEICO' published on June 20.



Humana

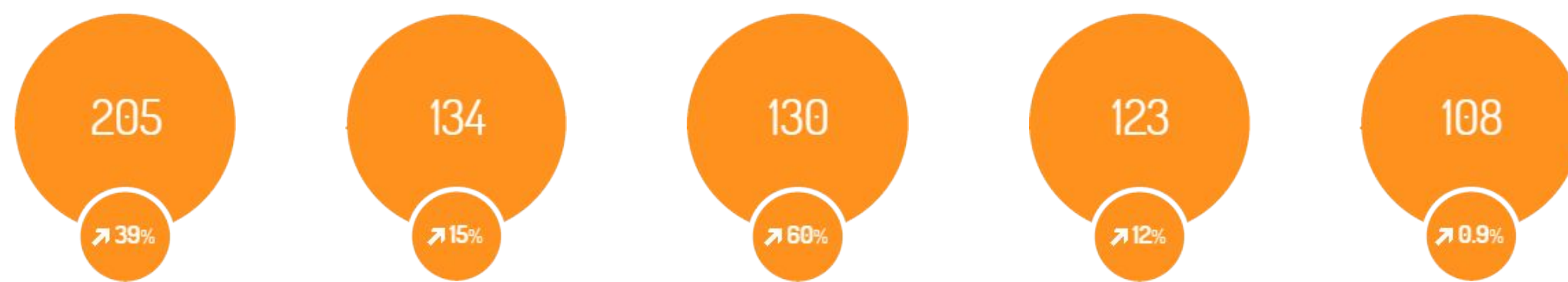


# VI. Publication Leaders

		PUBLICATIONS Posts, Tweets, Videos, etc.	
		TOTAL	GROWTH
	Cigna	205	▲39%
	Kaiser Permanente	134	▲15%
	Northwestern Mutual	130	▲60%
	Unum Group	123	▲12%
	Blue Cross Blue Shield	108	▲0.9%

Cigna was the most active insurer over the 2 week period, publishing 205 times across its social media channels. Interestingly, it is one of the few companies included to own and to actively use their Pinterest page. Their page '**Cigna Together**' includes tips for a healthy lifestyle, nutrition, exercise and other 'Together' inspiration.

Twitter and Facebook were the most used channels for all the top publishers.



# VII. Top Posts by Channel



When a company posts on social media their main aim is to get followers to interact with and respond to their content. Social Media is a place to present brand personality and develop CRM in a positive way.

An interesting discovery on Facebook content was that whilst some will respond directly to the content posted, for example responding to the question posed in the post below, others will use the post to target an issue they have with the company.

Due to the nature of the industry it is likely a post will be inundated with comments unrelated to the content, and thus the success of a post for insurers won't simply rest on likes and shares but the positive engagement and response to negativity.

**Humana**  
20 June at 17:00 · 🌐

Where is your favorite spot to watch the sun rise? #StartWithHealthy

**Humana** · 46 · 21 June at 00:16  
Like · Reply · View 1 more reply

**Humana** · Hi Michelle. We'd like to help. Please send us a private message with your name (as it appears on your member ID card), email address, phone number, ZIP code and a summary of your issue. Thank you. —Amanda  
Like · Reply · 1 · 23 June at 17:24

**Michael Sabrina Weizmann** I would not use humana if it was last INS company on earth, their agent lied to me just to make a sale and then have seven different excuses from company over six months why they would not pay for something.  
Like · Reply · 26 June at 16:49

**Humana** · Hi Michael, is there something we can assist with? - Anesha  
Like · Reply · 27 June at 17:53  
View more replies

**Stacey Naughton** Recently we've submitted information to you via Humana social media for one of your insured. My provider has been denied his claim leaving your insured a very large debt. We realize it may take a while to sort through the case. However NO one has even acknowledged that they received the email. This is very disheartening.  
Like · Reply · 26 June at 15:32

**Humana** · Hi Stacey, which social media method did you use? We can look at the claim for you. In order for us to locate your policy, please send us a Facebook private message with your name (as it appears on your member ID card), email address, phone number, zip code and a summary of your issue. Thank you. —Anesha  
Like · Reply · 27 June at 17:41

Humana - Likes 43.9K shares  
5.9KK  
comments 240

# VIII. Top Interactions by Channel



State Farm's Tweet, receiving 1,429 Retweets and 4,527 Likes, was the top Tweet during the study. The Tweet included the hashtag #HereToHelp. Including a hashtag is a great way for insurers to engage their audience and encourage them to share and respond to the content. Additionally, the Tweet contains warming, emotive imagery that will likely generate a positive response from audiences. By including images brands will also makes the content more shareable.

**State Farm**   
@StateFarm  

We have you covered with a lot more than insurance. **#HereToHelp**



RETWEETS 1,429    LIKES 4,527    

12:03 PM - 20 Jun 2016

  1.4K     4.5K    

# VIII. Top Interactions by Channel



Geico's recent advert 'Parrot: It's What You Do' was the top performing Youtube video. From the comments we can see that customers are responding to the humour of the ad. Creative, light-hearted content, especially on image based platforms like Youtube, Instagram and Pinterest will help the industry to distance itself from preconceived opinions formed by audiences.

GEICO - 2.5M views 5.8K likes

Parrot: It's What You Do - GEICO

GEICO Insurance  [Subscribe](#) 448,127

2,527,387 views

+ Add to [Share](#) [More](#) [5,816](#) [3,477](#)

- TheEpik DuckSquad** 1 week ago  
thanks for always making my day geico, you guys make everyone laugh. It's what you do.  
Reply • 21 [Like](#) [Dislike](#)
- Mysopias** 1 week ago  
This is brilliant  
Reply • 1 [Like](#) [Dislike](#)
- Brandon Arena** 1 week ago  
I just switched to geico only because of this commercial. literally not saving anything at all, but this parot convinced me geico is all i need in life. thanks geico.  
Reply • 28 [Like](#) [Dislike](#)  
[View all 5 replies](#)

# IX. Top 50 Ranking

## OVERVIEW

between Jun 17, 2016 and Jul 01, 2016

	COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
	TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
Liberty Mutual	2.66M	▲0.2%	12.32K	▼-98%	70	▲75%
Farmers Insurance Group	2.29M	▲3%	135	▼-55%	3	▼-25%
State Farm Group	2.19M	▲0.9%	29.78K	▼-99%	41	▼-2%
New York Life	1.22M	▲0.2%	30.75K	▲21%	45	▼-13%
USAA Group	1.19M	▲0.3%	12.39K	▼-60%	42	▲2%
Geico	1.1M	▼-0.8%	6.14M	▲1648%	78	▼-18%
Anthem	963.09K	▲0.9%	2.26K	▲132%	80	▼-11%
Allstate Insurance Group	912.94K	▲1.9%	9.27K	▼-53%	109	▲21%
Esurance	883.61K	▲3%	56.15K	▼-6%	63	▲43%
Transamerica Corporation	846.94K	▲3%	11.89K	▲283%	56	▼-9%
MetLife	845K	▲0.3%	1.86K	▼-40%	15	▼-40%
Cigna	729.66K	▲0.7%	8.15K	▲20%	205	▲39%
American Family	560.02K	▲2.4%	12.85K	▼-99%	106	▲70%
Prudential of America	535.77K	▲2%	87.44K	▲370%	44	▲41%
Progressive Insurance Group	505.4K	▼-1.4%	32.05K	▲777%	29	▲7%
Thrivant Financial	457.73K	▲2.6%	2.17K	▼-4%	49	▲6%
Allianz life insurance	385.98K	▲1.7%	43.53K	▲333%	40	▲300%
Humana	362.37K	▲1.6%	161.31K	▼-56%	33	▼-26%
Travelers Group	361.11K	▲2%	3.19K	▲26%	105	▲40%
American International Group	361.01K	▲1%	2.57K	▼-6%	24	▲4%
Voya Financial	333.68K	▲2.2%	21.7K	▲211%	39	▼-29%
Nationwide Mutual	290.63K	▼-1.7%	5.49K	▼-34%	67	▲24%
Kaiser Permanente	282.4K	▲2%	22.87K	▼-75%	135	▲16%
Hartford Financial	234.54K	▲0.3%	1.36K	▼-3%	56	▲27%
Aetna	234.4K	▲3%	19.4K	▲662%	52	▼-5%

# IX. Top 50 Ranking

## OVERVIEW

between Jun 17, 2016 and Jul 01, 2016

	COMMUNITY Fans, Followers, etc.		INTERACTIONS Likes, Retweets, Comments, etc.		PUBLICATIONS Posts, Tweets, Videos, etc.	
	TOTAL	GROWTH	TOTAL	GROWTH	TOTAL	GROWTH
MassMutual	226.08K	▲1.6%	2.77K	▼-77%	81	▼-22%
Aflac	218.58K	▲2.7%	8.54K	▲38%	75	▲27%
Ameriprise Financial	198.41K	▲2.1%	5.96K	▲8%	16	▼-11%
Northwestern Mutual	186.64K	▲3%	17.59K	▲104%	130	▲60%
Blue Cross Blue Shield	160.32K	▲2.6%	3.79K	▲146%	108	▲0.9%
Genworth Financial	157.38K	0.0%	320	▲34%	53	▼-5%
Protective Life Corp	152.49K	▲0.8%	493	▲50%	63	▼-22%
21st Century Insurance	123.47K	-0.0%	63	▲75%	14	0%
AXA	102.1K	▲2.9%	3.11K	▲66%	99	▲65%
United Healthcare	97.62K	▲2%	8.75K	▲784%	11	▲175%
Highmark	94.03K	▲1.9%	3.72K	▲36%	97	▲10%
Principal Financial	85.89K	▲1%	47.9K	▼-20%	44	▼-15%
John Hancock	72.77K	▲2.5%	6.05K	▲181%	55	▲12%
Lincoln National	53.39K	▲2.9%	17.52K	▲28%	37	▲32%
AEGON	51.19K	▲3%	1.19K	▲61%	56	▲60%
Amica Mutual Insurance	49.12K	▲0.7%	1.23K	▼-26%	103	▲4%
Jackson National	37.63K	▲1%	1.91K	▲119%	60	▼-7%
Guardian Life Insurance	31.73K	▲1.2%	49.6K	▲426%	22	▲37%
Molina Healthcare	31.48K	▲1%	554	▲6%	23	▲21%
Unum Group	29.89K	▲3%	459	▲8%	123	▲12%
Centene Corp	27.55K	▲1%	3	▼-70%	1	▼-66%
Health Net, Inc	26.39K	▲0.4%	129	▲38%	39	▲69%
WellCare Health Plans	25.7K	▲0.7%	987	▲21%	19	▲35%
Pacific Life	24.68K	▲0.5%	0	▼-100%	0	▼-100%
HCSC Health Care Service Corp	7.23K	▲1%	67	▼-22%	15	▼-16%



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