



# **Aviva Canada** The Social Media Landscape and How to Navigate It

2018

# Executive Summary

Insurance brokers understand that social media is affecting customer behaviour, but may not realize how fast and how much.

A survey conducted by Aviva Canada in 2018 reveals that many brokers don't know how to effectively engage in social media. While 86% of brokers use social media or have plans to use it within the next year, 83% don't have a full understanding of how to use social media.

To reap the benefits of social media, brokers need to overcome the barriers of lack of time, limited budgets, not enough staff and lack of knowledge about social media.

But there is good news: The survey found that the more brokers invested in social media—in knowledge, resources, time and dollars—the higher they perceived its value.

Brokers who are investing in social media found a significant opportunity to use social media to gather feedback, answer questions, provide clarification, better serve the customer and generate leads.

# Executive Summary

This guide provides a look at how brokers can be successful with social media. We share tips and tricks that can be used when starting out or to build on a more established strategy. We suggest ways to overcome the barriers, share best practices and resources for social media, and highlight stories from brokers who are making social media work for their businesses.

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 Facebook

 Instagram

 LinkedIn

 YouTube

 Twitter

 Pinterest

 Google+

# The Social Media Landscape

Social media is affecting the Canadian insurance market. Just how fast and how much is evident in these facts and figures:

- An Accenture survey of **6,000 insurance customers** found that **nearly half (48%)** would consider social media comments in making insurance-buying decisions.<sup>1</sup>
- About **70%** of auto insurance shoppers start online, and many are heavily influenced by word-of-mouth — including social media.<sup>2</sup>
- In the chaos when wildfires forced the evacuation of Fort McMurray in 2016, **many consumers turned to social media** for help from their insurers.<sup>3</sup>

Clearly, social media isn't just a “nice to do.” It's quickly becoming a vital channel for consumers looking to connect and engage with insurance brokers and providers.

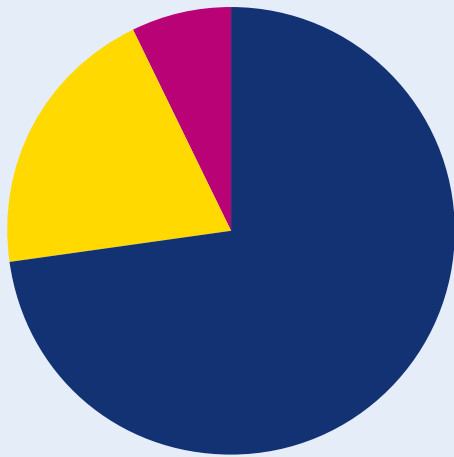
<sup>1</sup> [accenture.com/t20150609T043226\\_\\_w\\_\\_/it-it/\\_acnmedia/Accenture/Conversion-Assets/Microsites/Documents19/Accenture-Social-Media-In-Insurance-PoV.pdf](https://www.accenture.com/t20150609T043226__w__/it-it/_acnmedia/Accenture/Conversion-Assets/Microsites/Documents19/Accenture-Social-Media-In-Insurance-PoV.pdf)

<sup>2</sup> [hbr.org/2014/03/insurance-companies-untapped-digital-opportunity](https://hbr.org/2014/03/insurance-companies-untapped-digital-opportunity)

<sup>3</sup> [canadianunderwriter.ca/technology/social-media-makes-sense-insurance-correspondence-1004130149](https://canadianunderwriter.ca/technology/social-media-makes-sense-insurance-correspondence-1004130149)

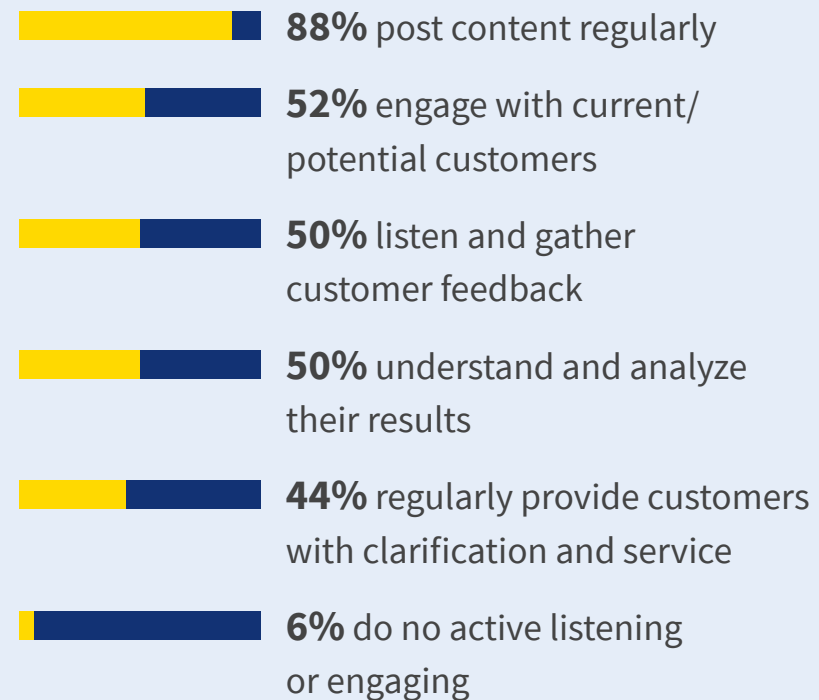
# Brokers' perspective:

## Who is using social media today?



- **73%** of surveyed brokers are **using** social media for business
- **20%** aren't **yet** using social media but **have plans** to, **13% within the next year**
- **7%** have **no plans** to use social media

## What are brokers doing on social media?



The Aviva survey found that the more time and money brokers invest in social media the more value they gain, particularly in:



### **Gathering customer feedback:**

Quick polls, surveys and simple questions are an easy way to learn what's on customers' minds.



### **Providing better customer service:**

Timely responses to issues on social channels demonstrates commitment to customer service and delivers a better client experience.



### **Encouraging customer engagement:**

Having conversations and asking questions of social media followers creates stronger relationships, which lead to better client retention.



### **Generating Leads:**

Attracting potential clients is easier with a strong brand presence on social media.

# Brokers' perspective:



**78%** say lead generation is a very or extremely important social media goal

- Those who successfully generate leads using social media are most likely to see its value
- Of those with lead generation as a goal, only 35% are meeting their targets



**56%** respond to customers on social channels



**44%** provide clarification and customer service

Social media is an opportunity to enhance relationships with clients. But many wonder, where do I start?

Using social media is a journey, not something you can start and forget. Let's take a closer look at how you can make social media work for you and your business.

**Are you ready to jump-start your social media journey?**  
**Let's go!**

# Five Steps to Seize Social Media Opportunities

Social media is a commitment, so don't start unless you plan to monitor the channels you use and engage with your audience regularly.



Once you've committed, make a plan and start small. Dip a toe in the water with a low-risk, low-cost test in one or two channels. Set aside dedicated time and track what you can. Optimize what you are doing based on your results. When you start seeing success, increase your investment.

In this guide, we'll walk you through the five steps to establish a successful social media presence.





1

Identify goals  
and audiences





## Define your objectives and goals

What does success mean to you? Tie your social goals (finding new customers or better serving customers, for instance) to your business goals (growing your business, increasing referrals).

Walk before you run. Use realistic and achievable **SMART** goals to clarify your ideas, focus your efforts, use your time and resources productively, and increase your chances of success.

Some of the goals you should consider include brand awareness, community engagement and customer support, and eventually lead generation.



## Define your target audience

How old are they, where do they live, what do they do, what are their key interests, where are they online? All these questions will help you define the characteristics of the audience that you want to communicate to on a regular basis.



## Perception

How do you want people to perceive your business — as a local brand, as an expert in your niche, as an industry leader? This will determine your tone of voice, content and campaigns.

### What are SMART goals?<sup>4</sup>



Specific



Measurable



Achievable



Relevant

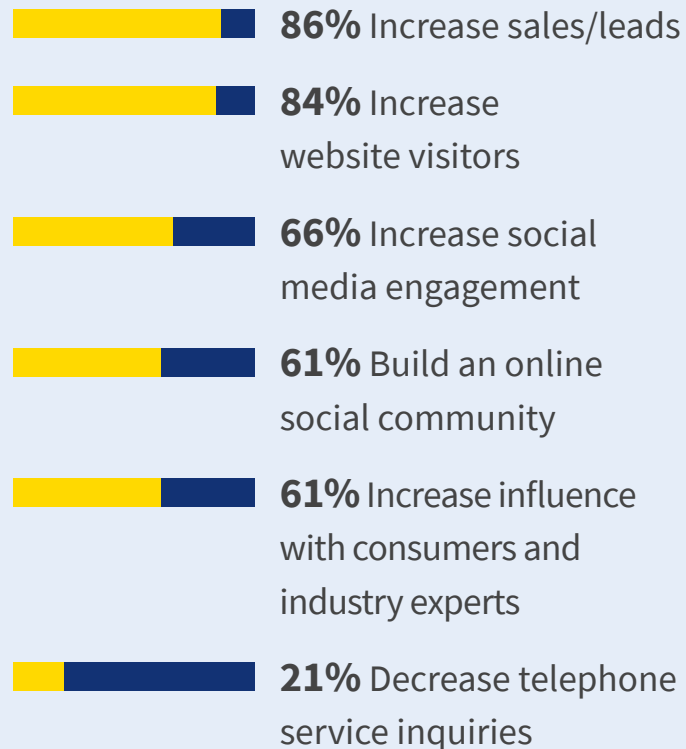


Time bound

<sup>4</sup> [mindtools.com/pages/article/newsmst/smart-goals.htm](https://mindtools.com/pages/article/newsmst/smart-goals.htm)

# Brokers' perspective:

## Social media goals



While many brokers see social media as a way to increase sales and want to jump directly to generating leads, it's more important to start by nurturing and building relationships with followers. Brands who are successful in social media focus first on social networking—being social and building communities. Once you've formed strong bonds with your audience, then you can add "lead generation" to your goals.

# OTIP

## CASE STUDY

“Members are going to talk about our brand and try to reach us online whether we are present or not.”

OTIP created social media accounts in 2014, aiming to **foster an online community** and **make meaningful connections** with members, partners and employees. They also use social media to increase brand awareness, promote their products and services and measure industry trends and customer experience. Facebook and Twitter are particularly active channels because that's where their main audience lives. By creating a social media presence, OTIP is providing another avenue for conversation with their customers to gain insights and a perspective that OTIP would not otherwise have had. It has changed the way OTIP thinks about the customer experience.



# RVDirect

## CASE STUDY

“It was more about simply having a presence and being found online.”

RVDirect Insurance started small in 2015 by joining Facebook groups, with a goal of **establishing an online brand presence** and **building recognition** for their brand. This allowed them to build trust within a community of their target audience. Within three years, RVDirect expanded its Facebook presence to Twitter, Google+, LinkedIn and Instagram, focusing on smaller, more relevant audiences. Now, with a solid foundation set, RVDirect is pursuing lead generation.





## 2

# Channels & Tactics

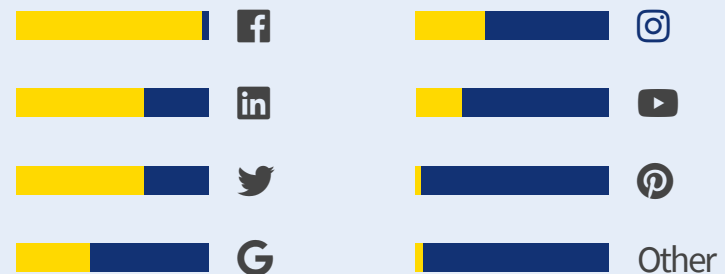


After setting your goals, go back to your audience. Which social media channels do they use? Which channels will achieve your goals?

Be aware of what your competitors are up to, but don't just copy them or you could be missing out. Pick the channel your audience uses most and spend your time and efforts there.

## Brokers' perspective:

### What channels do brokers use?



### What's growing?



# OTIP

## CASE STUDY

“Do an audit and find out where your target audience lives. OTIP has a niche market in the education sector. We found that Twitter is primarily where the influencers are (partners, school boards, unions, occasional OTIP member). Facebook is where our core audience is.”





## RV Direct

### CASE STUDY

“For RVDirect, we went online and found RV groups that were already communities talking about shared interested in RVs. We participated in the conversations, giving tips on RVs, and became an active member. Eventually we earned their trust to promote our services.”










Once you have determined your social media channels, take time to understand how the channels work and what types of content perform best.



## Brokers' perspective:

### What type of content do brokers post?

-  Pictures, contests, ads
-  Pictures
-  Pictures, contests, ads
-  Pictures, ads
-  Pictures, contests
-  Video
-  Pictures

## Consider different types of content to communicate your message:



### Photos and images:

Visual elements increase engagement and shares.<sup>5</sup> Take your own photos (especially for Instagram) to reflect your brand and organization and show the human side behind your brand. Or use free stock photos (try [Pixabay](#), [Unsplash](#), [Creative Commons](#)) to go with your blog posts, articles or tweets.



### Videos:

You don't need high production videos; customers appreciate timely, short, low-budget videos as long as they are genuine, relevant and helpful. For Instagram, consider using its Stories for content and save the newsfeed for more professionally created content.



#### TIP:

Don't be afraid to create your own content, as 81% of brokers do.

<sup>5</sup> [forbes.com/sites/cherylsnapconner/2017/10/19/the-data-is-in-infographics-are-growing-and-thriving-in-2017-and-beyond/#5423b86e6347](https://forbes.com/sites/cherylsnapconner/2017/10/19/the-data-is-in-infographics-are-growing-and-thriving-in-2017-and-beyond/#5423b86e6347)



## Polls, surveys:

Ask your customers for opinions and feedback. Be sure to reply to any comments or questions your followers post.



## Blog posts and articles:

Share insights and tips; publish on your website and promote on other channels like **Twitter** and **Facebook**.



## Infographics:

Visual stories help viewers understand and remember (create your own with [Canva](#), [Piktochart](#), [PicMonkey](#), or hire a graphic designer).



## Paid advertising:

For paid posts, ensure you have defined the objective and have a clear call-to-action to support it.



# Content tips:



## Define your content strategy

- Create your content calendar: make sure you have your posts planned ahead of time so you're not caught with nothing to say.
- Set your objective for each piece of content. How is it relevant to your brand and audience?
- Always include a call to action (CTA). What do you want readers/viewers to do?
- If you have a website, point visitors to it from your social media profiles and posts.



## Create your content

- Set your tone: Will you be formal or conversational?
- Be yourself, be consistent and true to your brand in all your communications.
- Stay on top of current trends that are relevant to the industry.
- Share quality content of interest to your audience.
- Make sure your content can be viewed on mobile and desktop devices.



### TIP:

Conversational is better for creating relationships.





## Test your content and tactics

- Test different ways to communicate your content.
- Follow a test-and-learn approach:



- Do your research! Find out when your followers/fans are most active, by time or day, weekday or weekend, and post your content then. Post at different times to determine the most likely time your followers/fans will engage with you.



## Nurture your community

- Aim to respond to comments or posts on your page within 24 hours; faster is better.
- Professionally respond to all comments received on social media (both positive and negative) in a timely manner. Don't react emotionally.
- Avoid blatant self-promotion and selling.

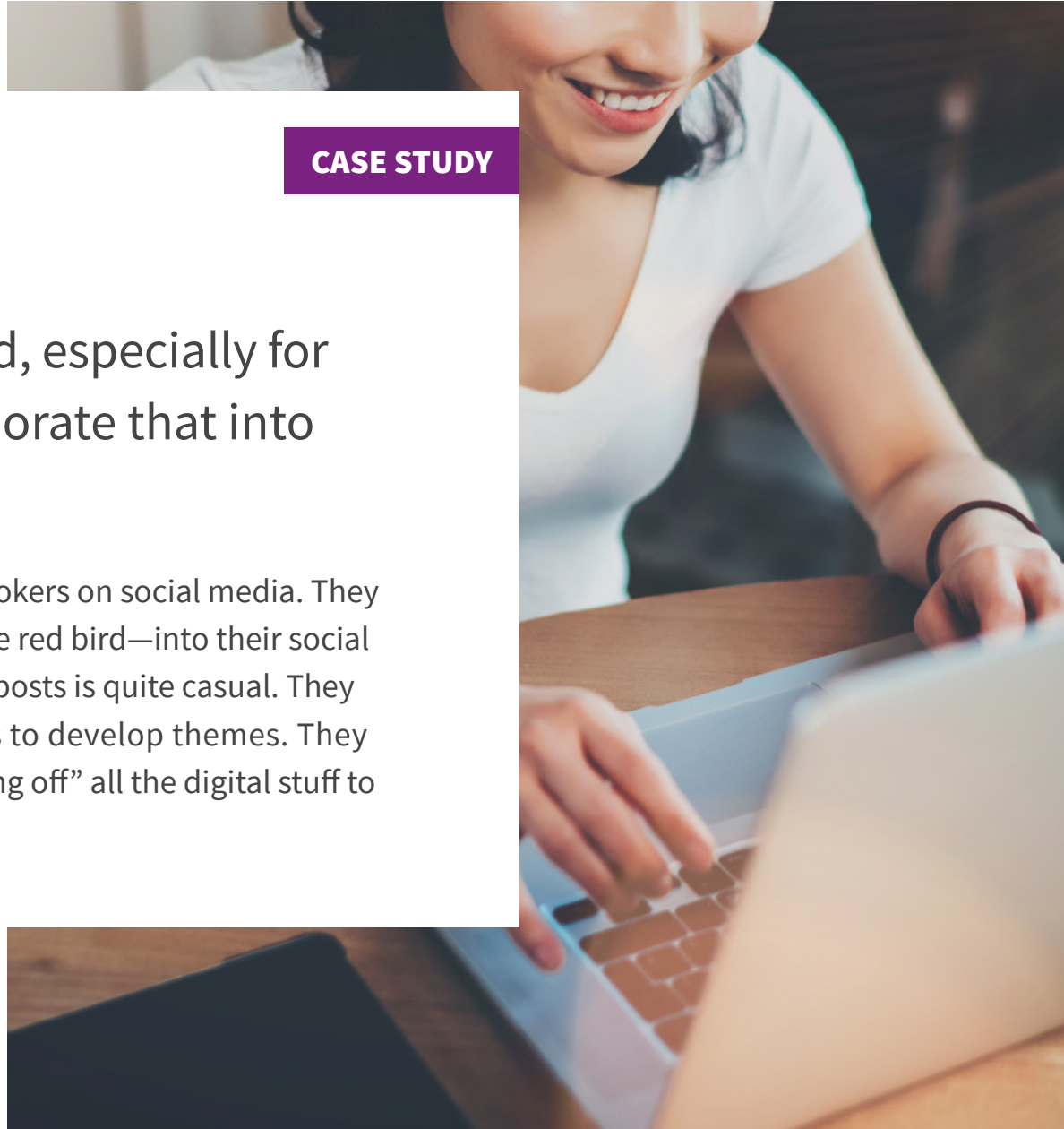


# Cheep

## CASE STUDY

“We’re a fun, quirky, unique brand, especially for the broker world, and we incorporate that into our social media presence.”

Cheep’s brand voice sets itself apart from other brokers on social media. They like to bring in their mascot, Cheep Charlie—a little red bird—into their social strategy, and the wording and brand tone in their posts is quite casual. They also use a content calendar with dedicated days to develop themes. They recommend blocking off one day per week to “bang off” all the digital stuff to be consistent in your marketing.



3

## Identify resources





Now that you've set your goals and determined the channels you'd like to present in, how will you get everything done? Identify how you'll align the supporting resources—budget and time—with your goals.



## Budget

Maintaining an effective social presence also takes some type of budget—including dollars spent in developing and promoting content—along with the amount allocated to people and other resources.

How much should you spend? Online marketing agency Web Strategies<sup>6</sup> says most companies spend 5 to 15% of their annual revenue on marketing; of this, 35 to 45% on digital marketing activities. Of the digital marketing budget, about 15 to 25% goes to **organic** and **paid** social media marketing efforts.

**Organic efforts** include crafting and publishing posts, responding to online comments, polling customers and reporting on results.

**Paid efforts** include advertising, lead generation campaigns and paying to boost content.

<sup>6</sup> [webstrategiesinc.com/blog/how-to-set-a-realistic-social-advertising-budget](http://webstrategiesinc.com/blog/how-to-set-a-realistic-social-advertising-budget)

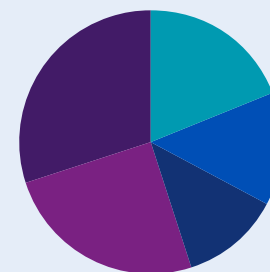
Don't get too caught up in setting a range at first. Instead, go back to your SMART goals. Where do you need to spend money and how much to achieve those goals? Be strategic.

Your planned tactics will play a role in how much you allocate to social media. For example:

- Brokers plan to use **YouTube** and **Instagram** more over the next five years. Both require an investment in photography, videography and possibly influencer marketing compared to other social channels. Influencer marketing relies on the “star power” of trusted high-profile people to share a brand's message, which Buffer Social<sup>7</sup> estimates will cost up to \$10,000 for a post.

## Brokers' perspective:

### Social Spend (\$) per year



**19%** of brokers spend more than \$5,000

**14%** of brokers spend \$2,001 to \$5,000

**12%** of brokers spend \$1,001 to \$2,000

**25%** of brokers spend less than \$1,000

**30%** of brokers do **not spend any money** on social media

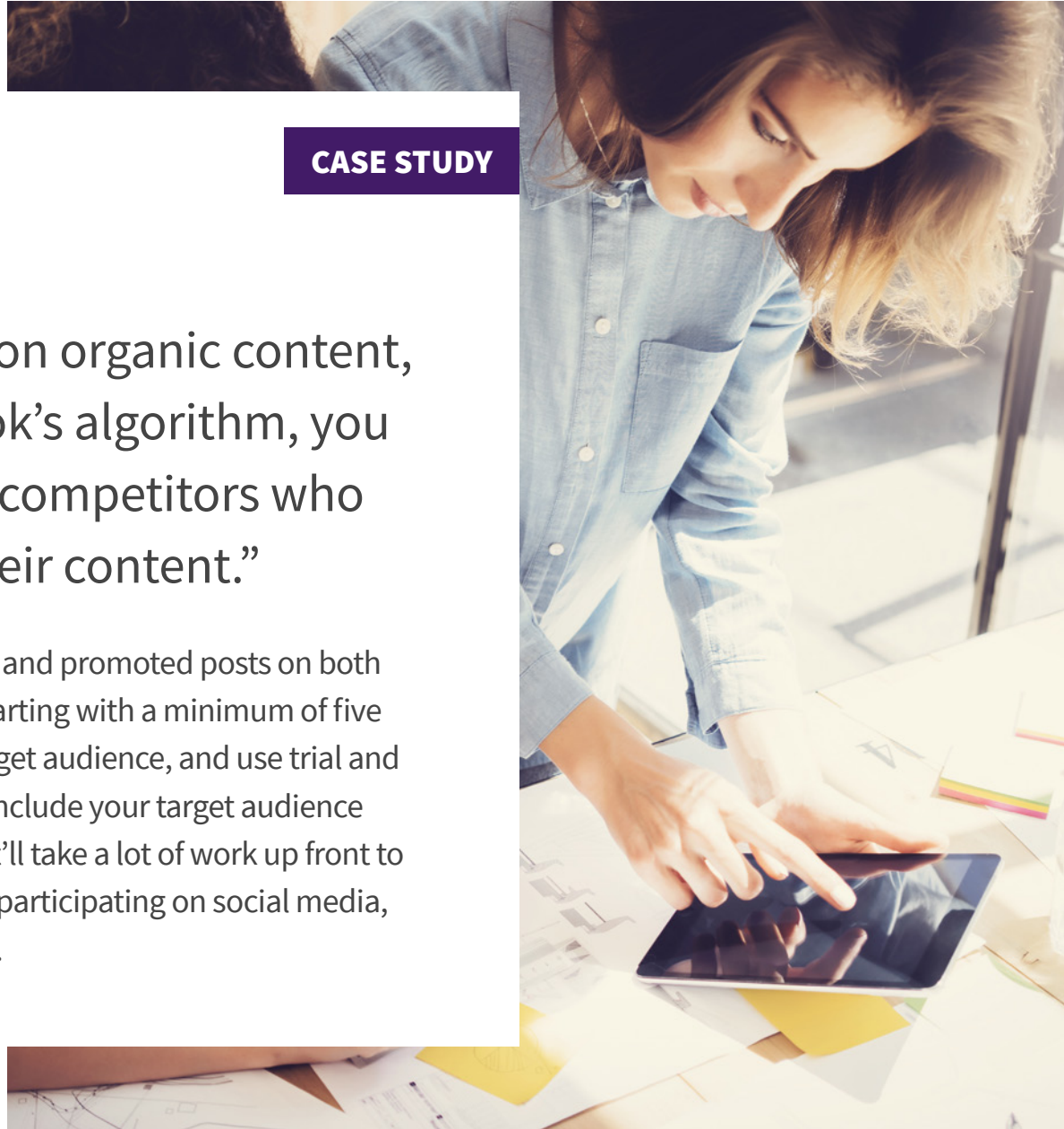
<sup>7</sup> [blog.bufferapp.com/influencer-marketing-cost](https://blog.bufferapp.com/influencer-marketing-cost)

# OTIP

## CASE STUDY

“It used to be that you could rely on organic content, but with the changes to Facebook’s algorithm, you get lost in the sea amongst your competitors who are paying for ads to promote their content.”

OTIP’s social media budget is split between paid ads and promoted posts on both Facebook and Twitter, and contests. They suggest starting with a minimum of five dollars to see what kind of reach you get with the target audience, and use trial and error to figure out the sweet spot. Your strategy will include your target audience and what’s needed to fulfill your overall objectives. It’ll take a lot of work up front to develop your strategy, but don’t rush it. Once you’re participating on social media, you’re already eight steps ahead of those who aren’t.

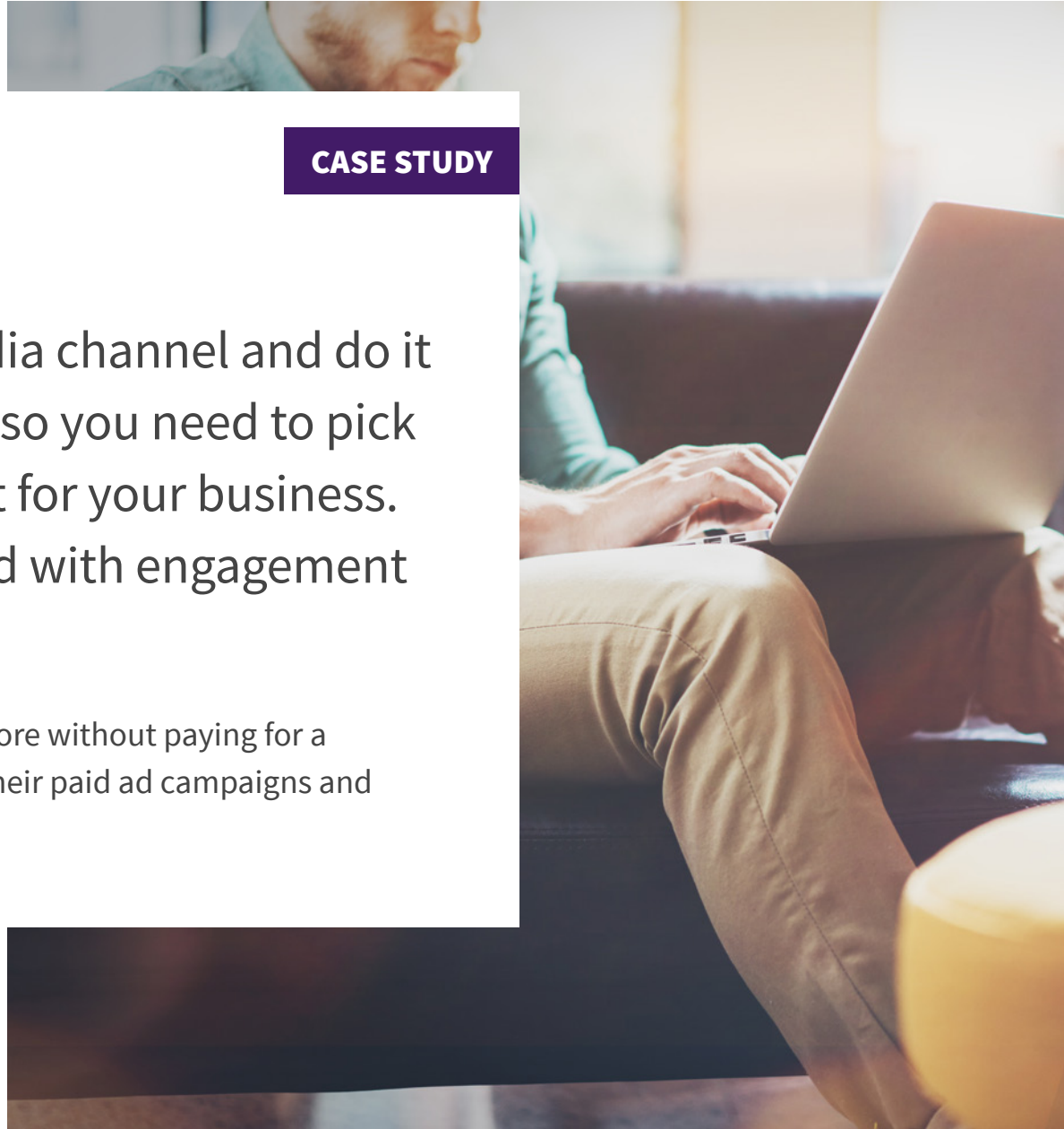


# Cheep

## CASE STUDY

“You can’t be on every social media channel and do it properly with a start-up budget, so you need to pick and choose those that work best for your business. In our case, contests have helped with engagement and community building.”

Content doesn’t show up on people’s feeds any more without paying for a boosted post. Cheep budgets each year for both their paid ad campaigns and social media contests.





## Time

Maintaining a social presence takes time. However, you don't necessarily need a fully dedicated staff member just for social media. Some brokers maintain a social media presence in as little as one hour a week.

Brokers think they don't have enough time in the day to dedicate to social media, but remember, it's not how much time you spend on social media, but how effectively you're spending your time. Make sure that the channels align to the resources you have just allotted to your social media.

Keep your goals and strategy in mind, and spend time listening and responding to customers, developing fresh content, pulling together (curating) information from other sources and measuring your results.

## Brokers' perspective:



**95%** of brokers spend less than 15 hours/week on social media



**62%** of brokers find lack of time and commitment a major barrier to social media success



**28%** do not use social media, citing the time commitment as the main reason

The more “digital” brokers are, the more value they see in social media and the more time they spend on it (1 – 15 hours/week).

## CASE STUDY

# A-Win

“Don’t spread yourself too thin, do something you enjoy, and do what’s performing best.”

A-Win started by researching and interacting with online local communities. Their strategy focused on posting only what’s relevant and sharing the human side of the business. Once they focused on what was performing best, they had the time to engage with customers and larger community through experimentation.

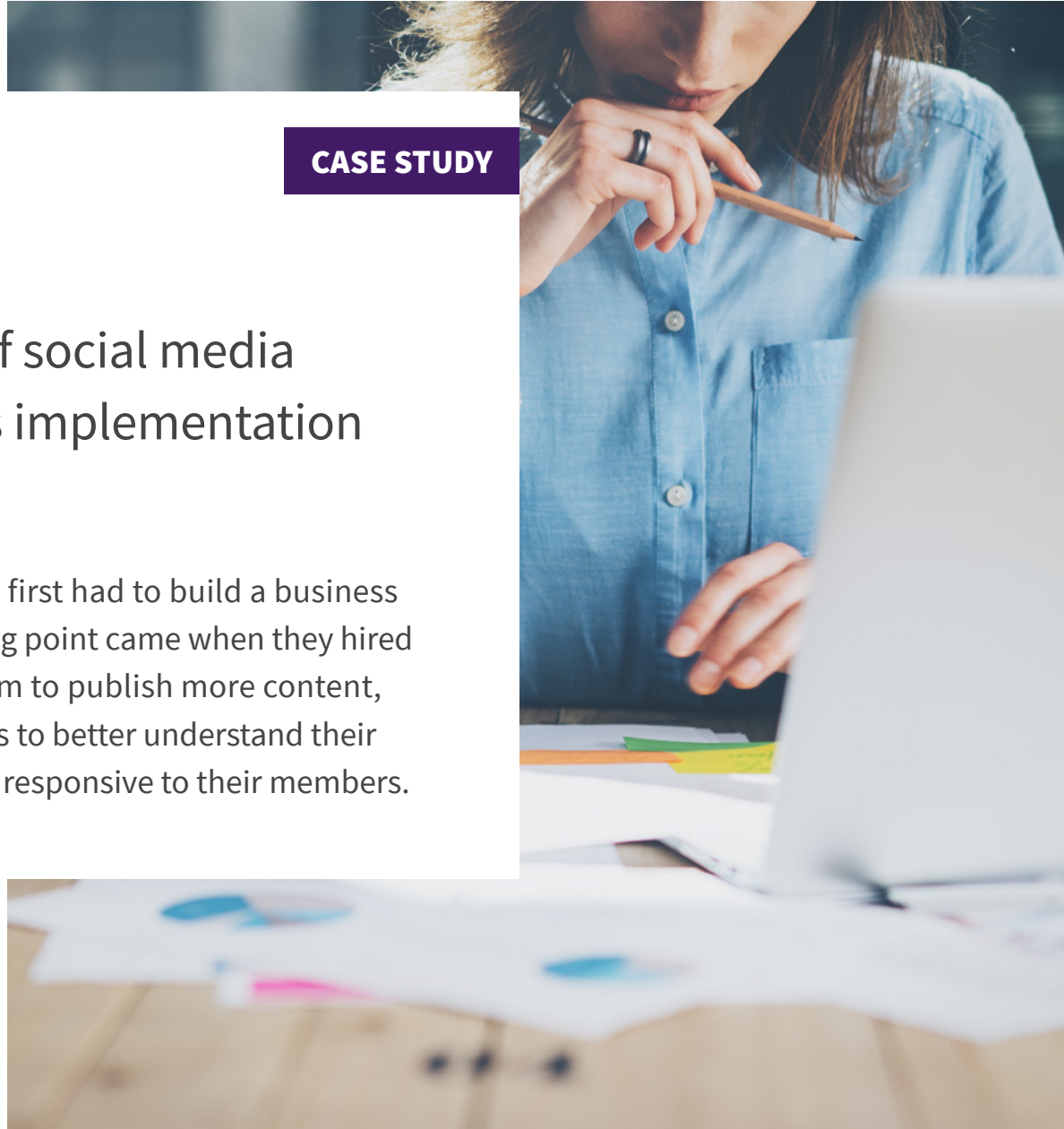


# OTIP

## CASE STUDY

“We first had to prove the value of social media and have a team dedicated to its implementation and growth.”

As with any new customer service initiative, OTIP first had to build a business case to prove the value of social media. The turning point came when they hired a dedicated Social Media Specialist, allowing them to publish more content, monitor for insights and use social media analytics to better understand their audiences. Most importantly, they were able to be responsive to their members.



4

Measure what's  
important





Once you're active on social media, track your progress against your objectives. Not all of these metrics will align to all goals, but some to consider are:



### Building Awareness:

- **Impressions:** The number of times your social media content is displayed.
- **Reach:** The number of unique people who viewed your social media content; this includes fans/followers, number of mentions, growth in email list, blog subscribers.
- **Frequency:** The number of times the social media content was seen by unique people (impressions divided by reach).



#### TIPS:

- NEVER buy followers; you want engaged people, not inflated numbers.
- A recent change in Facebook's algorithm makes it harder for organic posts to gain reach and traction. There's a greater shift to paid advertisements for more post visibility.



## Customer Engagement

- **Influence:** How do attitudes change due to your social media activities? You'll find **quantitative** metrics by monitoring and analyzing data, and **qualitative** information by talking to people.
- **Engagement:** Any interaction with your social media content, including likes, retweets, clicks, replies, comments, shares, forwards, reviews. Engaging content = a higher engagement rate.



## Lead Generation

- **Acquisition:** The number of times a key action (such as filling out a form, asking for a quote or becoming a customer) is performed from your social media content.



### TIP:

Turn your quantitative to qualitative; always ask why.



### TIPS:

- This metric is more important than followers and likes. A smaller, more relevant audience is more valuable than a bigger, less engaged one.
- Check for niche markets for less competition and stronger engagement.



## Tools:

Now that you've established the metrics you will use to define social media success, determine the systems/tools/resources you need to support each channel. Use social media tools that save time, integrate with other channels and grow with you.

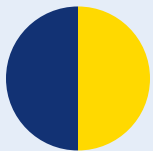
There are tools that can help you develop and organize your content, answer customer inquiries faster and easier, visualize the results of your social media metrics, among others. Some free tools include:

- [Hootsuite](#) or [Tweetdeck](#): Schedule tweets, track mentions and view followers and those you follow on Twitter.
- [Twitter Analytics](#): See which tweets performed the best, measure engagement, see the interests, locations and demographics of your followers.
- [Facebook Insights](#): See which posts performed the best, measure engagement, get ideas for similar content.
- [Google Insights](#): Research keywords to determine the content to create.
- [Google Trends](#): What are people searching for? Trends can guide your content.
- [Google Analytics](#): See which channels refer traffic to your website, where visitors arrive and leave.

# Brokers' perspective:



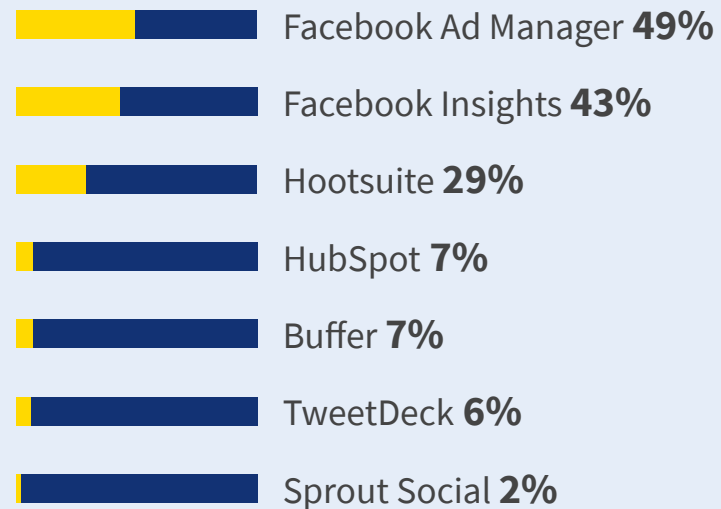
**88%** of brokers post content regularly on different channels



**Only half** of brokers understand if their content is working

## How brokers are using social tools

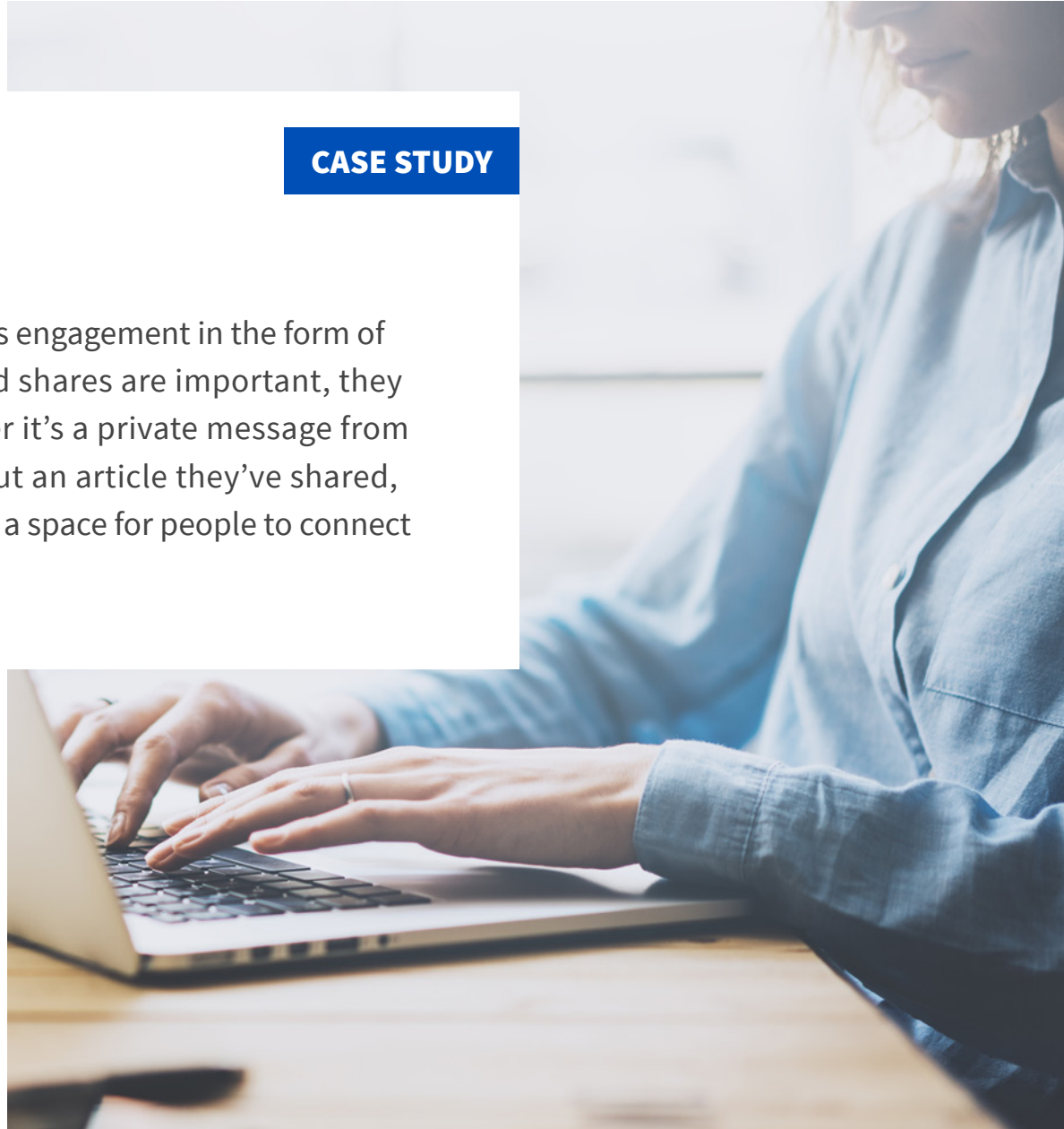
**72%** of brokers use social listening tools and services for competitive analysis, sentiment analysis and customer interaction:



# OTIP

For OTIP, the most important measure of success is engagement in the form of comments and private messages. While likes and shares are important, they value the daily one-on-one interactions. Whether it's a private message from a member asking a question, or a comment about an article they've shared, this type of engagement means they have created a space for people to connect with them, which is their ultimate goal.

## CASE STUDY

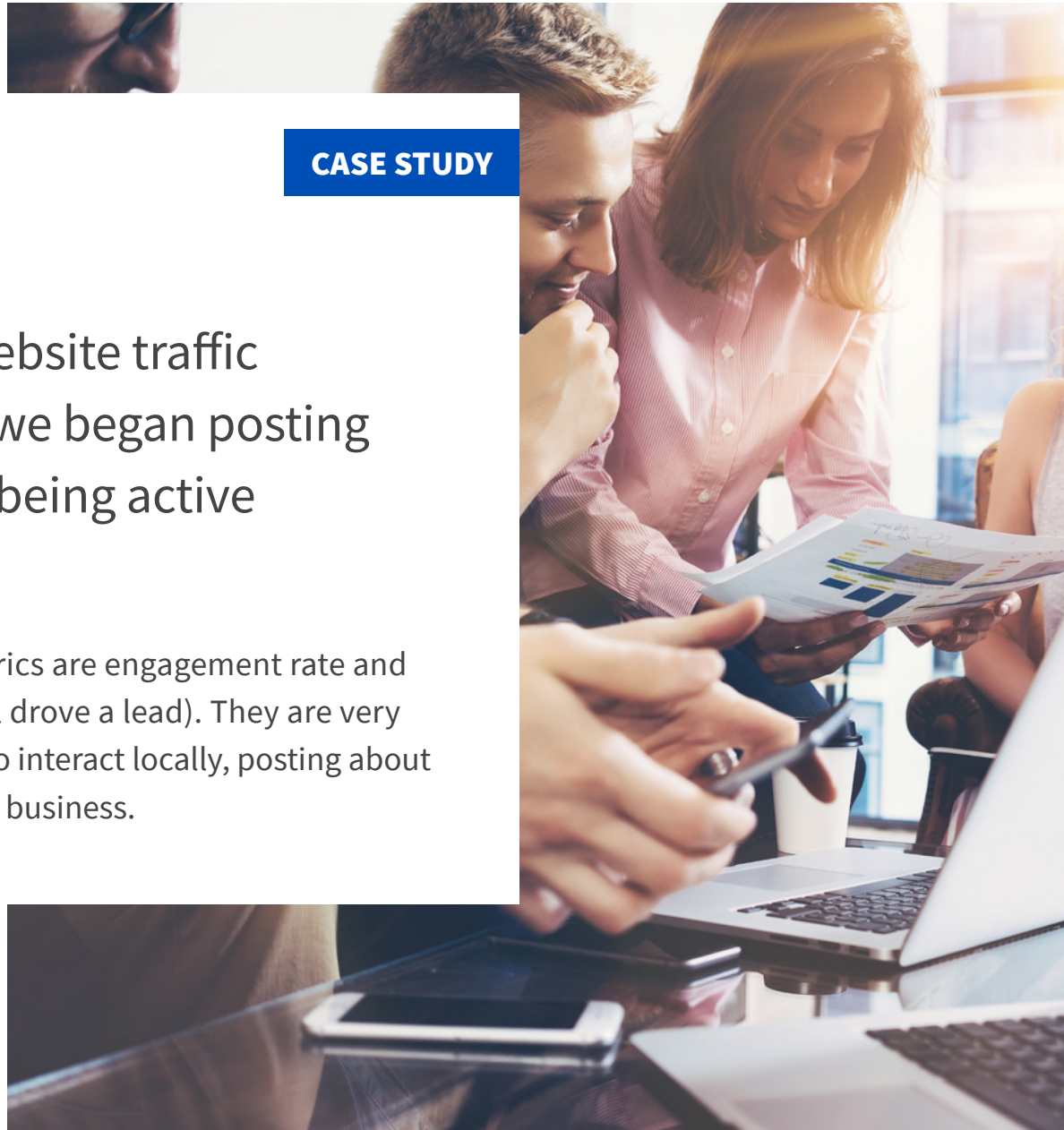


# A-WIN

## CASE STUDY

“We noticed a huge increase in website traffic from social media sources after we began posting regularly and putting effort into being active and engaged.”

A-WIN finds the two most important success metrics are engagement rate and tracked conversion (understanding what channel drove a lead). They are very active in online communities and make an effort to interact locally, posting about what's relevant and sharing the human side of the business.





## 5

## Test and learn



Now that you've set your goals, launched in the appropriate social media channels and checked your progress, you want to understand how your efforts are performing. Is a certain type of tweet more effective than another? Does paying to boost your post on Facebook get results? Find out by trying a “test and learn” campaign, with objectives that align to your social media goals.

How to have a successful test and learn campaign:

- Use small but **meaningful campaigns** with a clear goal.
- Use A/B testing to try different Calls-to-Action (CTAs), content, copy, styles, timing.
- **Measure and analyze** to determine the **return on your investment**.
- **Understand** why certain posts or campaigns are **successful**, and adjust where necessary.



# Cheep

## CASE STUDY

“To determine your content, look back at how previous posts have performed, to get a sense of what your audience likes. The key to realizing success was just consistency, making sure we were constantly pushing out solid, on-brand content and incorporating contests into the mix.”

Cheep tested how to talk to their audience, finding through analytics that the most successful posts were right before the weekend—and not always all about insurance.



# Conclusion

“Our biggest piece of advice would be to embrace social media! It is so easy to fear what we do not understand, but in doing so, you also miss opportunities for growth.”

- OTIP

Social media takes work, and it's easy to get overwhelmed and discouraged. But as long as you don't spread yourself too thin, are genuine, relevant and helpful, your social media efforts will pay off.

## **Follow the steps:**

Identify your goals and objectives; identify your audience; determine the best social channels and tactics for your business; measure what's important; keep testing and learning and you will see social media success.

# Resources

## Strategy

### **How to Create a Social Media Strategy: A 5-Step Guide to Developing Your Social Media Presence**

[hootsuite.com/resources/guide/social-media-strategy-guide#](https://hootsuite.com/resources/guide/social-media-strategy-guide#)

### **30 tips to improve your social media marketing**

[kimgarst.com/30-tips-to-improve-your-social-media-marketing](https://kimgarst.com/30-tips-to-improve-your-social-media-marketing)

## Measurement

### **The Beginner's Guide to Social Media Metrics**

[hootsuite.com/resources/guide/getting-started-with-social-media-metrics#](https://hootsuite.com/resources/guide/getting-started-with-social-media-metrics#)

### **48 Social Media KPIs You Need to Know (Key Performance Indicators)**

[dreamgrow.com/48-social-media-kpis-key-performance-indicators](https://dreamgrow.com/48-social-media-kpis-key-performance-indicators)

### **How to measure and create engaging content**

[marketingland.com/8-ways-to-use-content-to-skyrocket-user-engagement-244941](https://marketingland.com/8-ways-to-use-content-to-skyrocket-user-engagement-244941)

### **Points to help you make the most of social marketing**

[grammarchicblog.com/2018/07/09/10-things-you-need-for-successful-social-media-marketing](https://grammarchicblog.com/2018/07/09/10-things-you-need-for-successful-social-media-marketing)

### **How to use Facebook Insights to improve your engagement**

[socialmediaexaminer.com/how-to-use-facebook-insights-to-improve-engagement](https://socialmediaexaminer.com/how-to-use-facebook-insights-to-improve-engagement)

### **How to use Twitter Analytics**

[blog.bufferapp.com/twitter-analytics](https://blog.bufferapp.com/twitter-analytics)

## Infographics

### **The Data Is In: Infographics Are Growing And Thriving In 2017 (And Beyond)**

[forbes.com/sites/cherylsnappconner/2017/10/19/the-data-is-in-infographics-are-growing-and-thriving-in-2017-and-beyond/#5209e7576347](https://forbes.com/sites/cherylsnappconner/2017/10/19/the-data-is-in-infographics-are-growing-and-thriving-in-2017-and-beyond/#5209e7576347)

### **The Great Big List of Infographic Ideas**

[socialmediatoday.com/marketing/feldmancreative/2015-06-10/great-big-list-infographic-ideas-infographic](https://socialmediatoday.com/marketing/feldmancreative/2015-06-10/great-big-list-infographic-ideas-infographic)

## Facebook

### **Facebook Business help and support**

[facebook.com/business/resources](https://facebook.com/business/resources)

### **Facebook Ads help center**

[facebook.com/business/help](https://facebook.com/business/help)

## Instagram

### **Instagram's Help Centre**

[help.instagram.com](https://help.instagram.com)

### **How to create an Instagram strategy for your business**

[maximizesocialbusiness.com/create-instagram-strategy-business-18218](https://maximizesocialbusiness.com/create-instagram-strategy-business-18218)

### **How to Write Good Instagram Captions: Tips, Ideas, and Tools**

[blog.hootsuite.com/instagram-captions-drive-engagement](https://blog.hootsuite.com/instagram-captions-drive-engagement)

## LinkedIn

### **LinkedIn for Small Business**

[business.linkedin.com/grow](https://business.linkedin.com/grow)

### **LinkedIn for Business: Lead generation with B2B ads**

[business.linkedin.com/marketing-solutions/cx/17/06/advertise-on-linkedin](https://business.linkedin.com/marketing-solutions/cx/17/06/advertise-on-linkedin)

## Pinterest

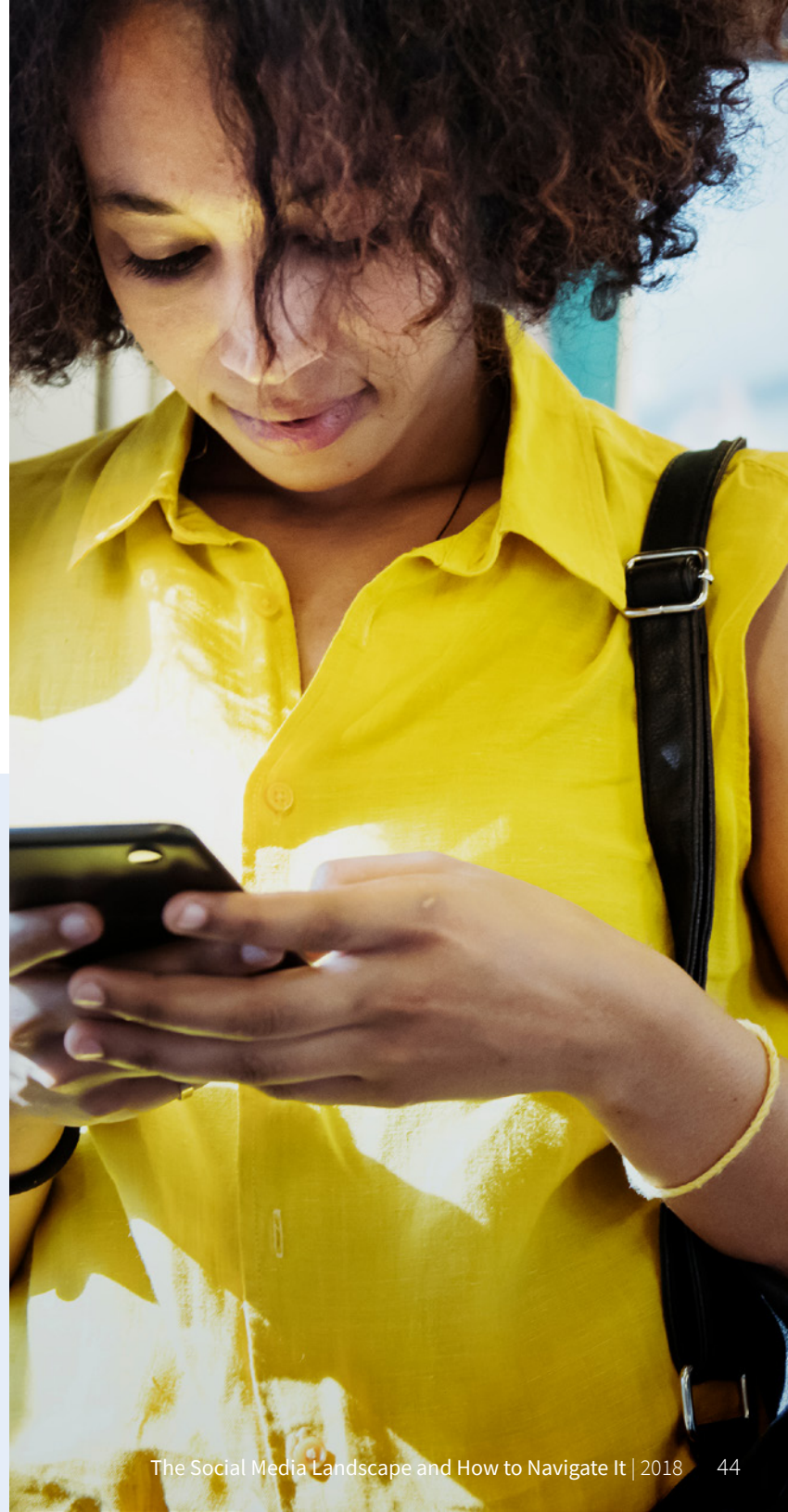
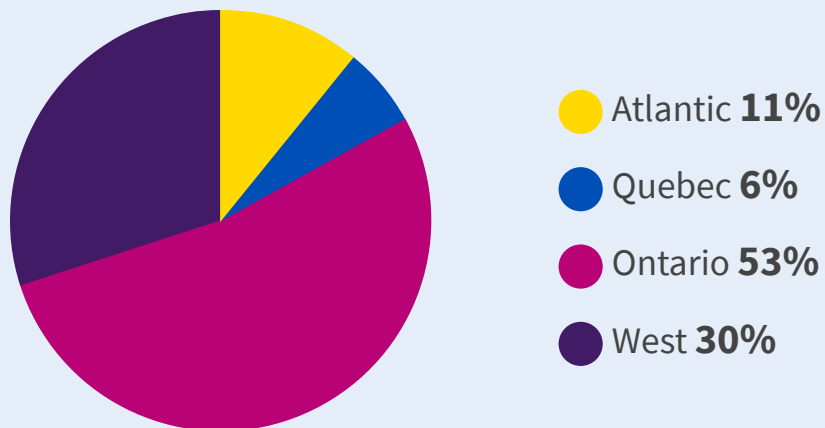
### **Why Pinterest is better than Facebook**

[webpagefx.com/blog/social-media/why-pinterest-better-than-facebook-brands](https://webpagefx.com/blog/social-media/why-pinterest-better-than-facebook-brands)

# Methodology

Recognizing the influence social media has on the Canadian insurance industry, Aviva conducted an online survey of nearly 250 brokers in March and April 2018 to learn more about how and why they use social media.

## Broker response by region:





The social media guide is produced by Aviva Canada. To receive more information on social media marketing, contact your Aviva Account Executive.