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Abstract

Insurance companies don't always implement the same marketing tactics as their competitors, which is especially visible in the digital environment, where all of the aspects of digital marketing strategy can be compared more easily. Designing a digital marketing strategy is not an easy task because marketing specialists need to choose between many available digital platforms and select a combination of marketing tactics that will be most effective in a certain period of time. What the situation is like at Croatian insurance market is shown at the example of selected insurance companies. The independently conducted secondary research and analysis include the analysis of Google search results of insurance terms and names of insurance companies, an individual and a comparative analysis of insurance companies' websites, as well as consolidation of marketing tactics applied at social media sites and YouTube channels in a one-year period. Constructive review of encountered digital marketing tactics is given, and best-practice cases highlighted. The goal of this paper is to determine in which way could the insurance companies improve their digital presence, alongside their clients' satisfaction, their user experience, and subsequently improve own online sales results. In the research, internet sources were used, together with databases and literature on digital marketing and competitive positioning. The research shows different levels of digital presence of the analyzed insurance companies. While some of them are quite successful in the digital environment, the others are still not using all the benefits of some digital platforms. Through developing awareness of different digital marketing tactics applied in practice, and through learning from competitors through benchmarking, every insurance company can improve own business results.

Key words

digital marketing tactics; social media marketing; digital presence; insurance companies; e-Commerce, competitive analysis

JEL classification

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1 INTRODUCTION

The subject of this paper is research and analysis of applied digital marketing tactics at the example of six insurance companies in Croatia. The aim of this paper is to provide guidance to insurance companies, based on which they will be able to achieve a more successful marketing performance in the online environment, to strengthen own digital presence, and subsequently improve own online sales results. Today it is not enough for companies to do business in the physical environment only but their presence in the digital environment is also needed. Business activities that the companies perform in the online environment (all sales activities, marketing activities, and any other activities) affect the level of their digital presence in the digital environment. "Digital presence" implies the existence of companies at different websites, digital platforms, and channels, as well as appearance in different search engines. It is a fact that internet users visit the websites in search for information on a company and its products/services. However, more often, internet users make purchases online independently, without contacting the store or brand's sales representatives. Due to this reason, doing business in the online environment presents an opportunity for companies to achieve better business results, without having to invest own resources (employees, time and other) in order to realize sales transactions through this sales channel. The main viewpoint is that internet presents an advertising medium and a tool for marketing communication (Belch and Belch, 2015:22). Therefore, it is important to perform online business with a carefully designed digital marketing strategy, that will define in advance the planned course of action in the digital environment. This includes the official website, the selection of the best keywords for better ranking at Google Search Engine (i.e. Search Engine Optimization, SEO activities), the development and management of online content in all official posts (i.e. content marketing), paid Google ads (i.e. pay-per-click, PPC), social media sites management, and email marketing (i.e. newsletters). (On Top Visibility, 2021)

The decision of specific digital marketing tactics that a company will take on, is made by own marketing experts after defining marketing objectives and the strategy of marketing performance in the online environment. (Belch and Belch, 2015) Which message will the company communicate to the market, in which way, which keywords will be used, at what moment exactly, which consumer group targeted with which ad, via platform/channel, in which way will the marked be educated, in which form will the content be presented to internet users, how company image will be managed through online posts, how consistency in marketing communication will be achieved, how will the selected target groups be attracted and their attention kept, which techniques will be used to amuse and entertain the users, etc. All of these questions on marketing tactics, together with many other questions, present a reasonable challenge to marketing experts, considering the fact that it is necessary to make responsible decisions on all of the above, all at the same time. Every decision will affect the business end result in a certain way, as well as the level of success of the online performance.

2 METHODOLOGY

This independent secondary online research was done in February 2021 based on publicly available information on the internet, together with online databases and professional books on digital marketing, advertising and promotion, marketing strategy and competitive positioning. The applied research methods include individual and comparative analysis, inductive and deductive reasoning, critical reviews, suggestions, estimations, and other.

Most used digital marketing tactics in a one-year period (from January 2020 until February 2021) were identified through systematic analysis of different aspects of digital marketing activities of the six selected insurance companies in Croatia. Except for analyzing what is communicated (the activities and the insurance products/services), the tone and the way of communication is also analyzed (formal/informal, support and friendly/distant, etc.). The frequency of posting and consistency in marketing communication across all the official sites in checked. Digital marketing tactics that are applied in a satisfactory manner were identified. This provided an overview into the tactics that should be improved in order to achieve a great customer reach and subsequently larger market share.

After gaining insight into the assortment of the insurance products/services presented at the insurance companies' websites, and after analyzing the products/services that were promoted on digital

platforms (Facebook, LinkedIn, Instagram, YouTube) in a one-year period, calculations were made in relation to the share of assortment that was promoted in the observed period¹. The following examples clarify this methodology into more detail:

- In the total product portfolio of GRAWE Hrvatska d.d., there are ten types² of products/services aimed at B2C market (as mentioned at www.grawe.hr website). All of the products/services mentioned at the website of GRAWE Hrvatska d.d., were promoted at least once at the official Facebook profile page in a one-year period. Therefore, 100% of the assortment of GRAWE Hrvatska d.d. was promoted at Facebook platform.
- In the total product portfolio of Allianz Hrvatska d.d., eleven types of insurance product/service types were listed (mentioned at www.allianz.hr website). At the social media profile pages of Allianz Hrvatska d.d., each product/service was promoted a different number of times in the observed period of time. After analyzing the types of products/services that were promoted in a period of one year, a share of the promoted assortment was calculated.

Specific explanations and clarifications are given throughout the article, to help the readers understand the methods applied. For an example, life-insurance is considered as one type of product/service (all sorts of insurance coverage), and home property insurance is considered as one type of product/service (all sorts of insurance coverage). Based on the collected data, charts were created in Excel. Website screenshots were also taken and inserted into the paper.

3 DISCUSSION

Depending on company's marketing objectives, the official digital marketing strategy is designed, and marketing tactics selected. Every company, including insurance companies, need to identify the purpose of certain activities before making important business decisions around those activities. In the process of digital marketing performance plan development, a multi-layer in-depth analysis is needed, in order for marketing experts to be able to reach decisions backed-up by solid reasoning and not just guessing. In professional literature this model of reasoning is displayed by the marketing funnel, which is (for the above-mentioned reasons) regularly used in everyday marketing practice. Actually, the funnel may be dissected to more than three levels, but for the purpose of this paper, the explanation is given using the three-level model only.

a) At the first level of marketing funnel (the "Awareness" level), marketing communication is general because it is aimed at the wider market. The purpose of any marketing tactics applied here, is to raise awareness of company's brand and its products/services, as perceived by the consumers. At this level target groups are both the new users/potential clients, as well as the existing users/clients (considering the company wants to remind them of corporate brand values or of some of the products/services from the portfolio). Marketing tactics used here include search engine optimization, posting blogs, providing free trials (Skyword, 2014), creation of content with general keywords, reaching out to the market through social media (He, 2018), etc.

b) At the second level (the "Consideration" level), the goal is to provide further "education" / more detailed information to the consumers about the characteristics and competitive advantages of own insurance products/services. Marketing communication is aimed at consumers who are already somewhat familiar with the insurance company and its products/services, but who need more information so that they could compare the offer with those of the competition. Marketing tactics used at this level of the marketing funnel, include amongst other: creation of quality online content that the market will find attractive, useful, interesting, and informative, which will entice them to bring a product/service to their "top five" or "top three" selection³. Additionally, various forms of education

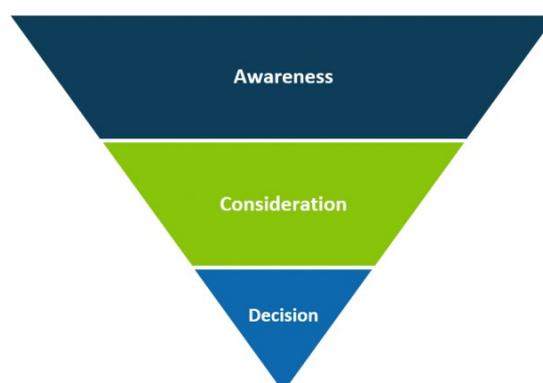
¹ The calculation is an approximate estimation, slight variations of share calculations are possible.

² Life-insurance is considered as one type of product/service (all sorts of insurance coverage), home property insurance is considered as one type of product/service (all sorts of insurance coverage). All analyzed types of product/service types are outlined in Table 2.

³ Author's choice of words to better convey the message to the readers.

belong to this category, including video clips, educational online articles and e-workshops, webinars (Belch and Belch, 2015), solution's briefs, buyer's guides (He, 2018), a careful selection of keywords (that the competition might not use) in order to rank higher at Google search results page and other search engines, etc. Due to strong competition, companies cannot afford to leave these activities to chance, but their active involvement in textual content creation is crucial, including the texts that are posted on the company's official website, as well as company's social media site/profile pages and YouTube channel.

Illustration 1. Marketing funnel



Source: <https://metrictheory.com/blog/how-to-choose-the-right-content-for-each-stage-of-the-marketing-funnel/>

c) At the lowest level of marketing funnel (the “Decision” level), marketing communication is narrower than at the previous two levels – the terminology used in the marketing content/ads is more technical and aimed at the groups of customers that are only “a step away from the purchase”. Marketing tactics at this level, need to motivate the users to make a purchasing decision (the first one or the repeated one) and to make a finalize the conversion (the purchasing transaction). These marketing tactics usually include interactive digital media (i.e. *rich media*) in video or audio format, interactive banners, e-Commercials, ads embedded in videogames, video on demand, etc. (Belch and Belch, 2015). These kinds of marketing tactics can be costly, so an average company is rarely able to apply them continuously throughout the year. More likely, they will be applied at the sales peak seasons of the year, such as Christmas season or Black Friday weekend, when the return on investment is expected to be the highest.

A common mistake made in marketing practice is trying to cover all levels of marketing funnel using marketing tactics and/or marketing content that should in fact be used at one particular stage of the funnel (He, 2018) as seen from theoretical standpoint. Best course of action would be to combine simultaneously different marketing tactics at different levels of marketing funnel throughout the year, in order to reach more users/clients (be it the new customers, the ones that wish to collect more information, or those that already have all information but need a motif to finalize their purchasing decision. Without the all-encompassing approach to digital marketing, the effectiveness of applied marketing tactics will not be as impressive. The most common mistake that some companies do, is focusing too much on top funnel or the bottom funnel activities, while not focusing enough to middle funnel activities. For an example, if the focus is on enticing conversion, some companies tend to forget to systematically inform and educate potential customers about the product specifications, characteristics, competitive advantages of the products, etc.

Moreover, in case of insurance companies that always try to emphasize tradition, reliability, and long-lasting business experience in their marketing communication, they sometimes rely too much on brand image in order to gain success in their business/attract more clients/achieve larger market share. What

if some consumers don't take into consideration the brand image during the evaluation process because this factor is just not as relevant to them? It doesn't necessarily have to be the case that the image of a company will always be the starting point for all consumers' decision making. If the insurance providers changed their approach and cover all levels of marketing funnel equally, they would be able to achieve better business results. A simple reason is that by providing exactly the information on products/services that the users are looking for (such as the information that can help them better understand insurance terminology), the companies would be able to attract more consumers with marketing content that is more valuable and more relevant to them.

It is estimated that by 2025, the global eCommerce market will expand by 30%-40% compared to its size in 2020. (Statista, 2020) According to market research (eMarketer, 2019), about 79% of Croatian population uses internet, 57% practices online shopping (eMarketer, 2019) and 73% uses social media (eMarketer, 2020). However, only every other company in Croatia uses social media in their business. It is reported that in 2020 online sales in Central Eastern European countries increased approximately by 22,1% in comparison to 2019. Similar trend can be expected this year as well (in 2021). It is forecasted that in 2021 the region of Central Eastern Europe will achieve \$111,91 billion revenue in online sales while in Western European countries the revenue will be five times higher. (eMarketer, 2020) In case weaker results of online sales at Croatian market are caused by weaker digital marketing tactics, the companies in Croatia need to copy best-practice methods for digital marketing management from similar companies in Western Europe and/or other developed markets (such as the Nordic markets) and learn from them through benchmarking. The success of digital marketing is measured using metrics such as: the number of website visitors, the number of followers on social media, the number of video views on official YouTube channel (Belch and Belch, 2015), the number of online ad views, the number of online ad clicks, the reach of an ad/campaign, ranks on organic online search engines, product availability, sales increase (Farris, 2014), the number of subscribers, etc. All the metrics are comparable through time (on a monthly, quarterly, or yearly basis), so trends can easily be identified and even visually displayed in various dashboards.

4 RESULTS

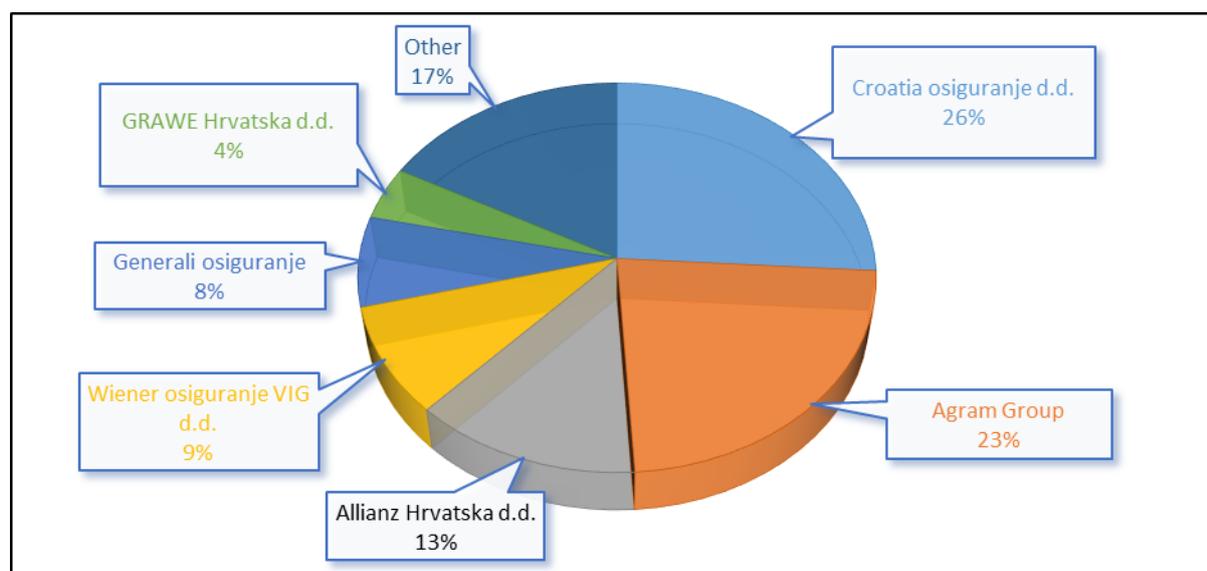
Insurance companies included in this analysis were chosen based on their 2019 market share at the market of Croatia. The selected six insurance companies include: Croatia insurance d.d. (26% of market share), Euroherc insurance d.d. (the market share of Agram Group was 23%)⁴, Allianz Hrvatska d.d. (13% of market share), Wiener osiguranje Vienna Insurance Group d.d. (9% of market share), Generali osiguranje d.d. (7,5% of market share) and GRAWE Hrvatska d.d. (4,4% of market share). (Croatian Competition Agency, 2020) It should be noted that GRAWE Hrvatska d.d. was included in this analysis despite smaller market share (than the rest of these insurance companies) because of great marketing tactics used, which can set an example to other companies.

The analysis of digital marketing activities of the selected insurance companies includes:

- a) Generic/organic Google search results of insurance companies' names and general names (keywords) of insurance products/services.
- b) Individual and comparative analysis of their official websites according to the organization of information at the website, existence of a webshop, the ability to navigate easily through the website, the possibility to subscribe to the company's newsletter, website's look and feel and technical characteristics (personal impression) such as the quality of the photos/visuals used, website loading speed, the level of optimization for mobile devices, live chat pop-up window or a chatbot, etc.
- c) The posts on official company profile pages of social media pages (on *Facebook*, *LinkedIn*, *Instagram*, *Twitter*) in a one-year period, together with identification of the share of promoted assortment.
- d) Posting of online marketing content on official YouTube company channels in a one-year period.

⁴ Euroherc osiguranje d.d. is a member of Agram Group of insurance companies.

Chart 1 Market Share at Croatian Insurance Market in 2019



Source: www.aztn.hr/ea/wp-content/uploads/2016/10/Prikaz-istra%C5%BEivanja-tr%C5%BEista-osiguranja-u-RH-u-2019.pdf, and www.grawe.hr/izvjesca-2019-godina/, chart: Author's work

4.1 The results of Google search

An interesting information that helps to understand the importance of keyword search optimization for achieving better ranking at Google search results page, is the fact that European internet users only find relevant that what Google shows at the top of the first search results page (in 93,7% of the cases) (eMarketer, 2020). When internet users type a name of an insurance company in Google search bar, the highest ranked results are the official websites of each of the insurance companies. However, the ranks of their social media profile pages are not as well positioned.

Table 1 The Ranks of Search Results of Company Names as Keywords for Google search

Google search keywords	Official website	Facebook	LinkedIn	Instagram	Twitter
Croatia osiguranje	#1	#4	#13	-	-
Euroherc osiguranje	#1	#7	#3	-	-
Allianz Hrvatska	#1	#5	#8	#15	-
Wiener osiguranje	#1	#5	#4	-	-
Generali osiguranje	#1	#3	#5	-	#25
GRAWE Hrvatska	#1	#2	#3	#5	-

Source: Independent Google results research and analysis, 4 February 2021

When reading the data in Table 1, it should be considered that: even though Croatia osiguranje d.d. has an Instagram official company profile page, it doesn't show up on Google search results pages. Additionally, this insurance company doesn't have a Twitter company profile page in Croatian language. Neither Allianz Hrvatska d.d. has a Twitter profile page in Croatian language. Generali osiguranje d.d. doesn't have an Instagram profile page in Croatian language. While Wiener osiguranje VIG d.d. doesn't have a Twitter profile page in Croatian language, it does have an Instagram profile page, but this page doesn't show up at the list of top 100 Google search results. Euroherc osiguranje d.d. doesn't have an Instagram or a Twitter official company profile page, while GRAWE Hrvatska d.d. doesn't have a Twitter profile page in Croatian language. This research specifically was done on a particular date (4 February 2021) and these Google search results weren't observed through a longer period of time. Additionally, it is found that Croatia osiguranje d.d. and Allianz Hrvatska d.d. don't use the same keywords at their social media profile pages as they do at their official websites. If that

were the case, their social media profile pages would rank higher at Google search results page. The results of searching the company names of Wiener osiguranje VIG d.d., Generali osiguranje d.d. and GRAWE Hrvatska d.d. show that these companies have a more consistent/more aligned marketing communication across their websites and the social media sites, which can be seen from analyzing their very different rankings in the above table.

When the users search the most popular keywords related to the insurance industry in the Google search engine, they get overloaded with results that the search turns. There are a lot of insurance companies doing business at Croatian market, there is a large number of seemingly identical insurance products/services, and additionally, there is a large number of various websites and social media sites that the internet users see at the top of the first Google search results page. All of the above doesn't help much because the users aren't sure where to go next (and they weren't sure in which direction to go in the first place, that is why they turned to Google for help). Considering that it takes more time for every person to process a larger amount of information, the purchase decision in relation to insurance products/services will be postponed for another time. Because of this, it is not easy for the users to choose an insurance provider and an insurance product/service that will be the best solution for them (based on their personal circumstances). For an example, after searching "life insurance" in the Google search bar, the users will be offered the links to a dozen of different insurance companies. When searching "insurance against fire", the insurance companies that are recommended by Google search are Euroherc osiguranje d.d., Croatia osiguranje d.d. and Generali osiguranje d.d. in the first ten ranks. When searching for "accident insurance", all the observed companies are ranked in the first ten top results, except for Euroherc osiguranje d.d. that shows up only at the sixteenth position. When looking up "car insurance", Croatia osiguranje d.d. shows up as the top search result, Generali osiguranje d.d. ranks fifth, Allianz Hrvatska d.d. ranks seventh, while other observed insurance companies are not listed as the top ten results of the generic search.

After gaining insight to all of the above, every marketing expert will be interested to find out:

- 1) Why are all the largest insurance companies at Croatian market not listed in the top five results of generic Google search?
- 2) Why are random online articles (that are published by public portals) ranking higher when it comes to specific insurance keywords? How come they use a better selection of keywords for insurance products/services than the insurance companies do for their own products/services? Why don't the insurance companies improve their ranking?
- 3) Why do the subsidiaries of some insurance companies (that belong to the same Group of insurance companies), that are doing business at the neighboring markets (Bosnia and Hercegovina, Serbia, etc.) rank better in some cases than the local subsidiaries that are doing business at Croatian market?
- 4) Why aren't the social media profile pages of certain insurance companies translated to Croatian language but instead, only English versions of their profile pages can be found?

Table 2 Comparative Analysis of Insurance Products/Services of Selected Insurance Companies

Insurance product/service	Croatia osiguranje d.d.	Euroherc osiguranje d.d.	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	Generali osiguranje d.d.	GRAWE Hrvatska d.d.
Life insurance (various types)	+	+	+	+	+	+
Car insurance, comprehensive car insurance	+	+	+	+	+	+
Bike insurance	+					
Vessel/boat insurance	+		+	+	+	+
Travel insurance	+	+	+	+	+	+
Accident insurance	+	+	+	+	+	+
House/apartment insurance (various types)	+	+	+	+	+	+
Home insurance,	+	+	+	+	+	+

property/assets insurance						
Supplementary health insurance	+		+	+	+	
Additional health insurance	+		+	+		+
Health insurance (second doctor's opinion, treatment in the best clinics)	+		+	+		
Health insurance abroad	+					
Private liability insurance	+		+	+		
Insurance of crops and plantations	+					
Travel cancellations insurance	+					
Pet insurance	+					
Domestic animal insurance	+					
Insurance against theft ("pocket insurance")	+					
Insurance for private landlords	+					+
Insurance for cyclists						+
Insurance for companies (various types)	+	+	+	+	+	+

Source: Independent research and analysis of insurance companies' websites, February 2021

From the overview given in Table 2 it is evident⁵ that Croatia osiguranje d.d. has the widest offer of products/services, and that with certain products/services clear competitive advantages is achieved - for an example, other insurance companies don't offer insurance of pets or domestic animals. Similarly, GRAWE Hrvatska d.d. is the only insurance company that offers insurance for cyclists, which provides it with excellent differential advantage (considering that this is an insurance company with a relatively smaller market share compared to other analyzed companies). From the conducted comparative analysis of the offered products/services, it is understandable that the analyzed insurance companies are competitors to one another, when it comes to about a dozen types of products/services. This confirms the challenging conditions in which the insurance companies are competing at Croatian insurance market. It is highly likely that all of the insurance companies invest significant efforts in finding strong enough characteristics that would set their products/services apart from the competition. A company will create a competitive advantage if it manages to create more value for the clients and/or it does it better than the competition. (Tipurić, ed. et al., 1999) While some companies can be recognized because of lower prices, premium quality or superior service, other companies can choose to build their competitive positioning strategy on innovations in their products, on providing standardized offer, differentiated offer or personalized/customized offer. (Hooley et al., 2017) A company can differentiate its offer through product, services, staff, channel, and image. (Kotler, 1997) All of the observed companies offer their products/services to B2C market as well as to B2B market (for which they have a special set of products/services and packages), but B2B products/services are not included in this analysis.

4.1.1. Paid search / paid Google ads

Croatia insurance d.d., Allianz Hrvatska d.d., and Wiener osiguranje VIG d.d. use paid search (i.e. Google ads). This helps their products (such as car insurance, travel insurance or supplementary insurance) rank higher at Google search results page. Other analyzed insurance companies use paid ads much less or they don't use this type of advertising at all. The companies should consider this possibility as well if the marketing budget allows it.

⁵ This applies to researching product assortment displayed at the official website; this does and present a legal approach.

4.2 The analysis of official websites of selected insurance companies

Considering that generic results of Google search are related to the official websites, the analysis was done in a phased approach. First, a separate analysis of each website was done in order to identify the technical characteristics of the website, and to learn which marketing tactics each of the insurance companies applies. After doing that, the results were compared with the competitors' results, in a table overview, which was helpful in determining similarities, differences, advantages and disadvantages between all of the analyzed websites. In Table 3, a comparative analysis of the studied websites was given, according to the main characteristics and functionalities. A company that regularly conducts comparative analysis, can enjoy the benefits of learning from the best in the industry, and by adopting their best practices, it can continuously improve various aspects of own website. The first thing that the website visitors notice are: the speed of website loading, the quality of used photos/visuals and organization of information at the site, so these should be as good as possible. Furthermore, it is important to group the products/services in logical categories, but also to help the visitors look up specific terminology via internal search bar. Since only some of the analyzed companies have an internal search bar, the ones that don't have it (yet), should consider implementing it, as soon as possible. Furthermore, the official website needs to be optimized for mobile devices since there is a growing number of users that visit insurance companies' websites via their smart phones. Yet, some of the analyzed websites aren't optimized, which in turn lowers the levels of user experience.

Table 3 Comparative analysis of insurance companies' websites

Website characteristics	Croatia osiguranje d.d.	Euroherc osiguranje d.d.	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	Generali osiguranje d.d.	GRAWE Hrvatska d.d.
Speed of website loading	+		+	+	+	+
Categorization of products/services	+	+	+	+	+	+
High quality photos/visuals used	+		+	+		+
Optimized for mobile devices	+		+	+		+
Internal search on the website			+	+	+	+
A web shop on the website	+		+	+		
Simple purchasing process	+		+	+		
Easy navigation on the site	+		+	+		
Simple online reporting of damage	+		+	+	+	+
Calculator for premium calculations	+		+	+		
The possibility to subscribe to a newsletter				+		
Available live chat or a chatbot			+		+	+
Comparison of different products			+			+

Source: Independent research and analysis of companies' websites, February 2021

The official websites of Croatia osiguranje d.d., Allianz Hrvatska d.d. and Wiener osiguranje VIG d.d. are very well organized⁶, the visitors can find their way around quite easily and get all the information on insurance products/services and damage reporting that they need. Due to the above mentioned, and to the generally good "look&feel" at these sites, user experience is at a high level. On the websites of other insurance companies there is a lot of information (lots of text), and due to information overload,

⁶ Author's impression.

the users will come to conclusion that it would be easier for them to call Customer service and ask for clarification since they do not see the forest for the trees. It is quite likely that with a more quality website, Customer service team would be relieved and online sales would follow. On a separate note, the website of Euroherc osiguranje d.d. doesn't contain any photos/visuals of people. This is needed in order to create an emotional bond between the insurance provider and the website visitors.

In case of majority of the analyzed insurance companies, it is possible to contract insurance online, but the selection is limited to only some types of insurance (most commonly these are: travel insurance, supplementary health insurance, car insurance, and home/assets insurance). It is not possible to purchase other insurance products/services online, but only with the help of an Insurance Agent, in the office of an insurance company. Similarly, it is possible to report damage online only for several specific types of insurance products/services, while this isn't the option for the other types. If these insurance companies would allow online sales of the other products/services as well, their online sales would increase. Additional widgets that make a website more useful and more practical for the visitors include one or more of the following: online calculator for easy premium calculation, available live chat or a chatbot, and also the possibility to compare two or more products/services. However, only a few of the analyzed companies have one of those (or more). Finally, only Wiener osiguranje VIG d.d. offers the users the possibility to subscribe to a newsletter, while other insurance companies don't, therefore it can be concluded that they don't practice email marketing at all.

4.3 The analysis of digital marketing tactics at insurance companies' social media pages

When analyzing digital marketing tactics at social media sites of the analyzed companies, these factors were observed (amongst other): professional communication, regular posting of important information and news related to an insurance company and its products/services, consistency in marketing communication across all platforms (a clear message that is being conveyed at a certain point in time, that is in line with company's image and corporate values). Also, it is checked if the users are provided with support in a satisfactory manner (if they are given explanation/answers to their questions). It is important to mention that only pages in Croatian language were analyzed here (only the sites that are aimed at the users at Croatian market).

4.3.1 Facebook

All of the analyzed insurance companies are very active at their official Facebook profile pages and they regularly post various content. Marketing tactics that are mostly used at this platform include: special prices, discounts and gifts for contracting insurance, prize-winning games and quizzes, announcement of upcoming company events and reporting about them, posts on socially responsible business (donations, protection of the environment, etc.), the important announcements about the company - for the stakeholders, as well as job ad posts. The tactics that are less applied but still often used, include: promoting company's own projects, posting about company's sponsorships/partnerships, but also posting inspirational quotes, nostalgic photos that entice thinking of what is important in life. The visuals used are high in quality (high resolution) and all the observed companies communicate very professionally with their clients/site visitors, giving them answers and clarification to their comments and questions.

At the official Facebook profile page of Croatia osiguranje d.d., a lot of abbreviations are used in the posts. For an example, instead of using the full name of the company, "Crosig" term is used. Instead of using full names of insurance products/services, their shortened versions are used, such as: "CO_ObveznoAO" and/or "CO_AO" instead of "car insurance"). For this reason, this insurance company's Facebook profile page doesn't rank higher at the Google results search page.

Table 4 Comparative analysis of digital marketing tactics at the official company's **Facebook** profile page in January 2020 – February 2021 period

Marketing tactics	Croatia osiguranje d.d.	Euroherc osiguranje d.d.	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	Generali osiguranje d.d.	GRAWE Hrvatska d.d.
Clarification of insurance terms, education of users	+			+	+	+
Promoting company's mobile apps	+		+	+		
Posting job ads	+		+		+	+
Special prices, discounts, and gifts for contracting insurance	+	+	+	+	+	+
Announcements and reporting about the events	+	+	+	+	+	+
Interviews with prominent persons	+		+			
Important announcements about the company - for the stakeholders	+		+	+	+	+
Recommendation from a famous person			+			
Posts on socially responsible business (donations, protection of the environment)	+		+	+	+	+
Giving moral support to Croatian athletes and Paralympics	+		+		+	
Posts about sponsorship/partnership		+	+	+	+	
Call for reporting damage online	+		+	+	+	+
Promoting company's projects, initiatives, and inventions	+	+	+	+		
Prize-winning games, quizzes	+	+	+	+	+	+
Posting humorous content				+		
Posting inspirational thoughts, quotes, and sayings	+		+	+		+

Source: Independent research and analysis of company's Facebook profile page, February 2021

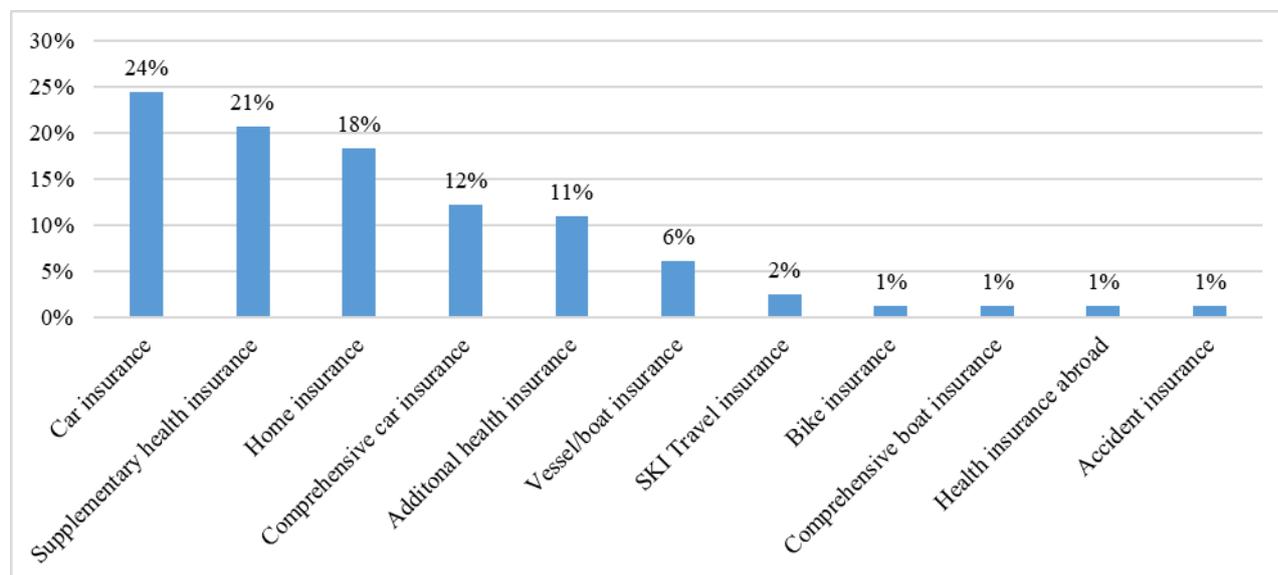
In the past year, a lot of free promotional articles were posted on Croatia osiguranje d.d. Facebook profile page, but only 60% of their insurance products/services were actually promoted in this way⁷. Since this insurance company didn't use the opportunity to inform the market of the rest of own assortment in this way, some online sales opportunities related to those products/services were surely missed. Allianz osiguranje d.d. also promoted only about a half of own assortment on Facebook

⁷ The share was estimated based on the information on all types of insurance products/services in the company's assortment (available at the official company's website) and based on the posts on official company profile pages on social media sites in a one-year period, when certain types of insurance products/services were promoted. The share was calculated by putting these two numbers in a ratio and multiplying the result by 100. The same calculation logic was used in the case of all other insurance companies and other social media sites.

platform in the observed one-year period. Additionally, due to the fact that all the analyzed companies, except for Croatia osiguranje d.d., posted a portion of their marketing content in English, it is necessary to mention that at Croatian market it is better to post content in Croatian language. One should not forget that by posting content intermittently in English and in Croatian language, consistency in communication is lost. On top of that, not all visitors understand a foreign language, so it makes them feel uncomfortable when they come across posts they don't understand. If it's necessary to post something in English, then a good alternative is to post content in two languages simultaneously (bilingual posts).

Based on the number of posts in which Croatia osiguranje d.d. repeatedly promoted each product/service on their official Facebook profile page in a one-year period, the importance of each product/service can be identified. Within the total number of all promoted products/services in a one-year period (the sum of which is 100%), car insurance was most often promoted (in 24% of the cases), followed by supplementary health insurance (21% of the total promoted products/services). Next is home insurance (18% of the share), comprehensive car insurance (12% of the share), and additional health insurance (11% of the share). It can be assumed that these types of products/services hold the most significant value for the insurance company, out of the total portfolio of company's products/services. Therefore, they are most often promoted. Other types of products/services that were also promoted at company's Facebook profile page, include: vessel/boat insurance, SKI travel insurance, bike insurance, comprehensive boat insurance, health insurance abroad and accident insurance. It can be assumed that these types of products/services are of lesser importance to the company, therefore they are not promoted as often as the previous group. Furthermore, there are types of insurance products/services that weren't promoted not even one in a one-year period; therefore, these types of products/services aren't included in this analysis.

Chart 2 The structural overview of **Croatia osiguranje d.d.** products/services promoted at company's **Facebook** profile page in January 2020 – February 2021 period (total 100%)



Source: own research results of information available on <https://crosig.hr/> and <https://facebook.com/croatia.osiguranje/>, chart: author's work

4.3.2 LinkedIn

All insurance companies except for Euroherc osiguranje d.d. post regularly at LinkedIn platform. Mostly used marketing tactics at LinkedIn include the following: job ads, announcements for business (online) events and reporting about them, important announcements about the company – for the stakeholders, reminding the market of the company corporate values, announcements about socially responsible business (protection of the environment, donations, volunteering activities, and similar), interviews with prominent persons, and reminding users to report the damage online. The

communication of all the analyzed insurance companies is very professional and full of empathy - considering that 2020 was a difficult year for everyone, especially for the people affected by the pandemics and/or earthquakes (so the companies adjusted their communication accordingly). Most of the analyzed companies promoted less than 30% of own assortment through LinkedIn platform – namely, Croatia insurance d.d. promoted only a quarter of the assortment via this platform, Allianz Hrvatska d.d. promoted only about a fifth of own assortment and Wiener osiguranje d.d. only about a third of own assortment. On the other hand, GRAWE Hrvatska d.d. was twice as more active in this respect in the past year. This insurance company promoted around 70% of the types of insurance products/services from own assortment.

Table 5 Comparative analysis digital marketing tactics at the official **LinkedIn** company profile pages in January 2020 – February 2021 period

Marketing tactics	Croatia osiguranje d.d.	Euroherc osiguranje d.d. ⁸	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	Generali osiguranje d.d.	GRAWE Hrvatska d.d.
Clarifications of insurance terms	+			+	+	+
Promoting company's mobile apps	+			+		
Posting job ads	+		+	+	+	+
Special prices, discounts, gifts, and bonuses for contracting insurance online				+		
Announcements of business (online) events and reporting about them	+		+	+	+	+
Interviews with prominent persons	+		+	+		
Important announcements about the company - for the stakeholders	+		+	+		+
Posts on socially responsible business			+	+	+	+
Giving moral support to the athletes	+		+			
Posts about sponsorships				+		+
Call for reporting damage online			+	+	+	+
Reminding users to contact Customer service				+	+	+
Posts about awards/recognitions received	+			+		
Promoting company's projects/initiatives	+			+	+	
Market research results			+			
Call for purchasing products through videos and banners					+	
Recommendations received from famous people			+			

Source: Independent research and analysis of official company pages at LinkedIn platform, February 2021

⁸ At the LinkedIn profile page of Euroherc osiguranje d.d., only general information about the insurance company can be found, without a single post. Because of this reason, all cells in the corresponding column in Table 5 are blank.

Other marketing tactics used at LinkedIn platform include clarification of insurance terminology, promoting company's mobile apps, posting on the awards and acknowledgements received, as well as giving special prices, discounts and bonuses for contracting insurance; posting important news about the company (for the stakeholders), providing moral support to the athletes; posting on realized sponsorships and partnerships; promoting company's projects and initiatives; publication of market research results; inviting clients to purchase insurance products/services via video clips and online banners, and finally, recommendations from the famous people/influencers.

4.3.3 Instagram

The last time Croatia osiguranje d.d. updated its Instagram profile page was in the year 2014 so this page isn't relevant for this analysis. Euroherc osiguranje d.d. doesn't have an official Instagram profile page at all, and Generali osiguranje d.d. doesn't have an Instagram profile page in Croatian language, so these two insurance companies are also excluded from the analysis in this segment. Other companies regularly post on Instagram, where the most dominantly applied marketing tactic is organizing prize-winning games and contests. Allianz Hrvatska d.d. and GRAWE Hrvatska d.d. apply the following marketing tactics equally often: special prices, discounts and gifts for users who contract insurance online, announcements of important events and/or reporting about them, posts reporting about socially responsible business (donations, humanitarian activities, protection of the environment...), posts about company's projects and initiatives, as well as inspirational thoughts, and educational videos and banners. Other tactics are less used in digital marketing practice of these companies.

Wiener osiguranje VIG d.d. has a specific recognizable difference in marketing communication because of posting banners and videos with humorous content at their Instagram profile page, a tactic that other analyzed insurance companies don't apply as much and in a similar way. Furthermore, what needs to be especially praised is Instagram profile page of GRAWE Hrvatska d.d. Apart from quizzes, there is a separate educational section titled "GRAWEeducira" that offers a series of questions and answers, which cover many insurance topics. Additionally, through videos showing scenes from everyday life, the users are reminded that all people have same problems. Through many explanations why it is good to be insured in every situation that life may bring, this insurance company instills trust with the users and develops their awareness when it comes to all they can lose if they don't have insurance for their health, home, family, property, etc. Unlike other analyzed insurance companies, GRAWE Hrvatska d.d. promoted as much as 80% of their product portfolio on Instagram in the past year. For comparison, Allianz Hrvatska d.d. promoted only a fifth of its product portfolio at the same platform.

Table 6 Comparative analysis of digital marketing Tactics at the official **Instagram** company profile page in January 2020 – February 2021 period

Marketing tactics	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	GRAWE Hrvatska d.d.
Clarification of insurance terms, online education	+		+
Promoting company's mobile apps	+		
Special prices, discounts, and gifts for contracting insurance	+		+
Posting job ads			+
Important announcements about the company – for the stakeholders	+		+
Announcements of important events and/or reporting about them	+		+
Posts about socially responsible business (donations, humanitarian actions, protection of the environment...)	+		+
Giving moral support to the athletes and Paralympic athletes	+		
Call to users to report the damage online	+		+

Reminding users to contact Customer service			+
Videos and banners with humoristic content	+	+	
Inspirative and educational videos and banners	+		+
Posts about company's projects and initiatives	+		+
Organizing prize-winning games and contests, quizzes, etc.	+	+	+

Source: Independent research and analysis of the official pages at Instagram platform, February 2021

4.3.4. Twitter

The analyzed insurance companies don't own profile pages at Twitter social media site, with the exception of Generali osiguranje d.d. However, the latest post of this insurance company was in the year 2014, which doesn't make this site relevant for this analysis.

4.4. YouTube

It is not possible to find YouTube channels of the analyzed insurance companies through searching company names in Google search engine but only through searching them at YouTube internal search (at the YouTube platform). The reason for this is the fact that at these YouTube channels there aren't any texts and keywords (i.e. product/service names or just basic information about the company) which could cause better positioning of these YouTube channels at the top of Google search results page. In a one-year period most of the analyzed companies posted merely two or three videos, and only Croatia osiguranje d.d. posted nine videos. Additionally, only Croatia osiguranje d.d. and GRAWE Hrvatska d.d. promoted their products/services in the published videos.

A disproportion is noticed when it comes to the number of views of company channels at YouTube and the number of the subscribers to them. For an example, Allianz Hrvatska d.d. has only 867 subscribers even though the official company YouTube channel was visited over 11 million times. This shows the existence of users' interest in video content at this company's YouTube channel, and presents an opportunity for reaching a larger audience (if this insurance company used YouTube platform more actively). Similar situation is found with other insurance companies. Instead of the number of subscribers being a two-digit number or a three-digit number, the companies could have several hundred subscribers or even several million subscribers. At this platform, video clips would have to be published on a weekly basis, and always use the keywords in the description below every video. Marketing tactics that are most applied at YouTube channels of the analyzed insurance companies, include promoting of company projects, recommendations of other loyal customers, and videos reporting on different events organized by an insurance company / or sponsored by it. Other marketing tactics are used more rarely.

Table 7 Comparative analysis of digital marketing tactics at the official **YouTube** company channels in January 2020 – February 2021 period

Marketing tactics and metrics	Croatia osiguranje d.d.	Euroherc osiguranje d.d.	Allianz Hrvatska d.d.	Wiener osiguranje VIG d.d.	Generali osiguranje d.d.	GRAWE Hrvatska d.d.
METRICS						
Number of subscribers	177	56	867	216	118	282
Number of channel views	1,1 M	97.941	11 M	695.000	375.000	2,5 M
Number of videos in a year	9	3	1	2	2	2
MARKETING TACTICS						
Promoting company projects	+		+	+	+	+
Posting videos from the events		+				+
Posting recommendations from other clients	+		+			
Organizing prize-winning games and contests		+				
Promoting company apps	+					

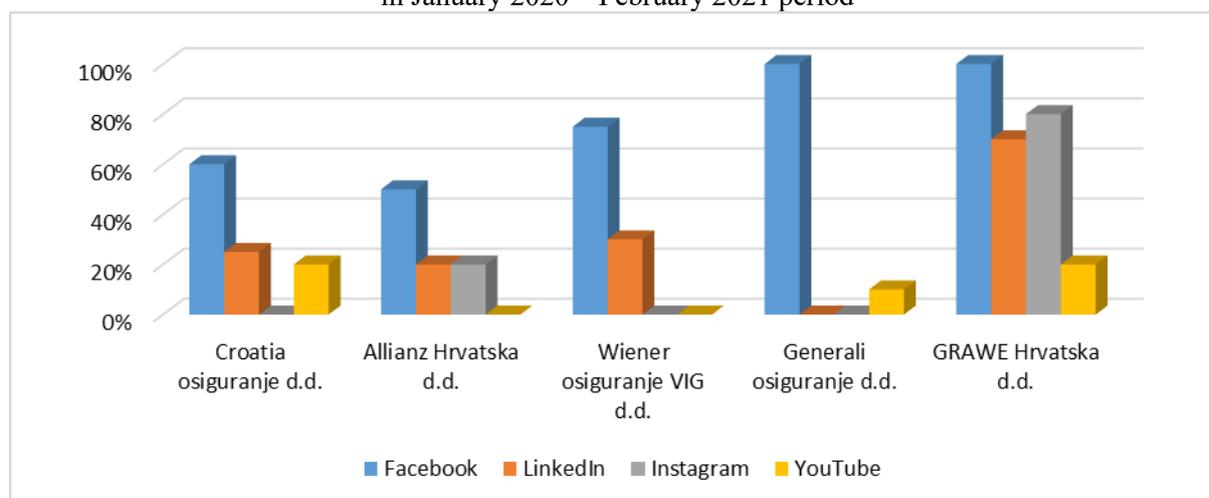
Promoting benefits for the clients	+					
Digital version of a TV ad					+	
Socially responsible business						+
New Year's greeting card					+	+

Source: Independent research and analysis of the official channels at YouTube platform, February 2021

4.5 The share of promoted assortment

After consolidating the information related to the posts at social media sites, it is found that Croatia osiguranje d.d. promoted more than a half of company's products/services on their official Facebook page and only a quarter on their LinkedIn profile page. Euroherc osiguranje d.d. doesn't promoted company's products/services on social media sites at all. Allianz Hrvatska d.d. promoted about a half of company's assortment through their official Facebook profile site and only about a fifth of their assortment via own Instagram and LinkedIn pages, equally. Wiener osiguranje VIG d.d. promoted about three quarters of own assortment on Facebook and about one third of it on LinkedIn. Generali osiguranje d.d. promoted own products/services only through Facebook platform, where the company promoted every product/service from own assortment at least once in the past year. At LinkedIn platform, GRAWE Hrvatska d.d. promoted about 70% of the assortment and about 80% of types of insurance products/services on own official Instagram profile/page. Croatia osiguranje d.d. and GRAWE Hrvatska d.d. promoted about 20% of own product/services at YouTube platform, while Generali osiguranje promoted about one tenth.

Chart 3 The average share of assortment of insurance products/services promoted at digital platforms in January 2020 – February 2021 period



Source: Independent research and analysis based on publicly available information⁹, chart: author's work

5 CONCLUSION

It is well known that the users/clients of insurance companies expect quality support from their insurance company, and that they want the insurance company to be their trusted partner in all situations that life can bring. However, the users expect the same level of reliability and support in the digital environment as well. The analysis of digital marketing tactics at the example of the selected insurance companies in Croatia was done with the goal of identifying the level of digital presence of those companies, and most used marketing tactics. The research and analysis results show the analyzed companies to be present in the digital environment to a certain degree. Some of the analyzed

⁹ Information found at insurance companies' websites (www.crosig.hr/, www.euroherc.hr, www.allianz.hr, www.wiener.hr, www.generali.hr, www.grawe.hr) and their official social media profile pages (Facebook, LinkedIn, Instagram) and their official YouTube channels, February 2021.

insurance companies with smaller market share, have stronger digital presence than some of the analyzed insurance companies that hold a larger market share, and vice versa. First of all, by comparing their website's technical characteristics, look & feel, the structure of the information presented, as well as the quality of the content (*de facto* through benchmarking and implementing best-practice know-how), every company can improve own marketing tactics and subsequently witness positive changes occurring in its online business later on. It is not necessary to be present at all social media sites at the same time, but if a company has an open profile page at a certain social media site, regular posting and often interaction with the users at B2C market are expected. It is not needed to post on a daily basis, on the contrary, moderation is the key. It is generally considered enough to promote certain products/services and corporate activities several times a month, but promptly replying to users' questions and comments is expected - and highly appreciated by the users. It is important to make sure to use full company name and product names in all of the textual posts - on the official website, as well as on the official social media profile pages. The users will use exactly those keywords, phrases, and terminology in Google search engine, so the insurance companies need to help the users find the company brand and its products easily and quickly.

The results of this research and analysis show that the observed insurance companies at Croatian market focus own marketing activities mostly on the official websites, while only some of them use all the benefits that the social media platforms have to offer. Marketing tactics mostly used at Facebook and Instagram include organizing prize-winning games and quizzes; and giving special prices, discounts, and gifts for contracting insurance. At the same time, LinkedIn platform is used to post mostly job ads, announcements of business events and reporting about them, important announcement about the company and posts about socially responsible business. If the insurance companies would promote their products/services more often through social media and YouTube, they would perform better. Also, if these companies would increase their presence in the online environment and the frequency of posting on Instagram, Twitter, and YouTube platforms, they would reach a larger number of users. Additionally, by carefully choosing keywords for their online posts, the users would have less trouble finding insurance products/services that are the best solution for them. GRAWE Hrvatska d.d. and Generali osiguranje d.d. can serve as an example to other analyzed companies, for their efforts in promoting all types of insurance products/services at their Facebook official profile page. Additionally, it would be better if the other insurance companies promoted most of their product portfolio at more digital platforms, instead of just one or two, as is the case at this moment.

One of the main advantages of social media (that the insurance companies would definitely need to be more aware of) is the potential to reach a large number of users. Moreover, it's not enough for an insurance company only to be present in the digital environment, but it is also essential to know the psychology of the customers and to apply appropriate marketing communication for each target group, based on the stages of the marketing funnel, in a way that is interesting, relevant, and understandable to each consumer group. There are various tactics that will attract and keep users' attention such as inspirational quotes, online learning of something useful and creative related to the field of insurance, or motivating the users to take certain actions, and awarding them after they have made a purchase. Sometimes, what helps is to try to see the online environment through the eyes of a new user, especially the ones who are not familiar with insurance terminology, processes, and procedures. The companies that are able to invest more resources to regular and quality marketing activities on social media sites and YouTube platform - these companies will in return get a more positive feedback from the market and have generally happier clients in the long run. It wouldn't be appropriate to label certain marketing tactics as "correct" or "incorrect", because in the end the best combination of tactics is the one that proves to be the most effective one. Usually, this is a combination of tactics that will inform the users, animate them, engage them through interactive content, and motivate them to purchase (additional) products/services, and at the same time, to strengthen the brand, and build relationship with the existing users/clients. For now, YouTube platform is still a rather unknown territory for the analyzed companies, so it is advised that they learn from other companies which manage marketing at this platform successfully. Perhaps inspiration can be found at YouTube channels of other insurance providers which do business at Western European or Northern European markets.

The main obstacle in conducting this research was the lack of publicly available market research results which would cover Croatian markets, as well as the lack of digital marketing metrics and KPIs related specifically to insurance industry. There is a shortage of professional literature on this topic, in particular in Croatian language. The recommendation for future research is to conduct comparative analysis of digital marketing strategies of Croatian subsidiaries of large insurance Groups, with the subsidiaries on other markets and within the same Group.

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