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of a masters degree in commercial science**

Option : Marketing

**implementation and assessment of digital  
communication action in the insurance sector**

**ETUDE DE CAS : SAA assurances**

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## **Dedications:**

I dedicate this simple and modest work to:

my dear parents

You've treated me well with your open arms.

I'm giving you this work as a token of my deep admiration and respect  
for you.

thank you to my brother and sister I pray to God to grant you  
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## Abbreviations list:

XL	Excess of loss
CASH	Compagnie d'Assurance des Hydrocarbures
CCR	Compagnie Centrale de Reinsurance
CIAR	Compagnie Internationale d'Assurance et de Réassurance
MAATEC	Mutuelle Assurance Algérienne des Travailleurs de l'Education et de la Culture
CAAT	COMPAGNIE ALGERIENNE DES ASSURANCES
CAAR	Algerian Insurance and Reinsurance Company
SAA	Société algérienne des assurances
SEO	Search engine optimization
SMO	Social media optimization
SEM	Search engine marketing
SMM	Social media marketing
GIF	Graphics Interchange Format
MRH	Multi risque habitation
BG	Broken glass
CATNAT	Catastrophe naturelle
GAM	Générale Assurance Méditerranéenne
SMA	Social media analytics

## **Abstract:**

The options for digital communications keep expanding. Insurance's mobile interactions with prospects, producers and policyholders have become common, while methods like e-mail, web portals, and even fax are extensively used.

Insurances today have had to digitize various aspects of their operations to keep up with the demands of insureds. Any business that wishes to stay competitive in today's marketplace must meet customers where and when they need something. The digital transformation of insurance – powered by artificial intelligence, machine learning, predictive analytics, mobile service, live chat, etc. – is enabling insurers to do just that, and will keep changing the industry for years to come.

## **Résumé:**

Les options pour les communications numériques ne cessent de croître. Les interactions mobiles de l'assurance avec les prospects, les producteurs et les assurés sont devenues courantes, tandis que des méthodes comme le courrier électronique, les portails Web et même le télécopieur sont largement utilisées.

Aujourd'hui, les assurances ont dû numériser divers aspects de leurs activités pour répondre aux exigences des assurés. Toute entreprise qui souhaite demeurer concurrentielle sur le marché d'aujourd'hui doit répondre aux besoins de ses clients, où et quand ils en ont besoin. La transformation numérique de l'assurance – alimentée par l'intelligence artificielle, l'apprentissage automatique, l'analyse prédictive, les services mobiles, le clavardage en direct, etc. – permet aux assureurs de faire exactement cela, et continuera de changer l'industrie pour les années à venir.

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**General**

**introduction**

The rise of globalization and the opening of insurance markets has resulted in increased competition among industry players, as well as a larger service offering and higher commercial pressure.

In the last few years, markets have been transitioning to a service-based economy, owing to a number of factors such as consumer behavior change. It is in this environment of increased competition and more liberalized markets that businesses have an interest in establishing preferred relationships with their customers in order to sustain their operations.

In the world of financial services and the economy in general, With a 6.89 percent share of the global GDP<sup>1</sup>, insurance, as part of the services, holds a strategic position., insurance is a critical service that allows individuals to protect their investments (homes, autos, etc.) and businesses to continue paying their employees, repairing their buildings, replacing equipment, and covering business losses.<sup>2</sup>

In addition, current economic conditions have defined a new framework for strategic thinking and analysis for businesses, within which the consumer has reclaimed power. The focus of offer chains has shifted to the customer. At the moment, the strategic development and organizational principles are those of customer happiness and loyalty, for which the concept of customer value holds a special place.

The insurance company is no longer an isolated operation; it is required to call on certain skills to ensure its survival and improvement, by bringing together the various tools available to businesses to effectively manage their commercial activities and provide a product or service that meets the needs of their customers. And one of those tools is the digital communication which its importance in a company is growing by the day due to the digitalization of most businesses and sectors of operation.

Communication is regarded as the cornerstone upon which any business, particularly service businesses, relies to make their offerings known and compete in an environment marked by fierce competition. In this circumstance, businesses must adapt. So, a successful business is one that knows how to sell, is loyal to its customers, and maintains its market reputation through various forms of communication.

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<sup>1</sup> (Translated) Swiss Re, SIGMA, l'assurance dans le monde, 2012, N°2 /2011

<sup>2</sup> IKHLEF (Mahmoudà ). DEFLAOUI (Wahiba) **Le marketing des compagnies d'assurance** Faculté des sciences Economiques, Gestion et des sciences Commerciales 2019/2020 page 2

And to that extent the Algerian market has its own difficulties the first being that Algerian community lacks the insurance culture all together as Mr Sais Nacer the CEO of the SAA said "the Algerian insurance market is among the most behind in terms of state economic support." M. Sais has stated that the cost of home insurance is symbolic, since it ranges between 3000 and 4000 DA, according to him. Despite this, the citizens do not have any type of insurance on their homes<sup>1</sup>. The second being it's a market that hasn't adapted fully to the digital world and is still in a transitional phase where people are still getting used to using the internet to sort all of their problems, and one of those problems is insurance which we can comfortably say that 90% of the citizens don't know that they are able to insure themselves online or even contact their insurance agencies through social media platforms or websites.

And so with that said here are our primary questions on which we have built this research

**«What are the most important digital communication channels and strategies to implement in order to strengthen the Algerian's insurance companies online presence? »**

Two questions arise as a result of the phrasing of the problem:

- **What are the characteristics that define the insurance market in general and specifically the Algerian insurance market?**

and

- **what does the digital communication attribute to the SAA?**

In order to respond to the problem and the various questions, we present the following hypotheses:

### **Hypothesis 1:**

- the insurance market is a very competitive and hard market which needs many marketing and communication strategies to conquer
- **Hypothesis 2:**

And

- The digital communication permits the SAA to be more visible and to be in touch and reach of and with its costumers

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<sup>1</sup> (translated) <https://www.algerie-eco.com/2018/10/04/lassurance-habitation-en-algerie-ne-depasse-pas-les-10/>

The curiosity to know how much of an impact the digital communication can have in helping a business and a company in this field of insurance and in a market such as the Algerian one to grow brought us to the SAA which is the leading insurance company in Algeria. Where we tasked ourselves with implementing a few digital communication tools and strategies in order to see how much of a reach we can attain and how we can help the SAA be more visible in the digital world,

And to help us realize what we desired of this research we researched the fundamental aspects of both the insurance sector in general and in Algeria in particular and also the communication as a domain. After that we went on to observe the SAAs activities and their communication strategies and to help us with that we used the qualitative method so we interviewed a marketing manager to get answers on our inquiries, and also used the participating observation as a second method of observation as we worked with the staff of the marketing and communication department on their strategies and implemented them in the field.

For the order of our research we have begun with the first chapter where we are going to go over several key ideas in the insurance sector and their definitions, as well as the definition of each sector component. And then discuss the Algerian insurance sector and its components, and finally some aspects of the service marketing.

In the second chapter we saw fit that it would explain the communication in general then its different tools, then move on to the publicity sector and finally the management of different social media platforms.

And in the third chapter which is the practical study we performed we go in to the SAA, define what it is and represents as a company, then we analyzed its key communication strategies and also illustrated what we participated to the communication and marketing departments and illustrated our work on their social media pages.

**Chapter 1:**

**The insurance  
sector.**

Because the insurance industry has undergone numerous changes and evolutions since its inception, it now occupies a critical position on the economic landscape of the country. As a result, the insurance sector is a highly complex industry with a large and highly competitive market. It is necessary to employ a cost-effective marketing and communication strategy to maintain a competitive position on the market.

We will introduce the several key ideas in the insurance sector, as well as the definitions of each sector component, in this chapter and its three sections.

After that, we'll discuss the Algerian insurance market, its components, and current market news.

At the end, we'll go over the many components of service marketing.

## 1.1 Section 1: The key concepts of the insurance sector

### 1.1.1 The definition of insurance:

Insurance can be defined as: coverage by contract whereby one party undertakes to indemnify or guarantee another against loss by a specified contingency or peril.<sup>1</sup>

And as : Insurance is a contract, represented by a policy, in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured.<sup>2</sup>

### 1.1.2 The role of insurance:

Because insurance plays such an important role in the economy of the country, it has become an integral part of our daily lives, serving a dual economic and social purpose.

### 1.1.3 The social role of insurance<sup>3</sup>:

Insurance has a long and distinguished history. The UK has played its part in the insurance story, from as far back as the reaction to the Great Fire of London in 1666 and the development of insurance trading in Edward Lloyd's coffee shop in 1688.

It is an essential part of everyday life, playing a crucial role in both economic development as well as having a role in supporting wider societal ends.

Though insurance products are provided in a commercial context, both for individuals and for corporate customers, they clearly serve a wider purpose. Insurance helps oil the engine of the economy, for example in underwriting trade through trade credit. It also provides peace of mind to the public through collective insurance for a host of perils including flood, fire, and health. In short, the economy and society as a whole benefits from the certainty insurance brings through (to quote our first paper in this series):

- Efficiently protecting the public through innovative risk management techniques.
- Freeing up businesses and professionals from everyday risks and encouraging innovation and competition.

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<sup>1</sup> <https://www.merriam-webster.com/dictionary/insurance> consulted on 19/05/2022 at 11:18

<sup>2</sup> <https://www.investopedia.com/terms/i/insurance.asp> consulted on 19/05/2022 at 11:25

<sup>3</sup> <https://www.cii.co.uk/32307> consulted on 19/05/2022 at 12:28

- Relieving the burden from the state and providing comfort to individuals by providing safe, effective and affordable pension savings, protection and de-cumulation products that convert pension savings into retirement income.

These are just some of the areas where insurance contributes to society. As the professional body for the insurance sector dedicated to protecting the public, the Chartered Insurance Institute is looking at various aspects of the social role that insurance plays. We thought this might be helpfully brought to life with a series of short papers considering this concept in greater detail, setting out the purpose, which is often intangible, of insurance and the benefits it brings and risks it mitigates. Insurance is vital. Just imagine a world without it.

### 1.1.4 The economic role of insurance<sup>1</sup>:

Let's understand in detail how and why Insurance as a sector is key to development of any economy.

**Provides Safety and Security to Individuals and Businesses:** Insurance provides financial support and reduces uncertainties that individuals and businesses face at every step of their lifecycles. It provides an ideal risk mitigation mechanism against events that can potentially cause financial distress to individuals and businesses. ). For instance, with medical inflation growing at approximately 15% per annum, even simple medical procedures cost enough to disturb a family's well-calculated budget, but a Health Insurance would ensure financial security for the family. In case of business insurance, financial compensation is provided against financial loss due to fire, theft, mishaps related to marine activities, other accidents etc.

**Generates Long-term Financial Resources:** The Insurance sector generates funds by way of premiums from millions of policyholders. Due to the long-term nature of these funds, these are invested in building long-term infrastructure assets (such as roads, ports, power plants, dams, etc.) that are significant to nation-building. Employment opportunities are increased by big investments leading to capital formation in the economy.

**Promotes Economic Growth:** The Insurance sector makes a significant impact on the overall economy by mobilizing domestic savings. Insurance turn accumulated capital into

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<sup>1</sup> <https://www.hdfcergo.com/blogs/general-insurance/importance-of-insurance#:~:text=Insurance%20turn%20accumulated%20capital%20into,sustainable%20growth%20of%20an%20economy>. Consulted on the 19/05/2022 at 12:54

productive investments. Insurance also enables mitigation of losses, financial stability and promotes trade and commerce activities those results into sustainable economic growth and development. Thus, insurance plays a crucial role in the sustainable growth of an economy.

**Provides Support to Families during Medical Emergencies:** Well-being of family is important for all and health of family members is the biggest concern for most. From elderly parents to newborn children, medication and hospitalization play important role while ensuring well-being of families. Rising medical treatment costs and soaring medicine prices are enough to drain your savings if not well prepared. Anyone can fall victim to critical illnesses (such as heart attack, stroke, cancer etc.) unexpectedly. And rising medical expense is of great concern. Medical Insurance is a policy that protects individuals financially against different type of health risks. With a Health Insurance policy, an insured gets financial support in case of medical emergency.

**Spreads Risk:** Insurance facilitates moving of risk of loss from the insured to the insurer. The basic principle of insurance is to spread risk among a large number of people. A large population gets insurance policies and pay premium to the insurer. Whenever a loss occurs, it is compensated out of corpus of funds collected from the millions of policyholders.

### 1.1.5 The different techniques of insurance :

For better understanding the function of an insurance we have to treat the technical terms such as :

#### a. The different actors:

- 1) An insurance policy is a contract between the insurer and the insured.
- 2) The insured is the person whose life is being covered against the risk under the policy.<sup>1</sup>
- 3) The insurer is the insurance company that provides the insurance cover.
- 4) The proposer is the person who takes the cover and is also called the policyholder.<sup>2</sup>
- 5) The beneficiary is the person/s entitled to receive benefits of insurance and can be spouse, parents, children, siblings or business partner etc.<sup>3</sup>

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<sup>1</sup> (translated) Caisse nationale des assurances, Glossaire des termes d'assurance, P21

<sup>2</sup> (translated) Caisse nationale des assurances, Glossaire des termes d'assurance, P92

<sup>3</sup> (translated) Caisse nationale des assurances, Glossaire des termes d'assurance, P25

### **b. The technical elements of an operating insurance<sup>1</sup>:**

The elements that make up an insurance operation can be presented as follows: risk, prime, or contribution, and the insurer's performance:

**1. The danger:** Risk is an event that occurs frequently in everyday life; it is also a future event that is uncertain whether it will occur or not. It is a word that conjures up images of peril.

This does not mean that the risk is solely dependent on the insured's willingness. An intentional inconvénient cannot be insured, since insurance cannot be planned for an event that has already occurred (there must be a risk).

**2. the contribution:** This is an amount of money set by the insurer and is usually fixed for the duration of the contract. It usually occurs once a year. The first payment is made in advance rather than at the end.

**3. The insurer's performance:** This is the commitment made by the insurer to pay a sum of money to the insured in the event of the planned sinistère. It's a way of referring to a sum of money that is intended for: - the subscriber and is insured, for example, in fire insurance; - a third party, for example, in liability insurance; - the beneficiary, for example, in life insurance (in the event of death).

### **1.1.6 The divers types of insurance<sup>2</sup>:**

#### **a. Life Insurance**

Life Insurance refers to a policy or cover whereby the policyholder can ensure financial freedom for his/her family members after death. Suppose you are the sole earning member in your family, supporting your spouse and children.

In such an event, your death would financially devastate the whole family. Life insurance policies ensure that such a thing does not happen by providing financial assistance to your family in the event of your passing.

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<sup>1</sup> (translated) Couilbaul.F, Eliashberg.C, Latrasse.M : les grands principes de l'assurance, 6eme édition, largus, paris, 2003

<sup>2</sup> <https://www.godigit.com/guides/types-of-insurance> consulted on 19/05/2022 at 16:05

## **b. Motor Insurance**

Motor insurance refers to policies that offer financial assistance in the event of accidents involving your car or bike. Motor insurance can be availed for three categories of motorized vehicles, including:

- Car Insurance - Personally owned four-wheeler vehicles are covered under such a policy.
- Two-wheeler Insurance - Personally owned two-wheeler vehicles, including bikes and scooters, are covered under these plans.
- Commercial Vehicle Insurance - If you own a vehicle that is used commercially, you need to avail insurance for the same. These policies ensure that your business automobiles stay in the best of shapes, reducing losses significantly.

## **c. Health Insurance**

Health insurance refers to a type of general insurance, which provides financial assistance to policyholders when they are admitted to hospitals for treatment. Additionally, some plans also cover the cost of treatment undertaken at home, prior to a hospitalisation or after discharge from the same.

With the rising medical inflation in India, buying health insurance has become a necessity. However, before proceeding with your purchase, consider the various types of health insurance plans available in India.

## **d. Travel Insurance**

When talking about the different types of insurance policies, one must not forget to learn more about travel insurance plans. Such policies ensure the financial safety of a traveller during a trip. Therefore, when compared to other insurance policies, travel insurance is a short-term cover.

Depending on the provider you choose, travel insurance may offer financial aid at various times, such as during loss of baggage, trip cancellation and much more

## **e. Property Insurance**

Any building or immovable structure can be insured through [property insurance](#) plans. This can be either your residence or commercial space. If any damage befalls such a property, you can claim financial assistance from the insurance provider. Keep in mind that such a plan also financially safeguards the content inside the property.

## **f. Mobile Insurance**

Owing to the rising price of mobile phones and their several applications today, it has become imperative to insure the device. Mobile insurance allows you to reclaim money that you spend on repairing your phone in the event of accidental damage.

Further, you can also claim the same in case of phone theft, making it easier to replace the handset with a new phone

## **g. Cycle Insurance**

Bicycles are valuable properties in India as some people rely on these vehicles for their daily commute. A cycle insurance policy ensures that you have access to necessary funds should your bicycle undergo accidental damage or theft. It saves your out of pocket expenses, while also ensuring immediate repairs to the vehicle.

## **h. Bite-Size Insurance**

Bite-sized insurance policies refer to sachet insurance plans that minimize your financial liability for a very limited tenure, generally up to a year.

These insurance plans allow you to protect your finances against specific damage or threats. For instance, particular bite-sized insurance may offer accidental cover of Rs for a year. You can choose this policy when you think you might be particularly susceptible to accidental injuries.

Another example is insurance cover for specific diseases. For instance, if your area is prone to water-borne diseases, such as cholera, you can pick a policy that covers cholera treatment and all associated costs for a 1-year period.

### 1.1.7 The insurance contract:

#### a. The definition of an insurance contract<sup>1</sup>:

The insurance contract is an agreement between an insurer and an insured to cover a risk: the insurer agrees to cover the risk, while the subscriber agrees to pay the premium or contribution.

#### b. The general characters of and insurance contract<sup>2</sup>

Though all *contracts* share fundamental concepts and basic elements, insurance contracts typically possess a number of characteristics not widely found in other types of contractual agreements. The most common of these features are listed here:

##### **Aleatory :**

If one party to a contract *might* receive considerably more in value than he or she gives up under the terms of the agreement, the contract is said to be aleatory. Insurance contracts are of this type because, depending upon chance or any number of uncertain outcomes, the insured (or his or her beneficiaries) may receive substantially more in claim proceeds than was paid to the insurance company in premium dollars. On the other hand, the insurer could ultimately receive significantly more dollars than the insured party if a claim is never filed.

##### **Adhesion:**

In a contract of adhesion, one party draws up the contract in its entirety and presents it to the other party on a 'take it or leave it' basis; the receiving party does not have the option of negotiating, revising, or deleting any part or provision of the document. Insurance contracts are of this type, because the insurer writes the contract and the insured either 'adheres' to it or is denied coverage. In a court of law, when legal determinations must be made because of ambiguity in a contract of adhesion, the court will render its interpretation *against* the party that wrote the contract. Typically, the court will grant *any* reasonable expectation on the part of the insured (or his or her beneficiaries) arising from an insurer-prepared contract.

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<sup>1</sup> Couilbault.F, Eliashberg.C, Latrasse.M : les grands principes de l'assurance, 6eme édition, largus, paris, 2003, p87.

<sup>2</sup> <https://m.finweb.com/insurance/characteristics-of-insurance-contracts.html> consulted on 20/05/2022 at 10:00

## **Utmost Good Faith:**

Although all contracts ideally should be executed in good faith, insurance contracts are held to an even higher standard, requiring the utmost of this quality between the parties. Due to the nature of an insurance agreement, each party needs - and is legally entitled - to rely upon the representations and declarations of the other. Each party must have a reasonable expectation that the other party is not attempting to defraud, mislead, or conceal information and is indeed conducting themselves in good faith. In a contract of utmost good faith, each party has a duty to reveal all material *information* (that is, information that would likely influence a party's decision to either enter into or decline the contract), and if any such data is not disclosed, the other party will usually have the right to void the agreement.

## **Executory:**

An executory contract is one in which the covenants of one or more parties to the contract remain partially or completely unfulfilled. Insurance contracts necessarily fall under this strict definition; of course, it's stated in the insurance and agreement that the insurer will only perform its obligation after certain events take place (in other words, losses occur).

## **Unilateral:**

A contract may either be bilateral or unilateral. In a bilateral contract, each party exchanges a promise for a promise. However, in a unilateral contract, the promise of one party is exchanged for a specific act of the other party. Insurance contracts are unilateral; the insured performs the act of paying the policy premium, and the insurer promises to reimburse the insured for any covered losses that may occur. It must be noted that once the insured has paid the policy premium, nothing else is required on his or her part; no other promises of performance were made. Only the insurer has covenanted any further action, and only the insurer can be held liable for breach of contract.

## **Conditional:**

A condition is a provision of a contract which limits the rights provided by the contract. In addition to being executory, aleatory, adhesive, and of the utmost good faith, insurance contracts are also conditional. Even when a loss is suffered, certain conditions must be met before the contract can be legally enforced. For example, the insured individual or beneficiary

must satisfy the condition of submitting to the insurance company sufficient proof of loss, or prove that he or she has an insurable interest in the person insured.

There are two basic types of conditions: conditions precedent and conditions subsequent. A condition precedent is any event or act that must take place or be performed before the contractual right will be granted. For instance, before an insured individual can collect medical benefits, he or she must become sick or injured. Further, before a beneficiary will be paid a death benefit, the insured must actually become deceased. A condition subsequent is an event or act that serves to cancel a contractual right. A suicide clause is an example of such a condition. Typical suicide clauses cancel the right of payment of the death benefit if the insured individual takes his or her own life within two years of a life insurance policy's effective date.

### **Personal contract:**

Insurance contracts are usually personal agreements between the insurance company and the insured individual, and are not transferable to another person without the insurer's consent. ([Life insurance](#) and some maritime insurance policies are notable exceptions to this standard.) As an illustration, if the owner of a car sells the vehicle and no provision is made for the buyer to continue the existing car insurance (which, in actuality, would simply be the writing of the new policy), then coverage will cease with the transfer of title to the new owner.

### **Warranties and Representations:**

A warranty is a statement that is considered guaranteed to be true and, once declared, becomes an actual part of the contract. Typically, a breach of warranty provides sufficient grounds for the contract to be voided. Conversely, a *representation* is a statement that is believed to be true to the best of the other party's knowledge. In order to void a contract based on a misrepresentation, a party must prove that the information misrepresented is indeed material to the agreement. According to the laws of most states and in most circumstances, the responses that a person gives on an insurance application are considered to be a representations, and not warranties.

## **1.1.8 The concept of reinsurance:**

### **a. The definition:**

Reinsurance is a risk transfer mechanism in which a transferor insurance company transfers risk to a reinsurer insurance company. The transferor returns a portion of the insurance premiums to the insurer in exchange for his taking responsibility for a portion of the sinister if the risk is realized.<sup>1</sup>

Reinsurance occurs when multiple insurance companies share risk by purchasing insurance policies from other insurers to limit their own total loss in case of disaster. Described as "insurance of insurance companies" by the Reinsurance Association of America, the idea is that no insurance company has too much exposure to a particularly large event or disaster.

- Reinsurance occurs when multiple insurance companies share risk by purchasing insurance policies from other insurers to limit their own total loss in case of disaster.
- By spreading risk, an insurance company takes on clients whose coverage would be too great of a burden for the single insurance company to handle alone.
- Premiums paid by the insured are typically shared by all of the insurance companies involved.
- U.S. regulations require reinsurers to be financially solvent so they can meet their obligations to ceding insurers.<sup>2</sup>

## **b. How reinsurance work<sup>3</sup>:**

By spreading risk, an individual insurance company can take on clients whose coverage would be too great of a burden for the single insurance company to handle alone. When reinsurance occurs, the premium paid by the insured is typically shared by all of the insurance companies involved.

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<sup>1</sup> (translated) Mémoire présenté devant le Centre d'Etudes Actuarielles pour la validation du cursus à la Formation d'Actuaire du Centre d'Etudes Actuarielles et l'admission à l'Institut des Actuaire le 30 Juin 2017 Par : Thibault DHALLUIN, Page 27.

<sup>2</sup> Reinsurance Association of America. "[Fundamentals of P/C Reinsurance](https://www.reinsurance.org/Fundamentals/) <https://www.reinsurance.org/Fundamentals/>." Accessed May 9, 2021. Consulted on 20/05/2022 11:30

<sup>3</sup> <https://www.investopedia.com/ask/answers/08/reinsurance.asp> consulted on 20/05/2022 at 12:45

If one company assumes the risk on its own, the cost could [bankrupt](#) or financially ruin the insurance company and possibly not cover the loss for the original company that paid the insurance premium.

For example, consider a massive hurricane that makes landfall in Florida and causes billions of dollars in damage. If one company sold all the homeowners insurance, the chance of it being able to cover the losses would be unlikely. Instead, the retail insurance company spreads parts of the coverage to other insurance companies (reinsurance), thereby spreading the cost of risk among many insurance companies.

Insurers purchase reinsurance for four reasons: To limit liability on a specific risk, to stabilize loss experience, to protect themselves and the insured against catastrophes, and to increase their capacity. But reinsurance can help a company by providing the following:

1. Risk Transfer: Companies can share or transfer specific risks with other companies.
2. Arbitrage: Additional profits can be garnered by purchasing insurance elsewhere for less than the premium the company collects from policyholders.
3. Capital Management: Companies can avoid having to absorb large losses by passing risk; this frees up additional capital.
4. Solvency Margins: The purchase of surplus relief insurance allows companies to accept new clients and avoid the need to raise additional capital.
5. Expertise: The expertise of another insurer can help a company obtain a higher rating and premium.

### **c. The forms of reinsurance:**

We can class the forms of reinsurance into two proportional reinsurance and non-proportional reinsurance

## Board N°01 : the forms of reinsurance

<p><b>Proportional reinsurance</b></p>	<p>If a reinsurer takes 20% of the risk from the insurer, that is to say the sum insured for that risk, he will receive 20% of the premium paid by the insured to the insurer, and should there be a loss on that risk, he will pay 20% of the loss paid by the insurer to the insured.</p> <p>Due to this proportional reinsurance, the insurance company will be able to offer to their clients a large cover either directly or through brokers (underwriting capacity).</p> <p>Depending on the financial strength of the company, the risk appetite of top management and their shareholders, and the cost of reinsurance, the insurance company will buy more or less capacity, that is to say it will cede more or less of its premium.</p> <p>There is a wide array of proportional treaties (Quota share, Surplus, Covers...) with their own purposes, advantages and disadvantages.</p>
<p><b>Non-proportional reinsurance</b></p>	<p>While Proportional reinsurance is based on the sum insured, Non Proportional reinsurance uses the size of the claim to design the cover.</p> <p>The insurance company decides the claim amount it can assume for itself on one single risk or on one event involving many risks: that is the retention.</p>

	<p>Claims exceeding that loss amount will be taken over by the Excess of Loss or XL cover, be it an XL per risk or an XL per event, up to the limit agreed between the insurer and his reinsurers this against a price which is agreed upon according to different factors.</p> <p>There are different types of non proportional covers: Excess of Loss, Stop loss, Aggregates... What we could call vertical or horizontal covers with their own purposes.</p> <p>Reinsurance is a service, and it comes at a price which varies depending on many factors: type of reinsurance, claims experience, exposure to the cover, not to forget market competition.</p>
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**Source:** realized by us

## 1.2 Section 2: the insurance market in Algeria

today the insurance sector in Algeria is in constant development. And this section has the objective of defining it.

### 1.2.1 The historic development of the sector in Algeria:

The development of the insurance sector in Algeria has gone through four major stages:

- a. The colonial period.
- b. The insurance sector in Algeria (the transition period), from 1962 to 1965.
- c. The insurance sector in Algeria (the state monopoly period), from 1966 to 1994.
- d. The insurance sector in Algeria (the liberalization period), from 1995 to today.

#### a. The colonial period<sup>1</sup>:

The first signs of an insurance business appear in 1845, when the French company Union opens an office in Alger. From that point forward, other businesses gradually set up shop to meet the needs of the first colonists. It isn't until 1950, or a century later, that the sector truly begins to develop, thanks to the introduction of mandatory workplace accident insurance. The introduction of mandatory motor insurance in 1958 boosts the market's revenue. Until 1962, when the country gained independence, the local market was completely reliant on the French market. The French legislation governs all companies operating on the Algerian soil, whether they are French or foreign

#### b. The insurance sector in Algeria (the transition period), from 1962 to 1965:

Following the country's independence in 1962, the Algerian legislator re-enacted all existing laws while waiting for new legislation to be enacted. Algeria now has 160 insurance companies with an agreement, with half of them being French. The majority of the companies'

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<sup>1</sup> (translated) Algérie : cinquante ans d'expérience de développement État -Economie-Société 22Le marché de l'assurance au Maghreb (1re partie) disponible sur : [Marché de l'assurance au Maghreb, cas de l'Algérie, le Maroc, et la Tunisie \(atlas-mag.net\)](#) (consulted on 21/05/2022 at 08:45),

bureau or subsidiaries are located in the major cities of Algiers, Oran, and Constantine.<sup>1</sup> Following independence, the Algerian government decided to reclaim the insurance sector through the passing of two laws, N° 63-197 and N° 63-201, dated June 8, 1963. The first law establishes a legal and mandatory insurance institution for all insurance transactions conducted in Algeria, as well as the establishment of an Algerian insurance and reinsurance wallet (CAAR). The foreign companies operating in Algeria are required to contribute 10% of their profits or contribution to the CAAR. The second law required insurance companies, regardless of nationality, to provide guarantees that included:

- Ministry of Finances control and surveillance.
- Insurance company approval.

The state's control is a failure as a result of these laws, as almost all foreign companies have left Algeria, terminating their operations without even accepting the terms of their contract's termination.<sup>2</sup>

### **c. The insurance sector in Algeria (the state monopoly period), from 1966 to 1994<sup>3</sup>:**

Since 1966, the establishment of the state monopoly on insurance transactions by Ordinance No. 66-127 of May 27, 1966, has resulted in the closure of all 17 existing insurance companies, with the exception of the SAA which has been nationalized and others that have mutual status (MAATEC et CCRMA).

The CCR (Compagnie Centrale de Reinsurance) was founded in 1975, and the company's capital was initially held in equal parts by CAAR and SAA, who were required to transfer the entirety of their insurance to the CCR.

Between 1973 and 1989, the government established a market specialization, the CAAR, which specializes in large-risk insurance and transportation insurance. This allows the formation of a worldwide insurance company that specializes in road, maritime, and aviation insurance.

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<sup>1</sup> (translated) Algérie : cinquante ans d'expérience de développement État -Economie-Société 22Le marché de l'assurance au Maghreb (Ire partie) disponible sur : [Marché de l'assurance au Maghreb, cas de l'Algérie, le Maroc, et la Tunisie \(atlas-mag.net\)](#) (consulted on 21/05/2022 at10:04),

<sup>2</sup> (translated) Mémoire de Master thème Réalisé par : BOURAMA Souad, Université Abderrahmane mira de Bejaia BENLOUNIS Moufida. Page 21

<sup>3</sup> (translated) Mémoire de Master thème Réalisé par : BOURAMA Souad, Université Abderrahmane mira de Bejaia BENLOUNIS Moufida. Page 21.

The SAA specializes in small risks (automobiles, flights, ice storms, water damage, multi-family dwellings, personal insurance, fire and explosion (simple risk)).

CAAT specializes in transportation risks, and CCR specializes in insurance.

The specialization of insurance companies was abolished in 1989.

#### **d. The insurance sector in Algeria (the liberalization period), from 1995 to today<sup>1</sup>;**

The order n° 95-07 of January 25, 1995, abolished the government's monopoly on the insurance market and allowed for the formation of private companies. This regulation also reduces the number of mandatory subscription guarantees. As a result, the list now primarily consists of civil liability insurance aimed at ensuring the payment of damages to accident victims, with the exception of the public sector, which is still covered by mandatory fire insurance.

The mandatory natural disaster insurance (Cat Nat) was implemented in September 2004, after Presidential Order No. 03-12 of October 26, 2003, which was approved by the “Assemblée populaire nationale” (APN) on October 7, 2003, and the Sénat on October 14, 2003, as well as the Council of Ministers.

Because of flaws in the law passed by the National Assembly on January 17, 2006, the system of guarantees control continues to improve. His goal is to support the development of insurance in general and personal insurance in particular.

#### **1.2.2 The structure of the Algerian insurance market:**

There are currently 24 public or private insurance companies operating on the Algerian market, including 13 damage insurers. They are organized as either SPAs or mutualistic societies.

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<sup>1</sup>(translated) L’histoire de l’assurance en Algérie (by Bouaziz Cheikh) 2013, pages 288-289

**Board N°02: structure of the Algerian insurance market**

Companies	Status	
-SAA -CAAT -CAAR -CASH	public	<b>Damage insurance</b>
-TRUST Algeria -CIAR -2A -SALAMA Assurances -GAM -Alliance Assurance	private	
-AXA Algeria	private	
-CNMA -MAATEC	Mutual	
-CAARAMA -TALA -AMANA (Ex SAPS)	Public	
-MACIR VIE -CARDIF EL-Djazair	Private	<b>Insurance of persons</b>
-AXA Algérie	Private	
-the mutualistic	Mutual	

**Source: realized by us.**

this table shows us the different insurance companies of Algeria and their status (public, private, mixed, mutual) and if they are a damage insurance or a persons insurance.

### 1.2.3 Algeria's insurance industry participants:

Concerning insurance companies, the Algerian market is made up of 24 insurance companies and courtiers, all of them are regulated by the Ministry of Finances.

Each participant's definition and role are explained:

**Ministry des Finances**<sup>1</sup>: Assurance and/or reinsurance companies can only operate after receiving approval from the Ministry of Finances. The Ministry of Insurance monitors the rights of insurers and beneficiaries of insurance contracts, as well as the financial stability of insurance and reinsurance companies and their ability to meet their obligations.

<sup>1</sup>(translated) <https://www.mfdgi.gov.dz/> (consulted on 22/05/2022 at 08 :34)

**CSI (Commission of Supervision of insurances)<sup>1</sup>:** The Commission of Supervision of insurances oversees the state's insurance and reinsurance activities. It performs the function of control administration through the Ministry of Finance's guarantees system.

Its goals are to:

- Protect the interests of the insured and beneficiaries of insurance contracts while ensuring the regularity of insurance operations and the solvability of insurance companies.
- Promote and develop the national insurance market in order to integrate it into economic and social activity.

**NIC(National Insurance Council)<sup>2</sup>:** The NIC serves as a forum for collaboration among the various stakeholders involved in the insurance industry. Deliberate in all parts of assurance and reinsurance activity, including those relating to the operators who work in this field.

**RC risk center<sup>3</sup> :** The Algerian Risk File centralizes all corporate credit obligations, allowing Algerian banks to better manage their exposures and risks and avoid past mistakes. The risk center in Algeria is divided into two parts. The former is known as the central risk Enterprises, and the latter is known as the central risk Households

**(SA) Assurance companies:** Assurance companies, the Algerian market is made up of 24 Assurance companies.

**Agent general assurance (AGA):** Any person who represents one or more insurance companies and has a contract of nomination indicating their approval in this capacity is considered a general insurance agent.

### 1.2.4 The insurance market in Algeria in figures:

According to CNA and Atlas Magazine, the insurance industry in Algeria was founded one day after independence, and it now has 24 insurance companies of various types. According to CNA and Atlas Magazine, the insurance industry has always grown in terms of production and revenue, with the exception of the national market, which has experienced a decline due

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<sup>1</sup> (translated) [https://www.uar.dz/wp-content/uploads/2017/01/DE\\_08\\_113\\_CSA.pdf](https://www.uar.dz/wp-content/uploads/2017/01/DE_08_113_CSA.pdf) (consulted on 22/04/2022 at 09 :34)

<sup>2</sup> (translated) <https://www.cna.dz/Acteurs/CNA> (consulted on 22/05/2022 at 11 :28)

<sup>3</sup> (translated) <https://www.algerie-credit.com/fichier-central-des-risques.html> (consulted on 22/04/2022 à 11 :50)

to articles published by Algeria Presse Service (APS) after being severely impacted by the health-care crisis in 2020.

**Board N°3 :** multiple different insurance companies in Algeria

Logo des sociétés	Le nom des sociétés d'assurance
	<b>SAA - La société algérienne d'assurance</b>
	<b>CAAR - Compagnie Algérienne d'Assurance et de Réassurance</b>
	<b>CAAT - Compagnie Algérienne des Assurances</b>
	<b>GAM -Générale Assurance Méditerranéenne</b>
	<b>Alliance Assurances</b>
	<b>CASH - Compagnie d'Assurance des Hydrocarbures</b>
	<b>Salama Assurances Algérie</b>

Source : realized by us

### 1.3 Section 03: services marketing

For a long time, service marketing has been less developed than product marketing, particularly for high-end products. It's easy to understand why: it's mostly small businesses (coiffeurs, etc.) and certain activities that don't have the legal right to sell.

#### 1.3.1 Service marketing definition:

Services marketing is a form of marketing that businesses that provide a service to their customers use to increase brand awareness and sales. Unlike product marketing, services marketing focuses on advertising intangible transactions that provide value to customers. Advertisers use effective services marketing strategies to build trust with their customers and show them how their service can benefit them. Businesses may base their services marketing strategies on the promotion of ideas, benefits and promises to help them sell their services. For example, a company that provides wellness coaching may promote the benefits of adapting a healthier lifestyle, the promise that they can help their customers achieve their

fitness goals and the idea that incorporating an effective wellness routine is easier with the help of a certified coach.<sup>1</sup>

And by Christopher Lovelock « The American Marketing Association defines services marketing as an organizational function and a set of processes for identifying or creating, communicating, and delivering value to customers and for managing customer relationship in a way that benefit the organization and stake-holders. Services are (usually) intangible economic activities offered by one party to another. Often time-based, services performed bring about desired results to recipients, objects, or other assets for which purchasers have responsibility. In exchange for money, time, and effort, service customers expect value from access to goods, labor, professional skills, facilities , networks, and systems; but they do not normally take ownership of any of the physical elements involved . »<sup>2</sup>

### 1.3.2.The forms of service marketing<sup>3</sup>:

#### a. External Marketing

Companies use external marketing to make promises to customers. External marketing is any communication to customers (or potential customers) that happens before service delivery starts.

Forms of external marketing include:

- Advertising
- Personal selling
- Public relations (PR)
- Direct marketing

We use external marketing to achieve many aims including:

- Creating awareness.
- Setting price expectations.
- Setting service level expectations.

<sup>1</sup> <https://www.indeed.com/career-advice/career-development/services-marketing#:~:text=Services%20marketing%20is%20a%20form,that%20provide%20value%20to%20customers.> Consulted on 22/05/2022 at 14:19

<sup>2</sup> Christopher Lovelock and Jochen Wirtz (2011), *Services Marketing: People, Technology, Strategy*, 7th ed., Upper Saddle River, New Jersey, Prentice Hall page 85

<sup>3</sup> <https://expertprogrammanagement.com/2018/03/services-marketing-triangle/> consulted on 22/05/2022 at 15:00

## **b. Internal Marketing:**

Within a services business, we view employees as internal customers. They are a market which we must please first as a company. The leadership team should be focused on satisfying its employees so that they want to better serve customers.

. It can equally be applied to all employees. This results in everyone, at all levels of the organization, being empowered to deliver great customer service.

Key components of internal marketing include:

- Motivating employees
- Teaching customer satisfaction techniques
- Communicating company goals regularly
- Management of change
- Training staff on how to use the company's services
- Good pay and working conditions

## **C. Interactive Marketing:**

Interactive marketing occurs when employees and customers interact. It is here where the promises made during external marketing are either kept or broken by employees or sub-contractors.

Each significant interaction between an employee and a customer is known as a service encounter.

Interactive marketing is important because it establishes both short-term and long-term satisfaction. That is, if the customer is satisfied with the service they received in the short-term, they are more likely to be satisfied over the longer term.

## **The Services Marketing Triangle**

The Services Marketing Triangle is shown in the following diagram. It shows the key marketing activities that happen between the key actors within services businesses.

**Figure N°1:** the three forms of services marketing



Source: <https://theinvestorsbook.com/service-marketing.html> consulted on 22/05/2022 at 16

Each actor works together to develop, promote, and deliver a company's service. As you can see from the diagram we represent actors by the points of the triangle. Our actors are:

- Company: refers to the leadership team of the company in question.
- Employees: refers to all employees, including subcontractors who deliver the company's service.
- Customers: refers to all customers and potential customers of the company.

### 1.3.3 Factors in Service Marketing<sup>1</sup>:

The key factors which define marketing for services are:

#### **Intangible:**

<sup>1</sup> <https://www.mbaskool.com/business-concepts/marketing-and-strategy-terms/11201-service-marketing.html> consulted on 23/05/2022 at 9:08

services are non-physical unlike physical products which can be touched, felt, seen. This makes services different from products and hence the marketing approach would also be different.

### **No ownership:**

Services cannot be owned but can only be experienced. This is a holistic concept which is related to customer experience.

There is ownership in service in form of evidence like plan, bills, invoice etc. but you cannot own it like a product.

### **Inseparability:**

Service marketing is driven by a concept of moment of truth, i.e. the services are created & used at the same moment.

They cannot be stored like products in an inventory, they are produced and consumed at the same time.

### **Variability:**

In contrast to the product, the service cannot be subjected to quality control before being delivered to the customer. Because of their inseparability, contact employees, clients, and other consumers may all be implicated in the good or bad quality of service provided, and hence in the heterogeneity and variability of services provided<sup>1</sup>

Unlike products which can be stored, services are consumed at that very moment. But there is another way to look at it as well. These days many services or plans do have expiry date. They are not similar to best before dates in products but these dates are more in terms of validity of service.

e.g. free warranty service after 2 years of purchase.

### **People involvement:**

Service marketing is driven by people who provide benefits & solutions to the needs of the customers. These days lot of automatic service solutions are coming up but people play the most important role in service marketing.

Service marketing planning involves taking care of 7Ps. Price, Place, Promotion, Product, People, Process and Physical evidence.

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<sup>1</sup> (translated) Lovelock Christopher, Lapert Denis, 1999, P: 137

### 1.3.4 Service marketing mix: (insurance companies):

**a. The product (service) policy is as follows:** The term "product" refers to everything that can be sold on the market for consumption or use in order to satisfy a certain desire or need.

**b. The service offer:** The concept of service offer is based on the simple observation that no service company offers a month's worth of services to its customers.

**-Foundational services:** There are two categories of people:

- **The fundamental service:** The basis service can be defined from two perspectives: First, from the client: The primary reason for which a customer visits or contacts a service company is for basic customer service. The basic service is one that will meet the client's primary need, such as arriving at a hotel for a night or a stay, contacting an airline to go from one city to another, stopping at a gas station to fill up, and then going to a restaurant to provide a meal.

- **Peripheral services:** A Peripheral services is a low-value service provided by a service provider that does not address a customer's primary need.

Other ancillary services, including as the cinema, meals, a duty-free shop on board, and restrooms, are not required and may not be used by the customer.

**-The global service concept:**

All of the base and auxiliary services are not separate entities with no connection to one another; rather, they are interconnected.

As a result, the service offer becomes a system. The following are the components of this system:

- Each system component is made up of its component services and their functions.
- Each element is connected to the others; these connections are maintained by the single element that is common to all services, namely the client.
- The offer system is designed to achieve a goal, or a result. Out put le dénommera (service globale).

## 1.3.5 The development of insurance products:

The task of developing insurance products is a specialty of marketing management, which has been tasked with conducting research on market needs and their many sectors, as well as consumer attitudes and behavior, while also keeping an eye on the competition.

The concept of putting insurance products on the market (Marketing) is based on two main ideas:

-The first involves adapting the product to the value of its use, which leads marketing managers to divide insurance products into three categories:

1- A product of consumption insurance or high-demand insurance, such as automobile insurance.

2- Insurance products that require sales opportunities.

3- Complex insurance products (insurance against business losses).

Each of these categories requires a unique policy that begins with research and ends with the presentation of the service and its price, then adapts to the remaining elements of the marketing mix.

## 1.3.6 The life cycle of an insurance product<sup>1</sup>:

Like other products and services, insurance product life-cycle management begins when a company comes up with an idea for a new life and annuity product and develops a concept for it. Companies determine the target market, using their store of data to anticipate customer needs and how the proposed product might fit those needs. Because the insurance market is so segmented, life and annuity products generally are tailored to specific ranges. A policy that emphasizes its ability to cover the cost of higher education, for example, would be conceived as being geared toward parents at the age when research shows they begin worrying about paying for those costs. The policies might be rolled out in test markets as a proof-of-concept exercise to show there's enough potential in the idea to move forward.

### Managing Growth:

Once an insurance company determines that a new life or annuity policy is viable, it looks to develop sales via an aggressive marketing campaign and continued refinement of the

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<sup>1</sup> <https://smallbusiness.chron.com/insurance-product-life-cycle-management-life-annuity-81631.html> consulted on 23/05/2022 at 11:46

product to meet demonstrated needs. By collecting the data from its existing customer base, it can determine the demand factors and target its marketing more efficiently. If it's an affordable policy designed as an introduction to life insurance for college-aged students, a company might seek to market on campuses. If it's an annuity with a similar strategy of introducing new customers to the market, a company also might target customers just under the usual age range for such products. As the target market becomes more familiar with the products, sales can be expected to rise.

### **Reaching Maturity:**

Insurance is a competitive business, and competitive advantages tend not to linger. As other agencies see a new product from a rival company is gaining traction, they can be expected to develop something similar to market to their own customers. This crowds the market and leads to both costs and innovative pressures. One agency might elect to offer introductory policies at a lower cost, while others may add elements to their offerings that are difficult for others to match. Growth slows or stops as more and more of the target market commits to a policy, and marketing strategies may become more focused on getting customers to switch providers rather than introducing them to the concept.

### **Decline Phase:**

As the market changes and the providers increase, the popularity of a policy will decline. As the initial group of customers ages out of the target market, insurance companies may find that the next group has different needs and expectations that require a new product to serve them. This serves as a signal for an agency to focus on changing the existing products to meet these needs or developing new offerings to better serve the market.

### **Client Management:**

Both life and annuity needs change over time, and an insurance agency must be conscious of remaining on top of the differing needs of its customers to ensure that their business relationship doesn't end when the clients' need for that particular policy does. A young couple with two young children, for example, has different life insurance needs than a couple pondering retirement whose children are grown. The former likely will be more concerned with the affordability and the amount of coverage, making sure that the family is protected if something happens to either part of the couple. The latter may instead be focused on tax

advantages, ease of passing the money down to heirs or accessing some of the funds to help maintain their lifestyle.

### 1.3.7 The price policy<sup>1</sup>:

Insurers must effectively adapt to new technological, market, and consumer complexities with better, more dynamic pricing if they want to maintain competitive advantage in the insurance industry. Here's why:

**There is increased price and value transparency.** A fast-growing collection of price and feature-comparison websites empowers consumers to compare and contrast hundreds of insurance products by price, value, and benefits. These sites are also educating consumers on how to more effectively match a product choice with their unique needs and willingness to pay, as are insurance brokers.

**Consumers are more informed and sophisticated.** As prices have become more transparent, consumers are increasingly open to new propositions based on different variables—such as security, mobility, and different types of coverage—and these propositions require new, dynamic pricing structures.

**Regulations are putting pressure on profitability.** New regulations, including Solvency II, require insurers to maintain higher capital levels without decreasing overall returns, and to do that, insurers must either reduce costs or increase pricing.

**New entrants are bringing focused, superior propositions.** The insurance industry is diversifying, with e-commerce, automotive OEMs, retailers, and other nontraditional players offering new, innovative business models and products.

**New technology disruptors are enabling new pricing models.** Big data, the Internet of Things, and predictive data analysis tools are giving insurance companies an advanced and broad ability to design usage-based and other innovative pricing models; draw data from new, external sources and estimate risk or consumer willingness to pay, buy, or churn more accurately; and more accurately identify—during the underwriting phase—those applicants likely to commit fraud.

Insurers that do not recognize these factors and fail to pursue and adopt new pricing models will end up playing a guessing game, which will further diminish their pricing

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<sup>1</sup> <https://www.bcg.com/industries/insurance/growing-importance-pricing> consulted on 23/05/2022 at 14:16

capabilities. Those insurers will quickly lose competitive edge to rivals that better understand what is driving their clients' needs and willingness to pay—and as such are able to design more attractive propositions at lower prices or at higher margin at the same prices.

### **1.3.8 communication policy:**

#### **a. Difficulty in communicating what the service is:**

Despite the numerous communications received by the customer in a service issue, the fact remains that it is extremely difficult for the company to communicate what the service is.

You can't see, touch, feel, or hear them, despite the fact that this is the most fundamental characteristic of immaterial services.

As a result, we are unable to represent them by photographing or drawing them, nor can we show them. This is a significant disadvantage for the media, advertising, and other forms of communication.<sup>1</sup>

#### **b. The Communication Strategies:**

The goal of a communication strategy is to pick the right times, places, and methods to get to the right people at the right time.

The authors are correct in emphasizing the importance of defining likely and carefully the desired outcomes.

#### **c. Distribution policy of insurance:**

Sometimes, insurance distribution channels may involve a number of entities – agencies, Independent Marketing Organizations (IMOs) and Field Marketing Organizations (FMOs), brokers (and their respective broker distribution channels), and aggregators – each play a slightly different role. Understanding how these entities are regulated and what a mature tech stack can do to help each begins with understanding their place in the distribution channel.

The quickest summary of a distribution channel is that insurance products are sold to consumers by licensed agents who have been contracted with a carrier to sell their

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✓ <sup>1</sup> (translated) P. Eiglier – E. Langeard, ( *servuction – le marketing des services*), Paris, Mcgraw – Hill,1987 P 101.

products. But, while this is a common insurance distribution model, you will learn that it's not quite as simple as the example makes it seem.

The process of becoming properly licensed and contracted to sell a carrier's products can be very confusing since licensing rules and regulations vary based on the state and the insurance product to be sold. Agent Sync was built to take on and simplify the complexities that arise from these variations in state rules.

- **The insurance carrier role**

The logical place to start in describing the parts of the distribution process is with insurance carriers since they develop and offer insurance products that are ultimately purchased by consumers. Insurance carriers come in many sizes and offer products across the spectrum of types of coverage. Most carriers specialize in a specific line of insurance or a couple of related lines of insurance but there are always exceptions.

Most insurance carriers fall into the following types:

Life insurance

Health insurance

Life and health insurance

Life and annuity

Property and casualty insurance

Surplus lines

Within each of these standard lines, an insurance carrier may specialize in specific product types. For example, some life insurance carriers may specialize in term insurance products only while others may offer all types of life insurance products; term insurance, whole life, universal life, etc. Some health insurance carriers may specialize in group coverage through employers while others offer products directly to individuals.

It's also important to note there are many other insurance lines outside of the lines listed, but these ones represent the largest and most common in the market.

## **Insurance agents and their role:**

Whether they're working with captive or independent agents, the carrier generally has an internal marketing team that works to build marketing channels using insurance distribution partners who will recruit agents to sell the carrier's products.

### **Insurance distribution partners:**

Distribution partners can come in many forms which is part of what adds to the complexity of the process. Depending on the structure of the distribution partner and which types of products they offer, distribution partners can use a variety of labels. Among the most common are: agency, general agent (GA), independent marketing organization (IMO), field marketing organization (FMO), broker dealer (BD), registered investment advisor (RIA), and managing general agent (MGA)/managing general underwriter (MGU).

Because of its economic role (as a source of credit, a method of equivalence, and, more broadly, a mode of investment), the insurance market is undergoing significant changes. In addition, the insurance serves as a social safety net for individuals.

Insurance is an activity that embodies two main functions. It is an economic sector that is essential to the proper functioning and development of the country's economic environment, particularly through its ability to mobilize savings through the reversal of its production cycle and knowledge of insurance mechanisms. It is also an activity that allows individuals to protect their heritage on a collective scale, where this is not possible on the individual scale;

And to market this service is a hard task to manage, since the service marketing sector is evolving day by day, so in order to accomplish new highs there has to be a strong study on services marketing and by doing that the ability to create a strong strategy to market a product of insurance will be presented .

# **Chapter 2: the digital communication**

It Is necessary for the company to use the communication for attaining their goals and objectives and most importantly using it with the internet, and with circulating traffic being on the rise constantly, it is without a doubt the most popular media platform . The marketing specialists have quickly understood the huge potential of the internet for being a big publicity support and they used the E- publicity with conviction.

With this effect in mind we have subdivided our second chapter into for sections which are presented like this:

In the first section, we are going to talk about the communication in general, then in the second section we are going to describe the different communication tools, the third section we will expose on the publicity sector, and in the forth and last chapter we will see the management of social media pages of companies

### **2.1 Section 1: notion on commercial communication**

Before entering the concept of digitalization of the communication, It Is necessary to do a theoretical tour on the communication, so in this section we are going to see the different points of the communication.

#### **2.1.1 The definition of the commercial communication:**

Commercial communication means any form of communication designed to promote, directly or indirectly, the goods, services or image of an undertaking, organization or person engaged in commercial, industrial or craft activity or practicing a regulated profession .<sup>1</sup>

The goal of commercial or marketing communication is to get people to know, like, and buy the company's products and brands. It entails sending messages to the company's various audiences in order to change their level of knowledge, attitudes, and behaviors.<sup>2</sup>

#### **2.1.2The communication process:**

Any communication implies an exchange of signals between a sender and a receiver as well as the use of a coding/decoding system to express and interpret the messages

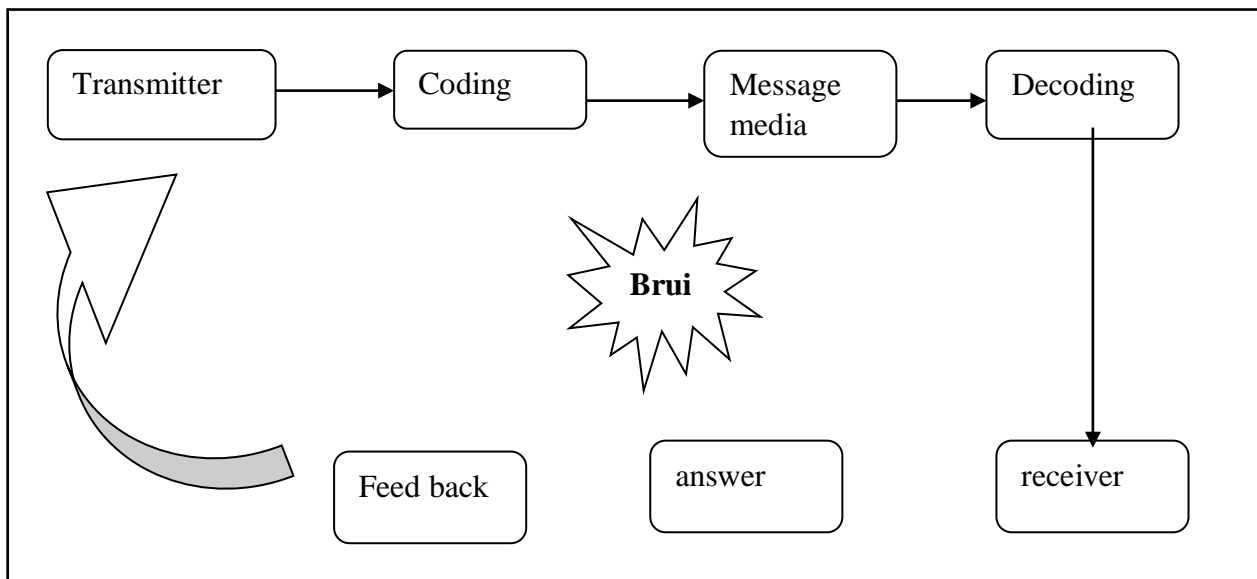
The communication process is described in the following diagram

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<sup>1</sup> <https://www.lawinsider.com/dictionary/commercial-communication> consulted 08/05/2022 at 17 :00

<sup>2</sup> (translated) Introduction au Marketing, Alexandre Chirouze, édition Foucher- Vanves, page 206

**Figure N°1: the process of communication**



**Source:** (translated) Marketing Stratégique et Opérationnel, OP.CIT, page490

To identify the conditions of an efficient communication, and between these the most important are:

- **Communication objectives:**

The emitters have to determine exactly what they want to attain and the type of response they wish for, which obliges the individuals responsible of strategically marketing to choose a specific combination.

- **Message execution:**

The message has to have in mind the domain of expertise of the user of the product and in way that the targeted public can decode it.

- **Media choosing:**

The expediter has to transmit the message on a support which will attain the targeted group, and here there's two decisions to take, first choosing the support to get the previewed destination and second the time of insertion

- **Evaluation of the communications efficiency:**

The emitters have to evaluate the returning effects of the communication by knowing the reactions of the target of the message communicated.

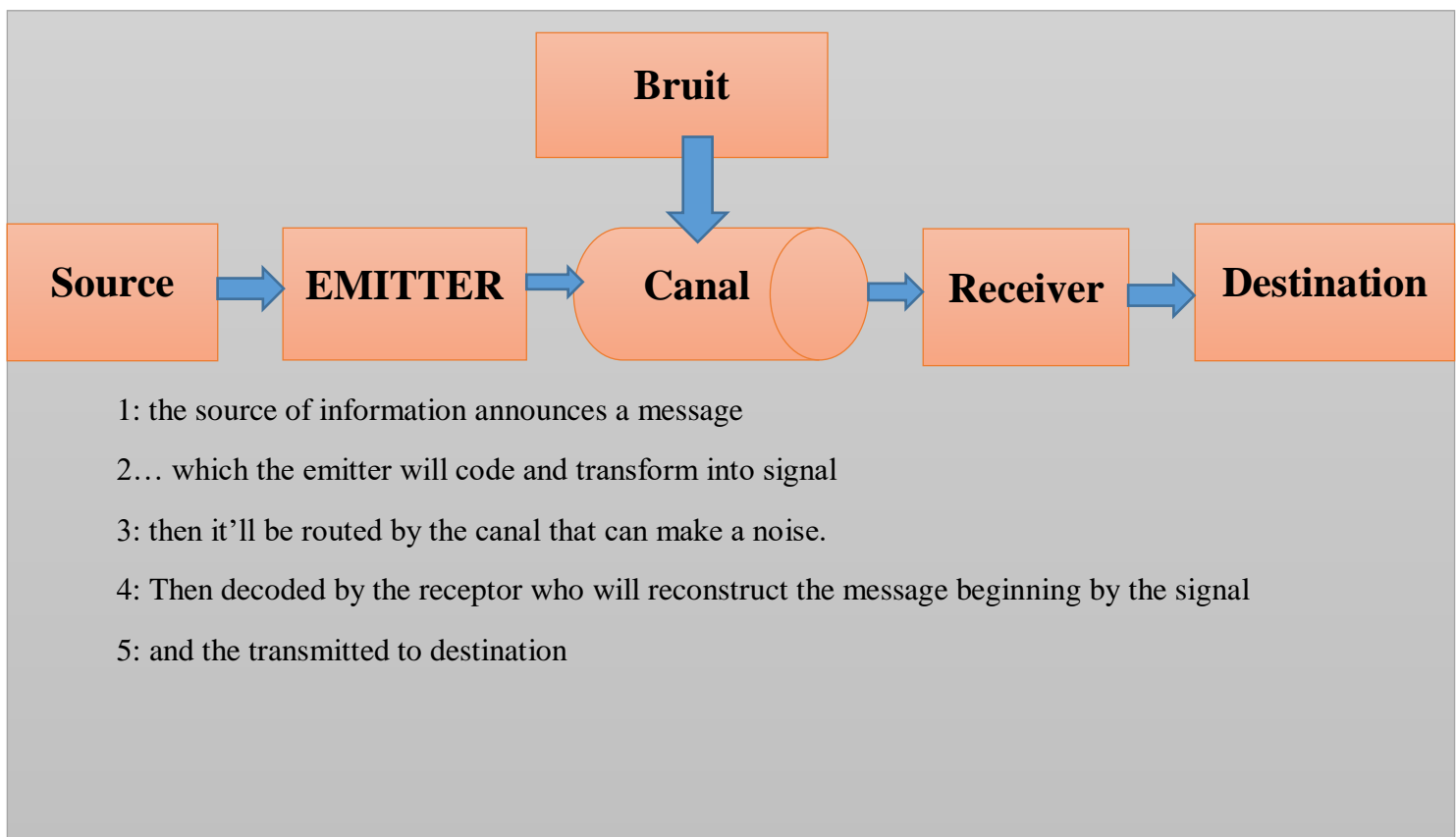
### 2.1.3 The fundamental theories of communication

There exists three principal axes on which we Can feed a theoretical analysis on the communication of organizations.

#### a. Media communication:

It's a theory created in 1940 by the two engineers Shannon AND Weaver, they have constructed the following module:

**Figure N°2:** the module of communication of Weaver



**Source:** elaborated by us

The theory is interesting cause it shines light the obstacles capable of making the communication difficult, the decoding or “noise” in this case. On the other hand we regret that it only relies on simple messages by ignoring the plurality of the receivers, psychological elements and interactions between the emitter and the receiver.

To make this model better, Wiener has made the concept of feedback prominent in his work, which refers to the recipient's response to communication. To summarize, it is important to consider your interlocutors' feedback in order to improve your communication.

### **b. Interpersonal communication:**

It's difficult not to think of Paul Watzlawick and the “École de Palo Alto” when it comes to interpersonal communication.

Palo Alto University refers to a collection of researchers who have combined their different fields to work together on the study of interpersonal relationships and communication.

This model's foundational notions include the following ideas:

- The interaction of two speakers: communication can be defined as the interaction between two intervenients; the relationship is more important than the speaker or the content of the message sent.
- Non-verbal communication: it isn't just verbal; the actions and body positions are also taken into consideration. According to the École de Palo Alto, it is impossible not to communicate because it is impossible to have no behavior. Every message, whether spoken or nonverbal, is a form of communication.
- Communication is not always intentional, in the sense that it occurs on a continuous basis in a conscious or unconscious manner.

### **c. The communication analysis:**

Ch. Pierce created the concept of semiotic to address the need for communication analysis tools, knowing that semiotic is a scientific method based on linguistics. This scientific method entails the examination of signs.

The sign is a psychological entity with two distinct faces: the meaning and the signified, which are linked through a manner of signification.

- **The meaning:** The acoustic image that follows the sound.
- **The signified :** the mental image and the concept

### 2.1.4.Types of communication

We distinguish three types of communication

- Marketing communication: we call marketing communication all techniques and supports permitting the address of a message directly or indirectly to consumers
- Corporate communication: Refers to the collection of communication activities aimed at promoting the Image of a company, organization, or institution in relation to its employees, clients, and other stakeholders.
- Internal communication: This is the conveying of information to its employees. Internal communication is to give the company a positive and consistent image, to communicate its values, and most importantly, to instill a sense of belonging among its employees.

### 2.1.5 Communications place in the mix marketing:

Communication is one of the elements of the mix marketing that translates positioning into action. It's all about putting tactics in place through a consistent set of channels in Web marketing, and one of the rules of online marketing is to avoid putting all of your eggs in the same basket! Indeed, there are numerous methods for achieving (or failing to achieve) one's goals. As a result, a Web marketer must conduct a relevant arbitrage across the channels.

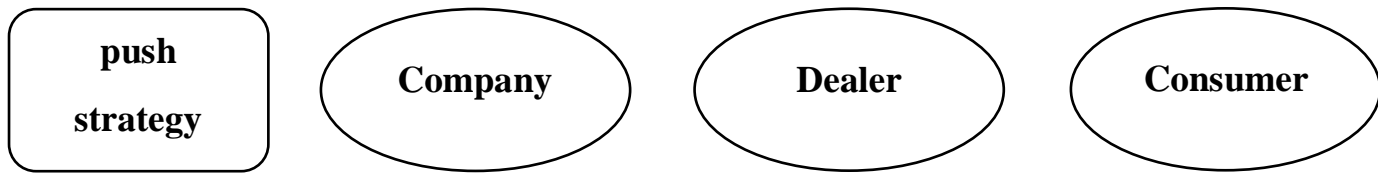
### 2.1.6 Mix marketing strategies:

We can distinguish two mix marketing strategies:

- **The PUSH strategy:**

This is a strategy that involves pushing products to distributors and consumers through coercion or promotional actions carried out by the manufacturer or distributor, such as in-store tastings.

Figure N°3: PUSH strategy

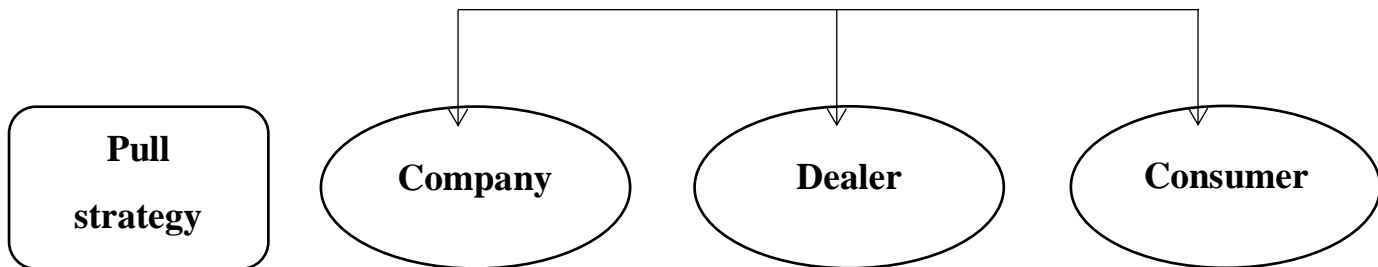


Source: (translated) marketing management, op.cit, page 572

• The PULL strategy:

uses advertising and relevant content (blog posts, for example) to attract customers to the product, as well as sales promotion.

Figure N°4: pull strategy



Source : (translated) marketing management, OP, CIT, page 572

2.1.7 The objectives of the communication marketing

Marketing communication has three communication goals: To change the behavior of a target, commercial communication has three communication goals:

- Familiarize oneself with one's product or company (cognitive element).
- Make someone fall in love with a product, a brand, a cause, or a person...
- Effect on the intended target (contextual aspects) through inducing a reaction and altering consumption habits.

Board N°1: the objectives of communication marketing

NOTORITY	IMAGE	TRAFIC	ACQUIRING	TRANSFORMATION
Making yourself known and being	Building the brands image	Augmenting the traffic on its site	Acquiring new clients	To encourage visitors to a website to take action

remembered by clients				
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Source: elaborated by us

As we can see in this board there are 5 objectives of communication marketing being notoriety, image, traffic, acquiring, transformation.

The ultimate goal being to increase sales, it's a matter of determining how notoriety, image, and even loyalty contribute to this increase through digital means.<sup>1</sup>

## Section 02 : the different tools of the digital communication

In this section, we'll look at the digitalization of communication, including its various tools, as well as its benefits and drawbacks.

### 2.2.1 The definition of digital communication:

The set of marketing activities related to the promotion of a content (texts, images, videos, etc.) through the use of digital technologies such as PCs, tablets, satellites, smartphones<sup>2</sup>

Simply said, digital communication involves an organization's online communication efforts. Most organizations today use a wide range of online channels—from their website to mobile chat to blogs—to connect with current and prospective customers, employees, and other stakeholders. They need digital marketing professionals who have a keen understanding of how to leverage this convergence of technology and messaging to their advantage. Digital communications professionals are responsible for everything from creating online brand assets to building an engaged social media audience.<sup>3</sup>

### 2.2.2 The digital communication leverage:

#### a. Internet sites:

A company's website must embody or express its mission, history, vision, and products. It must be appealing to the first visitor and sufficiently interesting to encourage future visits, whether it's to promote the brand or conduct online sales. The design of a website is based on seven elements. Checklists in which context and content are very important while also include

<sup>1</sup> (translated) Marketing Management, Kotler et Dubois, page 556.

<sup>2</sup> <https://www.igi-global.com/dictionary/digital-communication/7582> consulted on 10/05/2022 at 16:18

<sup>3</sup> <https://www.northeastern.edu/bachelors-completion/news/what-is-digital-communication/> consulted on 10/05/2022 at 16:27

another It is the ongoing updating of information. Internet users evaluate a website based on two factors.<sup>1</sup>

**Usability:** This is determined by the speed of download, the clarity of the landing page, and the ease of navigating.

**The appeal:** of a website that requires clear page organization. a reasonable amount of information, good text legibility, and appropriate use of color and sound

The Seven Cs of Good Web Design:

-setting: presentation, appearance, and design

Text, sound, image, and video are all included.

-community: the ability to allow inter-internet conversation.

- atomization: the ability of a website to personalize its content based on the user or to allow the user to personalize it themselves.

-communication: from the site to the internet users and/or from the internet user to the site

-connection: links to other websites

-commerce (online sales) or not

### **b. Search engine advertising:**

Search engine advertising (also known as search advertising, Internet search advertising, or online search advertising) allows you to directly display your paid ads among the search results on various search engines, like Google, Bing, and Yahoo

Advertisers who utilize search advertising show their ads to users who are actively searching for specific keywords, and they pay a fee every time someone click the ad. This type of PPC advertising is especially effective because people who conduct searches tend to reveal a lot about their intent with their search query.

What are search engine ads?

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<sup>1</sup> (translated) Marketing management, Kotler Keller Manceau ,15<sup>ème</sup> édition, page 694 ,695

On Bing and Yahoo, search engine ads typically appear above, below, or next to the organic search results. That is one key difference between Google and other search engines because Google only shows ads above and below search results. Regardless, search ads include the following key elements because Google only shows ads above and below search results. Regardless, search ads include the following key elements<sup>1</sup>

A headline

Display URL

Description text

Ad extensions

### **c. Referencing:**

it can be described as giving credit, with citation, to the source of information used in one's work. Research is a buildup on what other people have previously done thus referencing helps to relate your own work to previous work. Unacknowledged use and presenting someone else's ideas as if they were your own can be used to describe plagiarism. The University of Pretoria takes plagiarism very seriously and could lead to the loss of marks or exclusion from the university. Referencing is important for a number of reasons, some of which include

It allows for acknowledgement of the use of other people's opinions, ideas, theories and inventions.

Helps readers understand what influenced the writer's thinking and how their ideas were formulated.

Helps the readers evaluate the extent of the writer's reading.

Enables readers to visit source materials for themselves and verify the information.<sup>2</sup>

There exists many type of referencing on the internet and they are:

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<sup>1</sup> <https://instapage.com/blog/search-engine-advertising> consulted on 11/05/2022 at 15:23

<sup>2</sup> <https://library.up.ac.za/c.php?g=485435&p=4041737> consulted on 11/05/2022 at 15:43

**SEO/SEARCH ENGINE OPTIMIZATION:** In simple terms, it means the process of improving your site to increase its visibility when people search for products or services related to your business in Google, Bing, and other search engines. The better visibility your pages have in search results, the more likely you are to garner attention and attract prospective and existing customers to your business.<sup>1</sup>

**paid referencing:** is another term designating the purchase of sponsored links or the purchase of keywords.

Paid referencing, also called SEA referencing, is to create advertisements. These advertisements appear in the search engines (or in the network of partners) when an Internet user searches using keywords chosen by the advertiser.

If a user clicks on the ad, that click is charged. Obviously, beforehand, a maximum cost per click will have been defined in order to control the advertising budget.

The best known way to buy sponsored links is the Google paid search program: the program Google Ads.<sup>2</sup>

**Social media optimization (SMO):** is the use of Social media optimization (SMO) is the use of social media networks to manage and grow an organization's message and online presence. As a digital marketing strategy, social media optimization can be used to increase awareness of new products and services, connect with customers, and mitigate potential damaging news. to manage and grow an organization's message and online presence. As a digital marketing strategy, social media optimization can be used to increase awareness of new products and services, connect with customers, and mitigate potential damaging news.<sup>3</sup>

**Search engine marketing (SEM):** With an increasing number of consumers researching and shopping for products online, search engine marketing has become a crucial online marketing strategy for increasing a company's reach.

In fact, the majority of new visitors to a website find it by performing a query on a search engine.

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<sup>1</sup> <https://searchengineland.com/guide/what-is-seo> consulted on 11/05/2022 at 15:50

<sup>2</sup> <https://www.tremplin-numerique.org/en/sea-%E2%80%8B%E2%80%8Bads#:~:text=Paid%20referencing%2C%20also%20called%20SEA,keywords%20chosen%20by%20the%20advertiser.> Consulted on 11/05/2022 at 15:53

<sup>3</sup> [https://www.investopedia.com/terms/s/social-media-optimization-smo.asp#:~:text=Social%20media%20optimization%20\(SMO\)%20is, and%20mitigate%20potential%20damaging%20news.](https://www.investopedia.com/terms/s/social-media-optimization-smo.asp#:~:text=Social%20media%20optimization%20(SMO)%20is, and%20mitigate%20potential%20damaging%20news.) Consulted on 11/05/2022 at 16:00

In search engine marketing, advertisers only pay for impressions that result in visitors, making it an efficient way for a company to spend its marketing dollars. As an added bonus, each visitor incrementally improves the website's rankings in organic search results.

Since consumers enter search queries with the intent of finding information of a commercial nature, they are in an excellent state of mind to make a purchase, compared to other sites such as social media where users are not explicitly searching for something.

Search marketing reaches consumers at exactly the right time: when they are open to new information. Unlike the majority of digital advertising, PPC advertising is non-intrusive and does not interrupt their tasks.

Results are immediate with SEM. It is arguably the fastest way to drive traffic to a website.<sup>1</sup>

#### **d. E-mailing:**

Email marketing is the use of email to promote products or services while developing relationships with potential customers or clients. It is essentially direct mail done electronically instead of through the postal service.

#### **e. Mobile marketing:**

Mobile marketing relates to any promotional activity that takes place on smartphones and other handheld devices, including tablets and other cell/mobile phones. Mobile marketing aims to reach an audience of mobile users through methods such as mobile-optimized ads, push notifications and mobile applications. and mobile applications.<sup>2</sup>

#### **f. Social media platforms :**

The term social media marketing (SMM) refers to the use of social media and social networks to market a company's products and services. Social media marketing provides companies with a way to engage with existing customers and reach new ones while allowing

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<sup>1</sup> [https://www.optimizely.com/optimization-glossary/search-engine-marketing/#:~:text=What%20is%20search%20engine%20marketing,engine%20results%20pages%20\(SERPs\).](https://www.optimizely.com/optimization-glossary/search-engine-marketing/#:~:text=What%20is%20search%20engine%20marketing,engine%20results%20pages%20(SERPs).)

Consulted on 11/05/2022 at 16:04

<sup>2</sup> <https://www.adjust.com/glossary/mobile-marketing/> consulted on 11/05/2022 at 16:10

them to promote their desired culture, mission, or tone. Social media marketing has purpose-built data analytics tools that allow marketers to track the success of their efforts.<sup>1</sup>

### **g. Affiliation :**

Affiliate marketing is an advertising model in which a company compensates third-party publishers to generate traffic or leads to the company's products and services. The third-party publishers are affiliates, and the commission fee incentivizes them to find ways to promote the company.<sup>2</sup>

### **2.2.3 Advantages and inconveniences of digital communication:**

#### **a. Advantages:**

The reduction of communication costs through digital communication.

The ease of access to a large-scale market.

A new client relationship based on digital communication.

The enhancement of his image through digital communication.

More flexibility for the business.

The distinction of his offer.

#### **b. Inconveniences:**

Deficiency in receiving information.

Clients' inability to comprehend communications disseminated.

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<sup>1</sup> <https://www.investopedia.com/terms/s/social-media-marketing-smm.asp#:~:text=The%20term%20social%20media%20marketing,culture%2C%20mission%2C%20or%20tone.>  
Consulted on 11/05/2022 at 16:13

<sup>2</sup> <https://www.investopedia.com/terms/a/affiliate-marketing.asp> consulted on 11/05/2022 at 16:35

## 2.3 Section 3: publicity sector

In this area, we will discuss public relations, its various varieties, including e-publicity, as well as popular e-publicity regulations.

### 2.3.1 Definition of publicity:

Publicity is a type of media communication that allows a company to send a message to potential customers with whom it does not have a direct relationship. By relying on advertising, the company implements an aspirational communication strategy, the primary goal of which is to establish a brand image as well as a reputation capital among end customers, thereby encouraging distributor cooperation.

If force of sale is the preferred tool for a pressure strategy, public relations is the most effective tool for an aspiration strategy.<sup>1</sup>

Publicity encompasses all forms of communication aimed at promoting a product, a brand, or an organization. The totality of communication forms is divided into two categories: - publicity (sometimes known as "media publicity" to emphasize its connection to the world of big media) and -hors-media, which includes all other forms of communication.<sup>2</sup>

### 2.3.2 THE DIFFERENT TYPES OF PUBLICITY

Because it is in the process of expanding into all economic and social sectors, advertising is ubiquitous in society. It is now difficult to go a single step without being confronted with a commercial touting the merits of the most diverse products: in the street, on the radio and television, in public transportation, the internet, social media...

Publicity is the art of persuading a consumer to make a conscious or unconscious decision to buy a product or a brand. Companies are investing more and more money in their campaigns in order to entice consumers to make a purchase decision.

### 2.3.3 Definition of the E-Publicity:

It's important to note that e-publicity can go by several names: e-publicity, digital public relations, and online public relations. The term "e-publicity" refers to all forms of online advertising, such as videos, flash animations, and Skyscraper formats. Electronic advertising

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<sup>1</sup> (translated) Marketing stratégique et opérationnel, OP.CIT, page 504

<sup>2</sup> (translated) Mercator l'endrevie Levy lindon, 8<sup>e</sup> édition ,page 514 .

is thus a web-adaptive form of advertising that makes use of all of the tools available on the internet.

The term "online advertising" refers to a collection of online advertising activities. In general, there are two major action families:

Display is the process of placing messages, button banners, and public service announcement films on websites for an advertiser.

### **2.3.4 The objectives of online publicity**

Electronic advertising is used by businesses to achieve a variety of objectives, including:

It allows you to reach a wide audience for a fraction of the cost of traditional media (television, radio, newspapers, etc.).

It allows you to contribute to the achievement of commercial goals and is also quite effective at increasing a company's brand awareness and image.

It strengthens a company's credibility.

It assists the business in increasing traffic to its website from an audience that is interested in purchasing what you have to offer.

It is less expensive, so you can set the amount you want to invest based on your goals.

### **2.3.5 Supports and forms of publicity on the internet:**

#### **a. Google:**

Google is an internet search engine. It uses a proprietary algorithm that's designed to retrieve and order search results to provide the most relevant and dependable sources of data possible.

Google's stated mission is to "organize the world's information and make it universally accessible and useful." It is the top search engine in the world, a position that has generated criticism and concern about the power it has to influence the flow of online information.<sup>1</sup>

On this platform, there are several types of online advertising, including:

- **Sponsored link or commercial link :**

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<sup>1</sup> <https://www.techopedia.com/definition/5359/google> consulted on 12/05/2022 at 14:16

A sponsored link is an advertisement which is displayed on the search engine results page after a user searches for certain keywords.<sup>1</sup>

means a link offered, created, or displayed for a fee (whether on a “cost- per-click” basis, commission, or any other commercial arrangement) by any Internet search engine using search terms or keywords to identify, draw attention to, or direct Internet traffic to an Internet site.<sup>2</sup>

### . Display:

Display advertising (banner advertising) is a form of advertising that conveys a commercial message visually using text, logos, animations, videos, photographs, or other graphics. Display advertisers frequently target users with particular traits to increase the ads' effect.

### b. Facebook marketing:

Definition: Facebook marketing is the practice of promoting a brand and maintaining its presence on Facebook. Facebook marketing refers to both organic (free) postings/interactions, and paid, or "boosted" posts.

Drawing more than 1.4 billion users every month, Facebook is one of the most important mediums for generating brand awareness and interacting with customers.

Facebook is one of the most important mediums for generating brand awareness and interacting with customers.<sup>3</sup>

It is sufficient to create an account on Facebook to use it:

- A professional profile: on which you want to share publicly available information.
- An official page: for communicating with clients or fans.
- A community page: to support a cause or a subject.
- A group: to share a hobby, a passion, or a professional interest with other members.

When we want to promote something on Facebook, we can use the following format:

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<sup>1</sup> <https://www.atinternet.com/en/glossary/sponsored-link/> consulted on 12/05/2022 at 14:22

<sup>2</sup> <https://www.lawinsider.com/dictionary/sponsored-link> consulted on 12/05/2022 at 15:24

<sup>3</sup> <https://www.bigcommerce.com/ecommerce-answers/what-is-facebook-marketing/#:~:text=Definition%3A%20Facebook%20marketing%20is%20the,%2C%20or%20%22boosted%22%20posts.> Consulted on 12/05/2022 at 16:00

- **Images and Videos:** It would be a mistake to believe that they may be used interchangeably. If you use video to engage users with the format "interaction with advertising," Facebook will optimize the number of engagements in a general way, which means it will likely end up maximizing the number of views on videos, because a view is considered an engagement by Facebook. As a result, you'll have a lower probability of paying for a like, comment, or share. On the other hand, when using a photo, a user can simply click on it and it would be considered an engagement by Facebook, thus it is vital to understand that this may not have a significant impact on the performances. As a result, someone who simply wants likes or comments should alter their video to facilitate this or use visuals to increase their chances.

On Facebook there is also another form of publicity:

- **Carrousel Publication:** The carrousel format allows you to display at least two photos and/or videos in a single and identical advertisement, each with its own link. With more content space in a single advertisement, you can highlight many products, present different details on a single product, service, or promotion. This advertising format enables all types of businesses to achieve a wide range of advertising goals.

### c. YouTube:

YouTube is a popular video sharing website where registered users can upload and share videos with anyone able to access the site. These videos can also be embedded and shared on other sites. YouTube was developed by former PayPal employees in 2005 and was acquired by Google in 2006. It has had a profound impact on media and advertising.<sup>1</sup>

Furthermore, YouTube videos can be found in Google's "Videos" category. For all advertisers, YouTube advertising is affordable since it provides a number of compelling benefits, and many internet users choose to view video content over written content.

Because YouTube is a Google service, it is feasible to track video advertisements directly from the AdWords interface.

On YouTube, there are four main advertising formats:

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<sup>1</sup> <https://www.techopedia.com/definition/5219/youtube> consulted on 15/05/2022 at 11:37

- **True view Instream :** TrueView is a YouTube video ad format that gives the viewer options, the most common of which is the ability to skip the advertisement after five seconds. There are four types of TrueView ads: In-stream ads allow viewers to skip the pre-roll ads after five seconds.
- **True view Insearch:** The advertisement appears in YouTube search results because it is based on the keywords and phrases used by YouTube users in their searches.
- **True perspective Inlate:** Presented before longer YouTube videos (over 10 minutes), this format gives the viewer a choice of three advertisements to watch before, during, or after the video.
- **True perspective Indisplay:** This is a sort of Display advertising that directs viewers to a video. The commercial video is displayed alongside YouTube videos or content from a Display network site.

There are also premium formats available:

- **The YouTube program First Watch:** The YouTube program First Watch allows you to prioritize the distribution of your video InStream or InVideo advertisements to YouTube users. This means that your video ad or billboard will be guaranteed to be the first advertisement that the user sees on YouTube during their visit, with maximum coverage and effect (potentially several tens of millions of impressions per day).
- **Masthead formats:** In the digital world, a masthead is a set of features or layout at the top of a web page that marks the site and page, and delivers identifying information to web users. The online masthead is based off of the idea of the print masthead, most popularly, as it has been used in print newspapers throughout history.<sup>1</sup>

The Masthead YouTube banners allow you to present your brand, product, or service in a native video ad format that appears in the YouTube welcome flow on all devices. They're ideal for anyone who want to perform the following tasks:

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<sup>1</sup>

<https://www.techopedia.com/definition/15468/masthead#:~:text=In%20the%20digital%20world%2C%20a,in%20print%20newspapers%20throughout%20history>. Consulted on 15/05/2022 at 14:12

increase their visibility or audience	arrange their purchases in advance and not be reliant on stock shortages.	mettre en avant leur marque ou leur service à un emplacement bien visible du flux d'accueil youtube.
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YouTube's mobile advertising formats are:

- **Masthead's mobile format:** The masthead format is a banner that directs users to a video and appears at the top of the home page of YouTube's Android and IOS apps, as well as on the mobile version of YouTube on smartphones and tablets.
- **Roadblock for mobile:** Roadblock YouTube mobile advertising

On the home, navigation, and search pages of YouTube's mobile edition, m.youtube.com, the roadblock format is a traditional banner at the top of the page.

It allows advertisers to buy all available impressions on YouTube Mobile for a 24-hour period, Only your ad will appear on the site now.

- **Standard mobile bumpers:**

YouTube images of banners

This format allows you to embed a static or animated banner on the YouTube mobile site.

InStream video spots on YouTube Mobile:

- **Mobile advertising in-stream YouTube**

This format follows the same logic as the classic InStream format: a 15-second video ad is broadcast before or during a user's viewing of a video on the mobile site m.youtube.com or the Android YouTube app.

On mobile, the distinction between InStream classic and Trueview Instream is the same as it is for traditional InStream formats.

- **Channels from the YouTube brand for mobile:** Advertisement formats are not properly addressed by brand channels. However, you can ask your YouTube or AdWords contact to enable brand-specific features such as a large header image, a background image, a design that matches the mobile version m.youtube.com, and the

ability to add remarketing tags to the channel to create video retargeting campaigns on Youtube.

A major component of the "Traffic & Clients" program is generating leads and sales for your company.

There are several other advertising formats available:

**GIF (Graphics Interchange Format):**

The banner appears quickly on the screen and does not obstruct site navigation; it is an image whose code is captured in the page and sent to the ad server. The banner's format is very common, with a rectangle of around 60470 pixels (around 216 cm).

- **Animated GIF with rotating model:** The animated GIF models are small files that do not slow down the loading of pages. This animation gives the banner a real appeal, attracting attention and keeping it there. The rotation model allows for the placement of identical banners in the same public space one after the other. The benefits of the animated GIF format are the same in terms of attraction. Install it in a location with plenty of light. This allows websites to maximize the use of their advertising space.
- **E-mail advertisements:** In addition to the option of clicking on the banner, the internet user can enter his or her e-mail address in a designated area to get information by email automatically. There's no need to waste time going to the site; it's quite useful for forum and salon professional offers that allow you to send your registration form at the same time.
- **Java headbands:** Animation with sound effects and the possibility of interactivity.
- **The marching bands:** These allow you to place orders directly on the support or extension website. As a result, a company can sell without having an online presence. However, it only works for impulse purchases.
- **Interstitial format:** The most frequently shown full page, masking the website that the internet user wants to see.
- **Flying advertising:** This is a type of advertising that flies over the website to get the attention of the user. It's efficient and ideal for the occasion. It is well regarded if it appears in a sporadic manner, as it disrupts the site's reading.

### 2.3.6 Advantages of E-publicity <sup>1</sup>:

Internet marketing has become more and more popular nowadays among businesses around the world. After discovering the wide range benefits of internet marketing in promoting products and services online, it has soon become the leading medium for marketing all over the world.

Unlike mass marketing, which effectively piques the interest of the local audience by means of radio spots, newspapers and print media, internet marketing allows companies to nurture a more personal relationship with their consumers from all over the world. With internet marketing, businesses can deliver content to their customers through personalized and cost-effective communication.

With all the benefits that internet marketing can offer your business, developing a professional internet marketing campaign can attract more customers to the product or brand to grow the business more.

These are the most notable advantages:

#### **Convenience and Quick Service:**

The incredible convenience of marketing online is one of the biggest advantages of internet marketing. The internet has extremely easy accessibility with consumers using the internet and reaching markets anywhere in the world. Because of this, purchasing goods from across borders now reduces the cost of transportation.

#### **Low Cost for Operations:**

One of the main advantages of online marketing for businesses is its low operating cost. You can advertise cheaper with internet marketing than with traditional methods of advertisement such as ads in newspapers, on television and on the radio. In online marketing, you can easily get a free listing in a wide range of business directories.

#### **Measure and Track Results:**

An aspect of internet marketing that is rarely available with traditional marketing is the ability to measure and track results. With online marketing, the business can utilize varying tools for tracking the results of your advertising campaigns. Using these tools, not only we are able to measure and track but also illustrate the progress of the marketing campaign in

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<sup>1</sup> <https://edkentmedia.com/top-15-advantages-internet-marketing-business/> consulted 07/06/2022

detailed graphics. The ability to quantify the marketing efforts is the best possible thing that can be there.

### **Demographic Targeting:**

Marketing the products and services online gives the business the ability to target audiences based on demography. This allows the concentration of efforts on the audience that is truly wanted to offer the products or services.

### **Demographics:**

Demographic targeting gives us the ability to target specific customers we think are likely to purchase our product or hire our services. Every time someone visits our website and fills in a form, it gives us an idea of who our customers really are and lets us discover important details about them such as age and interests, which better shapes our services to match their needs.

### **Global Marketing:**

The ability to market our products and services globally is one of the biggest advantages of global marketing for business. Within several months of aggressive SEO, we can secure millions of viewers and reach huge audiences from across the world. We can now reach every corner of the world, where there is internet.

### **Automated, Tech-Savvy Marketing:**

Another advantage of internet marketing is that marketing this way is easy with one-mouse-click automation. Compared to traditional offline marketing where marketers delegate various tasks to the best hands and talents, internet marketing takes advantage of a more tech-savvy method. With internet marketing, everything can go automated.

### **Data Collection for Personalization:**

Transactions through the internet allow us to collect data. Whenever a customer purchases a product through a company's website, the data is captured. The business can use this data in varying ways. Most businesses analyze the data to find out what products and/or services sell frequently.

Furthermore, the data collected can help segment customers, so the business can send them ads and other promotional materials based on their buying habits and interests. There are

various ways that we can collect customer data including customer profiles or through their behavior while on the website.

### **Diversified Marketing and Advertising:**

When targeting your audience, diversification plays an important role in the marketing and advertising campaigns. Diversification means that we can use a variety of tactics and strategies in order to reach the prospects. With online marketing, diversification becomes a lot easier. In addition to that, it is possible for us to run varying marketing techniques simultaneously to better implement your marketing campaign.

### **Easy Tweaking to the Marketing and Advertising Campaigns:**

It is inevitable in marketing and advertising that something needs to be tweaked in order to optimize your campaigns. Compared to traditional marketing, online advertising is much easier to tweak. Whenever the campaign needs to be modified, online marketing allows the modification to happen without having to worry about downtime, service interruption or even halting the entire system.

This means that you can easily change the appearance of your online shopping mall – your website – by changing a few lines in the CSS that link to the web page.

### **Instant Transaction Service:**

Executing transactions is easy and nearly instant online. You can do this through a digital payment service so that there is no need for cash to go between the marketer and the customer to buy and sell merchandise. This is all possible due to payment processing solutions executed by third party payment processing companies such as PayPal.

### **2.3.7 The inconveniences of E-publicity:**

Earning and maintaining a good reputation is challenging for new and established businesses. When bad publicity emerges, businesses could be portrayed as irresponsible, dishonest or appear to be only looking out for their own best interests. Although it is possible to make a good name for the business on a local or national scale, doing so can be an uphill battle, especially in the face of bad publicity.

### **Loss of Trust:**

Bad publicity can come in the wake of an exposed lie or inaccuracy. Sometimes advertising is used to pump up businesses' capabilities and consumers' expectations. Expectations can be carelessly overblown, revealed as false in the form of bad publicity and lead to disappointment and a loss of trust.

When an organization fails to follow through with promises, customers, employees and partners are more likely to question the truthfulness of all the organization's current and future messages. Regaining trust can be difficult and time-consuming. Mistrust expressed by word of mouth and through social media can take years to repair and often can only be remedied by the number of vocal supporters eventually outnumbering the critics.

### **Effects on Sales:**

In general, bad publicity negatively affects sales. Companies that are virtually unknown can at times experience a boom in business after bad publicity, but they are the exception. In general, bad publicity damages the long-term success of larger established businesses. Product accessibility can also decrease with bad publicity, and potential consumers might have fewer opportunities to purchase products. When buyers and store owners have negative opinions, their choices ultimately affect their customers' options.

### **Damaged Brand Equity:**

Brand equity can suffer long-term damage as a result of bad publicity. This is especially evident for companies that must recall their products because of safety or health hazards. In such cases, even if only a portion of a product's supply is recalled, buyers are likely to avoid the brand altogether for a period. Rumors, even those with no merit, can affect sales just as strongly.

There is some hope. A study conducted at the Wharton Marketing Department at University of Pennsylvania showed that audiences experience something called the "sleeper effect" when recalling details about a company, message or brand. The sleeper effect refers to a person's tendency to retain an awareness of a product or company without necessarily retaining negative memories or attitudes once associated with it. For this reason, bad publicity can sometimes be healed simply with time.

### **Damaged Brand Association:**

Brand association refers to the deep-seeded attitudes and feelings a customer has toward a product or company. When brand association is negative, negative attitudes are more likely to

come into a consumer's mind before positive ones. Bad publicity can contribute to negative brand association, which can in turn reduce sales over time.

Changing attitudes and brand associations can take a great deal of time and can also be costly, as a company might be forced to invest in additional advertising and campaigns to correct

negative attitudes. Damaged brand association also leaves room for competition to move in on a customer base, which can also reduce sales.<sup>1</sup>

### **2.4 SECTION 4: Creation and management of company pages on social media**

#### **2.4.1 Managing a Facebook page :**

##### **a. The objective :**

Despite the fact that using personal Facebook profiles is quite straightforward, managing a page requires a few adjustments. Here, the goal is to better manage the social media pages and profiles while taking into account the unique characteristics and constraints that it imposes.<sup>2</sup>

##### **b. The methods :**

Facebook pages function on the following principle :

Members of the network (physical people) can subscribe to pages (moral people) using the "like" button. When members like a page, they are considered "fans" or "subscribers," and their posts will appear in their "newsfeed," alongside those of their friends, or other profiles with which they are connected. Alternatively, it's worth noting that, while subscribers can unsubscribe from the page, the vast majority of them never do so.

When members of the network subscribe to a page, they may also add it to their "interests list," which is a personal list of categories such as politics, fashion, travel, and restaurants, and receive notifications when new content is published.

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<sup>1</sup> <https://yourbusiness.azcentral.com/disadvantages-bad-publicity-3495.html> consulted at 16/05/2022 at 11:38

<sup>2</sup> (translated) Web marketing et communication digitale, Claire Gayet et Xavier Marie, numéro d'éditeur 2017, page 77

### **c. Creation of a page:**

Before you begin, keep in mind that creating a business page on Facebook necessitates the creation of a Facebook profile. If you don't have one yet, you should start by creating one; likewise, if community managers don't want to link their personal profile to the company page they administer, they should create another profile that may be referred to as a "professional profile." Then, from your newly created profile, click on the link "create a page" in the upper-right menu, which is symbolized by an arrow among the categories of pages, and select one of the following:

- place or local business;
- company, organization, or institution;
- brand or product; -artist, group, or public figure;
- advertisement;
- cause or community.

Once you've created your page, all you have to do now is follow Facebook's instructions and provide as much information as possible about your business and activity, including a link to your website, links to other social media sites, and a profile image (for example, your company's logo) and a "cover photo." This is a landscape-format photo that allows you to give an overview of your activity. You can choose to change it more frequently than your profile photo.

### **d. Administration parameters :**

Facebook allows you to manage permissions and restrictions through general settings, such as publishing, private messages, and page access, which you can prohibit based on the user's age or country. For instance, you could:

-Authorize or disallow page publications: allowing them allows all users to publish a photo, a link, or other content that will appear in the "visitor publishing" section.

It is then up to you to relay them to your subscribers when you deem the content to be relevant.

-Authorize or disallow the sending of a private message: allowing them allows all Facebook users to send you private messages to which you can respond specifically. Users can then ask you questions, send you files, links, and ask you to share information, among other things. Facebook has implemented instant responses, which allow users to provide responses such as "We will respond to your request within the shortest time possible." Users of Facebook, including those who have not yet joined the page, can send a private message to the company via the messaging feature. The administrator of the Facebook page, or community manager, is the one who receives the requests and must respond. They can also give their feedback on the company and post a message on "the wall" if this is not possible, by using the "comments" function under each of the tabs your publication to express themselves<sup>1</sup>

### **e. The page's animation:**

If you want to see your fan base grow, you must regularly update your page once it has been created. Alternatively, the more content you add to your website, the more likely you are to generate interactions, comments, and therefore activity. In this context, create a list of topics that can be addressed on your Facebook page, as well as a list of topics to avoid, and then define the elements to publish in real time and the publications to schedule for later.

As a result, form good habits as soon as you open your Facebook page:

- Create regular meet-ups to encourage people to return to your page.
- pay attention to your fans and ask them questions.
- When it's appropriate, share the content of your fans.<sup>2</sup>

### **f. Facebook search:**

Although not everyone is aware of this, Facebook works thanks to a complicated algorithm that makes your page's posts more or less accessible to the general public. As a page manager, your goal is to have your messages seen by as many people as possible. It's what's known as Facebook's reach, or the maximum number of people that may be expected.

The simplest way to increase the reach of your publications is to pay, or "sponsor," some of them. You will significantly increase the number of people who will see them by doing so.

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<sup>1</sup> (translated) Web marketing et communication digitale. OP.CIT page 79.

<sup>2</sup> (translated) Web marketing et communication digitale. OP. CIT page 82.

Several decreases in reach have been observed by those who manage Facebook sites on a more widespread basis. They were able to see a decrease in the number of people affected thanks to statistics. Unfortunately, unless you continue to publish high-quality content to encourage sharing or sponsor your publications, there isn't much you can do about it.

### **2.4.2 Managing a LinkedIn page<sup>1</sup> :**

As the manager for a social platform, your core responsibilities around content creation and distribution are the same, whether you work at a startup or an 80,000-person enterprise. We've refined our top nine tips for how to manage your LinkedIn company page, including how to generate content in an organized, consistent, and professional manner:

#### **a. Define the company page goals:**

Before creating or optimizing your company page, first define your LinkedIn marketing goals and be clear about how they ladder up to larger business goals. Will your page support lead gen and social selling efforts? Do you want to keep existing customers engaged with content? Or are you interested in generating brand awareness to a new audience of tens of thousands? What are your objectives in terms of impressions and engagements, and what KPIs will help you track progress?

The answers to these questions will impact how you structure your page, including the imagery you choose and the custom CTA buttons (e.g., "Contact Us") you include.

Understanding and honing your LinkedIn target audience is a critical step. Assuming you have already defined your ideal customer profile and your [buyer personas](#), what do you know about how they use LinkedIn? What do they want from the platform and how can it help them solve their problems? What type of content interests them? Once you know this, your job gets much easier: It's just a matter of giving your audience what they want.

#### **b. Fill out the page completely:**

This tip sounds obvious, but it's common for companies to miss one or two fields in their profile, like industry or company size, or forget to update a physical address. Pages with complete information get 30% more weekly views, according to LinkedIn. In particular,

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<sup>1</sup> <https://tendocom.com/blog/9-tips-for-managing-linkedin-company-pages/> consulted on 17/05/2022 at 11:03

remember to [optimize your LinkedIn page for SEO](#), just like you would your own website, with appropriate keywords placed in your tagline and About sections.

### **c. Establish content governance guidelines:**

Avoid headaches by establishing—up front and in writing—a formal process for how you’ll create, publish, and manage content on LinkedIn. This is the essence of [content governance](#) and cannot be overlooked. Without careful governance, a LinkedIn page can make a company seem disorganized—or worse—not accurately reflect the company’s brand and voice.

### **d. Create a detailed social media calendar:**

The best way to track your current and upcoming LinkedIn posts is via a content calendar. It doesn’t have to be specific to LinkedIn—you can likely use the same calendar across platforms.

Your content calendar is typically a spreadsheet in calendar format, and its level of detail depends on your needs. Columns may include:

Publishing date

Hyperlinks

Content owner

Approval status

Photo assets

Relation to paid or organic campaigns

### **e. Embrace the role of LinkedIn editorial director:**

When you oversee your company’s page, you’re not just a LinkedIn business page manager. Nor are you merely a brand cop. Think of yourself as the LinkedIn editorial director.

A significant part of your job is to provide editorial stability, consistency, and excellence. You must enforce your company’s editorial and brand guidelines, and be able to determine if

a post written by a team member is off-brand or of subpar quality. Don't be afraid to edit other peoples' posts to make them the best they can be!

As editorial director, you also manage the editorial calendar to ensure that your content is posted in a regular cadence that your followers come to expect.

### **f. Set Up LinkedIn campaign manager:**

Let's face it: Getting organic engagement with your content on social media these days is a challenge. To grow your followers and brand awareness among your target audience, consider supplementing organic posts with Sponsored Content.

This tactic could include ongoing campaigns or just periodic boosts for high-performing posts. LinkedIn gives you lots of flexibility with your budget and especially your target audience, so experiment to see what works best.

Set up your LinkedIn [Campaign Manager](#) account in advance (company credit card required). Then you'll be ready to hit the ground running and quickly leverage Sponsored Content when the moment is right.

### **g. Make friends with the analytics tab:**

LinkedIn provides you with rich insights into your company page and how it's trending in terms of engagement, impressions, visitors, and followers. Even if you use another platform like Hubspot or Hootsuite to track all your social media metrics, you may not be able to access the same level of detail as within the LinkedIn analytics tab (for example, a breakdown of your page visitors by their job function, or comparisons to your competitors).

We recommend browsing through the tab at least once or twice a week—depending on the volume of content you're posting—to stay up to speed with trends. And remember that checking analytics only helps when you can draw actionable conclusions from the data. Use these insights to continually optimize your page and get a better sense of what type of content your audience prefers. You will continually learn more about how to manage your LinkedIn company page.

### **h. Get the employees engaged:**

Success on LinkedIn is a team effort. Your LinkedIn marketing strategy and your process guidelines should address how to empower (and motivate) employees to share your content and participate in industry-relevant conversations. You want an army of brand advocates. LinkedIn participation is especially important for your executives and senior leadership, or anyone who gives voice to your company's [thought leadership](#).

Here are a few starter ideas to get them participating:

Email or message selected employees, encouraging them to like and share your original content; or send out a weekly “tweet sheet” with the best of the best content to share.

Share social media best practices with them, so they feel more comfortable posting content.

Gamify employee sharing and make it fun with prizes, recognition, and a leaderboard.

Ask company bloggers to re-post their full stories as an article on LinkedIn (currently, this can only be done by individuals, not a business).

For a wealth of additional guidance on this topic, browse LinkedIn's free [Official Guide to Employee Advocacy for Marketers](#).

### **i. Manage the LinkedIn page as a content hub:**

Think beyond the company-focused update on LinkedIn. By all means, share your company's new product releases, accomplishments, and customer stories. Craft posts that give followers a sense of your company culture.

But remember that LinkedIn isn't a version of your company press room. It's a platform to connect with professionals in your orbit; a place to share wisdom and best practices among people seeking to grow professionally; and a social hub to foster conversations about the challenges and innovations within your industry.

Does your company page's feed reflect that reality? It will if you approach your editorial director role with the mindset that your page is a “content hub” that mixes company updates and your own original content with third-party posts about industry trends and challenges (and your take on how to address them).

Visitors should understand that your company is part of a larger conversation. They should come away with the sense that you understand your target audience intimately and that you're

focused on solutions (yours and others) to solve their problems. That's how they'll pay attention to you over the long term.

### **2.4.3 Management of an Instagram account:**

#### **a. The objective:**

Instagram is a social media platform that allows you to:

- Manage your visual network identity.
- Increase the visibility of your products and services.
- Work with aesthetic-conscious communities.
- Expand your sphere of influence.
- Identifying a mobile and connected customer base

#### **b. The methods:**

##### **Visual identity: filters**

The idea behind Instagram is to take images with your phone and then apply filters to them to make them look more luminescent, old, contrasted, and so on, just like a professional photographer. As a result, the aesthetic is frequently prioritized. The appeal of this network is that even the most mundane photo may be transformed into something beautiful by simply applying a filter. This is Instagram's "magical" effect. Any user can amplify their daily lives by retouching images of what they see, eat, or wear. The effect is truly guaranteed with a little artistic sensibility. Many professional photographers are also social media users.

As a brand, you can share images of your products or services from all perspectives, as well as your communication visuals and your daily life, all while maintaining an aesthetically pleasing aesthetic. For example, an airline can publish images of its planes, views of the sky and clouds, communication graphics, as well as photos of its employees in the field or any other company-related event.<sup>1</sup>

##### **Visibility: hashtags**

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<sup>1</sup> (translated) Web marketing et communication digitale. OP. CIT. Page 89.

It is not enough to take pictures and post them on Instagram to get money. We've seen that it's important to have an aesthetic sense, but it's also important to use hashtags. To increase your visibility and get more likes, you should use hashtags that are relevant to your photographs or videos. Without them, only users who have already subscribed to your profile will be able to see your photos. Alternatively, your goal will always be to increase your number of subscribers by looking for new ones. It is also critical to include a description in the form of text or a hashtag next to each published photo or video in order for it to appear in search results. If you publish a Paris shot, for example, if you're posting a photo of Paris, for example, use the hashtag /paris. How do you know which hashtag to use in this situation? Begin by looking for the most popular ones based on your preferred themes, and then include them into your images. Consider the following example from Paris: By entering /paris into Instagram's search engine, other hashtags containing the word "paris," such as /paris Fashion Week or /parisBaguette, as well as the number of photographs published with these hashtags, become visible. If they match your target and images, include them to increase your chances of being seen. Once you've completed your search and don't want to go searching every time, you can save your favorite hashtags in a document and copy and paste them under your publications.<sup>1</sup>

### **Instagramers communities:**

There are Instagram aficionados among the millions of users and several communities on the social media platform. They're known as instagramers, and they go by the moniker "igers," and so the hashtag /igers. Because these Instagram communities want to meet up and promote their hometowns, some of them group together by country or city, giving us /igers France and /igers Bordeaux. As a result, for tourism industry professionals, these passionate groups are valuable communities to mobilize, invite, and effectively manage. You can associate yourself with these hashtags as a brand by including them in your posts. There are other communities, and finding them is quite simple because they have popularized hashtags. In the field of reading, the hashtag/booktheday takes hold as soon as a photo of a book is posted, allowing users to connect with other readers. On Instagram, food is also celebrated, and this has been the case for a long time thanks to hashtags like /instafood and /foodporn.

It takes more time to build and engage one's own community, one's own customers, but it is critical to do so. To do so, inform your customers that you are on social media and

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<sup>1</sup> (translated) Web marketing et communication digitale. OP. CIT. Page 90.

encourage them to post photographs and videos to help you stand out when running contests, promotions, and other activities. Nothing is easier for a smartphone user than taking a photo and posting it on a social media platform like Instagram with the hashtag you specify.

### **2.3.4 YouTube:**

Creating a YouTube channel is an excellent way to communicate. The first reason is the network's overwhelming power of impact; more than a billion people use it every month. Internet users, It is necessary to have a Google account in order to create a YouTube channel.

The creation of a YouTube channel is free and provides many opportunities for professionals to improve their communication.

#### **a. Objectives:**

##### Reaching Your Target Customer

If your target demographic is women between the ages of 35 and 45, and your video catches on with teenagers, you may be popular, but you won't be effective. Think about the kinds of images and messages that would appeal to your customer, and make it one of your objectives to use as many of those images as possible.

##### Making It Easy to Find You

One of your objectives for your YouTube marketing should be to help your customer find you. A catchy slogan or prominent company name throughout the video can keep you on people's minds long after they've seen your message online. They can then do an online search and find you. You should include a link to your website, along with any other contact information, such as an email address, business address or phone number. Don't lose sight of your objective of helping customers contact you.

##### Establishing a Relationship

You should evaluate the relationship you want with your customers, and create a video that helps them feel you are one of them. You can convey a sense of trust, lightheartedness, sophistication, down-to-earth values or even anger, to name a few relationship starters. Tap into your customer's outlook with your images, music and narration, so that you can make it clear that you feel like your customer does.

##### Keeping Your Product in Mind

Don't get so involved with making an interesting video that you lose sight of your number-one objective: letting people know about your product or service. Feature your product prominently and clearly, so that viewers won't have to wonder what you are marketing. If you offer a service, show your audience how to use your service and indicate how it benefits them. Remember that selling your product or service is the reason you want to market on YouTube in the first place.<sup>1</sup>

### **b. The methods :**

It is necessary to have a Google account in order to create a YouTube channel. Users who do not yet have a Gmail address can easily create one (see our tip: create a Gmail address).

Before starting a YouTube channel, it's a good idea to have some content: between 5 and 10 videos to upload is a good starting point, depending on how important the channel will be.

Possessing graphic elements such as a logo to use as a profile photo (preferably in 800x800 pixels) is also one of the prerequisites for starting a YouTube channel.

The first step in creating a YouTube channel is to go to the "All My Channels" tab while logged in to your Google account. You can create a new channel or link it to an existing Google+ page.

### **Creating a new channel:**

A few details are needed: the name of the channel and its category (product or brand, company, institution, or organization, arts, spectacles, or sports, or something else). The name of the channel is particularly significant because it will appear in the URL link. A short, easy-to-remember name is more effective.

Additional information, such as the channel description, is available. When using YouTube for the first time, it's a good idea to include the most important information right away. A precise description with relevant key words is recommended for the rest.

### **Linking an existing Google+ PAGE:**

It's as simple as indicating your preference on YouTube and following the instructions. The synchronization of the channel and Google+ account will be automatic.

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<sup>1</sup> <https://smallbusiness.chron.com/market-video-email-44822.html> consulted on 18/05/2022 at 16:27

-Presentation text:

The "about" part serves to introduce the chain, its goal, and its publisher (you). This is the ideal place to introduce your company, link to your website, and connect with your professional social media networks.

-visual organization:

Illustration of a channel: The appearance of your channel depends on the chain illustration. It is necessary to select it in order for it to adapt to this unique format (such as Facebook) and in good resolution, even in large sizes: 2560 x 1440. Maximum weight of 2 Mo.

-The channels icon it always takes the icon used in the Google+

### **Content organization:**

Obtaining a video: It is rather straightforward to download a video from YouTube. Determine the level of confidentiality (public or private video) and save the file to your computer.

Making a playlist: Making a channel allows you to organize your videos and sort them by theme, date, etc. It's simply a matter of giving it a name and selecting the appropriate videos. You'll notice that you may also incorporate videos from other users into your channel.

If you want to make your subscriptions public, your channel can subscribe to other channels, which will appear in the "channels" section (not obliged).

As on a social network, subscribing to other channels allows you to connect with other members while also displaying your interests.

Videos longer than 15 minutes: YouTube may ask for your phone number in order to download videos longer than 15 minutes

**Chapter 3: the digital  
communication strategy  
(SAA insurance)**

The insurance sector in Algeria, as in the rest of the world, has undergone considerable changes over time. Indeed, in the aftermath of independence, and for reasons of sovereignty, the insurance was placed under the tutelage of the State. The insurance was therefore viewed from the point of view of securing the assets of state enterprises and the insurance act was seen much more as an institutional approach than a need for protection. The insurance market in Algeria has several public and private insurance companies, resulting from the opening of the sector in 1995, with a multitude of contracts offered to individuals and businesses.

Among these insurance companies, SAA Assurances Algeria which is classified today as the leading and largest private insurance company in our country.

In this part of our research we are going to be diving into the activities of the SAA and introduce the company in the first section. Then move on to do a diagnosis of its communication strategies and efforts, and lastly we will present what we worked on whilst being there and working with their marketing and communication departments staff , and present what we could achieve in the short while there in terms of their social media presence.

### 3.1 Section 1: SAA insurance presentation

#### 3.1.1 SAA presentation<sup>1</sup>:

A public economical company, agreed for practicing total of insurance branches, the national insurance society ( la société nationale d'assurance), is the first insurance and reinsurance in Algeria.

SAA describes its work as follows “The backbone of the SAA is expertise, the responsibility, leadership, and the respect of engagements, are all incarnated everyday through our actions and our network, the most dense in the country with more than 530 points of sale distributed across the whole country for your service.”

Today, the national insurance society has more than 530 points of sale spread around the country, including 230 general agents and 160 bank counters operating under bank-insurance conventions. The company owns stakes in a number of businesses, including those that specialize in insurance ancillary services.

With a market share of 21.2% and a revenue of 27 billion DA by 2020, the company is positioned as one of the major players in the national insurance sector.

The SAA employs 3320 people, with two-thirds of them working in the field.

#### 3.1.2 The SAA in its environment :

The SAA, as a major player in the national insurance market, is fully committed to the development of that market, as well as the economy in general:

- Member of the Union of the Algerian insurance societies and reinsurance (UAR);
- Member of the national council of insurance (NCI);
- Member of the national union of public entrepreneurs (NUPE).

Contributes to the professionalization of some trades, such as vehicle assistance and repair, through its subsidiaries and participations.

- Startups have priority as a partner.
- Participant in road safety campaigns

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<sup>1</sup> Internal documents of the SAA

- Initiator of several market-oriented initiatives and projects that contribute to the nation's economic growth.

### 3.1.3 SAAs history<sup>1</sup>:

The National insurance society « SAA » was founded on December 12, 1963, as a dual Algerian-Egyptian corporation with a capital split of 61 percent by Algeria and 39 percent by Egypt. Given that Algeria did not have the technical means to set up an insurance company on its own after independence,

The SAA has a long and event-filled history:

- In December 1963, the SAA assurance opens its first point of sale in Algiers. This is the first stone in the construction of a network of 530 agencies that will cover the entirety of the country over the years.

- Order N° 66.127 establishes the State's monopoly on insurance operations, leading to the nationalization of the SAA.

- Market exploitation in the context of the government's monopoly on insurance transactions, in competition with the CAAR, and the elimination of private insurance intermediaries in 1972.

- January 1976: Specialization of Insurance Companies: The SAA was charged with developing market segments for the following insurance branches: automobile, household risks, artisans and merchants, local governments and other institutions involved in the health and professional sectors, and personal insurance (accidents, life, sickness, retirement, group etc.)

- February 1989: In the context of business autonomy, the SAA changes its governance structure and becomes an EPE (public economical enterprise) with a capital of 80 million DA

- 1990: lifting of the specialization of public assurance company : the SAA commences the coverage of industrial risks, building, engineering, and transportation, with plans to expand to agricultural risks by the year 2000.

Leader indisputable on the Algerian market, with major regional and continental companies as partners.

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<sup>1</sup> Internal document of the SAA

- 1995: Abrogation of the State's monopoly on insurance activities and application of the Order 95/07 of January 1995, as amended by the Law N° 06/04, leading to:

- Market access for both domestic and international investors.

- The reintroduction of private intermediaries (general agents, lawyers, and banks), as well as the implementation of market-control tools and the establishment of the national supervision commission of assurances

- The separation of personal insurance policies from property insurance policies.

- 1997: Reorganization of the network. An organization focused on performance. Direct-hire agencies are compensated based on their operational results.

- 2003: New regional formation, ORASS ERP implementation, and development of an information system tailored to SAA needs. Implementation of a new strategic plan.

- 2004: Structured reorganization. To increase productivity, a segmentation by market segment was created. SAA's tenure as FSI manager comes to an end, and the Automobile Guarantee Fund is established (GFE).

- 2010: Separation of personal injury and property damage insurance.

- 2011: The SAA's social capital is valued at 20 billion dollars.

- 2015: Launch of the Network makeover Program . The SAA embarks on a full-fledged diversification of its portfolio with the development of non-automotive branches.

- 2016: Change of social seat, an intelligent move that strengthens the company's commercial dynamism. Agency classification / ranking based on results

- 2017: The SAA increased its social capital to 30 billion DA, or 275 million US dollars.

-2018: Signature of the Convention Partnership framework and the launch of subscription offices at Renault showrooms

Signature of an agreement with MERILCO (a database for fighting fraud in the automotive industry).

Installation of a test facility for an automotive sinister management platform.

68 agencies were relocated, and 17 agencies were remodeled.

2020: Despite an economic pandemic, the SAA achieves positive results.

The SAA accelerates its transformation by modernizing its management processes, expanding its product portfolio, and embracing digitalization of customer services.

### 3.1.4 SAAs missions and objectives<sup>1</sup>:

#### a. The missions of the SAA are to:

- Provide technical support to agencies;
- Establish goals for each agency by developing a provisional management plan.

For each of them based on previous year's performance;

- Monitor and communicate with the agencies;
- Improve the service quality;
- Manage all direct-subscriber bureau files within the legal framework;
- Receive all completed manufacturing information and sinister statements across transmission borders.
- Resolve any unresolved sinister documents sent by governmental agencies.

The amount of the indemnity exceeds his ability to pay.

#### b. SAAs objectives<sup>2</sup>:

SAAs vision for the future is to

- Fructify partnerships (bankruptcies, subsidiaries, and participations) and turn them into growth engines.
- To monitor the execution of operations aimed at energizing the distribution network, which serves as the company's commercial window.

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<sup>1</sup> Internal document of the SAA

<sup>2</sup> Internal document of the SAA

- Bringing to fruition governance reform projects based on quality management and risk management approaches, in order to continuously improve overall performance and the functioning of the company.

-Follow up on the strategy for improving management processes and accelerating projects related to digital transformation.

-Taking use of the new "Islamic Finance" opportunity to increase and diversify the company's revenue sources.

-Getting society ready for future social and economic challenges.

### **3.1.5 Organizational chart of SAA**

We can observe the organization of the SAA internal structure, the departments are organized and headed by the regional director, he is responsible for running and organizing the company, in addition to the last word regarding decision making comes back to him.

REVIEW ANNEXES N°1

### **3.1.6 SAAs departments:**

**a. Finance and accounting department:**

**b. Automotive department:**

**c. big risks department**

**d. simple and diverse risk department**

**e. information system department**

**f. business support department**

### **g. Marketing department:**

it is concerned about the company's image. In terms of image, public relations is quite crucial. it is in charge of conducting market research, determining pricing policies, distribution policies, communication policies, and product policies.

### **Commercial service**

The primary goal of this service is to increase business revenue. it is concerned about a number of things in this regard: existing client retention, increasing client revenue, and increasing the number of clients. it is in charge of both marketing and sales.

## **3.2 Section 2: strategic diagnosis of SAA**

To better understand the strategic context of the company, we decided to do an investigation that involves the use of three strategic tools:

### **ThePESTEL matrix**

### **Michael Porter's matrix of the five competing forces**

### **The SWOT matrix**

#### **3.2.1 The PESTEL matrix:1**

A PESTEL analysis is a strategic framework commonly used to evaluate the business environment in which a firm operates. Traditionally, the framework was referred to as a PEST analysis, which was an acronym for Political, Economic, Social, and Technological; in more recent history, the framework was extended to include Environmental and Legal factors as well.

The framework is used by management teams and boards in their strategic planning processes and enterprise risk management planning. PESTEL analysis is also a very popular tool among management consultants to help their clients develop innovative product and market initiatives, as well as within the financial analyst community, where factors may influence model assumptions and financing decisions.

### **- Environmental Policy:**

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<sup>1</sup> <https://corporatefinanceinstitute.com/resources/knowledge/strategy/pestel-analysis/> consulted on 25/02/2022 at 15:40

The government of the country's policy toward nationalization or privatization

The state's oversight of insurance activity

The foreign investment regime

The state's endowment • Monetary policy (interest rates, inflation, etc.)

Fiscal policy (taxes, fees, etc.)

### - **Economic Environment:**

The insurance industry contributes to the growth of the economy.

Investments in businesses that allow for the financing of long-term growth projects.

Reduce the risks and insecurity of economic agents.

Using an insurance policy to finance your savings.

- sociological environment.

Evolution of client behavior in a

Client nomadism (more informed and less loyal clients)

Geographic mobility

### **Environmental or cultural diversity**

- Technological Environment:

The insurance industry is a cutting-edge industry

The launch of new online payment methods, such as e-payments

The growth of TIC Capacity to have a digital identity that aids in improving the organization's awareness

Environmental awareness:

Making citizens aware of the consequences of climate change.

As a result of climate change, insurance companies will have to deal with certain risks.

Legislative Environment

The insurance industry is governed by a plethora of laws, ordinances, and regulations that provide the framework and number of requirements for conducting business.

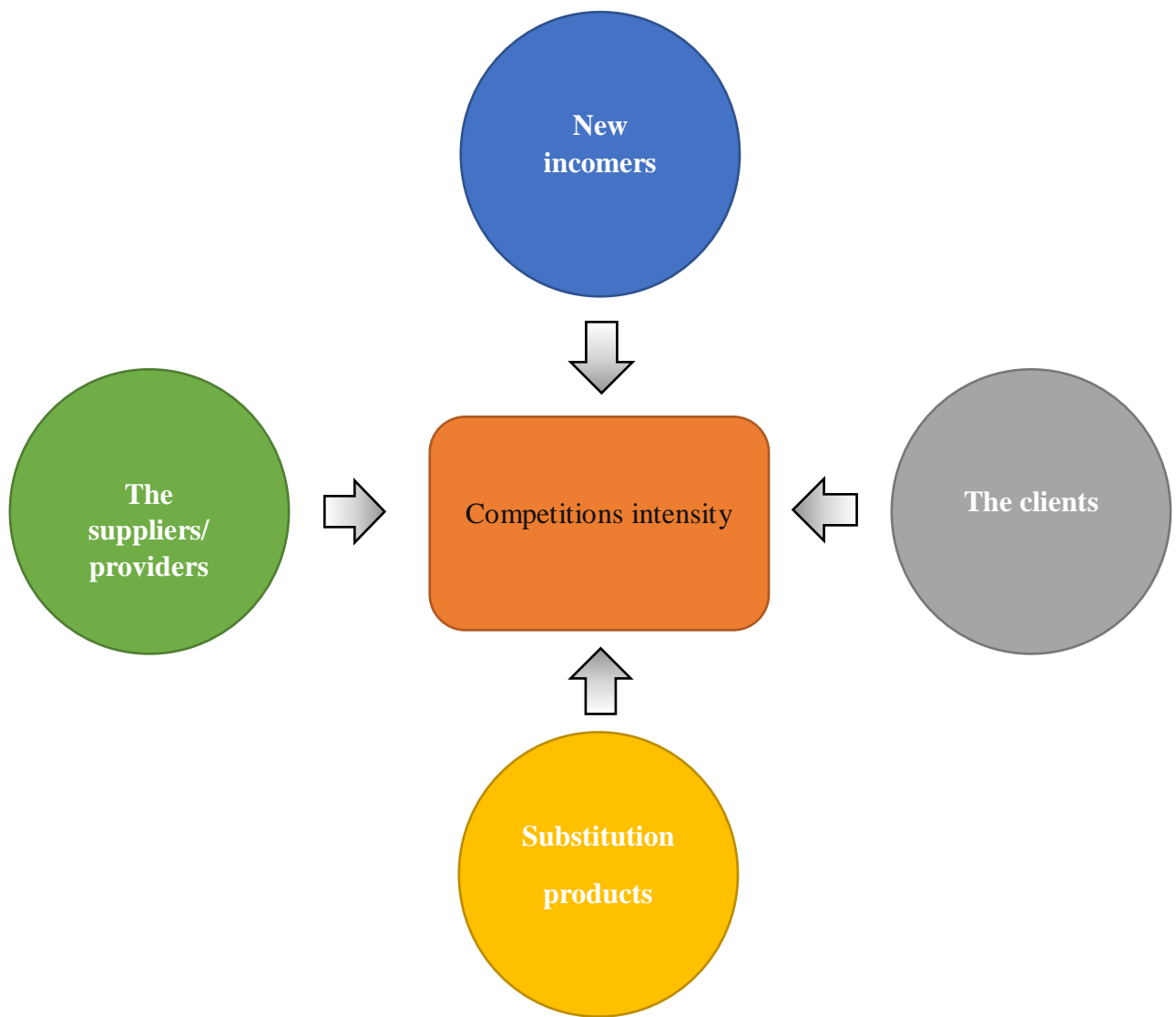
### 3.2.2 Michael Porter's matrix of the five competing forces:1

Porter's Five Forces is a business analysis model that helps to explain why various industries are able to sustain different levels of profitability. The model was published in Michael E. Porter's book, "Competitive Strategy: Techniques for Analyzing Industries and Competitors" in 1980. The Five Forces model is widely used to analyze the industry structure of a company as well as its corporate strategy. Porter identified five undeniable forces that play a part in shaping every market and industry in the world, with some caveats. The five forces are frequently used to measure competition intensity, attractiveness, and profitability of an industry or market.

Porter's five forces are:

1. Competition in the industry
2. Potential of new incomers into the industry
3. Power of suppliers
4. Power of customers
5. Threat of substitute products

Figure N°1: Analysis of porters' five forces of SAA



Source: elaborated by us

**a. Competitions intensity:**

The insurance sector in Algeria is a competitive market with 24 companies, both public and private, where the SAA's main competitors are CASH, CAAR, and CAAT, and potential competitors include Alliance, GAM, CIAR, and AXA.

The SAA is Algeria's leading insurance company.

In 2020, SAA will be the leader in risk construction, with the first automotive insurer (17.6 billion DA), the second Agricultural insurer (0.6 billion DA), the third IRDT insurer (8 billion DA), and the fourth TRANSPORT insurer(0.4 billion DA).

### **b. The clients:**

The SAA's clients are divided into three categories:

Individuals,

Professionals,

large corporations.

### **c. Suppliers:**

Are organized into a branch that includes direct insurance agencies, AGA general insurance agents, insurance courtiers, insurers, and banks.

SAA suppliers take part in customer prospecting in this way.

### **d. Newcomers:**

Insurance companies operate in a rapidly changing environment, which is linked to technological advancements and climate change. This includes the identification of new risks associated with the changes. As a result, the newcomers to the market (new entrants) pose a competitive threat to the company.

### **e. Substitute products:**

The insurance industry is governed by a plethora of laws, ordinances, and regulations that provide the framework and number of requirements for conducting business.

There are currently no substitute products available.

### 3.2.3 The SWOT matrix : 1

SWOT (strengths, weaknesses, opportunities, and threats) analysis is a framework used to evaluate a company's competitive position and to develop strategic planning. SWOT analysis assesses internal and external factors, as well as current and future potential.

A SWOT analysis is designed to facilitate a realistic, fact-based, data-driven look at the strengths and weaknesses of an organization, initiatives, or within its industry. The organization needs to keep the analysis accurate by avoiding pre-conceived beliefs or gray areas and instead focusing on real-life contexts. Companies should use it as a guide and not necessarily as a prescription.

#### **Strengths**

Strengths describe what an organization excels at and what separates it from the competition: a strong brand, loyal customer base, a strong balance sheet, unique technology, and so on. For example, a hedge fund may have developed a proprietary trading strategy that returns market-beating results. It must then decide how to use those results to attract new investors.

#### **Weaknesses**

Weaknesses stop an organization from performing at its optimum level. They are areas where the business needs to improve to remain competitive: a weak brand, higher-than-average turnover, high levels of debt, an inadequate supply chain, or lack of capital.

#### **Opportunities**

Opportunities refer to favorable external factors that could give an organization a competitive advantage. For example, if a country cuts tariffs, a car manufacturer can export its cars into a new market, increasing sales and market share.

#### **Threats**

Threats refer to factors that have the potential to harm an organization. For example, a drought is a threat to a wheat-producing company, as it may destroy or reduce the crop yield. Other common threats include things like rising costs for materials, increasing competition, tight labor supply. and so on.

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<sup>1</sup> <https://www.investopedia.com/terms/s/swot.asp> consulted on 25/05/2022 at 10:44

**Board N°1: the SWOT analysis of SAA**

<b>Strengths</b>	<b>weaknesses</b>
<ul style="list-style-type: none"> <li>- A well-structured website with high-quality content;</li> <li>-The convenience of online payment;</li> <li>-SAA's Notoriety (+2 million clients);</li> <li>-Leadership Position</li> </ul>	<ul style="list-style-type: none"> <li>-The site's original developers are no longer the site's developers;</li> <li>-There is no creative web designer on staff;</li> <li>-There is no Google Analytics installed on the site to track traffic;</li> <li>-There are few links from other sites, and there is no social media strategy;</li> <li>-The lack of a Community Manager and an article and content editor who is both creative and engaging</li> <li>-No electronic mail operation</li> </ul>
<b>Opportunities</b>	<b>threats</b>
<ul style="list-style-type: none"> <li>-A Facebook page with over 22000 followers (considerable fame) that is managed by SAA employees and could become official;</li> <li>-An increase in online purchases and payments as a result of the health-care crisis;</li> <li>-25 million Algerians use social media;</li> <li>-The possibility of being accompanied by a digital-communications agency.</li> </ul>	<ul style="list-style-type: none"> <li>-More experienced multinational insurance companies in the digital channel;</li> <li>-Several insurance companies have already launched digital marketing strategies;</li> <li>-E-payment launch by competitors;</li> <li>-Risk of e-reputation on the internet due to our absence on social media;</li> <li>-Missing out on opportunities due to the lack of a digital marketing strategy.</li> </ul>

**Source: elaborated by us**

### 3.2.1 The PESTEL matrix:1

A PESTEL analysis is a strategic framework commonly used to evaluate the business environment in which a firm operates. Traditionally, the framework was referred to as a PEST analysis, which was an acronym for Political, Economic, Social, and Technological; in more recent history, the framework was extended to include Environmental and Legal factors as well.

The framework is used by management teams and boards in their strategic planning processes and enterprise risk management planning. PESTEL analysis is also a very popular tool among management consultants to help their clients develop innovative product and market initiatives, as well as within the financial analyst community, where factors may influence model assumptions and financing decisions.

#### - **Environmental Policy:**

The government of the country's policy toward nationalization or privatization

The state's oversight of insurance activity

The foreign investment regime

The state's endowment • Monetary policy (interest rates, inflation, etc.)

Fiscal policy (taxes, fees, etc.)

#### - **Economic Environment:**

The insurance industry contributes to the growth of the economy.

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Using an insurance policy to finance your savings.

- sociological environment.

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<sup>1</sup> <https://corporatefinanceinstitute.com/resources/knowledge/strategy/pestel-analysis/> consulted on 25/02/2022 at 15:40

Evolution of client behavior in a

Client nomadism (more informed and less loyal clients)

Geographic mobility

**Environmental or cultural diversity**

- Technological Environment:

The insurance industry is a cutting-edge industry

The launch of new online payment methods, such as e-payments

The growth of TIC Capacity to have a digital identity that aids in improving the organization's awareness

Environmental awareness:

Making citizens aware of the consequences of climate change.

As a result of climate change, insurance companies will have to deal with certain risks.

Legislative Environment

The insurance industry is governed by a plethora of laws, ordinances, and regulations that provide the framework and number of requirements for conducting business.

### **3.3 Section 3: The implementation of a digital communication strategy at the SAA.**

Following the treatment and presentation of the SAA, we will identify the digital communication strategy in this section. First, we'll describe and analyze the Web site and social media networks before developing our own digital communication strategy, and then we'll put in place a description of the process with an illustration of two insurance products: multi risk residential insurance and CAT NATIVE (natural catastrophe). At the end , we'll evaluate our campaigns results.

### 3.3.1 An illustration of our strategy:

We worked on the digital communication of two products, MRH and CAT NAT:

Presentation of two products:

#### a. multi-risk residential insurance

The term " multi-risk residential insurance " refers to a contract that covers an apartment or a house against material losses (fire, explosion, water damage, ice breakage, RC, and so on). A MRH insurance contract also covers the civil liability of those living in the home, as well as support at home.

The following are the essential guarantees of an MRH:

- Incendiary and Risks Appendices: The property of the insured is protected in the event of a fire, explosion, or implosion, an unintentional release of fumes, a fire, or a meteorite.

- Water Damage: Coverage for water damage caused by, for example, a burst pipe, a machine failure, or an infiltration through the toilet or a front.

Vol: This guarantee covers damages caused by the loss of insured property inside the insured's home, as well as deteriorations caused by the loss or attempted loss of property. If the house is occupied for more than three months, the guarantee is voided. In the event of a jewelry theft, a charge of up to 50.000 DA is offered on the condition that the jewelry list be declared to the sinister in advance.

- BG (Broken glass): Your home's glass elements are covered in the event of an accidental breaks, windows, skylights, canopies

, verandas, marquises, windowed parts of doors et interior partitions, fixed mirrors , all that is glass integrated into furniture, house electronics facets window, and chimney inserts...

#### b. Natural Catastrophes / Disaster Insurance (CAT NAT):

This insurance covers the material consequences of natural disasters that occur as a result of the following events:

- Earthquake.

- Storms and severe winds.
- Terrain Movements (Movements of the Terrain).

As a property insurance policy, the CAT-NAT covers direct property damage to: buildings built in Algeria (apartments, single-family homes, commercial buildings), Industrial and commercial installations, as well as their contents, such as real estate, equipment, machinery, merchandise, and other items, are included.

Covers come in a variety of styles. There are two sorts of CAT-NAT polices available for purchase:

- **a personal CAT-NAT policy.**
- **a professional CAT-NAT policy.**

### 3.3.2 An overview of the research methodology:

In this section, we'll go over the many steps that were taken to complete the strategy investigation.

We used two different studies to do our research, the first of which was a qualitative study and the second of which was a quantitative study.

#### 3.3.2.1 the qualitative study:

In the qualitative study, we chose to do the research using interviews. In this section, we will define the concept of an interview, the sorts of interviews, explain how we conducted the research, and provide the results before concluding with the results analysis.

##### a. definition of an interview:

Interviews are an appropriate method when there is a need to collect in-depth information on people's opinions, thoughts, experiences, and feelings. Interviews are useful when the topic of inquiry relates to issues that require complex questioning and considerable probing.<sup>1</sup>

The qualitative research interview seeks to describe and the meanings of central themes in the life world of the subjects. The main task in interviewing is to understand the meaning of what the interviewees say. (Kvale,1996)

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<sup>1</sup> [http://sectorsource.ca/sites/default/files/resources/files/tipsheet6\\_interviewing\\_for\\_research\\_en\\_0.pdf](http://sectorsource.ca/sites/default/files/resources/files/tipsheet6_interviewing_for_research_en_0.pdf)  
by M. Easwaramoorthy & Fataneh Zarinpoush, Imagine Canada consulted on 31/05/2022 at 14:10

Interviews are particularly useful for getting the story behind a participant's experiences. The interviewer can pursue in-depth information around the topic. Interviews may be useful as follow-up to certain respondents to questionnaires, e.g., to further investigate their responses. (McNamara,1999)<sup>1</sup>

We can distinguish three types of interviews :

- **Unstructured interviews:** These are interviews that take place with few, if any, interview questions. They often progress in the manner a normal conversation would, however it concerns the research topic under review. It is a relatively formless interview style that researchers use to establish rapport and comfort with the participant.
- **Semi-structured interviews:** These are interviews that use an interview protocol to help guide the researcher through the interview process. While this can incorporate conversational aspects, it is mostly a guided conversation between the researcher and participant. It does maintain some structure (hence the name semi-structured), but it also provides the researcher with the ability to probe the participant for additional details.
- **Structured interviews:** These are interviews that strictly adhere to the use of an interview protocol to guide the researcher. It is a more rigid interview style, in that only the questions on the interview protocol are asked. As a result, there are not a lot of opportunities to probe and further explore topics that participants bring up when answering the interview questions.

### **b. Execution of the interview:**

We created an interview guide (see Annex N°) to help us conduct our direct interview. The questions were chosen based on the state of the company prior to the launch of our strategy and the analysis of the results at the end of the project.

On the basis of an interview guide, we met with the operational marketing manager at SAA Assurances' marketing and development division.

In order to obtain information on the SAA Assurances' overall strategy as well as information on the SAA's future digital communication vision, we asked him nine

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<sup>1</sup> <https://www.public.asu.edu/~kroel/www500/Interview%20Fri.pdf> Campion, M.A., Campion, J.E., & Hudson, J.P., Jr. "Structured Interviewing: A Note on Incremental Validity and Alternative Question Types", Journal of Applied Psychology, page 79, 1994 consulted on 31/05/2022 on 14:20

questions in two phases, the first of which concerned the period prior to the launch of the strategy and the second of which concerned the period during and after the end of the campaign in a 45-minute interview.

### **c. Interviews results:**

#### **phase N°1: before the launch of our communication strategy:**

- For the first question we wanted to know the goals of the SAAs communication strategy, and so the marketing manager explained that their goal was to be more prominent on media outlets especially on social media platforms in order to promote the brand and its products by saying the following “The primary goal of digital communication is to become more prominent in the media, particularly on social media, and to promote our insurance products in order to increase sales”
- For the second question we wanted to know what is the importance of communication to them and so he explained that communication is key in informing customers on their guaranties and the importance of insurance, in saying “We must always start to communicate to promote our products, make our guarantees known, raise awareness of the necessity of insurance, and defend our e-reputation”
- The next inquiry was about the outcome they were looking for and he answered by” Directing clients to our agencies and generating traffic”
- We also went into their expectations which were increased traffic generated by the SAA website and to promote their online buying method as in his words “To increase the amount of traffic generated by the SAA assurance website, sell on the digital channel”
- And lastly for this phase of our work we asked what’s his opinion on the best way to get the wanted results and he explained that diversity of content is very critical to entice the internet users and also the use of CRM technics as he said “Attempt to diversify content in order to entice and retain the internet user through the implementation of a social CRM.”

#### **Phase N°2: Throughout and following the digital communication campaign:**

For this phase our focus was on knowing what the results of this strategy were and what future of the communication department looks like.

- For the first question we inquired on what does the new implemented strategy add to the SAA and he explained that after the traditional means of distribution for

the SAA a new one is being created which is the digital channel by saying the following “After the direct channel, which is the agencies, the intermediary channel, which is the banking network, which is the courtiers, a new distribution network is being created. The digital channel consists of social media networks and a website that allows us to sell certain insurance products.”

- The second question was about a potential mobile app for the SAA by which he explained that it would be one of the best ways of service for the clients “Yes, in the future, in order to optimize the client's digital journey to the utmost extent possible.”

- And for the final question of our interviews we asked about any improvements that could be implemented to the digital communication on the social media platforms and he explained that we always have to enhance and adapt the strategy to meet today's expectation as he said “Yes, a more modern and appropriate communication strategy to meet today's e-commerce expectations.”

#### **d. Synthesis of the findings:**

Following the analysis of the contents of the conducted interview, the following points emerge:

For the SAA, communication is a critical component because the company operates in a highly competitive market where it is necessary to communicate in order to differentiate itself from the competition. The SAA employs a variety of communication methods depending on the nature of the target audience, including specialized fairs and salons, media releases, interviews, and reports, as well as social media.

With the evolution of new information and communication technologies, digital communication plays an increasingly important role in SAA Assurances' overall strategy. It is the best way to reach out to the target audience, and the implementation of a digital communication strategy is based on an editorial calendar that tracks trends.

SAA Assurances intends to communicate on the internet using a variety of tools, including its website, social media platforms such as Facebook, LinkedIn, and Instagram, as well as digital press.

Through its website, the SAA informs customers about the company's various offerings, including the ability to request quotes and pay online. Additionally, the SAA's social media

presence allows the company to improve its brand image by making it more visible, defending its reputation, and staying in touch with customers.

### 3.3.2.2 Quantitative research:

In this study, we conducted a pre-launch analysis of our digital communication strategy across all digital media and a post-launch analysis of our campaign to gather information, collect data from social media sites, and assess the transformations and changes that occurred.

#### a. What does social media analysis (SMA: Social Media Analytics) entail?

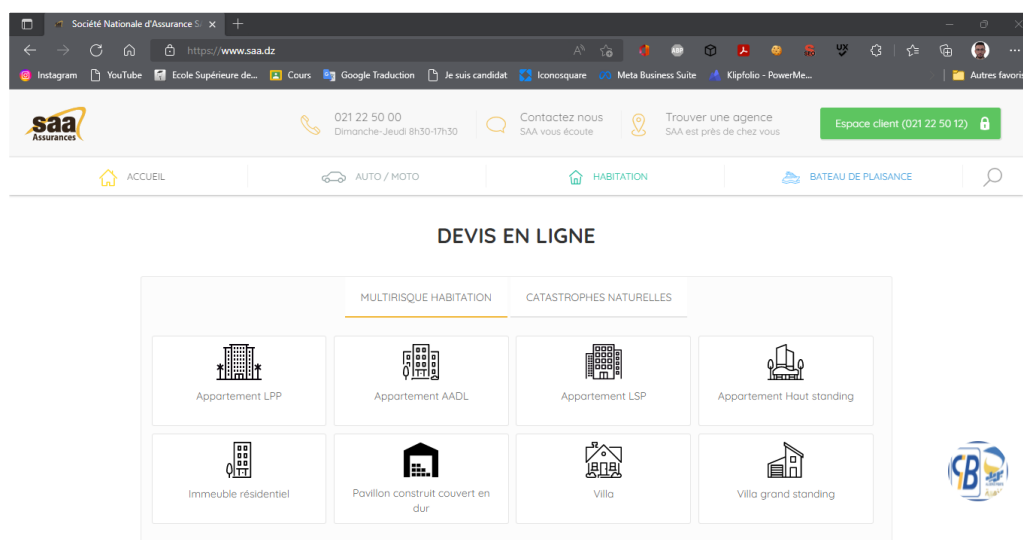
The social media analysis (SMA) is a quantitative technique that entails gathering data from social media sites and blogs and analyzing that data in order to make business decisions. This process goes beyond standard surveillance or analysis based on comments or "likes" to develop a comprehensive picture of the social consumer. It is regarded as the foundation for allowing businesses to carry out targeted engagements such as one-to-one and one-to-many, improve social collaboration across a variety of commercial functions (customer service, marketing, assistance, and so on), and optimize customer experience.

#### b. Examination of various digital media:

Almost all businesses now have a website, which is a necessary tool for being visible and responding to customer expectations.

#### SAA assurances website analysis:

Figure N°2: SAA assurances website platform



**Source:** SAA assurances website

Following our analysis of the SAA's website, we discovered that the site has 67 successes and 18 issues.

We've noticed that the sentences on the site are easy to understand, have a readable size and shape, and that we can find these details for each offer so that the site can use animated graphics to illustrate the products or services. On its website, the company uses just text, photographs, and documents, and does not use videos or audio. The site has a good ergonomic; it's easy to navigate and understand, and it's well organized.

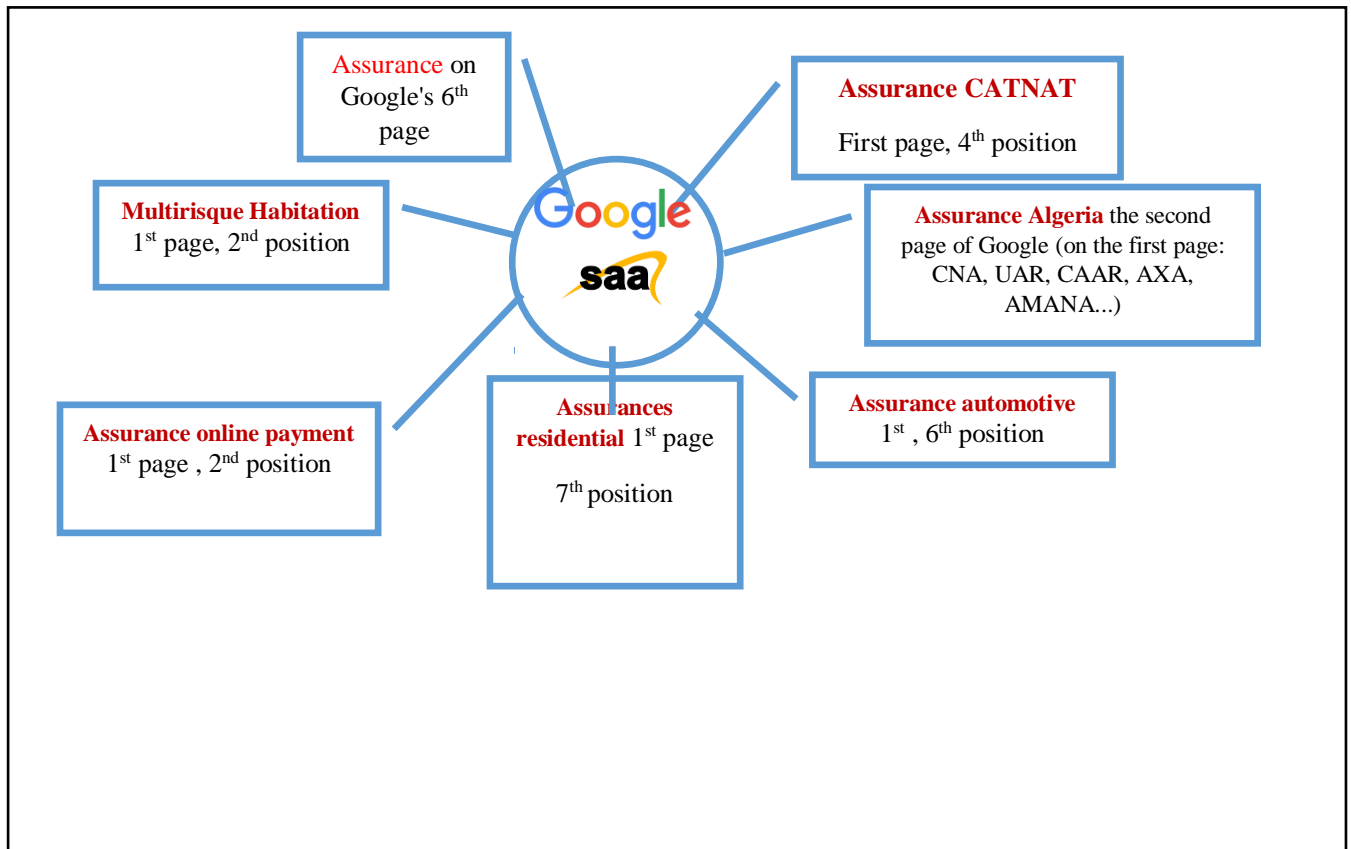
Despite the SAA's website's functionality and quality, there are a number of flaws and issues to be aware of, including the lack of key words for improved search engine optimization. Absence of ongoing site updates (relevant articles, appealing content, etc.) to boost its ranking. Naturally, a well-referenced website falls out of favor due to the following factors: better-referenced competitors; a lack of content updates (interesting, appealing content); and a lack of keywords.

Absence of a "search engine optimization" (SEO) strategy, which is regarded as one of the most effective ways to rank quickly for targeted keywords and generate traffic, Absence of a "SMO" strategy, which entails the use of social media networks to disseminate and make disseminate links to our website's pages and optimize positioning in search engines.

Unsecured web site: The used JavaScript libraries are not secure, and inters may be able to take advantage of obsolete JavaScript libraries.

- **Analysis of the SAA on google:**

**Figure N°8:** Results of a search in the search engine for a few key words in the insurance industry, as well as a ranking of the SAA website.



**Source:** realized by us after the use of an audit program SEO(getranking)

• **Analysis of SAA Assurances' social media networks:**

Before launching our strategy, we'll review the current state of the SAA's three social media platforms (Facebook, Instagram, and LinkedIn):

✓ **Facebook :**

Since December 2021, a page with the name (SAA, Société nationale d'assurance) has been hidden, with over 23 067 followers and is managed by several SAA employees. Several unofficial pages exist, as well as administrators who have not been identified.

✓ **Instagram :** SAAs account was created in 2021 it has (261 followers) and the content in it is very little

✓ **LinkedIn :** The existence of a communication department-managed account with over 3 290 subscribers is not an official page that represents the company on the professional network.

✓ **Estimate of the SAA's presence on social networks:**

- In the absence of official company pages on social media, the internet user is directed to non-official pages, which can demonstrate poor communication and damage the company's image immediately.

- The absence of an experienced Community Manager in charge of energizing the community on social media.

- Lack of interaction between page administrators and website visitors (response to comments, requests, etc.).

- Publication of content on pages that does not reflect the company's image.

- The lack of a social media strategy that encompasses all of the components that are necessary nowadays.

After determining the state and issues with SAA Assurance's social media networks, we defined and developed our digital marketing positioning strategy as follows:

### **3.3.3 The digital marketing positioning strategy:**

To succeed in our campaign, we must first define the SCP (segmentation, targeting (ciblage), and positioning).

**Segmentation:** We've decided to pursue a differentiated strategy through digital communication in order to promote all of our insurance products while focusing on mass-market products (MH, CAT NAT).

**Targeting (Ciblage):** Attract and re-engage the ultra-connected and more evolved Generation Y (the generation born in the 1980s and 1990s, comprising primarily the children of the baby boomers and typically perceived as increasingly familiar with digital and electronic technology) to digital development, particularly online payment.

**Unique positioning:** Establishing yourself as the go-to source for information in the minds of internet users through innovative, creative, and appealing content.

Following the definition of our digital positioning, we chose to use two effective and low-cost methods, the S.M.A.R.T method and the test-and-learn approach, to manage communication across the three social media platforms in order to achieve our goals while respecting the uniqueness of insurance products.

**Our campaign goals are as follows:**

Installing Inbound Marketing will allow us to:

- Be found (by increasing the visibility of your pages on social media and on your website);
- Improve customer satisfaction;
- Retain customers and insure their loyalty
- Generate prospects.

### a. The S.M.A.R.T METHODE:

This is a method for describing goals in a clear, understandable, and effective manner. We decided to use this method to set our goals.

S.M.A.R.T is an acronym for five indicators, which are:

- **Specific:** Improve the SAA's social media activity, improve the brand's image (E-Reputation), and launch a client service on social media to reduce negative comments.
- **Measurable:** increase the number of Facebook followers by 5 to 10% in three months.
- **Attainable:** Develop our content marketing
- **Realistic:** Generate high-quality leads
- **Temporary:** defined: February through July

### b. The TEST and LEARN method:

Test and Learn is a method that entails testing one or more hypotheses in advance and then drawing conclusions from the results.

We've come up with three guidelines for publishing content on social media platforms:

**The three pieced rule:** Alternatively, one-third of our content is dedicated to promoting our activities, converting readers, and generating profit; the other third of our content is dedicated to sharing ideas and stories from industry leaders and business leaders who share our culture. And there's a third part dedicated to one-on-one interactions with our audience.

**The 80/20 rule:** 80% of our publications are educational, entertaining, or informative, and 20% can directly promote our brand.

**Publishing at the right frequency (not too much, not too little):** if we publish too frequently, we risk annoying our audience; on the other hand, if we are too quiet, internet users may conclude that it is pointless to subscribe to our account.

-We used these two methods to expand the risk segment for individuals and businesses, make the SAA more well-known outside of the insurance industry, and entice the internet user so that the brand had the best digital visibility in its field.

### c. Techniques that are critical to our success:

**aInbound Marketing:** An important goal of our strategy is to attract prospects to our brand (especially our two products, MRH and CAT NAT).

**Content Marketing:** Creating and disseminating valuable content that is useful, informative, and timely (informing clients about the two insurance products MRH and CAT NAT).

**SEO (Search Engine Optimization):** Increasing site traffic through natural site optimization.

**SMA (Social Media Advertising):** Obtaining publicity through sponsorships on social media networks.

### 3.3.4 Analysis of the results of the social media campaign:

We conducted a detailed analysis of this digital company, including financial data and achieved goals across three social media platforms (Facebook, instagrame et LinkedIn)

#### a. Facebook:

The official launch of the page was on March 7, 2022, with the following features:

- The creation and design of a profile photo and a cover photo for the official page, which was updated and made more appealing in order to attract and be well-númerated on social media.

Figure N°4: profile picture and performances

**saa Assurances**  
L'Avenir S'Assure Aujourd'hui

Boost indisponible

**SAA Société Nationale d'Assurance a changé sa photo de profil.**  
7 mars 2022 à 20:25  
ID : 4879912188767749

Interactions

- 260 réactions
- 22 commentaires
- 9 partages

### Performances

Couverture	Réactions, commentaires et p...	Résultats
<p>Total <b>783</b></p> <p>Pire   Meilleure</p> <p>Cette publication a touché plus de personnes que 2 % de vos 50 publications et stories Facebook les plus récentes.</p>	<p>Total <b>291</b></p> <p>Pire   Meilleure</p> <p>Cette publication a enregistré plus de réactions, de commentaires et de partages que 92 % de vos 50 publications et stories Facebook les plus récentes.</p>	<p>Total <b>15</b></p> <p>Pire   Meilleure</p> <p>Cette publication a reçu plus de clics sur des liens que 4 % de vos 50 publications et stories Facebook les plus récentes.</p>
<p>Couverture 783</p>	<p>Réactions 260</p> <p>Commentaires 22</p> <p>Partages 9</p>	<p>Clics sur le lien 15</p>

source: meta business suit

Figure N°5: page cover photo and performances

**saa Assurances**  
L'Avenir S'ASSURE AUJOURD'HUI

SAA Société Nationale d'Assurance a changé sa photo de couverture.  
Publié par Saa Assurance · 9 mars

PAIEMENT EN LIGNE

FAITES VOS DÉVIS & S'ABONNER EN LIGNE FACILEMENT ET EN TOUTE SÉCURITÉ SUR WWW.SAA.DZ

021 22 90 12  
ECOUTE\_CLIENT@SAA.DZ  
WWW.SAA.DZ

1 677 Personnes touchées

61 Interactions

— Score de diffusion

Boost indisponible

Vous et 53 autres personnes

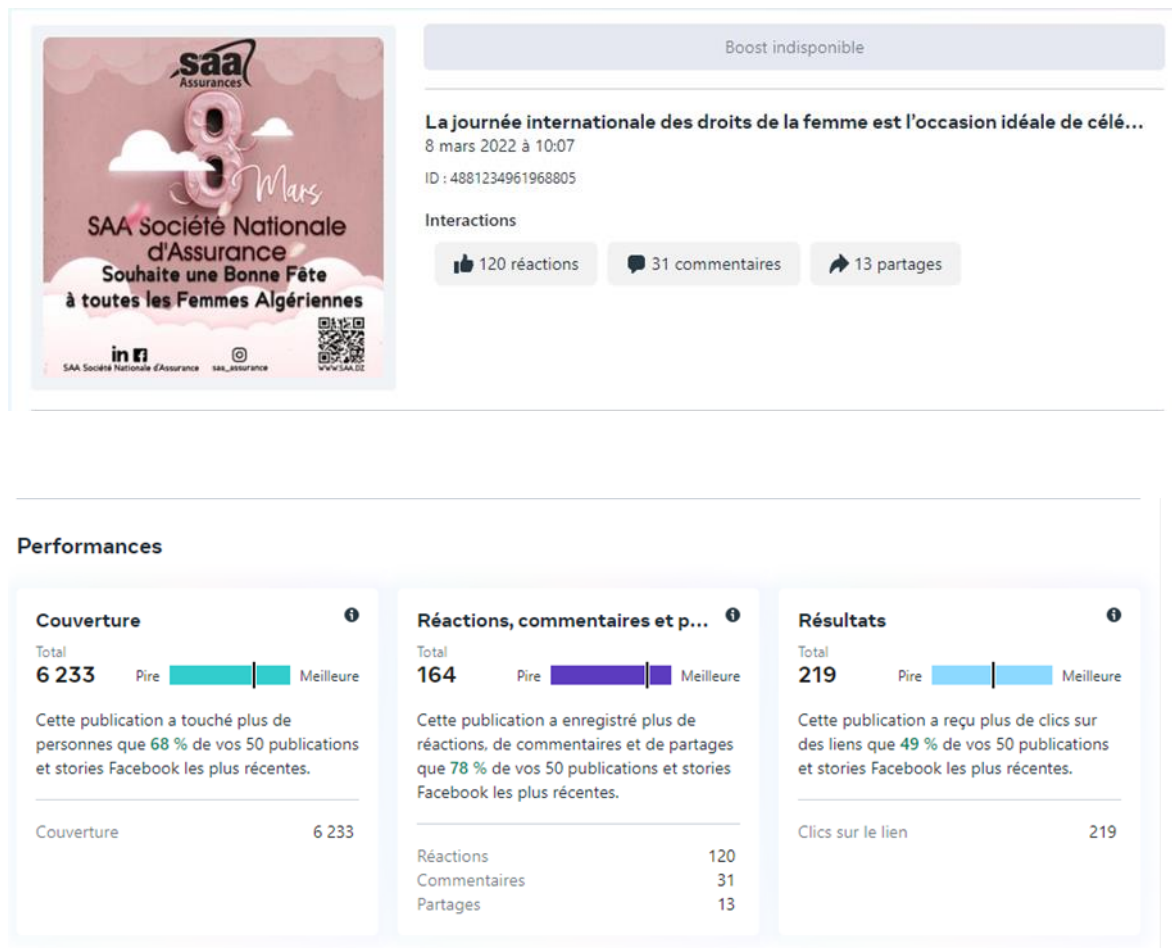
4 commentaires 2 partages



The promotion, which was launched in honor of International Women's Day, reached 10790 people, accounting for more than 46% of the page's subscribers, with 258 people engaged, resulting in a 2.39 percent engagement rate.

- A post on the 8th of March, 2022, that we created ourselves in honor of International Women's Day.

Figure N°7: The shot was taken during the International Women's Day and Performances.

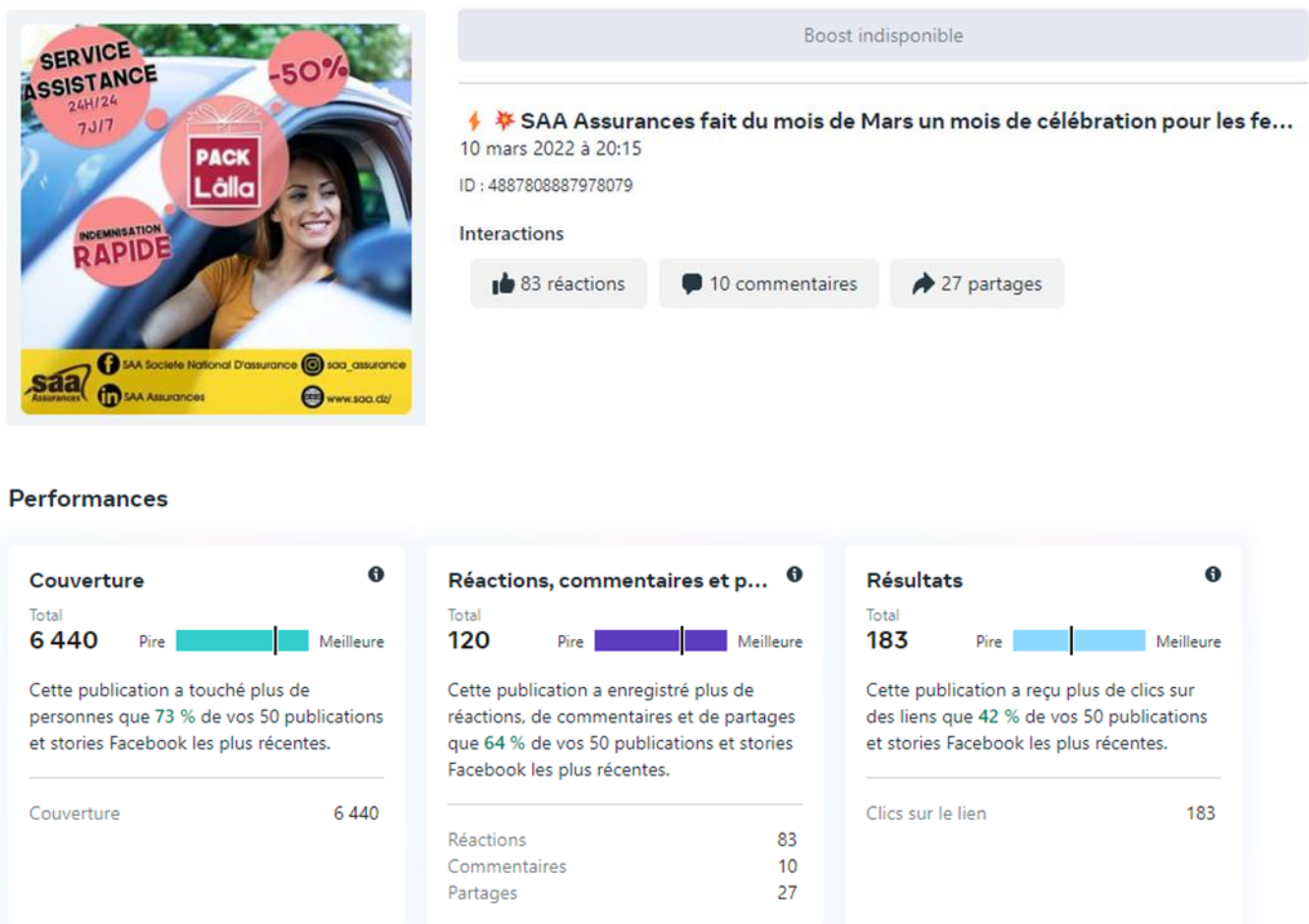


Source: meta business suite

- The poster for International Women's Day reached 6233 people, with 164 of them engaged, resulting in a 2.63 percent engagement rate.

- Launch of the LELLA Pack: The LELLA Pack is a women-only contract that includes personalized insurance and help to accompany the conductor at all times. The SAA has considered the safety of conductors, and the Pack LELLA provides them with personalized insurance and help to accompany them 7j/7 and 24h/24.<sup>1</sup>

**Figure N°8:** pack «LALLA» visual and performances



**Source:** meta business suite

The poster on the LLLA Pack reached 6440 people, with 120 people engaged, for a low engagement rate of less than 1.86 percent.

<sup>1</sup> [https://www.saa.dz/pack/2/pack\\_lalla](https://www.saa.dz/pack/2/pack_lalla) (consuled 01/06/2022 at 15:40)

The promotion for this product increased the activity of the Facebook page by increasing the number of clicks and visitors to the page and website.

**Figure N°9:** and advice poster for clients and followers on Ramadan



The poster had a reach of 4487 people and 73 people were engaged, giving it a 1.62 percent engagement rate.

We've also decided to share advice with clients on how to get involved in the digital community and be more accessible to them.

### **b. Instagram:**

The SAA's Instagram account was created in 2021. Prior to launching our digital strategy on Instagram, the account had 261 followers and 17 posts (3 videos and 14 photographs) that varied without a clear graph and with limited content.

Our strategy consists of sharing well-designed, professional, and engaging content that is visible in order to increase business activity on Instagram, build brand awareness, and improve visibility.

Because there is a link between the two Facebook pages and Instagram (which are both owned by the same company META ), shared Instagram posts are also shared on Facebook.

1. The number of followers on Instagram has risen to 538 (as of May 29, 2012), representing a gain of more than 100 percent in just three months thanks to increased activity on the social media platform: Share interesting job openings with SAA customers; post articles and publications to keep customers informed about SAA products like MRH and CAT NAT insurance; share SAA offers (job openings and tales); announce various job openings such as national and religious events.

**Figure N°10: the Instagram account of SAA**

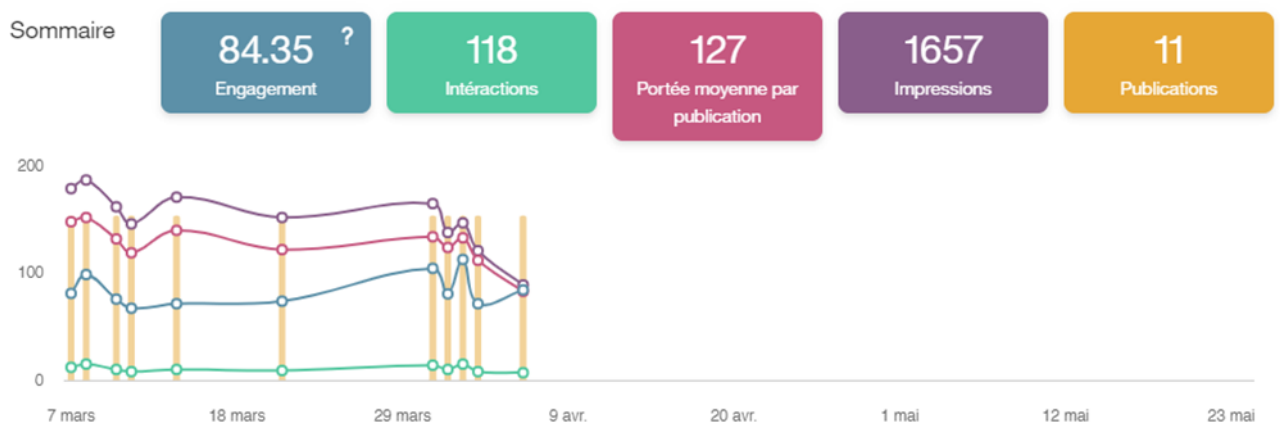


**Source:**

[https://www.instagram.com/saa\\_assurance/](https://www.instagram.com/saa_assurance/)

**2. The SAA's Instagram Community's activity and responses have risen significantly as a result of the new offers:**

**Figure N°11: statistics of posts published during the period of the instagram campaign**

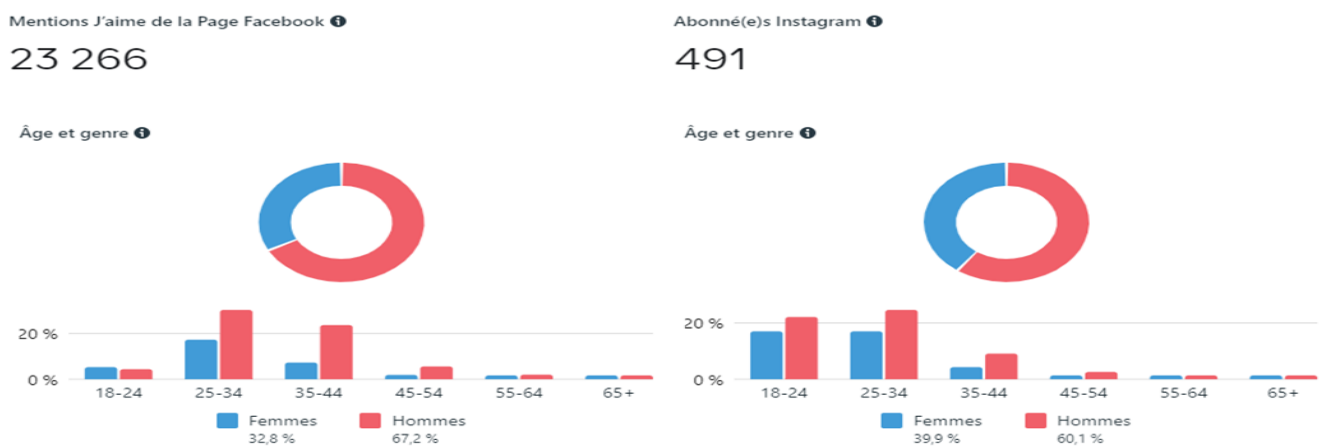


**Source:** social media analysis tool ( Metricool)

We can see that during the course of our contract, the community's engagement and interactions on Instagram increased. This is due to an improvement in the quality of the posts published (both in terms of content and design), allowing the SAA's customers to be better informed about the company's offerings.

### 3. In our Instagram and Facebook campaign, we achieved our goal of being visible to a demographic of people aged 24 to 45 years old:

**Figure N°12:** The audience of the facebook and instagram page of SAA



**Source:** meta business suit.

We noticed that the majority of Facebook and Instagram subscribers are between the ages of 24 and 44, therefore we set a goal to target this age group in our campaign.

#### c. LinkedIn:

We created an official SAA page on LinkedIn on March 7, 2022, the same day we launched our digital communication strategy, and the page now has 125 subscribers. The page contains two publications that we created ourselves (creation of the page,

construction of profile and cover photos, as well as published posts), and our goal was to improve the company's position in the most professional social network.

Figure N°13: the official page of the SAA on LinkedIn



Source: <https://www.linkedin.com/company/saa-assurances/>

Figure N°14: the posts published on the LinkedIn page



Source: official page of the SAA on LinkedIn

The responses on the posts range from 13 to 22, with an engagement rate of 11 to 18 percent.

Figure N°15: Statistics from the SAA's LinkedIn page



Source : LinkedIn

The rate of engagement is a good indicator of performance, and it's one of the statistics we should monitor on a regular basis to see if our digital communication strategy is working.

The number of interactions (comments, likes, shares, etc.) divided by the publication's reach (Impressions) x 100 is the LinkedIn engagement rate.

- 0% to 2%: LinkedIn's Engagement Terms are insufficient.
- 2% to 5%.engagement rate of LinkedIn is good and reflects your website visitors' engagements with your content,
- 5 percent and up: LinkedIn Engagement Levels are fantastic, your community is engaged, and it contributes to the growth of your brand!

**Rate of engagement on LinkedIn = (engaged people/impression)\*100**

$$\text{Rate of of engagement on LinkedIn} = (641/43)*100 = 6.7\%$$

As a result, the SAA's LinkedIn profile has a high level of interaction, and the SAA's LinkedIn community is active and contributes to the organization's growth.

### Board N°2: analysis in the LinkedIn page of the SAA

INDICATORS	Numbers
Engagement	43
Clicks	20
Impressions	641
Reactions	20
Comments	2
Shares	1
Unique visitors	10 visitors in the last 26 days
Appearance number in the research	624

Source: LinkedIn statistics

We began this chapter by introducing the company SAA Assurances as the market leader in insurance in Algeria, as well as its organizational structure and strategic assessment. Following that, we looked at the SAA's digital assets, such as its website and social media accounts (Facebook, Instagram, and LinkedIn), as well as its ranking on Google's search engine. And we've demonstrated the steps we took throughout the development of our digital communication strategy, which we developed within the SAA during our practicum. Alternatively, we used a variety of methods, such as the S.M.A.R.T. method, to set our company's goals.

and the Test & Learn method, with the application of the theories presented in the theoretical section, and all of this organized in an editorial calendar we created ourselves.

Following that, we attempted to analyze the results of our campaign using both qualitative and quantitative methods, and discovered that we were able to achieve the majority of our goals in a short period of time.

As a result, the SAA has reason to place increasing emphasis on digital communication in order to achieve its goals in the most efficient manner possible.

# General conclusion

Throughout our research, we've attempted to shed light on the insurance industry, which is always adapting to changes brought on by the transition to a digital and information-based industry. And also shed light on the different digital communication strategies which are at the disposal of the company SAA to attain its goals in the digital domain and also we tried to work with the SAA on creating a strategy that fits their needs and targets on the digital platforms. as our main objective was to know how much can the implementation of good strategical digital communication decisions help with attaining the companies goals

Throughout our period of work on this research we used multiple methods to which consisted of a theoretical research diving into the fundamentals of both the insurance sector as a whole and in Algeria and also the communication aspect in general and the digital aspect in particular. We also used two practical methods:

The first being a qualitative approach where we interviewed a higher up in the SAA on the information we wanted to attain.

And the second being using a participating observation method where we did a quantitative study on the work we could achieve on the SAAs social media pages and websites, and analyzed the results of the implemented strategies.

And for the results of the research we can cut them short by saying that even though the SAA is the leading insurance company in Algeria it lacks a lot of work on its digital strategies but this is not exclusive to the SAA as in many of other Algerian insurance companies lack any presence on social medias which have become a most important part in reaching new clients and protecting the brands name and even enhancing the reputation.

As a result of reflecting on what has been achieved and the analysis of the data we found, we can say that the insurance market is indeed very competitive and needs many strategies which are adapted to the everyday evolving digital domain to be conquered and so this confirms the **1<sup>st</sup> hypothesis**.

And also after implementing our own digital communication strategies to help the SAA in its attempt at enhancing their social media presence, we observed an increase in their following and the number of interactions with their publications which can interpreted as having and improved presences and being more visible on the media platforms which can confirm the **2<sup>nd</sup> hypothesis**

Throughout our research we encountered many difficulties such as the lack of information on the digital communication in the insurance industry as it is very vague or absent, also the difficulty of trying to make an English paper in Algeria and on Algerian companies as most Algerian sectors and companies only operate in French, so the translation of all the documents that we couldn't find in English was a big challenge.

Because the SAA is operating in the service sector they are operating in a market that is becoming increasingly competitive, digital communication plays an increasingly important role in the diversification of the ways the company can touch their wanted targets such as

In fact, for an insurance company, it is critical that the communication effort is focused primarily on the digital communication plan, which facilitates the coordination and integration of relevant marketing and commercial through activities internal communication and places the customer at the center of the company's operations through external communication.

And so after diving into the fundamentals of the insurance market and the fundamentals of communication and specifically in the digital domain, we were able to find and create multiple ways and strategies that helped the SAAs communication department at creating and strengthening its online presence, attaining their goals and targets, and protecting their brands name. but there's still a lot of room to keep going and expanding and improving their strategies.

And as a final contribution we would like to offer some points that need to be worked on and improved in the future for the SAA :

Web site: We offer a few suggestions for improving the SEO of SAA's website.

- ✓ The separation of styles in the site's HTML code;
- ✓ You can minify specific CSS files to make them smaller.
- ✓ Adding buttons to access social media accounts;
- ✓ Reinforcing the E-payment strategy on the website: because it's a cool concept with a lot of potential customers.

On social media:

- ✓ Make a call to partners for sponsorship of publications to ensure better visibility.
- ✓ related skills such as social media manager, community manager, infographe, web designer, and so on.
- ✓ Open a new position in the company for a social media manager position

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## Annex N°1:

### The interview guide:

**The interviewee:** the operational marketing manager at SAA Assurances' marketing and development division.

**The subject of the interview:** SAA Assurances' overall strategy and SAA's future digital communication vision,

**The date of the interview:** 20/02/2022 ... 10/05/2022

### The questions:

#### Phase 1: 20/02/2022

- **Question 1: What are the goals of your digital communication strategy?**
- .....
- **Question 2: What is the point of communicating?**
- .....
- **Question 3: What outcome are you looking for?**
- .....
- **Question 4: What target do you have in mind?**
- .....
- **Question 5: What are your expectations?**
- .....
- **Question 6: What is the best way to get a certain result?**
- .....

#### Phase 2: 10/05/2022

- **Question 1: What contribution does the new digital communication strategy make to the SAA assurance?**
- .....
- **Question 2: Do you intend to launch a mobile application?**
- .....
- **Question 3: Do you think there could be some improvements to the digital communication plan for social media?**
- .....

## Annex N°2:

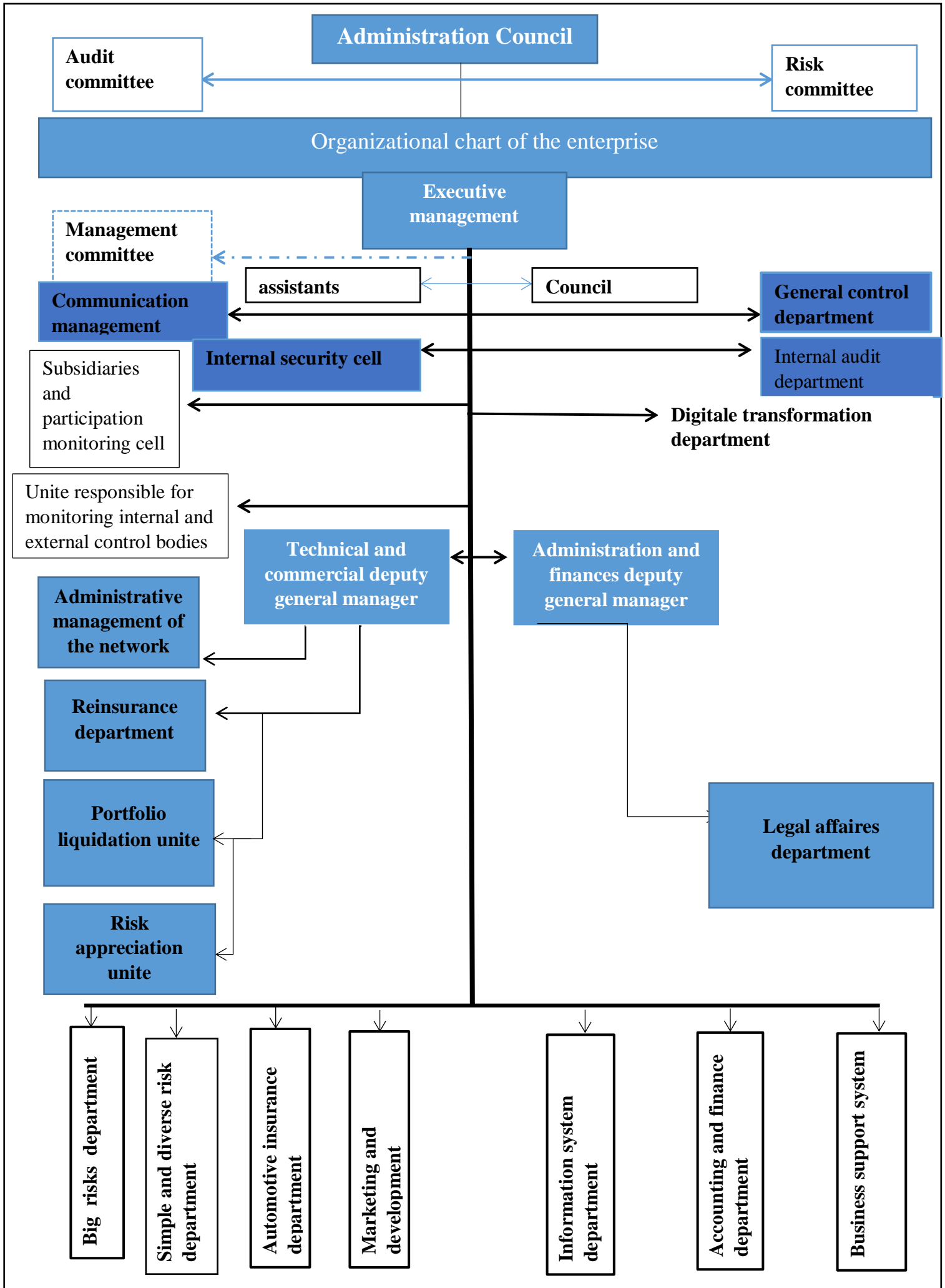


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