

## Insurance WeChat marketing strategy analysis

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### Abstract

As the group into the "financial" Internet + 3.0 time, is no longer confined to the internal integrated financial, but rather to "Internet + financial" open to the whole industry development model, personal marketing channel not only is the key to improving the structure of the business, the insurance industry to change the old traditional - Numbers for many years, lead to the development of insurance industry and the comprehensive financial business, therefore WeChat to insurance marketing is studied, this insurance WeChat marketing objective, way and face the problem, the WeChat marketing problems in the insurance industry and put forward development Suggestions, This has certain enlightenment function to the insurance industry to expand the marketing channel, consummates the insurance industry development.

### Keywords

Insurance industry; Marketing channels; Micro letter marketing.

### 1. Introduction

With the continuous expansion of WeChat user scale, WeChat marketing force gradually, occupy a place in the marketing market. WeChat marketing is an innovation of marketing mode by enterprises in the era of network economy. It is also a kind of network marketing mode accompanied by the popularity of WeChat. As the insurance industry faces the list exhaustion, it tries to find a larger user market and expand its audience and communication through the big data of WeChat Internet and powerful circle of friends. Promote the "one-to-one, point-to-point" sales mode of the insurance industry.

The forefront of the insurance industry is facing transformation, in the face of traditional business channels customer resources are exhausted, the insurance industry, the electric pin list of resources drying up gradually, in the face of the Internet and the era of big data, the insurance industry, the electric pin list and expand resources faced transformation, after a few times trying to practice found that the insurance industry electric pin need to transfer the business resources to the micro letter can accommodate and expand customer's Internet marketing.

### 2. Steps for implementing WeChat marketing in the insurance industry

There are two types of insurance e-sales list resources: external list and internal list. As the name suggests, the external list includes the list of customers of external resources, most of which are composed of customers who participate in research activities and give away free insurance. The internal list can be subdivided into owner list, online sales list, bank list. How to transfer the two categories list of customers to the micro letter, electric pin ITS need insurance system, insurance, telephone system has the basic information of the customer, ITS micro letter number by phone, the insurance industry from ITS phone system derived out of the insurance industry electric pin UCP contains micro letter system, log on to the UCP contains can focus on the customer information and real-time dynamic, it cannot leave from ITS to the UCP contains micro chat (Paul) shift in the middle of the media, is that each insurance electricity sales personnel, ITS sales system by telephone to the micro letter this way to achieve the customer gradually shifted to the micro letter end, thus to subsequent mobile terminal marketing micro letter.

### **3. Insurance WeChat marketing customer management**

#### **3.1 CRM customer management within the group**

Customer management is a means to improve the competitiveness of enterprises. The insurance industry's e-marketing mobile marketing customer management needs the group's own internet-type customer group division. The group's own CRM customer management system provides the foundation for the insurance industry's e-marketing mobile marketing customer management. The group itself has done a good job in customer segmentation management, mainly including Banks, wealth, life insurance and property insurance. By sharing its own advantages and resources, it provides a convenient channel for the e-business WeChat customer management of the insurance industry. In this way, it does not need to find the basic information of customers accurately, but only needs to divide the age, occupation and income of customers. Micro letter customer management can use micro letter powerful label and grouping, the micro letter's own label and grouping can be used to subdivide customer age, occupation, income, and presence of children for marketing, accurate precision alignment by label the customer the demand side, the grouping of micro letter ends for marketing offers a convenient, grouping can also push to the customer with soft wen.

#### **3.2 WeChat small program run customer management**

WeChat small program run public welfare customer management, through the insurance industry telephone system to transfer customers to the WeChat end, in order to achieve the interaction with customers, through the WeChat small program hiking public welfare to manage customers, increase the adhesion between customers. Invite customer to join to charitable small program hiking, through public open this topic topic between with customers, through the communication between the daily customer can further customer segmentation, finding customer demand, mining the customer's intention, through the micro letter a strong circle of friends show about the product related soft wen, according to the customer's praise and comment on the customer segmentation, divided more fine label and grouping, for follow-up for marketing push products provide target customers.

### **4. WeChat marketing of insurance industry aims at targeted marketing**

#### **4.1 Use customer management for targeted marketing**

Targeted marketing can also be understood as fine marketing, its premise is the need for appropriate, appropriate market segmentation. Refined marketing contains three meanings: first, accurate marketing ideas; Second, precise system guarantee and means; Third, to achieve the goal of low cost and sustainable development. Insurance industry e-marketing WeChat for marketing needs to have accurate marketing ideas, this premise is its own is going "Internet + finance" model. With the advent of 3.0 era, the insurance industry has gained a deeper understanding of the precision marketing idea of e-marketing. Use the big data of the Internet and its own customer segmentation to carry out precision marketing. Accurate system guarantee and means have their own customer CRM management customer analysis and WeChat end tag group, through the WeChat end tag group subdivided good customers to customers precision marketing, so insurance industry e-marketing WeChat for marketing has a precise system guarantee and means. By micro letter end for marketing can achieve the sustainable development of low cost, to customers for marketing to help clients to buy the product, after buying products can through the micro letter a powerful real-time performance for customer maintenance, the maintenance after the customer can turn through customer introduce new customer to commit for marketing, so don't need to go to expand the list of resources, and achieve the sustainable development model.

#### **4.2 Customer targeted marketing**

Electric pin for the insurance industry is through a letter to the public, protect the public, to implement for marketing, through micro letter label group and run clients manage to find the insurance industry, intention client in content by subdivision tags grouped propaganda soft information push products, can also through the powerful circle of friends "who only to see" pushed to the corresponding customer, in mining intention degree through interaction with customers, through the introduction of

the advantages of products, selling point to improve the customer's intention, finally, insurance is sent to the customer for confirmation to the customer to fill in the information, and then pay by micro letter. After the payment, the insurance company will make a second confirmation with the customer through the telephone system of the insurance company, and then authorize insurance branches and branches to print and send the insurance policies.

Figure 2 is protected

For example: Customers interested in treasure mama of soft information, often to push the comments of point of soft wen back-to-school products for children awareness is higher, the suitable product soft wasn't interested in, that such clients have insurance consciousness but for own perfect willingness and strengthening degrees is not strong, attach great importance to the protection of children this instead, so that it can be learnt from the experiences of customer knowledge education class, through, the topic of children open the customer looking for customers around children a piece is for a greater focus on which on the one hand, it is attaches great importance to the child accident or disease or education of share out bonus, This type of insurance product can be pushed to customers by exploring customers' demand points, so as to form an advantage by comparing with the insurance in the market, and finally customers will pay the bill through the advantages of their own products. Achieved the WeChat for the purpose of precision marketing.

## **5. Insurance WeChat marketing effect feedback**

### **5.1 Holiday marketing effect feedback**

The effect of insurance e-marketing is more significant through WeChat mobile marketing. Through WeChat mobile marketing, insurance products are sold through a single phone channel to WeChat targeted marketing, which makes the product sales more selective and no longer a single accident insurance. WeChat can also be used to display products in an all-round way. Video, text, pictures and promotional videos can be used to further narrow the distance with customers, which is no longer a single language description more vivid image. For festival marketing and holiday also has a certain influence, through micro letter in advance can preheat the atmosphere of festival marketing and marketing holiday atmosphere, let the customer in an atmosphere of festival and holiday feel insurance products, at the same time for the insurance industry, the electric pin key marketing product holiday can render the relationships between the product and holiday and contact, let the customer feel the holiday insurance for high-quality customers to high-quality products are different from usual. Side by micro letter for holiday insurance products "wealth xin" the product of double 11 double 12 marketing, highlighting products ZhenGuiXing in double 11 double 12 so big electric business day to launch to the insurance industry clients with high-quality products, through the preheating and festival atmosphere to promote the product to the customer feel the degrees, at the same time selling points highlighting the advantages of its own products to promote the benefits of product to the customer and customer's own satisfaction, move through the micro letter for marketing can be looking for holiday festival marketing target populations, and from the target population for further subdivided and optimization.

### **5.2 WeChat guarantee marketing effect feedback**

By pushing the insurance confirmation letter to the customer, the customer can operate it by himself, so that the customer can improve the trust of the product, and pay the product cost through the powerful payment terminal of WeChat. Customers not only participate in the festive atmosphere of the product but also have their own sense of experience. The satisfaction of customers has been improved, and there is a convenient payment terminal. Products not only in the internal customers, customers can feel in cooperation and process the insurance product advantages and charm, can also by forwarding friends product soft propaganda of insurance products, so that useful for customer mining, are likely to form customers, to turn from turn to turn to introduce again, got expanding customer base resources. Insurance industry electric pin WeChat mobile marketing effect is remarkable, through WeChat customer management, WeChat small program run public business

customers and then to push the final product form room with orders, still more significant effect, by this way not only saves expand customer resources and convenient marketing, WeChat marketing effect feedback as shown in figure 1.

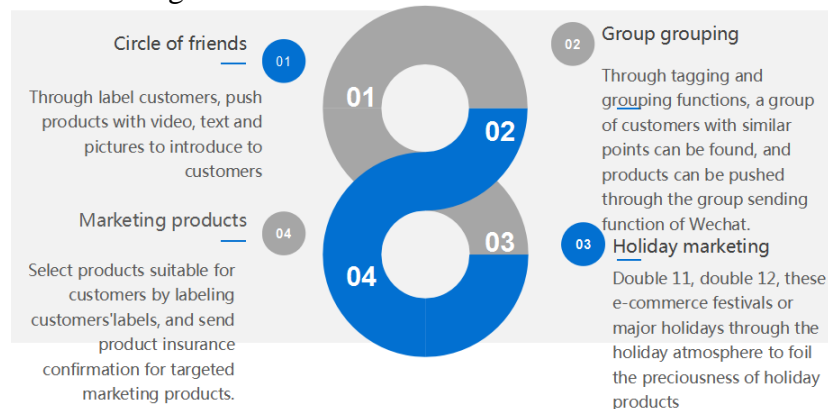


Figure 1 WeChat marketing effect feedback

## 6. Problems faced by WeChat marketing in the insurance industry

### 6.1 Security problem - weak risk control ability for false information and false insurance

The basic code of conduct of the insurance industry is the maximum good faith, which requires the authenticity and accuracy of information. However, the content on the Internet is mixed, and the information provided by WeChat is even more difficult to distinguish the authenticity. Insurance industry WeChat self-insured public number of customer information can not confirm may face customer input false information, the late insurance claims are prone to disputes and complaints disputes damage to the interests of the company, in this process, the integrity of the policyholder is particularly important. At the same time the insurance industry online audit information mechanism is more important.

### 6.2 Poor information protection for policyholders

As WeChat, an emerging channel for selling insurance, is in the process of continuous improvement, there is no sound regulatory agency, and there are security risks in many aspects. Therefore, when consulting and trading on WeChat platform, it may leak out its own information and bring unnecessary troubles. There are two reasons for this situation: on the one hand, it is the security of the system, because the complex system cannot prevent the existence of security vulnerabilities, as long as the security parameters are not set enough, there may be operational problems. On the other hand, it is the professional ethics of the backstage operators of WeChat platform. Some people sell the information of the insured to other businesses for their own interests, resulting in the frequent occurrence of pushing junk information for the promotion of goods, or buying goods in the name of the insured, or even cheating their families.

### 6.3 WeChat platform service problems

WeChat public account use is not standardized, at present, WeChat has achieved the sale of insurance companies to the main life, Pacific. Take the insurance industry as an example. In the process of searching "insurance industry" on the WeChat platform, the same insurance company will find two or more public accounts, such as "life insurance", "life insurance Shanghai branch", "China" and many similar account names, which are hard to choose. And in these platforms, some even opened only to provide telephone or WeChat consulting services, which for insurance companies is undoubtedly caused by the loss of customers.

Information pushed by WeChat platform is of poor quality. Insurance companies use WeChat platform to provide relevant information to customers. Since the information pushed by WeChat is a real-time, one-to-one communication method, this marketing method can transfer the information of insurance companies to customers in a timely and fast manner, which is popular with users. On the

contrary, if the quality of information push is poor, it will be regarded as a harassing message by customers, which will reduce attention and even cause negative effects at different levels.

#### **6.4 Recognition of some customers**

In the process of selling insurance on WeChat platform, it was found that many people still did not recognize WeChat marketing, and most of them were middle-aged people. This distrust is mainly reflected in the fact that after customers learn some information about insurance on the WeChat platform, they will recognize it only after consulting the insurance company or by phone, which is a major problem hindering the insurance industry's marketing on the WeChat platform. There are three reasons for this phenomenon: firstly, it is caused by the conservative consumption concept of these customers. For the intangible product of insurance, WeChat marketing insurance development only takes one year, while the traditional transaction mode is dominated by ancestors, and some deep-rooted concepts of consumers are naturally formed. The second reason is the insurance industry itself. Different from other industries, it is difficult for the insurance industry to change a series of complex procedures requiring manual operation such as return visit, underwriting, claim verification and surrender within a short period of time. Customers cannot understand the hard words on the screen, which is also the reason why customers do not approve the WeChat platform. Finally, consumers believe that WeChat transactions are not protected by law, and China has made provisions for network marketing. However, in the field of WeChat platform, more attention should be paid to protect the security of transactions.

### **7. Overall Suggestions for WeChat marketing of the insurance industry**

#### **7.1 Strengthen the verification and protection of information**

To verify the personal information input validation, policy-holder insurance may establish an information on WeChat platform validation team, dedicated to policy-holder and customer telephone or video to confirm the information, through the system access video, real-time confirmed that policy-holder in all kinds of information, after confirmed by putting the information into the insurance secondary internal underwriting department confirmed that the real-time confirmed through interface is transferred back to the input information. If the information is incomplete, it is in a state to be determined, without real-time online confirmation, to ensure that the information provided by the insured is complete, true and accurate.

#### **7.2 Strengthen the supervision of personal information of the insured**

In view of the policyholder personal information leakage problem, to strengthen the supervision of information. I think from a technical level professional electronic equipment technical research should be strengthened to prevent hacker attacks and vulnerabilities, before work out the suitable security systems, using micro letter when buying insurance, to protect the transaction security, should be a third-party payment platform, and the relative trust or bank cooperation, reduce the risk of operation on the platform of micro letter information leakage. In the case that backstage personnel of WeChat public platform disclose the policyholder's information to other businesses, they need to apply for the registration of WeChat platform's enterprise real-name system verification, inspection of the company's operation, etc., so as to fundamentally protect the privacy of the policyholder.

### **8. Strengthened the maintenance of WeChat platform system**

#### **8.1 The insurance company sets a unique WeChat account**

WeChat sales focus on the promotion of subscription number, and ignore the maintenance of details. Every day will send a lot of information, so that customers have no choice, and no longer pay attention to, so the WeChat platform system maintenance is very important, to understand the customer's psychology, from their needs, popular, simple, clear subscription number can be more recognized by customers. Insurance companies have many branches in a city, and each company will register a subscription number in WeChat to attract more customers in order to improve its revenue, which will bring trouble to customers, and they do not know which is the right choice. The WeChat platform

should set the only verified subscription number for the insurance industry, merge other similar accounts together, and allow customers to select the information of the business department they want in this verified account. In this way, customers can see easily and understand thoroughly, which is more convenient for insurance. It is not only convenient for customers, but also convenient for the centralized management of the company.

## 8.2 Optimize information quality

WeChat platform information to attract more customers, it is necessary to have professional sales staff to provide quality information. Although they do not have to face to face with customers to sell, but they have to be based on customer preferences, the introduction of customer questions and answer. This has certain requirements for background information push workers, who need insurance practitioners with excellent experience in the insurance industry to publicize life insurance products. The pushed information does not need to be professional, but can be understood by most people. The pushed information can be insurance case analysis, issues to be paid attention to when buying insurance, and other information that is easy to understand and of interest to people.

## 9. Conclusion

The current market competition is between service and customer recognition. First of all, the insurance industry to improve customer recognition from the enhancement of publicity effect. The insurance WeChat platform can invite experts, scholars and numerous policyholders to establish a group, and policyholders can also send video to communicate with each other and share experiences, just as they communicate with each other when dealing over the counter. Secondly, considering that the traditional sales channels of the insurance industry are difficult to be realized in the WeChat platform, the primary stage of the insurance industry can start from the basic services, and more manual services can ensure that customers can get help at any time when they buy insurance on the WeChat platform. With the improvement of the system and the change of the traditional sales steps, customers' recognition of the new channel is gradually improved. Finally, for those who worry that they will be cheated, only with the help of the government and the legal department, to formulate practical terms, so that consumers can rest assured in the WeChat platform to buy insurance. In short, it is to build a customer-centered, service as the carrier, to the brand image as the value orientation of the sales platform.

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