



Situational Analysis



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TABLE OF CONTENTS



INTRODUCTION TO TOWER HILL INSURANCE	3
History of Tower Hill Insurance	3
Description of Services	3
TARGET AUDIENCE	4
Demographics	4
Psychographics	4
CONSUMER TRENDS	6
INDUSTRY ANALYSIS	8
Market Trends	8
Macro-Environmental Analysis	9
COMPETITORS	12
Comparison of Competitors	12
IMC, SEO and Branding of Competition	13
Individual Competitors	13
GENERAL COMMUNICATIONS STRATEGY	15
Current Communication Goals	15
How does the organization reach the public?	15
What suggestions do you offer for better IMC?	16
Client's positioning and branding	19
Current SEO	19
Social media and Online Presence	20
S.W.O.T ANALYSIS	21
S.W.O.T Explained	22
CONCLUSION	25
APPENDICES	26
Screenshots of Website	26
Current Branding Examples	26
Screenshots of Google Ranking for Website	27
BIBLIOGRAPHY	28

INTRODUCTION TO TOWER HILL INSURANCE



History of Tower Hill Insurance

Tower Hill Insurance was founded in 1972 by W. T. Shively in Miami, Florida with the name Mobile Home Insurance Associates. Over an 8 year period the business grew in Miami growing year after year. In 1980, the company was moved to its' new home in Gainesville, Florida.

The first major weather incident in their area occurred in 1992 with Hurricane Andrew, a category 5 hurricane affecting over 125,000 homes. This storm has been considered one of the most powerful and devastating storms in history. In 1975, following Hurricane Andrew, the Tower Hill name became the new brand name.

Over the next 40 years the company saw tremendous growth through acquisitions of other insurance companies and strategic partnerships. Over this time Tower Hill Insurance has grown to employ over 400 employees and be represented by over 700 insurance agencies and become the largest home insurance provider in the state of Florida.

Description of Services

Tower Hill Insurance a provider of insurance services for personal and commercial property. The coverage products that are provided include flood insurance, rental insurance, condo insurance and home insurance. These products are intended to serve as a policy that will provide financial support in a time of need if something was to happen to an individual's home.

"Whatever tomorrow brings, your dreams are safe with us."



* NOTE: This infographic was developed by Tower Hill and is located on their website.

TARGET AUDIENCE



Demographics

Tower Hill Insurance Group's target audience is general, yet specific. It encompasses homeowners, renters, and commercial owners generally between 35 and 64 years of age, with a median income of \$75k+ that reside or own property in Florida per THIG's presentation. Florida can be heavily impacted by weather with high power storms, flooding, tornadoes, and hurricanes which makes it a key area for home and commercial insurance to be present.

Due to their growth, starting in quarter four, they will be expanding into Alabama, Georgia, South Carolina, and Texas beginning with their high value and commercial lines products according to THIG's presentation.

Consumers are 35 - 64 years old with a \$75k+ income.



Psychographics

Tower Hill Insurance Group wants to know the most about their target audience, so examining psychographics will help to bring insight and complement what can be learned from demographics. Samuel, A. (2016, March 11).

Psychographics Are Just as Important for Marketers as Demographics. Retrieved September 8, 2016, from <https://hbr.org/2016/03/psychographics-are-just-as-important-for-marketers-as-demographics>. Psychographics of an insurance group would comprise of target audience members that have a positive outlook on the safety, and security of their property and belongings, and who take pride and value the protection of their possessions.

Activities of the target audience potentially include: fishing, surfing, cycling, swimming, and reading; as they have an active lifestyle. Their target audience has an active social lifestyle, both in person and online, as well as a positive attitude towards trust and the ability to build and maintain relationships.



CONSUMER TRENDS

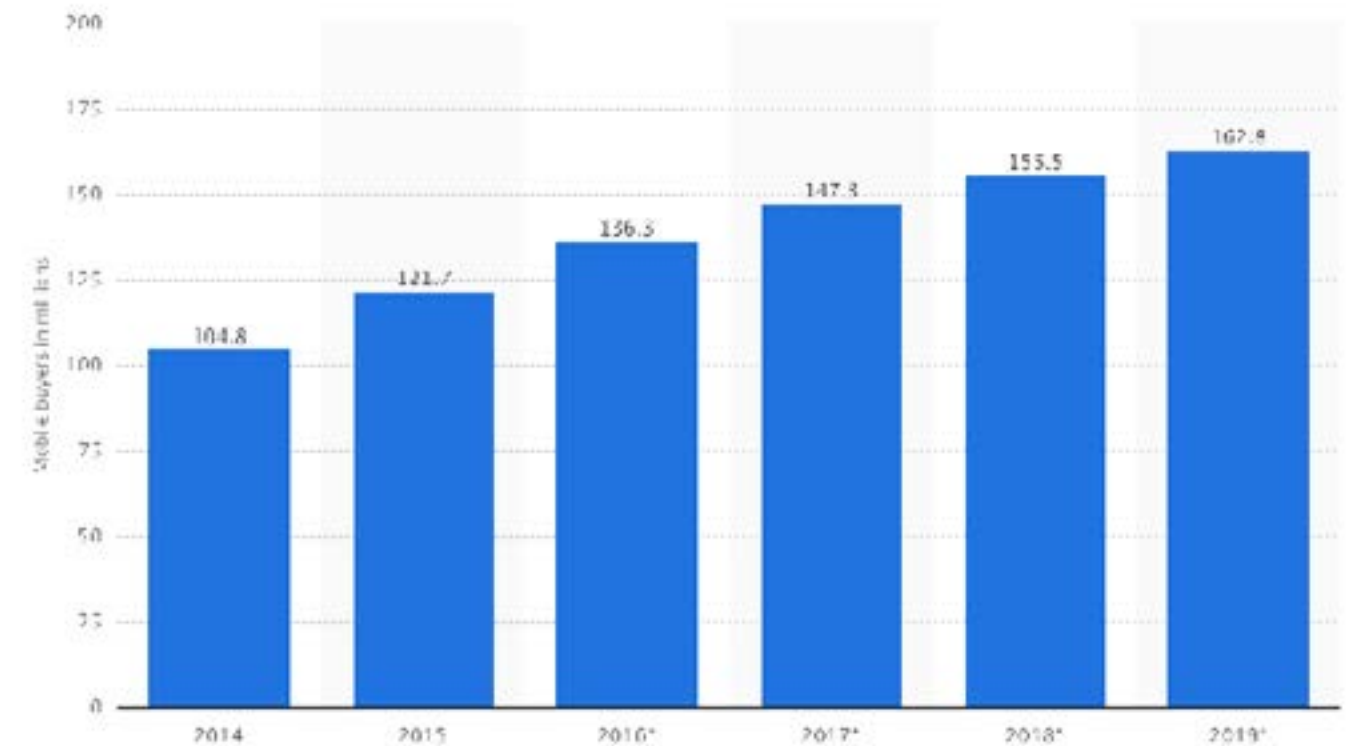


Consumer Trends

Trends come and go, but on the consumer side of the spectrum most trends seem to come in the form of technology. Home technologies such as personal computers and mobile devices are allowing consumers to communicate and purchase products from the comfort of their home. According to Statista, in 2015 alone, there were 205 million U.S. citizens that identified as online shoppers, meaning they had browsed products, compared prices, or bought merchandise online at least once. Based on these statistics, it is projected that by 2019, 224 million U.S. citizens will be online shoppers. Number of digital shoppers in the United States from 2014 to 2019 (in millions). (n.d.). Retrieved September 8, 2016, from <http://www.statista.com/statistics/183755/number-of-us-internet-shoppers-since-2009/>. As such an increase in online purchasing concludes why it is so important to not only have an online presence but the ability to purchase product online.

Consumer technology trends can also put into focus the need for a responsive website or application. In 2015, in the United States alone, there were 121.7 million mobile buyers, and that number is projected to climb to 162.8 million mobile users in 2019. Number of mobile buyers in the United States from 2013 to 2019 (in millions). (n.d.). Retrieved September 8, 2016, from <http://www.statista.com/statistics/241471/number-of-mobile-buyers-in-the-us/>.

"Based on these statistics the they have projected that by 2019 224 million U.S. citizens will be online shoppers."



[com/statistics/241471/number-of-mobile-buyers-in-the-us/](http://www.statista.com/statistics/241471/number-of-mobile-buyers-in-the-us/). Because of these notable statistics Tower Hill Insurance Group should focus their website efforts towards a mobile platform or responsiveness experience.

Gamification is another consumer trend that has been gaining spotlight and popularity. Although some gamification results can lead to rewards, discounts, or prizes, companies such as LinkedIn, offer very subtle gamification processes to its users. By simply showing a profile completeness bar, they encourage their members to reach 100% therefore completing all of the information fields. Koski, J. (2015, August 10). How marketers can use gamification to engage consumers Guest blog. Retrieved September 8, 2016, from https://www.warc.com/Blogs/How_marketers_can_use_gamification_to_engage_consumers.blog?ID=2139. Small enhancements to how target audiences and current clients interact with a company's site, as LinkedIn did, can encourage and lead to an increase in

engagement with the company's product or service.

Communication trends can be seen as to how consumers and companies interact with each other. Piggybacking off of the previous concept that technology use is growing in everyday life, consumers are wanting a more connected relationship with businesses. Being able to communicate through social media, email, and web chats, are growing extremely popular. As such, texting is a trend that is coming into focus as adolescent consumers are using texting more than any other mode of communication and the use and adaptation of this communication could attract them as a future target audience. Gerber, S.(2015, August 14) 11 consumer trends that will change the way you do business in the next 5 years. Retrieved September 8, 2016, from <http://mashable.com/2015/08/14/consumer-trends-business/#kH8Vz5lotqqR>.

INDUSTRY ANALYSIS



The Insurance market has remained the same for more than a hundred years, however in the past decade it has encountered a number of disruptions and trends that are unprecedented.

Market Trends

Technology

Access to Information

In 2016, knowledge is power and it is also plentiful. Insurance firms have based a lot of their plates as web aggregators, direct sellers, and social brokers challenge the traditional model of buying insurance through agents. As automated advisory services expand, the number of agents will decrease. Traditionally, insurance is viewed as “complex, opaque, and misunderstood. New providers are removing that veil from insurance helped by technology and thus have a variety of online purchase options.

Enhanced Algorithms

In Tower Hill’s presentation, they mentioned that Google tried their hand in insurance, but found it to be not as easy they thought. This is a trend that has been emerging. As artificial intelligence gets more sophisticated, this will enable more tech-savvy competitors to assess risk and access data that has in the past been only been done/ accessed by insurance companies.



StartUps

Tower Hill also mentioned in their presentation to us that nowadays anyone with a few million dollars and willpower can start an insurance company. This market trend has been increasing and threatening the livelihood of traditional insurance companies. Because they have access to open-source data aggregators, barriers into the insurance world has lowered.

Growth

The insurance market is projected to grow in the next few years with the growth concentrated in Asia. Data growth is the most important growth that will be seen in the next few years as interconnectivity through technology will increase. While not on the international market yet, Tower Hill is expanding to Alabama, Georgia, South Carolina, and Texas with their high value and commercial products in Q4 which is an exciting opportunity and time for them.

Macro-Environmental Analysis

Political Factors

Political stability affects not only insurance companies, but businesses all around. Tower Hill isn’t directly affiliated with

INDUSTRY ANALYSIS



Macro-Environmental Analysis (Continued)

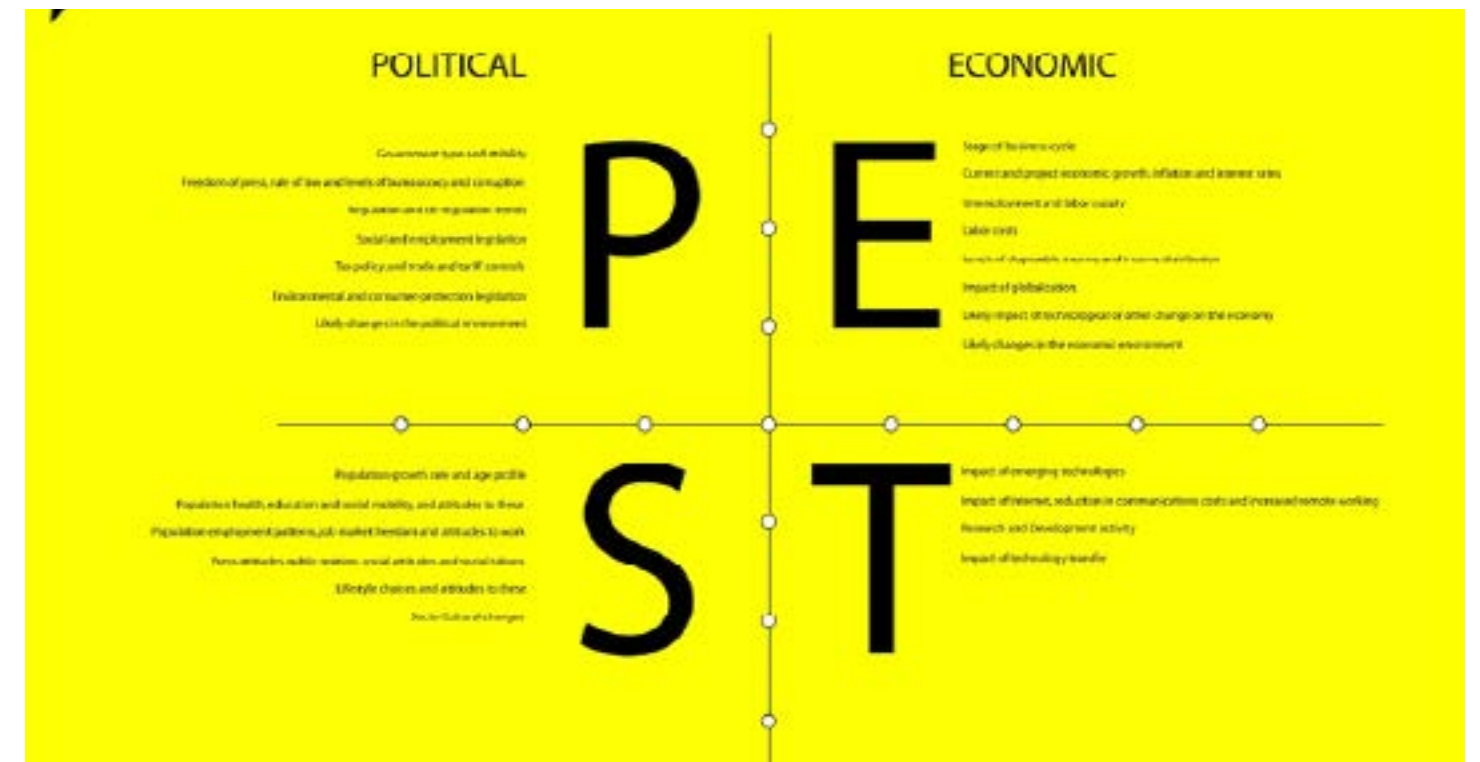
political parties so isn't affected in that sense. But policies that change throughout change in government parties may have an affect on Tower Hill if they deal will taxes, competition regulation, and business operations. Because Tower Hill has been around for 40 years and has gone through numerous political atmospheres, it will probably remain stable throughout any future political changes.

Economic Factors

The insurance industry is sensitive to the economic recovery. While many insurance companies collapsed during the financial crisis in 2008, Tower Hill seemed to be stable during this time. In 2009, they partnered with Royal Palm Insurance to strengthen their consumer base. Their consumer base ages range 35 - 64 and have household incomes of \$75k+[1] and therefore their insulation from economic pitfalls is better than most. Because insurance companies make money through investing premium payments, as the economy gets better, investments returns will increase and therefore increase the likelihood of insurance companies to accept a claim. The demand for insurance has a direct correlation to the rise and fall of the economy.

Social Factors

While technological advances allow clients to research



(Graphic from <http://www.nicobudidar-mawan.com/2015/05/pest-pestle-analysis-overview-definition.html>)

insurance companies and compare costs online, they ultimately want to speak to an agent in person. Tower Hill has the personal touch and solid customer service to keep up with the social factors of the insurance industry. Social Media is becoming more and more important in the insurance industry. It is a way to market their policies, build/maintain strong reputations with customers, and to engage with clients. Tower Hill is active on Facebook, Twitter, LinkedIn and even offer interactive videos on YouTube giving clients tips and tricks about insurance.

Technological Factors

Data Growth will be a huge player in the insurance industry and change the way insurance businesses are run by 2020. The increase of mobile device traffic will drive the market, especially in Asian countries (not affecting Tower Hill), and change the how clients view and buy insurance. [8] Tower Hill will need to implement strategies to keep up with this change of traffic over to mobile. Tower Hill is ahead of the game with a satellite office in Kentucky where their database and "operational lifeblood" can live on in circumstances of unpredictable weather.

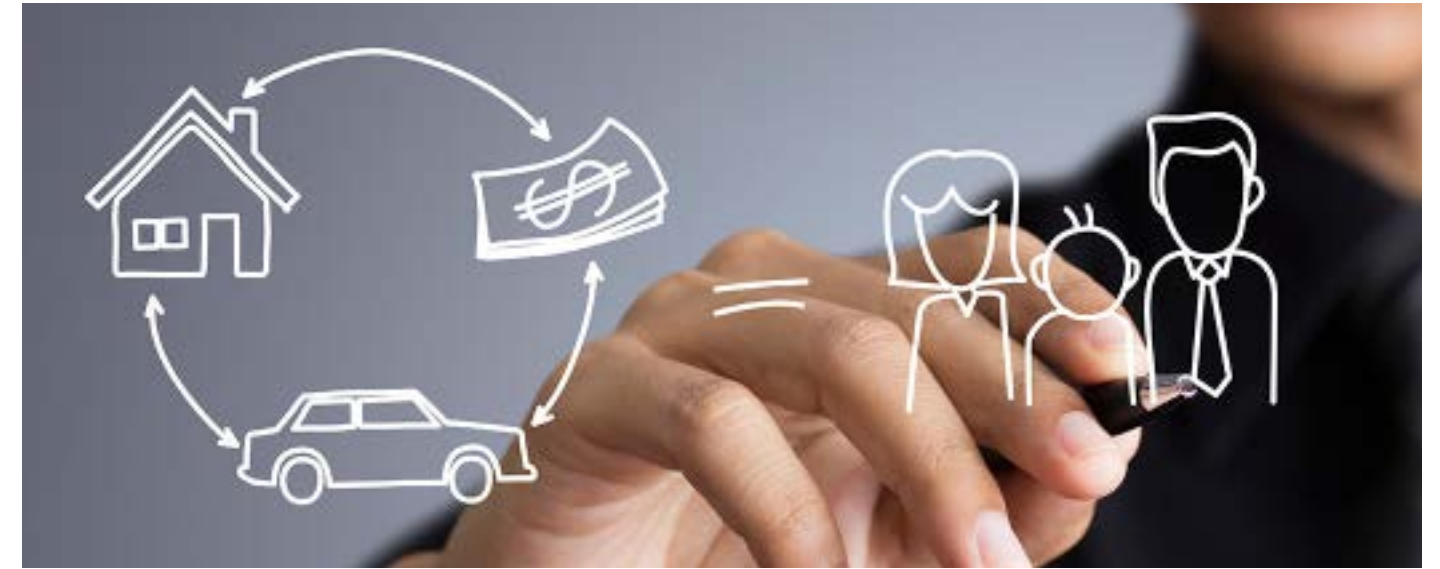
COMPETITORS



According to their presentation, Tower Hill Insurance currently views their competitors to be larger, national companies such as Geico, Progressive or Liberty Mutual. This list of competition is reflected by the top ad results in a Google search for 'insurance companies in Florida'. In this same search, Tower Hill Insurance is the 5th search result. Other smaller or more local competitors could be Great Florida Insurance, Florida Peninsula Insurance Company, or Insurance Company of Florida. There are a vast array of potential competitors through both Florida and nationwide, which can only grow as Tower Hill Insurance Group expands throughout the SouthEast.

Comparison of Competitors

All three of the local or regional companies (Great Florida Insurance, Florida Peninsula Insurance Company, or Insurance Company of Florida) offer homeowners, renters, or condo insurance coverages similar to Tower Hill Insurance Group. The national companies also offer similar options for homeowners, renters and condo coverage, in addition to other variations of insurance spanning from auto or other vehicle insurance to life or identity theft insurance. Liberty Mutual also offers landlord insurance.



IMC, SEO and Branding of Competition

The three national insurance companies all at minimum have Facebook, Twitter and YouTube presence. Geico and Liberty Mutual also have Google Plus profiles, with Liberty Mutual also having a page on LinkedIn. All three of these companies also have good to excellent integrated marketing campaigns, spanning from identical profile and cover images to similar posts going out the same day/at similar times. As these companies are national brands, it can be assumed that they have dedicated departments for branding and SEO, and the national budgets to go along with them. Their websites are clean, have good SEO, branding is consistent and websites are responsive.

Individual Competitors

Great Florida Insurance has social media presence on Facebook (<https://www.facebook.com/GreatFloridaInsurance>), Google+ (<https://plus.google.com/+Greatflorida>), YouTube (<https://www.youtube.com/user/YucaProduction>), and LinkedIn (<https://www.linkedin.com/company/greatflorida-insurance>).

Their branding seems to be somewhat cohesive, but Great Florida Insurance does not have a well thought out integrated marketing campaign. Browsing their website, this company appears to have fair SEO, but it could be a bit more precise, as not all images have alt tags, etc and their internal web pages lack great consistency. One place this company surpasses Tower Hill Insurance is that their website is

Florida Peninsula Insurance Company also has social media pages on Facebook (<https://www.facebook.com/FloridaPeninsulaInsuranceCompany/>), Twitter (<https://twitter.com/FLPenInsCo>), YouTube (<https://www.youtube.com/user/FloridaPeninsulaIns>), and LinkedIn (<https://www.linkedin.com/company/562090>). Their website does have a link to Google+, but there is no profile associated with this link. For the most part, this company does have fairly consistent IMC, yet notably, their profile image is a different color on their Facebook page than any of their other branding. From a brief inspection of their website, Florida Peninsula Insurance's search engine optimization seems to be lacking, as no images checked have tags let alone alt tags,



Individual Competitors (Continued)



and much of the styling seems to be done within the html, and the page is not fully responsive.

Insurance Company of Florida has social media pages on Facebook (<https://www.facebook.com/insurancecompanyofflorida/>), Twitter (<https://twitter.com/InsCoFI>), LinkedIn (<https://www.linkedin.com/company/insurance-company-of-florida>), Google+ (<https://plus.google.com/+Insurancecompanyofflorida>), and Yelp (<https://www.yelp.com/biz/insurance-company-of-florida-wesley-chapel>). This company's branding is somewhat consistent, yet they are lacking a full integrated marketing campaign. Their most active profiles (Facebook and Twitter) do seem cohesive and consistent, while the other pages have been last posted on in some cases 33 weeks ago. Insurance Company of Florida utilizes the same WordPress plugin that Tower Hill Insurance uses for their SEO, Yoast SEO, and thus it can be assumed their SEO is somewhat a priority.

GENERAL COMMUNICATIONS STRATEGY



Current Communication Goals

Tower Hill Insurance Group's communication goals revolve around reaching and interacting with as many target audience members as possible. They want audiences to be able to identify with, as well as to better establish and build, their brand. Communicating their brand is so important because it builds credible value for companies, "People don't have relationships with products, they are loyal to brands." Goodson, S. (2010, May 27). Why Brand Building Is Important. Retrieved September 9, 2016, from <http://www.forbes.com/sites/marketshare/2012/05/27/why-brand-building-is-important/2/#201ce0d07519>. Tower Hill Insurance also currently responds to comments and statements made at or about them online in order to promote a better brand and expand the ways in which their consumers can communicate with them. In addition, to providing an open method of communication between their target audiences and themselves, they also want to communicate and promote consumer education and loss protection.

“People don't have relationships with products, they are loyal to brands.”

How does the organization reach the public?

Currently, Tower Hill Insurance Group reaches the public in a variety of ways. Although they do still reach audiences

GENERAL COMMUNICATIONS STRATEGY (Cont.)



How does the organization reach the public? (Continued)

through traditional media, they are most active in the digital spectrum according to THIG's presentation. They provide the opportunity to stay connected through an e-newsletter, as well as having accounts and profiles on leading social media platforms such as Facebook, Twitter, Google+, LinkedIn, and YouTube. Reaching the public through YouTube has been a great way for Tower Hill Insurance Group to be able to showcase their personality and connect while educating on customer topics and loss prevention.

What suggestions do you offer for better IMC?

Overall, Tower Hill Insurance Group provides a good foundation for an integrated marketing campaign. After reviewing their website and social media sites, a lot of the content and imagery is present between all channels. One suggestion to offer that can allow for an even better integrated marketing campaign would be to update and continue to bring YouTube videos that showcase tips and loss prevention so it is consistent with the social media imagery campaigns. Some of the videos on their YouTube page have been viewed thousands of times, however there has been very little activity with new content. As mentioned earlier, these videos are a great way in which



What suggestions do you offer for better IMC? (Continued)

they can add their own personality and show commitment to their customers.

A second suggestion would be to create a complete 360 degree hurricane marketing message. During the months of June to Nov, as can be seen through many imagery, is known as hurricane season. Most recently a Hurricane impacted Florida, and Tower Hill Insurance Group provided a great marketing technique for tips on how to prepare, but what about after the hurricane passed? Showcasing how they handled and managed claims, as well as sharing success stories, would be a great way to show target audiences the full effect of their company and why they are the largest writer of single-family homeowner policies.

Finally, our third suggestion would be to keep all colors and wording consistent between all integrated marketing strategies. In searching between their website and social media presences some of the imagery are designed with an arrangement of primary used colors. Keeping material consistent between a single number of colors will allow for target audiences to better identify and connect with their brand. Continuing with this theme, the name of the company is presented different across online platforms.

On Facebook, the company is listed as "Tower Hill Insurance Group" however the username is @towerhillinsurance. On Twitter, their account is listed as

GENERAL COMMUNICATIONS STRATEGY (Cont.)



What suggestions do you offer for better IMC? (Continued)

as “Tower Hill Insurance” with the username as @towerhillins.

On YouTube, the company gained back Group to be listed as Tower Hill Insurance Group. On their website, the url is seen as thig.com however they are branded as Tower Hill Insurance with “Group” integrated in and out through the site. Although this seems like a nuisance issue, as mentioned earlier having a consistent identity can better shape how people perceive your organization. *The Difference Between a Good Brand and a Great Brand? Consistency.* (n.d.). Retrieved September 9, 2016, from <http://www.northstarmarketing.com/2015/05/07/the-difference-between-a-good-brand-and-a-great-brand-consistency/>.



Client's positioning and branding

Tower Hill Insurance stated in the presentation that their current marketing has an emphasis on their individual agents, which is most active on digital platforms. The client views their position and currently markets themselves as a strong company with longevity, experience and the financial stability that comes along with being established for over 40 years in Florida. As mentioned, their communications focus is mainly in digital, in the form of displays, pay per click, social, and emails with some use of traditional medias. Taking their target audience into consideration, focusing their marketing efforts in digital realms may be a great way to meet potential customers where they already spend time and shop.

Current SEO

During the client presentation, Tower Hill Insurance noted some of their pages on their current site are bloated or busy in part due to SEO. In the requirements listed in their design and development package Tower Hill Insurance has listed an existing plugin - Yoast SEO that they would like to continue using. The Yoast plugin aims to better search engine optimization primarily by urging users to write better copy for their pages, with focus on



GENERAL COMMUNICATIONS STRATEGY (Cont.)



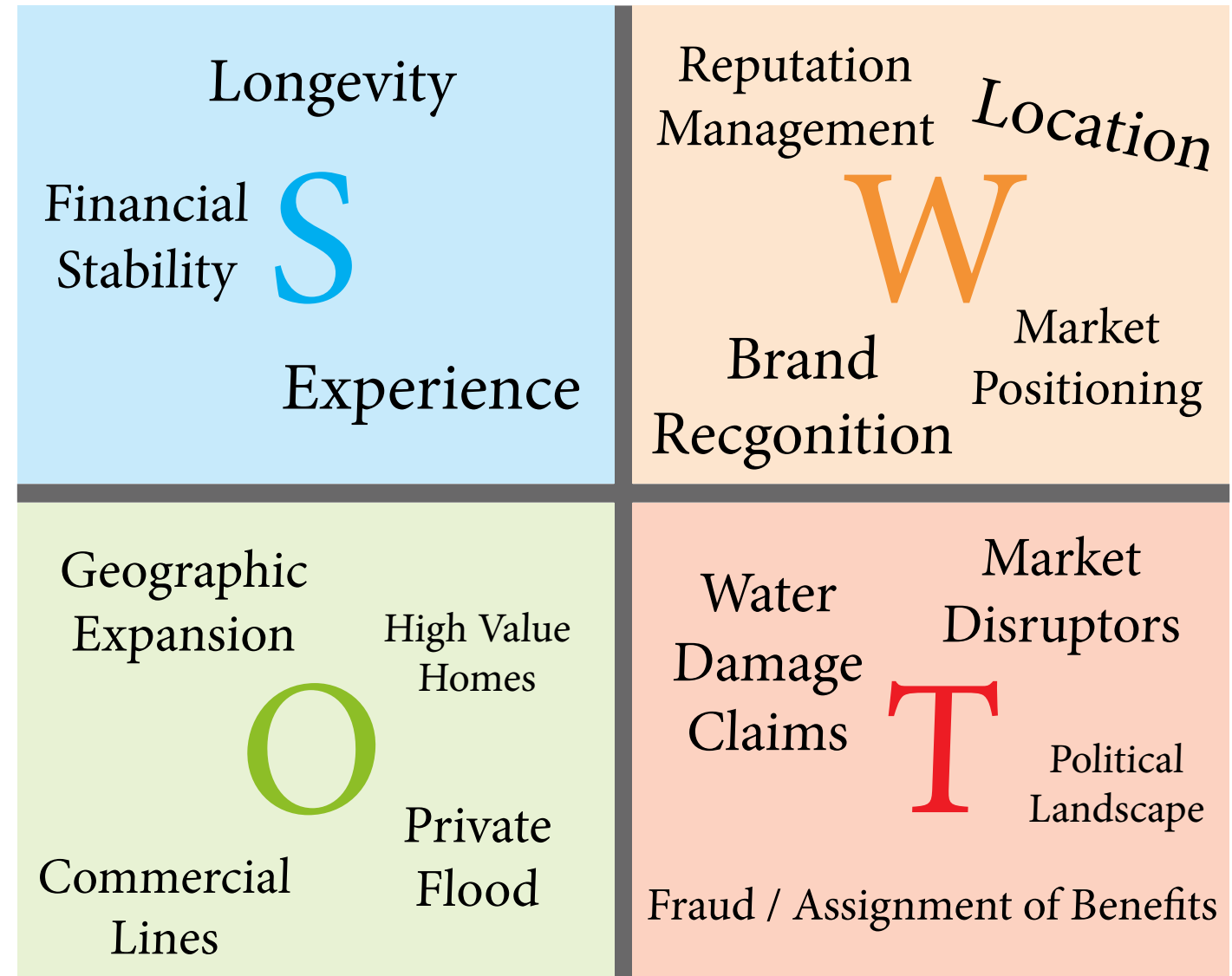
Current SEO (Continued)

keywords for articles, analyzing pages content, and verifying all images have alt tags. This plugin seems to offer quite a few options as well as checks to verify pages are displayed correctly in search results, as well as easy to use for the client. (n.d.) Retrieved September 9, 2016 from <https://wordpress.org/plugins/wordpress-seo/>.

Social media and Online Presence

Currently, Tower Hill Insurance Group has profiles linked from their website to Facebook (<https://www.facebook.com/towerhillinsurance>), Twitter (<https://twitter.com/towerhillins>), YouTube (<https://www.youtube.com/user/TowerHillInsurance>), LinkedIn (<https://www.linkedin.com/company/tower-hill-insurance-group>) and Google+. Many of their social pages have similar if not identical posts being pushed out very frequently, in some cases nearly every day. Most notably, Tower Hill Insurance's posts leading up to and after the latest Tropical Depression turned Hurricane Hermine appear to be very relevant and timely, offering quick links to storm preparations or how to file a claim for damage after the storm passed. The YouTube page has the fewest recent posts, with new videos being added only a couple of times a year. All of the social pages have very similar cover images and the same profile pictures as well. It appears that Tower Hill Insurance Group has made a good effort towards an integrated marketing campaign across all social channels in which they are active.

S.W.O.T ANALYSIS





S.W.O.T Explained

Strengths

Longevity, Tower Hill Insurance Group has been in Florida since 1972, they are very much established and have been around for storms such as such Hurricane Andrew in 1992, and four other major storms in 2004 and 2005.

Experience, unlike their competitors which are mostly virtual, their claims adjustors are located in Florida, THIG has seen and been through storms first hand. Between 2004-2005 they paid out in total \$2.2 Billion. They also have a fall back site in Kentucky in case their operation in Florida is compromised by a storm.

Financial Stability, they maintain ample surplus and reinsurance to pay out claims when needed. 3 significant hurricanes in one season has a minor impact. They are one of the few domestic carriers to have an A.M. Best of (A-).

Weaknesses

Brand Recognition, THIG competes with competitors such as State Farm, Geico, All State, which makes it difficult to rise above for recognition.

Reputation Management, THIG has issues with review platforms on sites such as Yelp, Facebook, and Google. Have a hard time having happy customers experiences heard.



S.W.O.T Continued

Weaknesses (cont.)

Market Positioning, the Florida homeowners insurance market has been relatively soft, as a major storm has not hit in over 10 years. Because of this it anyone with a couple million dollars can offer homeowners decent insurance products at extremely low rates making it hard for THIG to compete and rise above the noise.

Locations, THIG's location in Gainesville, makes it difficult in terms of finding and retaining top employee talent as other cities have more to offer.

Opportunities

Geographic Expansion, THIG is expanding to Alabama, Georgia, South Carolina, and Texas begging in their fourth quarter with high value and commercial lines products.

High Value Homes, THIG is now targeting bigger and newer in terms of what they are targeting for their business.

Private Flood, There is an opportunity here for THIG to offer a better product for a better price.

Commercial Lines, THIG saw an opportunity and is expanding these products to 4 states within the next QT.

S.W.O.T ANALYSIS

S
Strength

W
Weakness

O
Opportunities

T
Threats

S.W.O.T Continued

Threats

Fraud/Assignment of Benefits(AOB), THIG does encounter fraud from a claims perspective. AOB is a huge issue in the Florida market. The cost for an AOB claim can be four or five times as much as the original claim.

Water Damage Claims, which accounts for about 50% of their payout claims. These are often preventable.

Market Disruptor's, power media companies could disrupt the insurance market.

Political Landscape, they are only as profitable as their current governor and legislature.

CONCLUSION



Tower Hill Insurance is an established player in the insurance world of Florida. It has been around for 40 years and has a solid consumer base to allow for Q4 to other regions in the southeast region of the United States.

The IMC strategies that Tower Hill have in place are strong and coherent. It's efforts in social media are creating community and buzz around the company. Tower Hill Insurance has a strong branding presence and use a variety of ways to connect to its audience that build "brand loyalty". The advantage of Tower Hill is that their agents are mostly located in Florida versus their competitors that have virtual agents.

With the advance of technology and change of the landscape of how consumers interact with insurance, Tower Hill Insurance should focus on keeping up with technological advances. A revamp of their website to create a responsive layout will allow them to be ahead of the game due to the change of online traffic going into mobile traffic. While Tower Hill Insurance has a great foundation for their IMC strategy, a few things will create an even stronger foundation and help them build trust with new consumers as they expand to Alabama, Georgia, South Carolina, and Texas. Creating new content through their YouTube will be a great way to engage new consumers. For example, with the threat of storms like Hermine recently, a comprehensive hurricane marketing message will put them in the forefront of SEO as well as build their trustworthiness. Also, Tower Hill Insurance can change their names on Facebook, Twitter, and YouTube to keep consistency and strengthen their brand.

It will be interesting to watch Tower Hill Insurance expand to different states in Q4. Their success will definitely be a testament to their 40 years of experience in the insurance industry. Hopefully along the way, White Owl Designs will be able to sustain their growth with our communications advice and website redesign. Tower Hill Insurance's outlook for the next few years is bright and with an advancement of technology in their communications and marketing, they will go even further.




APPENDICES

Screenshots of Website (THIG.COM)



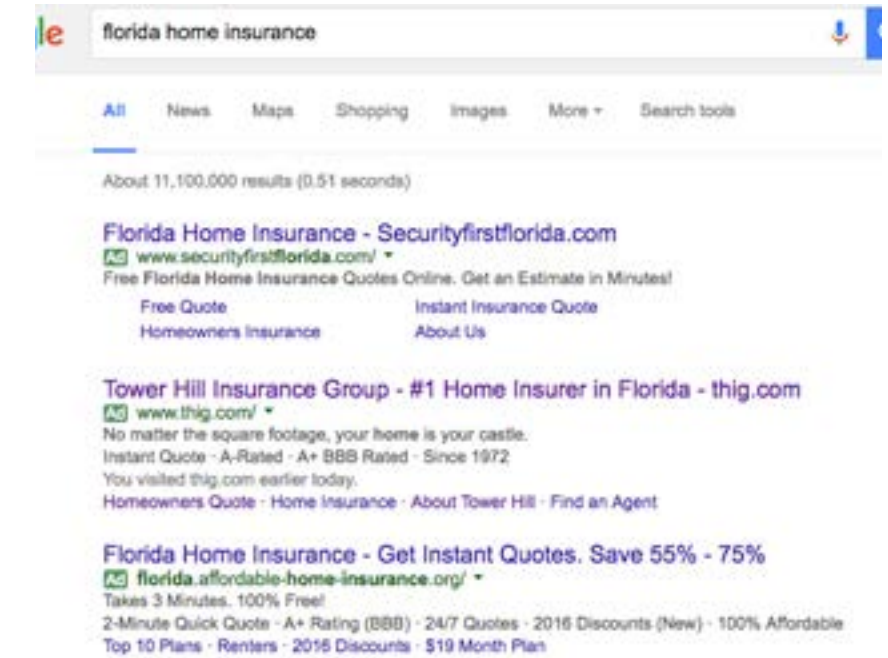
Current Branding Examples



	Hex: #006998 CMKY: 100, 30.92, 0, 40.39 RGB: 0, 105, 152
	Hex: #A5BC5F CMKY: 39.48, 11.75, 79.72, 0 RGB: 165, 188, 95
	Hex: #A5BC5F CMKY: 17.9, 13.24, 14.44, 0 RGB: 207, 207, 207

APPENDICES (Cont.)

Screenshots of Google Ranking for Website



[Contact Us](#)
Perhaps you want to submit feedback to us on your ...

[Careers](#)
Join us and you'll become part of a culture that nurtures talent ...

[Our Community](#)
Our Community. With a population of over 128,000 people (over 2 ...

[More results from thig.com »](#)

[Imperial Shield for High Value ...](#)
for High Value Homes. Our high value home program, Imperial ...

[Mobile Home Insurance](#)
Tower Hill has a policy tailored for owners and occupants of ...

[Condo Insurance](#)
Many condo owners think that their condominium association's ...

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 - c. <https://www.youtube.com/user/FloridaPeninsulaIns>
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 - b. <https://twitter.com/InsCoFl>
 - c. <https://www.linkedin.com/company/insurance-company-of-florida>
 - d. <https://plus.google.com/+Insurancecompanyofflorida>
 - e. <https://www.yelp.com/biz/insurance-company-of-florida-wesley-chapel>
7. <https://www.geico.com/>
 - a. <https://www.facebook.com/geico>
 - b. <https://plus.google.com/+geico>
 - c. <https://www.youtube.com/user/GEICO>
 - d. <https://twitter.com/geico>
8. <https://www.libertymutual.com/>
 - a. <https://www.facebook.com/libertymutual>
 - b. <https://plus.google.com/+libertymutual>
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 - a. <https://www.facebook.com/progressive>
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