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Use Cases for Insurance

From fragmented consumer data to reliable insurance insights

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USE CASE 1

Mapping Category Conversations: What Do Consumers Talk About Regarding Insurance and Claims Processes, and Who Owns This Conversation?

Problem

Brand health monitoring focuses on the question: “How are we performing?” However, a more fundamental question often remains unanswered: **When consumers talk about motor, traffic, or health insurance, what exactly are they talking about—and which insurance brand owns each part of this conversation?**

In the Turkish insurance category, consumer discussions are shaped around several themes: price/premium affordability, reliability, claim payment speed, contracted service/hospital networks, provision processes, mobile app experience. Each theme may already be owned by a brand—or there may be **white spaces that no brand currently owns.**

Preliminary analysis by Enlighty shows that some established brands may have significantly lower conversation share on social media compared to competitors. The key question becomes: **Where are competitors producing content, and which thematic gaps could your brand potentially own?**

What Enlighty Does?

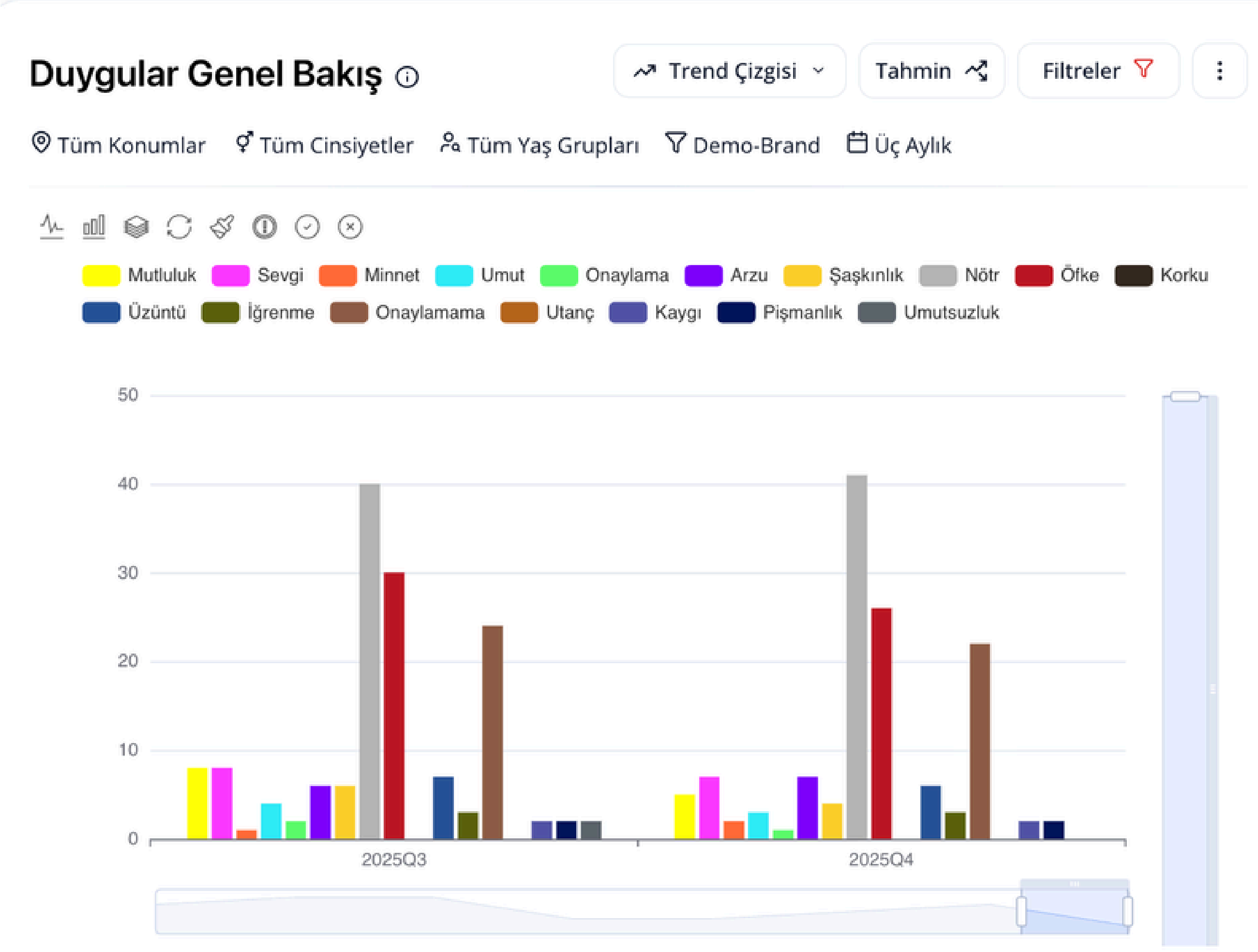
Perception Differentiation

It reveals exactly which perception gap your brand needs to close in the minds of consumers. Different demographics prioritize different themes. Younger consumers may discuss digital claim notifications, middle-aged groups may focus on family health and reliability.

Emotion Profile and Theme Depth

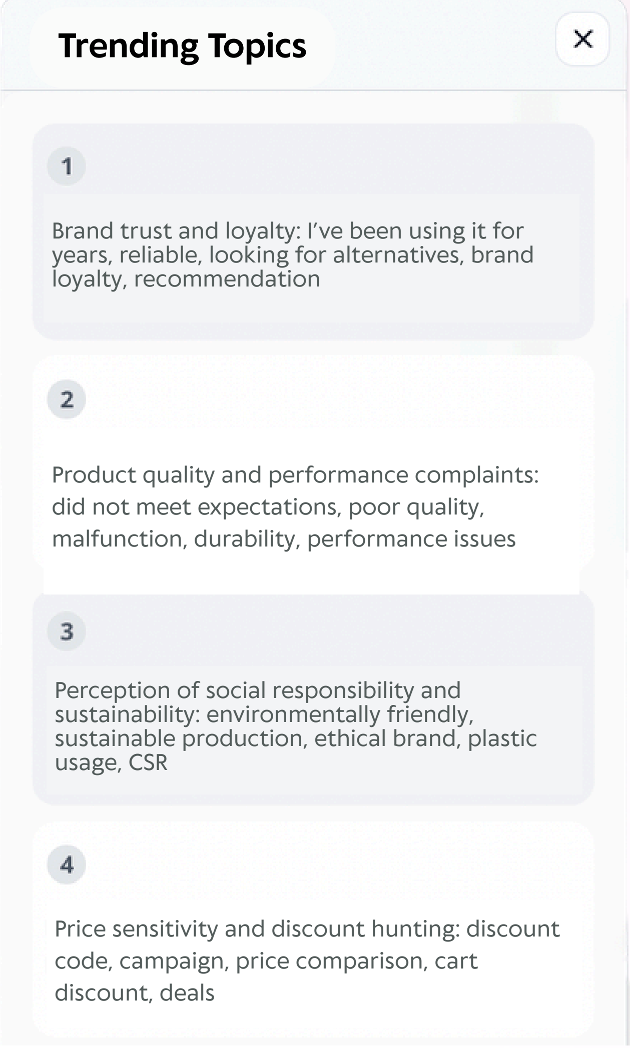
The same theme may be discussed with different emotions.

Is policy renewal associated with anger or loyalty?



Themes

Organic conversations are categorized by topic, such as: premium price, quality, trust, claims process, policy coverage, mobile application speed.



USE CASE 2

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The Impact of Economic Changes and Premium Increases on Brand Perception: Who Is Affected the Most?

Problem

In the Turkish insurance market, medical inflation and currency movements constantly trigger price (premium) changes. Every price change generates strong consumer reactions—but these reactions are not uniform. One brand may be exposed to disproportionate negative feedback, while another may be less affected due to a perception of high service quality. Similarly, demographic differences emerge: Younger consumers may react with anger, middle-aged groups may begin searching for alternative agencies.

What Enlighty Does?

Enlighty analyzes organic consumer conversations on social media and reveals competitor perception across three dimensions:

- **Brand-Based Distribution:** How does the emotional profile differ between your brand and competitors after a premium increase? Each pricing event generates comparisons that gradually create a "reaction index." If your brand is blamed disproportionately for an industry-wide increase, it signals a brand perception issue.

- **Reaction Type Through Emotional Segmentation:** Is the reaction **anger, despair,** or an **active search for policy cancellation (churn)**? Anger requires crisis communication; search for alternatives suggests strengthening loyalty programs or discount incentives.

- **Demographic and Geographic Distribution**: A comprehensive insurance holder in Istanbul reacts differently from a user in Anatolia. Price sensitivity is segmented by age, gender, and region, allowing a predictive model to be developed over time. For example, it becomes visible which segment experiences a 'break' or churn when there is a 2,000 TL increase."

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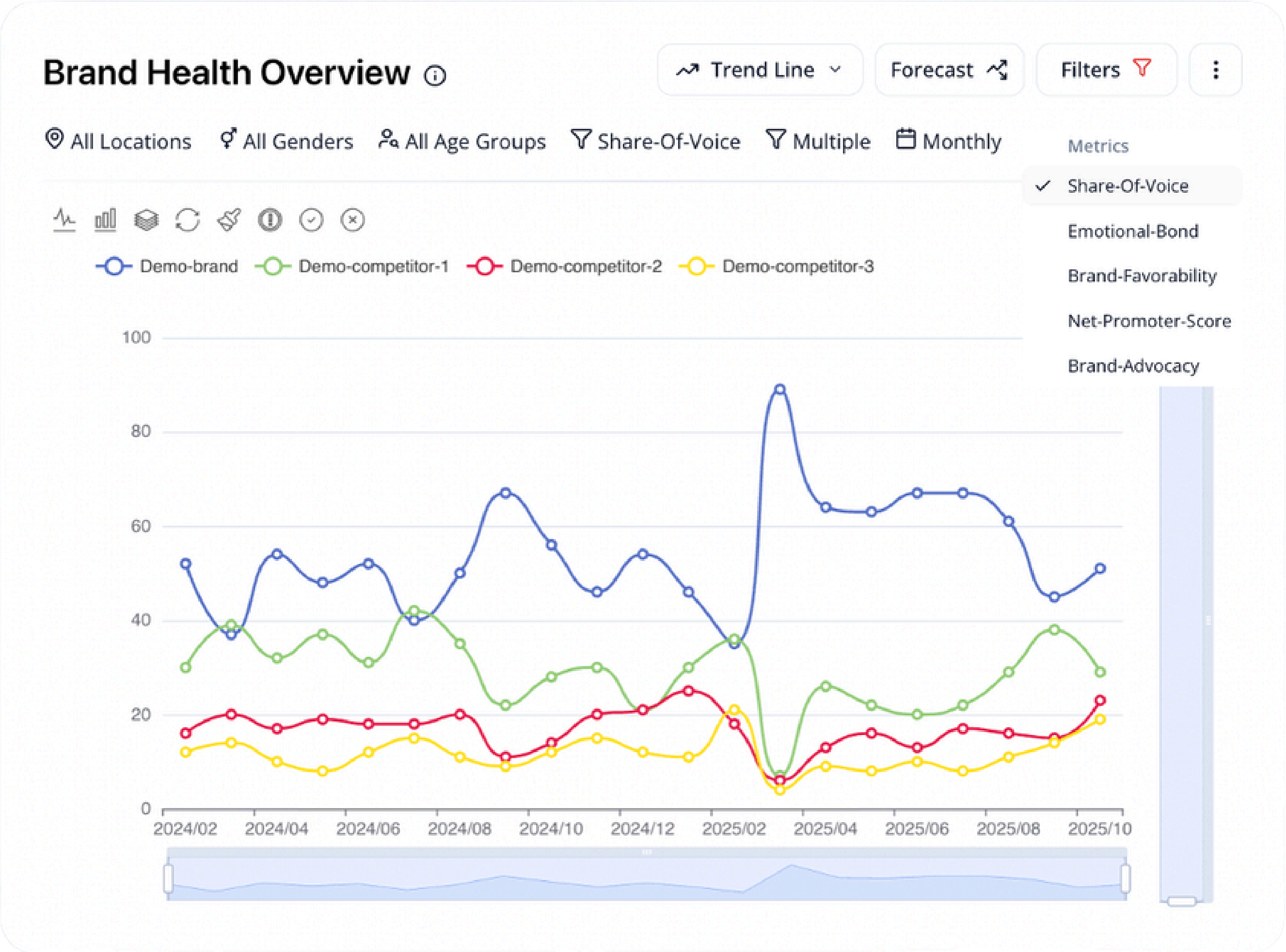
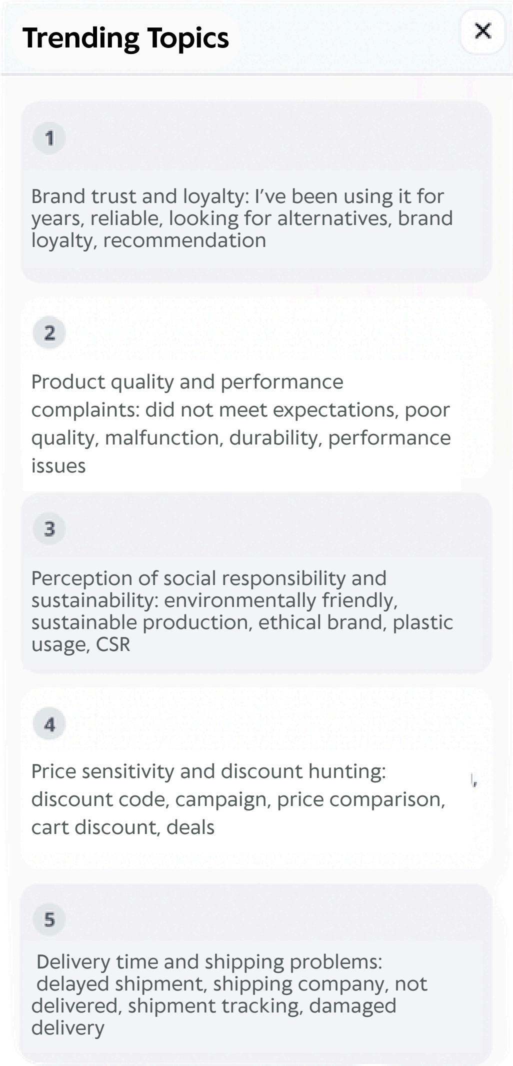
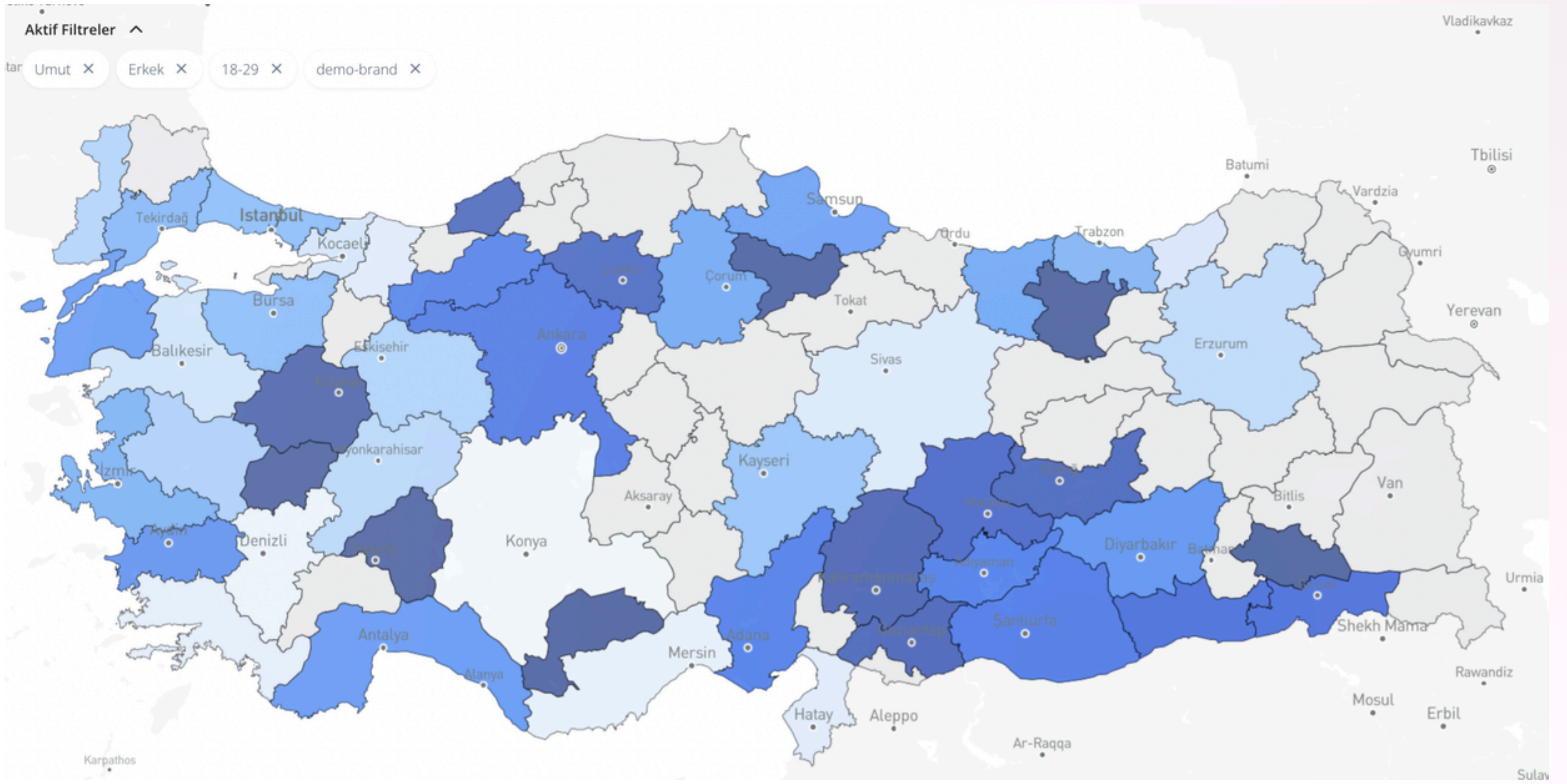
What Enlighty Does & Panel Examples

Brand-based Distribution and Root Causes





Demographic and Geographic Distribution



enlighty

www.enlighty.ai

info@enlighty.ai

+44 7438 423 218