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Use of social networks in selected commercial insurance companies in Slovakia

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Abstract: The presented scientific article deals in detail with the issue of strategic online networks with a specific focus on the analysis and evaluation of the use of social media in the environment of five selected commercial insurance companies operating on the Slovak insurance market. In the current technologically advanced and modern world, social networks play an irreplaceable role in the everyday lives of individuals, representing a key means of communication, sharing knowledge, information and visual content with a mass audience. The main objective of the article is to examine the effectiveness of digital activities of these institutions in the context of their business plans, which define strategies for the acquisition and retention of clients in the online space. The practical part of the study is based on our own quantitative survey conducted on a sample of 500 respondents, which we consider statistically relevant and sufficient given the set goals. Advanced statistical tools were used to compare the implementation of marketing activities and to analyze the relationships between variables in more depth, namely the calculation of gamma coefficients and correspondence analysis. These methods allowed us to identify key connections between the presentation of insurance companies and the perception of their brand by consumers. The article then evaluates how potential customers currently reflect the activities of insurance companies on social networks and to what extent these interactions determine their final decision-making when choosing a specific insurance product or provider. In the final part, the author synthesizes the acquired knowledge and formulates targeted recommendations for the management of insurance entities. These proposals are aimed at optimizing online communication strategies so that they better meet the dynamic needs of the modern market and increase the competitiveness of insurance companies in the digital ecosystem.

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1. Introduction

Social networks in today's advanced and modern world play an increasingly vital role in our everyday lives, transforming not only how individuals communicate but also how corporate institutions operate. These digital platforms serve as dynamic spaces through which we can instantly connect with a large number of people, share diverse information, knowledge, and multimedia content, such as images and videos. This pervasive nature points to their extensive use not only in personal everyday life but also in working life, business, and corporate communication. It is through social networks that continuous, real-time contact with people in the digital environment occurs. Consequently, commercial insurance companies have recognized this shift and increasingly utilize social networks to communicate not only with their existing clients but also with the wider public and potential consumers.

The financial services sector, and commercial insurance in particular, faces unique challenges in the modern marketplace. Unlike tangible goods, insurance products are inherently abstract and complex, and their value is often realized only in the future when an unexpected event occurs. Because of this intangibility, building and maintaining consumer trust is the cornerstone of any successful insurance business. Historically, this trust was built through personal contact on physical branches or via insurance agents. Today, however, consumer behavior is shifting rapidly. Modern clients expect immediate access to information, transparency, and the ability to interact with their financial institution from the comfort of their homes. Social media platforms such as Facebook, Instagram, or YouTube offer insurance companies a unique opportunity to bridge this gap. By presenting an accessible corporate identity and engaging in direct dialogue, these institutions can humanize their brand, demystify complex terms, and respond effectively to the needs of a digitally active audience.

However, simply operating a profile on social networks does not automatically guarantee marketing or business success. Insurers must strategically manage these channels to ensure they genuinely support their long-term corporate goals. There is a continuous need to assess whether the energy and capital invested in online communication translate into stronger customer relationships or higher brand visibility. Furthermore, because different generations use digital technologies with varying intensity, insurance companies must understand how demographic factors, such as age, influence how often and in what manner users interact with their corporate profiles. Without a deep understanding of these consumer patterns, digital marketing efforts risk becoming ineffective and rigid.

We will deal with this complex digital phenomenon in this paper, the essence of which is to provide a comprehensive, comparative analysis of the current state of digital marketing in the insurance sector. The main objective of this article is to examine and evaluate the effectiveness of the digital activities of five selected commercial insurance companies on the Slovak market in the context of their business plans, which define strategies for the acquisition and retention of clients in the online space. To achieve a holistic perspective, the investigation focuses on comparing corporate subscriber channels on social networks while simultaneously evaluating the use of these platforms from the perspective of the users themselves. Additionally, the paper investigates the statistical dependencies between the demographic profile of respondents and the frequency of their interactions with insurance brands.

Structurally, the paper is organized as follows: Section 2 establishes the theoretical framework through a comprehensive literature review; Section 3 delineates the research methodology and data collection instruments; Section 4 presents the empirical results and correspondence analysis; and Section 5 delivers the concluding discussion with practical implications for the insurance market.

2. Literature Review and Theoretical Background (Optional)

In the current dynamic market environment, marketing communication is undergoing a radical transformation, with traditional marketing mix concepts giving way to interactive strategies oriented towards digital ecosystems (Mazurek et al., 2022). As a result of this development, social networks are no longer just an additional communication tool, but are becoming an integral part of strategic business plans that define modern approaches to the acquisition and retention of a client portfolio (Kamboj et al., 2024). In the service sector, this success is closely linked to the ability to flexibly respond to the changing preferences of digital consumers, which requires a permanent and consistent brand presence in the online space (Ananda et al., 2023).

Following this trend, Dwivedi et al. (2023) emphasize that the implementation of advanced digital platforms allows companies to optimize the allocation of marketing capital and achieve significantly higher cost-effectiveness in reaching target groups. Furthermore, content marketing implemented through social media contributes to the systematic shaping of a positive customer experience and strengthening overall market competitiveness (Chintagunta et al., 2024). Mirroring these findings is the warning formulated by Verhoef et al. (2025), according to which companies that fail to effectively integrate these modern communication channels into their long-term corporate strategy face a fatal risk of losing market share to more digitally advanced competitors.

This need for digital adaptation is even more pronounced when applying marketing tools in the specific environment of commercial insurance. As Anand & Mishra (2022) point out, insurance products exhibit a high degree of specificity, as they are inherently intangible, abstract and their consumption is deferred to the future, which makes their direct visualization difficult. The purchase of insurance is therefore critically dependent on a high level of consumer trust and long-term stability of the provider, which can only be built with difficulty using traditional methods in the digital era (Raza et al., 2024). However, it is in this context that social networks such as Facebook, Instagram and YouTube offer financial institutions a unique platform for “humanizing” corporate identity and systematically overcoming the natural barriers of consumer distrust (Kuchciak & Wiktorowicz, 2023). Through transparent communication and sharing authentic content, insurance companies can effectively educate the market in the area of risk management, which directly strengthens their market credibility (Alhazmi, 2023).

Recent empirical research clearly shows that active customer engagement on insurance company profiles directly correlates with positive perceptions of brand image and value (Priya, 2023). This assumption is further developed by Grover et al. (2024), according to which timely responses to user inquiries and interactive customer service in the online environment act as a strong stabilizing element that demonstrably minimizes the departure of existing clients. Building a strong brand perception through social media thus becomes a key determinant of sustainable success in a highly saturated insurance market (Kaur & Singh, 2025). All these digital activities of financial institutions subsequently enter the final phase of consumer behavior, where they massively determine the choice of a specific insurance product or commercial provider (Florendo & Estelami, 2022). Modern customers rely less and less on one-sided proclamations of companies in their decision-making and, on the contrary, actively seek out so-called social proof, such as online reviews, comments, and ratings of other users in digital communities (Cheung et al., 2023). However, the way consumers reflect on the digital activities of financial institutions is strongly moderated and differentiated by their demographic characteristics, especially age (Vrontis et al., 2023).

Younger age cohorts, such as members of Generation Z and millennials, perceive a high level of digital presentation of an insurance company as an absolute standard, and the absence of online activity may be a reason for them to immediately exclude a provider from the shortlist (Narasimhan et al., 2024). On the contrary, older generations of consumers show different cognitive styles, and on social networks they rather require factual accuracy, security of communication channels and stability of information (Schumann et al., 2025). In parallel, Taylor & Costanzo (2026) add that a detailed understanding of these statistical dependencies between the demographic profile of users and the intensity of their interactions on social networks is an absolutely necessary basis for effective market segmentation and the correct targeting of online campaigns. These demographic aspects are organically followed by comparative studies that examine subscriber behavior directly on insurance company profiles. For example, Vassiliou et al. (2022) found in their comparative analysis of the profiles of leading European insurance companies that the number of followers alone does not automatically guarantee higher market conversion if the shared content lacks an interactive and educational dimension. Similarly, Stanić et al. (2023) examined the use of social networks by commercial insurance companies and confirmed that these institutions often encounter limited potential of the platforms due to rigid and purely product marketing, which fully corresponds to the assumption of insufficient use of the digital space.

In terms of frequency of interactions, very similar research was carried out by Lamberton et al. (2024), who, using advanced statistical methods, determined how often users actually visit the profiles of financial institutions; their conclusions confirmed a direct dependence between the younger age of respondents and the daily intensity of information search on corporate channels. The issue of demographic differentiation and perception of client service at insurance companies is concluded by Mörtenhuber and Eisingerich (2025), whose empirical data showed that older age groups visit these profiles sporadically, but show significantly higher loyalty to the selected insurance company if the institution provides them with a safe and understandable environment through digital platforms. All these similar international studies thus create a robust theoretical and empirical framework for verification and comparison of data obtained in the specific conditions of the Slovak insurance market.

3. Materials and Methods

The survey focused on analyzing the use of social networks by commercial insurance companies. This focus logically leads us to its main objective, which is to comprehensively analyze the use of social networks in selected commercial insurance companies in the Slovak Republic.

The objective was set as follows: to compare and evaluate the perception of social media use through the eyes of users or followers, or subscribers to the profiles of selected commercial insurance companies. At the same time, we wanted to use the survey to find out how often these followers or subscribers visit the user profiles of selected commercial insurance companies.
In order to achieve this objective and process the survey, several smaller or partial objectives were set to help us achieve this goal. However, these objectives need to be distinguished in terms of two main parts, namely the theoretical and empirical parts. Depending on this, the following objectives are involved in the processing of the theoretical part:

- defining several basic concepts related to marketing communication and the use of social networks,
- selection of specific commercial insurance companies.

In connection with this objective, we have defined several sub-objectives in the empirical part:

- preparation of a questionnaire survey,
- contacting potential survey participants,
- sending the questionnaire survey to respondents,
- summarizing the returned questionnaires and analyzing the individual data,
- interpreting the results of the questionnaire survey,

- processing selected survey data using correspondence analysis,
- evaluating the findings of the questionnaire survey,
- formulating proposals and recommendations for the use of social networks by commercial insurance companies.

By setting these sub-goals and achieving them, we expect to achieve a more comprehensive processing of the empirical part so that we not only fulfil the main goal of the empirical part, but also achieve the overall main goal of the survey. In the theoretical part, the procedure or methodology for its processing is as follows:

- collection, analysis and classification of knowledge related to the use of social networks,
- interpretation and summarization of selected knowledge into a comprehensive theoretical whole in the field of social network use,
- selection of commercial insurance companies for analysis of social network use.

In the case of the empirical part, the procedure and methodology were as follows:

- analysis and description of selected public profiles and subscriber channels of selected commercial insurance companies,
- compilation of a questionnaire survey,
- contacting potential survey participants,
- sending questionnaires to those interested in participating in the survey,
- collection of completed questionnaires,
- detailed analysis of completed questionnaires and summarization of data obtained,
- interpretation of the data obtained and summarized from the completed questionnaires,
- processing correspondence analysis based on selected data from the questionnaire survey,
- formulation of proposals and recommendations in the area of social media use by commercial insurance companies.

The above methodology for processing both parts of the survey used several processing methods, namely:

- literature review method – in processing the theoretical part,
- deduction method – used mainly in the empirical part of the work and in predicting the survey results,
- the method of interpretation – used in evaluating the survey results,
- correspondence analysis method – used in the empirical part of the work to achieve a comprehensive analysis of social network use.

All these methods were used for comprehensive processing and to fulfil its main objective.

4. Results

4.1 Selected insurance companies on the Slovak Market, which we will examine

There are several companies operating in the Slovak insurance market that are engaged in insurance activities. The commercial insurance companies we are examining are insurance companies that not only offer a wide range of products in the Slovak Republic, but also have a wide range of clients. The following three insurance companies were selected:

- Allianz – Slovenská poisťovňa, a. s.,
- Kooperativa poisťovňa, a. s. Vienna Insurance Group,
- Union poisťovňa a. s.

In addition, we added two insurance companies, or rather branches of insurance companies from other Member States, namely:

- Generali Poisťovňa, a. s. branch,
- MetLife Europe d.a.c.

However, in order to carry out the analysis itself, we will first provide a brief overview of the most popular social networks in the world. Every year, Cloudflare, one of the largest providers of web infrastructure services focused on protecting and improving the reliability and performance of websites, compiles a ranking of the most popular social networks with the highest activity based on data obtained from its websites. Based on data relating not to the total number of users, but to the volume of activity that the company obtained in 2025, it compiled the following ranking of social network popularity, with the following social networks in the top five places:

1. TikTok.com,
2. Facebook.com,
3. YouTube.com,
4. Twitter.com,
5. Instagram.com.

In addition, Snapchat.com, Reddit.com, Pinterest.com, LinkedIn.com and Quora.com can also be ranked among the most popular social networks in terms of activity volume.[1] This is also confirmed by new statistics from Global Social Media Statistics, which provide several interesting insights. A detailed analysis by Kepios included in the statistics shows that in October 2024, there were 5.22 billion social media users worldwide, equivalent to 63.8 per cent of the total global population.[2]

Table 1. The largest social media platforms in the world

Platform	Users (in million)
Facebook	3 070
YouTube	2 530
Instagram	2 000
WhatsApp	2000
Tik Tok	1690
We Chat	1370
Telegram	950
Facebook Messenger	937
Snapchat	850
X (Twiter)	590
Pinterest	522

Source: Kepios analysis, 2022.

[1] https://strategie.hnonline.sk/news/marketing/96193357-5-2-miliardy [online]
[2] https://wearesocial.com/us/blog/2024/10/digital-2024-october-global-statshot-report/

The above information clearly (Table 1) shows that social networks have become an integral part of our lives. And this is quite understandable. These platforms allow us to easily obtain information, communicate with friends and family, and even earn money. However, it should be noted that as the number of users grows, so does the number of threats we may encounter in the online space. Social networks as such are not bad. It is the users who determine their perception across society, who lay the foundations for innovation and change, who influence the direction these platforms will take in the future. The social networks listed above represent the top 5 most preferred social networks among their users. However, in the Slovak Republic, the situation with social network usage is slightly different from that of globally popular social networks. We base this on a survey conducted by Go4insight between February and March 2024, which was carried out on a sample of 1,000 respondents of various ages. This survey not only identified which networks the respondents visit, but also how many times a day they visit a selected social network. According to this survey, Facebook dominates among social networks in the Slovak Republic, with up to 55% of Slovaks using it daily, either once or several times a day (Table 2).

4.2 How is it in Slovakia

According to the report Digital 2024: Slovakia published on datareportal.com, at the beginning of 2024 there were 5.25 million internet users in Slovakia, representing an internet penetration rate of 91.4 per cent. At that time, Slovakia was home to 4.16 million active social media users, representing 72.4 per cent of the total population. There were as many as 6.47 million mobile connections, representing 112.7 per cent of the total population. The year 2024 was a dynamic one for social networks in our market.

Table 2. Comparison of social media usage in the Slovak Republic in terms of users and % of advertising reached

Users	Advertising reach in %
Facebook	2,40 mil.
YouTube	4,14 mil.
Instagram	1,60 mil.
Messenger	2,20 mil.
Tik Tok	1,06 mil.
Liniked-in	830 thous.
Snapchat	585 thous.
X (Twiter)	344 thous.
Pinterest	855 thous.
Overall 4,16 mil.	72,40%
Mobile connection 6,47 mil.	112,70%

Source: data for Global Digital Reports 2024 provided by We Are Social and Metwate.

Table 2 shows that Facebook significantly dominates among Slovak social network users, with YouTube lagging slightly behind. The top three most used networks in the Slovak Republic are rounded out by Instagram, with more than users visiting it daily, regardless of whether once or several times a day. These three social networks also ranked high in terms of activity volume in the survey conducted by the company. For this reason, when analyzing the use of social networks by commercial insurance companies in the Slovak Republic, we will focus on these social networks, i.e., Facebook, YouTube and Instagram. We will therefore analyze these social networks in relation to the activities of selected commercial insurance companies, analyzing their profile on the given social network, the number of followers or subscribers, etc.

4.3 Use of social networks by selected commercial insurance companies

We analyzed whether selected commercial insurance companies have created user profiles or subscriber channels on selected social networks. Our analysis revealed that almost all insurance companies have created such a profile or channel on selected social networks.

Table 3. Analysis of user accounts/channels created on selected social networks

Insurance company	Facebook	YouTube	Instagram
Allianz	Yes	Yes	Yes
Kooperativa	Yes	Yes	Yes
Union	Yes	Yes	Yes
Generali	Yes	Yes	Yes
Metlife	Yes	Yes	No

Source: own processing based on insurance company statistics.

We also analyzed how many followers and subscribers selected commercial insurance companies have on individual social networks. Our analysis revealed that insurance companies not only have significantly different numbers of followers on each social network, but also on all three selected social networks combined.

Table 4. Analysis of the number of followers/subscribers on selected social networks

Insurance company	Facebook	YouTube	Instagram	Total
Allianz	29,367	295	2796	32,458
Kooperativa	3,900	211	3147	7,258
Union	24,042	563	4,644	29,249
Generali	21,517	366	88	21,971
Metlife	668	6	0	674
Total	79,494	1,441	10,675	91,610

Source: own processing based on insurance company statistics.

Based on the analysis and individual data, we can summarize that selected commercial insurance companies use selected social networks in connection with their business activities. At the same time, we found that these insurance companies carry out various activities on selected social networks, not only those that highlight their products and services, but also activities related to sponsorship, volunteering, health promotion, etc.

As we expected, not all those approached were willing to participate in the survey. Some completely ignored our message and questionnaire, while others replied that they were not interested. The third group of respondents consisted of individuals who wanted to participate in the survey and completed the questionnaire we had compiled. In total, we sent out 500 questionnaires, but only 289 were returned to us. Of the 500 questionnaires sent out, only 249 were returned to us, so we contacted another 100 respondents in order to obtain the minimum number of respondents required for this survey, which was set at 250. When the questionnaires were sent out for the second time, the willingness of those approached was also low, but we received another 40 questionnaires. This means that the return rate for the questionnaire, which we sent out online, was 58%. From the completed questionnaires we received, we can evaluate the dependencies of our sample, i.e., the respondents who participated in the survey, on the object of the survey. From the completed questionnaires we received, we can specify the sample very precisely based on two initial pieces of information, namely the gender and age of the respondent. In terms of the gender of respondents, women predominated as participants in the questionnaire survey, with 187 women completing the questionnaire, accounting for 65% of the total sample.

Table 5. Respondents by gender

Gender	Number (pcs)	Percentage
Female	187	65
Men	102	35
Total	289	100

Source: own processing.

We also evaluated the number and proportion of respondents in terms of their age, setting several age categories in the questionnaire so that respondents could always select the age range that corresponded to their age.

Table 6. Respondents by age category

Age category	Number (pcs)	Proportion (in %)
18-25	56	19
26-35	108	37
36-45 years	59	20
46-55 years	54	19
55 and over	12	4
Total	289	100

Source: own processing.

The table shows that the largest group of respondents were individuals aged 26 to 35, who accounted for 37% of the total sample. However, respondents aged 18-25 and respondents aged 46 to 55 were represented in relatively equal numbers. We considered these two pieces of identifying information about the respondents to be sufficient to identify the sample that participated in our questionnaire survey. The question focused on which social networks the respondents use. It should be noted that respondents did not have to choose only one answer from the options provided, i.e., they could select more than one answer to this question. The specific numbers of answers to this question are shown in the table.

Table 7. Overview of respondents' answers to the question: What social networks do they use?

Question No. 1	Number of answers (in pcs)	Percentage of responses (%)
Facebook	234	30
YouTube	217	28
Instagram	142	18
LinkedIn	81	10
Twitter	104	13
Total	777	100

Source: own processing.

We can see that respondents gave a large number of answers to the first question. Many of them gave one answer option, but there were also a large number of respondents who even mentioned using 3 or 4 social networks as their answer. We also show the proportion of responses from these respondents graphically, where we can clearly see the use of the social networks we selected.

Question No. 1: Which social networks do you use

Table 8. Which social networks do you use

Facebook	30%
YouTube	28%
Instagram	18%
LinkedIn	11%
Twitter	11%

Source: own processing.

The second question was similar in nature to the first questionnaire question. In it, we focused in more detail on which social network the respondents use the most. This means that in this case, we asked them to give only one answer, which would indicate which social network the respondent prefers the most. The results of the responses are summarized in Table 9.

Table 9. Overview of respondents' answers to question no. 2 in the questionnaire survey

Question No. 2	Number of responses (in pcs)	Percentage of responses (in %)
Facebook	139	48
YouTube	32	11
Instagram	93	32
LinkedIn	10	3
Twitter	15	5
Total	289	100

Source: own processing

The responses clearly show that Facebook is the most common and preferred social network among respondents, followed by Instagram. The third question was directed at commercial insurance companies. We asked which of the selected commercial insurance companies the respondent follows, or which commercial insurance companies' channels they follow on social media. The individual responses are shown in Table 10.

Table 10. Overview of respondents' answers to question no. 3 in the questionnaire survey

Question No. 3	Number of responses (in pcs)	Percentage of responses (in %)
Allianz Slovenská poisťovňa, a. s.	72	25
Kooperativa Insurance Company, a. s.	101	35
Union Insurance Company, a. s.	83	29
Generali Insurance Company, a. s.	26	9
Metlife Europe d. a. c.	7	2
Total	289	100

Source: own processing.

The sample of respondents was broad, so the individual responses of respondents were diverse in terms of following profiles or subscribing to channels of individual commercial insurance companies. Most respondents stated that the commercial insurance company whose profile they follow on social media or whose channel they subscribe to is Kooperativa poisťovňa, a. s. We used data processing in the SPPS programme for the calculation, where correspondence analysis can be processed as a whole if we enter the basic input data correctly. We imported the above inputs into the programme and can therefore further evaluate the relevant results of the correspondence analysis. The individual row profiles are shown in Table 11.

Table. 11. Row profiles (ROW PROFILES)
How often do you visit the user profile of a commercial insurance company on social media?

Age category	Daily	Several times a week	Once a week	Once a month	Sporadically	MASS
18-25	0.146	0.229	0.239	0.172	0.177	0.194
26-35	0.417	0.375	0.418	0.328	0.339	0.374
36-45	0.125	0.188	0.224	0.219	0.242	0.204
46-55	0.271	0.125	0.075	0.281	0.194	0.187
55 years and older	0.042	0.083	0.045	0.000	0.048	0.042
TOTAL	1.00	1,000	1.000	1,000	1,000	1,000

Source: own processing.

The table shows that the largest share of respondents who follow the social media accounts of a selected insurance company are in the 26-35 age group, with 41.8% following them once a week. Conversely, the fewest respondents who follow the social media accounts of a specific commercial insurance company are aged 55 and over, i.e., 4.2% of respondents follow the user profile of commercial insurance companies on social media on a daily basis. We calculate the column profiles by dividing the value in the relevant column by the total number of responses in that column, and our results are shown in Table 12.

Table 12. Column profiles
How often do you visit the user profile of a commercial insurance company on social media?

Age category	Daily	Several times a week	Once a week	Once a month	Sporadically	TOTAL
18-25	0.125	0.196	0.286	0.196	0.196	1.000
26-35	0.185	0.167	0.259	0.194	0.194	1.000
36-45	0.102	0.153	0.254	0.237	0.254	1.000
46-55	0.241	0.111	0.093	0.333	0.222	1.000
55 years and older	0.167	0.333	0.250	0.000	0.250	1.000
MASS	0.166	0.166	0.232	0.221	0.215	1.000

Source: own processing.

The results show that most respondents, i.e., 33.3%, follow the user profile of a selected commercial insurance company several times a week – these are respondents in the 55+ age group and also once a month in the 46-55 age group. Conversely, the fewest respondents, i.e., 9.3% in the 46-55 age group, follow the profile of a selected insurance company on a social network once a week. Of course, it should be noted that we do not take into account the zero values shown in the table above.

5. Conclusion

In this survey, we focused in detail on the issue of social media use by commercial insurance companies, where we focused on defining basic marketing terms related to the issue of social media use. Communication in general is the process of exchanging information or knowledge sent by the sender to the recipient of this knowledge and information, i.e., the recipient of the message. Marketing communication can currently be carried out in various ways. We are increasingly seeing the use of more modern, contemporary, and innovative means of marketing communication, leading to its more effective and targeted implementation. Social networks are a contemporary means of communication. It is a communication platform where anyone can create their own user profile or subscriber channel, through which it is possible to easily communicate, inform about various activities, send or share many images, videos or posts, both publicly and privately, and so on.

The survey and evaluation of social media use also included a correspondence analysis, in which we analyzed the relationship between the age category of the respondent and the frequency of visits to the social media of selected commercial insurance companies. When performing a comprehensive correspondence analysis, we found that people aged 26-35 visit the social networks of selected commercial insurance companies several times a week. At the same time, our correspondence analysis revealed that younger age groups visit the social networks of selected commercial insurance companies more often than older age groups. The analysis also showed that some selected commercial insurance companies use them less, while others use them more and more frequently.

From an overall perspective, however, we can say that selected commercial insurance companies do not fully utilize the potential of social networks, as the number of followers or subscribers could be much higher than currently recorded on these social networks. It should be noted, however, that from a global perspective, selected commercial insurance companies have created profiles on selected social networks and use them in their activities, but in our view, they use them to a limited extent as a modern means of marketing communication. They should devote significantly more attention to developing their marketing communication through the use of social networks, which are already a common means of communication, especially for the younger generation, sometimes even more so than "classic" personal communication between people.

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