



# Insuring the *Influencer*



Jennifer D. Digiovanni, Certified FALU, FLMI, ARA, ACS  
Director, Risk Management Underwriting - Munich Re



# Agenda



## Introduction

- “Influencer” v. “Creator”
- Impact of Social Media on Society and Careers
- The Rise of Social Media Influencers
- Unique Professional and Personal Risks



## Understanding Influencers

- Definition and Significance
- Classification by Platform
- Platform Analytics
- Overview of Income Streams



## Risks and Challenges

- Mental Health Vulnerabilities
- Income Volatility and Financial Fitness
- Reputational Risks

**Let's Underwrite!!**

Social Media Influencer

Fashion Lifestyle Blogger

Influencer Marketer

Travel Entrepreneur Fitness

Content Creator

Freelancer Beauty Public Figure

Platform Creator

Creative Entrepreneur Online Personality Digital Marketing Specialist

Coach Digital Creator



**Impact**

**Impact of Social Media on  
Society and Careers**



**Rise**

**The Rise of Influencers**



**Uniqueness**

**Unique Professional and  
Personal Risks**

# Understanding

# Influencers

05

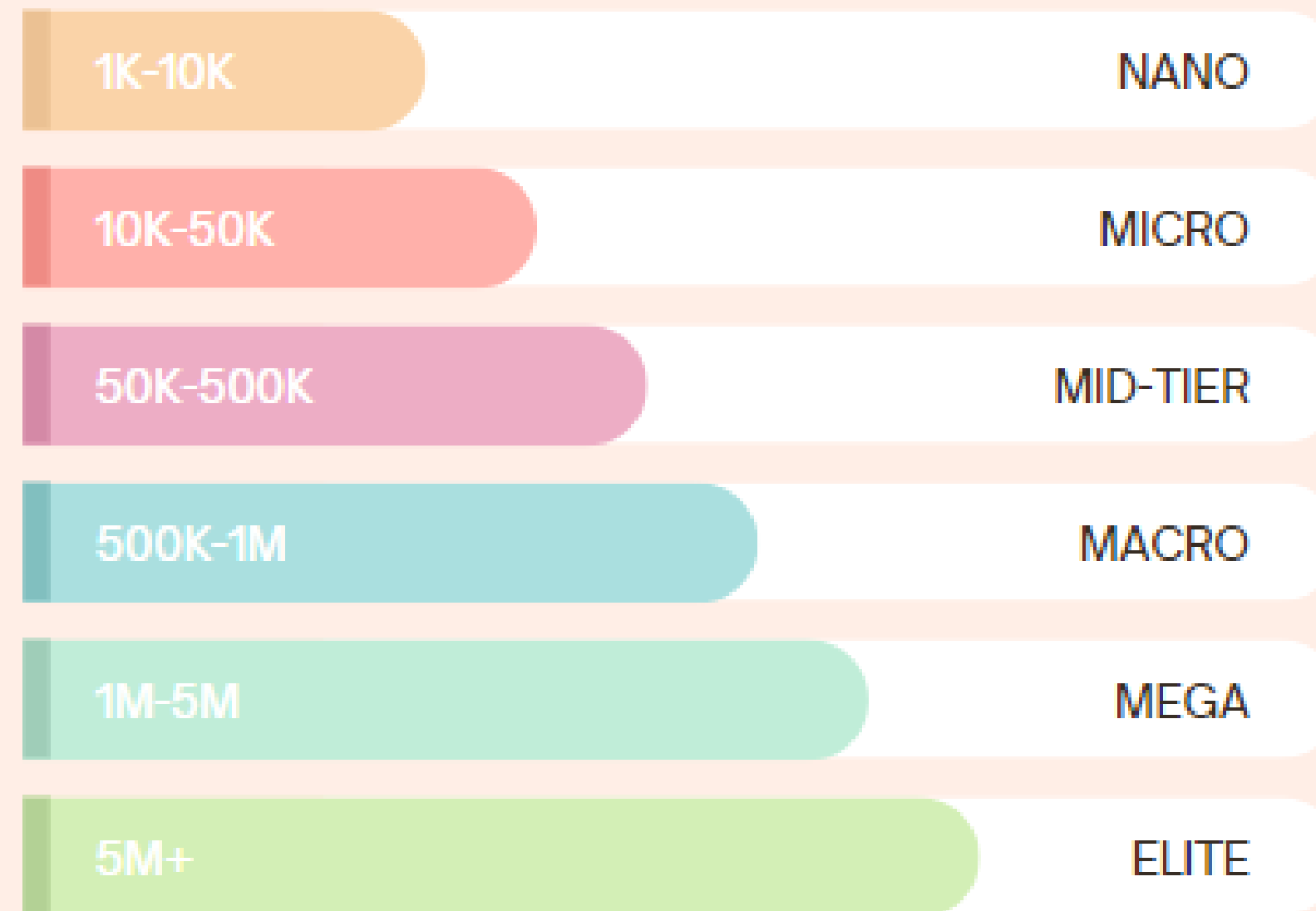
Definition and Significance



# INFLUENCER TIERS

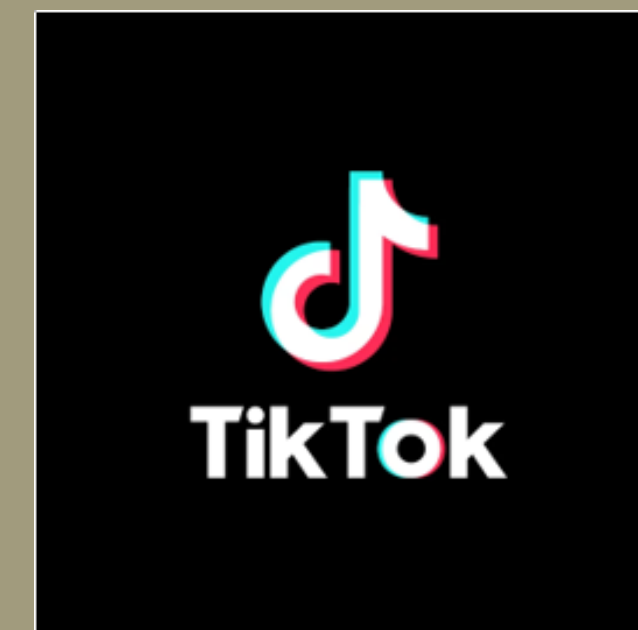
Followers

Engagement Rates



# Classification by Platform

07



# Influencer Rate

- Celebrity (500k+ followers)
- Fitness and Wellness (265K+ followers)
- Engagement Rate: 7.5%






<b>Story</b>	<b>Post</b>	<b>Carousel Post</b>
\$1,500	\$1,000	\$1,250
<b>Video</b>	<b>Live</b>	
\$2,000	\$1,750	





# Platform Analytics



	<b>mrbeast</b> Tiktok 95,900,000 Followers 350 Uploads
	<b>MrBeast</b> YouTube 274,000,000 Subscribers 50,975,122,629 Video Views 799 Uploads
	<b>MrBeast</b> Instagram Followers Uploads
	<b>MrBeast</b> Twitter 29,843,526 Followers 6,698 Tweets
	<b>mrbeast</b> Twitch 1,251 Followers 0 Channel Views

# Subscription-based



# Risks and Challenges

11

- Mental Health Vulnerabilities
- Income Volatility & Financial Fitness
- Reputational Risks

# Influencers: 10 Challenges to Overcome



Influencer  
Competition



Staying  
Authentic



Marketing  
Skills



Maintaining  
Consistency



Evolving with  
Social



Algorithm  
Changes



Earning  
Reality



Community  
Building



Brand  
Influence



Maintaining  
Creativity

 lifetoken

lifetoken.ai

# Mental Health Vulnerabilities



**“Compare and Despair”**



**Online harrassment &  
criticism**

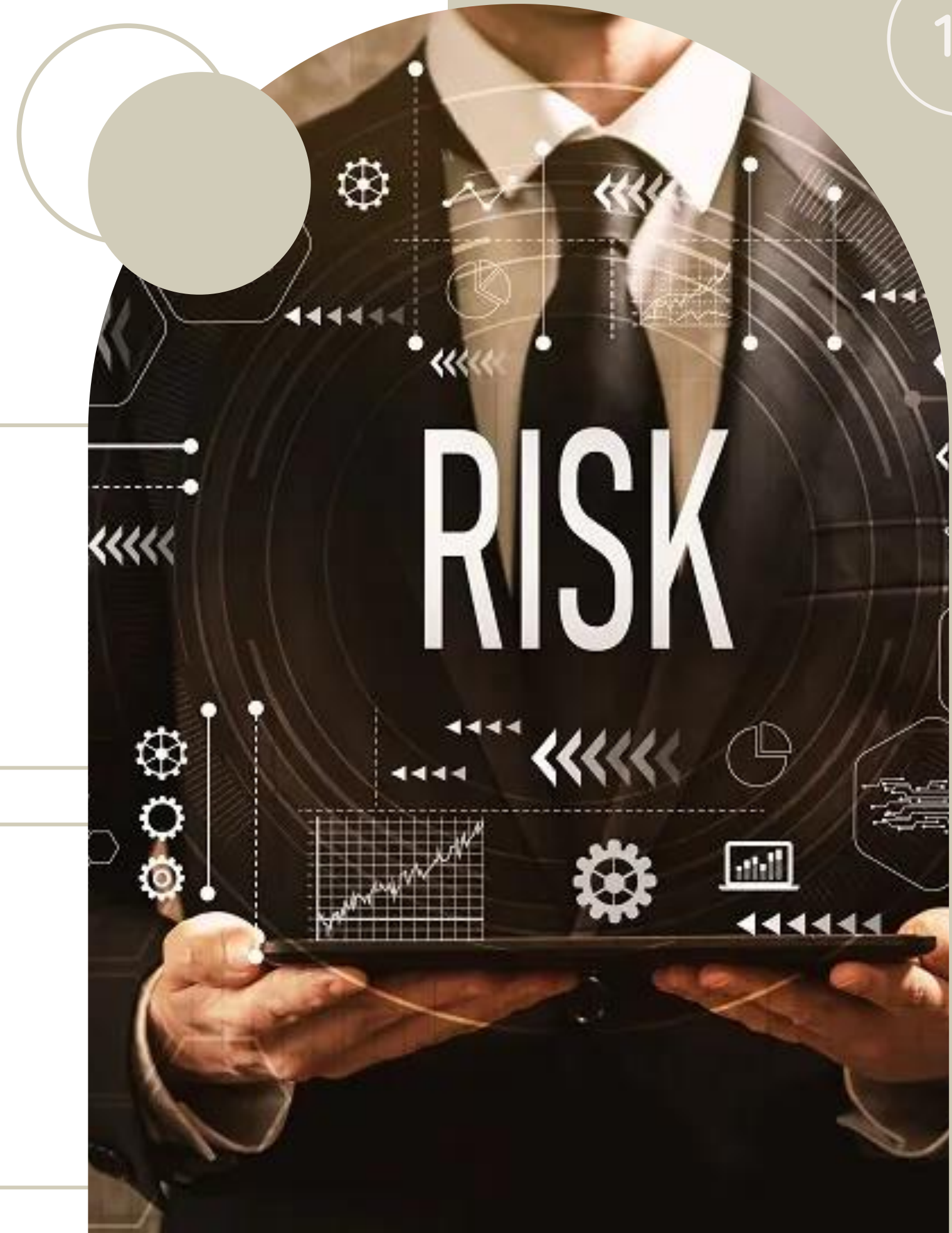
# Financial Risks and Challenges

## Income Volatility

- Changes in Platform Algorithms
- Brand Partnership Inconsistencies
- Audience Engagement Variability
- Market Saturation and Competition
  - Platform Bans

## Financial Fitness

- “Sudden Wealth Syndrome”
  - Assets
  - Debt Levels
- Responsible Spending



# Reputational Risk

- Inconsistent Values or Behavior
- Quality of Content
- Oversaturation and Authenticity Issues
- Legal and Compliance Risks
- Audience Reaction
- “Fallen” or “Disgraced”



# Let's Underwrite!!!

- 34M
- Applying for \$1,000,000 Term policy
- Parents beneficiary
- Adventure Vlogger
- Subscribers: 500k YouTube & 300k Instagram
- Annual income of \$150,000 (90k sponsorships, 60k YouTube Ad Revenue)
- Purpose: To cover debts of \$50,000 and Income Replacement
- Overall Health is Standard
- Regularly participates in high-risk activities like rock-climbing, skydiving, and scuba diving for his YouTube Channel

How long has he been Vlogging for income?

Details of his sponsorships and ad revenue?

What type of debts are owed?

What types of assets does he have?

Can we price for his avocations?



# Let's Underwrite!!!

- 29F
- Applying for \$2,000,000 Whole Life Policy
- Spouse beneficiary
- Social Media Creator
- Subscribers: YouTube 2MM, Instagram 1.5MM, TikTok 800k
- Annual income of \$500,000 (300k Sponsorships, 120k Ad Revenue YouTube/TikTok, 80k Merchandise Sales)
- Purpose: Income Replacement
- Overall Health is Preferred with regular fitness and diet regimen part of her brand promotion

Online search revealed that she did not disclose a paid partnership as required by law.

# Questions?



[jdigiovanni@munichre.com](mailto:jdigiovanni@munichre.com)