

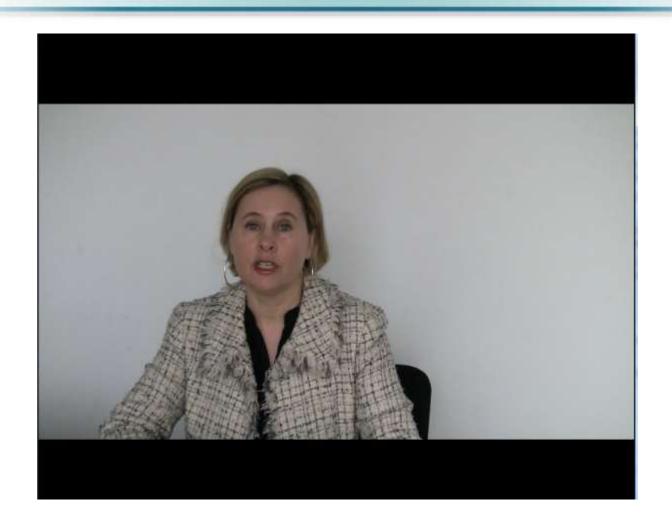
Partnership with the Lightning Protection Institute An Overview of Communications Strategies

LPI/ULPA 2014 Annual Conference
Singer Island, Florida
February 28, 2014
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Lynne McChristian, I.I.I. Florida Representative and Catastrophe Communications Expert

Greeting from I.I.I.'s Jeanne Salvatore





Presentation Outline



Overview of Communication Strategies

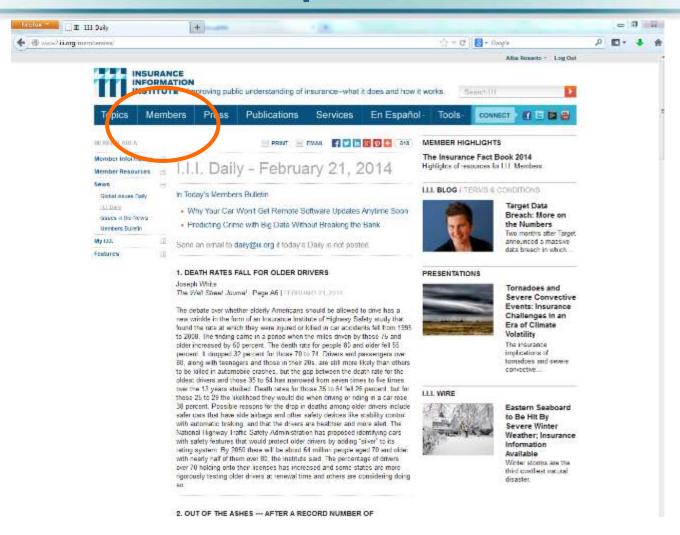
- Fully integrate lightning-related information into the I.I.I. website and its overall communications strategy, including:
 - --- Facts and Statistics
 - --- Consumer Articles
 - --- Videos

Highlights of 2013 Accomplishments

- Ongoing Partnership Activities
- What's Ahead for 2014

Strategy: Use I.I.I. website to promote LPI to insurance companies

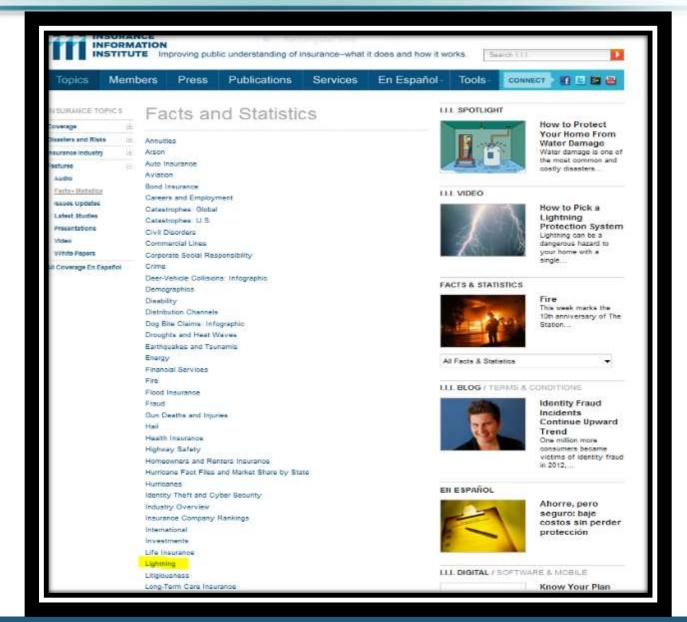




Strategy: Lightning information appears in many places on the I.I.I. Website



Lightning facts and statistics are updated and featured on the I.I.I. website with a link to the LPI.



Strategy: Lightning data included in Facts & Statistics



Lightning strikes cost nearly \$1 billion in homeowners insurance losses in 2012, according to the Insurance Information Institute (I.I.I.). An analysis of homeowners insurance data by the I.I.I. and State Farm ® found there were 151,000 lightning claims in 2012, down nearly 19 percent from 2011. The I.I.I. puts the average lightning claim at \$6,400 in 2012, up 25 percent from 2011. Georgia had the largest number of homeowner insurance claims for lighting losses in 2012, followed by North Carolina and Pennsylvania, according to the I.I.I.

HOMEOWNERS INSURANCE CLAIMS AND PAYOUTS FOR LIGHTNING LOSSES, 2008-2012

						Percent change	
	2008	2009	2010	2011	2012	2008-2012	2011-2012
Number of paid claims	246,200	185,789	213,278	186,307	151,000	-38.7%	-19.0%
Insured losses (\$ millions)	\$1,065.5	\$798.0	\$1,033.5	\$952.5	\$969.0	-9.1	1.7
Average cost per claim	\$4,329	\$4,296	\$4,846	\$5,112	\$6,400	47.8	25.2

 Lightning damage accounted for about \$1 billion in homeowners insurance claims each year from 2010 to 2012, according to an analysis by the Insurance Information Institute

Source: Insurance Information Institute, State Farm ®

NOTE: Statistics for 2013 will be updated when the NAIC issues market share data.

This is expected prior to the June press conference to promote

Lightning Safety Awareness Week



Feature Data from the National Fire Protection Association

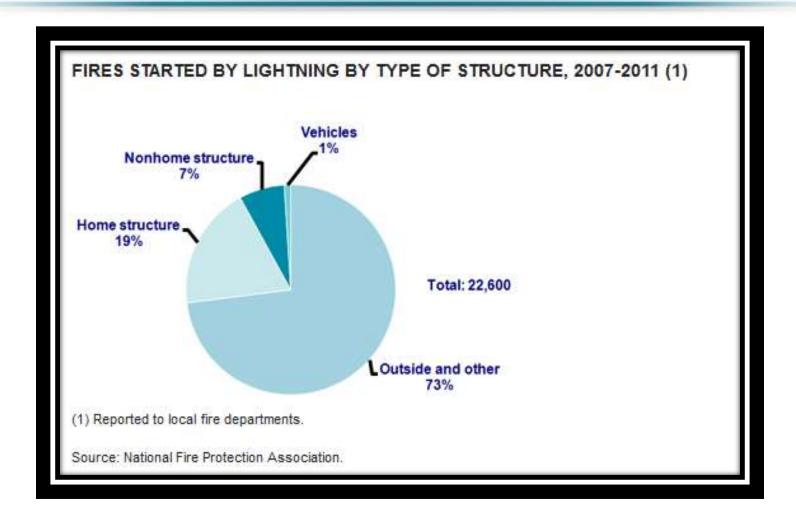
Lightning Fires in Residential Vs. Non-Residential Properties

From 2007 to 2011 local U.S. fire departments responded to an average of 22,600 fires per year that were started by lighting, according to an analysis by the National Fire Protection Association (NFPA). These fires caused an average of nine civilian deaths and \$451 million in direct property damage per year, according to the NFPA. Home fires accounted for 19 percent of the lightning fires, fires in non-residential structures, including businesses and other non-residential properties, accounted for 7 percent; vehicle fires accounted for 1 percent. The remaining 73 percent were in outdoor and unclassified properties.

Lightning fires in non-residential properties caused an average of \$108 million in direct property damage each year from 2007 to 2011, according to the survey. The average annual damage in non-residential properties includes:

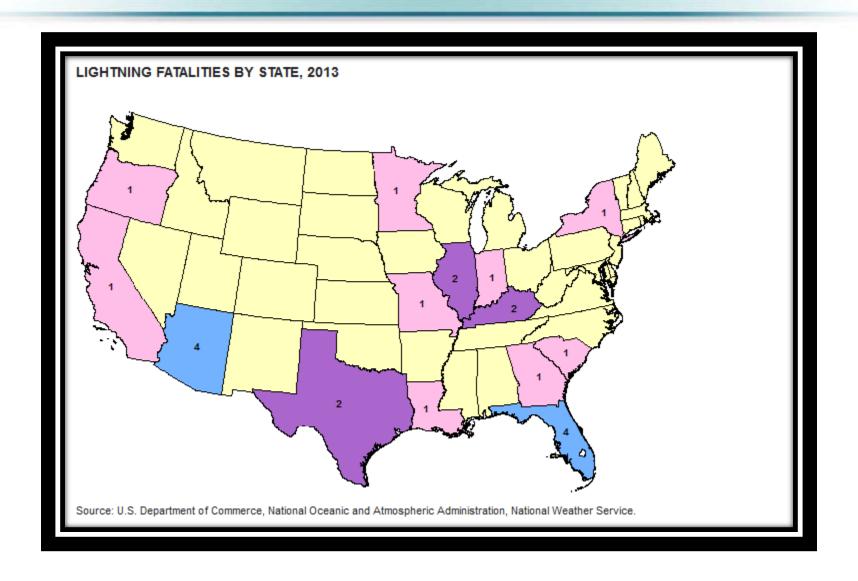
- \$28 million in storage facilities
- · \$22 million in places of assembly, such as houses of worship and restaurants
- \$19 million in nonhome residential properties such as hotels and motels
- \$15 million in mercantile and business properties such as offices, specialty shops and department stores
- \$15 million in industrial and manufacturing facilities
- \$3 million in outside properties
- \$3 million in educational and healthcare facilities
- \$3 million in miscellaneous properties



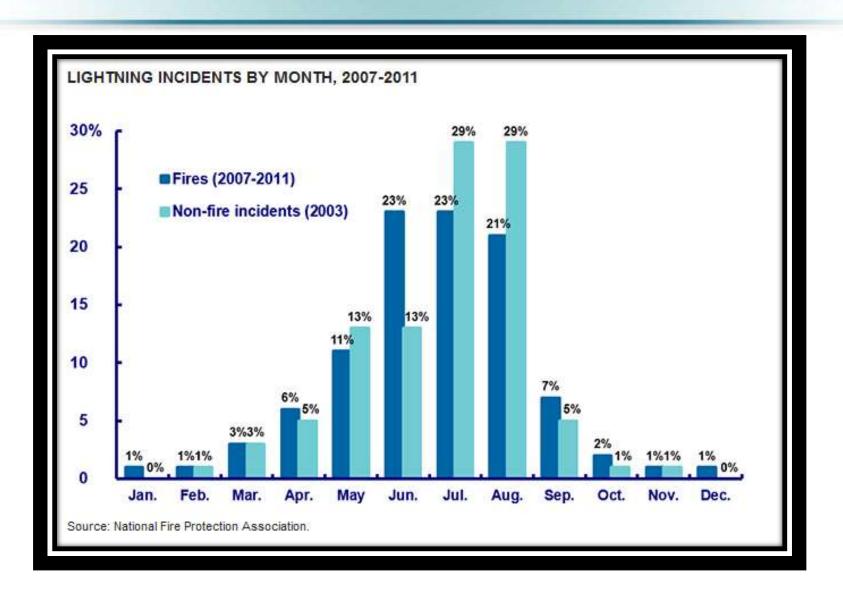


Note: Archived data available back to 2002











2012 WEATHER EVENTS, FATALITIES, INJURIES AND DAMAGE (1)

Weather events	Fatalities	Injuries	Property damage (\$ millions)	Crop damage (\$ millions)	Total damage (\$ millions)
Lightning	28	139	\$47.89	\$0.45	\$48.34
Tornado	70	822	1,648.68	1.06	1,649.73
Thunderstorm wind	50	332	312.11	10.30	322.40
Hail	0	54	2,414.43	93.91	2,508.34
Total	148	1,347	\$4,423.11	\$105.72	\$4,528.81

(1) Includes the 50 states, Puerto Rico, Guam and the Virgin Islands.

Source: U.S. Department of Commerce, National Oceanic and Atmospheric Administration, National Weather Service.

For more information on lightning, please see The Lightning Protection Institute.

Strategy:

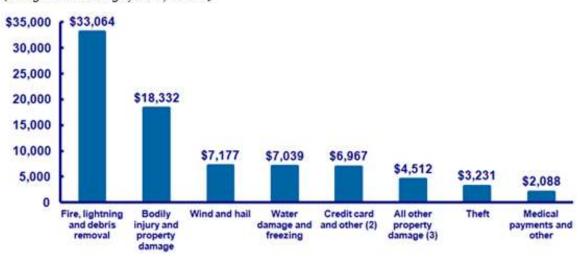
Encourage web users to contact LPI for additional information by linking to its website with all data sets.

Data in Facts and Statistics – Homeowners Insurance



HOMEOWNERS LOSSES RANKED BY CLAIMS SEVERITY (AVERAGE CLAIM), 2007-2011 (1)

(Weighted average, 2007-2011)



⁽¹⁾ For homeowners multiple peril policies. Excludes tenants and condominium owners policies. Accident year incurred losses, excluding loss adjustment expenses, i.e., indemnity costs per accident year incurred claims.

Source: ISO, a Verisk Analytics company.

⁽²⁾ Includes coverage for unauthorized use of various cards, forgery, counterfeit money and losses not otherwise classified.

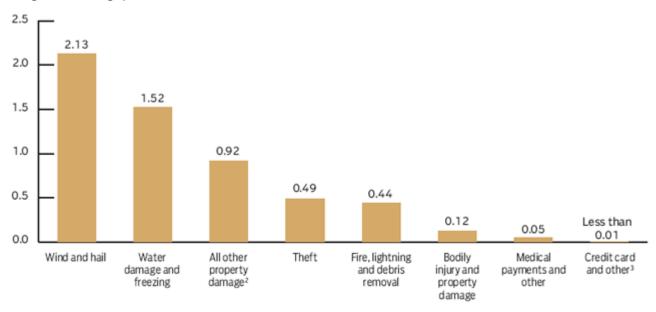
⁽³⁾ Includes vandalism and malicious mischief.

Data in Facts and Statistics – Homeowners Insurance



HOMEOWNERS LOSSES RANKED BY CLAIMS FREQUENCY, 2006-2010 (1)

(Weighted average, 2006-2010)



- (1) Claims per 100 house years (policies). For homeowners multiple peril policies. Excludes tenants and condominium owners policies.
- (2) Includes vandalism and malicious mischief.
- (3) Includes coverage for unauthorized use of various cards, forgery, counterfeit money and losses not otherwise classified.

Source: ISO, a Verisk Analytics company.

View Archived Graphs

Consumer Articles















Lightning Coverage and Safety

Damage caused by lightning, such as fire, is covered by standard homeowners and business insurance policies. Some home and business insurance policies provide coverage for power surges that are the direct result of lightning striking a home or business. There is also coverage for lightning damage under the comprehensive portion of an auto insurance policy.

With the explosion in the number and value of consumer electronics in homes, such as flat screen TVs, home entertainment centers, multiple computers, gaming systems and other expensive devices, it is more important than ever to take precautions.

Preventing Losses

The I.I.I. offers the following tips to protect homes and businesses agains: power surges and lightning strikes:

1. Install a lightning protection system. A lightning protection system supplies structural protection by providing a specified path on which lightning can travel. When a building is equipped with a lightning protection system, the destructive power of the lightning strike is directed safely into the ground, leaving the structure and its contents undamaged. The system includes a lightning rod or air terminals at the top of the house that can be disguised to look like a weather vane and wires to carry the current down to grounding rods at the bottom of the house. According to the Institute for Dusiness & Home Cafety (IDUC), the lightning protection

electrical discharges that can damage a building's electrical system, computers, appliances and other systems. UL-listed transient voltage surge suppressors can also be installed to protect specific pieces of electronic equipment. Keep in mind that power strips offer little protection from electrical power surges.

3. Unplug expensive electronic equipment. As an added precaution, unplug expensive electronic equipment such as TVs, computers and the like if you know a storm is approaching.

Do's and Don'ts for Lightning Safety

- When Thunder Roars...GO INDOORS! Take shelter in a home. large building or substantial fully enclosed building, preferably protected with a lightning protection system. Hard topped-vehicles are generally safe shelters, as well.
- 2. Avoid areas where you will be the highest object. If you are caught in an open field with no nearby shelter, and your hair begins to stand on end (an indication that lightning is about to strike) drop down and crouch with hands on knees, rocking up on the balls of your feet. (The idea is to make as little contact with the ground as possible.) Never lie down flat or place your hands on the ground.
- 3. Certain locations are extremely hazardous during thunderstorms. Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motor cycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary-but never under a tree!
- 4. If caught on high ground or in an open area, seek shelter in a low area and stay away from trees. A small grove of bushes or shrubs is preferable to lone trees.
- 5. To avoid side flashes (voltage from a nearby struck object) stay clear of fences or isolated trees. Keep away from telephone poles, power lines, pipelines or other electrically conductive objects.
- 6. Stay off the telephone! In your home, don't stand near open windows, doorways or metal piping. Stay away from the TV, plumbing,

Web Video



Lightning Myths



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LIGHTNING MYTHS: TIPS TO STAY SAFE

Jeanne Salvatore dispels common myths about lightning safety and provides the basic tips for staying safe when a storm approaches.

GET EMBED CODE DOWNLOAD YOUTUBE

Watch Video

Podcasts and Video



How to Pick a Lightning Protection System



Corporate Social Responsibility February 27 is International Corporate Philanthropy Day. The P/C...

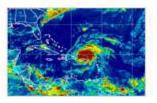


I.I.I. VIDEO



Lightning Myths: Tips to Stay Safe Jeanne Salvatore dispels common myths about lightning safety...

FACTS & STATISTICS



Catastrophes: U.S. Insured U.S. CAT losses totaled \$35.9B in 2011, well above...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS



HOW TO PICK A LIGHTNING PROTECTION SYSTEM

Lightning can be a dangerous hazard to your home with a single bolt carrying as much as 30 million volts of electricity. Fortunately there are lightning protection systems available to keep your home safe. Find out how to choose the right system from the right professionals to protect yourself from disaster.

GET EMBED CODE DOWNLOAD

YOUTUBE

Buffett's Insurance Commandments Warren Buffett had some words of wisdom for insurers and underwriters...

Watch Video

Fun and Entertaining Videos



Beyond Thunder Dumb: When Lightning Strikes...



Your Home From Water Damage Water damage is one of the most common and costly disasters...



I.I.I. VIDEO



Water Damage Running water is an everyday convenience that if not properly...

FACTS & STATISTICS



Fire
This week marks the
10th anniversary of The
Station...

All Facts & Statistics

BEYOND THUNDER DUMB: WHEN LIGHTNING STRIKES...

More than 80% of lightning fatalities are men who did not seek shelter from an approaching storm, but instead kept on fishing, boating, golfing, biking, or working outdoors. Be prepared by recognizing danger and knowing what to do and what not to do. If you can hear thunder, even a distant rumble, lightning is close enough to strike you. Immediately seek shelter in a substantial building or a metal-topped vehicle. Voices by: Michael Barry and Justin Shaddix Script by: James P. Ballot

I.I.I. BLOG / TERMS & CONDITIONS



Identity Fraud
Incidents Continue
Upward Trend
One million more
consumers became
victims of identity fraud
in 2012,...

http://www2.iii.org/video/beyond-thunder-dumb-when-lightning-strikes.html

Web videos





Video: b-roll/bites









LIGHTNING, B-ROLL/BITES

I.I.I. SPOTLIGHT



How to Protect Your Home From Water Damage Water damage is one of the most common and costly disasters...

I.I.I. VIDEO



How to Pick a Lightning Protection System Lightning can be a dangerous hazard to your home with a single...

FACTS & STATISTICS



Fire
This week marks the
10th anniversary of The
Station

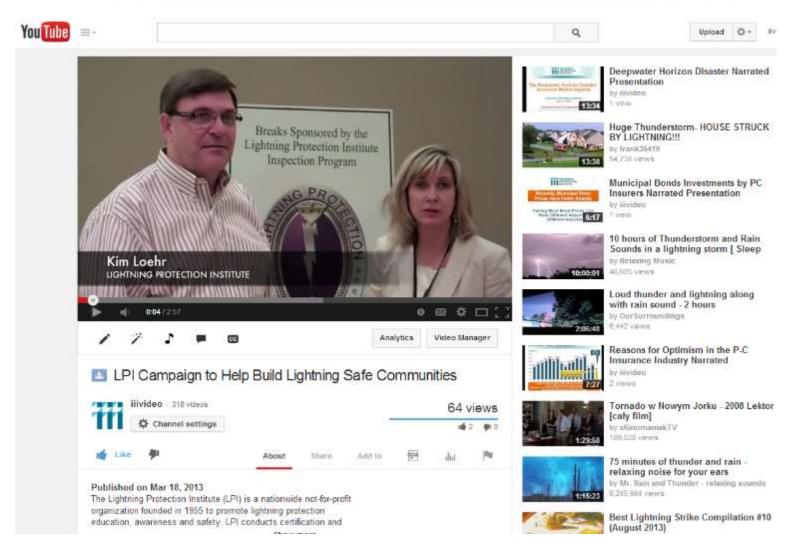
All Facts & Statistics



Highlights 2013 Accomplishments and Ongoing Partnership Activities

Recorded and edited a Web video at 2013 conference

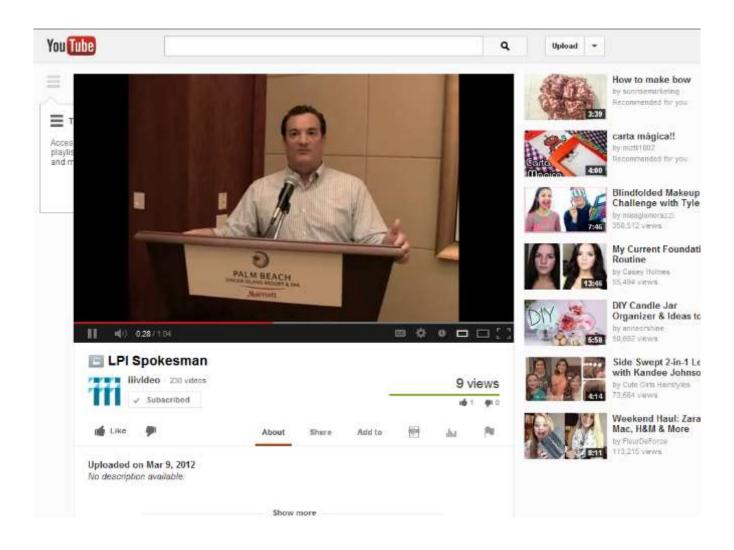




Link: http://www.youtube.com/watch?v=zFxK6YEOR8A

Recorded and edited a Web video at 2012 conference, too!





Issue News Releases – Since I.I.I. began partnering with the UPLA/LPI, 15 releases were issued and posted to our website -- with four issued in 2013.

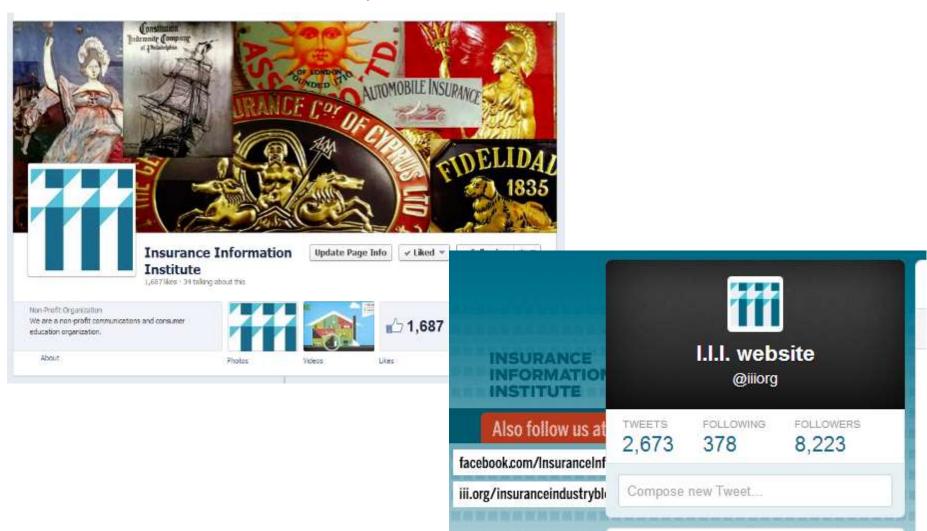


Content Type	Result	Ranking
Press Release	Lightning Claim Costs Continue to Rise; Surging Electronics Prices, Product Shortages, Partly to Blame	****
	Lightning strikes cost nearly \$1 billion in insured losses in 2011. POSTED: JUNE 21, 2012	
Press Release	Thunderstruck! Average Lightning Claim Costs Up by 25 Percent, But Number of Claims Continues to Fall	****
	Lightning storms can cause extensive damage to life and property. POSTED: JUNE 25, 2013	
Press Release	Believing Lightning Myths Is Dangerous, Especially In Florida; Get The Facts To Protect Yourself And Your Property	****
	Everyday storms during summer months may cause people to disregard lightning, and that could have deadly consequences. On average, lightning is responsible for more weather-related deaths in Florida than all other weather hazards combined, and Florida has the highest number of lightning casualties of all 50 states. POSTED: JUNE 15, 2011	
Press Release	Lightning Protection Institute (LPI) to Host Summit on Lightning Safety	****
	Experts will discuss the latest developments in lightning protection technologies and safety practices. POSTED: FEBRUARY 21, 2014	
Press Release	Lightning Is an Underrated Killer; Knowing Fact From Fiction Can Save Lives and Prevent Injuries	****
	Lightning safety tips. POSTED: JUNE 13, 2011	
Press Release	"Flash Animation": Insurance Information Institute Teams Up With NOAA, LPI to Spread Word About Lightning Safety	****1
	New I.I. lightning safety video. POSTED: JUNE 27, 2012	
Press Release	Lightning Protection Institute Hosts "Search For Storm Heroes" During Lightning Safety Awareness Week	*****
	Lightning Protection Institute offers tips for protecting homes against damage from lightning. POSTED: JUNE 18, 2010	

News releases issued in English and Spanish to announce new lightning claim data and promote Lightning Safety Awareness Week



Distributed information through I.I.I.'s social media network. On Facebook alone we reached 77,071 users



Lightning information, tailored to Florida audiences





Improving public understanding of insurance in Florida what it does and how it works



STRAIGHT TALK

Blogging about insurance in Florida





Leaky pipes a figment of fraudsters' imagination

FEBRUARY 05, 2014 |

More than two dozen people have been arrested in the past two weeks for faking damage to their homes in order to file an insurance claim. They said their cabinets and flooring were damaged by leaky pipes, but fraud investigators say their stories are all wet.

INSURANCE 101

Understanding Florida's Property Insurance Market

Dr. Robert Hartwig, CEO/President of the Insurance Information Institute, gave a presentation recently about Florida's property insurance market. He called Florida the "catastrophe epicenter of the U.S.," and the data and history bear that out. You can view the presentation to learn what affects the cost of coverage and to view the insurance industry's financial performance.

PRESENTATION ON FLORIDA'S PROPERTY INSURANCE HISTORY AND FUTURE

I.I.I. DIGITAL



iiiToolkit App

Free app suite: Everything you need to plan, prepare, respond, and restore.

MORE

More

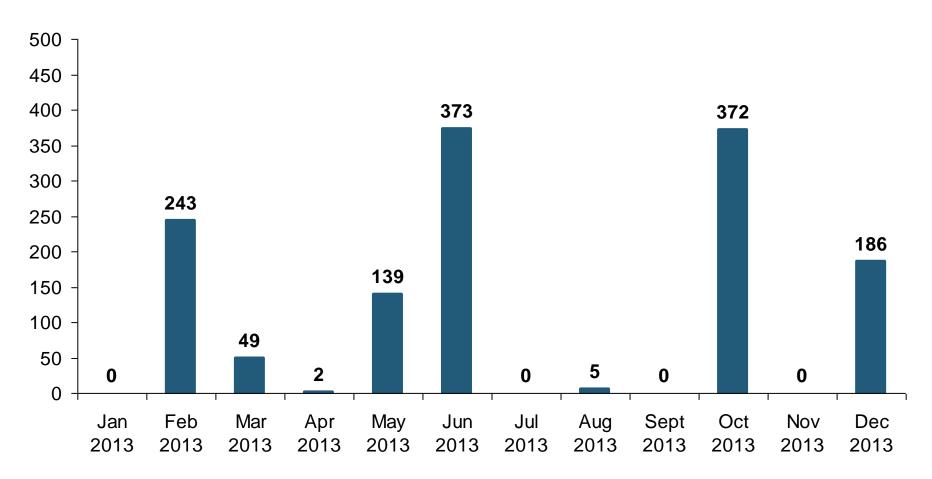
Tracking of Media Coverage



- Meltwater News reported 1,369 mentions of the LPI in 2013.
- Some of these hits were generated by news releases issued by the LPI; others by the I.I.I. releases on behalf of the LPI.
- Topics included: Promotion of lightning safe communities campaign, proposed disaster savings accounts, promotion of Thunderstruck video, release on the problems of unapproved lightning protection systems, new application for lightning protection and Lightning Safety Awareness Week.
- There were 7 LPI mentions in social media.
 - Full reports were provided to LPI.

Track Traditional Media Coverage of LPI





Source: Meltwater News.

Plans for 2014 – Outreach to Traditional Media



- Promote the 2014 conference in a media advisory, draft news releases at the event, promote conference via social media and tape a web video.
- Promote Lightning Safety Awareness Week with updated insured lightning stats.
- Make Kim Loehr available to speak to I.I.I. member companies, including attending the I.I.I. Communications meeting in June.
- Ask about discounts for lightning protection systems during a planned survey of other home insurance discounts.
- Incorporate lightning protection systems in the home buyers checklist.
- Support Lightning Safe Communities campaign.

Plans for 2014 (continued)



- Incorporate information on the value of lightning protection systems into post-disaster communication on rebuilding a home and when renovating or building a new structure.
- Meet with fire safety organizations to develop more partnerships and encourage better data collection of lightning losses.
- Reissue news releases promoting the three videos (How to Pick a Lightning Protection System, Lightning Myths and Lightning Safety).
- Track both traditional and social media coverage to find out what works and identify promotion opportunities.
- Lastly, a long shot idea: Pitch Richard Branson to do a public service announcement, as his home was struck by lightning and is being rebuilt with a lightning protection system.

2014: Issued a Media Advisory





INFORMATION Media Advisory

FOR IMMEDIATE RELEASE

New York Press Office: (212) 346-5500; media@iii.org

REPORTERS LOOKING FOR EXPERTS ON LIGHTNING SAFETY AND PROTECTION SYSTEMS ARE ENCOURAGED TO CONTACT THE LIGHTNING PROTECTION INSTITUTE

Contact: Kim Loehr / LPI Director of Communications/ LLpco@aol.com or 804-314-8955

LAS VEGAS, NEVADA, February 26, 2013 – Lightning protection experts, engineers and safety directors will be meeting in Las Vegas this week (2/26 – 3/2) at the Aria Resort and Casino to discuss the latest advances in lightning protection, according to the Lightning Protection Institute (LPI). The full meeting agenda can be found at the LPI website at www.lightning.org.

Topics will include:

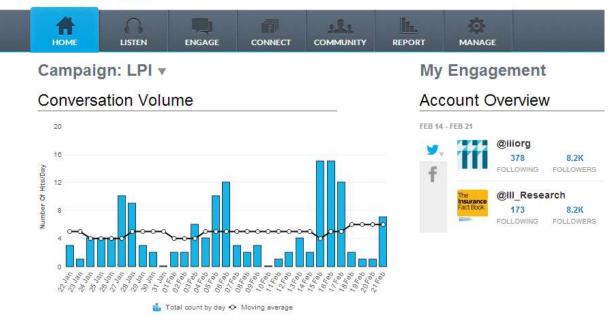
- Lightning Protection Inspection Programs
- Proper Installation of Lightning Protection Systems
- Lightning Safe Communities Campaign

Distributed the advisory by PR Newswire. It appeared on over 300 websites of newspapers, radio and TV stations in the first 24 hours!

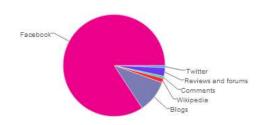
Tracking Lightning for Trends in Social Media in 2013



meltwater



Conversations by Channel



Engagement Volume



Insurance Information Institute Website

www.iii.org