



Partnership with the LPI/ULPA

An Overview of Communications Strategies

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Gaylord Hotel and Conference Center, Nashville, Tennessee

March 28, 2015

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Tel: 212.346.5555 ♦ Cell: 917-612-4088 ♦ www.iii.org**

- ❑ Update on the Partnership between the I.I.I. and the LPI/ULPA – 2014 and 2015 activities
- ❑ Overview of Lightning Related Resources on the I.I.I. Website
 - ❑ Use the site as a way to promote lightning-related issues to member companies
 - ❑ Facts and Statistics
 - ❑ Consumer article
 - ❑ Videos
 - ❑ Florida Specific Information
 - ❑ Presentations

Update: Partnership Between the I.I.I. and the LPI/ULPA



2014 Activities

- Promoted the 2014 Lightning Safety Awareness week in a multi-media news releases and via social engagement, as well as delivered a PowerPoint Presentation at the event. Promote Lightning Safety Awareness Week with updated insured lightning stats.
- Made Kim Loehr available to speak to I.I.I. member companies at the I.I.I.'s all-industry weekly call, as well as the June 2014 I.I.I. Communications Committee meeting.
- Distributed LPI materials to senior communicators at I.I.I. member companies.
- Incorporated lightning protection systems in the home buyers checklist.

Update: Partnership Between the I.I.I. and the LPI/ULPA

2015 Update

- Provided Media Training at the 2015 LPI/ULPA Conference, as well as follow-up assistance with media inquiries as needed. This includes putting LPI members in touch with state insurance trades as required.
- Distributed two new media advisories on the conference. One with LPI letterhead focused on conference topics. And, another with I.I.I. letterhead featuring I.I.I. resources.
- 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).

Update: Partnership Between the I.I.I. and the LPI/ULPA

2015 Update

- Update insurance and lightning information in time for Lightning Safety Awareness Week in June.
- Participate in Lightning Safety Awareness Week as a presenter and provider of media support.
- Work with LPI on a series of videos they are producing with the Federal Alliance for Safe Homes
- Work with LPI on a video possibly produced by the University of Maryland geared toward lightning safety in sporting venues.
- Consider updating the “How to Pick a Lightning Protection System” video.
- Discuss more communications in Spanish.

Issue News Releases – Since I.I.I. began partnering with the LPI/UPLA, 21 releases were issued and posted to our website -- with four issued in 2013, four in 2014 and two in 2015



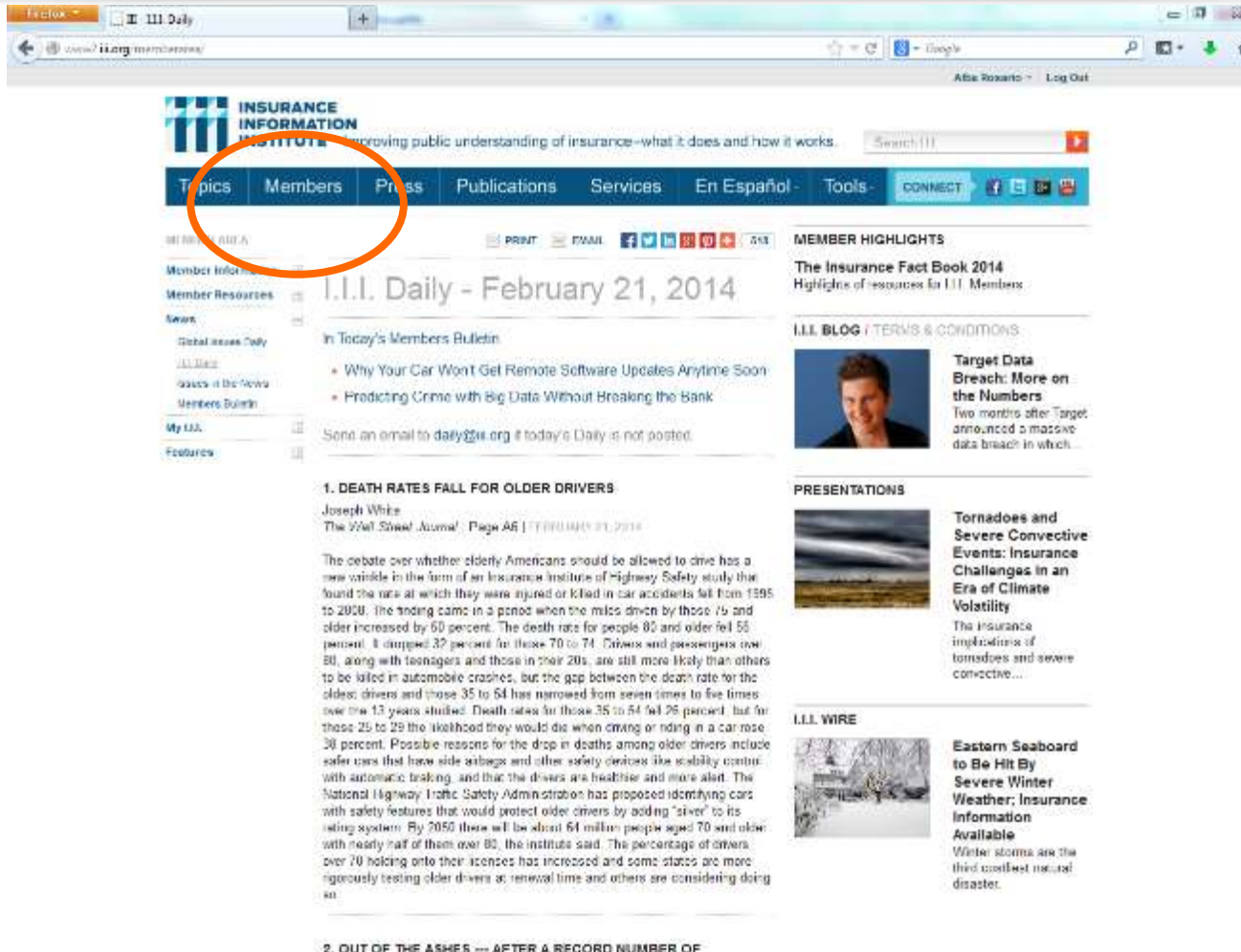
Content Type	Result	Ranking
Press Release	<p>Lightning Claim Costs Continue to Rise; Surging Electronics Prices, Product Shortages, Partly to Blame</p> <p>Lightning strikes cost nearly \$1 billion in insured losses in 2011. POSTED: JUNE 21, 2012</p>	★★★★★
Press Release	<p>Thunderstruck! Average Lightning Claim Costs Up by 25 Percent, But Number of Claims Continues to Fall</p> <p>Lightning storms can cause extensive damage to life and property. POSTED: JUNE 25, 2013</p>	★★★★★
Press Release	<p>Believing Lightning Myths Is Dangerous, Especially In Florida; Get The Facts To Protect Yourself And Your Property</p> <p>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</p>	★★★★★
Press Release	<p>Lightning Protection Institute (LPI) to Host Summit on Lightning Safety</p> <p>Experts will discuss the latest developments in lightning protection technologies and safety practices. POSTED: FEBRUARY 21, 2014</p>	★★★★★
Press Release	<p>Lightning Is an Underrated Killer; Knowing Fact From Fiction Can Save Lives and Prevent Injuries</p> <p>Lightning safety tips. POSTED: JUNE 13, 2011</p>	★★★★★
Press Release	<p>"Flash Animation": Insurance Information Institute Teams Up With NOAA, LPI to Spread Word About Lightning Safety</p> <p>New I.I.I. lightning safety video. POSTED: JUNE 27, 2012</p>	★★★★★
Press Release	<p>Lightning Protection Institute Hosts "Search For Storm Heroes" During Lightning Safety Awareness Week</p> <p>Lightning Protection Institute offers tips for protecting homes against damage from lightning. POSTED: JUNE 18, 2010</p>	★★★★★



Lightning Resources on the I.I.I. Website

www.iii.org

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



The screenshot shows the I.I.I. website interface. The 'Members' link in the top navigation bar is circled in orange. The main content area displays the 'I.I.I. Daily - February 21, 2014' newsletter. The first article is titled '1. DEATH RATES FALL FOR OLDER DRIVERS' by Joseph White, published in The Wall Street Journal. The article discusses a study showing a decrease in car accident deaths for older drivers, attributing it to safety features like side airbags and stability control. The second article is partially visible, titled '2. OUT OF THE ASHES --- AFTER A RECORD NUMBER OF'.

INSURANCE INFORMATION INSTITUTE
Improving public understanding of insurance—what it does and how it works.

Topics Members Press Publications Services En Español Tools CONNECT

MEMBER HIGHLIGHTS
The Insurance Fact Book 2014
Highlights of resources for I.I.I. Members

I.I.I. BLOG / TERMS & CONDITIONS
Target Data Breach: More on the Numbers
Two months after Target announced a massive data breach in which...

PRESENTATIONS
Tornadoes and Severe Convective Events: Insurance Challenges in an Era of Climate Volatility
The insurance implications of tornadoes and severe convective...

I.I.I. WIRE
Eastern Seaboard to Be Hit By Severe Winter Weather; Insurance Information Available
Winter storms are the third costliest natural disaster.

Member Information
Member Resources
News
Global Access Daily
I.I.I. Daily
Issues in the News
Members Bulletin
My I.I.I.
Features

I.I.I. Daily - February 21, 2014

In Today's Members Bulletin

- Why Your Car Won't Get Remote Software Updates Anytime Soon
- Predicting Crime with Big Data Without Breaking the Bank

Send an email to daily@iia.org if today's Daily is not posted.

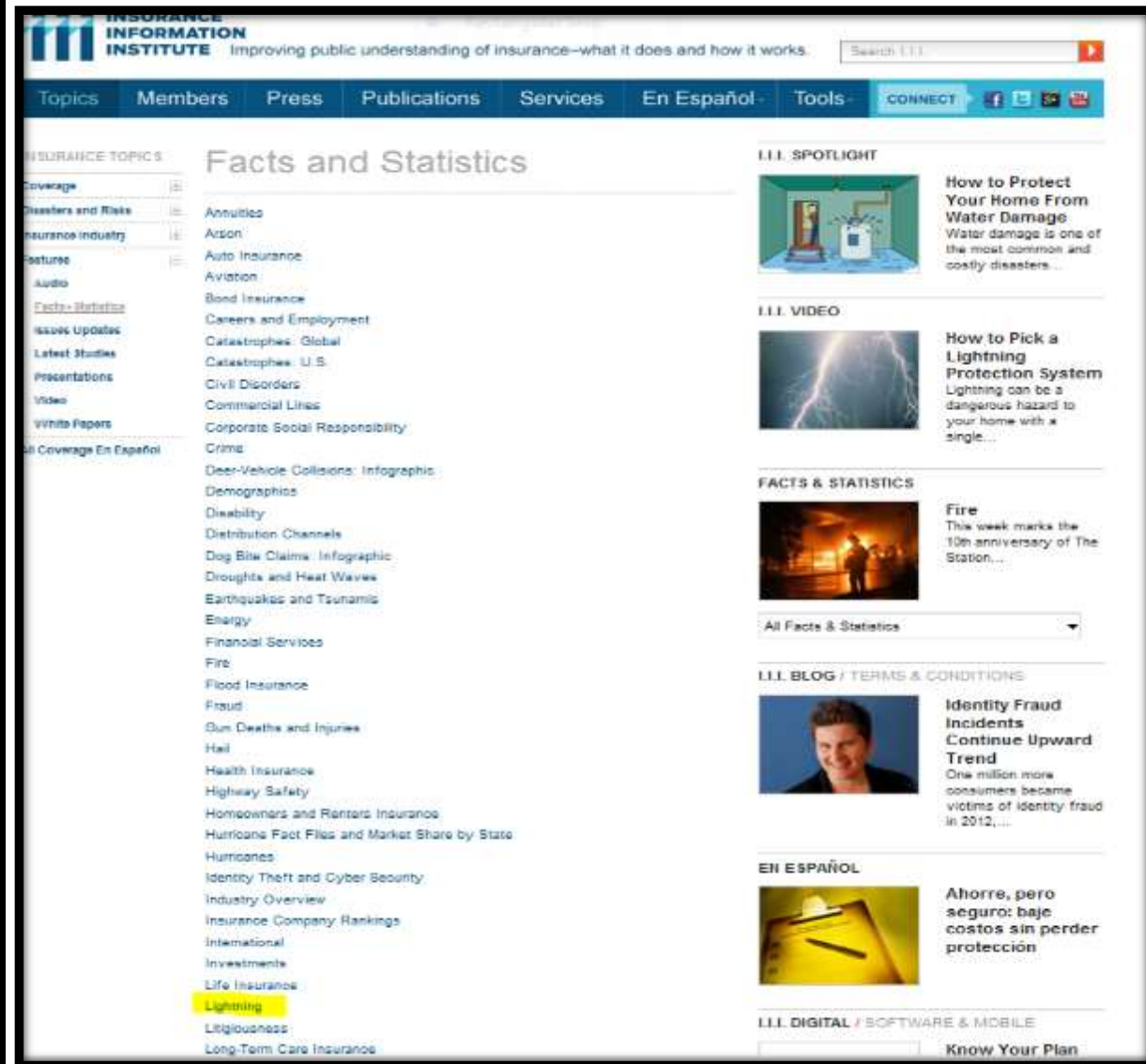
1. DEATH RATES FALL FOR OLDER DRIVERS
Joseph White
The Wall Street Journal | Page A6 | FEBRUARY 21, 2014

The debate over whether elderly Americans should be allowed to drive has a new wrinkle in the form of an Insurance Institute of Highway Safety study that found the rate at which they were injured or killed in car accidents fell from 1995 to 2010. The finding came in a period when the miles driven by those 75 and older increased by 60 percent. The death rate for people 80 and older fell 55 percent. It dropped 37 percent for those 70 to 74. Drivers and passengers over 80, along with teenagers and those in their 20s, are still more likely than others to be killed in automobile crashes, but the gap between the death rate for the oldest drivers and those 35 to 64 has narrowed from seven times to five times over the 13 years studied. Death rates for those 35 to 64 fell 26 percent, but for those 25 to 29 the likelihood they would die when driving or riding in a car rose 30 percent. Possible reasons for the drop in deaths among older drivers include safer cars that have side airbags and other safety devices like stability control, with automatic braking, and that the drivers are healthier and more alert. The National Highway Traffic Safety Administration has proposed identifying cars with safety features that would protect older drivers by adding "silver" to its rating system. By 2050 there will be about 64 million people aged 70 and older, with nearly half of them over 80, the institute said. The percentage of drivers over 70 holding onto their licenses has increased and some states are more rigorously testing older drivers at renewal time and others are considering doing so.

2. OUT OF THE ASHES --- AFTER A RECORD NUMBER OF

I.I.I. Provides Updated Lightning Facts and Statistics on its Website

Lightning facts and statistics are updated and featured on the I.I.I. website with a link to the [LPI](#).



The screenshot shows the Insurance Information Institute website. The header includes the logo, the name "INSURANCE INFORMATION INSTITUTE", the tagline "Improving public understanding of insurance—what it does and how it works.", and a search bar. A navigation menu contains "Topics", "Members", "Press", "Publications", "Services", "En Español", "Tools", and "CONNECT".

The main content area is titled "Facts and Statistics". On the left, a sidebar lists "INSURANCE TOPICS" with "Lightning" highlighted in yellow. The main list of topics includes: Annuities, Arson, Auto Insurance, Aviation, Bond Insurance, Careers and Employment, Catastrophes: Global, Catastrophes: U.S., Civil Disorders, Commercial Lines, Corporate Social Responsibility, Crime, Deer-Vehicle Collisions: Infographic, Demographics, Disability, Distribution Channels, Dog Bite Claims: Infographic, Droughts and Heat Waves, Earthquakes and Tsunamis, Energy, Financial Services, Fire, Flood Insurance, Fraud, Gun Deaths and Injuries, Hail, Health Insurance, Highway Safety, Homeowners and Renters Insurance, Hurricane Fact Files and Market Share by State, Hurricanes, Identity Theft and Cyber Security, Industry Overview, Insurance Company Rankings, International, Investments, Life Insurance, **Lightning**, Litigiousness, and Long-Term Care Insurance.

On the right side of the page, there are several featured sections:

- I.I.I. SPOTLIGHT**: "How to Protect Your Home From Water Damage" with a sub-headline "Water damage is one of the most common and costly disasters..."
- I.I.I. VIDEO**: "How to Pick a Lightning Protection System" with a sub-headline "Lightning can be a dangerous hazard to your home with a single..."
- FACTS & STATISTICS**: "Fire" with a sub-headline "This week marks the 10th anniversary of The Station..."
- I.I.I. BLOG / TERMS & CONDITIONS**: "Identity Fraud Incidents Continue Upward Trend" with a sub-headline "One million more consumers became victims of identity fraud in 2012,..."
- EN ESPAÑOL**: "Ahorre, pero seguro: baje costos sin perder protección"
- I.I.I. DIGITAL / SOFTWARE & MOBILE**: "Know Your Plan"

Lightning

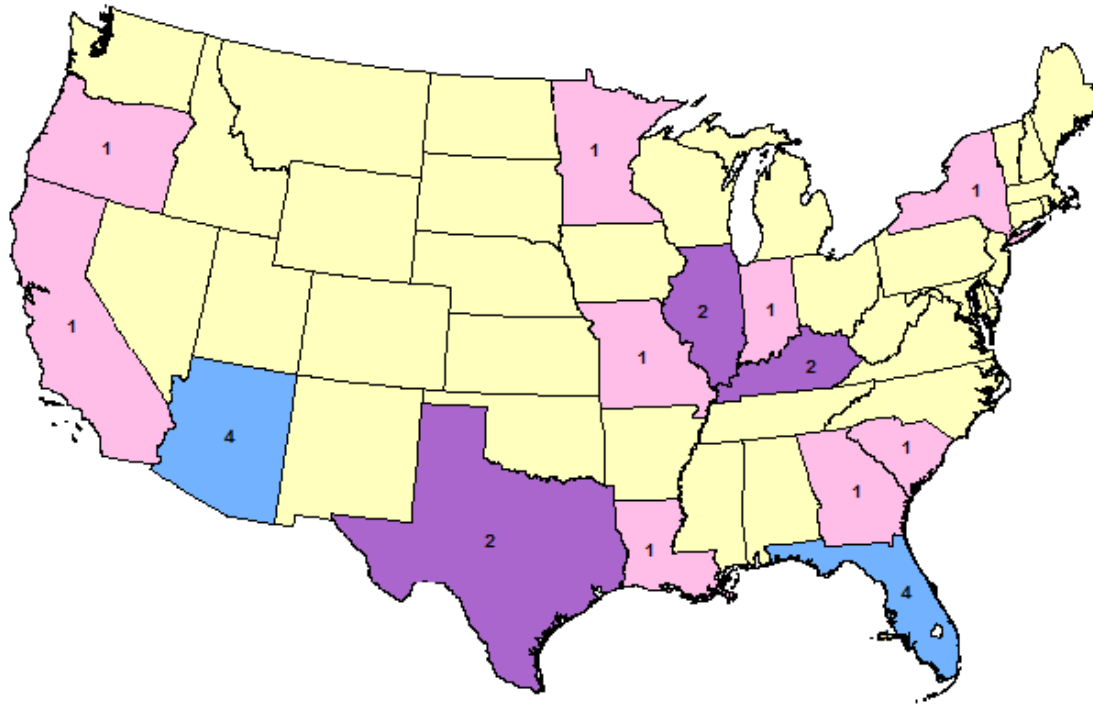
As of the end of November 2014 there have been 26 lightning fatalities, 6 in Florida, according to statistics from the National Oceanic and Atmospheric Administration (NOAA).

In 2013 the number of direct lightning fatalities fell from 28 in 2012 to a record low of 23. Over the 10 year period from 2001 to 2012 on average about 35 people died each year from lightning strikes in the U.S., according to the National Weather Service. Going back over the last 30 years, 53 people died each year on average from lightning strikes. The significant decline in lightning deaths is due to fewer farmers working in fields, along with technological advances, better lightning protection and awareness of lightning safety.

The top states for lightning deaths in 2013 were Florida and Arizona, both with four deaths. Twelve additional states reported lightning deaths in 2013, including Illinois, Kentucky and Texas, each with two deaths.

Lightning Fatalities by State

LIGHTNING FATALITIES BY STATE, 2013



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

Lightning strikes cost about \$674 million in homeowners insurance losses in 2013, down 30.5 percent from 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 115,000 lightning claims in 2013, down 24 percent from 2012. The I.I.I. puts the average lightning claim at \$5,869 in 2013, down 8.3 percent from 2012. Georgia had the largest number of homeowner insurance claims for lighting losses in 2013, followed by Texas and North Carolina, according to the I.I.I.

Lightning Compared to Other Disasters

2013 WEATHER EVENTS, FATALITIES, INJURIES AND DAMAGE (1)

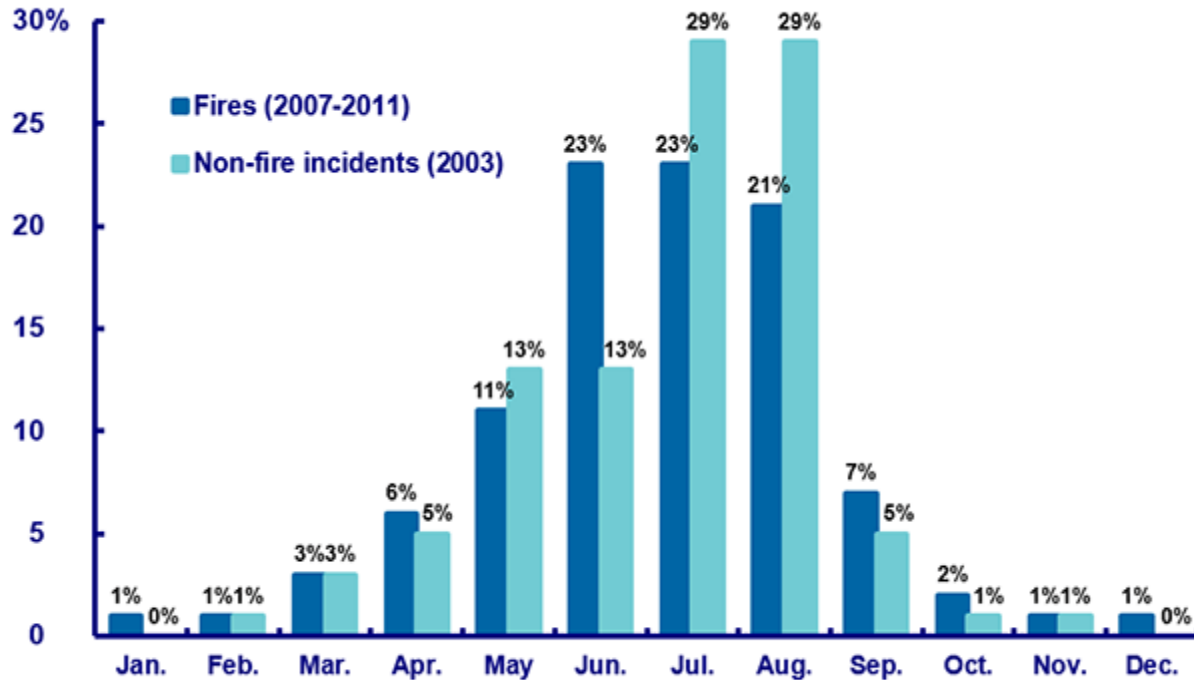
Weather events	Fatalities	Injuries	Property damage (\$ millions)	Crop damage (\$ millions)	Total damage (\$ millions)
Lightning	23	145	\$23.89	\$0.06	\$23.95
Tornado	58	756	3,642.18	6.56	3,648.74
Thunderstorm wind	17	121	626.54	50.89	677.42
Hail	0	4	1,245.49	75.04	1,320.53
Total	98	1,026	\$5,538.10	\$132.55	\$5,670.64

(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.

Lightning

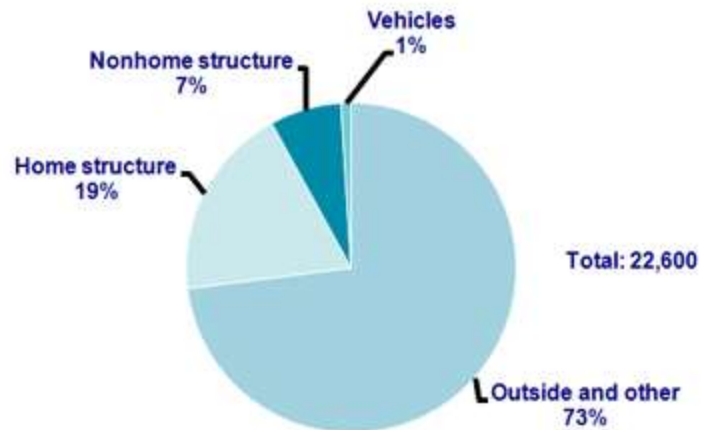
LIGHTNING INCIDENTS BY MONTH, 2007-2011



Source: National Fire Protection Association.

Lightning and Fire

FIRES STARTED BY LIGHTNING BY TYPE OF STRUCTURE, 2007-2011 (1)



(1) Reported to local fire departments.

Source: National Fire Protection Association.

Lightning Fires – Residential/Non Residential

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 lightning, 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

Lightning and Home Insurance Claims

HOMEOWNERS INSURANCE CLAIMS AND PAYOUTS FOR LIGHTNING LOSSES, 2009-2013

	2009	2010	2011	2012	2013	Percent change	
						2012-2013	2009-2013
Number of paid claims	185,789	213,278	186,307	151,000	114,740	-24.0%	-38.2%
Insured losses (\$ millions)	\$798.1	\$1,033.5	\$952.5	\$969.0	\$673.5	-30.5	-15.6
Average cost per claim	\$4,296	\$4,846	\$5,112	\$6,400	\$5,869	-8.3	36.6

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. In 2013 homeowners insurance claims losses fell 30.5 percent to \$674 million.

Source: Insurance Information Institute, State Farm®.

Lightning and Home Insurance Claims

TOP TEN STATES FOR HOMEOWNERS INSURANCE LIGHTNING LOSSES BY NUMBER OF CLAIMS, 2013

Rank	State	Number of paid claims	Insured losses (\$ millions)	Average cost per claim
1	Georgia	11,184	\$56.0	\$5,007
2	Texas	6,419	54.2	8,436
3	North Carolina	5,711	34.1	5,965
4	Louisiana	5,547	21.6	3,902
5	Alabama	5,199	34.8	6,702
6	Pennsylvania	4,483	22.4	4,987
7	Tennessee	4,317	23.2	5,381
8	South Carolina	4,011	23.1	5,755
9	Ohio	3,942	17.1	4,344
10	Illinois	3,849	25.6	6,646

There were 11,184 lightning-related homeowners insurance claims in Georgia in 2013, the highest among the states.

Source: Insurance Information Institute, State Farm®.

PRINT EMAIL       41

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 against 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 Business & Home Safety (IBHS), 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

1. 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.

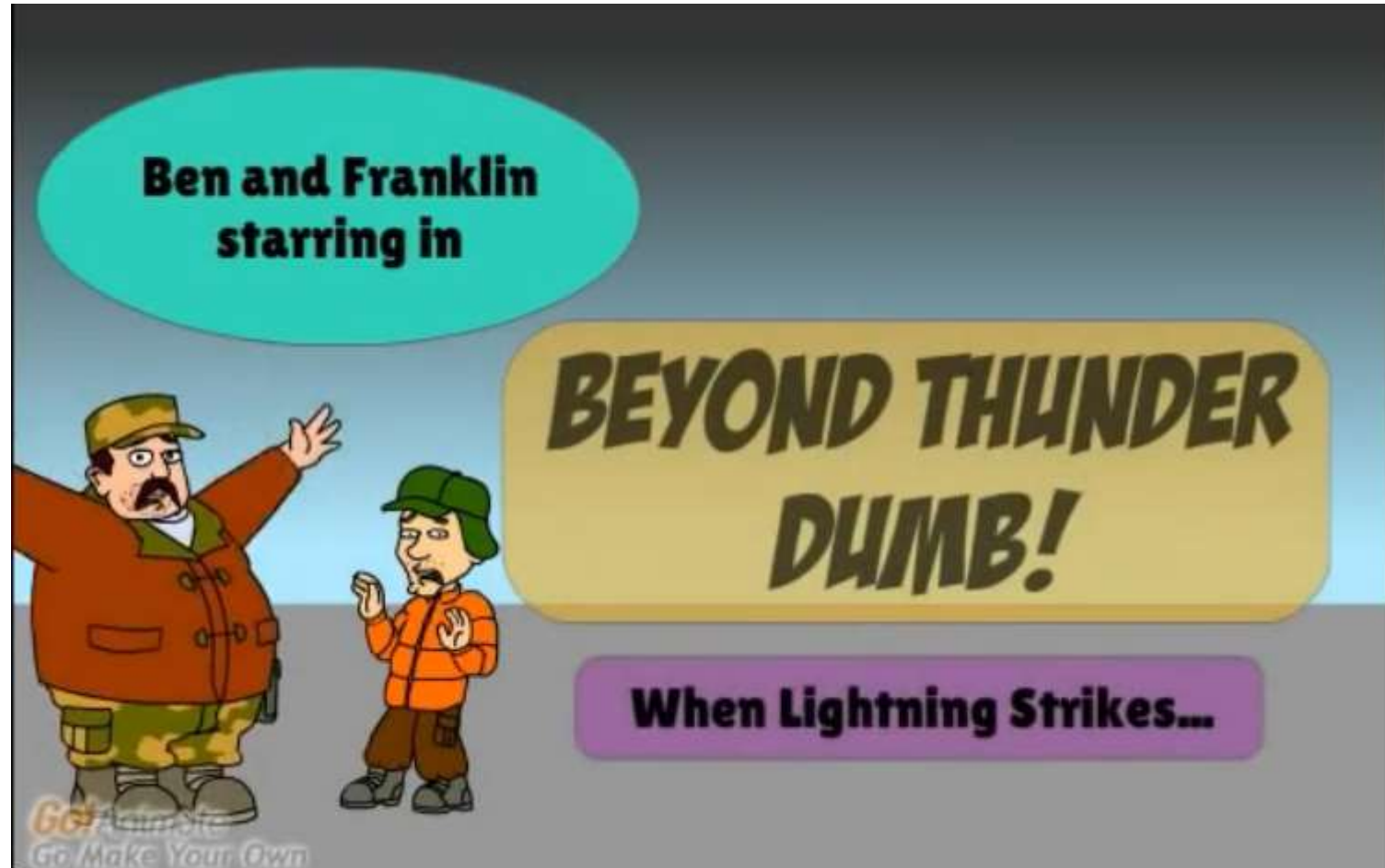
3. Certain locations are extremely hazardous during thunderstorms. Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motor cycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary—but never under a tree!

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,

Beyond Thunder Dumb: When Lightning Strikes...



View on I.I.I. Site: <http://www.iii.org/video/beyond-thunder-dumb-when-lightning-strikes>

View on YouTube: <https://www.youtube.com/watch?v=QR78RB52qgw>

Lightning Myths



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](#)

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How to Pick a Lightning Protection System



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.

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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



Buffett's Insurance Commandments

Warren Buffett had some words of wisdom for insurers and underwriters...

Topics Members Press Publications Services En Español - Tools - c

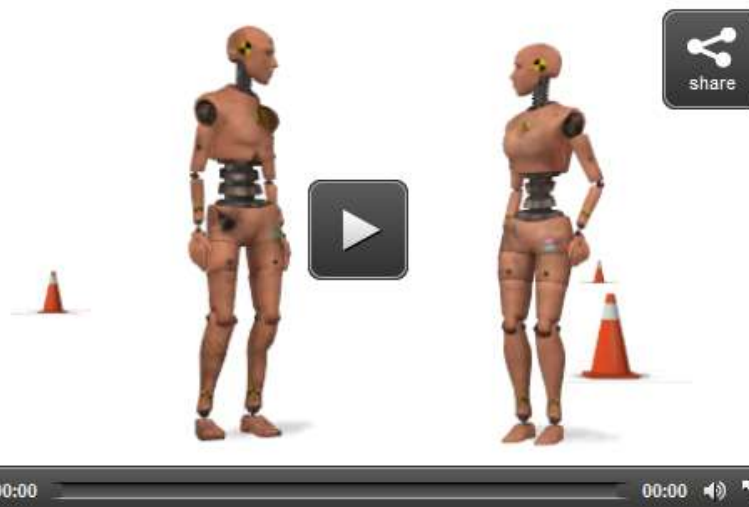
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Don't Be a Dummy About Lightning Protection Systems



[Watch Video](#)

INSURANCE TOPICS

coverage

disasters and Risks

Climate Change

Crime

Disaster Preparedness

Highway Safety

Litigation

Natural Disasters

Terrorism

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Features

II Coverage En español

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Lightning, 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

Lightning information, tailored to Florida audiences



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HOMEOWNERS + RENTERS AUTO LIFE BUSINESS

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



STRAIGHT TALK
Bloggng about insurance in Florida

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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**
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For the 2015 Meeting Schedule, click [here](#).

TESTIMONIES

For testimonies, click [here](#).

Media Training Session 2015 LPI/ULPA Conference

JEANNE M. SALVATORE

MARCH 26, 2015

Alternative Capital: Impacts on Global Insurance and Reinsurance Markets

DR. ROBERT P. HARTWIG, CPCU

MARCH 25, 2015

What Really Keeps Insurance CEOs Awake at Night? Trends, Challenges and Opportunities

DR. ROBERT P. HARTWIG, CPCU

MARCH 19, 2015

The Commercial P/C Insurance Industry: Overview and Outlook

DR. STEVEN N. WEISBART, CLU

I.I.I. VIDEO



Beyond Thunder Dumb: When Lightning Strikes

More than 80% of lightning fatalities are men who did not shelter from an approaching storm.

PRESENTATIONS



Alternative Capital Impacts on Global Insurance and Reinsurance Markets

How alternative capital is changing the reinsurance market.

Thank you!

Please feel free to contact me:

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