

Insurance Information Institute Overview of Catastrophe Response & Media

Presentation to Insurance Industry Philanthropic Roundtable (Session 1)

Tuesday January 20, 2015 - Wednesday, January 21, 2015

Hosted by – Farmers Insurance

8:30 a.m. – 2:00 p.m.

Janet Ruiz, III Spokesperson California
Insurance Information Institute ♦ 110 William Street ♦ New York, NY 10038

Presentation Outline



- What Is the Mission of the I.I.I.?
- Catastrophe Communications Outreach
- Key Issues Sub Committees
- Member Benefits
- Web, Social and Mobile Outreach
- How to Work Effectively with the I.I.I.
- Open Discussion



OUR MISSION

What Is the Mission of the I.I.I.?



- The mission of the Insurance Information Institute is to build public understanding of insurance—what it does and how it works—primarily through the media, but increasingly through direct to consumer outreach.
 - ➤ The I.I.I. is dedicated to making sure the media covers our business fairly and accurately.
 - ➤I.I.I. assists its member companies with their communications, information, research and planning needs.

How the I.I.I. Fulfills its Mission: CAT Communications



Pre CAT, In the Midst, and Post CAT, the I.I.I. plays three key roles:

- 1. It is the go-to source for insurance information, educating the public on how insurance works by serving as the media's basic source of record on insurance concerns, as well as doing direct outreach to consumers.
- 2. It serves as the industry's public voice, devoting special attention to issues of critical importance to the industry.
- 3. It serves as an information resource to the industry, conducting research and analysis, assisting members with their research needs and helping national and state industry groups to communicate more effectively with the public.

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How the I.I.I. Fulfills its Mission (cont.)



The I.I.I. is regarded as a primary source of factual information and credible analysis on insurance during a catastrophe.

- I.I.I. staff are available as spokespeople to the media.
- The I.I.I. sends out timely news releases and social media posts reaching media and consumers.
- The I.I.I. maintains strategic partnerships with other insurance industry organizations, government and safety entities so it can quickly obtain information on specialized topics and refer inquiries to the appropriate experts.

2015 Communications Plan



In 2015, the I.I.I. will focus on three key areas:

- 1. Issues Management
- 2. New Initiatives for 2015
- 3. Ongoing "Core" Communications (CAT Comms)
- Details on the key messages, tactics are in the plan (available in the Members Area). It also includes a calendar of seasonal news releases.

New Initiatives for 2015



- Establish the I.I.I.'s Presence in California: Retained Janet Ruiz to be the I.I.I.'s representative in the state. The position is based on successful "Florida Model" implemented by Lynne McChristian. The I.I.I. will now have an immediate on-the-ground presence if there is an earthquake, wildfire or other disaster of national importance as well as someone to handle the many California-specific insurance issues.
- Mark the 10-year Anniversary of Hurricane Katrina: Communicate the lessons learned from this historic storm with an eye toward the next disaster.
- Create a Small Business Education Program: Plan to poll small and medium –sized business owners to develop educational materials, tactics and tools that will help businesses purchase the right amount and type of insurance and be better prepared for disasters – big and small. Poll results will also be used as news hooks to garner media attention.
- Expanded Focus on Financial Planning: Life insurance video is in the works and more media outreach on annuities, long-term care and related topics.

CATASTROPHE COMMUNICATIONS

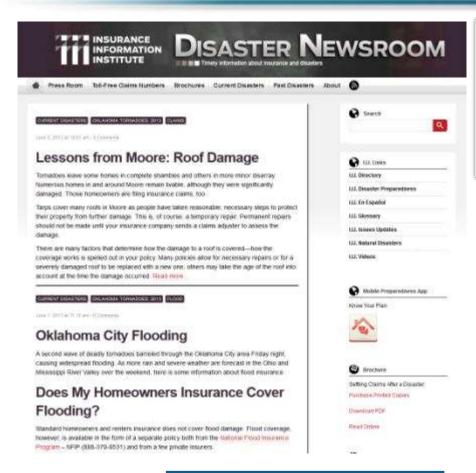


Focus on overcoming "disaster amnesia." The lack of a major hurricane, earthquake or other disaster creates a variety of educational challenges.

- Focus on seniors as a new audience and approach to communicate important disaster preparedness messages.
- Reach widest audience possible through Satellite Media Tours, multi-media news releases, innovative news hooks and video communications tools.
- Enhance outreach to Hispanic populations as there is a high percentage of this demographic in disaster-prone states. More hotlines are planned in 2015.
- Use of surveys, statistics to communicate the risk of hurricanes, floods, earthquakes, tornados and wildfires.

Disaster Newsroom: Post Catastrophe Communications





In the aftermath of the Moore, OK, tornado and the Napa EQ we were able to deliver insurance and recovery information to consumers and the media.



Many I.I.I. resources were featured on the Oklahoma Insurance Department post-tornado recovery page.



KEY ISSUES SUBCOMITTEES

Key Issues – Sub Committees



- Catastrophe Communications Earthquake, Flooding, Wildfires, Windstorms
- California Issues
- Commercial Insurance Issues
- Diverse Markets
- Emerging Auto Technology and Insurance Issues
- Florida Issues
- Life Insurance and Annuities
- Social Media



MEMBER BENEFITS

Membership Benefits Members Area





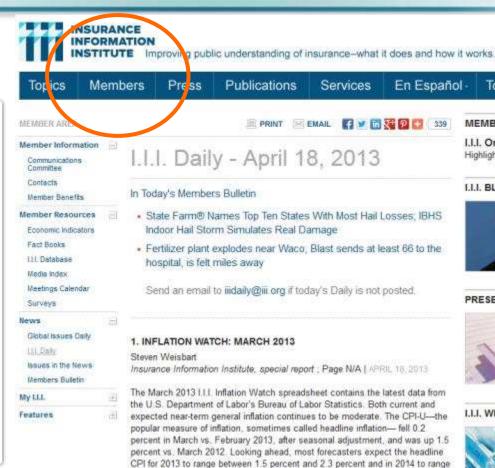
All employees of I.I.I. member companies have access to the Members Area of the website, which provides a wide range of password-protected content. In order to register simply fill in the form and an activation email will be sent.

Membership Benefits Members Area





- I.I.I. Daily
- Member Bulletin
- White Papers
- Library Database
- Message Points on **Key Issues**
- Online and Print Resources



between 1.6 percent and 2.5 percent. Prices for some items that drive property

claims severity have recently risen at or below headline inflation. Property (and

replacing or repairing items that are damaged. The Producer Price Index shows

prices for residential construction, but this measures only the cost of materials

commentary and charts are posted in the Members Area of the I.I.I. website at http://www2.iii.org/members/member-resources/economic-indicators.html

for residential construction, not including the price of labor. Nevertheless, this price index is an indicator of the change in the cost of rebuilding a home. In March 2013 vs. March 2012 this index rose by 1.7 percent. The full

property damage liability) claim severity is affected by price changes for

MEMBER HIGHLIGHTS I.I.I. Online Insurance Fact Book 2013

Tools-

Highlights of resources for I.I.I. Members.

CONNECT

I.I.I. BLOG / TERMS & CONDITIONS



Boston Marathon Explosions

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While it's too early to answer many of the questions arising

PRESENTATIONS



Insurance Industry Employment Trends: 1990-2013

Review of employment trends for P/C, life. health, reinsurers...



A House Divided: Your Guide to Insurance Needs Following a Divorce or Separation

When discussing the financial aspects of a break-up, insurance.

Members Database



		ers Press	Publications	Services	En Español -	Tools	CONNECT	II E B E
MBER AREA	(H)	I.I.I. Da	atabase					
Economic Indicators Fact Books III Balabase Media Index Weetings Calendar		*The I.I. Database includes over 100,000 abstracts related to the insurance industry taken from business, trade and consumer press, government documents and studies and is updated weekly, if you would like the full text of any abstracts from your search results, please feel free to e-mail your request to members@iii.org or fax (212) 267-9591.						
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WIS	H	Use quotes for exact phi	rases "Suppose Court"					
My III. Features	H	Title/Source:						
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		To search within a specific year you can select from 2009 to 2009.						
		Date of Insurance Da	aly.					

Members have access to the I.I.I. Database, which includes over 100,000 abstracts of new stories and studies related to the insurance industry.

Membership Benefits Research Center



The I.I.I. Information Center enhances the research capabilities of its members, who can tap into I.I.I.'s extensive collection of online and print resources and professional expertise.

Members can contact the Information Center for help with:

- Statistics
- Copies of articles
- Studies, database searches or other assistance

(Contact James Lynch: jamesl@iii.org)

I.I.I. Meetings, Committees and Subcommittees



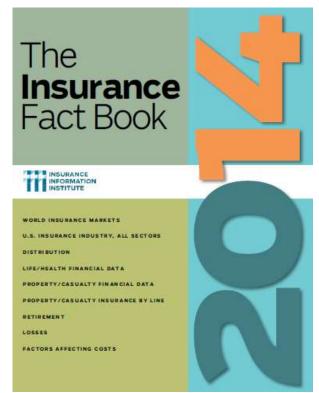
- The I.I.I. board of directors meets twice a year in January and June.
- The I.I.I. Communications Committee meets immediately after the board meeting in January and June, and in the November along with the Insurer Public Relations Council.
- The I.I.I. and its Communications Committee have established several subcommittees: Catastrophe Communications; Emerging Auto Technology; Life Insurance and Annuities; Florida Issues; Social Media and Communications. The I.I.I. is also considering a subcommittee on multicultural communications, commercial insurance and we will eventually have one on California issues.

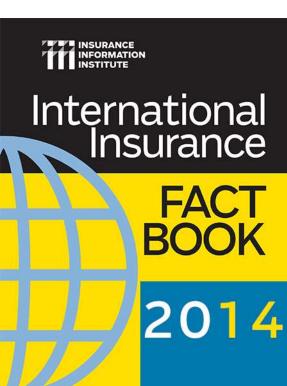


PRODUCTS, PUBLICATIONS AND RESEARCH

I.I.I. Publications



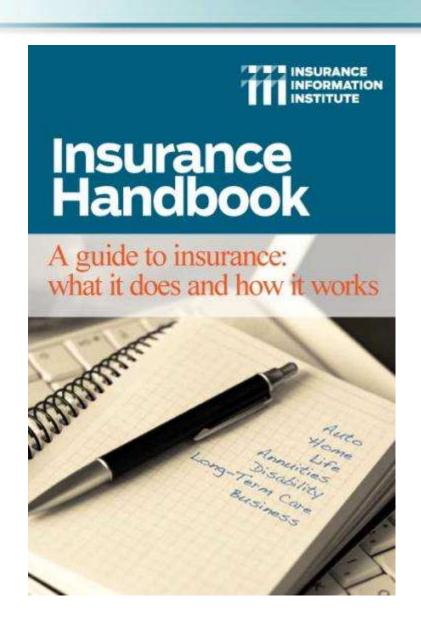






Insurance Handbook





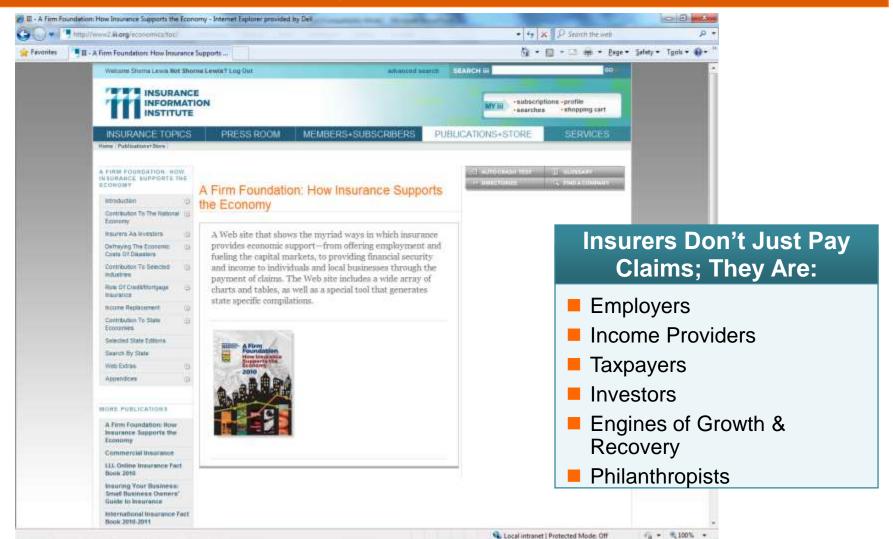
The I.I.I. Insurance
Handbook provides vital
information for a wide
variety of audiences:

- PublicPolicymakers
- Reporters
- Regulators
- Students
- InsuranceCompany Employees
- Academics

A Firm Foundation



A Firm Foundation provides details on the impact and importance of the insurance industry on national and state economies



Impact: Documents Insurer Charitable and Volunteer Activities



In 2014 we will be updating the Impact website to allow for better sharing of content, and will make it a focus of our social media strategy.



Issues Updates/Facts and Statistics



Issues Updates

Arson

Asbestos Liability

Auto Crashes

Auto Theft

Buying Insurance: Evolving Distribution Channels Captives and Other Risk-Financing Options

Catastrophes: Insurance Issues Climate Change: Insurance Issues Compulsory Auto/Uninsured Motorists

Credit Scoring
Crop Insurance
Distracted Driving
Dog Bite Liability
Drunk Driving

Earthquakes: Risk and Insurance Issues

Financial and Market Conditions

Flood Insurance

Generic Auto Crash Parts

Hurricane and Windstorm Deductibles

Insolvencies/Guaranty Funds

Insurance Accounting Insurance Fraud Liability System Medical Malpractice

Facts and Statistics

Aggressive Driving

Annuities

Arson

Auto Insurance

Auto Theft

Aviation

Bank Insurance Sales

Boating

Bond Insurance

Careers and Employment

Catastrophe Bonds

Catastrophes: Global

Catastrophes: U.S.

Civil Disorders

Commercial Lines

Corporate Social Responsibility

Crime

Deer-Vehicle Collisions: Infographic

Demographics

Disability

Distracted Driving

Distribution Channels

Dog Bite Claims: Infographic

Droughts and Heat Waves

Drowsy Driving

Farthquakes and Tsunamis

Background papers and statistical information are available on the I.I.I. website and are continually updated as new information becomes available

I.I.I. White Papers







TERRORISM RISK: A CONSTANT THREAT

Impacts for Property/Casualty Insurers

MARCH 2014



Robert P. Hartwig, Pt President (212) 346-5520 bobh@iii.org

Claire Wilkinson Consultant (917) 459-6497 clairew@iii.org HURRICANE ANDREW AND INSURANCE: THE ENDURING IMPACT OF AN HISTORIC STORM RESIDUAL MARKET PROPERTY PLANS: FROM MARKETS OF LAST RESORT TO MARKETS OF FIRST CHOICE

AUGUST 2013

Robert P. Hartwig, Ph.D., CPCU President & Economist (212) 346-5520 bobh@ii.org

Claire Wilkinson (917) 459-6497 clairew@ii.org



CYBER RISKS: THE GROWING THREAT

AUGUST 2012

Member Newsletter



"This Is I.I.I." will keep member companies informed of the organization's latest activities—from conference appearances and testimony to the latest content updates and tools available to members. Emails will be sent monthly.

This is I.I.I.



SEPTEMBER 2014











DID YOU KNOW ... That you have full access to our research database?

Find out more about our Member Services »

. . .

GET TO KNOW US

Meet Diane Portantiere, Director of Member Services



Wondering who gets us those prime meeting spots? Diane plans all our

events, including the Joint Industry Forum, held at the Waldorf-Astoria every January and takes care of your needs as members. She's also the managing editor of Impact magazine, highlight the insurance industry's contributions in the community. But most Fridays in the summer, you'll find her at her beloved Jersey Shore beaches.

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PEOPLE ARE TALKING ABOUT...

- Auto Insurance
- · What is covered by a basic auto insurance policy
- · Insurance IQ: Life Insurance
- Aviation

The View from 110 William Street

This is a crucial year for TRIA. With the looming expiration of the federal backstop for terrorism insurance the ongoing dialogue between industry and government has gained critical importance-especially in the wake of last year's Boston bombing. Our new white paper analyzes the issues and makes the case for renewing a terrorism risk insurance program that has been an unqualified success.

Terrorism Risk: A Constant Threat - 2014 »

Tornado Summit



Our commitment to helping communities affected by natural disasters continues. At the National Tornado Summit 2014 in Oklahoma City, I.I.I. president and economist Robert Hartwig presented to Moore, OK's Director of Economic Development, Deidre Ebry, (pictured here with her daughters) a donation to the Moore Public Schools Tornado Relief Fund.

Find out more about the Moore Public Schools Tornado Relief Fund.

Terrorism Risk Insurance Program



- Testified Before 3 Congressional Committees in 2012-13
- Provided Capitol Hill Joint House/Senate Staff Briefing in April 2014
- Spoke at Numerous Member Client/RM Panels on Issue
 - More are scheduled
- Published Updated Terrorism Risk and Insurance Report
- Working with Trades, Congressional Staff, GAO & Others



Senate Banking Committee, 9/25/13



House Financial Services Subcommittee, 11/13/13



TRADITIONAL MEDIA OUTREACH

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

Search III

Topics

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EN ESPAÑOL

Tools -









PRESS ROOM

Bios and Photos

I.I.I. Audio

I.I.I. Logos

I.I.I. Video

Inquiries Press Releases

Features

All Press Releases En Español

Press Releases

PRESS RELEASE ARCHIVE

2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014

Chile Earthquake Offers Reminder That United States Faces Similar Risks APRIL 2, 2014

MEDIA ADVISORY: Want To Learn More About The Recent California Earthquakes? I.I.I. Experts Available To Discuss Insurance Implications MARCH 31, 2014

Water, Water Everywhere... But When It Floods, Is The Damage Covered By Your Insurance? MARCH 27: 2014

Triangle Shirtwast Factory Fire Anniversary: Insurers Helped Lead The Way To Improved Workplace Safety In The Aftermath Of the Disaster MARCH 25, 2014

Federal Law Has Kept Terrorism Risk Coverage Affordable, Available, Says New I.I.I. White Paper MARCH 24, 2014

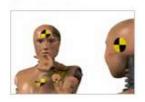
LPI Release: Lightning Protection Inspection Program Heralds Record Growth MARCH 13, 2014

MEDIA ADVISORY: Reporters With Questions About the Insurance Implications Of the Explosion In East Harlem Can Contact the I.I.I. MARCH 12, 2014

Experts To Discuss Ways Digital And Social Technologies Are Improving Disaster Preparedness, Education And Communications MARCH 5, 2014

With Spring Comes Flood Season; Make Sure Your Business Remains Liquid With The Proper Insurance MARCH 3, 2014

I.I.I. VIDEO



Choosing an Insurance Company Here are the crash test dummies Kirk and Crystal to teach you...

FACTS & STATISTICS



Distracted Driving April is Distracted Driving Awareness Month (#DDAM on Twitter):....

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All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS



MarketScout: Commercial Rates Up Slightly in March Online insurance exchange MarketScout reported that rates for commercial

EN ESPAÑOL



Conozaca cómo hacer una reclamación al seguro rápida y exitosa

INSURANCE TOPICS

PRESS ROOM

MEMBERS+SUBSCRIBERS

PUBLICATIONS+STORE

Home Insurance Topics | Coverage



Insurance Coverage En Español

CONSUMER

ANNUITIES

- ¿Qué es una anualidad?
- Sección de ayuda: Preguntas y respuestas
- ¿Cómo, cuándo y porqué considerar una anualidad como parte del panorama financiero?
- ¿Qué son los diferentes tipos de anualidades?
- ¿Cuáles son las diferencias entre una anualidad fija y una variable?
- ¿Cómo y dónde se adquiere una anualidad?
- ¿En qué se diferencian las anualidades de los seguros de vida?
- ¿Cuánto se debe invertir en una anualidad?
- ¿Cómo recibir las distribuciones o pagos de las anualidades?
- ¿Que son las diferencias entre anualidades diferidas y anualidades inmediatas, y qué es una anualidad vitalicia?
- DEFINICIONES BÁSICAS DE ANUALIDADES

AUTO INSURANCE

- ¿Cómo se hace un reclamo a su aseguradora de automoviles?
- ¿Cuáles son sus derechos cuando introduce un reclamo?
- ¿Cómo se determinan el valor y costo de reparación de su auto?
- ¿Puede su compañía de seguros requerirle el uso de cierto tipo de repuestos para reparar su auto?
- ¿Cuál es la diferencia entre una cancelación y la no renovación de una póliza?
- ¿Qué se incluye en un seguro de auto?
- ¿Qué factores influyen en el precio de una póliza de seguro de auto?
- ¿Se puede manejar legalmente sin seguro de auto?
- ¿Cómo influyen las leyes estatales de conducir a la hora de comprar seguro de auto?



Much of the consumer information on the site is also available in Spanish



WEB, SOCIAL AND MOBILE OUTREACH

I.I.I. Website



Choosing an

Insurance IQ:

Life Insurance

MarketScout:

Up Slightly in

Online insurance exchange MarketScout

March

Commercial Rates

Insurance

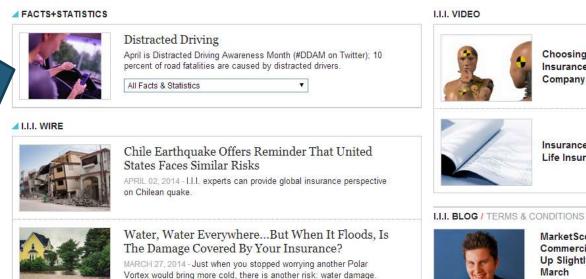
Company

The I.I.I. homepage is updated regularly with content relevant to what is happening in the news, or new content being promoted.



Search I.I.I Services En Español f E 8 8 Tools CONNECT I.I.I. SPOTLIGHT PRESENTATIONS The External Environment and Five Insurance Insurance: Tectonic Shifts, Global Mistakes to Avoid... Transformation APRIL 4, 2014 And Still Save Money APRIL 08, 2014 - April is Financial LIABILITY ISSUES Literacy Month (#FLM2014). Part of The Liability System being financially sawy is knowing how Environmental Liability Insurance to get a good deal on your insurance. Railway Liability Insurance Be careful to avoid these common Facts & Statistics: Products Liability pitfalls that can leave you dangerously underinsured when shopping for auto, INSURANCE RESEARCH home, flood and renters coverage. Latest Studies: April 2014 **Full Story**

The Wire, Facts & Statistics, and Spotlight are all set up as widgets so that companies, agencies and insurance organizations can easily feature updated I.I.I. content on their websites.



I.I.I. Website: Communications Outreach in Insurance Information Institute



The I.I.I. sends out 1-3 news releases a week; these are available on the I.I.I. Wire, through email, and are sometimes sent out using PR Newswire.

A I.I.I. WIRE



Chile Earthquake Offers Reminder That United States Faces Similar Risks

APRIL 02, 2014 - I.I.I. experts can provide global insurance perspective on Chilean quake.



Water, Water Everywhere...But When It Floods, Is The Damage Covered By Your Insurance?

MARCH 27, 2014 - Just when you stopped worrying another Polar Vortex would bring more cold, there is another risk: water damage.

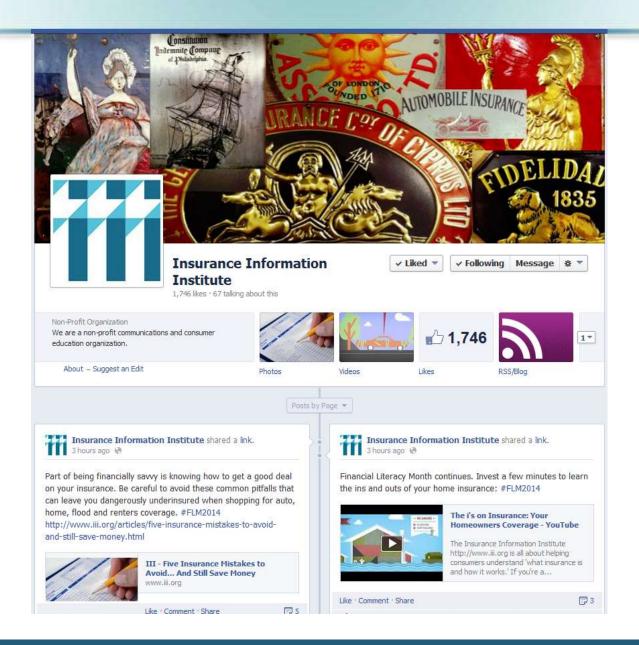


Federal Law Has Kept Terrorism Risk Coverage Affordable, Available, Says New I.I.I. White Paper

MARCH 24, 2014 - TRIA has proven effective in balancing the challenges of terrorism risk, national security and economic stability."

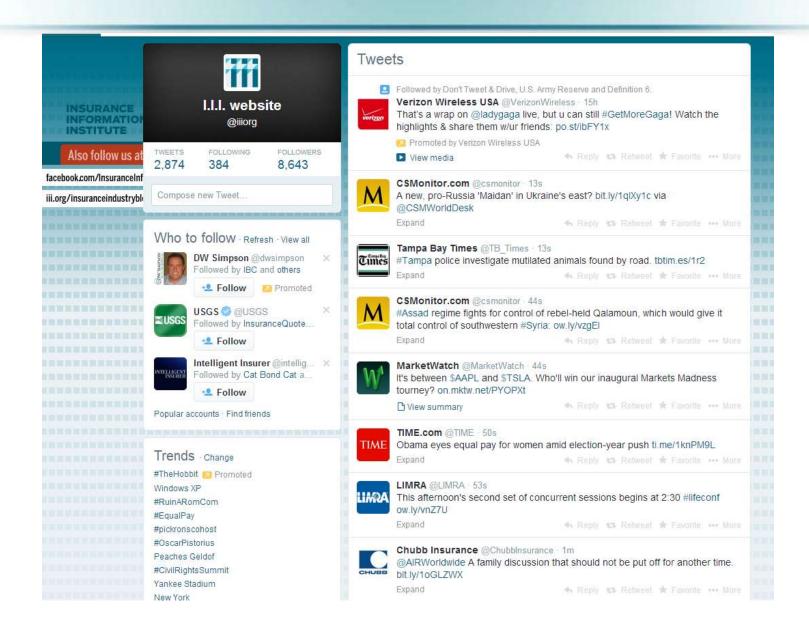
I.I.I. on Facebook





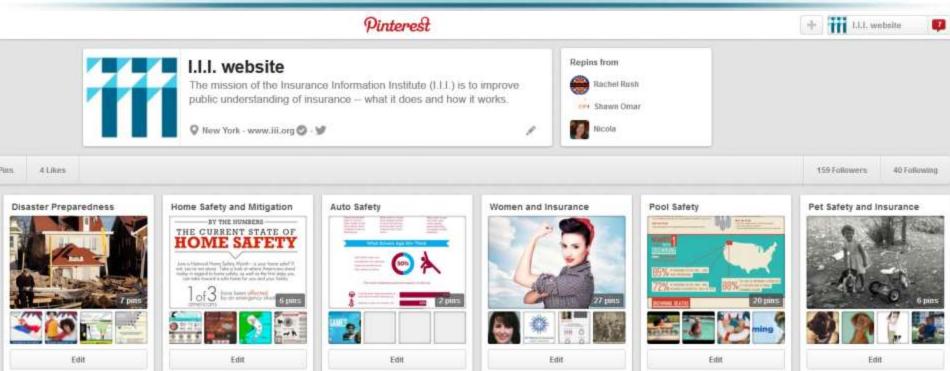
I.I.I. on Twitter



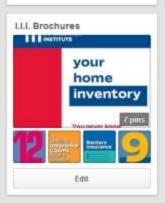


I.I.I. on Pinterest









I.I.I. Blogs





Our blogs, including the new consumer blog, The Fine Print, will continue to form a key part of our content strategy, bringing information to a wide variety of audiences: consumers, industry and media, regional, and disaster victims.



the fine print

HOME

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ARCHIVE

THE R

INTELLIGENCE, INSIGHT, INSURANCE.

The iiiToolkit: Putting Insurance Tools into the Hands of Consumers



■The iiiToolkit is a free mobile app suite that can help users put together a disaster plan, learn about selecting the right insurance for their needs and budget, and create and maintain a home inventory database.

■Takes an action oriented approach: make a checklist; create an inventory; have a conversation with your insurance professional.



Know Your Stuff® - Home Inventory Software & App





Know Your Stuff® HOME INVENTORY

Email Password Forgot Password

LOGIN

Welcome

to Know Your Stuff® - Home Inventory, the Insurance Information Institute's free online home inventory software. This application makes creating and updating your home inventory easy and efficient. And with our free, secure online storage you will have access to your inventory anywhere, any time. You never know when a disaster may strike, but you can be prepared with an up-to-date home inventory.



Sign Up

Are you a new user?

START NOW



Guided Tour

See an overview of how to use the Know Your Stuff®





Taking Inventory

Watch a video and read our guide about the importan "Taking Inventory."





Know Your Stuff App

Adding information to your inventory is easier than even our new iPhone and Android apps



ABOUT I.I.I. SUPPORT | TERMS + CONDITIONS | PRIVACY POLICY

Know Your Stuff is a free, online home inventory software—and integrated mobile app—that is highly regarded by the public and media, and represents the type of outreach by the industry that generates great PR.

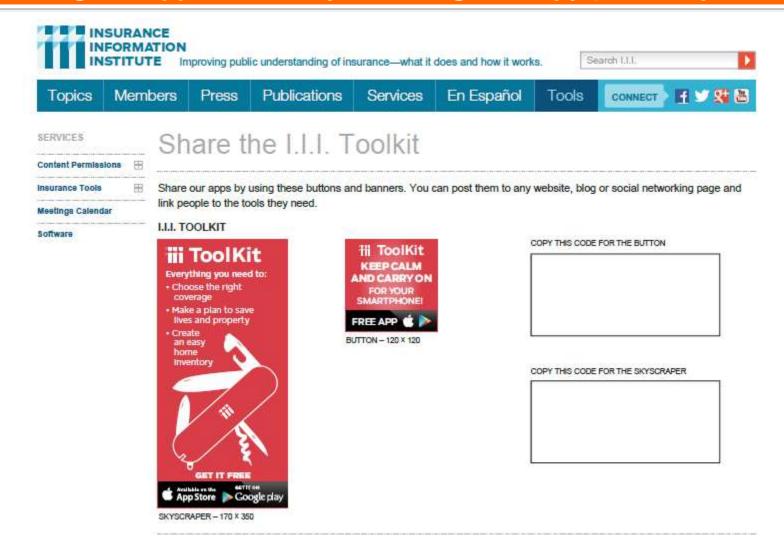
We are planning a complete update of the software and app later this year.



Sharing the I.I.I. Mobile Apps



Sharing our apps is as easy as hitting the copy-paste keys...



I.I.I. Mobile Website



The I.I.I. mobile website will be consumer-facing, providing users with the basic information and tools they need in the palm of their hand. With our information in hand, consumers will be well-placed to have a constructive conversation with their insurance professional.



I.I.I. Digital Publications



The I.I.I. Fact Book is available digitally for Kindle e-readers.



"The I's on Insurance" Video Series





The i's on Insurance:

Auto Coverage:
You're in the Driver's Seat

The i's on Insurance:
Your Homeowners Coverage

The i's on Insurance:

[Not So] Risky Business

Animated video series focusing on Homeowners, Auto, Small Business and Claims Filing. The goal is to engage and encourage viewers to reach out to their agent, broker, or company representative to discuss insurance coverage.

"Check20" Campaign



9:20

A few minutes go a long way toward protecting what matters most.

Sign up to learn more about your insurance and how it works.



- Check20 is an integrated crosschannel messaging campaign. The goal is to engage consumers and explain the basics of insurance: what they should look for in their policy documents; and how to have a constructive dialogue with their insurance professional.
- The core of the program is the weekly email newsletter, focused on Home, Auto, and Financial Planning information.





HOW TO WORK WITH THE I.I.I?

What the I.I.I. Can Do to Support



- Assist with company-specific media messaging.
- Speak on the company's behalf when you would prefer not to respond.
- Generate media interest in your new products, services, educational or philanthropic endeavors.
- Make I.I.I. research and analysis available for company-specific use.
- Present insurance information and/or economic analysis at events and meetings, as well as brief your outside communications consultants.
- Co-produce webinars and other events.
- Arrange meetings with key media.
- Special projects (strategic planning, marketing, op-eds, etc).

Best Practices for Insurers to Work Effectively with the I.I.I.



- Inform the I.I.I. of your communications goals and objectives.
- Incorporate the I.I.I. into your overall communications strategy.
- Provide CAT information to I.I.I. prior to Catastrophe
- Provide a "heads up" on new products, issues and internal messaging.
- Notify the I.I.I. of social media campaigns and outreach efforts.



QUESTIONS/DISCUSSION



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www.iii.org

Thank you for your time and attention!