

**FLORIDA INDUSTRY PUBLIC RELATIONS PLAN
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Background

Rising property insurance costs in Florida have created a highly emotional, politicized environment that has made it increasingly difficult for the insurance industry. Consumers are experiencing financial difficulty on many fronts—with higher property taxes, falling home values, economic uncertainty, job cutbacks—but rising prices for property insurance appears to top the list. The insurance industry has been under constant attack on multiple fronts—from consumers, politicians, regulators and the media.

As a result, the insurance industry has been on the defensive and faces constant criticism in Florida. Messages about the need for actuarially sound rates are falling on deaf ears, particularly amid news reports of record profits for insurers on a national level following two consecutive years without a major hurricane. Florida residents seem to have forgotten the widespread damage caused during the 2004 and 2005 hurricane seasons. But they are hearing the rhetoric from politicians and regulators, some of which is misinformed, erroneous or lacking in a perspective that reflects marketplace realities. (This is just beginning to change, as media are gaining insight into the very precarious nature of the “pay later” approach adopted by the legislature.)

The absence of a general public understanding of the nature of insurance extends to automobile and business insurance as well. One recent example is the way the expiration of the Personal Injury Protection law was handled in 2007. The law expired, but the legislature reenacted it days later, causing mass confusion for consumers and costing insurers thousands of dollars in additional expenses.

Additionally, Florida has long been challenged by auto insurance fraud and auto theft. Organizations that were created to address these problems have either been disbanded or have suffered severe budget shortfalls that have restricted their public outreach. Business owners are also lacking in a basic understanding of their risk exposure and the steps needed to protect themselves.

Florida is the most hurricane-prone state in the nation, yet residents lack basic knowledge of risk, risk assessment and risk mitigation. Understanding the fundamentals of insurance and developing an awareness of how risk is increasing in Florida is the foundation for creating a public education and public relations program for consumers and businesses. There is currently no comprehensive, ongoing consumer education program in Florida regarding insurance.

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Objectives

- Improve the public's understanding of the insurance industry in Florida.
 - Explain how it works, its impacts on the state's economy, and its role in ensuring the financial protection of homeowners, motorists and businesses.
 - Demonstrate that the insurance industry is a proven partner in protecting families, businesses and property from natural disasters.
 - Provide educational resources and factual analysis of key issues.
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Strategy

Retain a Florida-based representative of the Insurance Information Institute to manage consumer education and public relations on auto, property and business insurance. The I.I.I. representative would work closely with the Institute for Business and Home Safety and the Federal Alliance for Safe Homes to promote disaster preparedness and mitigation. Additionally, the representative would coordinate public policy issues in partnership with the national trade associations and the Florida Insurance Council.

Audiences:
What is the main thing we want them to remember?

- **Consumers**
Your insurance company will work with you to provide adequate and appropriate coverage to protect your personal assets and ensure that you are properly prepared to minimize your inconvenience from everyday mishaps and major natural disasters.
 - **Business Owners**
Insurance is about being prepared. Know your risks because the level of risk is increasing.
 - **Legislators and Regulators**
Insurers must react and adapt to the marketplace realities. Insurance is a complex business, especially property insurance where years of small profits can be wiped out with catastrophic storms. This complexity requires companies to take a long-term view to planning and employ responsible financial controls to pay future obligations.
 - **Media**
Insurance is one of the few industries that markets and sells products before the final cost is known. As an industry, it relies on data and predictions from multiple reliable sources in order to make sound business decisions.
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Audiences:
What do we want
them to do?

- **Consumers**
Understand your insurance coverage, and take the necessary steps to protect yourself and your property. Know your options for controlling your costs.
- **Business Owners**
Understand the insurance coverage you have and why you need it. Take the necessary steps to protect yourself and your property because being proactive will help your business recover more quickly from catastrophic events. Know your options for controlling your costs.
- **Legislators & Regulators**
Let the private market work.
- **Media**
Bring balance to the rhetoric over property insurance rates. Encourage hurricane preparedness and mitigation.

Action items

- Secure Web site address and develop Web content.
- Create fact sheets on capabilities and services provided by I.I.I. in Florida for media kit and consumer audiences.
- Establish an advisory group to plan and guide Florida public education efforts.
- Develop a comprehensive 60-day plan in advance of hurricane season to launch the Florida initiative and demonstrate capabilities. (Plan under development)

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Consumer Formal Communication Tactics

Date	Audience	Objective	Tactic
	All audiences	Launch I.I.I. presence in Florida	Create a 60-day communication plan in advance of hurricane season with tips, resources, speaking engagements
	FL consumers	Explain how insurance works	Insurance 101 primer—print and online versions
	FL consumers and visitors	What to do if a hurricane approaches	Info card for tourist activity displays at hotels
	FL consumers	Explain how insurance works	Series of one-page fact sheets on how to lower costs for home, auto and business—print and online
	FL consumers	Explain how insurance works; promote disaster preparedness	Florida insurance Web site
	Governors hurricane conference	Promote I.I.I. resource in Florida	Attend event; secure speaking engagement or host workshop
	FL consumers	Answer insurance related questions	<ul style="list-style-type: none">• Develop FAQ online (step 1)• Create opportunity to submit questions via email (step 2)
	Major retailers	Prepare for hurricane season	Build partnerships for mitigation promotions
	Financial institutions	Help consumers pay deductibles following hurricane	Investigate low interest loans and credit card options
	Public meetings	Put mitigation and insurance experts in public eye	Develop a list of industry spokespeople from IBHS and FLASH and secure speaking engagements, as appropriate
May 31	Tampa residents	Understand your insurance coverage	Speak at a hurricane preparedness event sponsored by county emergency management.



Business Owners Formal Communication Tactics

Date	Audience	Objective	Tactic
4/2	Tampa businesses	Introduce I.I.I. presence; distribute home inventory software	Attend hurricane preparedness panel discussion sponsored by the Tampa Bay Business Journal
	Major chambers of commerce members	Know your risk; update your coverage	<ul style="list-style-type: none">• Schedule speaking engagements at chamber events• Develop materials for chambers to include in kits to welcome new members
	Business owners	Hurricane preparedness	Solicit opportunities to mail info kits for onsite workplace hurricane preparedness fairs. Kits include posters and brochures from FLASH, IBHS, Red Cross, I.I.I. home inventory software
	Professional organizations, i.e., Rotary, Kiwanis	Know your risk, update your coverage	Solicit speaking engagements at monthly events, provide free home inventory software

Legislators and Regulators Formal Communication Tactics

Date	Audience	Objective	Tactic
	OIR public relations staff	Personal introduction	<ul style="list-style-type: none">• Personal phone call, follow-up letter with contact information• Face-to-face meeting
	FL Consumer Advocate	Provide industry resource	Face-to-face meeting
	OIR's Kevin McCarty	Personal introduction	Personal letter with a request for a face-to-face meeting



Media Formal Communication Tactics

Date	Audience	Objective	Tactic
	All FL media	Announce I.I.I. resource	<ul style="list-style-type: none">• Press release• Phone calls to media contacts at major news outlets
	FL media	Provide resource and reference material for reporters	Media kit
	Tampa news outlets	Establish local resource in advance of hurricane season	Personal visits to newspapers (St. Petersburg Times, Tampa Tribune, Tampa Bay Business Journal, Neighborhood News syndicate) and 5 TV stations (including all-news Bay News 9), radio talk shows, NPR stations
	All news TV and radio stations	Prepare for hurricane season	Pitch a series of stories on hurricane preparedness tips
	FL media	Demonstrate the industry's contributions to the FL economy	Produce a profile of the insurance industry and its contributions—print and online versions
	Key media markets	Know your coverage; be prepared	Pitch hurricane preparedness, home inventory software, money-saving tips for insurance
	FL media	Share insurance information with the public	Develop state-specific and localized press releases from nationally produced reports by III, NICB, etc.
	FL media	Establish I.I.I. /Florida as a professional resource	Prepare backgrounders and fact sheets on key issues.