

NORTHEAST HURRICANE COMMUNICATIONS PLAN

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Jeanne Salvatore

Senior Vice President - Public Affairs jeannes@iii.org

Loretta Worters

Vice President - Communications lorettaw@iii.org

Mike Barry

Vice President - Media Relations michaelb@iii.org

Insurance Information Institute

110 William Street

New York, NY 10038

Tel: (212) 346-5555 www.iii.org



Pre-Disaster Communications

Objective

1. To communicate to homeowners, renters and business owners that the threat of a hurricane in the northeast is real and that it is not a question of *if* a hurricane strikes the region, but *when*
2. To educate homeowners and business owners about what they need to do to prepare for a hurricane.

Strategy

- Conduct an aggressive hurricane preparedness earned media campaign with a focus on purchasing the right type and amount of coverage, including flood insurance.
- Broaden I.I.I.'s reach to consumers and other relevant stakeholders by partnering with agents associations and groups such as the state chapters of the American Red Cross, Federal Alliance for Safe Homes (FLASH), Institute for Business & Home Safety (IBHS), state trades, and the northeast regional offices of both the National Flood Insurance Program and the Small Business Administration.
- Work with the state insurance trade associations and regional insurance company public affairs staff in the northeast to reach local media and community-based organizations.
- Educate renters about the need to purchase insurance including flood insurance.

Target Audiences

- Residents in the northeast, where the risk from a catastrophic hurricane is high, but awareness and preparedness are low. Outreach will include homeowners and business owners.
- Spanish speaking homeowners and business owners in hurricane-prone northeast states.

Key Messages

- Homeowners and business owners should protect themselves financially against all-hazards by purchasing the right type and amount of coverage, including flood insurance. They also need to understand the impact of windstorm deductibles when they file a claim after a hurricane.
- Simple mitigation measures can protect property, reduce injuries and save lives.
- Homeowners and business owners in the northeast should have a disaster plan. Those with pets need to make special plans.
- Between 1980 and 2003, the population of coastal counties grew by 33 million. A 2004 study by AIR Worldwide put the value of insured coastal property in hurricane-prone states—states bordering on the Atlantic Ocean and Gulf of Mexico—at \$6.86 trillion.



- New York's coastal properties are valued second highest in the U.S. after Florida. In New York, hurricane-exposed property is valued at \$1.9 trillion. Other states where insured coastal property values exceed 50 percent of the state's total are Connecticut, Maine and Massachusetts.
- Like 17 other coastal states, Connecticut, New Jersey and New York have windstorm deductibles of anywhere from 1 to 5 percent, depending on the structure's proximity to the coast. The amount that the homeowner will pay depends on the insured value of the home and the "trigger" selected by the insurance company, which determines circumstances under which the deductible applies. Hurricane deductibles may be reduced if the homeowner makes improvements to the house to protect it from hurricane damage.
- The 2008 hurricane season is expected to be above average. As of December 2007, it is predicted that there will be 13 named storms, seven of which will be hurricanes and three of which will be intense hurricanes, according to Colorado University's Drs. Gray and Klotzbach.
- Disaster losses along the northeast coast are likely to escalate in the coming years because of the increased risk of a hurricanes, higher cost of building and number of expensive properties.

Key Tactics

- Working closely with local and regional media, continue to educate northeast homeowners and business owners about the risk of a hurricane and what they need to do to prepare.
- Distribute a news release on the risk of flooding in New York, New Jersey and Connecticut along with information on how to purchase the coverage from the National Flood Insurance Program and the availability of excess flood insurance.
- Distribute a news release on windstorm deductibles and what they will mean to northeast residents when there is a hurricane.
- Pitch the home insurance claims education campaign to media in the region. This will focus on educating consumers that the time to find out what is in their policy is before they need to file a claim. It will also provide specific claims filing tips.
- Work with the IBHS on the specific steps that northeast residents should take to make their home or business disaster-resistant.
- Regionalize hurricane preparedness releases that the I.I.I. is planning to distribute as part of its national hurricane preparedness campaign.
- Reach out to state and local emergency managers. Objectives include: secure an "insurance chair" inside FEMA and state EMO Centers; participate in press briefings with FEMA and EMO Centers and the media. In addition, act as an information link between insurance adjuster teams in the field and the EOCs regarding the most seriously damaged areas; gain entry into disaster-prone areas through proper badging; get a chair on the Blackhawk helicopter which does the initial reconnaissance of disaster areas; obtain emergency licensing for out of state adjusters; standardize information on "Data Calls."



- Repurpose the I.I.I.'s existing Video News Release (VNR) on flood insurance, done with the NFIP in both Spanish and English, to distribute to media in the northeast; embed link to video in news releases with state-specific information.
- Repurpose the VNR that I.I.I. co-sponsored with IBHS on the five inexpensive steps to protect homes from serious storms; embed link to video in a related news release.
- Repurpose the I.I.I.'s VNRs on taking a home inventory and home evacuation preparedness; embed link to video in a related news release.
- Incorporate poll data and use I.I.I. research as news hooks to demonstrate the risk of hurricanes and levels of preparedness. Localize information for use by northeast state trades in disaster-prone locations.
- Make I.I.I. staff available to speak to agents groups, community groups and the media about how to protect homes and businesses against a hurricane.



Post-Disaster Consumer Communications

Objective

Communicate that the industry is responding rapidly, effectively and compassionately to the needs of its policyholders following a natural catastrophe, and that it has the financial strength to pay claims.

Strategy

- Position the insurance industry as one of the first responders when a disaster strikes.
- Work closely with I.I.I. member companies to communicate their activities in the disaster zone.
- Explain to homeowners and business owners how to file a claim and how to prepare for an adjuster's visit after a disaster.
- Utilize I.I.I.'s relationships with the local media and community-based organizations in the region.

Key Messages

- The insurance industry has the financial resources to pay the claims for this and other disasters.
- The insurance industry's number one goal is to help customers recover as quickly as possible. An influx of adjusters has begun adjusting claims in the areas accessible to them. Others are gathered in staging areas prepared to move into the most seriously damaged communities as soon as civil authorities allow.
- Damage from hurricanes is covered under standard home, renters and business insurance policies. Flood damage is covered by the National Flood Insurance Program and under the comprehensive portion of an auto insurance policy.

Key Tactics

- Direct media and consumers to the I.I.I.'s disaster information Web site, www.disasterinformation.org.
- Work with insurance modeling agencies, insurance company catastrophe coordinators and state trade associations to develop loss estimates that can be distributed to the media.
- Set up a disaster information center in coordination with member companies and national and state trade associations.
- Distribute post-disaster news releases, including a video news release on how to file an insurance claim.