

PROGRESS REPORT ON THE I.I.I. 2008 COMMUNICATIONS PLAN

Second Quarter 2008

APRIL

Focus disaster preparedness communications on flood, hurricane and tornado

- ✓ Updated Catastrophe Communications Plan in anticipation of the 2008 hurricane season. This included revision of member company catastrophe coordinators.
- ✓ Wrote and distributed press release in English and Spanish on coverage for sewer backup which looks at flood issues. *Yuck...Are You Insured for Sewer Backup?* <http://www.iii.org/media/updates/press.785532/>. *¿Qué protección tiene contra daños por reflujo de aguas servidas en su propiedad?* <http://www.iii.org/media/updates/press.785732/>

Issue a news release on hail including coverage, deductibles and safety

- ✓ Wrote and distributed a press release on hail. A radio actuality was embedded in the release as well as a link to the I.I.I. video on hail. *What the...Hail? These Ice Balls Can Be Dangerous and Expensive.* <http://www.iii.org/media/updates/press.785392/>

Issue a news release on the Ten Minute Challenge to Evacuate

- ✓ Wrote and distributed a press release looking at six steps to prepare for a catastrophe including the Ten Minute Challenge to evacuate, *2008 Hurricane Season Predicted to Be Well Above Average: Do you have a Disaster Plan.* <http://www.iii.org/media/updates/press.786072/>

Organize a Spanish-language media tour in hurricane-prone locations

- ✓ Elianne Gonzalez organized a Spanish-language media briefing for I.I.I.'s new Florida representative Lynne McChristian. Additional Hispanic media briefings and insurance seminars in New York and Miami are being planned for August.

Launch I.I.I.'s small business insurance Book

- ✓ I.I.I. published the print version of *Insuring Your Business: A Small Businessowners' Guide to Insurance*: <http://www.iii.org/media/publications/>. Designed to help businessowners decide what kinds of insurance they need for their business, the 123-page book has sections devoted to property insurance, liability protection, life insurance for key employees and workers compensation, among other topics. There are also chapters focusing on insurance for specific types of business such as construction contractors, food service businesses, home-based businesses, nonprofit organizations and small retail stores. In addition, a press release was written and distributed promoting the book to the media: *Businessowners Now Have Guide to Help Them Get the Right Coverage.* <http://www.iii.org/media/updates/press.784072/>

Issue news release on revisiting retirement needs, using tax filing deadline as a news hook

- ✓ Wrote and distributed a press release in English and Spanish, using tax season as a hook for revisiting retirement needs and I.I.I.'s personal finance software with an embedded radio actuality: *Tax Season is Right Time to Download the I.I.I.'s Free, Personal Finance software.* <http://www.iii.org/media/updates/press.784732/>. *La época de impuestos es el momento perfecto para descargar el programa financiero gratuito del I.I.I.* <http://www.iii.org/media/updates/press.784912/>

Issue news release on behalf of the National Insurance Crime Bureau (NICB) on “Hot Spot,” a ranking of the cities with the highest auto theft rates

- ✓ Distributed a news release on behalf of NICB: *Modesto, CA Regains Nation’s Top Spot for Vehicle Thefts.* <http://www.iii.org/media/updates/press.785132/>

Additional Accomplishments

- ✓ Wrote and distributed a press release on earthquake insurance, pegged to a study by the U.S. Geological Survey: *U.S. Geological Survey Says Washington, Oregon Are on Shaky Ground. Home and Business Owners Should Be Prepared and Consider Earthquake Insurance, Notes I.I.I.* <http://www.iii.org/media/updates/press.785952/>
- ✓ Wrote and distributed a press release in English and Spanish: *Are You Prepared for an Earthquake? They Don’t Just Happen in California.* A radio actuality was embedded in the release as well as a link to the I.I.I. video on earthquake preparations. <http://www.iii.org/media/updates/press.784012/>. *¿Está usted preparado en caso de un terremoto?* <http://www.iii.org/media/updates/press.784772/>
- ✓ Wrote and distributed a press release in English and Spanish on coverage for trees and shrubbery: *If a Tree Falls on Your House, Are You Covered?* <http://www.iii.org/media/updates/press.786132/>. *Si un árbol cae en su casa... ¿Le cubrirá el seguro?* <http://www.iii.org/media/updates/press.789852/>
- ✓ Wrote and distributed a press release in English and Spanish, countering the new CFA study on auto insurance restrictions: *New CFA Study Wrongly Endorses More Restrictions on Auto Insurers.* <http://www.iii.org/media/updates/press.785932/>. *El nuevo estudio del CFA endorsa equivocadamente más restricciones para las aseguradoras de auto.* <http://www.iii.org/media/updates/press.786852/>
- ✓ Following tornadoes in Virginia, wrote and distributed a press release: *Virginia Tornadoes Continue Destructive Tornado Season in the South: I.I.I. Offers Safety and Claims Filing Tips.* <http://www.iii.org/media/updates/press.786172/>
- ✓ Promoted the Institute for Business & Home Safety’s new research center by distributing a press release and featuring it on the I.I.I. Web site: *New Research Center Targets Natural Disaster Property Losses: Insurers’ Group Aims to Strengthen Construction of Homes and Businesses.* <http://www.iii.org/media/updates/press.785652/>
- ✓ Bob Hartwig developed a presentation, [The Insurance Cycle and Credit Crunch: Impacts and Implications for the U.S. and Ohio Insurance Markets](#) (April 2, 2008), focusing on problems in the global and U.S. economies that could affect insurance markets.
- ✓ Bob Hartwig developed a presentation, [Two Years Without Major Hurricanes: Implications for Insurers and Policyholders](#) (April 4, 2008), which reviewed catastrophe losses and insurer financial performance. It was presented at the 2008 National Hurricane Conference in Orlando, Florida.

- ✓ Bob Hartwig developed a presentation, [A Firm Foundation: The Insurance Industry and Its Contributions to Society](#) (April, 10, 2008), focusing on how the insurance industry plays a key role in the U.S. economy and society as a whole.
- ✓ Bob Hartwig developed a presentation, [The Insurance Cycle and Credit Crisis: Impacts and Implications for the P/C Insurance Industry](#) (April 16, 2008).
- ✓ Bob Hartwig developed a presentation, [Financial Strength, Security, Solvency in the P/C Insurance Industry: The Critical Role of State Guarantee Funds](#) (April 25, 2008), for the National Conference of Insurance Guarantee Funds.

MAY

Focus disaster preparedness communications on flood, hurricane and tornado

- ✓ The Northeast Hurricane Preparedness Conference was held May 2 at the MEMA headquarters in Framingham, MA. This meeting, a follow-up to the hurricane preparedness conference held in January of 2008, was attended by insurance regulators, insurance companies, independent agents, state emergency managers and state police, among others. Hosted by I.I.I. consultant Bill Bailey with participation by Loretta Worters, the goal of the meeting was to open dialogue between the respective organizations in an effort to best serve communities after a hurricane.

Issue a news release on five steps to protect a home against hurricanes

- ✓ Wrote and distributed a press release in English and Spanish: *2008 Hurricane Season Predicted to Be Above Average: The I.I.I. Offers Five Tips to Protect Yourself, Your Family and Your Property.* <http://www.iii.org/media/updates/press.789072/>

Produce VNR on how to file an insurance claim

- ✓ As part of a claims education campaign, the I.I.I. produced and distributed a video news release, *How to File an Insurance Claim*, which outlined the claims process and included tips on ways to prepare in advance by making a home inventory and having enough of the right kind of insurance. A podcast was also produced, in English and Spanish, which are available on the I.I.I. Web site and on iTunes, where they can be downloaded to an MP3 player. The VNR is also available for viewing on the I.I.I. Web site.

Issue a news release on college graduates and credit

- ✓ Wrote and distributed a press release: *Along with Diplomas and Dreams, Today's Graduates Face the Future in Debt.* <http://www.iii.org/media/updates/press.788532/>. In addition, the I.I.I. promoted National Consumer League Executive Director Sally Greenberg as a third-party resource.

Issue a news release on car rental insurance for Memorial Day weekend

- ✓ Recent changes in rental car company fees that affect insurance gave I.I.I. the opportunity to put out a press release in English and Spanish for Memorial Day Weekend: *I.I.I. Warns Consumers to Double-Check Coverage; Hidden Administrative Fees.* <http://www.iii.org/media/updates/press.787752/>. *¿Piensa alquilar un auto para estas vacaciones?* <http://www.iii.org/media/updates/press.788312/>

Additional Accomplishments

- ✓ Following the second round of tornadoes in Virginia and Arkansas, wrote and distributed a press release: *In the Aftermath of Virginia and Arkansas Tornadoes, Insurance Claims Filing Begins for Victims: I.I.I. Provides Tips to Speed the Claims Settlement Process.*
<http://www.iii.org/media/updates/press.786192/>.
- ✓ Bob Hartwig and Claire Wilkinson wrote the white paper *Residual Market Property Plans: From Markets of Last Resort to Markets of First Choice*, which examines the property insurance coverage provided by FAIR plans, Beach and Windstorm Plans, and two state-run insurance companies, Florida Citizens Property Insurance Company and Louisiana Citizens Property Insurance Corporation.
<http://www.iii.org/members/special2005.htm>. In addition, a press release was issued to the media alerting them to the new report: *I.I.I. Paper Analyzes Growth of State-Run Property Insurance Plans: Number of Policyholders Doubled Between 1997 and 2006; Stabilized in 2007-2008.*
<http://www.iii.org/media/updates/press.788572/>
- ✓ Bloomberg Markets magazine did NOT win an award from the Deadline Club for its article, "The Insurance Hoax." <http://deadlineclub.org/awards/2008-awards>. Bloomberg Markets was a finalist in categories 1, 7 and 31 and those awards went to the NY Daily News, Newsweek and Bloomberg News' 'Toxic Debt,' story, respectively. This result may be attributable to Bob Hartwig's efforts in pointing out the inaccuracies in the story to the judges. However, the New York Press Club announced on June 16 that Bloomberg Markets had won an award for the article under the section of 'Consumer Reporting.'
<http://www.newyorkpressclub.org/awards/2008/2008-nypc-awards-winners.pdf>
- ✓ Wrote and distributed a press release in English and Spanish: *Florida: It's Not Just Hurricanes – Wildfires Are a Growing Problem in the State.* <http://www.iii.org/media/updates/press.787232/>. *Florida: no son sólo los huracanes... los incendios forestales son también un problema creciente para el estado.* <http://www.iii.org/media/updates/press.787252/>
- ✓ Wrote and distributed a news advisory: *China, Myanmar Events are Deadliest Disasters in Years.*
<http://www.iii.org/media/updates/press.787192/>
- ✓ Following the earthquake in China, I.I.I. wrote and distributed a press release: *China Earthquake Offers Grim Reminder Few in the U.S. are Covered for Earthquakes.*
<http://www.iii.org/media/updates/press.788372/>.
- ✓ Bob Hartwig developed a presentation, [Riding the Economic Tsunami: Marine Insurance, Economic Crisis and the Insurance Cycle](#) (May 1, 2008), which focused on the marine insurance market in the context of global economic turmoil, and the nature of the insurance cycle.
- ✓ Bob Hartwig developed a presentation, [2008: A Make or Break Year for the P/C Insurance Industry?](#), (May 8, 2008) for the Annual Issues Symposium of the National Council on Compensation Insurance. The presentation looked at what the current year holds in store for the property/casualty insurance industry.
- ✓ Bob Hartwig developed a presentation, [Overview & Outlook for the P/C Insurance Industry: Focus on Energy Markets & Global Economic Concerns](#) (May 13, 2008), which provided an overview of the property/casualty insurance industry, with a specific focus on energy markets.

- ✓ Bob Hartwig developed a presentation, [The Credit Crisis: What Went Wrong?](#) (May 29, 2008), which discussed the credit crisis; it was presented at the 35th General Assembly of the Geneva Association.
- ✓ Bob Hartwig developed a presentation, [Medical Malpractice Insurance and The Insurance Cycle: Medical Professional Liability and the P/C Insurance Industry](#) (May 15, 2008), discussed the insurance cycle, with a focus on the medical malpractice insurance sector; it was presented at the 31st Annual Physician Insurance Association of America Meeting
- ✓ The second crane accident in New York City, prompted the I.I.I. to send out a media advisory on the insurance implications. <http://www.iii.org/media/updates/press.789272/>
- ✓ Wrote and distributed a press release in English and Spanish, using National Bicycle Awareness Month as a news hook to provide consumers with insurance coverage information: *As Millions of Cyclists Take to the Streets, Thieves May Not Be Far Behind.* <http://www.iii.org/media/updates/press.786372/>. *Mayo es el mes nacional de la bicicleta.* <http://www.iii.org/media/updates/press.786452/>
- ✓ Wrote and distributed a press release in Spanish, using the Cinco de Mayo holiday as a news hook to warn Hispanics about auto safety and the dangers of drinking and driving: *El Cinco de Mayo celebre con alegría y seguridad – Tenga conductores designados que no consuman alcohol.* <http://www.iii.org/media/updates/press.786432/>
- ✓ Wrote and distributed a press release in English and Spanish using Motorcycle Safety Awareness Month to discuss motorcycle insurance: *Motorcycle Safety Awareness Month Is an Excellent Time to Assess Insurance Needs.* <http://www.iii.org/media/updates/press.787292/>. *El mes de la seguridad en las motocicletas es el momento ideal para determinar sus necesidades de seguro.* <http://www.iii.org/media/updates/press.787312/>
- ✓ Following the tsunami in Myanmar and the earthquake in China, a media advisory was distributed providing information on the world's largest catastrophes: *I.I.I. Offers Statistics on World Catastrophes.* <http://www.iii.org/media/updates/press.786872/>
- ✓ Wrote and distributed a press release in English and Spanish reviewing the necessary homeowners coverage needed for holding a yard sale: *Having a Yard Sale? Make Sure You Have Enough Insurance Coverage.* <http://www.iii.org/media/updates/press.787372/>. *¿Está pensando en hacer una venta de garaje o yard sale? Cerciórese de que posee suficiente cobertura de seguro.* <http://www.iii.org/media/updates/press.787392/>
- ✓ Worked with IBHS to help publicize their Spanish language *Open for Business* brochure to Spanish media.

JUNE

Focus disaster preparedness communications on flood, hurricane and tornado

- ✓ Wrote and distributed press release on flood insurance: *Is Your Home Insured for Flood Loss? Melting Snow and Heavy Rains Are Already Causing Widespread Flooding in Some States.* A radio actuality was embedded in the release. <http://www.iii.org/media/updates/press.783094/>

- ✓ Wrote and distributed a press release on flood insurance using the Midwest floods and the I.I.I. Pulse survey as the news hooks. *Midwest Floods and New I.I.I. Survey Underscore Need for Flood Insurance; Only 17 percent of Americans have Flood Insurance Policy.* <http://www.iii.org/media/updates/press.790112/>

Organize a second Catastrophe Modeling Forum

- ✓ The Center for Health and the Global Environment at Harvard Medical School, the Insurance Information Institute, AIG and Lloyd's America, hosted the second Catastrophe Modeling Forum, *Changing Climatic Dynamics and Catastrophe Model Projections* Wednesday and Thursday, June 11-12 in New York City. The first *Forum*, held in October 2007, was a great success, bringing together leading climate scientists, catastrophe modelers, insurers and reinsurers to discuss methods and avenues of research for improving modeling, for the benefit of insurers and public policy makers. The second *Forum*, with additional support provided by ACE Ltd, Allstate, Marsh, Inc., Munich Re and Travelers, expanded on these issues and included discussions on trends in climate change and extreme weather events and other perils. There was a panel discussion on trends in tropical storms, windstorms, tornadoes, heavy rain events, floods, droughts, heat waves and forest fires. There was a focus on the North Atlantic, a panel and open discussion on climate change and its impact on ocean and weather, and a look at implications for insurance policies and public policy. There was also a panel on open-source models and an open discussion regarding take-aways from the event.

Issue news release on hurricane season and preparedness for businesses

- ✓ Wrote and distributed a press release on how a business can prepare for hurricane season: *Bottom Line: Hurricane Season is Here; Know the Right Type and Amount of Insurance for your Business.* A radio actuality was also embedded in the release. <http://www.iii.org/media/updates/press.789472/>

Issue news release on hurricane season and the three most important questions to ask your insurer to be properly insured

- ✓ Wrote and distributed a press release in English and Spanish on the state of the real estate market and having the right amount of homeowners coverage: *Is Your Home Properly Insured? The Three Most Important Questions to Ask Your Insurer.* <http://www.iii.org/media/updates/press.789812/>. *¿Está su casa protegida adecuadamente? Las tres preguntas más importantes que hacerle a su aseguradora.* <http://www.iii.org/media/updates/press.789832/>

Issue a news release on pool liability

- ✓ Wrote and distributed a press release in English and Spanish on pool liability: *Swimming Pools Are a Great Way to Beat the Heat, But Be Sure to Consider the Insurance and Safety Implications.* <http://www.iii.org/media/updates/press.789932/>

Issue a news release on lightning safety and insurance

- ✓ Wrote a press release in English and Spanish on lightning, including a study of the cost, coverage issues and safety, and pegged to Lightning Awareness Week: *Increase in Lightning Claim Costs Continue, Causing Nearly \$1 billion in Insured Losses, I.I.I. Study Finds.* Scheduled for release the weeks of June 19.



Issue a news release on teen drivers

- ✓ Wrote a press release in English and Spanish on the issue of teen drivers; scheduled for release Monday, June 23.

Issue a news release on dog bite liability

- ✓ Wrote a press release in English and Spanish on dog bite liability; scheduled for release the last week of June.

Issue a news release and analysis on quarterly results

- ✓ A press release is being written by ISO on which I.I.I. commentary will be based; scheduled for release the last week of June.

Promote NICB's new free service, VinCheck.

- ✓ Developed a proposed communications strategy for NICB's VinCheck; pending implementation upon their approval.

Additional Accomplishments

- ✓ The new edition of the I.I.I.'s *International Fact Book* was published and is now available to the general public. The 2008-2009 edition of the *International Insurance Fact Book* provides facts and statistics on the property/casualty and life insurance industries of 89 countries. Each country profile includes direct premiums written, population, GDP, insurance associations, currency, exchange rates and regulatory bodies. In addition, the *International Insurance Fact Book* provides world rankings by revenue, net reinsurance premiums written, and world insurance losses and lists international resources. The updated book is presented each year at the annual seminar of the International Insurance Society. A press release was developed and distributed to trade, national and international media: *New Edition of the I.I.I.'s International Fact Book Now Available; Provides Updated Information on International Insurance Facts and Statistics.* <http://www.iii.org/media/updates/press.789552/>
- ✓ Wrote and distributed press release in English and Spanish about the cost of auto insurance and driving habits: *Changing Your Driving Habits Can Save You Money: In Light of Rising Gas Prices, I.I.I. Offers Tips to Reduce the Cost of Auto Insurance.* <http://www.iii.org/media/updates/press.790032/>
- ✓ Wrote and distributed a news release on how to prepare for an earthquake. A radio actuality was embedded in the release: *Are You Prepared for an Earthquake? They Don't Just Happen in California; Quakes Can Occur from the Big Apple to the Heart of the Homeland.* <http://www.iii.org/media/updates/press.784012/>
- ✓ Wrote a press release on older drivers in English and Spanish; scheduled for release on June 19.