

## **THIRD QUARTER: PROGRESS REPORT**

**November 2007**

### ***Issue analysis of quarterly results***

- The I.I.I. promoted a news release on the quarterly results co-produced by ISO and PCI to the media on September 26. This information was featured in the I.I.I. Daily.
- Dr. Hartwig wrote a commentary on the results of the first sixth months of 2007 (<http://www.iii.org/media/industry/financials/2007firsthalf/>). He pointed out that the industry reported an annualized statutory rate of return on average surplus of 13.1 percent during the first half of 2007, down from 14.0 percent for calendar year 2006 and down 13.5 percent from last year's first half. The I.I.I.'s media outreach generated significant media coverage in both the business and trade press including the Dow Jones News Wire, *Business Insurance*, *Orlando Sentinel* and the Insurance News Network.

### ***Hurricane season communications***

- Through extensive media outreach, the I.I.I. distributed news releases in Spanish and English that included links to radio actualities. Messages included: the importance of keeping insurance up-to-date; considering purchasing flood insurance; understanding what is and is not in a standard policy; evacuation planning and the importance of having an up-to-date home inventory. The releases can be viewed at: [www.iii.org/media/updates/](http://www.iii.org/media/updates/), and related Video News Releases can be viewed at: <http://www.iii.org/media/av/>. This communications effort generated over 11,000 news stories in print media as indicated in the I.I.I. media index, which can be viewed on the I.I.I. member only site. In addition, the I.I.I. appeared in a number of television programs including: ABC World News Tonight, CNN, CNBC, NBC Today Show, PBS, Univision and others.
- Worked closely with the advocacy trades on issues concerning the National Flood Insurance Program. This included providing an analysis of the Flood Insurance Reform and Modernization Act, available at: <http://www.iii.org/media/updates/press.777109/>.
- Updated the hurricane Web site to cover a variety of disasters, including wildfires. During the California fires, the I.I.I. was able to promote this site to the media, consumers and even the industry. The url for the Web site is: <http://www.disasterinformation.org>.

### ***Launch "virtual" insurance book for small business owners***

As part of its ongoing effort to advance understanding of commercial insurance, the I.I.I. created a special Web site on insurance for small business owners entitled, *Insuring your Business: A Small Business Owners' Guide to Insurance* (<http://www.iii.org/smallbusiness/>). This new Web-based resource was designed to educate small business owners about what is and is not covered in standard policies, provide tips to reduce property losses and explain which business-

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specific insurance coverages should be considered. I.I.I. aggressively pitched the virtual guide to national and local media, resulting in coverage in over 90 print outlets including the *The Wall Street Journal*, *Entrepreneur*, *Forbes Small Business* and the Associated Press. In addition, Loretta Worters will be writing an article for Inc.com's How to Guide, *How to Buy Insurance for Entrepreneurs and Start-ups* that will include a link to the I.I.I.'s small business Web site.

### ***Utilize video as a tool on how to file a claim***

The I.I.I. has added its video on how to file a claim to its Web site at: <http://www.iii.org/individuals/videos/>. A link to the video is included in news releases on how to file a home insurance claim after a disaster and how to file an auto insurance claim after an accident.

### ***Publish new and updated credit-related content on the I.I.I. Web site***

- A white paper on credit and insurance with links to a variety of studies can be found at: <http://www.iii.org/media/hottopics/insurance/creditscoring/>. The information was most recently updated in September, 2007.
- To support the industry's position regarding the House and Senate Hearings on the FTC Credit Report, the I.I.I. used its Web site to remind reporters that the I.I.I. can provide information and analysis.
- Consumer information on the many ways that good credit can affect someone's financial life was promoted to general media and to college students. This information was also translated into Spanish and posted on the I.I.I. Web site.

### ***Seasonal releases (new home buyers, credit education with a focus on college students, pool liability, deer collisions)***

Issued weekly seasonal releases in both Spanish and English on a range of issues. In addition to the topics above, the I.I.I. issued releases on auto insurance, safe driving, lightning safety and even a warning with mitigation tips that dry weather can result in enhanced risk of wild fires. Accompanying these releases are radio actualities and links to industry-sponsored organizations such as the Institute for Business and Home Safety and the National Crime Bureau. Releases can be viewed at: [www.iii.org/media/updates](http://www.iii.org/media/updates).

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