


Moderator: **Lynne McChristian**, Insurance Information Institute (Florida Representative)

www.insuringflorida.org

PANELIST SYNOPSIS


	<p>Sandra Helin Director Public Affairs Southwestern Insurance Information Service www.siisinfo.org</p>
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Pre-Storm Catastrophe Communications Model

Goal: To bring together company communicators from the insurance industry (carriers, national trade associations, state trade associations, agents, Texas Department of Insurance) to provide clear and consistent messaging regarding catastrophes in Texas—pre-storm, through education and awareness.

Pre-Storm Actions:

- Provide media and insurance agents with insure to value information and fact sheets on what to do before and after a storm
- Prepare and disseminate, as appropriate, fact sheets regarding: wind versus flood and what is typically covered; understanding deductibles (i.e. many HO policies have separate wind/hail deductibles); ALE; and information on Texas Windstorm Insurance Association
- Pursue education opportunities with the media, coordinate with Texas Dept. of Insurance
- Visit major media outlets prior to hurricane season and include some coastal news outlets
- Work with other trades in hurricane-prone states to share ideas of activities to pursue to be better prepared for 2009 hurricane season
- Obtain cell phone numbers and e-mail addresses of company corporate communications persons who will be involved and establish procedure for conference calls
- Draft template press releases in the event a hurricane comes ashore in Texas
- Update media lists and have at home in the event hurricane hits over a weekend.

	<p>Bryan Norcross President/CEO America's Emergency Network www.emergency.info</p>
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1. **READY:** Get ready to communicate on the public's schedule – when the threat FEELS real. Tell them the hurricane's timeframe for affecting the area, the unusual factors in play, and explain the timeframe for concern.
2. **SET:** The five steps for every public briefing include explaining what is happening now, what will happen next, what steps to take now, what the government or company is doing and when to expect the next update. No news is NOT good news.

3. AFTER the Hurricane: Follow the same five steps in a public briefing to get the word out. The requirements after a catastrophe requires the following:
 - a. A radio-based plan. Assume only radio survives.
 - b. Need widespread distribution. Know who is on the air.
 - c. Satellite-based internet system.
 - d. Inexpensive enough to be on standby.
 - e. Use traditional U.S. media model.

 <p>AMERICAN INSURANCE ASSOCIATION</p>	<p>Blain Rethmeier Senior Vice President, Public Affairs American Insurance Association www.aiadc.org</p>
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The hostile communications environment following Hurricane Katrina caught the insurance industry by surprise. It caused insurers to carefully evaluate each catastrophe on its own merits – because no two natural disasters are exactly alike. Lessons learned from Katrina:

- Messages matter.
- Rapid response is required.
- Insurers need to be sensitive to the need to reestablish credibility.
- You have to know how important it is to “raise the flag” to let policyholders know you have arrived, are responsive and ready to serve them in their time of need.
- Ask yourself and ask the customer “What more can we do?”
- Investing in social networking is becoming a reliable and sustainable platform to reach diverse audiences. Don’t underestimate the value of vehicles such as FaceBook and Twitter.
- Keep adapting, keep in touch.

 <p>NAMIC NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES</p>	<p>Robert Detlefsen Vice President of Public Policy National Association of Mutual Insurance Companies www.namic.org</p>
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NAMIC Statement of Principles on Natural Disasters

1. Market freedom and competitive pricing will lead to innovation in developing solutions to problems relating to disaster insurance and mitigation.
2. Competitive pricing and risk-based underwriting are essential to developing and maintaining a viable disaster insurance market.
3. Mitigation and consumer education must be indispensable elements of any disaster risk management and insurance initiatives.
4. The National Flood Insurance Program should be maintained, but must be reformed.