Making America FloodSmart
Reducing the Personal and Financial Risk and Impact of Floods in the United States
Floods: The Challenge
#1 Natural Disaster in the United States

Changing & Increasing Risks

- Weather
- Climate Change
- Development
National Flood Insurance Program
Addressing Flood Risk

• Decrease the risk of future flood losses.
• Reduce the costs and adverse consequences of flooding.
• Reduce the demands and expectations for disaster assistance after floods.
• Preserve and restore the natural and beneficial values of floodplains.

Our Challenge: People Think...
"I don’t need flood insurance"

• It’s unlikely I’ll get flooded because
  – I don’t live in a flood zone
  – This area hasn’t flooded in years

• If I am flooded I’ll have funding because
  – My homeowners insurance covers it
  – The government provides disaster assistance
Our Response
The FloodSmart Campaign

• Integrated marketing campaign that educates Americans about their flood risk and encourages them to financially protect themselves with flood insurance

• Campaign Goal: 5% Net Flood Insurance Policy Growth
  - Increase understanding of the risks and consequences of flooding
  - Lessen financial consequences of flooding for individuals and small businesses
  - Communicate the benefits and value of financial protection (flood insurance)

Personal Responsibility is Key

People must know:

• Floods are a prominent risk (Know your flood risk)
• Homeowner’s Insurance Doesn’t cover Flooding (Buy and keep insurance)
• The financial consequences of flooding can be devastating (Support risk reduction in their community)
Integrated Campaign Strategy

Alert | Direct Response | Act | Own | Retain
---|---|---|---|---
Direct Response TV | FloodSmart.gov | Earned Media & Search | Online/Print Ads | Agent Outreach
Online Media & Search | | | Earned Media & PSAs | Partnerships & Events
Online/Print Ads | | | | Agent Outreach
Earned Media & PSAs | | | | Agent Outreach
Partnerships & Events | | | | Agent Outreach
Agent Outreach | | | | Agent Outreach

Campaign Audiences

- **Consumers** - Adults, ages 35-64, Household income $50K+, high school education
- **Agents/Industry** - companies, associations, independent agents
- **Influencers** - subject matter experts (i.e. Realtors, meteorologists, flood victims)
- **Federal/State/Local Partners** - Gov. agencies, officials, non-profits, associations, companies
Risk Communications

Demonstrating the need for flood insurance by addressing:

1. The sources of flooding
2. Misconceptions around risk and flood insurance
3. Financial implications if your home floods
4. Relevant triggers/events/situation
Sources of Flooding

Messages such as:

- Wherever it can rain, it can flood
- Floods can be caused from a number of sources-- heavy rainstorms, snow melt, tidal surge, etc.
- Just because you haven’t flooded before doesn’t mean you won’t

Sources of Flooding

Tools such as:

- Testimonials about real life people dealing with the unexpected causes of flooding
- Online Flood Risk Scenarios that show multiple causes of flooding
- Outreach materials on seasonal & regional causes of flooding

Channels such as:

- Online
- Print
- Public Relations
Combating Misperceptions

**Messaging such as:**
- Flood Insurance is too expensive
- Homeowners insurance does cover flooding
- How much damage a couple of inches of floodwater can cause in terms of cost
- I don’t qualify/can’t get flood insurance
- I don’t live near the water
- Federal/government Disaster Assistance will bail me out

**Tools such as:**
- Commercials that speak directly to the misconceptions most people have
- Premium Estimator
- Co-op ads for agents to help combat misconception

**Channels such as:**
- Online
- Print
- Public Relations
Consequences of Flooding

Messages such as:

• Two inches of water can leave you knee deep in debt
• A flood can cost more than you think
• Flood damage can wipe out savings
• Federal assistance is usually a loan, which must be paid back.

Tools such as:

• Online Cost of Flooding Tool
• Ads showcasing the real life cost of a flood
• Receipt samples of repair costs to accompany mailers
• Agent Barrier Buster Talking Points

Channels such as:

• Direct Mail
• Print
• Online
Tapping Relevant Triggers

Messages such as:
- **Location**: Living in a buffer zone, risk doesn’t stop at a line on a map
- **Post-flood**: Quick response communications to policyholders, communities
- **Seasonality**: Hurricane season, winter flooding, spring flooding
- **Unique Times and Topics**: Business, homebuyers
- **Map changes**: Mapping is happening; take advantage of low-cost options; grandfathering
- **Unique Community Risks**: Levees; Dams

Tools such as:
- Tool kits for stakeholders to communicate information
- Targeted Community Marketing
- Searchable map change schedules
- Earned Media & Partnership programs

Channels such as:
- Online
- Print
- Public Relations
- Partners
- Direct Mail

Tapping Relevant Triggers – Post Flood

Post Flood Outreach:
- Immediate response, sending the media post-flood and flood insurance claims tips
- News desk – Issues & Response
- Stakeholder/Partner & State Collaboration
- Testimonial Research & Relationships
Tapping Relevant Triggers - Location

**Buffer Zone:**
- Direct mail to talk to those in low risk areas who live within one mile of a high-risk area about flood insurance

Tapping Relevant Triggers - Seasonality

**Seasonality:**
- Spring (hurricane, tropical storms, major storms)
- Spring (Midwest flooding, snowmelt)
- Winter (Mud and debris flow, Nor’easters)
- Fall (heavy rains)
Tapping Relevant Triggers - Unique Times / Topics

**Homebuyers**
- As a home, I protect you from the day you move in. So, Please return the favor

**Flood Map Updates & Changes**
- Key opportunity to alert residents about their risk and insurance options

**Dam or Levee Issues**
- Green River Valley partnership surrounding the inoperability of Howard Hanson Dam.
- Levee toolkit to communicate levee risks and flood insurance

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Measureable Results

Five Years of Significant Growth

Cover America Campaign
No Ad Campaign
FloodSmart Campaign

Number of F曝
FloodSmart Proven Results

- More than 26% net policy growth over the past 5 years
- Retention increased by 21% since campaign start

DRTV Impressions: 3,944,491,000
PR Impressions: 1,325,297,687
Online Media Impressions: 958,628,060
Print Estimated Circulation: 46,267,637
DM Pieces Mailed: 27,023,871
FloodSmart.gov visits: 10,292,775
Risk Profile Visits: 2,104,409
Calls to Call Center: 421,279
Agent Referrals (FS.gov): 420,460
Agent Referrals (call center): 80,333
BRCs: 45,940

Risk Areas Make a Difference

Net Policy Growth by Risk Area

SFHA
NSFHA
Growth Comparison
With/Without Retention

Moving Forward
Applying learnings to other hazard communications programs, and future FloodSmart activities
Ongoing Challenges
We’re Thinking About

- Sustaining attention and action
- Housing & Economic Crisis—tough $ decisions
- Storm Fatigue – Katrina, Midwest flooding
- Larger Mitigation Approach—long-term, commitment, $ investment
- Community Engagement – Policyholder Advocacy, Champions

Questions and Comments

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Thank You!

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