FloodSmart

COMMUNICATING ABOUT FLOOD RISK
AND FLOOD INSURANCE

Silver Jackets Workshop
Harrisburg, PA
August 20, 2012

Flood Risk Communication

GOVERNMENT RECOMMENDATION
WHAT FRIENDS SAY
FLOOD HAZARD
FLOOD LIKELIHOOD
PERSONAL CONSEQUENCES
TIMELY INSTRUCTIONS
ONGOING CONVERSATION
ACTIONS TO TAKE NOW

FloodSmart: What we’ve learned. Tools to help.
FloodSmart

- NFIP marketing campaign to educate about flood risk and promote flood insurance
- Campaign goal: 5% policy growth
FloodSmart

- Outreach to consumers and insurance agents
- Resources for you

A Multi-Element Consumer Campaign

- Website
- Direct Mail
- Print
- Google Search
- Online
- Direct Response TV
- Public Relations/Media
- Radio
Support for Agents

Resources for You: Tools & Testimonials
A Key Challenge: Overcome Denial

- “The risk stops at a line on a flood map.”
- “I’m already covered -- my homeowners policy covers flood.”
- “If my home does flood, it’s no big deal.”

Underscoring Denial

- “My community has some flood risk.” – 41%
- “My home has some flood risk.” – 12%
- “Never heard about flood risk from local government” – 45%
Campaign Learnings

How likely are you to experience a flood?

RISK = HAZARD x LIKELIHOOD x CONSEQUENCE

• If it can rain, it can flood
• Flooding is America’s #1 natural disaster
• You have a 1-in-4 chance of flooding over the life of a 30-year mortgage
• You’re more likely to experience a flood than a fire
• A 1% annual chance of experiencing a flood = High Risk
• Just a few inches of water can cost thousands in damage
Vividly Personalize the Consequences

• Threat to financial security
  *I could lose my savings*

• Threat to way of life
  *I could lose my home, my possessions, my business*

• Avoid regret
  *Floods are dirty and disgusting and cleanup will be horrible*
Let People Hear from People Like Them

- They increasingly turn to personal social networks for input and validation
- Real stories help build trust
- Coming soon: Coastal, Hispanic testimonials

Act Now and Reduce Losses Later

“People are more likely to take actions if you show that those actions can cut their losses if something happens.”

—Dennis S. Mileti
Foster a Culture of Safety/Involvement

Broaden the engagement!

Expanding the Risk Conversation

Where do people turn first for help and advice?
Help in Decisionmaking

• Trusted personal networks
• Trusted authorities (local first)
• “What everybody is saying/doing” (reinforcement is key)

Multiple Speakers, One Conversation

• Build coalitions
• Integrate a variety of information channels
• Be ready to listen!
Pay Attention To Changing Media Preferences

TRADITIONALISTS

BABY BOOMERS

GENERATION X

GENERATION Y

Seize Opportunities to Further the Dialogue

Weather Events

Assessment Results

Safety/EM Events

Map changes

Levee changes

Environmental issues
FloodSmart Resources and Tools For You

How can you save money on flood insurance?

FloodSmart.Gov
Shareable Tools and Widgets

Find It All On The FloodSmart.gov Community Resource Tab
Flood Risk Communication

- Government Recommendation
- WHAT FRIENDS SAY
- Flood Hazard
- Flood Likelihood
- Timely Instructions
- Personal Consequences
- Ongoing Conversation
- Actions to Take Now

Questions?

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