

# 2014 CAFII External Communications Strategy: Communications Tactics and Implementation Timelines

(Draft For Board Update On Tactical Implementation Timelines)

April 3, 2014

# Communications Tactics For Regulators and Policy-Makers

- ✓ Continued strong proactive focus on this key audience, broadened to include Policy-Makers in addition to Regulators
- ✓ Majority of activity is provincially focused, with selective activity directed towards federal authorities, i.e. Financial Consumer Agency of Canada (FCAC)
- ✓ Maximize use of face-to-face interaction opportunities, as the warmest and most effective channel to build relationships and deliver key messages
- ✓ Strategic use of all written contacts (submissions, regulatory newsletters, etc.) as an opportunity to reinforce communications objectives

Communication Tactics	Details
<b>Proactive Face-to-Face Interaction</b>	<p><b><i>Continued Activity, with enhanced focus:</i></b></p> <ul style="list-style-type: none"> <li>• Invitations to CAFII Speaker and Networking events</li> <li>• Pre-consultation and consultation meetings with regulators</li> <li>• Enhanced Regulator Visit Plan, focused on dedicated, face-to-face meetings with each provincial regulator at least once every 18 months, in Toronto or their location</li> <li>- Leverage regional meetings where common interest exists</li> <li>- Periodic liaison meetings with provincial regulator executive teams, as needs/issues arise</li> </ul> <p><b><i>New/Enhanced Activity:</i></b></p> <ul style="list-style-type: none"> <li>• Identify key provincial and federal policy-makers and develop a Policy-Maker Visit Plan, with targeted key messages</li> <li>• Meet with relevant provincial policy-makers, in conjunction with regulator meetings</li> <li>• Attendance at industry conferences, symposia, and related events where regulators and policy-makers will be present</li> <li>• Assess options to engage and influence non-FI Creditor Insurance players around regulatory risk discussions and industry education, including targeting them as possible Associate Members of CAFII</li> </ul>
<b>Proactive Written Communications</b>	<p><b><i>Continued Activity, with enhanced focus:</i></b></p> <ul style="list-style-type: none"> <li>• Timely, high quality regulatory submissions emblazoned with new CAFII branding</li> <li>• Webinars for CCIR and the CISRO community (on annual basis at a minimum)</li> <li>• Regulatory Newsletter, distributed to regulators and policy-makers as an information resource</li> <li>• Regular phone contact by Executive Director to source newsworthy developments</li> <li>• Interaction with related Associations (i.e. CLHIA, CBA) to ensure Key Messages are aligned yet still tailored to reflect CAFII's perspective</li> </ul> <p><b><i>New/Enhanced Activity:</i></b></p> <ul style="list-style-type: none"> <li>• Sponsor more frequent independent consumer research on key CAFII issues to provide content for submissions and proactive Releases . (i.e.. inclusion of two or three targeted questions on quarterly omnibus survey, eg. Pollara's syndicated "InsurPoll" )</li> <li>• Strategically share results with regulators and policy-makers in timely, focused manner through both written Releases and educational webinars</li> <li>• Regulator Kit of briefing documents focused on CAFII's key messages ( both electronic and paper distribution)</li> <li>• Leverage enhanced, regularly updated web site content which provides CAFII-branded regulator and policy-maker-focused resources</li> </ul>

# Communications Tactics For Media

- ✓ Focus on gradual transition to a “Prepared and Selectively Proactive” strategy, to begin earning credibility and bona fides with this Key Audience
- ✓ Focus on developing air-tight Key Messages to fuel confidence in being selectively proactive; and on using third party research to buttress messages
- ✓ Reassess strategy as part of 2015 communications planning

Communication Tactics	Details
<p><b><u>Prepared and Selectively Proactive</u></b></p>	<p><b><i>New /Enhanced Activity:</i></b></p> <ul style="list-style-type: none"> <li>•Develop a broad inventory of Key Messages which can also be used with other Key Audiences and develop potential story scenarios with up-to-date scripted responses (share with CAFII members for their own use)</li> <li>•Develop a series of short, non-provocative articles on various aspects of the case for Creditor Insurance and Alternate Distribution, written as much as possible from a Consumer Financial Literacy lens. Use this content for “pen control” media communication opportunities, a Media Kit, the website, and other applications</li> <li>•Leverage independent consumer research on targeted insurance topics to provide content for a program of feature-style Media Releases; and dissemination of findings to other audiences</li> <li>•Identify “friendly” media representatives</li> <li>•Respond to media requests for information and interviews, in accordance with Board-approved Media Protocol</li> <li>•Monitor media coverage and social media posts (English and French) re Creditor’s Insurance and related CAFII-relevant issues               <ul style="list-style-type: none"> <li>–Strategically and selectively respond to published misinformation about Creditor’s Insurance products, using Key Messages and Stock Answers</li> </ul> </li> <li>•Provide media training session for Executive Director and available Board members, based on approved Key Messages and Stock Answers</li> <li>•Create “About Creditor Insurance” Media Kit from web-based resources, for ready dissemination when need arises               <ul style="list-style-type: none"> <li>–some overlap with Regulator Kit content, so likely dual application of information pieces developed</li> <li>–Develop Media-focused section on CAFII web site</li> </ul> </li> <li>•Revisit and assess this Communications Strategy in Q4 2014 to determine if CAFII wishes to continue a “Prepared and Selectively Proactive” approach or transition to more proactive media communications tactics beginning in 2015</li> </ul>

# Communications Tactics For The Public and Consumer Interest Groups

- ✓ Focus on gradual transition to a “Prepared and Selectively Proactive” strategy, to begin earning credibility and bona fides with this Key Audience
- ✓ Focus on developing air-tight Key Messages to fuel confidence in being selectively proactive; and on using third party research to buttress messages
- ✓ Reassess strategy as part of 2015 communications planning

Communication Tactics	Details
<p><b><u>Prepared and Selectively Proactive</u></b></p>	<p><b><i>New/Enhanced Activity:</i></b></p> <ul style="list-style-type: none"> <li>• Increase reliance on the recently enhanced website to communicate with this audience:               <ul style="list-style-type: none"> <li>– Ensure Key Messages and FAQs are added to the website and easily accessible to the public</li> <li>– Source member company testimonial videos or short stories citing the positive impact of Creditor Insurance.</li> <li>– Enhance “Contact Us” section to facilitate consumer questions about Creditor Insurance, or about CAFII and its members. Ensure responses to questions are provided on a timely basis</li> <li>– Invest in Search Engine Optimization (SEO) services to drive consumers with “Creditor Insurance” and related queries to the site</li> </ul> </li> <li>• Leverage independent consumer research on key CAFII issues (developed primarily for use with Regulators /Policy-Makers and Media) to provide content for responding to Public and Consumer Interest Group information requests</li> <li>• Monitor the agendas and activities of key Consumer Interest Groups for environmental scanning purposes:               <ul style="list-style-type: none"> <li>– i.e.. Consumers Council of Canada; Consumer’s Association of Canada; Public Interest Advocacy Centre, etc.</li> <li>– identify opportunities to provide value-added information (eg. “Creditors Insurance: Are Consumers Being Well Served?” report prepared by Consumers Council of Canada for Office of Consumer Affairs, Industry Canada, March 2009)</li> </ul> </li> <li>• <i>When and if appropriate, engage proactively with the public and/or consumer interest groups around Consumer Financial Literacy or other targeted insurance topics</i></li> <li>• <i>Revisit and assess this Communications Strategy in Q4 2014 to determine if CAFII wishes to continue a “Prepared and Selectively Proactive” approach or transition to more proactive communications tactics beginning in 2015</i></li> </ul>

# Regulators and Policy-Makers: Engage effectively to position CAFII as “go to” resource for credible information and insights (1)

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Completion of rebranding of CAFII	Secure delivery of all electronic and printed stationery and templates with new CAFII logo and “look and feel”	Completed on time and within budget			
Draft and deliver high quality regulatory submissions	Response to Draft 2 of Manitoba’s Draft ISI Regulation (delivered January 10/14)	Completed on time, with input from EOC and in consultation with allied industry Associations	Submission in response to FSCO’s Draft 2014 Statement of Priorities, due May 30		
	CISRO-requested letter of support from CAFII for its LLQP modernization efforts (delivered February 21/14)	Completed and submitted within two weeks of request, with input from EOC			
	CAFII submission in response to Finance Canada’s proposed federal financial consumer code (delivered February 28/14)	Completed on time, with input from EOC and in consultation with allied industry Associations			
	Submission in response to CCIR’s call for input for its 2014-17 Strategic Plan (delivered February 14/14)	Completed on time, with input from EOC			

# Regulators and Policy-Makers: Engage effectively to position CAFII as “go to” resource for credible information and insights (2)

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Meet face-to-face with each relevant regulator and policy-maker at least once every 18 months	Arrange opportunity(ies) for Alberta Insurance Council to give demo presentation(s) of its new Canadian Insurance Participant Registry (CIPR)	Completed, twice: face-to-face presentation on January 8 in Toronto; and webinar presentation in March	Meet with FSCO on April 9 to provide feedback on Interim Report of Life Insurance Product Suitability Review	Presentation to CISRO on multi-jurisdictional licensing and other compliance challenges faced by national contact centres, at meeting in Fredericton, September 29-30	
	One-on-one stakeholder meeting with CISRO LLQP Committee	Completed on February 10, very successfully. Meeting resulted in request for a letter of support from CAFII.	One-on-one stakeholder meeting for CAFII with CISRO LLQP Committee on May 28		
	Liaison lunch with J. Abram and R. Gilbertson of Alberta Insurance Council on March 17	Productive discussion where regulator identified travel insurance issues as a growing concern	Liaison dinner with C. Rogers, CCIR Chair, being arranged for May 6 in Ottawa		
			Liaison dinner with G. Matier, Insurance Council of BC, arranged for May 28		
Ensure that Regulator and Policy-Maker Visit Plan is updated for every EOC and Board meeting	-January update -February update -March update	Completed	Joint Liaison Meeting with Atlantic Canada Insurance Regulators on May 15 in Halifax		
			Liaison Lunch Meeting with AMF in Montreal on April 8		
			Meeting with Manitoba Minister of Finance in May (awaiting date confirmation)		
			Attend CLHIA Compliance Conference, where several provincial regulators will be present		
4/3/2014		Draft for Discussion Purposes			6

# Regulators and Policy-Makers: Effective Regulatory Advocacy

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Manitoba Draft ISI Regulation	Secure desired amendments to draft ISI Regulation	Completed, with high degree of success. Manitoba has confirmed in writing that it will be amending Regulation to address all concerns articulated by CAFII and other industry stakeholders, save for one that would require amendment to Insurance Act	Monitor to ensure that Regulation passed is as promised (ongoing)	Presentation to CISRO on multi-jurisdictional licensing and other compliance challenges faced by national contact centres, at meeting in Fredericton, September 29-30	
Travel Insurance Concerns Identified by Alberta Insurance Council and C. Rogers, CCIR Chair			Play leadership role in formation and functioning of "Multi-partite Industry/Regulator Task Force on Travel Insurance Application Forms"		
			Approach CLHIA and, if support received, THIA subsequently about prospect of forming a "Multi-partite Industry/Regulator Task Force on Travel Insurance Application Forms" to address travel insurance concerns raised by regulators, towards a positive win-win outcome, with strong CAFII participation		

# Regulators and Policy-Makers: Communicate benefits of Creditor Insurance; and positively influence perceptions, awareness, and understanding

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Regulator Kit			Develop content and first draft design of materials for Regulator Kit	Disseminate Regulator Kit, including first Regulatory Newsletter, to Regulators and Policy-Makers	
			Prepare first issue of quarterly Regulatory Newsletter, for inclusion with Regulator Kit		
Independent consumer research on insurance topics and issues				Working with MAC, formulate plan and budget for increased use of independent consumer research, beginning in 2015, to provide communications content for Regulators/Policy-Makers and other audiences	Secure EOC and Board approval of plan and budget for increased use of independent consumer research
				Working with MAC, formulate plan and budget for engaging with non-FI Creditor Insurance Groups around regulatory risk and industry education	Secure EOC and Board approval of plan and budget for engaging with non-FI Creditor Insurance Groups
4/3/2014			Draft for Discussion Purposes		8



# Regulators and Policy-Makers: Keep EOC and Board Members Well-Informed of Regulatory Issues and Developments

<b>Initiative</b>	<b>Q1 2014 Deliverables</b>	<b>Comments</b>	<b>Q2 2014 Deliverables</b>	<b>Q3 2014 Deliverables</b>	<b>Q4 2014 Deliverables</b>
<b>Deliver an "industry intelligence"-focused Regulatory Update for each EOC and Board Meeting</b>	<b>Update for January EOC Meeting</b>	<b>Completed</b>	<b>Ongoing</b>	<b>Ongoing</b>	<b>Ongoing</b>
	<b>Update for February EOC Meeting</b>	<b>Completed</b>			
	<b>Update for March EOC Meeting</b>	<b>Completed</b>			
<b>Keep EOC and Board members well-informed through other means</b>	<b>Direct communiques to EOC members on time-sensitive issues and developments</b>	<b>29 communiques sent to EOC members in Q1</b>			

# Media: Improve, Consolidate, and Confirm “Readiness” to Respond to Media Requests (1)

Initiative	Q1 2014 Deliverables	Comments	Q2 2104 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Media Training Refresher	Media Training Session for Executive Director and CAFII volunteer leaders	Completed on March 26/14			
Key Messages/Story Scenarios/Stock Answers			Complete Key Messages/Stock Answers/Story Scenarios utilizing feedback obtained in Media Training Session, with strong emphasis on “human touch” aspects of how CAFII members meet consumers’ needs		
Consumer Testimonials			Secure additional consumer testimonials from CAFII members	Ensure that all consumer testimonials secured are posted to CAFII site and referred to in media response materials	
Short articles on case for Creditor Insurance and Alternate Distribution				Develop series of short articles on Creditor Insurance and Alternate Distribution, with emphasis on human interest angle, for use on web site, in Media Kit, in “pen control” media opportunities, etc.	
4/3/2014		Draft for Discussion Purposes			10

# Media: Improve, Consolidate, and Confirm “Readiness” to Respond to Media Requests (2)

<b>Initiative</b>	<b>Q1 2014 Deliverables</b>	<b>Comments</b>	<b>Q2 2014 Deliverables</b>	<b>Q3 2014 Deliverables</b>	<b>Q4 2014 Deliverables</b>
Media Kit					Develop an “About Creditor Insurance” Media Kit, using existing web site content and other resources
Media section on CAFII web site					Develop a media-focused section on web site, using Media Kit materials and other content developed
Independent consumer research on insurance topics and issues				Working with MAC, formulate plan and budget for increased use of independent consumer research, beginning in 2015, to provide communications content for Media and other audiences	Secure EOC and Board approval of plan and budget for increased use of independent consumer research

# Media: Selective Pro-active Engagement With Media

Initiative	Q1 2015 Deliverables	Q2 2015 Deliverables	Q3 2015 Deliverables	Q4 2015 Deliverables
Independent consumer research	Launch approved plan for independent consumer research on insurance topics to fuel program of survey data-based Releases to selected media			
Roundtable Discussion meeting with "friendly media"	Arrange Roundtable meeting with small group of "friendly media" to discuss and educate around Creditor's Group Insurance; the underserved market; and alternate distribution, at which Media Kit will be used as a discussion guide and distributed			

# The Public and Consumer Interest Groups: Enhanced Consumer-Friendly Web Presence

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
Consumer Testimonials			Secure additional Consumer Testimonials from CAFII members	Ensure that all consumer testimonials secured are posted to CAFII site, and regularly refreshed	
Enhance consumer-friendliness of CAFII's web presence				Engage Search Engine Optimization services to improve CAFII's ranking in search results, and drive consumers with Creditor Insurance inquiries to site	Post Kit materials developed for other audiences to CAFII site, as information resource also directly relevant to consumers
				Revamp "Contact Us" section of site to welcome consumer questions about Creditor Insurance	Answer consumer queries about Creditor Insurance promptly, on an ongoing basis

# The Public and Consumer Interest Groups: Monitoring and Engagement

Initiative	Q1 2014 Deliverables	Comments	Q2 2014 Deliverables	Q3 2014 Deliverables	Q4 2014 Deliverables
FAQs on Creditor Insurance for FCAC website	Draft FAQs using existing content on CAFII site	Completed in March. To be reviewed by MAC at April meeting.	After MAC and EOC review and approval, deliver FAQs on Creditor Insurance to FCAC for use on its site		
Financial Literacy Month			Formulate plan and budget for CAFII to have some profile/involvement in Financial Literacy Month (November); use process as vehicle for engaging and raising CAFII's profile with FCAC and/or other regulators (egs. FSCO, AMF)	Secure EOC and Board approval for CAFII's involvement in Financial Literacy Month through an event, or Release/announcement; or social media campaign, etc.	Execute plan for CAFII involvement in Financial Literacy Month
Monitoring of Consumer Interest Groups	Include intelligence on Consumer Interest Groups' issues and activities in Regulatory Update for EOC and Board meetings	Intelligence included in two of three Regulatory Updates in Q1	Ongoing	Ongoing	Ongoing
Direct engagement with Consumer Interest Groups					Formulate plan and budget for CAFII to engage directly, beginning in 2015, with one or more key Consumer Interest Groups (eg. Seat on Advisory Board of Consumer's Council of Canada, as per CLHIA)