

2014 CAFII External Communications Strategy:

Communications Tactics and Implementation Timelines

(Draft For EOC Review and Concurrence on Tactical Activities; Timelines to be Confirmed by MAC)
March 25, 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 against 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
Proactive Face-to-Face Interaction	<p><i>Continued Activity, with enhanced focus:</i></p> <ul style="list-style-type: none"> • Invitations to CAFII Speaker and Networking events • Pre-consultation and consultation meetings with regulators • 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 - Leverage regional meetings where common interest exists - Periodic liaison meetings with provincial regulator executive teams, as needs/issues arise <p><i>New/Enhanced Activity:</i></p> <ul style="list-style-type: none"> • Identify key provincial and federal policy-makers and develop a Policy-Maker Visit Plan, with targeted key messages • Meet with relevant provincial policy-makers, in conjunction with regulator meetings • Attendance at industry conferences, symposia, and related events where regulators and policy-makers will be present • 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
Proactive Written Communications	<p><i>Continued Activity, with enhanced focus:</i></p> <ul style="list-style-type: none"> • Timely, high quality regulatory submissions emblazoned with new CAFII branding • Webinars for CCIR and the CISRO community (on annual basis at a minimum) • Regulatory Newsletter, distributed to regulators and policy-makers as an information resource • Regular phone contact by Executive Director to source newsworthy developments • Interaction with related Associations (i.e. CLHIA, CBA) to ensure Key Messages are aligned yet still tailored to reflect CAFII's perspective <p><i>New/Enhanced Activity:</i></p> <ul style="list-style-type: none"> • 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") • Strategically share results with regulators and policy-makers in timely, focused manner through both written Releases and educational webinars • Regulator Kit of briefing documents focused on CAFII's key messages (both electronic and paper distribution) • Leverage enhanced, regularly updated web site content which provides CAFII-branded regulator and policy-maker-focused resources

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
<u>Prepared and Selectively Proactive</u>	<p><i>New /Enhanced Activity:</i></p> <ul style="list-style-type: none"> •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) •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 •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 •Identify “friendly” media representatives •Respond to media requests for information and interviews, in accordance with Board-approved Media Protocol •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"> –Strategically and selectively respond to published misinformation about Creditor’s Insurance products, using Key Messages and Stock Answers •Provide media training session for Executive Director and available Board members, based on approved Key Messages and Stock Answers •Create “About Creditor Insurance” Media Kit from web-based resources, for ready dissemination when need arises <ul style="list-style-type: none"> –some overlap with Regulator Kit content, so likely dual application of information pieces developed –Develop Media-focused section on CAFII web site •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

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
<u>Prepared and Selectively Proactive</u>	<p>New/Enhanced Activity:</p> <ul style="list-style-type: none"> • Increase reliance on the recently enhanced website to communicate with this audience: <ul style="list-style-type: none"> – Ensure Key Messages and FAQs are added to the website and easily accessible to the public – Source member company testimonial videos or short stories citing the positive impact of Creditor Insurance. – 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 – Invest in Search Engine Optimization (SEO) services to drive consumers with “Creditor Insurance” and related queries to the site • 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 • Monitor the agendas and activities of key Consumer Interest Groups for environmental scanning purposes: <ul style="list-style-type: none"> – i.e.. Consumers Council of Canada; Consumer’s Association of Canada; Public Interest Advocacy Centre, etc. – 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) • <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> • <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>

Implementation Timelines For New Tactics: Regulators and Policy-Makers

					2014												2015			
	P = Planning	X = Execution			Period	Jan	Feb	Mar	April	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
Objective	Comms. Objective	Audience	Activity																	
Engage effectively with Key Audience		Regulators and Policy-Makers	Update Regulatory Visit Plan regularly (ongoing); and execute to achieve objective of meeting face-face with each relevant regulator and policy-maker at least once every 18 months		X	X	X		X	X	X	X	X	X	X	X	X	X	X	X
	Position CAFII as the “go to” resource for credible information about Creditor Insurance	“	Re Policy-Makers: small CAFII group to make Fall 2014 visits tour to meet with policy-makers in relevant provinces					P	P	P			X	X	X	X		X	X	X
		“	Compile list of industry conferences, symposia, events that provide a meaningful opportunity for interaction with regulators and policy-makers					P		P			X	X	X		X			
		“	Attend selected industry conferences/events and interact with regulators and policy-makers								X			X	X	X	X	X	X	X
	“		Develop and deliver new CAFII webinar on topic of interest to regulatory audience								P	P	P	X	X					
Demonstrate the value of Creditor Insurance	Communicate the consumer benefits of Creditor Insurance, and positively influence perceptions, awareness, and understanding	Regulators and Policy-Makers	Develop Regulator Kit, including quarterly Regulator Newsletter					P	P	X										
“	“	“	Disseminate Regulator Kit, and subsequent issues of quarterly Regulator Newsletter							X			X			X			X	
“	“	“	Formulate plan and budget for increased use of independent consumer research. Seek EOC and Board approval of plan and budget.								P	P								
	“		Dedicate a MAC meeting to considering and planning for engagement with non-FI Creditor Insurance Groups around regulatory risk and industry education; and possible Associate status in CAFII. Seek EOC and Board approval of engagement plan.																	
								P	P	P										

Implementation Timelines For New Tactics: Media

Objective	Comms. Objective	Audience	Activity																			
Engage effectively with Key Audience	Position CAFII as the “go to” resource for credible information about Creditor Insurance	Media	Arrange Media Training Session for Executive Director and small group of CAFII volunteers																			
		“	Complete Key Messages/Story Scenarios/Stock Answers utilizing, in part, feedback obtained from Media Training Session			X																
		“	Develop series of short articles on case for Creditor Insurance and Alternate Distribution, for use on web site, in Media Kit, in "pen control" media opportunities, etc.				X	X	X													
		“	Develop "About Creditor Insurance" Media Kit from existing CAFII web site resources							X	X	X										
			Develop media-focused section on CAFII web site																			
			Identify "friendly" media representatives and disseminate Media Kit to them																			
“	“																					
Demonstrate the value of Creditor Insurance	Communicate the consumer benefits of Creditor Insurance, and positively influence perceptions, awareness, and understanding	Media	Respond to media requests for information and interviews, in accordance with Board-approved Media Protocol (including re-activation of Board Communications Committee)																			
		“	Dedicate a MAC meeting to formulating a plan for leveraging consumer research on insurance topics to provide content for a program of feature Media Releases and dissemination of findings to select media and other audiences; if EOC and Board approval secured, proceed to execute this plan																			
		“	Dedicate part or all of a MAC meeting to considering a plan/proposal (to come) for availing of "pen control" media opportunities to communicate the value of Creditor Insurance. Seek EOC and Board approval of plan.																			
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Implementation Timelines For New Tactics: The Public and Consumer Interest Groups

				2014												2015			
P = Planning	X = Execution			Period	Jan	Feb	Mar	April	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
Objective	Comms. Objective	Audience	Activity																
Engage effectively with Key Audience		Public and Consumer Interest Groups	Post available member company video or written testimonials on CAFII web site; canvass members quarterly for additional new or refreshed testimonials (ongoing)					X		X		X			X			X	
	Position CAFII as the “go to” resource for credible information about Creditor Insurance	“	Revamp "Contact Us" section of web site, to facilitate receiving and answering consumer questions about Creditor Insurance and/or CAFII (ongoing)						P	P	X	X	X	X	X	X	X	X	X
		“	Post web content and Kit materials developed for other audiences to site, as information resources also useful to consumers										X	X					
		“	Invest in Search Engine Optimization services to drive consumers with Creditor Insurance and related inquiries to CAFII site										X	X					
		“	Ongoing liaison with FCAC (and/or related Financial Literacy orgs.) re possible CAFII involvement around Plain Language and Consumer Financial Literacy (begun in January 2014)										X	X					
		“			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
“	“		Ongoing monitoring of the agendas and activities of key Consumer Interest Groups for environmental scanning purposes		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Demonstrate the value of Creditor Insurance	Communicate the consumer benefits of Creditor Insurance, and positively influence perceptions, awareness, and understanding	Public and Consumer Interest Groups	Dedicate a MAC meeting to identifying opportunities for providing value-added information to Consumer Interest Groups and to otherwise engaging with them (eg. seat on Advisory Board of Consumer's Council of Canada as per CLHIA)		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
												P	P	P					