

Exposure Reduction Consumer/Agent Education

Christine Ashburn, Chief of Communications,
Legislative and External Affairs

Alden Mullins, Director of Communications and
Strategic Services

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FMAP Marketing

Since the September meeting, the primary focus of marketing the Florida Market Assistance Plan (FMAP) has been to reestablish the brand with Florida consumers to generate awareness and interest in the service.

Keeping consumers at the forefront, we reviewed the types of customers already participating in FMAP. Data suggests the referral service is often used by shoppers comparing insurance premiums and coverage of other companies prior to policy renewal. That information guided our content and imagery strategy to broaden focus to a wider demographic of consumers throughout the insurance purchase lifecycle, not merely limited to those purchasing a new home or their first home.

Evaluating other insurance products in the market, we have developed an updated FMAP brand persona to be approachable and friendly, offering helpful and trusted information. Those characteristics led to developing and launching messaging for both public radio and social media.

FMAP Marketing – Public Radio Messaging

Florida Public Media serves the state with 13 public radio and 11 public television stations

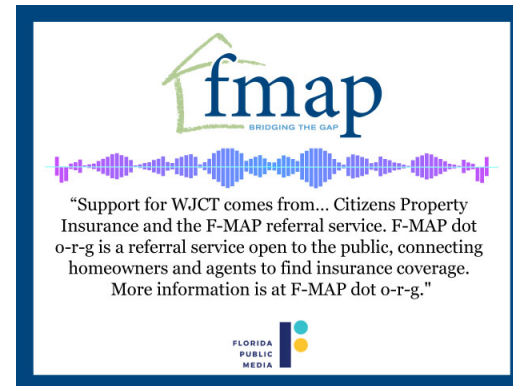
- Combined viewer and listener audience reaches 99.9% of Floridians
- Current sponsorship includes a total of 200 radio ads per month across all stations

New :15, :20 and :30 second format radio spots focused on FMAP were created to air.

- Two variations on rotation
 - What is FMAP?
 - 50/50 rotation with regular Citizens messaging started on November 29
 - Who can use FMAP?
 - Additional version starts January 3 to rotate 50/50 in the FMAP slot



What is FMAP? :20 second version



Who can use FMAP? :15 second version

FMAP Marketing – Social Media Messaging

FMAP social media profiles were created on Facebook and Twitter. Messaging has been a combination of organic and paid posts on both platforms.

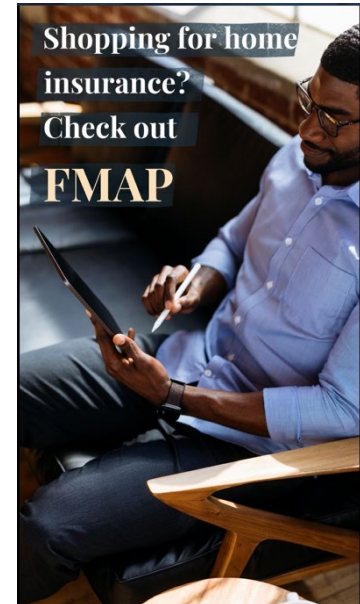
Increasing brand awareness relies upon meeting consumers where they are at. Our messaging includes static, video and story feature posts.

Each piece of content relies on the utility of the FMAP service – connecting consumers with local agents to find coverage.



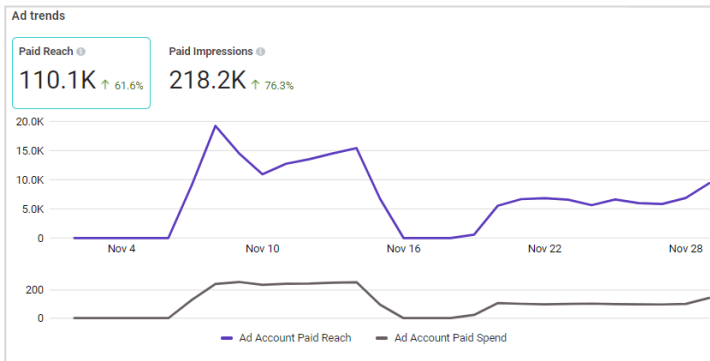
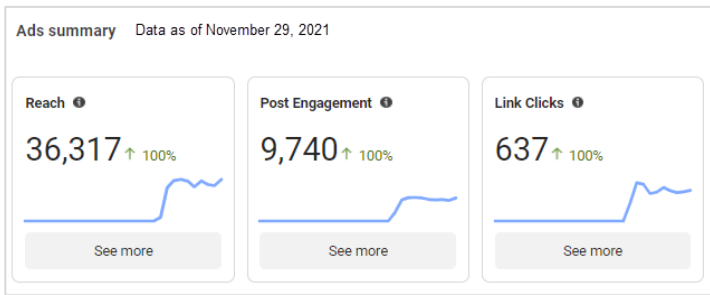
First house?
Next house?
Best house?

FMAP has
you covered.



FMAP Marketing – Campaign Metrics

Facebook paid ads have been the most successful social tool for us to increase awareness. Two ad suites with multiple video versions are in rotation. To maximize effectiveness, ad version delivery is determined by Facebook based on user profile information such as device, location and demographics.



	Current metrics (Combined paid and organic based on 30 days of data)	Forecast metrics (Combined paid and organic projected for the next 30 days)
Total Investment	\$3,000	\$6,000
Reach	36,317	220,000
Engagement	9,740	25,000
Views	637	3,000
Page visits	38	180

FMAP Marketing – Advertising Partner

Citizens met with C-Com to discuss future FMAP marketing campaign. Proposal focused on marketing FMAP as a new brand and establishing name recognition as the brand is not well known.

Several approaches were pitched for consideration with different tiers of investment. Solutions include a selection of broadcast television, cable, radio, print and digital deliverables during a campaign of up to 18-weeks. Estimated impressions from the campaign range from 7.6 million to 27 million.

The majority of the work for this partnering effort would take place in late Q1 2022 and early Q2 after the two major FMAP application releases are complete.

FMAP Marketing – Recap

Internal Resources:

- Social Media
 - Twitter handle @fmap_org
 - Facebook page @fmap.org
- PH Newsletter/Advisor
 - Article in October Advisor [Citizens renews focus on state program to find private insurance options](#)
 - Article slated for Issue 4 of Policyholder Newsletter (March 2022) FMAP 2.0 is Here!
- Direct mail/email
 - Messaging sent December 10 to alert agents and currently registered consumers of upcoming FMAP platform enhancements and new requirements launching December 17
 - Email banner with FMAP branding complete
- Association awareness article
 - Shared with association partners for inclusion in upcoming member newsletters
- Earned media (Op-eds, Letters to the Editor)
 - Forecast for Q1 2022 for greater message impact (better user experience, not competing with holiday/end of year wrap ups, etc.).

External Resources:

- Florida Public Media
 - Ad introduced into rotation to reintroduce FMAP end of November
 - Second ad incorporated beginning of January
- C-Com
 - Met with partners to review options for larger campaign
 - Anticipated engagement late Q1/early Q2 of 2022 for maximum impact

Exposure Reduction Messaging Workgroup

Cross-divisional workgroup tasked with reviewing and enhancing all current messaging efforts that help reduce exposure and find new opportunities via multiple communication channels to increase consumer awareness.

All topics requiring communication use the channels below:

- Internal communications to staff
- Agent Bulletins
- Policyholder emails and letters
- Consumer emails
- External Website for all
- Agent Website
- FAQs
- Social Media

Q4 2021 Focus

Managed Repair Program:

- Call center scripts
- Additional mailers
- New email to policyholder at time claim is filed
- Improved messaging
- Agent Bulletins
- External Website
- Agent Website
- FAQs
- Social Media

Exposure Reduction topics:

- Loss History Reporting
- FMAP (Agents and Consumers)
- New Eligibility Rules
- Citizens Insurance Services (CIS) Book of Business Transfers
- Depopulation survey

Q1 2022 Focus

Depopulation Marketing:

- Review current documents
- Enhance messaging using survey results
- Create pre-depopulation offer campaign program

Exposure Reduction topics:

- Managed Repair Program communication enhancements
- Property Inspections
- FMAP 2.0
- Begin monthly mailers for CIS book-of-business transfers