



Media Representation Group Public Relations Toolkit





Introduction

2024 Media Representation Group Public Relations Toolkit

PREPARED BY: **ROSEN** GROUP

This training guide is designed to support our Big “I” members and partners who are participating in our media representation group.

The contents of this toolkit are organized into three main sections – understand, prepare, and communicate. Each section covers key topics and shares ideas that will help you navigate the complexities of modern media interactions.

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Media Representative Key Guidelines

Thank you for agreeing to be a part of the Trusted Choice Independent Agents/Big “I” media representation group.

The goal of this group is to field interviews on the organization’s behalf and provide accurate information, facts and knowledge related to relevant insurance topics, promote the Trusted Choice brand/Big “I”, and highlight the current hard market landscape and the importance of working with an independent agent.

For all media opportunities generated by Rosen Group, Trusted Choice media core representatives are asked to:

- 1 Be prepared - review our notes.**

Prior to speaking with the reporter, review the preview email notes Rosen Group sends you. They will speak to the reporter first and send you a preview of the topic/questions to be covered.
- 2 Clearly define an independent agent.**

When possible, provide a topline definition of an independent insurance agent and speak about the pros and importance of working with one. **For Example:**

“Independent insurance agents are uniquely positioned to work with consumers to help them take a good hard look at their policies, offer various coverage solutions and approach the challenging market with a holistic perspective to ensure their clients aren't left vulnerable. With multiple companies at their fingertips, independent agents present an array of options, ensuring the best coverage at the best price. At this time, it's more important than ever to work with an agent who offers choice and advocacy so policyholders can be empowered to make informed decisions to chart a path forward.”
- 3 Reinforce key company details.**

Reinforce that Trusted Choice is the national consumer brand representing the members of the Independent Insurance Agents & Brokers of America (the Big “I”)—the nation's oldest and largest national association of independent insurance agents and brokers.
- 4 Emphasize your Trusted Choice affiliation.**

Remind the reporter that your Trusted Choice affiliation should be mentioned. Your company name can be mentioned as well but, for these specific opportunities generated under the Trusted Choice brand, your Trusted Choice/Big “I” affiliation is the most important. Prior to passing the contact along, Rosen Group will also have informed the reporter of these credentials and provided the appropriate language (e.g. Trusted Choice executive board member, Trusted Choice independent agent, Big “I” member, “John Smith with XYZ Agency, also a Trusted Choice independent insurance agent”).
- 5 Be thoughtful of deadlines.**

In today's 24/7 news cycle, often times quick action for media opportunities is required.
- 6 Suggest [TrustedChoice.com](https://www.TrustedChoice.com) for additional resources**

Remind reporters to look at the [TrustedChoice.com](https://www.TrustedChoice.com) website for additional resources and when possible, link back to the website. Rosen Group will share this with the reporters as well.

Media Representative Training Tips and Tricks



Media Representative Training

This media training guide is designed to equip you with the essential tools and techniques needed to navigate the complexities of modern media interactions.

Keep in Mind



- **Don't Be Afraid.**
- **Reporters Are People Too**
- **Effective Communication is a Conversation.** But you want to keep control. Don't talk at them, talk with them.
- **Never Wing It:** Just because you're immersed in some subject every day doesn't mean you can spontaneously pull on the right threads to weave a public performance. The fundamentals always come down to preparation. Invest time and effort in rehearsals.


Key Messaging

Developing key messaging must be a regular part of preparing for interviews

- **Identify the points you want to convey**
- **Remember the 4 C's:**
 - **Clear:** It's important that your key points are clear so that you can keep your conversation on track
 - **Concise:** If you have too many points, you'll lose focus
 - **Consistent:** Any supporting materials you provide should convey the same key messages
 - **Call to Action:** What do you want people to know after your interview?

Know Before You Go

Don't let your conversation with the journalist be the first time you're considering the topic at hand

- **Check out the outlet:** When possible, watch or listen to the program to understand the format of the show, get a sense for the anchors/interviewer, and see how your segment will fit in.
- **Request the questions:** Don't be afraid to ask them what they are going to ask you. Some places may not provide the questions in advance, but it never hurts to ask. Feel free to also provide some talking points to the producer ahead of time to help guide the conversation. 
- **Determine the setting and format:** If going on TV, ask what the stage for the interview will be like. Will you be sitting, standing, etc.? If going on the radio, will the interview be live or taped? Will there be other people participating in the conversation? For both, confirm how long the interview will be.
- **Practice your key messages:** If the producer has given you suggested questions or an order for the talking points, practice the segment. Time your answers and practice making your points in an effective and timely manner without rushing yourself to get all of the information out.
- **Don't Miss the Deadline:** We're operating in a 24/7 news cycle where oftentimes journalists need something at the drop of a hat. Try to make it a priority. Don't wait until the absolute drop dead deadline to get back to them. Chances are by then either they've found another source or their story is already written and you're too late to help shape it.

Prepare a Sound Bite:

For print and taped broadcast interviews, producers will take the most compelling sound bite from the longer interview to use. It's best to prepare a ten-second sound bite that gets at your main point, and work up a few different and compelling ways to say it.

- ▶ **Simple Structure:** Nouns and verbs in active voice without jargon. Get to the point with a minimum number of words.
- ▶ **Power of Three:** Refer to three compelling points, three big mistakes, three actions.
- ▶ **Use Metaphors or Analogies.**
- ▶ **Repetition** is a powerful tool
- ▶ **Facts and Figures:** People like opinions. They like facts to support those opinions even more.

Reminders for Any Type of Interview:

- ▶ **Build your brand:** When answering questions, remember to fold your company or organization's name into your answer. For example, "When conducting this study, Trusted Choice found that..." Obviously, you don't want to start every sentence like this, but try to think of your answers in complete sentences, that require a full description, not just a yes or no.
- ▶ **Take control:** If a question catches you off-guard, or is not leading you to what you came to talk about, use a "bridging" technique to transition quickly and direct the conversation to where you want to be. Use phrases like "what's more important is" or "the interesting thing to note is" to steer the conversation. If you're asked a question that you don't know the answer to, or are unsure or uncomfortable about, don't be afraid to acknowledge that. Be careful not to repeat an interviewer's words, unless they reinforce what you wish to say.
- ▶ **It's OK to disagree:** If you disagree with the interviewer's premise, don't be afraid to transition quickly and then get at the facts. This gets toward the idea that you are the expert—just make sure you aren't getting defensive or emotional.
- ▶ **Don't be afraid to cut yourself off:** In day-to-day conversation, people tend to talk until someone else interjects. On TV, anchors will often let you talk until you come to a stop. Don't feel obligated to fill silence by saying 'um' and 'but' and then continuing on. Once you have answered their question and made your point, stop. The anchor will then lead the conversation with their next question.
- ▶ **Remember that you are the expert:** The anchor will have some background and knowledge of the topic, but remember that you are there as an expert and your job is to educate the anchor and the audience. Always keep in mind though that the audience may not know as much as you. Try to keep to palatable and easy to understand points and don't use too much jargon or assume that everyone will know what it means.
- ▶ **Have confidence and show it!**
- ▶ **Remember Nothing is 100% off the record.** Whatever you say — anywhere — can follow you around.



It's Showtime: A few extra things to consider for a broadcast interview



- **What to wear** – What you wear communicates who you are. Present yourself as you feel an expert in your field should be presented. A doctor and a chef can dress very differently for an interview, yet both can look appropriate on air. Consider how your clothing will look on camera. Try to wear solid colors and avoid plaids, checks, thin stripes, loud colors or patterns, and clothing with distracting words or graphics on it.
- **Body language** – Try to make yourself feel comfortable in the chair or on the couch. Sit forward, avoid fidgeting or foot tapping, but do not be afraid to use body language or hand gestures to communicate your ideas, just be sure your hands don't block your face. If you are doing a walk-and-talk or demo with props, always "cheek" the camera, which means you will be looking at the interviewer, but you will be focused on having at least one cheek always facing the camera. Never cross your arms in front of your body. It may be natural or comfortable, but crossing your arms reads on camera as a defensive and closed off posture. Don't nod incessantly, it may look like you are inadvertently agreeing with everything they are saying. Don't swing your legs.
- **Eye contact** – During television interviews, don't worry about the cameras, they'll find you. Look at the interviewer eyeball to eyeball when responding to a question or making a point. Do not stare off into space or look down at the ground in response to questions as it lessens the impact of your message. Look attentive.
- **Stay energized** – Smile graciously. Let your voice and your delivery reflect the full spectrum of emotions and points of emphasis. Your tone should reinforce the idea that you are excited, passionate, concerned, engaged. Modulate your voice to bring attention to key points. Remember, if you do not appear interested in your subject, the audience will not be either.

Ring Ring: a few extra things to consider for a telephone interview



- **Speak slowly** – Often times reporters are typing as you are speaking and they can't type as fast as you can speak. Speak slowly and repeat important items as necessary.
- **Use notes** – It's ok to have your notes and key messaging in front of you during a phone interview. Just don't sound like you are reading directly from them
- **Don't be distracted** – Go someplace quiet. Turn off your computer.
- **Follow-up** – Always get the journalists contact information to follow up. A newspaper reporter will not allow you to review copy before it is printed. You can, however, extend your influence over the article by inviting the reporter to call you for more information or clarification or providing thorough follow-up materials.

On the Radio: a few extra things to consider for a radio interview

- **Avoid rushing**
- **Be clear and succinct**
- **Listen carefully**
- **Maintain your energy: Stand up!**

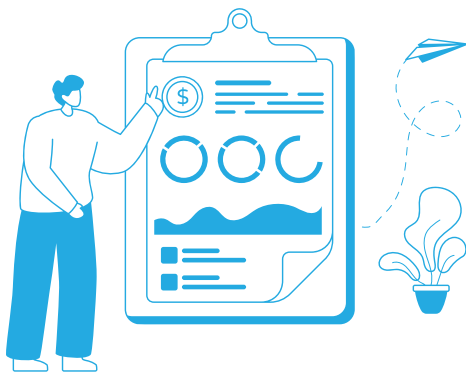


Leverage Consumer Survey Talking Points



Develop Relevant Talking Points by Utilizing the Consumer Survey

Trusted Choice conducted a consumer survey to gain active talking points to address the hard market when educating consumers on the value of independent agents. Review these talking points to use as appropriate in your responses and interviews.



Survey Overview:

A large number of American consumers are unaware that external economic factors are a leading cause of increasing insurance rates.

- ▶ The convergence of compounding challenges, spanning from severe natural disasters to intricate supply chain disruptions, escalating inflation, and mounting litigation, is shaping the landscape of Americans' insurance premiums in unprecedented ways.
- ▶ Consumers are grappling with increased insurance costs, yet many don't understand how economic pressures and market dynamics are affecting their rates.
- ▶ A new survey released by Trusted Choice—the national consumer brand representing the members of the Independent Insurance Agents & Brokers of America (the Big "I")—shows that a full one-third of Americans (32.8%) say they are unaware that external economic factors are affecting insurance rates.
- ▶ This survey demonstrates that consumers have a lack of clarity and understanding around the changing and complex insurance landscape, and its effects on the overall industry and their personal policies.
- ▶ This is an opportunity for independent agents to engage more deeply with and educate their clients.
- ▶ Consumers are encouraged to closely collaborate with their agents and take an active role in safeguarding their financial well-being. This proactive approach will empower consumers, and help ensure that they make informed decisions aligned with their unique needs and financial goals.

Increasing Premiums:

Increasing insurance premiums are a result of a number of market variables including:



Inflation: Inflation affects insurance, too. As the cost of goods and services increases, insurers must pay for higher repairs and labor costs.



Natural disasters: Extreme weather events like hurricanes, floods, and wildfires have become more frequent and even commonplace in recent years. These events increase costs as insurance companies help pay for the damages.



Increased claims: An overall increase in claims filed also impacts insurance premiums; more claims mean more payouts for insurance companies, which drives premiums up.



Supply chain issues: Disruptions in global supply chains have increased the cost of building materials like lumber and steel. Since insurance companies must pay more when covering repairs or replacements, this directly impacts property insurance premiums, and claims take longer to resolve.



Mounting litigation: The frequency and costs of lawsuits have increased recently. This trend is particularly noticeable in auto and professional liability insurance. And the more lawsuits, the more insurance companies pay to cover legal fees and settlements.

Consumer Response

A majority of consumers are responding to increased premiums by putting their insurance policies in review.

- Over two-thirds (69.3%) of consumers have put their insurance policies under review, with nearly half (45.8%) citing rising premiums as the catalyst.
- The current environment is prompting consumers to opt for higher deductibles, switch coverage solely based on cost, or even go uninsured.
- **Based on the survey:** 46.6% of Americans have considered or already taken a higher deductible plan to save money on insurance; 22% have considered going uninsured to save money; and 83% would switch insurance providers for lower cost premiums, while 59.5% would switch for better coverage. However, these are not often the wisest or most effective strategies.

Consumers prefer buying insurance through an agent

- The Trusted Choice survey found that 56.3% buy insurance through an insurance agent versus 36.3% who buy online through an insurance company's website.
- Independent insurance agents are uniquely positioned to work with consumers to help them take a good hard look at their policies, offer various coverage solutions and approach the challenging market with a holistic perspective to help ensure their clients aren't left vulnerable.
- Beyond selling policies, these agents are consultants, educators, and advocates—with deep connections to the communities they live and work in—ensuring each individual understands their risks and is presented in the best possible light to insurers.
- Working with multiple insurance companies, independent agents can present an array of options, that fit the consumers needs as best as possible.
- During these turbulent times, it's more important than ever to work with an agent who offers choice and guidance so policyholders can be empowered to make informed decisions to chart a path forward.

Key Opportunities for Independent Agents:

The lack of clarity and understanding around the changing and complex insurance landscape, is an opportunity for independent agents to engage more deeply with and educate their clients.

- It's crucial for consumers to ask the right questions, engage in close collaboration with their insurance agents, and learn about what's affecting their coverage.

Top questions for consumers to ask an agent:

1. How do external factors like natural disasters or supply chain issues affect my current policy?
2. Why should I or should I not consider switching insurance companies?
3. Are there things we can do to help prevent a loss from happening?
4. What can I do to be presented to insurance companies in the best possible light?
5. Are there discounts available that I am not taking advantage of?

Why Choose Independent Agents:

During periods of increased uncertainty, people need to review their assets wisely. Having the right professionals by your side is crucial in navigating through these turbulent times.

- A series of external factors is putting a lot of pressure on the insurance industry resulting in rising premium costs for consumers.
- In this tough market, it's critical for consumers to understand the dynamics in play. Independent insurance agents are here to help their clients navigate through good times and bad.
- Independent agents bring added value, fostering genuine connections with their clients and the communities they work in. They offer personalized guidance, unwavering customer support, and a diverse range of coverage options from multiple carriers—all geared towards prioritizing the unique needs of their clients.



Contact Us

We're here to support you!

Thank you again for being an important part of our media relations efforts. Our team at Rosen Group is here to assist and provide interview tips prior to speaking with reporters, should you need it.

Rosen Group • Contact Information:

Abby Cohen, EVP

✉ abby@rosengrouppr.com

Jacob Streiter, VP

✉ jacob@rosengrouppr.com

Gillian Linden, Senior Account Executive

✉ gillian@rosengrouppr.com

Alyssa McCann, Account Executive

✉ alyssa@rosengrouppr.com

ROSENGROUP

Big "I"/Trusted Choice • Contact Information:

Kasey Connors, VP Marketing Operations,

✉ Kasey.Connors@iiaba.net

