

California Earthquake Authority

2017 Research Forum

Executive Presentations



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Chief Communications Officer

CEA marketing barriers:

- Earthquake insurance requires additional marketing step
- People do not perceive risk to high-consequence, low-probability events
- Fragmented EQ preparedness messages have low market penetration

CEA Comms based on research:

- Consumer/Agent Survey (2008)
- Social Science (2008)*
- Branding (2009)
- Market (2010)
- Policyholder (2010)
- Economic (2010)

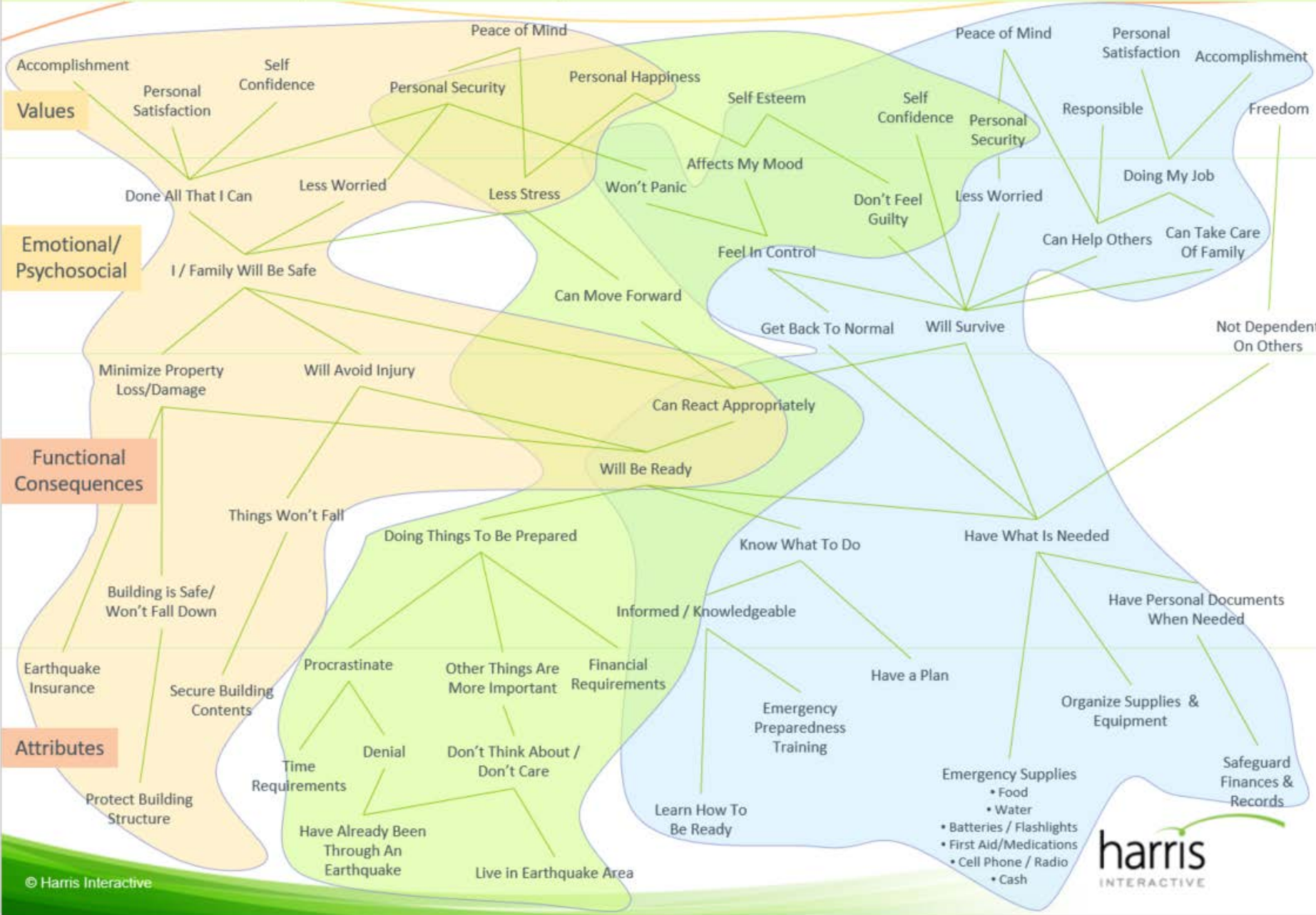
**Independent research conducted by social scientists*

CEA Comms based on research:

- Message (2011)*
- Agent Training (2011)
- Advertising Performance (2012)
- Mandatory Offer (2013)
- Product (2014)
- Ad Concepts (2013) and (2015)

**Partnered with CalOES; FEMA covered half of cost*

Earthquake Preparedness Map



CEA: Two Ladders Mirroring and Streamlining Qualitative Findings

Values

Confidence
 Personal responsibility
 At peace
 Accomplish something important to me

Peace of mind/safety
 Personal security
 Peace of mind
 Safety

Emotional/
 Psychosocial

In control
 More in control
 Doing everything possible to be prepared

Survival
 Better able to move on/move forward
 Not be panicked
 Family and I less likely to be injured

Family protection
 Family and I will be safer
 I am taking care of my family

Functional
 Consequences

Protect Property
 Minimize property damage
 Won't suffer financial ruin
 Protect personal items from falling and breaking

Ready and able
 Ready to react appropriately during and after
 Supplies in event of a 3-day outage

Attributes

Structure
 EQ Insurance
 Secure personal belongings
 Secure structure
 Taking steps to learn how to be ready

Kits and Checklists
 Emergency supplies on hand
 Have family disaster plan
 Update contact information
 Organize emergency supplies