

Public Relations Drives Support for Competitive Pricing of Auto Insurance Rates

Overview

In 2008, auto insurers in Georgia – including Allstate Insurance and the Independent Insurance Agents of Georgia, Inc. – supported Senate Bill 276 which provided additional coverage to drivers hit by “low” or uninsured motorists and enabled competitive forces to set rates, instead of government control. By removing a cumbersome layer of government bureaucracy, this legislation was intended to allow a competitive marketplace to set auto insurance rates instead of requiring “prior approval” from state regulators, a process that took up to six months.

Objective

Cookerly Public relations was charged with assisting the industry’s development and execution of a communications program to support passage of SB 276 by educating legislators, key opinion leaders and the public about consumer benefits of the bill and correcting misperceptions.

Strategy & Tactics

The agency developed a multi-pronged strategy that included: research and in-house focus groups to test perceptions and messages; credible message development; educational fact sheets for legislators; outreach (press materials) with statewide media.

To correct misinformation, messages and materials incorporated strong data/results from “free market” programs in 22 states and endorsements from experts at Georgia State University and consumer advocates.

Following overwhelming passage of Bill 276, the agency worked with the industry to counter a backlash of opposition from the office of the insurance commissioner prior to the bill being signed into law by the governor. The agency monitored all media coverage to review and analyze messages and recommend swift action to counter incorrect information.

The agency provided press materials and statements as needed, worked with media to run op-ed pieces and provided media training for spokespersons interviewed by print and broadcast reporters.

Result

An effective communications campaign aided in overwhelming passage of SB 276 by the Georgia legislature. Cool heads and clear messages that corrected inaccuracies prevailed during a period of backlash from the office of the insurance commissioner. Governor Purdum signed the bill into law on May 14, 2008. The industry is taking steps to assure smooth and seamless implementation of the bill and will monitor auto rates carefully.



Highlights

Cookerly Public Relations assisted the auto insurance industry in Georgia with its communications campaign to support passage of Senate Bill 276.

Clear, objective information counteracted false information and fear tactics from opponents of the bill prior to the governor signing the bill into law.

