***[Insert Company Name or Logo]***

# Insurance Crisis Communication Plan

***Last Updated [Date]***

## Purpose

*Define the purpose of this document. Highlight when this should be referenced and what kind of information and references will be outlined.*

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## Escalation Framework

*The framework below will help you determine the severity of a crisis. Use the description column to define a situation. Consider including a few examples of what that crisis would look like.*

*Use the action column to list teams or individuals who need to take action and what actions must be taken in response. This can include legal, PR team, marketing, executives, and more.*

|  |  |  |
| --- | --- | --- |
| Level | Description | Action |
| Level 1 | *This is the highest level of crisis escalation and should involve an all-hands-on-deck approach. Describe this situation as immediate to your customers, partners, employees, and/or all stakeholders.* Examples: *list the examples of this level. For example, an epidemic or pandemic could be considered level 1.*  | * Person/Team #1: *Task or action*
* Person/Team #2: *Task or action*

 * Person/Team #3: *Task or action*
 |
| Level 2 | *Level 2 presents a moderate potential risk or impact on business operations, customer success, and/or company reputation.* Examples: *list the examples of this level. These may include the risk of immediate major customer churn.* | * Person/Team #1: *Task or action*
* Person/Team #2: *Task or action*

 * Person/Team #3: *Task or action*
 |
| Level 3 | *This is unlikely to pose a long-term risk to or impact business operations, customer success, and/or company reputation, but the team should still be on the same page for responding.*  Examples: list the examples of this level. *For instance, this can include an executive leave of absence.* | * Person/Team #1: *Task or action*
* Person/Team #2: *Task or action*

 * Person/Team #3: *Task or action*
 |
| Level 4 | *This is where most “crises” will fall into. They tend to be slightly bigger versions of day-to-day issues that may need a bit of extra effort to be fully resolved or addressed.*Examples: *An example could include a short outage with no impact on support.* | * Person/Team #1: *Task or action*
* Person/Team #2: *Task or action*

 * Person/Team #3: *Task or action*
 |

## Crisis Response Team

*Use this space to define the purpose and responsibilities of this team.*

### First Line of Defense

*Identify the key players to be informed once the company is aware of the crisis. The list should include the names of the individuals, the team/department those people are members of, and how to best communicate with each member individually. If there is an internal chat system or group email for the whole team, list that here as well.*

* **Person/Team #1:** Email and/or Phone Number
* **Person/Team #2:** Email and/or Phone Number
* **Person/Team #3:** Email and/or Phone Number
* **Person/Team #4:** Email and/or Phone Number
* **Group Email/Communication Method:** List Here

###

### Greater Response Team

*Indicate which escalation level will involve the Greater Response Team. Additionally, list out the core departments that comprise the Greater Response Team, and if appropriate, note that other departments or individuals not listed below may be brought in as needed. Teams that make up a greater Crisis Response Team may include the following:*

* Communications
* Customer Support
* Legal
* Partner Communications
* Social Media
* Customer Marketing
* People Ops and HR
* Product/Engineering
* Executives
* Security

##

##

## Roles and Responsibilities

*In a general crisis – regardless of escalation – what should each of these departments be responsible for once informed of the crisis? Feel free to add a row to include any other department that is right for your business.*

|  |  |  |
| --- | --- | --- |
| **Team** | **Contact Name** | **Roles and Responsibilities** |
| Communications | Name | * *Example Responsibility*
 |
| Customer Support | Name | * *Example Responsibility*
 |
| Legal | Name | * *Example Responsibility*
 |
| Social Media/Marketing | Name | * *Example Responsibility*
 |
| HR | Name | * *Example Responsibility*
 |
| Product/Engineering | Name | * *Example Responsibility*
 |
| [Other Department] | Name | * *Example Responsibility*
 |
| [Other Department] | Name | * *Example Responsibility*
 |
| [Other Department] | Name | * *Example Responsibility*
 |

## Tone and Messaging

*In a crisis, it’s more important than ever to ensure your message has the right tone for the situation. You need to follow the sentiment of the situation. Work with the Crisis Response Team to create company-wide standards for a consistent message across all departments.*

*Use this space to describe the tone of your crisis communications. This can include legal, personal, informational, directional, promotional, and more.*

*Develop key messages to be used in response to a potential crisis. Consider what questions you could be asked by stakeholders or the media and draft responses. Your messaging could include:*

* *Impact of the crisis*
* *Timetable for future plans*
* *Communicate compassion*
* *Provide suggestions and actionable directives*

## Communication Channels

*Use this framework to determine which communication channels will be used when and how often.*

|  |  |  |
| --- | --- | --- |
| **Channel** | **Usage** | **Frequency** |
| Phone | * *Example Usage*
 | Frequency |
| Print | * *Example Usage*
 | Frequency |
| Email | * *Example Usage*
 | Frequency |
| Website | * *Example Usage*
 | Frequency |
| HR | * *Example Usage*
 | Frequency |
| Mobile App | * *Example Usage*
 | Frequency |
| Text Message | * *Example Usage*
 | Frequency |
| Social Media | * *Example Usage*
 | Frequency |
| [Other] | * *Example Usage*
 | Frequency |

## Crisis Management Process

### Phase 1: ALERT

*Outline the actions necessary to ensure the response team is notified as soon as possible. Emphasize that if someone is unsure if he or she should alert the team to alert the team that he or she should, just in case.*

*Your alert system can be as simple as an internal chat system channel or email alias.*

* Action #1
* Action #2
* Action #3

### Phase 2: ASSESS

*Once the Response Team has been notified, what happens next? Explain how the team will assess the potential crisis, gather any available information, classify the incident via the escalation framework above, and prepare to take subsequent action*.

Here are some questions to answer to get you started:

* What happened?
* Where and when?
* Who was affected?
* Who is involved?
* When did we learn about the incident?
* What is the impact/likely impact?
* Is there any immediate impact?
* Do we understand the entire issue?

### Phase 3: ACTIVATE

*Turn your plan into action. Explain how the response team will communicate with the appropriate team members for their tasks and/or with external stakeholders for specific messaging.*

*In the box below, write out a few common tasks expected in a crisis situation, and delegate that task to a responsible party in the form of a department or an individual. These tasks could include Crisis Response Team communication, initial external messaging, gathering/monitoring information, finding a meeting space, team check-in cadence, etc.*

|  |  |
| --- | --- |
| **Action Items** | **Responsible Party** |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |

### Phase 4: ADMINISTER

*Determine how the Crisis Response Team will continue to assess, address, and resolve the incident. Once again, the type, scale, scope, and severity of the crisis will determine the response. Tasks include communication to stakeholders, employees, and customers if appropriate, as well as developing a timeline, seeking external legal or technical assistance, moderating and responding to media, and updating your crisis communication plan. This section should address the steps for any crisis, whether long-term or short-term.*

|  |  |
| --- | --- |
| **Action Items** | **Responsible Party** |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |

### Part 5: ADJOURN

*Once the immediacy of the crisis has dissipated, regroup as a team to go over your process for crisis management, response, and communication. Consider what changes should be made and update this plan with those changes.*

*Additionally, someone should take point on documenting exactly what the process was for this crisis, alongside any successes, learnings, or shortcomings.*

*Finally, if there are any outstanding issues that need to be addressed, or if further monitoring of communication/media is necessary, delegate individuals or departments to manage those tasks.*

|  |  |
| --- | --- |
| **Action Items** | **Responsible Party** |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |
| *Example Action* | *Responsible Party* |

##

## Dos and Don’ts

*What are the best practices for your crisis communication? During these times, it can be stressful and easy to jump to a decision that could cause more harm than good. Outline the dos and don’ts for crisis management below.*

|  |  |
| --- | --- |
| **DOs** | **DON’Ts** |
| ✅ Respond quickly✅ Answer policyholder questions✅ Communicate frequently✅ Be transparent✅ Send omnichannel communications✅ Maintain company-wide consistency✅ Listen and adapt✅ Example Do✅ Example Do✅ Example Do | 🚫 Wait to respond🚫 Assume customer questions🚫 Under communicate🚫 Set unattainable expectations🚫 Rely solely on print 🚫 Have different tones and messaging🚫 Set it and forget it🚫 Example Don’t🚫 Example Don’t🚫 Example Don’t |

##

## Maintaining an Effective Response Plan

*To help ensure your company’s crisis communication plan will be effective and current, take steps to keep the plan fresh. This means editing this plan as needed and developing a training program for all members of the crisis communication team. Outline those processes in this section.*

*Consider including guidelines, checklists, and forms that support and facilitate this crisis communication plan. This may include:*

* *Media policy*
* *Social Media policy*
* *New release templates*
* *Business continuity or disaster recovery plans*