

# WINNING IN THE PUBLIC EYE

## A Communications Guide for Actuaries



AMERICAN ACADEMY  
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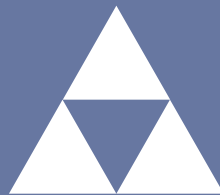
# WINNING IN THE PUBLIC EYE

## A Communications Guide for Actuaries

Mark Cohen and Andrew Simonelli, *Editors*

Mary Downs, *Executive Director*

Craig Hanna, *Director of Public Policy*



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1850 M St. N.W., Suite 300  
Washington, D.C. 20036-5805

[www.actuary.org](http://www.actuary.org)

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# INTRODUCTION

Being a good communicator is easy, isn't it? After all, communication is simply the exchange of information from one person to another, or to a group. All one has to do is be clear in expressing the ideas, knowledge, and emotions one is trying to convey.

This *sounds* simple enough, but you most likely can recall a time when you have been misinterpreted or your message was not received or failed to elicit the desired response. While communication can be more difficult than it first appears, you can learn and employ techniques and skills to help you become a more effective communicator. That's what this book is all about.

Why has the American Academy of Actuaries published this guide? Because actuaries can make a significant contribution to the public interest by bringing their analytical skills, talents, and knowledge to bear on important issues of the day. Communicating that knowledge effectively is just as important, however, as the knowledge itself. If an idea is unheard, unseen, or misunderstood, then it is as if the idea never existed, or worse yet, it's an idea that could be misconstrued by others.

*“The difference between the right word and the almost right word is the difference between lightning and the lightning bug.”*

— Mark Twain

This 2011 edition of “Winning in the Public Eye—A Communications Guide for Actuaries” has been expanded with an entirely new section on testifying before legislative bodies, and the media relations part includes new material on Academy policies and procedures.

We hope the information in this guide helps you better communicate your ideas to opinion leaders, decision makers, and the public. We at the Academy are here to assist you in your efforts to advance the actuarial profession and contribute to the public interest.

# I. IMPROVING YOUR PUBLIC SPEAKING SKILLS

Let us consider, first, a common forum for the public spokesperson—the keynote address or the after-dinner speech. If you ever have been called upon to speak before an audience, large or small, you probably have experienced those all-too-frequent natural reactions: a surge of adrenaline and a mouth as dry as cotton. Even with a well-rehearsed speech at hand, it is not uncommon to feel somewhat unprepared the moment you are introduced.

Few people are born polished public speakers who ignite a message with vigor and conviction. Most people have to rely less on charisma and more on hard work. If you are new to public speaking, it is easy to imagine what could go wrong rather than what benefits could be gained—for the benefits may seem intangible at best and the potential for disaster all too real. There are ways to prevent mishaps, manage difficult situations, and overcome nervousness. With some diligent practice, who knows? You could begin to look forward to public speaking.

## SUCCESSFUL COMMUNICATION

Recall the last time you heard a speech that made you think about something afterward. It might have been a rare event. Your response during and after may have been laughter, empathy, agreement, or even disagreement, but whatever it was, the speaker was able to elicit a response from you and make you think about something.

How was the speaker able to accomplish that? It may have been due, in part, to his speaking on a topic that interested you. But even so, it is not likely he would have made much of an impression if his delivery had been dull and lifeless.

Consider now the evening television and radio news programs. To viewers and listeners, they may be just the news, but that is not how the producers think of them. Sure, they are there to report

the news, but their success or failure in attracting viewers and listeners depends on one thing—how they *entertain*. When viewers tune in to watch a newscast or listen to a radio news program, subconsciously they expect to be entertained. Viewers may want to get a synopsis of the day's events, but they will look for the most entertaining format and announcers, and it will be fast-paced and present lots of pictures and images. Radio is particularly colorful in its use of words, and moves even more quickly. In neither case will you see a picture on the screen or a run of commentary lasting more than 15 seconds without a change. The same is true for commercials. Every aspect of a program or commercial is carefully calculated to prevent boredom and grab your attention.

That is why those in mass communications have spent billions of dollars collectively on studies and surveys and on the testing of ideas, techniques, and theories about communication to discover how to make you, John/Joan Q. Public, remember their messages—what, in short, “entertains” you. The speech you heard succeeded in entertaining you. The message stuck, at least for a while, because the speaker had a particularly good sense of humor; or a ringing conviction and sincerity; or a lot of colorful and interesting visual aids; a unique way of stating things; a deep, resonant voice; or perhaps a combination of these elements. You really listened, even if you did not agree with all that you heard.

Communication studies have shown again and again the truth of the adage, “It’s not what you say, it’s how you say it.” There are millions of people who could read the news to you every night, but the ones who are paid fantastic salaries to do so are chosen for their ability to impart a personality, a color, and a liveliness to their reports. If these elements are present—if we like the people reading the news to us—the credibility of their reports naturally follows.



A closer look at the use of humor is in order here, for it can be an especially effective way to sell your ideas if used with a sense of what's appropriate for the subject and the audience. In an experiment, two groups of people were instructed to purchase something, one group telling the seller, "My final offer is \$ \_\_\_\_." The members of the other group were told to smile and say, "My final offer is \$ \_\_\_\_, and I'll throw in my pet frog." The buyer's frog line resulted in substantially greater concessions in the selling price than the other sellers. Not all the sellers responded, but most did.

In applying humor and liveliness to your presentation, it pays to think of yourself as an entertainer. Keep your speech or interview fast-paced, sprinkle your talk with colorful and descriptive phrases, inject your words with vigor and conviction, and refer to dynamic and interesting audiovisual aids when possible.

Finally, do not be afraid to make your audience laugh. If your topic is a solemn one, you may not have the opportunity to use humor, but if you can insert it safely in your speech, do so. This does not mean you should spout a continuous stream

of jokes and puns. Too much of a good thing can discredit you, and if you are not a professional comedian with a well-rehearsed and audience-tested routine, you might flop. Avoid lines that are cheap shots or potentially offensive to someone.

Your audience (whether present or not) wants you to succeed. Your listeners will meet you halfway. Know your subject, and then let your personality and sense of humor come through.

More often than not, you will have adequate time to prepare for a speaking engagement. Long before you rehearse a word of it, you will need to formulate the most effective message possible on paper.

## GETTING YOUR MESSAGE ON PAPER

When writing your speech, you should focus on one central idea: the idea you want every member of your audience to take home. Write the message point you want to convey in one sentence. This is your main point, the reason you are speaking. This main point provides your focus, and from it you can organize the rest of your speech. (See Technique Tip: The Telegram, page 4)

## ***TECHNIQUE TIP***

### **THE TELEGRAM**

Although telegrams are no longer commonly used, the writing technique needed to craft a successful telegram can help you develop a message point for a speech or interview.

First, write down the major point you want the audience to come away with from your remarks. Use as many words, sentences, and paragraphs as you believe necessary.

Then imagine you have to send this message as a telegram. Each word costs one dollar. You have ten dollars.

The result of paring the verbiage will be your central idea, clearly stated, easily remembered. These ten words—or fewer—should be the foundation upon which the rest of your remarks will be built.

The modern-day equivalent of the telegram is Twitter—a social media tool that allows users to post messages with 140 or fewer characters. In a sound-bite world where headlines drive the news cycle, it's becoming more important than ever to be concise with your messages.

Putting your ideas on paper as concisely as possible, particularly before addressing a large audience, will help you to be a better speaker. You never want to *read* a speech, except perhaps as a last resort, but preparing a written text (which later can be reduced to notes on index cards) will help you organize the information in your head so that the words will flow in an organized and natural way. And if you are called upon to speak extemporaneously on the topic again, to another group, with a few friends, or in an interview, you will have the information clearly planted in mind, with the illustrative anecdotes on hand.

Even with rigorous paring down, you may find

that there are just too many facets of the topic to be covered comfortably. In that case, it is much better to select one area and build your presentation around it; save further discussion for other speeches.

### **INTRODUCTORY REMARKS**

Your introductory comments are crucial. If you do not grab the audience's attention right off the bat, you may never gain it. Humor is a great way to entice people, for it helps set an easy atmosphere. An anecdote can accomplish the same thing and set the stage for your message. If it is one from personal experience, so much the better—as long as it dramatizes your topic.

If you wonder where good speakers find some of those great opening lines, your local bookstore (or online book retailer) has whole collections of one-liners, quotes, and anecdotes just for such occasions—but an original idea is preferable.

As an actuary, you may be tempted to use an abundance of statistics. You will need to try to limit your use of statistics especially if your audience is a general one. It can be quite difficult for some people to remember a lot of numbers, and numbers do not evoke images. Your presentation may require citing statistics and numbers, but do so as little as possible.

Here is a good exception to the rule: the startling statistic. An amazing statistic can grab your audience's attention, but it must be a good one. A fictional example: "Last year, Americans drank three bazillion quarts of soda pop—that's the same as the amount of water in the Pacific Ocean." Notice in the example it is not enough to say "three bazillion quarts." That does not say much; no one can visualize three bazillion of anything. When you use the analogy of the Pacific Ocean, your audience can readily appreciate just how much soda pop that is. Remember: The purpose of the introduction is to make the audience interested in what follows. Keep it short, and work in a comfortable transition to the

body of your speech. Be sure at the outset to thank the person who introduced you, and acknowledge distinguished guests at the head table or in the audience.

## BODY OF THE SPEECH

The body of your speech is what it is all about. Here you must “tell the people what you are going to tell them, tell them, then tell them what you told them.” You must reinforce your major point so that it sticks.

**RELEVANCE:** If your listeners do not see a connection between themselves and your message, they will be less interested. Let us say you are asked by a community group to tell a little about what actuaries do. First, think of what aspect of the actuarial profession would most interest your general audience. You might discuss the problems facing Social Security, which affects just about everyone. Avoid overly technical descriptions; tell members of the audience how your topic affects them in their daily lives.

**CREDIBILITY:** You can help give your message credibility by citing respected experts in the field, newspapers, magazines, and journals. Statistics lend an air of validity but again must be used sparingly. At the same time, your own credibility will be at stake. Verify your information, and fact check where applicable.

**INTEREST:** Evoke images whenever possible. Do not speak in abstracts; use words that conjure definite images in the minds of your listeners. “Red and yellow” has more impact than “various colors.”

**SIMPLY STATED:** Common mistakes of inexperienced writers and speakers are *padding* and *puffery*. Padding is saying something in five sentences that could be said in three. Puffery means using a big word when a small one could have been used. Language is most effective when it is direct and easily grasped. You will probably want to speak for 15 to 20 minutes, and while that may not seem like much time to convince someone of something, it

is adequate if your remarks are focused, simply expressed, and logically ordered.

**LINEAR AND LOGICAL DEVELOPMENT:** Although both written and spoken words are delivered in a linear fashion, there are huge differences in how presentations should be written. The advantage of the spoken word is that emotion, irony, sarcasm, and emphasis easily can be expressed. The written word needs thoughtful phrasing, literary conventions, context, and punctuation to convey emotion. On the other hand, because the written word is static it is easier for readers to backtrack through the text to clarify confusing points or regain a train of thought. Not true for the spoken word, where the speaker is responsible for ensuring that the audience understands and follows the presentation. If your listeners cannot follow your reasoning, they will not accept your conclusions. It helps to organize your supporting facts and to use words clearly and effectively.

**TECHNICAL TERMS AND DEFINITIONS:** A word about occupational jargon and technical language: as a rule, do not use it unless your presentation is before other actuaries, or other professionals who are reasonably familiar with your subject matter. But keep in mind that actuaries outside your practice area may not be familiar with all the jargon and technical language that is part of your everyday work.

While technical terms may be helpful in quickly expressing a concept, if audience members do not understand crucial words in your remarks, they quickly will tune out your voice and allow their minds to wander to things they do understand. Using technical words without explanation also can be taken as a sign by the audience that you are attempting to show off your superior knowledge or that you do not have any idea who they are. Remember, the audience is there because they want to hear what you have to say. It is the speaker’s job to make sure the audience can follow the remarks.

When the use of a technical or occupational



## *TECHNIQUE TIP*

### **CAN YOU REPEAT THAT?**

Technical jargon is useful to the working professional, and can be confusing and confounding to a general audience. Consider the following example of technical jargon from an actual new car brochure: “The crush behavior was optimally synchronized with the response time lag of the front automatic seat belts. By means of the structurally programmed valley in the retardation curve for the front part, the motion sequence of the passengers during an accident has been exactly adapted to the retardation action and effectiveness of seat belts.”

The text in the brochure could be appropriate for a conference of automobile safety engineers, but the meaning is totally lost for a casual reader (i.e., a customer). What the brochure could have said was: “By measuring what happens to someone in a crash, we are able to make seat belts that provide maximum protection in the event of an accident!” This is concise and understandable.

term is necessary, provide as understandable a definition as possible. Confine the definition to how it applies to the situation you are discussing. Avoid digressing into the history of the term or how it applies in other circumstances.

And, above all, define terms and concepts the first time they are used. Never say, “I’ll explain that later in my remarks.” That is tantamount to saying, “I know you won’t be able to follow me from now on, but after I’m done you can figure out what I was talking about.”

In short, remove every word and phrase that could add confusion to your presentation. The purpose of language is to communicate. Do not let the wrong words get in the way.

## **THE CONCLUSION**

The conclusion ties it all together. Its objective is to summarize the main point and stimulate the desired audience response, which may be to advocate for a cause, or just think about something. An inspirational quote, a challenge, or a solution to a problem may be given. State your main point again, and close on an upbeat, positive note. The conclusion often relates directly or indirectly back to the joke, humorous anecdote, or personal story that formed the core of your introduction.

## **PRACTICE, PRACTICE!**

Like any skill, presentation techniques must be learned and practiced. Rehearse your speech in front of a mirror with your visual aids and before friends and associates. Commit your opening and closing remarks to memory. When you are practicing, be sure to keep the following in mind:

**GOOD EYE CONTACT:** Continually scan the audience, stopping once in a while to direct your eyes and conversation to an individual. Although you will be speaking to a group, imagine that you are speaking to one person. You often will find individuals in the audience who respond to your eye contact with a gesture of agreement. Do not linger on those individuals, but come back to them throughout your remarks to maintain the personal connection between speaker and audience. Eye contact promotes a sense of conviction and a desire to communicate. Be expressive.

**GESTURES:** They animate your speech and help burn excess nervous energy. Hand gestures can be effective in expressing differences, such as in relative size or speed. Practice gesturing smoothly, naturally, with your weight evenly distributed.

**SPEAKING FROM A MANUSCRIPT OR NOTES:** If you must read from a manuscript, practice to develop a spontaneous feel and rhythm. Delivery is extremely important in the effectiveness of the message. Inject a personable and natural character

into your words. Notes help you remember where you are and where you are going. Practice glancing at them unobtrusively. When finished with a card, place it face down on the lectern or put it on the bottom of the stack in your hands.

**VOCAL QUALITY AND DELIVERY:** You are, of course, somewhat limited by nature regarding the color of your voice, but you can make it more pleasant sounding through conscious effort. Listen to yourself on a tape recorder. Do you speak clearly? Do you enunciate and articulate? Is your delivery too fast, or too slow? Do you allow pauses between points to let the audience digest your message? Most areas you would like to improve can be improved, if in your daily conversation you practice changing for the better. The improvements

soon will become natural. You do not want to force your voice into an unnatural sound, but a little conscious effort can improve your vocal delivery.

## QUESTIONS AND ANSWERS WITH AN AUDIENCE

Engaging the audience in a question-and-answer (Q&A) period after your talk is an effective technique to convey and reinforce your message. The Q&A allows members of the audience to concentrate on areas of particular interest to them. This is also a golden opportunity for you to demonstrate your knowledge and ability, thereby boosting your credibility. (By the same token, you must be well-versed to avoid falling on your face!)

### *TECHNIQUE TIP*

#### POSTURE IS IMPORTANT

Whether you are speaking before a small group at the Rotary Club or testifying before Congress, body language is important. Good posture projects confidence and credibility; poor posture signals insecurity, or maybe even evasiveness.

Whether you are standing or sitting, keep your back straight, your shoulders back, your body pointed toward the audience, and your head held high and ready to establish eye contact. When standing, do not put your hands in your pockets; rest them at your side. Even though you won't be putting your hands in your pockets, it's best to remove all objects from your front pockets before you speak—keys, change, eyedrops—anything you might fiddle with in a moment of nervousness.

When sitting, keep your hands on the table—elbows off!—and avoid fiddling with pens or paper. Your hands are valuable tools—do not let them become distractions.

#### A QUESTION OF GRAVITY

Standing in front of an audience for 15 to 20 minutes can be stressful and fatiguing. To stay fresh it is important to stay in a balanced, relaxed stance. As in sports and dancing, footwork is important. Your feet should be shoulder width apart, pointing forward. Hold hands and arms at your side. Do not lean on the lectern.

Podiums come in all shapes and sizes. Some are narrow, some wide. Some have small lights, many don't. Most are made of wood; some newer ones are made of clear Plexiglas. Be prepared for any type of podium. Or, in some informal settings, none at all.

Avoid gripping the sides of the podium or lectern. Some speakers, particularly those with a lot of nervous energy, tend to clutch the podium. It can upset your natural balance. It can cause you to focus your energy toward tightening your grip, not toward projecting your voice. Your audience often will notice your unnatural pose and focus on that—rather than on your words.

Members of the audience should be informed in advance that there will be a Q&A period, giving them a chance to prepare meaningful questions. Find out all you can about your audience: Will it be made up of mostly men, women, young, old, high income, low income, etc.? Knowing even the basic demographic features of your audience helps you to tailor your speech to the group and can better prepare you for the types of questions likely to be asked.

After you have concluded your speech, acknowledge the applause. As may have been arranged previously, your introducer may announce the Q&A, or you may.

Sometimes the first question may be a little slow in coming. To help get the ball rolling, you can offer a question by saying, “Some of you may be wondering...” When you do receive a question, identify questioners with precision. Identify them by name whenever possible. This will provide a more comfortable atmosphere and says that you know and are known by some people in the audience. If you do not know a questioner’s name, identify him as “the gentleman in the blue suit” or her as “the woman in the green dress.”

**DO NOT POINT.** You should not have to point if your eyes meet with those of the questioner and you nod in that direction. You might be asked questions for which you do not know the answers. If so, state simply that the question lies outside your field of expertise. No one can reasonably expect you to know every aspect of the topic.

**KEEP THE ENTIRE Q&A FROM 10 TO 15 MINUTES.** Near the end, tell the audience that you have time for one more question. Then, close with appropriate remarks; thank the audience or say you look forward to more debate about the topic.

## AUDIOVISUAL AIDS

Before a live audience, you are the main audiovisual aid. The minute you appear on stage everyone in the audience is forming impressions of you that



will affect receptiveness to your message. You send out signals about yourself with your dress, voice, manner of speech, eye contact, and body language. You will not, therefore, gain credibility speaking to a roomful of dark-suited executives if you are wearing casual clothes. Dress conservatively, but smartly. You want to create an air of authority and confidence. Stand tall and move with assurance. In addition to yourself, there are visual aids you might use to illustrate and animate your speech. Some of the most common and effective are:

**SLIDES:** Electronic slides allow you to change scenes merely by pressing a button on a remote control. However, they may have to be shown in a darkened room, which means you will not be seen during their presentation. PowerPoint slides have become the standard audiovisual aid in most professional settings.

**FLIP CHARTS AND POSTERS:** Less common than slides, charts and posters are used in certain settings such as congressional hearings. Print your points neatly on poster boards, which also can be effective in small groups. When presenting slides or posters, make sure that the print is large and legible. The people farthest back in the audience should be able to read them without difficulty.

**VIDEO:** In a media-savvy world in which busi-

## *TECHNIQUE TIP*

### **RULES OF THUMB FOR POWERPOINT SLIDES**

- One major point/concept per slide
- No more than seven lines of text per slide
- Use bullet points, and avoid full sentences and paragraphs
- Use 24-to-48-point font—avoid any font that is smaller
- Make sure the font color contrasts with the background color

ness executives can become movie producers using desktop software, video is becoming more and more common as an audiovisual aid. Certainly a powerful tool in an entertain-me world, video should be used only to aid or complement your presentation—not the other way around.

**CONTENT:** Audiovisual aids are just that: aids. They are not substitutes for the spoken presentation. In fact, text-heavy slides can prove distracting, forcing the audience to choose between focusing on the speaker and reading the slide. Do not force the audience to make that choice. Limit each slide or poster to one or two main points, which should be put into short bullet phrases.

If you are using handouts, feel free to provide copies of more slides than you use in your presentation. Be sure to let the audience know that there is more detail in the handouts. Those who are interested in learning the topic in depth will be grateful, while those who are not will appreciate that their time is not being wasted. The same will apply if the slides are being posted to a website. On a website, the reader will not have the benefit of your spoken words, so additional text should be added where applicable.

Do not punctuate every detail with a slide or poster; you will spend too much time with them

and ruin the pace of your speech. Arrange your posters or slides in sequence, and practice using them. Move to the next one only when you have reached that point in your speech.

Be prepared for foul-ups. If a breeze should blow a poster from the stand or a PowerPoint slide should appear out of order or with graphics or video that don't load properly, do not call more attention to the mishap. Calmly correct the mistake without comment or with a brief, humorous ad-lib, and continue.

## **PERSUASIVE TECHNIQUES**

Whether you are called upon to address the throngs at a podium or to speak one-on-one to a broadcast or print journalist, knowledge of certain techniques of persuasion will hold you in good stead. If the audience is not likely to agree with your major point, you can greatly help to change the opposing view by establishing common ground. You may disagree with the audience on some point, or even the main point, but you probably share something in common with the majority and can exhibit some bond, such as parenthood, residence in the same community, or interest in the same goals.

Another persuasive method is called de-anchoring. This strategy anticipates what points the audience will make to argue its side; the speaker then confronts these views through the logic of his/her message, which will help to detach the opinions of the audience.

Common ground and de-anchoring are persuasive methods to use in situations where viewers or listeners might take issue with any points you present. But keep in mind that no one likes to be told he or she is wrong. Any argument you make, no matter how clever the logic of it, will have a difficult time changing beliefs that are formed during many years of a person's life. So state your opinions with conviction but gently and with empathy.

## SPEAKER CHECKLIST

### PREPARING YOUR MESSAGE

- Have you written down your main point in one sentence?
- Does your introduction grab audience attention?
- Is the message relevant, credible, interesting, and logically developed?
- Have you reinforced your main point?
- Have you established “common ground,” or used the “de-anchoring” method, to make your points persuasively?
- Is your message easy to understand?
- Have you avoided padding and puffery?
- Have you avoided statistics and occupational jargon?
- Have you limited the speech to 15 or 20 minutes?
- Does your conclusion repeat the main point and stimulate the audience to action?

### ANIMATING THE SPEECH

- Are you dressed appropriately?
- Do you stand and move with assurance?
- Have you incorporated audiovisual aids into your presentation for variety, reinforcement, and animation?
- Have you limited each audiovisual aid to one concise idea?
- Are you prepared for foul-ups with your audiovisual aids?
- Do you maintain good eye contact?
- Do you gesture for punctuation and animation?
- Do you use facial expressions for effect?

### SPEAKING

- Do you know your opening and closing by heart?
- Do you speak clearly and loudly?
- If you are using notes, have you practiced using them inconspicuously?
- Have you rehearsed your speech several times?



## II. PROVIDING LEGISLATIVE TESTIMONY

It is a distinct honor to be asked to testify on important public policy matters before Congress, state legislatures, or other governmental bodies. It is evidence of professional excellence and public prominence to be recognized as an individual with knowledge and expertise that are valued by policymakers at the highest levels. It is similarly noteworthy when legislators and regulators have identified your profession itself as significant and have asked an organization to provide a representative to give expert testimony.

The American Academy of Actuaries is the organization in the United States for providing subject matter experts representing the actuarial profession to appear before legislative bodies at both the federal and state levels. This includes appearing before committees of the U.S. Congress and state legislatures, federal and state regulatory hearings, the National Association of Insurance Commissioners, the National Conference of Insurance Legislators, and many national, international, and state-based standard-setting bodies on a myriad of issues.

At the Academy, the professional staff helps prepare actuaries who serve as witnesses on behalf of the Academy for legislative hearings. Preparation includes help in drafting the written and oral testimony<sup>1</sup>, message points, audiovisual aids, and an actual walk-through (rehearsal and role-playing Q&A) of the hearing.

### TO TESTIFY OR NOT TO TESTIFY

Should you be called upon in your own right, here are some considerations. Some witnesses debate whether or not it is worth going through the trouble of testifying before a legislative body. It is a lot of work, and witnesses are placed in a very public position. Your testimony will enter the pub-

lic record and will be relied upon by policymakers, academics, reporters, and historians as a valuable contribution to the development of a public policy. Relatively few individuals are ever offered the opportunity to lend their knowledge, experience, and insights to a policy debate on an important issue. Being asked to testify before lawmakers should never be taken lightly.

### THE HEARING FORMAT

Most hearings are open to the public and include an audience of people interested in the issue, typically seated behind the witness panel. There is usually a table where the working news media are seated and where copies of the testimony and related documents are made available at the beginning of the hearing. Some hearings are aired live or recorded for future broadcast, such as the C-SPAN Network in the case of the U.S. Congress.

Legislative hearings are called by the person(s) who chairs the committee or subcommittee of jurisdiction on an issue. There may be more than one committee with jurisdiction over an issue. This could result in a joint hearing.

Testimony in both the U.S. Senate and House of Representatives generally is strictly limited to five minutes for delivery. Written testimony may be longer for submission for the record, and, according to a specific committee's rules, a set number of copies will need to be submitted three to five days before the day of the hearing. A hearing that includes numerous witnesses will typically be divided into panels of three or four people who will testify in a pre-established sequence. After all the witnesses on the panel have delivered their prepared oral testimony, the committee's chair and ranking member will generally begin the process of asking

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<sup>1</sup>Testimony on behalf of the Academy is considered a public statement and subject to the Academy's "Guidelines for Making Public Statements." These guidelines are available at: <http://www.actuary.org/yearbook/2008/public.pdf>

questions of the panel, either directly addressed to a specific witness or as open questions to be answered by any witness who chooses to address the subject.

## **INFORMING THE DEBATE OVER ADVOCACY**

The questions that are asked of the witnesses can be general to confrontational in nature. The makeup of committees and the subject matter of each hearing can have a bearing on whether the hearing is conducted in true fact-finding fashion or driven by partisan or regional/geopolitical concerns. To that end, hearings themselves can have personalities of their own. On contentious issues, hearings can produce opinionated statements, and turn raucous and even unpleasant. On the other hand, most hearings are organized, friendly, and informative, with an appreciation for the time witnesses take to testify and the help they are offering legislators.

Nonpartisan organizations are invited to testify because they bring an objective and knowledgeable perspective to a hearing. In other cases, witnesses might have strongly defined positions and opinions. A witness seated next to an Academy presenter could be a staunch advocate who disagrees with the information from the Academy perspective and will say so directly, and on the other side could be seated an advocate who agrees with the Academy perspective and would encourage taking that perspective a step or two further.

Academy witnesses adhere to the important tenet that their testimony be nonpartisan, objective, and unbiased, and that it does not assert a position on behalf of the Academy that has not already been approved as an official public statement of the Academy. While remaining above the fray may sound safe, it is actually a more challenging position, as committee members may attempt to draw a witness into a debate, or ask for a compare and contrast of the positions of other witnesses on the panel. Some committee members even may ask

witnesses to offer personal opinions, to “take off your Academy hat and tell us what you really believe.” But when representing the profession, it is important to steer clear of such overtures. All comments are on the record, both in the legislative record and in the media. Once spoken, words cannot be taken back. Therefore, it is imperative to confine your remarks, both in testimony and in Q&A, to approved policy statements that were developed for the hearing.

## **BRIEFLY, BE BRIEF**

Witnesses who have been scolded by the chairman of a congressional committee when their testimony went long will tell you it isn’t a fun experience. Don’t let it happen to you. Keep your oral remarks to the five-minute limit. Your written testimony and supporting attachments can include much more background to make your case. Keep any charts simple and to the point because legislative panels, collectively and otherwise, have little time to spare and their members do not appreciate having to squint or read lengthy text to find the pertinent information. Streamline your presentation, and avoid potentially clumsy transitions. When at the hearing, answer questions directly and avoid using technical jargon and providing too much background. If any members of the committee need an explanation or further information, don’t worry: They will ask.

## **PROTOCOL AND ETIQUETTE**

It is important to follow the rules of the legislative body to which you are delivering testimony. For example, each committee in Congress has specific and unique rules about providing testimony. It is never appropriate etiquette to argue either with other members of the witness panels or with legislators. It is appropriate to disagree politely to correct misinformation or to support the credibility of your testimony.



When addressing members “at the dais,” it is proper to refer to them as Congressman, Congresswoman, or Representative \_\_\_\_\_ (plus the last name) in the U.S. House of Representatives. And, of course, say Senator \_\_\_\_\_ (last name) when addressing a member of a panel in the U.S. Senate. Whoever is chairing the hearing is referred to as Mr. Chairman or Madam Chairwoman (or Chairman if she prefers). Witnesses should wear appropriate business attire. Because the hearing may be televised, it is best to avoid bold patterns and stripes, which can be distorted by the camera lens. A formal posture should be practiced, with your hands kept on the table and back held straight. Avoid distracting actions such as overhandling items on the table or tapping your foot.

When others are testifying, turn your focus to their presentation and feel free to take notes. You never know when a follow-up question on what

someone else has said will be directed to you. It is best to confine what you bring to the witness table to no more than a notepad and pen, your remarks, and one or two reference items or props, if needed.

## **POLITICAL PERSUASIONS**

For any public speaking presentation it is important to know the audience. Because elected (and even appointed) officials have political backgrounds and specific perspectives born of either their constituency or their own professional backgrounds, it is crucial to do research on the profiles and sensitivities of the committee members and your fellow panelists. Do not assume that party affiliation provides sufficient insight into a lawmaker’s views on an issue; regional, local, and personal views and experience matter just as much. This knowledge will help avoid inadvertent remarks, and allow you to take advantage of opportunities



to build a rapport with the member. The Academy's staff will help brief you on these important details.

## THE HUMAN IMPACT

Whether the issue is Social Security or Medicare, retirement security, or health, life, or property/casualty insurance, actuaries are involved in public and private programs that affect millions of people. Because actuaries deal primarily with the financial aspects of these programs, they can be **wrongly** perceived as insensitive “bean-counters” who only look at the bottom line. While the legislators you might be testifying before need your expert knowledge, they also are looking for ways to understand the impact of their policy decisions on their constituents. The reporters covering the hearing similarly will try to explain what the issues mean for their readers and viewers. By explaining how a particular policy decision will affect groups of people, or a family, or a single individual, you are helping policymakers make informed decisions on the policies that directly affect the people they represent.

## BE A QUALIFIED SOURCE

Most legislators do not have negative conceptions about actuaries. This is validated by the number of times actuaries represent the Academy, the insurance industry, human resources management firms, and even government agencies before legislative panels. It is important that actuaries be considered qualified experts, and to reinforce this impression, actuaries need to step up and accept invitations to testify and to do their best when doing so. The Academy staff is ready, willing, and able to help you in this endeavor.

## WITNESS CHECKLIST

- Work with Academy staff to prepare both your oral and written testimony (to be included in the record) in accordance with the Academy's “Guidelines for Making Public Statements,” and practice your presentation.
- Testimony should be nonpartisan, objective, and unbiased.
- Confine your remarks, both in testimony and in Q&A, to approved policy statements that were developed for the hearing.
- Follow all of the legislative/regulatory committee's rules and protocols, and remember to address the members of the committee appropriately.
- Research the background of the members of the committee to better address their particular concerns and interests.
- Incorporate possible real-life impacts of an issue into your testimony.
- Dress appropriately, practice good posture, and be respectful to your fellow witnesses.
- Above all, respect the time of the members of the committee and be brief and direct in your oral testimony and answers to questions.

## III. MEDIA RELATIONS

**M**edia relations is a broad term for the profession and craft of shaping and presenting information for use by the media. Media relations activities range from large, proactive national campaigns to relationship building with reporters from niche media outlets.

Media relations is one of the many tools used by communications professionals to achieve their public relations (image enhancement) or public affairs (promoting political ideas, philosophies, and policies) goals. It is important to keep in mind that media relations is a means, not an end, to achieving

an organization's goals. Appearing on the nightly news is certainly an achievement—but it is only a success if the message you are trying to convey to your targeted audience is effectively delivered.

As a member of the Academy, you may have the opportunity to participate in one of its media relations projects. Or you may find yourself on the phone with a reporter, or staring into a camera for other professional reasons. The advice in this section will help you understand the media, the interview process, and what you can do to be successful in working with reporters.

### A. WORKING WITH THE MEDIA

The Academy's Communications staff has developed numerous tools and a network of reporters to publicize the Academy's work. Such contacts are carefully established and nurtured by the staff, and continued response, respect, and cognizance of the Academy from reporters depends on this sometimes delicate relationship. Why delicate? Because most reporters are busy and under rigid deadlines. They are continuously besieged with requests for coverage from just about everyone and everything—companies, politicians, trade associations, charities, you name it—each with some great news story to pass along. As a result, reporters might stop working with a news source when pestered or when they believe their time is being wasted, and the effect can be long-lasting.

Therefore, important issues of concern to the Academy and the profession requiring media attention are managed initially by the media relations staff, who may know the reporters. The media relations staff members serve as the liaisons between reporters and the members to be interviewed, briefing both parties and managing logistical considerations.

Talking with reporters may be a little inconve-

nient and time-consuming; nonetheless, you, the Academy, and the profession can benefit in several ways.

First, cooperation by definition is a two-way street. The issue the reporter wants to discuss with you may not be important to you, but if you help the reporter, the reporter will be much more responsive to the Academy's needs to contact him or her to get an important message out. There are no guarantees, but you can greatly increase your odds.

Second, an excellent way to become recognized as an authority is to be before the public eye, and the media give the best opportunities to do so. Media exposure, by itself, establishes whoever is interviewed as an expert. Once you, as a representative of the Academy, have gained this recognition, reporters will seek you out, thus reinforcing the idea that you are an expert on the issue.

Finally, such exposure in the news media is free advertising on various levels. Such effort can help the Academy, the profession, and you. While working with the media, it is always important to treat each interview with "TLC":

**TIME:** Tight deadlines require rapid responses. Respect reporters' deadlines and always provide the

information you promised when (or before) you promised it.

Time is especially crucial for broadcast media—when the red light goes on in the studio, the story has to be ready. Radio and television time is valuable in another way—it is limited. The use of ten-second “sound bites” is often derided for oversimplifying complex ideas or stories. But when a reporter has only 30 or 60 or 180 seconds to try to explain Social Security reform or describe the factors involved in determining insurance rates, there is no other choice than to condense the subject down to its most important elements. If it takes you three minutes to make a point, then your comments will not appear in a 60-second report.

**LANGUAGE:** Whether your words are to appear in print or online, or be heard over the airwaves on radio or television, news is ultimately about language. Choose your words wisely. Express yourself in a manner that conveys the message in an informative, clear, and, when possible, entertaining fashion. Keep in mind that your audience is not the reporter but the readers, listeners, or viewers of the reporter’s work. If you shape your message so that it presents good information that will benefit the reporter’s audience, you will find yourself in print or on the air.

**COMPETITION:** Keep in mind that in the public policy arena there is an army of experts fighting to be interviewed on every imaginable topic. Reporters are always looking for credible, responsive spokespersons who understand how to work with the media. Perform well, and you will establish yourself as a valuable source of expertise. Perform poorly, and chances are someone else will get the call next time.



## THE NEWS MEDIA’S JOB

What is news? The simplest definition from the news editor’s perspective is “what does my audience need to know today?” Finding, researching, writing, verifying, editing, photographing, illustrating, and then printing or broadcasting that information is an enormous undertaking.

Journalists work on schedules that vary depending on the type of media outlet and audience. The news reports at the top of every hour on National Public Radio (NPR) mean that NPR editors are constantly searching for new material to fill hourly. Newspapers might publish daily, but their websites are updated constantly. *Bloomberg BusinessWeek* tells the week’s business news. Trade publications have a similar challenge, with a narrower focus. *Business Insurance* writes for those in the insurance industry: no sports page or movie listings but plenty on insurance. What each outlet has in common with the others is that the stories that are told are produced in a way and on a schedule to meet the needs of its audience.

So what drives the news business? Simply put, the audience. The media industry is huge, generating most of its revenues from advertising. The facts:

- The National Cable & Telecommunications Association reported total cable television advertising revenue of \$27.2 billion in 2010.
- The Interactive Advertising Bureau reported that total Internet advertising revenue in the United States grew to \$26 billion in 2010.
- The Newspaper Association of America reported \$22.8 billion of print newspaper advertising sales in 2010.
- The Radio Advertising Bureau reported total radio advertising revenue of \$17.3 billion in 2010.
- Total advertising revenues in the United States are projected to exceed \$173 billion in 2011, according to Plunkett Research.

The job of the media, including the news media, is to provide the information and entertainment that satisfy the needs and expectations of their consumers. If they don't, they fail. Recognizing that the media business is audience driven can help you in working with the reporters. For example, ask reporters about their audience before the interview starts, and then gear your material so that it meets their information needs. Provide reporters with material their audience can use, and reporters will use your material.

## REPORTER: FRIEND OR FOE?

Remember stone-faced Sgt. Joe Friday on the 1960s television series *Dragnet*? His most memorable line was, "Just the facts, ma'am." Friday undoubtedly would have made a good reporter, for the first rule in journalism is: Get all the facts, on all sides of the story—who, what, when, where, and why—and let the reader draw his own conclusions, or let the editorialists draw them!

There are subtle ways a news story may be slanted, but the best reporters go to extremes to present all sides of a story as fairly as they can. And while there is increasing desire among readers and viewers of the news for interpretation of the facts, especially when it comes to complex subjects such

as the economy or technological advances, good reporting still tries to provide both the pros and cons, without too much emphasis on one or the other.

It sounds simple: Just get the facts and report them. Reporters, however, walk fine lines. For information, they often need to interview authorities in the topic area being reported, and many authorities have less than objective viewpoints about subjects close to their hearts.

The reporter has to be amiable enough to gain his source's confidence, so that the source will talk freely and give in-depth background and analysis, maybe even a "hot tip" or some "inside" information. But if the reporter is too friendly, the source might expect favors in return for his information, such as asking the reporter to publicize his firm's name (or his own name) or suggesting what the "correct slant" of the story should be. For both reporters and their sources, professionalism and respect are key to a long-lasting relationship.

At times a reporter may attribute facts to a "reliable source" or a source "with knowledge of" the particular issue. If the information is truly vital, however, the editors may demand to know from whom the reporter received the information, to validate it (although most editors probably will respect the confidentiality, too). If the information has legal ramifications, a judge could order the reporter to reveal his source. The reporter may refuse and risk a visit to the local jail for contempt of court. It has happened.

Few news stories carry such weighty implications, yet one easily can see, even with non-controversial topics, how a reporter must maintain balance. The reporter must get as much information as possible, verify it when necessary, remain objective in reporting, and meet deadlines.

If you should work with reporters, you probably will find that they are not inclined to develop a close relationship with you, so that objectivity will not be compromised. Even if you know a reporter well, do not pass along off-the-record information.

A reporter's first obligation is to the journalism profession. The reporter just may believe that your inside revelations are key to the real story and that the public has a right to know.

## INTERVIEWS

Interviews for the broadcast and print news media are another platform for the public spokesman. News media interviews are arranged often in response to a breaking news story, with little advance notice. You therefore may not have much time to prepare. It is perfectly reasonable to ask the interviewer what types of questions will be asked so you can get a sense of the mood and direction of the interview. If the Academy scheduled the interview on your behalf, that already will have been done and communicated to you.

Establish the ground rules before the interview gets started. You want to know the purpose of the interview—what information the reporter is trying to obtain.

If the interview has been arranged on short notice, you may find that the interviewer does not know much about the topic. Take the interview where you want it to go. Describe pertinent points if it appears that the interviewer is going to miss them. You also may provide some background information if you think the audience (or the reporter) needs it.

Once an interview has been scheduled, there are some things you need to keep in mind to ensure a continuation of good relations. Reporters work under tight deadlines, so never be late for an interview. For an in-person interview, you need not arrive on site until ten or 15 minutes before scheduled. It is not unusual, though, to arrive an hour ahead of time, in case you encounter delays. If you arrive an hour early, go to a coffee shop, relax, and mentally prepare yourself for the event. Do not ever cancel an engagement, except under the most extreme circumstances.

Be willing to offer the reporter additional in-

formation. Give the reporter your phone number right after the interview, and encourage the reporter to call if more information is needed or to clarify or expand upon a point from the interview. Any post-interview information you need to give the reporter absolutely must be delivered on time.

Remember that the reporter's job is to develop an interesting news story. In the vast majority of cases when tough questions are asked, they should not be taken personally, but viewed as an attempt to elicit lively dialogue.

## NEWSPAPER AND PERIODICAL INTERVIEWS

Print and Web journalists use the telephone a lot. Many interviews are conducted on the telephone. Whether by telephone call or in person, if the issue to be discussed is a controversial subject, or you have good reason to suspect a less than even-handed job of reporting, have a third party—an Academy media relations staff member or a colleague—listen to the conversation and keep a record of what was asked and how questions were answered.

After the interview, editors will edit and polish the dialogue without changing the meaning. If, after reading the interview in print, you find that you were misquoted, you should contact the interviewer or editor and ask that a correction be printed, or, in Academy matters, telephone the media relations staff of the Academy, who will contact the reporter for you.

Most journalists will not, out of principle (and really cannot out of deadline pressure), show you an article before publication, so **do not ask to see it**. Some, though, may ask you to review an article to check for accuracy (of information or quotes). A reporter who asks to check the accuracy of a quote, however, is not giving you license to rewrite or expand upon a quote obtained in an on-the-record interview. Again, while assisting the reporter in completing an article, avoid jargon if people outside your profession will read the interview. This



may seem simple at first, but words, acronyms, and concepts that are common to you may be completely foreign to readers. You know what an annuity is; readers may not. Explain its meaning in simple terms. Remember: It is the easiest thing in the world to stop reading, listening, or watching. If you do not want to reply to a question, politely say that you do not know the answer. Avoid saying, “No comment,” unless authorized to. It sounds secretive and defensive. Do not expect any whispered comments to remain that way.

You will want to make your points succinctly, in sound bites, and with conviction. Keep your answers and comments short for live interviews.

There is a distinct difference between “on background” and “off the record.” There is no arrangement between the news media and spokespersons called “off the record.” If you truly want thoughts, opinions, information, or statistics kept confidential, keep them to yourself. Background is context for the reporter, editor, or news director to enable the interview to have substantial content. All background information and the manner in which it is given can be the focus of the reporting. Reputable journalists usually follow the previously communicated understanding that suppliers of

the background are not to be quoted or featured. While reporters generally try to avoid background interviews, they will agree to an interview on background if it helps them gain a better understanding of the subject matter.

All statements and conversations with news media representatives should be conducted with the realization that what you have said or provided can, and just might, appear as a banner headline on the front page, top fold, of the most widely circulated newspaper in the nation. That emphasized, working with the news media always is a calculated risk, but one that can be worth taking for the Academy and the actuarial profession.

## TELEVISION AND RADIO INTERVIEWS

Most people are rattled when they walk into a television or radio station for the first time. Broadcast studios can be more disquieting than packed auditoriums; they are far from peaceful. There are scurrying technicians, bright lights, microphones, and cables everywhere. Radio stations may be a little less jarring, but interview subjects generally feel very much out of their element and in the interviewer’s domain.

You can prime yourself for the interview before entering the studio by “rehearsing” it at home or in the office.

- Sit in a comfortable chair and close your eyes.
- Imagine a television studio with much commotion.
- Project yourself into the situation.
- Answer a few questions likely to be asked, and answer them as you would if you were really there.
- Repeat this procedure a few times, retaining the proper, positive attitude.

Chances are you will begin to feel some nervousness if you can really “place yourself” in the

studio; you should be able to remove the edge from the actual event by practicing in this way. If you are still worried, ask the person arranging the interview at the station if you can arrive perhaps 30 minutes early so that you can get used to the environment. Station personnel and “on-air talent” usually will accommodate you. They want you to be at ease; it makes for a better interview. Some television programs require a pre-interview rehearsal, which is almost as important as the real thing. In fact, you may not get to the real thing if you do not convince the host and directors that you have worthwhile information to add to the show, and that you will be entertaining with it. The atmosphere of the preview may be informal, but you must put your best foot forward.

**LIVE VERSUS TAPED:** Do not be intimidated by the opportunity for “live broadcast” interviews on radio or television. Interviews that are recorded for later broadcast undoubtedly will leave some of your best remarks on the cutting room floor. As the subject, you can have some control of the direction of the live interview, much of the content, and its tone. The amount of time for a live interview is usually short—all the more reason to make your points succinctly, in sound bites, and with conviction. Keep your answers and comments short for live interviews. The drawback in taped interviews is they allow news editors to reduce the interview to the sound bites they choose to air.

**FORMAT:** Interviews done for syndicated or network television or radio programs may be taped and rebroadcast in other areas, so do not mention the time or place during the original show; doing so may make your interview obsolete after the first run.

Some television and radio talk shows are formatted to allow viewers or listeners to call and ask questions on the air. Determine if that is the case before appearing. Try to anticipate what questions will be asked. When doing an interview for the Academy, the media relations staff will do this for you.

Your interview could come between two segments completely unrelated to yours, such as a clip on sky diving and a magic act. Do not let that distract you. Be your best regardless of the structure of the program. And again, the interviewer may know virtually nothing about your field; answer “silly” questions as thoughtfully as you would those from an expert.

Do not allow yourself to be distracted by studio talent. Your talk show host may signal to the floor crew while you are talking, or lean down to pick up a cup of coffee. Just keep talking.

Use commercial breaks to help an unknowledgeable host. Give the host helpful suggestions (not orders) about the most important or interesting aspects of the topic that you are discussing. Always remember it is the interviewer’s program. Once on the air again, do not try to dominate conversation in a way that removes the interviewer from the show. You will not win.

Should you appear on several programs, you will be asked the same questions repeatedly. Be fresh and responsive to each round, for it is new material for each new audience.

**DRESS FOR SUCCESS:** Stay away from white shirts or blouses for television; they do not look good on television. Instead, wear ecru or light blue. Do not wear jewelry that will reflect the glare of the spotlights or jingle when you move. Avoid bold prints and wild colors. They create optical illusions and distortions on television. Conservative but stylish attire is best.

Some spokespersons make the mistake of showing up inappropriately dressed for radio interviews. After all, they reason, no one will see me. Do not make this mistake. Wear a business suit. You want the interviewer to regard you as an expert and to respect your commentary.

Be sure to send the host and producer a thank-you note a few days after your appearance. It is not only the courteous thing to do; it could lead to an invitation to be interviewed again in the future.

Include in your note contact information that lists your name and home, business, and mobile phone numbers. At the top of the message write “Actuary,” “Insurance Specialist,” “Pensions,” or whatever one or two words best describe your area of expertise.

Preparing for an Interview: Preparing for broadcast interviews can be done with Academy staff. They can review talking points and messaging with you. They also can role play and help identify tough questions in advance.

## B. ACADEMY MEDIA RELATIONS PROCEDURES

The Academy is regularly called on by the media to serve as an expert resource on actuarial issues. To be responsive to the media and to ensure that the inquiries are handled in a professional manner, the Academy has instituted a standard procedure to manage media inquiries.

The process for handling a media inquiry is unlike the “Public Statement” procedures employed to produce policy analysis (i.e., issue briefs, comment letters, etc.), because of the short turnaround times required by reporters’ deadlines. The procedures also serve a “gatekeeper” function to protect the Academy and its spokespersons.

### RESPONDING TO MEDIA INQUIRIES

**1.** Inquiries for comment by an Academy representative should be directed to a member of the media relations staff (Page 22). Each call is logged for tracking purposes.

**2.** Media relations staff will follow up with the reporter for additional information, such as:

- a. Story deadline
- b. Interview topic, slant, and audience
- c. Background on the media outlet

If the inquiry is not appropriate or relevant, the reporter is redirected to a better source.

**3.** Staff will work with the appropriate volunteer(s) to identify a spokesperson and arrange an interview. In some cases, the inquiry is quickly routed to an “official Academy spokesperson” (someone authorized to speak with the media on behalf of the Academy). In other cases, the inquiry is vetted among leadership and staff to determine how the inquiry should be managed.

**4.** Any questions about how to handle the inquiry are discussed with the relevant practice council vice president(s). If the topic is deemed particularly sensitive, the Academy president and members of the President’s Advisory Committee may be involved in the decision-making process, along with members of the Academy’s senior staff.

**5.** Staff will then arrange the interview, providing the spokesperson with the necessary background on the media outlet and the issue.

**6.** Staff typically contacts the spokesperson after the interview for a debriefing and to determine if follow-up is needed. Academy Communications staff may be present for an in-person interview or on the line for a telephone interview. This is not to participate in the interview, but to ensure interviewer and interviewee are asking/answering the same question, to provide background information, as appropriate, and to note issues and information requests to be followed up after the interview.

**7.** All media inquiries are tracked and included in media relations activity reports that are distributed to Academy leadership. Significant media placements are reported in the Academy’s newsletter, *Actuarial Update*, and on the Academy website’s newsroom.

### IMPORTANT MEDIA RELATIONS GUIDANCE

When being interviewed as an Academy spokesperson there are a number of important points to keep in mind.

**1. KEEP AN ACTUARIAL FOCUS.** Many of the issues on which the Academy may comment are mul-



tidimensional, which opens the door to questions beyond the actuarial domain. For example, changes in a social insurance program may have significant impacts on government budgets, the economy, the stock market, etc. Academy spokespersons should stick to actuarial issues, ideally within the scope of an existing public policy work product or work group, and not be lured into responding to questions on non-actuarial subjects.

**2. REMEMBER THAT THE ACADEMY IS A PROFESSIONAL ASSOCIATION.** It is not a trade or industry group. Spokespersons should be careful not to present the position of a specific industry, segment of an industry, or company. Spokespersons should base their answers on current Academy public statements and work products only. They should identify themselves as speaking on behalf of the Academy, not their employer.

**3. THE ACADEMY IS NONPARTISAN.** Spokespersons should be careful at all times not to appear to be endorsing a particular political party, ideology, or candidate—especially during the campaign season.

**4. AVOID COMMENTING ON LITIGATION.** As a general rule, the Academy will not comment on situations involving litigation because, in part, of the danger of affecting the litigation inappropriately. On occasion, a spokesperson will be asked to respond to a media inquiry about a case in litigation. In such cases, the Academy spokesperson should comment only on general topics, not specifics of the case.

## **MEDIA TRAINING FOR OFFICIAL ACADEMY SPOKESPERSONS**

To improve the Academy's media relations capabilities, a special program for Official Academy Spokespersons was launched in 2002. The program identifies, trains, and offers support for volunteers who will act as official spokespersons on specific issues. Candidates for the program are selected by the council vice presidents.

Spokespersons are given media training to learn interview techniques and message point development for print, radio, and television. The Academy's media relations staff also works closely with each spokesperson in fielding calls, scheduling interviews, and writing background and follow-up materials.

For more information contact the Academy's public affairs office at 202-223-8196.

### **ACADEMY MEDIA RELATIONS STAFF**

The media relations staff, within the Communications Department, is responsible for conducting media relations programs in support of the Academy's public policy and professionalism operations. Activities include national media campaigns, news conferences, news release distribution, media training, and media monitoring.

If you have a question about the Academy's media relations operations, please feel free to contact one of our staff members below.

Telephone: 202-223-8196

Mark Cohen, Director of Communications  
cohen@actuary.org

Ellen Dadisman, Assistant Director of Communications for Public Affairs  
dadisman@actuary.org

## ACADEMY CRISIS COMMUNICATIONS PLAN

### INTRODUCTION

A plan to provide a decision framework for Academy leaders and staff to use in the event of a public relations crisis is currently in effect. For the purposes of this plan crises are limited to circumstances in which the Academy and the profession can expect negative publicity and scrutiny from the media, its members, government, and other key audiences.

The plan recognizes that there are numerous factors to consider in managing a crisis. These include the public image of the profession, the impact on the membership, legal and financial regulations and liabilities, political positioning, etc. No crisis response will be confined to just one of these areas; every response must consider all facets. While the steps outlined below are helpful in guiding the decision-making process, it is ultimately the experience, training, and professional judgment of the crisis communications response team that will ultimately determine success or failure.

### CRISIS COMMUNICATIONS RESPONSE TEAM

It is important that a crisis communications response team be in place to implement the plan. Per the Academy's previously established decision-making structure, the key members of the crisis communications response team are:

1. The President's Advisory Committee (PAC)
  2. The relevant practice council vice president(s)
  3. The executive director, communications director, public policy director, and general counsel
- Additional members and staff will be added to the team depending on the need for expertise and support.

There are two types of communications crises discussed in this plan: eruptions and potential.

**PART I: ERUPTIONS.** *An unforeseen event that abruptly thrusts the Academy/profession before a key audience or the public in a negative light.*

An eruption may begin with a phone call from a member or a reporter, a letter from a lawyer, or a headline in the morning newspaper. Regardless of how it begins, the common characteristics of an eruption are:

1. It was unanticipated;
2. It negatively portrays the Academy/profession;
- 3) It is credible (even if it is not true).

By definition, an eruption does not allow for preplanning. Therefore, the keys to successfully managing the crisis in the early stages are:

**SPEED**, because decisions may have to be made in minutes or hours.

**FOCUS**, because bad information and distractions can drain resources from responding to the crisis.

**INTERNAL COMMUNICATION**, so that decision makers have the information they will need to act.

**PATIENCE**, to guard against the danger of an over-reaction.

There are four phases of crisis management in responding to an eruption:

#### A. DAMAGE ASSESSMENT

A crisis, like beauty, is often in the eye of the beholder. The first part of managing a communications crisis is damage assessment, which includes identifying the source of the crisis, evaluating its relevance, and assessing the level of the threat.

##### 1. Action Steps: Identify the Problem

- a. Verify the source and information. If the crisis is initiated by a call from a member, for example, first corroborate the information independently.
- b. Staff will notify the PAC and other appropriate decision makers that there may be a crisis.

c. Immediately establish a time when decision makers will confer.

## **2. Action Steps: Evaluate the Problem**

Decision makers need to determine if the crisis is relevant to the Academy/profession (versus an industry or group related to actuaries). If it is not relevant, prepare to direct inquiries to the appropriate source. If it is relevant, then:

a. Button down the flow of information from the Academy's official sources. This includes notifying staff, leaders and appropriate volunteers that an issue has been raised and that the Academy will make an appropriate response soon. Ask that all inquiries be referred to the Academy contact.

b. Assess the level of the threat and the likely impact (public relations, legal, financial, political, etc.), and decide if action is appropriate. If the threat level is minimal, no action is likely needed. If the threat level is serious, then action will be required.

## **B. SEIZE THE DEBATE**

If it has been decided that action is needed, it is crucial to quickly seize control of the debate. Silence equals agreement when an issue erupts in a public forum, and may even be characterized by some as stonewalling. The time frame of a response will be a function of the relationship between the news cycle and the seriousness of the crisis. If an unanswered accusation is repeated in the media, it gains strength and resonance with audiences. Wire services and the Internet allow thousands of media outlets and millions of people almost instantaneous access to information.

Therefore, it is crucial that a proactive public statement be made as quickly as possible in order to seize control of the debate. The keys to seizing the debate are:

- Assume that if a credible accusation is made, then members, the media, the public policy

community, et al., will consider the accusation to be true.

- A rapid and candid inventory of the Academy's and the profession's public relations, membership, legal, financial, and political vulnerabilities needs to be made. Assume those vulnerabilities will be exposed. Be sensitive to the fact that many actuaries are part of the corporate, consulting, government, and regulatory worlds, which could result in guilt by association depending on the nature of the crisis. The Academy's position vis-à-vis these other players must be clearly evaluated before any statement is made.
- There will not be time for education, only information. If a point needs considerable explanation, then the debate is lost. Clarity and speed are more important than precision.
- The Academy does not have to answer every question, respond to every accusation, or reveal every possible bit of information. It does have an obligation to be truthful; beyond that, it has the right, and obligation, to act in its and its members' best interests.

### **1. Action Steps: Develop a Position**

a. Develop one to three key message points to explain the Academy's position. The message points must be direct and concise, and anticipate the response from key groups and critics.

b. In the public statement, identify the proactive steps the Academy is taking or will take. Define the time frame for those actions to gain some control of the news cycle.

c. Clear the position through the necessary decision makers. Do not allow the process to be slowed by casting too wide of a net. Emphasize speed.

d. Notify relevant parties (such as the leaders of other organizations) of the Academy's decision to make a public statement, if necessary.

Keep negotiation at a minimum; time is an enemy.

## **2. Action Steps: Going Public**

- a. Issue a statement through the appropriate means (news release, news conference, through counsel, etc.). Depending on the seriousness of the crisis, a response will be needed within hours but never more than two to three days (weekends can alter this timing).
- b. Identify authorized spokespersons; keep all others buttoned down as much as possible.
- c. Monitor reaction and prepare to follow up depending on circumstances.
- d. Orchestrate third parties to validate the Academy's position, as appropriate.

## **C. DAMAGE CONTROL**

Once the debate has been seized, then damage control steps must be taken with key constituencies. The membership will likely be the most important group, followed by employers, and then government and public policy contacts.

The keys to damage control:

- Once a crisis has been declared, be proactive in providing members information, and control the flow of that information.
- Release the public statement to the membership concurrently with its public release. Whether members agree or disagree with the statement, it will demonstrate that the Academy is responding to the situation and is proactively keeping the membership informed.
- Develop a schedule of follow-up membership announcements using routine and ad hoc communications tools and channels (from Actuarial Update and the website to presentations at actuarial conferences and Academy business meetings).

### **Action Steps: Deploy Staff Resources**

- a. Assign staff to respond to inquiries from

members and external contacts. This should be a communications function with support from the relevant public policy or professionalism members or staff.

- b. Develop a set written response that can be delivered multiple ways (e-mail, fax, scripted, etc.), and stick with the message. Consistency is crucial.

- c. If the crisis results in the need for the re-evaluation of a public policy or professionalism position, form a group to study the issue as quickly as possible, and establish a firm and early deadline for a work product.

- d. Establish a "lessons learned" work group to report to the relevant decision-making bodies on changes in internal policies and procedures that may be needed to avert such a crisis in the future. Ensure that such a group draws upon a broad range of expertise, not just actuaries.

- e. Develop a schedule of follow-up information targeted to members and key external contacts.

## **D. REHABILITATION**

If the crisis has been properly managed, at some point there may be the opportunity to begin the rehabilitation process. Rehabilitation would entail proactive measures that address the issues raised in the crisis. These projects could range from new outreach efforts or image enhancement programs (such as advertising) to launching new programs that provide services to key constituencies.

**PART II. POTENTIAL CRISIS.** *A foreseen event that will likely put the Academy/profession before a key audience or the public in a negative light.*

A potential crisis is much like watching a train wreck from a distance. Such a crisis can be foreseen, and therefore managed and mitigated, but may be unavoidable. Managing a potential crisis follows the same principles as an eruption, with one distinct advantage: the opportunity to control

the timing of the eruption.

The keys for successfully managing a potential crisis are:

- Apprising decision makers of the public relations, legal, financial, and membership consequences of the upcoming event.
- Coordinating the timing, substance, and delivery of the message. Announce first; do not let the media break the story.
- Identifying and preparing spokespersons.

#### **Action Steps**

Simply put, complete the steps in A, B, and C for an eruption, before the train wreck is scheduled to happen. Impress upon decision makers that it is important to be proactive in preparing for a likely public relations problem.

#### **USE OF “HOLDING” OR “PREPARED” STATEMENTS**

Under certain limited circumstances, an Academy staff person is permitted to issue a reactive statement in response to inquiries from reporters at the onset of a crisis so that the Academy appears responsive while it develops its official position. These statements, which are attributable to professional staff for on-the-record purposes, can be issued provided that the following guidelines are followed:

- The Academy’s media relations team, led by the communications director, concludes that not responding to the inquiry may harm the Academy’s image and public standing and/or lead to increased damage.
- The appropriate subject matter expert cannot be reached, and reasonable time has been given to him or her to respond to the inquiry.
- The Academy’s public policy director or designee

(or professionalism director or designee) has been thoroughly briefed on the inquiry, concurs with the media relations team’s assessment, and participates in the drafting and approval of the public statement to be issued in response to the reporter’s question.

- The Academy’s executive director and/or general counsel has read and approved the statement.

## **MEDIA RELATIONS OPERATING PRINCIPLES AND PROCEDURES: PROACTIVE MEDIA CAMPAIGNS<sup>2</sup>**

The following are operational principles and processes for major proactive media campaigns conducted by the Academy.

### **I. STRATEGIES**

**A.** The goals of a proactive campaign should always include: 1) promoting the profession and actuarial science; 2) serving the public interest.

**B.** All statements will be attributed as the official position of the Academy/Practice Council.

**C.** Releases should be timed to maximize media coverage. However, great care should be taken to ensure that the Academy’s campaign is not perceived as a partisan or industry effort.

### **II. PROCESS**

**A.** A full discussion of the cost/benefit of a media relations campaign must be completed in writing (project prospectus) for approval by the president and appropriate vice president(s)<sup>3</sup> before operations commence. The project prospectus will identify all critical clearance points early in the process for major media events and/or statements, and will be developed with appropriate Academy staff input.

<sup>2</sup>These procedures apply to proactive media relations campaigns not directly based on Academy work products that have gone through the established “Guidelines for Making Public Statements.”

<sup>3</sup>If the vice president is unavailable, the vice chairperson will be consulted for approval (unless the vice president designates a different volunteer)..

**B.** Substantive statements of policy not derived from Academy work products must be approved by the appropriate vice president(s). “FYI” copies of the statements will be sent to the president immediately upon clearance by the vice president.

**C.** All documents to be cleared by the vice president are to be the final versions.

**D.** All quotes must be cleared by the person being quoted.

### III. OPERATIONS

**A.** Major media campaign plans should be developed in conjunction with appropriate vice president(s)<sup>4</sup> and public policy staff, with sufficient lead times to ensure that a quality product can be produced and a campaign conducted.

**B.** Media-specific materials (print, television, radio, editorial, trade) should be developed for timed targeted releases.

**C.** A regular program of monitoring stories on high-priority issues (such as cash balance, Social Security, Medicare, prescription drug benefits, etc.) needs to be developed to allow the Academy to respond to stories in a timely manner.

### IV. TACTICS

**A.** Always use final, approved materials when teasing a story/event.

**B.** Inform all affected parties (such as associations, government agencies, etc.) in a timely manner. Affected parties should be listed in the project prospectus.

**C.** Respond rapidly, respond often, and respond loudly to misrepresentations of the Academy’s work. This will require a quick pre-clearance system to be outlined in the project prospectus.

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<sup>4</sup>If the vice president is unavailable, the vice chairperson will be consulted for approval (unless the vice president designates a different volunteer).