

EVALUATING OUTREACH AND EARNED MEDIA

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Paris Ervin, Director of Communications, Illinois
Treasury

Benno C. Schmidt III, Media Director, Verus
Analytics, LLC



- **Illinois State Treasurer Michael Frerichs Sworn In - 2015**
 - Learned life insurance companies were getting over on grieving families
 - Launched Public Policy/Media Campaign
 - Communications team worked w/ legislative affairs, legal and UP division
- **Small, But Mighty Communications Shop**
 - Communications Director, Press Secretary, Digital Director
 - Print Shop, Press Assistant, Graphic Designer



- **How we successfully got two bills signed into law.**
- **How we raised public awareness with no budget**
- **How we beat the powerful life insurance lobby**

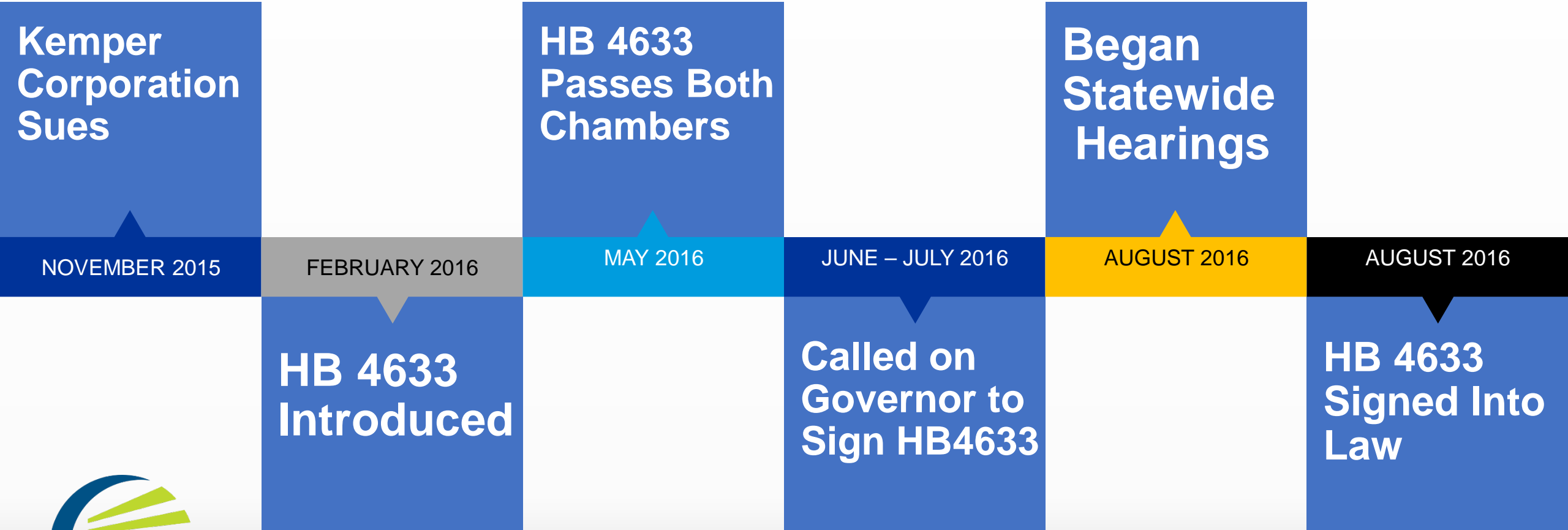


- **HB 4633 – Unclaimed Life Insurance Benefits Act**
 - Require insurance companies to compare their life insurance/annuity policy accounts against the Social Security Death Master File on an annual basis
 - Make good faith efforts to locate and pay beneficiaries
- **HB 302 – Life Insurance Reform Act**
 - Requires insurers to evaluate policies in force since 1996, including those currently in lapsed or terminated status



HB4633 – UNCLAIMED LIFE INSURANCE BENEFITS ACT

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HB302 – LIFE INSURANCE REFORM ACT

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LIFE INSURANCE MEDIA PLAN

- Press Releases
- Press Conferences
- Media Availabilities
- Editorial Boards
- Interviews
- Social Media



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CREATED TASK FORCE ON UNCLAIMED PROPERTY

- **Bipartisan group of elected officials, AARP, NAACP, and Citizen Action Illinois, to:**
 - **Educate the public & raise awareness**
 - **Listen to public testimony**
 - **Identify steps to fix the problem**



Hearing Locations & Schedule

- Held statewide public hearings
- Targeted events in every Illinois media market

1. Send media advisories to invite area media & encourage public attendance
2. Did not send out statewide release
3. Pitched personal stories uniquely tailored to each area



- 1 Wednesday, August 17, 2016
Normal City Council Chambers
Normal, IL
- 2 Wednesday, August 24, 2016
Bilandic Building
Chicago, IL
- 3 Thursday, August 25, 2016
Richland Community College
Decatur, IL
- 4 Monday, August 29, 2016
John A. Logan College
Carterville, IL
- 5 Tuesday, September 6, 2016
Western Illinois University
Moline, IL
- 6 Wednesday, September 14, 2016
Zeke Giorgi Center
Rockford, IL
- 7 Wednesday, November 30, 2016
State Capitol
Springfield, IL

BENEFICIARY PROFILES

- **Research Team:**
 - **Lee LoBue, Unclaimed Property Division**
 - **Benno Schmidt, Verus Analytics, LLC**
- **How did we find beneficiaries?**
 - **Reviewed our own records to find out who had benefited from life insurance audits**
- **Follow-Up**
 - **Phone calls**
 - **House visits (Benno)**



Why life insurance benefits have sometimes gone unpaid in Illinois



The Unclaimed Life Insurance Benefits Act would make companies b awaits action by Illinois Gov. Bruce Rauner.

Becky Yerak Contact Reporter Chicago Tribune

Lynn Lucchese-Soto thought she was being se call at work earlier this year, supposedly from office, saying that two children she was raising insurance policy.

Skeptical, the Chicago lawyer hung up, found and learned it was true: The children's mother crash, had a life insurance policy for more tha

ADVERTISING

The coverage came to light through a life-insu Michael Frerichs, who held a hearing Wednes insurance benefits can help families — if they proposed Unclaimed Life Insurance Benefits forcing companies to be more diligent about d policyholder has died, is awaiting action by G



Pastor Mark Henton, shows the new blacktop outside Monument of Faith Evangelistic Church on Aug. 24, 2016, in Chicago's Ashburn neighborhood. The parking lot was paved using life insurance benefits from the deaths of church members; the money was only discovered when a church staffer checked the state treasurer's unclaimed property list. (Nuccio DiNuzzo / Chicago Tribune)

"We're having these hearings because we've discovered a problem with the insurance industry in this state," namely that policies haven't been paid out after the death of policyholders, Frerichs said before the hearing in the Bilandic Building in downtown Chicago. "We've passed legislation this year through the House and the Senate and hopefully the governor will sign this to make sure insurance companies have to check their policyholders twice a year to see if they've passed away and, if they have, to notify their beneficiaries in a timely manner."

Since 2011, auditors working on behalf of the Illinois treasurer's office have identified more than \$550 million in death benefits that were owed to grieving Illinois families but hadn't been paid, Frerichs said.



- *Illinois Unclaimed Property Files*
- Produced to raise awareness about importance of checking.
- Informing citizens that because of life insurance audits and exams, they should check often.
- Great Characters -- Remarkable Stories.



INITIAL ILLINOIS UP FILES SEGMENT

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TULIP HEARINGS ACROSS STATE

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OFFICE OF THE ILLINOIS STATE TREASURER
MICHAEL W. FRERICHS

Task Force on Unclaimed Life Insurance Policies – Meeting #1



TULIP HEARINGS ACROSS STATE

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- 1) Already had relationship with many beneficiaries.
- 2) Appeared on their own time and dime.
- 3) One-stop-shopping for reporters, many of whom are one-man-bands.
- 4) Front page articles across Illinois. Local News Lead Stories.
- 5) Many repeats.



Tulip Hearing Moments

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Pastor Mark Henton

- Media Savvy.
- Incredible Presence.
- Media loved him in Chicago.
- Large claim.
- Hired minority firms for church.

The screenshot shows the top of a Chicago Tribune webpage. The navigation bar includes 'SECTIONS', 'SEARCH', the 'Chicago Tribune' logo, a 'SUBSCRIBE' button (4 weeks for \$99), and a 'LOG IN' button. Below the navigation bar, the date 'SUNDAY MAY 20, 2018' and various category links (SPORTS, BREAKING, MOST POPULAR, OPINION, ENTERTAINMENT, BUSINESS, BEST REVIEWS, ADVERTISING) are visible. A weather icon shows 47 degrees. A large advertisement for Mitsubishi Motors is featured, with the headline 'Everyone Is Approved' and the 'Credit Acceptance' logo. The ad includes the text: 'All offers with approved credit. A down payment may be required. Your new vehicle payment cannot exceed 20% of your monthly income; vehicle payment totaled with your current monthly payments must not exceed 50% of your gross income.' and the address '1119 S. Milwaukee Ave, LibertyvilleMitsubishi.com'. Below the ad, the article title 'Why life insurance benefits have sometimes gone unpaid in Illinois' is displayed, along with social media sharing icons and the 'Business' category tag. The article's lead image is a portrait of a man with a play button overlay. To the right of the article is a vertical advertisement for the Karma car, featuring the text 'PURSUING PLEASURE PURSUING LIFE MEET REVERO >' and the Karma logo. The Karma ad also includes the text 'The Unclaimed Life Insurance Benefits Act would make companies be more diligent in noting policyholder deaths, awaits action by Illinois Gov. Bruce Rauner.' and the author information 'By Becky Yerak · Contact Reporter Chicago Tribune'. The article's publication date is 'AUGUST 25, 2016, 10:52 AM'. The main text of the article begins with 'Lynn Lucchese-Soto thought she was being scammed when she got a phone call at work earlier this year, supposedly from the Illinois State Treasurer's office, saying that two children she was raising were the beneficiaries of a life insurance policy. Skeptical, the Chicago lawyer hung up, found the agency's number, dialed it, and learned it was true: The children's mother, who was killed in a 2007 car crash, had a life insurance policy for more than \$100,000. The coverage came to light through a life-insurance audit by Illinois Treasurer Michael Frerichs, who held a hearing Wednesday on how unpaid life insurance benefits can help'.



Pastor Mark Henton Moments

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Lynn Soto

- Smart.
- Educated – Lawyer – Articulate.
- Huge Claim— Over \$100k.
- Willing to share with Media.



COLUMNISTS

08/25/2016, 11:02am

Brown: Treasurer tackles insurance companies' dirty little secret



State Treasurer Michael Frerichs. File Photo. | Rich Hein/Sun-Times



Lynn Soto Moments

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Results:

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Michael W. Frerichs
ILLINOIS STATE TREASURER

UNCLAIMED
LIFE INSURANCE POLICIES

TASK FORCE
FINAL REPORT
JANUARY 12, 2017



Beneficiary Profile Pastor Mark Henton



Pastor Mark Henton
Resident of Chicago, IL
Pastor of Monument of Faith Church
Testified at Chicago Task Force hearing
Video Feature: youtu.be/amsISEUbHIE

Two unclaimed life insurance policies valued at approximately \$38,000 were discovered by a church administrator searching the Treasurer's I-Cash website (illinoistreasurer.gov/ICASH). These policies were considered lapsed or out-of-force on the insurer's books and were found as a result of an audit.

The church was listed as a beneficiary on two separate life insurance policies held by elderly parishioners. Unaware of being listed as the beneficiary and having never been contacted by the life insurance companies, the two policies went unclaimed for 14 and 15 years.



Results:



“If it was not for your office, and I’m not just saying this because I’m testifying, and the extraordinary efforts that they made, we would never have known. They had to find us. We don’t even have the same last name.”

- Lynn Lucchese-Soto



Rauner signs life insurance bill



Illinois Gov. Bruce Rauner on July 25, 2016, in Chicago. (Terrence Antonio James / Chicago Tribune)

By **Becky Yerak** · Contact Reporter
Chicago Tribune

AUGUST 26, 2016, 3:49 PM

Life insurance companies will be required to regularly check to see if their policyholders have died under legislation signed Friday by Illinois Gov. Bruce Rauner.

The Unclaimed Life Insurance Benefits Act requires insurers to, among other things, run semiannual checks against the Social Security Administration’s “death master file,” which contains the records of deaths reported to the federal agency, to determine if a policyholder has passed away and to notify beneficiaries on how to make a claim.

The act is effective Jan. 1, 2017.

Rauner signed the legislation days after Illinois Treasurer Michael Frerichs held a hearing in Chicago about how unpaid life insurance benefits can help families — if they know that the policies exist.



BY THE NUMBERS

- **HB4633 Media Outreach:**
 - **554 Media Hits** (articles, TV news stories, etc.)
 - **301.4 million people reached nationally**
 - **\$2.8 million in earned media**



SOCIAL MEDIA PRESENCE

- Concerted effort via Treasurer's Facebook, Twitter & Instagram account to keep public informed, connected with beneficiary stories, and possessed to act
- Coordination with elected officials and task force to share, like, retweet
- Videos get the most likes and engagements – be sure to caption!



Treasurer Michael Frerichs is at Illinois State Capitol. Published by Mike Sobczak (?) · January 12, 2017 ·

This morning, I announced the release of the final report from the Task Force on Unclaimed Life Insurance Policies. After legislative action and hours of public hearings and testimony, my initial reaction remains: I have never met a man or woman who purchased a life insurance policy with the intent of enriching a life insurance executive rather than protecting their own family. Read the full Task Force report at: goo.gl/34A5Hq



1,693 people reached

Boost Unavailable


Like Comment Share

23 Oldest

5 Shares 1 Comment

Treasurer Michael Frerichs is at Illinois State Capitol. Published by Mike Sobczak (?) · November 7, 2017 ·

Tell your state senator to override Gov. Rauner's veto of HB 302, the Unclaimed Life Insurance Reform Act. go.usa.gov/xnjxm



1,029 people reached

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Like Comment Share

8 Oldest

4 Shares 2 Comments

Treasurer Michael Frerichs is at Illinois State Capitol. Published by Mike Sobczak (?) · June 1, 2016 ·

Yesterday, the Illinois House passed HB 4633 on unclaimed life insurance benefits, 118 to 0. This legislation is needed because not all life insurance companies pay death benefits when they know or should have known the policy holder has passed away. I want to thank AARP Illinois, Veterans of Foreign Wars, and the National Association of Social Workers for their support of this proposal. Full details at goo.gl/y27NAr



3,192 people reached


Boost Unavailable

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63 Oldest

10 Shares

View 1 comment



Illinois State Treasurer Michael W. Frerichs

I'm talking today because Governor Rauner recently vetoed

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Treasurer Michael Frerichs is at Illinois State Capitol. about 9 months ago ·

WATCH & SHARE! Through audits of life insurance company records, my office identified and returned death benefits to loved ones. Gov. Rauner's veto of the Life Insurance Reform Act puts special interests over real people, outlawing our audits. Contact your state representative and senator. Tell them to side with grieving families over life insurers and override the Governor's veto.

Your video is popular with women ages 65+

65+ Boost Post

60 82 Shares 3.4K Views

Like Comment Share

Comments Up Next

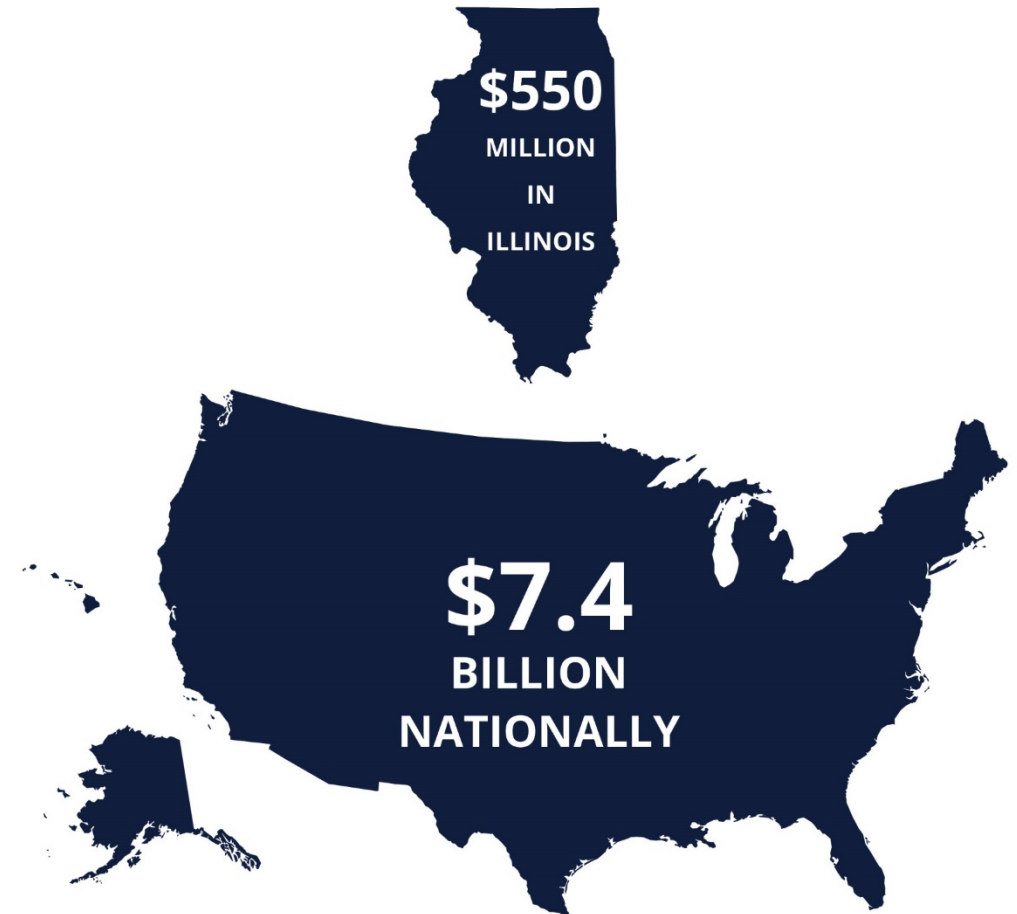
- Tongue twister! Taking to the auction block at today's live unclaimed...** Treasurer Michael Frerichs · 293 Views
- Scenes from today's 25th Annual Illinois Fallen Firefighter Memorial &...** Treasurer Michael Frerichs · 327 Views
- View one-of-a-kind jewelry, acclaimed art, rare currency, and piece...** Treasurer Michael Frerichs · 322 Views
- 2018 Bicentennial Coin Design Contest** Treasurer Michael Frerichs · 2K Views

CAMPAIGN RESULTS

- **Two New Consumer Friendly Laws in Illinois**
- **Raised Public Awareness**
- **Millions in Life Insurance Money Returned to Victims and their Families**
- **Beat the Powerful Life Insurance Industry**



**Unclaimed death benefits
identified to date**



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Treasurer's Favorite Quote:

“I’ve never met a man or woman who purchased life insurance with the expectation that the death benefits would stay with the insurance company rather than their family.”





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