



When Catastrophes “Go Viral”

Lori Brassell-Cicchini

ESIS®

Companies need to prepare for how they will communicate using social media when a catastrophe strikes.

The power of social media is undeniable. Whether it’s political movements, disasters, or breaking news, social media delivers unfiltered information instantaneously to people around the world. When a catastrophe occurs today, comments, pictures, and video are likely to appear on the Internet as it happens. For instance, a deadly explosion at a Texas fertilizer plant was caught live on video and posted to social media, as was an enormous explosion that rocked the Chinese port of Tianjin. But when social media posts about a catastrophe “go viral,” the company involved can be in for a struggle.

To avoid getting left behind, companies need to prepare for how they will communicate using social media when a catastrophe strikes. A company that plans ahead and is able to mount a robust response may not only salvage its reputation, but may actually enhance its public image if it is seen as managing a difficult situation well. Because many companies lack this kind of communications expertise, they may want to work with consultants that can help them prepare for a disaster and respond appropriately. In addition, they should consider insurance that provides coverage for experienced public relations catastrophe management services to protect their corporate reputation.

Social Media Plays a Crucial Role in a Crisis

When it comes to disasters, mobile apps and social media are seen by the public as crucial ways to get information, according to a Red Cross survey.¹ During Superstorm Sandy in 2012, social media played a significant role in providing official information and combatting rumors. When Cyclone Tasha struck Australia

in 2010, the Queensland Police Service made extensive use of Twitter to provide information to people spread over a vast area.²

Social media, however, is wide-spread and public information, which means that if there is an explosion, fire, or other disaster, chances are someone may be streaming it live to the Internet, tweeting about it, posting it to Facebook, or uploading pictures to Instagram even before the affected company is aware of it. In essence, that means public opinion about the incident, as well as the company involved, is already being shaped, possibly without any direction from corporate communications.

Because information travels so quickly through social media, the public no longer has to wait for the evening news to receive the most up-to-date information. Therefore, companies are not afforded the luxury of time to gather all available facts before addressing the public. Traditional media and news organizations are also feeling an increased amount of pressure. Since social media has enabled news to travel quicker, stories may not receive the same level of scrutiny as they once did. That leaves plenty of opportunity for the spread of misinformation, which can be very difficult to counteract. On the Internet, inaccurate information may persist long after it has been thoroughly discredited elsewhere.

Embrace Social Media in Crisis Communications

To handle the social media aspect of a crisis, companies need to be able to act immediately or risk allowing reporters and “citizen journalists” to tell the story they want to tell, which may not provide

a complete and accurate picture. Being unprepared can lead to inconsistent messaging, or even misstatements that may create confusion and ultimately damage a corporation's reputation. A company that is seen as clumsy in its media response to a crisis risks losing credibility.

When a disaster is handled well - by providing the public with timely and accurate information as well as proper reassurances about its products and services - an organization can actually bolster its reputation. While social media accelerates the media cycle, it can also enable a company to take control of its image by acting as a primary and reliable source of information when a catastrophe occurs. This requires planning and preparation.

An initial step is to review the corporate crisis communication plan to understand its limits in social media. A traditional crisis plan provides for one-way, controlled communication through prepared statements, press conferences, marketing tools, and commercials. Such an approach is likely to be viewed as unresponsive by the public seeking immediate information. Incorporating social media into the traditional plan provides for two-way communication that allows for debate, insight, and opposing viewpoints that can guide the company's responses.

The social media plan, however, should remain consistent with the company's traditional media efforts. The company should provide consistent messaging in both traditional and social media about its culture and philosophy, the actions it is taking and the expected results, and its concern for those who have been affected.



Develop a Detailed Social Media Plan

The plan should delineate the policies and procedures to be followed in the event of a catastrophe, and - most importantly - assign roles and responsibilities to specific staff. This ensures that someone who understands the company's message will maintain control, which can help lessen potential mistakes. Both external and internal policies should be covered so that the information communicated to and among employees and the public is timely, accurate, and consistent.

The written policy should detail the information to be provided - for instance - pre-vetted information about the company and its corporate philosophy. It should establish guidelines pertaining to the types of social media posts that necessitate a response. Not every post merits a reply. Anyone who uses a computer or smartphone can post information to the Internet. Identifying legitimate posts and inquiries and providing necessary information can help preserve a company's reputation.

Because the social media landscape is dynamic, companies shouldn't limit themselves to just one outlet, but rather those that are most appropriate for the business, the audience, and the geographic region. If an incident occurs abroad, companies should use the social media outlet most appropriate for that region. With their massive user base, Facebook, Twitter, and YouTube are obvious choices for domestic and international audiences. Others such as Instagram, Snapchat, and Tumblr should be considered as well. Companies active in Europe and Russia should consider the social networking site, VK.

Prepare the Response

While it may not be possible to prepare material for every potential catastrophe, companies can still organize information ahead of time that can be released as soon as something happens. Information can be prepared for a "dark page" for the corporate website that can be published in the event of an emergency; however, companies should be careful not to publish a "dark page" until a crisis actually occurs.

To help plan how to respond to a crisis on social and traditional media, companies should consider insurance that can defray the costs of hiring expert help when a disaster strikes.



The site can include background information about the company and its specific businesses as well as the corporate philosophy during times of crisis. Other information might be media contacts and toll-free phone numbers for claims intake. Preparing the information ahead of time makes it possible to have it reviewed by a company’s legal department, public relations, and senior management. Once the page is live, it should be monitored and updated so that it always provides the most current information.

Whether information is prepared ahead of time or developed in response to a particular incident, it should be presented in a way that is accessible for the audience. Written material should be understandable by a wide range of people. Companies should avoid industry jargon and acronyms, which may be unclear or even misunderstood by the general public.

Monitor and Test

When not in crisis mode, it is helpful for companies to monitor social media. Viewing the social media environment in the normal course of business can help companies ascertain how their brand, products, and services are viewed by the public. Companies can purchase monitoring services or build these capabilities in-house.

While monitoring social media is an important part of regular business, it becomes essential after a catastrophe to identify issues that need immediate attention. This helps to ensure that the traditional and social media messages the company is sending are having the desired impact. If the same questions continue to be asked on social media, it’s a clear sign that the message is not getting across.

As part of their overall catastrophe preparation, companies should test their communication response plan

to assess their procedures as well as their staff. Testing can help ensure that everyone understands their roles and responsibilities and is able to react quickly. Drills assist in identifying blockages and help address uncertainties in the process. After the test or following an actual event, the company should conduct a thorough reevaluation and debriefing to identify the areas that worked well and those that need improvement.

Preserve the Corporate Reputation

Today, a story about a disaster can be trending on social media even before the company involved is aware of the loss. Organizations that wait too long to respond can cause lasting damage to their reputation. A company that is perceived as avoiding or failing to address a story may soon realize that its lack of response becomes the subject of that story. Undoing the damage caused by a tardy or ill-conceived response can be very difficult.

Many people realize that companies may make mistakes, but how these companies react and the decisions they make when faced with a disaster can potentially lessen confidence among customers and the wider public. Knowing how and when to respond helps project an image of competence and concern. Social media is the fastest way to reach people, project the company's message, and protect its reputation.

To become better prepared, companies have to identify their most likely risks and develop plans to mitigate those exposures, whether they are health, safety, or environmental. Companies need to know how best to respond on social media if a disaster were to impact their business. To do so, companies

may want to work with consultants that can provide risk analysis and mitigation services and help to prepare a crisis response. In addition, to help plan how they will respond to a crisis on social and traditional media, companies should also consider insurance that can defray the costs of hiring expert help when a disaster strikes. No one knows when a catastrophe may occur, but being prepared can help lessen the damage. Customers will look to these companies for information - companies that can provide that information are more likely to weather a crisis with their reputation unscathed.

The ESIS Solution

In 1996, ESIS Catastrophe Services was created to meet the unique needs of clients through the development of a dedicated claims management and response team. Today, we differentiate ourselves by our breadth of service, which assists clients before, during, and after an event. ESIS Catastrophe Services has responded to more than 350 events with claim volumes ranging from 100 claims to over 150,000 claims. Available 24 hours per day, seven days per week, this team responds to environmental losses nationally. Our reputation and experience enables us to work with a wide range of other industries such as chemical, construction, manufacturing, pipeline, power generation, transportation, and utilities.

About the Author

Lori Brassell-Cicchini is Vice President for ESIS Catastrophe Services. Based in El Dorado Hills, California, Ms. Brassell-Cicchini is responsible for the development of customized programs for clients that have sustained third-party

catastrophic losses. With 30 years of industry experience, Ms. Brassell-Cicchini has specialized expertise in the rapid deployment of dedicated resources to provide on-site claim response and management to assist companies in their efforts to preserve their reputation, financial health, and shareholder value in the aftermath of a catastrophic event. Ms. Brassell-Cicchini and her team service clients in the petrochemical, transportation, construction, utility, and product manufacturing industries.

Footnotes

1. More Americans using mobile apps in emergencies, the American Red Cross, press release, Aug. 31, 2012. See: <http://www.redcross.org/news/press-release/More-Americans-Using-Mobile-Apps-in-Emergencies>
2. Disaster Management and Social Media, Queensland Police Service, See: <https://www.police.qld.gov.au/corporatedocs/reportsPublications/other/Documents/QPSSocialMediaCaseStudy.pdf>



Contact Us

ESIS
436 Walnut Street
Philadelphia, PA 19106
USA
www.esis.com

Lori Brassell-Cicchini
Vice President
ESIS Catastrophe Services
O +916.939.6857
E lori.brassell-cicchini@esis.com

About ESIS

Organized in 1953, ESIS, Inc. (ESIS) provides customized risk management services. ESIS is a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at new.chubb.com. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, life insurance and related services to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Additional information about Chubb can be found at new.chubb.com. Additional information about ESIS, Inc. and its products and services can be found at www.esis.com.

The opinions and positions expressed in this report are the authors' own and not those of Chubb. The information and/or data provided herein is for informational purposes only.

ESIS[®]

Copyright © 2016, ESIS[®]. All rights reserved.