

Dos and Don'ts in Dealing with the Media

CAS External Communications Committee

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Formal communication with external audiences is an important part of the Casualty Actuarial Society's (CAS's) communication and public relations activities. Public relations endeavors affect how our current customers, prospective customers, employers, and the public-at-large perceive casualty actuaries.

The following guidelines on media relations and public presentations were organized by the External Communications Committee (ECC) of the CAS in the interest of enhancing the external visibility and expertise of casualty actuaries and the image of the CAS. The guidelines are based on issues, goals, and considerations discussed by the Committee, and are consistent with the CAS Communication Plan and similar to guidelines used by other associations and Fortune 500 firms.

Media Relations

When CAS members are quoted by the media, they help to improve the public perception of the casualty actuarial profession and promote the understanding of issues of concern to actuaries and our audiences. The ECC encourages CAS members to seek out this external visibility and endorses their full cooperation with the media.

However, because such activities must be undertaken with utmost sensitivity to the existing and potential relationships of CAS members, we should exercise caution when commenting on specific organizations by name. By avoiding comment on situations or events at a specific organization, we protect the confidentiality of our members and our specific audiences. The only exceptions are when a specific member of our audience has asked us to work with them on obtaining media coverage, when the organization in question has given us permission to comment, or when we are commenting on situations or events at organizations where we're employed. In the last instance, we must take care to follow the media guidelines of our employers as well as those set forth in this CAS document.

The following key principles are intended to aid our members in responding effectively to the media:

Key Principles

□ **Do Respond Quickly and Expertly.** If you are either not prepared or not able to provide an objective analysis for a reporter, don't hesitate to suggest that someone else could assist the reporter. It's also possible that what the reporter is asking for is not in your field of expertise. If you are unable to respond promptly to a media inquiry—or if you prefer not to because you are uncomfortable speaking with reporters—ask another CAS member to respond, or

call either the American Academy of Actuaries (AAA), the CAS Office, or the Chairperson of the Media Relations Committee (see below), who will refer the reporter appropriately.

□ **Do Respond to All Questions.** There is more to being a good source than being quoted regularly. A reporter will appreciate your candor if you don't know the answer to a question. If that happens, the appropriate response is "I can't answer that question for you." Then, if possible, explain why you can't, so there's no mystery. Not explaining can only lead to speculation. Don't reply by saying "No comment." Always explain why you can't comment, as, for example, "I'm sorry, but it is our policy not to comment on competitors." Otherwise you will sound suspicious, as if you are covering up. In these cases, if possible, offer to help put the reporter in touch with someone who can answer. If you are asked a question that is sensitive and you don't feel comfortable answering (for example, privileged business information is involved), it is still not recommended to use the "No comment." phrase. Politely say you are not able to answer the question, and then stop talking.

□ **Do Clarify the Reporter's Question Before Replying.** Ask as many questions of the reporter as necessary to determine the scope and nature of the article. If you have been asked to supply illustrative data or research, ascertain ahead of time if your company or the CAS will be cited as the information source.

□ **Don't Speak on Behalf of the CAS.** Make sure you make it clear that you are not speaking for the CAS, the actuarial profession, your company, or a political party. Convey that you are an interested citizen whose credentials as a professional offer a specific perspective on news events and that others may be interested in your viewpoint. When speaking or writing about an industry or legislative issue, you may wish to determine if the AAA or the CAS has formulated a position on the issue and if that position may have implications for your audience. It is necessary in all cases to distinguish between individual professional views and a position taken by your employer or the CAS. When the issue is controversial, such as pending legislation, even more care should be taken to guarantee that individual professional opinion is not mistaken for a policy statement of the CAS.

□ **Do Prepare for Your Interview with Facts.** Don't ever be openly critical of the newspaper, magazine, news station, editor, publisher, or reporter, no matter how thoroughly you are provoked by a story. Assimilate their views and counter them with facts. If you build your case with understandable facts, it will be difficult for the press to ignore them. Gather facts and prepare a comprehensive but concise reply. Try to emphasize two or three key points in your remarks. When asked about a sensitive or complex issue, prepare a written statement or answers to anticipated questions to which you can refer during the interview. Use the same degree of care and attention when preparing presentation visuals as you would in making a presentation for your client and/or employer.

□ **Do Be Accurate.** Even though reporters are always faced with urgent deadlines, you should never compromise the accuracy of your response. If you don't have the expertise or information to give an adequate reply, refer the reporter to someone who does, or ask the AAA, the CAS Office, or the Chairperson of the Media Relations Committee (see below) for guidance.

□ **Do Use Examples.** Good reporters illustrate their stories with specific examples. By providing such illustrations, you improve the chances of being quoted. If you want to make a point based on a specific audience member's experience, you should either obtain that audience member's permission in advance or present it as a hypothetical example that masks the audience member's identity.

□ **Don't Say Something if You Do Not Want it to Appear in Print.** If you want to give a reporter information, but don't want to be quoted as its source, provide the information only after you have agreed with the reporter that you are providing "background information," and as such the statement is "not for attribution." Never speak "off the record." Say nothing you don't want to read in tomorrow's edition. Don't be tempted to confide in a reporter off the record. Actually, most reporters try to keep such confidences, but the risk is unacceptable, as nothing you say to the media is ever truly "off the record." Bottom line: If you don't want something to appear in print or be included in a radio or television broadcast, don't say it.

□ **Don't Expect to See an Advance Copy.** Don't badger reporters or editors to run your views. Don't call reporters unless you have a reason. Don't ever mention how much advertising your company runs in the paper or on the TV or radio station. You will lose credibility instantly. Most media rarely let outsiders review or edit their material. However, cooperate fully when asked by a "fact checker" to verify information about yourself or confirm a statement for attribution.

Some reporters will, in fact, allow sources to review quoted material for accuracy—especially when a subject is highly technical. But do not expect to be allowed to edit the article. If quoted material appears to be inaccurate, discuss it with the reporter. The reporter is likely to agree to change it. But do not expect to be allowed to reword quotes that both you and the reporter agree are accurate presentations of what you said. Only a very generous reporter will do this—and it is likely that the reporter will never call on you again for a future interview.

□ **Don't Be Surprised by Misquotes or Unfortunate Contexts.** There are no guarantees in dealing with the media. You may not get the results you had hoped for. Putting yourself into the public eye is a risk and, at the very least, someone may misunderstand or disagree with you. However, if all your communications are honest and open and if you have no hidden or personal agendas, the media will consider you a valuable and reliable resource. If you are misquoted or the meaning of your statement is altered through its context in an article, discuss the situation with your CAS colleagues, the AAA, the CAS

Office, or the Chairperson of the Media Relations Committee (see below) to determine the appropriate response.

□ **Do Be Aware of the Media at CAS Meetings and Seminars.**

In addition to clients, prospects, and future employers, meeting and seminar audiences may include media representatives who may report your remarks and may want to interview you.

5 Common Interview Traps

When interviewed by a reporter, not all questions may be innocent. Reporters are trained in a variety of techniques to elicit the information they want. Beware the common traps itemized below and use the recommended counter technique.

- **Trap #1 - The oft-repeated question.** This is a common technique to get the source to say something he has already indicated he doesn't want to say. The interviewer will ask a question. The response will be, "I don't know" or "I can't say." The interviewer will then appear to go on to other topics but will come back to the unanswered question often.

Counter technique: There's only one: Keep answering the question the same way without getting irritated.

- **Trap #2 - The negatively phrased question.** This is something like, "Isn't it really the insurance industry's greed that keeps home insurance premiums so high?"

Counter technique: Turn your answer around and make it positive. Don't get suckered into responding in the negative. Say something like, "There are many uncontrollable factors that determine premiums." Then go into what they are.

- **Trap #3 - Multiple questions packaged as one.** Some reporters like to ask several questions at once without giving the interviewee time to respond to each one separately. They're hoping for an interesting slipup.

Counter technique: Don't try to answer all the questions as one. Ask the interviewer to rephrase them one at a time. You don't have to remember them all.

- **Trap #4 - Silence.** Often the reporter will ask a question, the interviewee will answer it and the reporter will just sit and stare. The reporter is hoping the source will add to the statements already made.

Counter technique: Say what you have to say and then be quiet—even if you're on TV or the radio. It isn't your job to keep the interview moving forward, it's the reporter's.

- **Trap #5 - Hostility.** The reporter uses loaded words and phrases designed to make you angry. For example, "Why do you sexist at ABC

Insurance charge women more than men? When will you stop ripping off half the insurance purchasers in America with this anti-woman policy?"

Counter technique: Rephrase the question using positive language. Don't answer the question the way it is. Say something like, "You want to know about our pricing policy. This is how we do it..."

Useful Techniques

The following are useful techniques to consider when being interviewed:

- **Change the subject by using conversation bridges.** Talk about what you want to talk about, as long as the information you want to provide is closely related to the questions being discussed. If the reporter asks a question that enables you to give a short reply, answer briefly and then "bridge" to another topic by saying something like, "I think your readers might also like to know..." or "Let me answer that another way..." or "That question reminds me of another point you might be interested in" and then elaborate on the topic of your choosing.

- **Buy thinking time.** If you need a few seconds to get an answer together, try these time-buying strategies. Repeat a part or the entire question. Use an introductory phrase like, "I'm really glad to have the opportunity to talk with you about that, because it's something I've thought about a great deal." It's a debater's technique, and it will help you to get your scattered thoughts together more than you might expect.

- **Count a few beats before answering.** If your answers are starting to sound "canned" or rehearsed, try the simple technique of waiting 3 seconds before answering. The slight pause before you answer will make your responses seem fresh, as though you've never uttered them before.

- **Taping the interview.** The reporter will probably want to tape the interview and will ask you if you mind. This is standard operating procedure for most reporters, and it helps ensure the accuracy of their news stories. Allow the taping.

- **Correct any misinformation.** If the reporter quotes the wrong statistic or fact to you and you have the right one, politely correct him or her. Do not let incorrect details go by unchallenged. If you know it's wrong but don't have the proper information at your disposal, offer to get it and call back.

The ECC encourages CAS members to enhance the profession's visibility in their communities by undertaking local media relations and civic activities. Appearing before external audiences and writing articles are an integral part of the CAS's public relations efforts and Communication Plan. Such public activities require the same care and attention as work being performed in your own company. Just as peer review is undertaken to help ensure the excellence of the advice and work product we provide to our employers, clients,

and the public-at-large, that same process should be applied to speeches and articles.

It must be considered that reporters must gather and write about all kinds of information. To accomplish this goal in the very limited time they have, reporters must rely on sources—sources for everything. When it comes to breaking news, information that cannot be verified by at least two sources, independent of each other, generally will not be published or aired.

An exception to this “rule of two” occurs when an expert is quoted. The expert source needs no corroboration by another source. This is because the expert is offering a professional opinion, and it will be identified as such.

If you would like some guidance and peer-review before submitting an article for publication consideration by a national newspaper or journal, you may call the American Academy of Actuaries, the CAS Office, or the Chairperson of the Media Relations Committee.

If you have questions about these guidelines or need assistance with public relations activities, please contact Robert Wolf, Chairperson, Media Relations Committee (312-930-0648), Mike Boa, Manager, Communications and Research, CAS Office (703-276-3100), or Noel Card, Director of Communications, American Academy of Actuaries (202-223-8196).

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