California Earthquake Authority (CEA)

Chief Communications Officer

February 2020
The California Earthquake Authority (CEA) is a not-for-profit, privately funded, publicly managed organization that provides residential earthquake insurance and encourages Californians to reduce their risk of earthquake loss. CEA promotes and supports long-term family and community resilience by providing risk education, loss mitigation, and insurance protection to help Californians prepare for and recover from damaging earthquakes.

The CEA was originally formed through legislation in 1995-1996 to address a homeowners-insurance-availability crisis following unexpected, and wholly unprecedented losses as a result of the 1994 Northridge earthquake. Since 1985, state law has required insurers to offer earthquake insurance to residential policies. After that earthquake, insurance companies’ retreat from the California market resulted in an availability crisis for homeowners insurance. Insurers’ selling restrictions, including refusals to sell, eventually reached some 94% of the homeowners-insurance market. Once the CEA began operations in 1996, the recovery of the California homeowners-insurance market was dramatic and swift. At the peak of the availability crisis, 82 insurers had restricted the sale of new homeowners’ policies and by contrast, with CEA operations in full swing by 1997, only 3 insurers were restricting the sale of new homeowners’ policies. Today, the CEA writes almost 80% of all residential earthquake policies sold in California.

Although insurers are required to offer earthquake insurance to residential customers, consumers are not required to buy earthquake insurance. Of 14 million California households, residential-earthquake-insurance take-up hovers around 10%, making it apparent that many California households are still at risk. CEA earthquake insurance take-up is on the rise, as a result of new coverage options added to the product portfolio, technology upgrades, retrofit discounts, as well as well positioned marketing campaigns. The CEA spends more than $13 million annually to communicate risk information through advertising, public outreach and cooperative ventures.

Today, the CEA serves as a mature, statewide, voluntary residential-earthquake-insurance provider with a broad portfolio of ideas: market-leading insurance products, unique loss-mitigation programs, and innovative financing techniques. Aside from its unique operating attributes, including its public mission, CEA has generally acted in the manner of a private-market participant in California’s voluntary, but highly regulated market for residential earthquake insurance. Created with an unusually high degree of independence and autonomy for a government-associated entity, the CEA has no financial link to, and receives no funds or other financial backing from the U.S. federal government or California state government. This permits the CEA to operate without restraint as a competitive-market player and nonprofit insurance provider. Its revenue comes from premiums realized through the sale of CEA insurance products by participating insurers and from investment returns.

CEA participating insurers represent about 80% (by premium volume/policy count) of the residential property insurance market. CEA purchases more natural catastrophe risk transfer capacity than any other US entity, and is one of the top three purchasers worldwide, and is one of the largest sponsors of catastrophe bonds globally. All CEA products are written under a uniform contract and sold by participating insurers who are not permitted to compete with the CEA by selling a similar product. Its contracts and insurance rates are developed by the CEA and are subject to normal regulatory scrutiny by the office of the California Insurance Commissioner.
The CEA funds its claim-paying capacity largely through pre-event financing techniques such as bonds, reinsurance and other risk-transfer. Following an event, it has the capability to assess its participating insurers for a total amount of approximately $1.6 billion.

Since 2014, an ever-increasing part of the CEA’s operations are focused on loss-mitigation through retrofitting. This includes grant programs, education through traditional CEA channels as well as meetings and community engagement, and lobbying for mitigation-forward legislation at both state and federal levels.

In 2014, the CEA began financial and policy support of the Earthquake Brace + Bolt program (EBB), a program within the California Residential Mitigation Program, which is a joint powers authority with the California Governor’s Office of Emergency Services. The EBB has now helped nearly 10,000 California homeowners to seismically retrofit their older houses with grants of up to $3,000 to reduce potential earthquake damage.

The CEA’s governance structure is fairly unique given its position as a creature of state statute. Governing Board and Advisory Panel meetings are conducted under the open-meeting laws of California. The Insurance Commissioner, along with the Governor and State Treasurer are voting members of CEA’s Governing Board, while the Speaker of the Assembly and Chair of the Senate Rules Committee are both non-voting members.

### Core Values

- **Integrity** – We earn the trust of others by conducting ourselves with fairness, honesty, and transparency.
- **Public Service** – Our not-for-profit mission allows us to focus on serving the public.
- **Policyholder Service** – We are committed to providing excellent service to our policyholders.
- **Financial Strength and Stability** – We are prepared for and committed to paying all covered policyholder claims.
- **Innovation** – We continually strive to identify and achieve the best solutions to meet ongoing business and consumer needs.
- **Collaboration** – We join with key stakeholders to promote and support earthquake readiness throughout California.
- **Respect** – We treat others professionally and with respect in all our work.

### 2020 Strategic Plan

- **Educate**: Help Californians learn about and understand their seismic risks, and how earthquake-loss mitigation and insurance can help them prepare to survive and recover from damaging earthquakes.
- **Mitigate**: Encourage Californians to strengthen their homes and secure their belongings to help increase their safety and reduce their risk of earthquake damage.
- **Insure**: Help Californians understand and manage their risk of financial loss from damaging earthquakes by providing affordable and valuable earthquake-insurance products.
- **Organizational Resilience**: Facilitate efficient operations, effective resource and enterprise risk management, financial strength and acumen, appropriate legal and compliance oversight, and a positive and professional corporate culture in support of CEA’s mission.

### Website

www.earthquakeauthority.com
The Position

Position Title | Chief Communications Officer
Location | Sacramento, California
Reports To | Chief Executive Officer, Glenn Pomeroy
Staff Size | 9-12

Position Summary
Under the administrative direction of Chief Executive Officer (CEO), the Chief Communications Officer (CCO) oversees the organization and activities of the Communications and Public Relations Department. As a member of the California Earthquake Authority's (CEA) executive staff, the CCO has managerial and administrative responsibilities for CEA professional communications personnel, on-site contractors, as well as numerous outside vendors who provide communications services to the CEA. The CCO is also responsible for in-depth analyses and advice to the CEO and other members of the CEA's executive staff, and to the CEA's Governing Board and Advisory Panel, both internally and at public meetings, regarding communication issues and trends in earthquake education, mitigation, and insurance, on local, state, and federal levels.

Responsibilities
- Develop, oversee and implement a best-in-class communications program that meets CEA's mission, goals and objectives.
- Responsible for strategic development and oversight of marketing, media, public relations, and communication programs; and managing combined administrative and communications budgets exceeding $13 million.
The Position

**Essential Duties**

- Oversee strategic framing of statewide, research-based positioning and messaging for CEA products and services, by the CEA alone and in combination with other organizations, both governmental and private.

- Be an innovative thought leader who is comfortable operating in a quasi-governmental organization and offer quality, meaningful research-based analyses and communications perspectives necessary for working collaboratively with senior management and driving corporate decisions.

- Lead a blended staff of diverse and creative civil service and contract employees.

- Interact regularly with a broad range of stakeholders, including the members of the Governing Board and senior management team, requiring articulate, transparent, timely and accurate presentations of ideas and issues with diplomacy, discretion, persuasiveness and strong communication skills.

- Think and act creatively, be flexible and resilient in the face of setbacks, and challenge the status quo in a pragmatic way.

- May serve as the CEA's primary spokesperson at stakeholder and media events, and at conferences and events throughout the state and nation that pertain to CEA activities generally, and those within the responsibility of the Communications and Public Relations Department.

**Strategic Development and Planning**

As a member of the executive team, serve as chief communication strategist and oversee all functions responsible for planning and development of communications, marketing, media and public relations programs that support the CEA’s business growth and integrates with organizational-level strategies, initiatives, goals and priorities.

Plan and conduct a broad information program concerning earthquake preparedness education, earthquake risk mitigation and insurance services to California consumers. Drive creative and innovative campaigns to deliver CEA's message to the public. Integrate pre- and post-earthquake crisis event planning to best respond to the public.

Use research and data-based decision making to provide comprehensive and strategic communications, news and marketing trend analysis, and recommendations that align with the executive team to communicate CEA’s mission, vision and goals.

Provide professional public relations counsel and assistance to CEA’s leadership pursuant to CEA’s communications and public relations policies. Advise both CEA executives and participating insurer liaisons on how these CEA programs can be implemented successfully though media-related products.

Assist the Chief Executive Officer (CEO) with stakeholders regarding public policies and media relations.

Foster a collaborative unified culture between different sections of the organization. Educate and support the interactions between the Communications and Public Relations Department between other sections within the CEA.
The Position

Management

Responsible for the management of numerous professional personnel, contractors, consultants and marketing vendors on the development, implementation, and evaluation of all media relations plans, internal and external communications, multicultural outreach, web design and support materials that provide strategic support for participating insurers representing approximately 80% of the total residential insurance marketing in California, and over 24,000 licensed insurance agents.

Manage staff performing in-depth analyses to provide advice to the CEO, members of CEA’s executive team, the CEA’s Governing Board and Advisory Panel regarding communications issues and trends in earthquake education, mitigation, and insurance, on local, state, and national levels.

Promote a culture of inclusion, engagement, and high performance. Manage a creative team with the emotional intelligence to create a high-functioning team. Create an environment that promotes diversity, teamwork and respect; and collaborates to resolve issues. Foster a culture that promotes employee engagement through regular communication and interaction. Create a work/life balance environment for employees.

Effectively optimize the structure and daily operations to align with CEA’s strategic mission. Champion the necessity for change and provide adequate resources to implement. Lead and enable the process of change and transition while helping others deal with their effects.

Create an environment that embraces informed and timely decision making that considers innovative solutions to move the organization forward. Establish priorities when there are conflicting goals or due dates.

Promote a workforce environment that values independent or team-led decision making, based on empirical evidence and seasoned analysis, with clear efforts to eliminate the effects of unconscious bias and other impediments of good judgement.

Set clear expectations, provide timely and constructive feedback, and collaborate to determine mission driven outcomes. Create a climate where everyone knows their purpose and their role in achieving mission driven outcomes. Create accountability for clear standards of work and foster an environment where knowledge transfer occurs regularly.

Generate excitement, enthusiasm, and commitment in people by building trust and translating the organization’s mission, vision, and values into terms that are relevant to the work performed. Champion a culture of learning, continual development, and empowerment.

Ensure workforce and succession plans and planning processes are in place to recruit and retain valuable talent in order to meet the organization’s short- and long-term strategic goals and objectives.

Create a culture to provide and promote coaching and mentoring across levels and create opportunities for employee development. Delegate to match employees’ strengths and provide stretch assignments to enhance their abilities in order to be more successful and build confidence. Perform annual review of staff’s professional development and training needs.

Participate in workshops, conferences, seminars and meetings to stay current with modern communications techniques, tools, common platforms and programs.
The Position

**Stakeholder Relations**

Collaborates with CEA leaders and staff to connect CEA with key stakeholder groups to ensure the development and maintenance of strong partnerships. Establish and maintain relationships with community and industry leaders to ensure public and stakeholders’ support for CEA’s education and mitigation programs. Identify, cultivate and maintain partnerships with all media channels and public relations professionals. Coordinate and facilitate the CEA’s statewide efforts on earthquake public-education plans to increase public awareness and emergency preparedness of earthquake events.

Direct and work in collaboration with community leaders to organize numerous community organization events annually. Communicate effectively with stakeholders the strategic value of the mission.

Manage and lead statewide programming partnerships with the CEA participating insurance professionals, community leaders, public relations professionals, and stakeholders.

**Content Development**

Through a subordinate supervisor and internal staff, direct the strategic framing of statewide, research-based positioning and messaging for the CEA’s products and services. Develop and maintain quality control to ensure all communications and creative design are delivered on time and within budget.

Direct content development and implementation of marketing, media and public relations programs and materials that align with the CEA’s mission. Produce companion communications programs and support materials for regional and statewide audiences in cooperation with federal, state and local emergency management agencies, geological services and other related professional, academic, non-profit and news organizations. Express the organization’s vision in a way that resonates with others and upholds CEA’s reputation as a world-class leader in the earthquake insurance and mitigation field.

Develop necessary policies and procedures to assure an ongoing process of identifying the root causes of workplace inefficiencies and to ensure the quality of all communications and creative design, including the production of marketing collateral, direct mail, print and broadcast paid media, social and paid online media, and website interactivity.

Create service level agreements to manage expectations and provide customers reasonable timeframes for completion of tasks. Follow time management methodologies to plan organized implementation of goals and guarantee priorities and deadlines are met. Provide excellent customer service to support business activities within CEA.

Manage the Leadership Team’s public communications through well-developed internal communications. Increase engagement amongst CEA’s employees by maintaining regular and consistent internal messaging to the organization.

Respond to media inquiries with accurate detailed information about CEA’s viewpoint, message and brand. Oversee a sophisticated statewide media database.
## The Position

### Fiscal Management

Oversee the operations of the Communications and Public Relations Department, with direct responsibility for department personnel, budget and materials. Articulate annual department goals in partnership with the CEA’s executive team and aligned with the CEA’s strategic goals and annual budget. Guide others in financial decision making and management regarding the expenditure of resources consistent with strategic initiatives and with a full understanding of opportunity costs and risk awareness. Establish systems to monitor expenditures, financial processes, and risk management within the organization to ensure financial resources are effectively allocated to achieve goals and objectives. Determine resource allocation across multiple programs with varied resource needs for maximum organizational impact. Advance realistic quantifiable milestones and measurements that elevate organizational performance and promote enterprise-wide return on investment to support the strategic plan.

### Minimum Qualifications

- Bachelor’s degree required in Communications, Marketing and/or Public Relations or a related field.
- At least 10 years of fulltime senior leadership and managerial experience in the communications field, including a combination of 3 or more of the following:
  - Crisis management
  - Public relations
  - Program development
  - Vendor management
  - Spokesperson for an organization
  - Stakeholder relations
  - Marketing and design principles
  - Executive-level experience at an advertising company
  - Knowledge and experience in the insurance industry
  - Management of a large advertising budget, minimum of $250,000

### Desirable Qualifications

- A Master’s degree in Communications, Marketing and/or Public Relations or a related field is preferred
- A track record of building effective teams and relationships with peers, direct reports, a Governing Board and external stakeholders
- Acts in a professional manner and demonstrates a high degree of integrity, honesty, and ethical behavior
- Demonstrates openness and trust
- Establishes and builds rapport by modeling values-based behaviors
- Exhibits strong interpersonal and mentoring skills
- Promotes teamwork and cross-functional collaboration and communication in support of CEA’s strategic goals
The Position

- Promotes a high-performance culture where employees are encouraged and enabled to perform to their greatest potential
- Demonstrates the ability to collaborate with peers and staff
- Possesses excellent verbal and written communication skills
- Communicates effectively with individuals from varied experiences, perspectives and backgrounds
- Broad experience in strategic planning, budgeting and management functions is ideal
- Proven track record of process improvement identification and implementation

The Person

Pivotal Experience & Expertise

- Industry Experience: This individual has an established track record of success in progressively increasing roles of responsibility within the industry.
- Strong Analytical Skills: This individual must have strong quantitative and qualitative analysis; the ability to identify the significant factors of an issue; employ creativity in identifying causes, implications and remedies; and demonstrate a balance between theoretical and practical solutions.
- Executive Presence: Must have the stature/gravitas to establish a strong network within the CEA and, as well as the broader insurance and public relations industries.
- Influential Leader and Relationship Builder: This individual must be a highly collegial and passionate leader with an ability to listen, learn and reach consensus regarding the challenges facing CEA. This individual must also possess the emotional intelligence and intellectual qualities to earn the respect of the CEA Governing Board, member insurance companies, staff, business partners, and other stakeholders.

Leadership Capabilities

Put Customers First

- Understand and Shape Customer Needs
- Create Distinctive Value for Customers
- Build Deep Customer Relationships

Shape Strategy

- Anticipate and Interpret Market Changes
- Envision the Future
- Decide Strategic Priorities

Inspire and Influence

- Co-Create Meaning and Purpose
- Engage and Energize the Organization
- Lead Through Influence
Build Talent and Teams
- Develop Talent
- Build and Develop Teams
- Strengthen Organizational Capability

Disrupt and Challenge
- Create Possibilities from New Thinking
- Generate Disruptive Change
- Lead Change

Lead Innovation
- Experiment
- Collaborate Across Boundaries
- Scale and Invest in New Ideas

Agility & Potential

Foresight
- Simplify Complex Problems
- Develop Creative Solutions
- Thinking Dexterity

Learning
- Self-awareness
- Curious and Open-minded
- Courageous

Adaptability
- Authenticity
- Empathy
- Flex and Transform

Resilience
- Ownership Mindset
- Purpose and Integrity
- Persist and Sustain Energy

Culture Fit & Impact
- **Ability to Drive Performance in a Quasi-Governmental Organization:**
  Results-oriented and tenacious self-starter who has established and led highly diverse teams to drive growth and profitability. Flexibility and resiliency to develop new and creative solutions to challenges in a highly public environment. Drives change in a collaborative way.

- **Integrity:** Proven champion for the highest workplace integrity, respect and diversity with a commitment to building a sustainable, profitable business while meeting the highest ethical standards.