

Communications Plan for Jewelers Mutual's Trauma Recovery Benefit

Communicating Jewelers Mutual's expansion of counseling benefits for commercial policyholders traumatized by crime and catastrophe

Background and Desired Outcomes

This is a communications plan for promoting Jewelers Mutual's enhancements to the trauma-recovery counseling benefits that JM provides to JM-insured jewelry businesses. The benefits apply to jewelry-business employees and their family members who have experienced emotional/psychological trauma resulting from an event related to a covered loss. In most cases, this benefit will apply in the aftermath of a crime or catastrophic event affecting the jewelry business.

The intended outcomes are:

- ▶ Raise policyholders' awareness of the services that Jewelers Mutual makes available to them in the wake of a traumatic loss-causing event. The major message points are:
 - ▶ **JM is unveiling the RELI(E)VE trauma-recovery benefit, a service provided in partnership with Ceridian LifeWorks[®] Crisis Support Services.**
 - ▶ Beginning Oct. 1, 2014, jewelry-business owners, employees, and members of their respective families may call a toll-free Ceridian LifeWorks CSS hotline to seek help coping in the wake of a traumatic crime against the jewelry business or other catastrophic loss.
 - ▶ In such circumstances, Ceridian LifeWorks CSS counseling professionals will be available to provide counseling over the phone. They may also put the jewelry business's employee(s) in touch with a qualified counselor in the local area.
 - ▶ In some cases, Ceridian LifeWorks CSS professionals may elect to travel to the business location to provide on-site counseling with the business's employees in group and/or one-on-one settings.
 - ▶ All services provided via this program are included with existing Jewelers Mutual coverage.
- ▶ Provide JM policyholders clear instructions on how to use these benefits.
- ▶ Leverage JM's expansion of this benefit to enhance JM's "trusted advisor" brand identity and value propositions (see "Audiences and Message Objectives," on the next page).



RELI(E)VE

Program Name: We're calling this benefit Jewelers Mutual's Relieve Program, using the visual representation shown at left. The purpose is to help jewelers relieve the stress and other symptoms of psychological trauma. With the right help of professionals, our customers don't have to **relive** the traumatic experience. Rather, they can **relieve** stress and the burden of those memories.

Audiences and Message Objectives

The target audiences and the objectives of related messages are:

- ▶ **JM Commercial Lines policyholders:**
 - Announce the expanded benefits and explain what they are.
 - Provide clear instructions on how to take advantage of these benefits.
 - Use the announcement of these benefits to reinforce and advance JM's "trusted advisor" brand identity.
 - Reinforce the reality of risks that jewelers face, and remind the jewelry industry of the vast amount of loss-prevention education and guidance that JM provides.
 - Reinforce JM's value proposition regarding JM's compassionate handling of claims.
 - Spotlight JM's unique identity as the only insurer in the US and Canada that is dedicated solely to serving the jewelry industry and is truly concerned about the well-being of people in the jewelry industry.
 - Show how JM provides a "full circle of service," from loss-prevention guidance, to excellent claim service, to assistance with coping and recovering, to follow-up and advice for improved loss prevention in the future.

- ▶ **Jewelers Mutual internal stakeholders**
(ELT, Board, attorneys/adjusters, JAC, AAC)
 - Educate internal stakeholders about these benefits.
 - Remind internal stakeholders to include these benefits when they discuss Jewelers Mutual's involvement in, investment in, and compassion for the jewelry industry.

- ▶ **Jewelers Mutual agents and brokers:**
 - Encourage agents and brokers to share with their JM-policyholder clients the messages described above.
 - Remind agents to use these JM services as an example when discussing JM's differentiating role as the understanding, compassionate, and trusted advisor to the jewelry industry.
 - Recommend ways in which agents can further reinforce JM's compassionate role by following up with traumatized clients.

- ▶ **Jewelry trade media:**
 - Announce to the jewelry-trade media Jewelers Mutual's expansion of its trauma-recovery counseling benefits. Encourage media coverage so that our policyholders may be aware of these benefits and how to access them in the policyholder's time of need.
 - Encourage the trade media not only to regularly remind the jewelry industry of the real risks of jewelry crime and other catastrophes, but also to point jewelry business operators to the many loss-prevention resources that JM makes available to the jewelry industry.
 - Seek positive PR about JM's trauma-recovery benefit and reinforce JM's brand.

- ▶ **Jeweler trade associations:**
(AGS, JA, MJSA, CJA, etc.)
 - Encourage these association partners to use their respective member-communication vehicles to spread the word about these expanded counseling benefits from JM.
 - Encourage these associations not only to regularly remind the jewelry industry of the real risks of jewelry crime and other catastrophes, but also to point their members to the many crime-prevention resources that JM makes available to the entire jewelry industry.

- ▶ **Local Fox Cities media:**
 - Showcase this partnership between JM and Ceridian LifeWorks toward the betterment of people's lives.
 - Increase the region's awareness of Jewelers Mutual, what we do, and our role in serving the jewelry industry in the US and Canada.

Deliverables and Timing

Jewelers Mutual will convey the messages to the audiences using the following tactics, in chronological order:

- ▶ **Internal advisory to CL Underwriting, Claims, and the RSMs**

Delivery date: Tuesday, Sept. 30, 2014.

Audience: Key JM staff.

Metrics: Delivery of the communication.

All members of Commercial Lines Underwriting and Claims departments will gather in a morning huddle and receive from their directors a hard-copy guide to the changes. In addition to educating these staff members, the guide will also include talking points that the staff members may use in their conversations with agents/brokers and policyholders.

- ▶ **Email correspondence to ELT, Board, JAC, AAC, and attorneys/adjusters**

Delivery date: Tuesday, Sept. 30, 2014.

Audience: ELT, Board, JAC, AAC, and attorneys/adjusters.

Metrics: Delivery of the communication.

These emails will include a link to, or attachment of, the intranet article (see below) with some elaboration on JM's plans to announce this to the jewelry industry.

Note: Correspondence to attorneys/adjusters will have a different delivery date. The email will go to this audience Thursday, Oct. 2.

- ▶ **JM intranet article**

Delivery date: Tuesday, Sept. 30, 2014.

Audience: All JM staff.

Metrics: Delivery of the communication.

The article will inform the staff of these changes and equip them to include this information when they discuss the extra value that JM provides to its commercial customers and the jewelry industry.

- ▶ **Special edition of *News Around the Block***

Delivery date: Wednesday, Oct. 1, 2014

Audience: Agents/brokers.

Metrics: ExactTarget open and click rates. Qualitative feedback from agents.

The article will apprise agents of the new benefits and encourage them to make their JM policyholder clients aware of these benefits.

- ▶ **September 2014 edition of *Jewelers eNews***

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Jewelry business operators, agents/brokers, jewelry industry.

Metrics: ExactTarget open and click rates; JM.com analytics; Reader comments.

The article will satisfy the message objectives for the jeweler audience discussed above.

- ▶ **News release to jewelry trade media**

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Jewelry trade media outlets and their respective readerships/audiences.

Metrics: Targeted media pick-up and/or coverage.

The news release will provide the details of these member benefits and JM's reasons for expanding them.

▶ **Email correspondence to jewelry trade association partners**

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Contacts at AGS, JA, MJSA, CJA, and other partners.

Metrics: Monitored association communications to members.

This email will apprise the leaders of our trade association partners of JM's expanded benefits and JM's desire to spread the word to the association members.

▶ **News release to local Fox Cities media**

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Local media and Fox Cities community.

Metrics: Targeted media pick-up and/or coverage.

News release will seek local coverage to enhance JM's standing in the local community.

▶ **“What’s New” section of JM’s Safety & Security web page**

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Commercial policyholders and prospects; jewelry trade media.

Metrics: JM.com analytics.

This blurb will announce the new JM RELIEVE trauma-recovery benefit and will include a link to the news release.

▶ **JM social-media posts**

Delivery date: Wednesday, Oct. 1, 2014.

Audiences: Commercial policyholders and prospects; jewelry and insurance trade media.

Metrics: JM.com referral analytics.

Use social media posts to call attention to this news and the *Jewelers eNews* article.

▶ **JM Tip of the Week**

Delivery date: Tuesday, Oct. 7, 2014.

Audiences: Commercial policyholders and prospects; jewelry trade media.

Metrics: JM.com analytics.

The tip will remind jewelers to take care of themselves, their staff associates, and their families in the wake of a traumatic crime or other catastrophic loss. It will include a reference to the Ceridian LifeWorks services provided via JM's RELIEVE trauma-recovery benefit.

▶ **Prospect and policyholder correspondence**

Delivery date: mid-October, 2014.

Audiences: JM commercial policyholders; prospects getting a quote.

Metrics: Delivery of communication.

The three correspondences listed below contain references to JM's trauma-recovery counseling benefit. As part of the October release, JM will update these correspondences to reflect the newly expanded benefits:

- ▶ Quote Proposal,
- ▶ “Counseling Benefit Remaining” document, and
- ▶ “When Violence Strikes” document.

Intensive two-day rollout

Morning huddles
for Underwriting
and Claims

Emails to
Board, AAC,
and JAC

JM intranet
article

Tuesday, Sept. 30, 2014

8 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 6 p.m.

Special edition
*News Around
the Block*

News release
to jewelry trade
media

Email to
jewelry trade
associations

*Jewelers
eNews*
and
social-media
posts

News releases
to local and
insurance-trade
media

Website's
"What's New" section
and
Tip of the Week

Wednesday, Oct. 1, 2014

8 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 6 p.m.

Future Considerations

- ▶ Testimonials — collect statements from JM customers who have availed themselves of the JM-provided counseling services and have good things to say about it. Leverage these statements in continuing to promote JM's trauma-recovery benefit.
- ▶ Create collateral pieces co-branded by JM and Ceridian LifeWorks. Subjects may include coping in the aftermath, feeling okay about getting counseling, and talking to your family about the trauma.
- ▶ Formalize JM's follow-up communications with traumatized customers. Determine the messages, vehicles, intervals for follow-up communications.
- ▶ Develop crisis-communications and PR recommendations to help jewelers assuage customers' anxiety about returning to a store that has been a target of crime.



COMMUNICATION DELIVERABLES

FOR IMMEDIATE RELEASE

MEDIA CONTACT:

Kari Navis, senior corporate communications specialist
800-558-6411 ext. 2148 or knavis@jminsure.com

**New benefit provides crisis counseling to jewelers
in the wake of robberies and other traumatic events**

**Jewelers Mutual forms innovative partnership
with Ceridian LifeWorks**

NEENAH, WIS. (October 1, 2014) — Jewelers Mutual Insurance Company announced an innovative benefit to address the often-overlooked need to treat the psychological effects of armed robberies and other traumatic events that jewelers face. The new benefit, called the **RELI(E)VE** Program, is the result of a partnership between Jewelers Mutual and Ceridian LifeWorks, a leading provider of EAP, Work-Life, Wellness, and Crisis Support Services in the U.S. and Canada. The benefit is included with Jewelers Mutual coverage.

The new benefit is available to a jewelry business's employees and family members impacted by a traumatic event resulting in a Jewelers Mutual insurance claim, such as a robbery or a natural disaster. The **RELI(E)VE** Program's services include 24/7 telephone access to LifeWorks masters-level counselors, face-to-face sessions with a qualified local counseling professional, and, when needed, on-site crisis support entailing both one-on-one and group counseling sessions.

"Jewelers work in a dangerous industry, and I think I speak for everyone at Jewelers Mutual when I say there is nothing more heart-wrenching than news that one of our jewelers has been involved in an armed robbery or a shooting or another traumatic situation," said Darwin Copeman, president and CEO of Jewelers Mutual. "At Jewelers Mutual, we want to do more for you than pay for your stolen goods or repair your store. We want to help you and your employees recover however we can, so you can move forward with your lives and resume your life's work," he said.

"We're experts in jewelry insurance, but we're not counselors. That's why we looked to a highly experienced, well-respected, and nationally connected company to help us help our members. I'm so thankful we are able to extend this service with Ceridian LifeWorks to our policyholders in their times of need."

According to Joseph Utecht, LifeWorks manager of crisis response, the important first step is to recognize psychological injury. "We're all familiar with stories of the individual who walks away from an automobile accident saying he is fine, when in reality he has a bad concussion or a broken bone. In the immediate



Ceridian LifeWorks ...

- Has more than 40 years' experience providing employee assistance and critical incident support.
- Serves 48,000 organizations of various sizes (35 million people) representing a broad range of industries.
- Has 3,300 fully credentialed and contracted critical incident support providers, as well as an additional 3,000 credentialed providers available to be enlisted on a case-by-case basis, if needed.
- Responds to approximately 150 critical incident calls each month.
- Specializes in responding to crises resulting from robberies, which generate more than a third of incoming critical incident calls.

aftermath, the shock of the event and rush of adrenaline temporarily mask the injury. Psychological injury can be the same, but sometimes with a longer delay before the individual realizes he is struggling to cope with what had happened."

Utecht recommends watching for these signs that an individual could be having difficulty recovering from psychological trauma:

- ▶ vivid and frequent flashbacks,
- ▶ a pervasive change in personality or demeanor,
- ▶ dramatic emotional swings,
- ▶ anxiety or paranoia,
- ▶ insomnia or fitful sleep,
- ▶ depression, and/or
- ▶ heightened feelings of stress.

"Often it's a matter of degree," Utecht said. "Any or all of these can be normal responses to trauma, but if the intensity is too great or the condition persists, there could be a problem." For this reason, Utecht recommends that traumatized individuals seek the services of a well-credentialed professional counselor at the first signs of an emotional or psychological struggle.

About Ceridian LifeWorks

The LifeWorks service is a comprehensive EAP, Work-Life, and Wellness program that helps organizations improve employee health and wellness, increase employee engagement, and improve productivity. LifeWorks provides employees and family members with access to telephonic, in-person, and online services to address personal and work-related issues. Employers realize returns in reduced absenteeism, increased productivity, lower turnover, and reduced health care costs.

About Jewelers Mutual Insurance Company

Jewelers Mutual Insurance Company is the only insurer dedicated solely to serving the jewelry industry in the United States and Canada. Jewelers Mutual was founded in 1913 by a group of Wisconsin jewelers to meet their unique insurance needs. Today, Jewelers Mutual remains the trusted insurance advisor and loss prevention expert for nearly 10,000 jewelry businesses including retailers large and small, wholesalers, manufacturers, custom designers, appraisers and many other segments of the jewelry industry. Additionally, more than 300,000 consumers trust Jewelers Mutual's Personal Jewelry Insurance to protect their personal jewelry possessions. The company's strong financial position is reflected in its 27 consecutive ratings of "A+ Superior" from A.M. Best Company and more than \$17 billion in bound jewelry coverage. To learn more, visit JewelersMutual.com.

Lead article for Oct. 1, 2014 special edition of *Jewelers eNews*

Recognize and treat psychological injury resulting from crime or other traumatic events

When a crime or other catastrophic event happens at your jewelry business, your first responsibilities are always to attend to any physical injuries, secure the business premises, assist police, and get in touch with your insurance agent or carrier. Soon after, however, there is another important follow-up measure that should not be overlooked.

The psychological injury that may result from a robbery, another crime, or some other catastrophic event at your place of business often is not as immediately obvious as a physical injury. Left unaddressed, however, it can be very serious and even debilitating to the sufferer.

Treating the psychological effects of a traumatic event is so important, in fact, that [LINK to news release] [Jewelers Mutual Insurance Company today announced a first-of-its-kind benefit](#) to address this need. The benefit is the result of a partnership between Jewelers Mutual (JM) and Ceridian LifeWorks®, a leading provider of crisis support services in the U.S. and Canada. Available to a JM-insured jewelry business's employees and family members touched by traumatic events related to an insurance claim, the benefit provides immediate and full-service counseling via phone, private in-person appointments, and even on-site group or one-on-one meetings.

According to Joseph Utecht, LifeWorks manager of crisis response, the important first step is to recognize the psychological injury. "We're all familiar with stories of the individual who walks away from an automobile accident saying he is fine, when in reality he has a bad concussion or a broken bone. In the immediate aftermath, the shock of the event and rush of adrenaline temporarily mask the injury. Psychological injury can be the same, but sometimes with a longer delay before the individual realizes he is struggling to cope with what had happened."

Utecht recommends watching for these signs that an individual could be having difficulty recovering from psychological trauma:

- vivid and frequent flashbacks,
- a pervasive change in personality or demeanor,
- dramatic emotional swings,
- anxiety or paranoia,
- insomnia or fitful sleep,
- depression, and/or
- heightened feelings of stress.

"Often it's a matter of degree," Utecht said. "Any or all of these can be normal responses to trauma, but if the intensity is too great or the condition persists, there could be a problem." For this reason, Utecht recommends that traumatized individuals seek the services of a well-credentialed professional counselor at the first signs of an emotional or psychological struggle.

Take these steps to promote emotional and psychological healing after a robbery or other traumatic event

A robbery, burglary, or other type of crime at your jewelry business can be traumatic to you and your associates. For that matter, a major storm, fire, and other catastrophes can also take an emotional and psychological toll. This special edition of *Jewelers eNews* announces a pioneering new professional-counseling benefit that Jewelers Mutual provides to help its policyholders cope in the aftermath of traumatic events.

Because people experience trauma and its effects differently, the question of whether professional counseling is needed is always an individual decision. Regardless of the need for professional services, the following lists of “dos” and “don’ts” can aid in an individual’s recovery from emotional and psychological trauma:

DO:

- Get plenty of rest.
- Maintain a good diet and exercise.
- Spend time with family and friends.
- Take time for leisure activities.
- Talk to supportive peers and family members about the robbery.
- Learn about traumatic stress.
- Understand that people experience a wide range of reactions to a robbery. Know that, whatever you are experiencing, it is a *normal* reaction to an *abnormal* event.
- Stay connected to your spiritual resources and advisors.

DO NOT:

- Don’t drink alcohol excessively.
- Don’t use legal or illegal substances to numb reactions or serve as an emotional crutch.
- Don’t withdraw from significant others and friends.
- Don’t stay away from work.
- Don’t reduce your leisure activities.
- Don’t set unrealistic expectations for your recovery.
- Don’t make major life decisions or changes while you’re coping with trauma.
- Don’t be hard on yourself or others.

Be a supportive co-worker to help associates recover from trauma

What can you do when a co-worker is affected by a violent or traumatic incident such as a robbery? You may have your own feelings about the robbery that are difficult to resolve. Most of all, you may simply feel that you don't know what to say. The following suggestions may help:

- Survivors of a robbery need to come to their own conclusions about why it occurred. This will help them regain feelings of safety and security. Avoid stating your own reasons for why the robbery occurred.
- Each person experiences trauma and its results differently. One person cannot know how another feels. If you want to share your feelings, let the person know that these are your feelings. The other person's feelings may be very different.
- Acknowledge the event. It may seem easier to pretend that nothing happened, but it won't help the person recover.
- Ask how the person is doing, but don't press for details of the robbery. If your co-worker wants to talk, just listen. Talking about the robbery often is an important part of healing. If the person is not ready to talk about it, don't push.
- Offer emotional support. Remember that people recover at different rates.
- Offer practical support. Instead of the catch-all "If there's anything I can do ...," offer to do specific things such as giving rides to or from work, running errands, picking up part of the associate's workload (if your employer agrees), going to lunch together, or simply being available to listen.

Email correspondence from Darwin Copeman to JM's ELT, Board, JAC, and AAC

Dear [JM Board Member, AAC Member, etc.]:

Later today, Jewelers Mutual will send the attached media release announcing an expanded benefit to help policyholders who are traumatized by robberies and other crisis events that result in a claim. I'm extremely proud of this innovative new benefit, which is the first of its kind in the jewelry industry.

In partnership with Ceridian LifeWorks Crisis Support Services, we are providing our customers with counseling services delivered by masters- and PhD-level counseling professionals. Avenues for counseling include a 24/7 dedicated hotline, private appointments at offices in the jeweler's local area, and even on-site group and one-on-one meetings. The benefit is available to all affected employees of the insured business and to their immediate family members, because the fallout from traumatic events can have lasting effects in all areas of a person's life.

This benefit – included with Jewelers Mutual coverage – truly demonstrates the compassion, empathy, and emphasis on *relationships* that make Jewelers Mutual a leader in the jewelry industry.

Please read the media release to learn more and help us spread the word about this innovative benefit. I have also attached a talking-points sheet for your reference.

Regards,

Darwin Copeman
President and CEO
Jewelers Mutual Insurance Company

Email from Don Elliott to management team:

Dear Management Team Colleagues,

Tomorrow Jewelers Mutual will send the attached media release announcing an expanded benefit to help policyholders who are traumatized by robberies and other crisis events that result in a claim. I'm extremely proud of this innovative new benefit, which is the first of its kind in the jewelry industry.

In partnership with Ceridian LifeWorks Crisis Support Services, we are providing our customers with counseling services delivered by masters- and PhD-level counseling professionals. Avenues for counseling include a 24/7 dedicated hotline, private appointments at offices in the jeweler's local area, and even on-site group and one-on-one meetings. The benefit is available to all affected employees of the insured business and to their immediate family members, because the fallout from traumatic events can have lasting effects in all areas of a person's life.

This benefit – included with Jewelers Mutual coverage – truly demonstrates the compassion, empathy, and emphasis on *relationships* that make Jewelers Mutual a leader in the jewelry industry. Special thanks go to Chris Hartrich, who researched various providers, identified Ceridian LifeWorks as the right partner, and worked out the contract agreement.

Please read the media release to learn more and help us spread the word about this innovative benefit. I have also attached a talking-points sheet for your reference. I will send an email similar to this one, with the talking points attached, to all Commercial Lines staff later this morning.

Regards,

[DON ELLIOTT SIGNATURE BLOCK]

E-blast to agents:

Agent fact sheet:

www.JewelersMutual.com/JewelersMutual/media/MediaLibrary/Images/eNews/Agent_sheet.pdf

JM Intranet Article – Sept. 30, 2014

JM will unveil significant new jeweler benefit tomorrow

Jewelers Mutual on Wednesday will announce a new way in which Jewelers Mutual will help policyholders who are traumatized by robberies and other crisis events that result in a claim.

In partnership with Ceridian LifeWorks Crisis Support Services, we are providing to our customers access to the services of masters- and PhD-level counseling professionals via a 24/7 dedicated hotline, private appointments at offices in the jeweler's local area, and even on-site group and one-on-one meetings. The benefit is available to all affected employees of the insured business and their immediate family members, because the fallout from traumatic events at work often comes home with the employee.

This new benefit is the first of its kind in the jewelry industry. It takes our previous concept of providing only financial support for trauma counseling – a contribution of \$1,000 toward counseling costs – to a whole new level of service and care for jewelry-industry workers and their families.

This new benefit, called the Relieve Program, demonstrates the compassion, empathy, and emphasis on *relationships* that set Jewelers Mutual apart among organizations serving the jewelry industry.

October 1, 2014

RE: Expanding benefit for victims of crime and other traumatic events

Dear Valued Agent Partner,

Recently Jewelers Mutual issued the enclosed media release announcing an expanded benefit to help policyholders who are traumatized by robberies and other crisis events that result in a claim. We can all take pride in this innovative new benefit, which is the first of its kind in the jewelry industry.

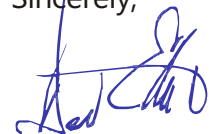
In partnership with Ceridian LifeWorks Crisis Support Services, we are providing policyholders who are traumatized by a jewelry crime with access to professional counseling services, including:

- a 24/7 dedicated hotline with access to PhD- and masters-level counselors;
- private appointments at counseling offices in the jeweler's local area; and
- on-site group and one-on-one meetings for affected staff and their family members.

This benefit — included with Jewelers Mutual coverage — truly demonstrates the compassion, empathy, and emphasis on relationships that make Jewelers Mutual a leader in the jewelry industry.

Please read the enclosed media release to learn more and help us spread the word about this innovative benefit. Also enclosed is a helpful fact sheet for your reference. The fact sheet is also available on the online Agent Toolkit under Member Advantages – Expertise and Services.

Sincerely,



Don Elliott
Director of Claims

February 2, 2014

RE: Following up on **RELI(E)VE** benefit for victims of crime and other traumatic events

Dear Valued Agent Partner,

Following up on the letter I sent to you on October 1, 2014, I'd like to report on the progress of Jewelers Mutual's new **RELI(E)VE** benefit. You may recall that **RELI(E)VE** is designed to help the principals, staff associates, and family members of JM-insured jewelry businesses who are psychologically traumatized by robberies and other crisis events resulting in a claim.

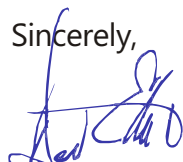
We can all take pride in this innovative new benefit, which is the first of its kind in the jewelry industry. In partnership with Ceridian LifeWorks Crisis Support Services, we are providing policyholders who are traumatized by a jewelry crime or other catastrophe with access to professional counseling services, including:

- a 24/7 dedicated hotline with access to PhD- and masters-level counselors;
- private appointments at counseling offices in the jeweler's local area; and
- on-site group and one-on-one meetings for affected staff and their family members.

This benefit — included with Jewelers Mutual coverage — truly demonstrates the compassion, empathy, and emphasis on relationships that make Jewelers Mutual a leader in the jewelry industry. Since we launched this program last fall, several of our customers have used the benefits. The feedback that we've received has been very positive.

Enclosed is a helpful fact sheet for your reference and a small supply of the brochures that our claim examiners send out to a JM-insured business upon learning of that policyholder's traumatic loss. I'm providing this small supply to you knowing that JM's dedicated agents are sometimes the first point of contact with a policyholder in the aftermath of a crisis event. Even if a policyholder receives the brochures from both JM and your agency, I consider that repetition and reinforcement of this program's availability to be beneficial. You may order more of the brochures by going to the JM Agent Portal, clicking the Web-to-Print link, and going to the Commercial Lines/Coverages tab on the Web-to-Print site.

Thank you for helping us continue to promote this valuable benefit for our customers.

Sincerely,


Don Elliott
Director of Claims

TRAUMA-RECOVERY COUNSELING BENEFIT OVERVIEW AND STAFF TALKING POINTS

Jewelers Mutual[®]
INSURANCE COMPANY

Jewelers Mutual Insurance Company, in partnership with Ceridian LifeWorks Crisis Support Services, announces the new **RELI(E)VE** trauma-recovery counseling benefits for jewelry businesses in the U.S. and Canada.

- The new **RELI(E)VE** benefits apply to jewelry-business employees and their family members who experience emotional trauma resulting from an event that causes a covered loss. In most cases, this benefit will apply in the aftermath of a crime or catastrophic event affecting the jewelry business.
- The new benefit provides full-service handling of counseling needs for employees and family members of covered businesses. Provided via a partnership with Ceridian LifeWorks, these crisis-support services include 24/7 telephone access to masters-level counselors, up to six face-to-face sessions per individual with a local counseling professional, and, for severe cases, on-site crisis support entailing both one-on-one and employee group counseling sessions. All of these services are included with Jewelers Mutual coverage.
- In comparison, the previous benefit had been JM's contribution of a total of \$1,000 to be applied toward the cost of counseling for traumatized employees and their family members. The affected jewelry businesses had to select and acquire the services of counselors.
- To use the benefit, a dedicated toll-free hotline number is available to any employees or family members of a JM-insured jewelry business that experiences a traumatic loss that results in a claim. The employee or family member simply calls the number to begin the counseling process.
- Upon receiving news of a loss that may be the result of traumatic circumstances, Jewelers Mutual will provide the toll-free number and collateral explaining this benefit to the jewelry business's principal(s). Jewelers Mutual will recommend that the principal(s) distribute the materials to all store staff.
- Jewelers Mutual has significantly enhanced our trauma-recovery counseling benefit as part of our



- Has more than 40 years' experience providing employee assistance and critical incident support.
- Serves 48,000 organizations of various sizes (35 million people) representing a broad range of industries.
- Has 3,300 fully credentialed and contracted critical incident support providers, as well as an additional 3,000 credentialed providers available to be enlisted on a case-by-case basis, if needed.
- Responds to approximately 150 critical incident calls each month.
- Specializes in responding to crises resulting from robberies, which generate more than a third of incoming critical incident calls.

commitment to the well-being of the people and businesses that make up the jewelry industry. We recognize that our business is about relationships — not just insurance transactions.

- This benefit is part of the "full circle of service" that JM provides: from loss-prevention guidance, to excellent claims service, to assistance with coping and recovering, to follow-up and advice for improved loss prevention in the future.

TRAUMA-RECOVERY COUNSELING BENEFIT FACT SHEET FOR AGENTS

Jewelers Mutual[®]
INSURANCE COMPANY

Jewelers Mutual Insurance Company, in partnership with Ceridian LifeWorks Crisis Support Services, announces the new **RELI(E)VE** trauma-recovery counseling benefits for jewelry businesses in the U.S. and Canada.

- The new **RELI(E)VE** benefits, included with Jewelers Mutual coverage, apply to jewelry-business employees and their family members who have experienced emotional trauma resulting from an event that causes a covered loss. In most cases, this benefit will apply in the aftermath of a crime or catastrophic event affecting the jewelry business.
- The new benefit provides full-service handling of counseling needs for employees and family members of covered businesses. Provided via a partnership with Ceridian LifeWorks, these crisis-support services include 24/7 telephone access to masters-level counselors, up to six face-to-face sessions per individual with a local counseling professional, and, for severe cases, on-site crisis support entailing both one-on-one and employee group counseling sessions.
- Jewelers Mutual has significantly enhanced our trauma-recovery counseling benefit as part of our commitment to the well-being of the people and businesses that make up the jewelry industry. We recognize that our business is about relationships — not just insurance transactions.



- Has more than 40 years' experience providing employee assistance and critical incident support.
- Serves 48,000 organizations of various sizes (35 million people) representing a broad range of industries.
- Has 3,300 fully credentialed and contracted critical incident support providers, and an additional 3,000 credentialed providers available on a case-by-case basis, if needed.
- Responds to approximately 150 critical incident calls each month.
- Specializes in responding to crises resulting from robberies, which generate more than a third of incoming critical incident calls.

Delivering this benefit:

- To use the benefit, a dedicated toll-free hotline number is available to any employees or family members of a JM-insured jewelry business which has experienced a traumatic loss that could result in a claim. The employee or family member simply calls the number to begin the counseling process.
- Jewelers Mutual agents are sometimes the first to be in contact with a policyholder in the wake of a traumatic event. Accordingly, Jewelers Mutual will supply agents with a tri-fold handout providing

instructions to the policyholder. These instructions include recommending that the policyholder call the **RELI(E)VE** program's 24/7 hotline.

- Upon receiving news of a possible claim that could have resulted from traumatic circumstances, Jewelers Mutual will also provide the toll-free number and collateral explaining this benefit to the jewelry business's principal(s). Jewelers Mutual will recommend that the principal(s) distribute the materials to all store staff.

Questions? Call Don Elliott, director of claims, at 800-336-5642, ext. 2207