



# The Value of Customer-Level Intelligence During Crises

Not only are natural and man-made disasters becoming more frequent occurrences, their scale is growing as well. Hurricanes, wildfires, flooding, mass shootings, and power outages are impacting more individuals and businesses than ever before, and customer-centric organizations have an obligation to understand the impacts to their customers as quickly and specifically as possible.

Unfortunately, the data that are available today regarding the nature and scope of various crises is insufficient to enable organizations to enact customer communications strategies with the level of timeliness and personalization that is expected of the modern consumer experience.

## The Challenges

The two biggest challenges with widely available data on crisis events are:

**The number of consumers potentially impacted is often overstated** - Federal and state offices of emergency response typically declare disaster areas or states of emergency at a state or county geographic level. For example, during the 2018 California wildfires, all of Los Angeles county was declared to be in a state of emergency when, in reality, a relatively small percentage of people and structures in the county were truly in harm's way. While this broad approach makes sense for some purposes, crafting an effective customer communication program is not one of them; and

**Data about the event is not updated to reflect recovery efforts** - Federal and state offices of emergency response are much better at declaring the beginning of a disaster than they are at declaring an end. As an example, FEMA's Disaster Declaration regarding Hurricane Sandy (DR-4086) was issued on October 30, 2012 and remains in effect today! While leaving disaster declarations in effect long after the event has taken place makes sense for relief funds, etc., those declarations are not a solid foundation for customer communication strategies.



## The Value of Customer-Level Intelligence

As you can see by now, the value of knowing specifically which customers are impacted by a crisis event and the duration and severity of the impact is significant. Let's briefly walk through a few basic examples.

### Protect Your Brand Image

A hospitality company wants to contact consumers to let them know they're offering significantly discounted rooms to anyone displaced by a spreading wildfire or approaching hurricane. At least two potentially negative consequences of communicating that offer to an overly broad target audience exist. First, people who are truly displaced may be crowded out of the offer by those who were not impacted but, for some reason, received and accepted the offer anyway. Now, the brand has suffered considerable damage as they are not able to deliver on an offer made when a customer most needed it. Second, those who were included in the offer and are not impacted received an irrelevant offer which, in today's world of highly curated content and personalized services, has an extremely negative impact on brand image and customer experience.

### Improve Revenue Generation

Now let's examine the potential downsides of compounding the challenges of too broadly defining the impacted population by having a disaster declaration in effect after recovery efforts have begun. Imagine a bank that made the compassionate and customer-centric decision to extend due dates on its loan portfolio for those in the path of an approaching tropical storm. By using the conventionally available data to implement this offer, the bank has put its cash flow at unnecessary risk by not only extending the offer to too many customers but also keeping the offer in place for too long.

### With Precise Geocoded Customer Intelligence

As these examples illustrate, there is significant value to having customer-level data regarding the impact and duration of disaster events. Ideally, customer addresses are geocoded and overlaid onto a polygon of the geographic area impacted by a disaster. At a minimum, assessing customer impact at the zip code or area code level instead of the county or state level will yield much more effective communication strategies.

**ContactRelief - The Disaster Experts** ContactRelief is an expert in disaster data and communications and can help you understand and access the best data to devise and implement your company's specific customer care policy. You get up to the minute, precise recommendations for disaster conditions, whether natural or man-made.

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