



MULTICULTURAL: BANKING+INSURANCE  
SILVER WINNER

Allstate - MiAllstate.com

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### Business Situation

The Hispanic online market represents a compelling opportunity for Allstate as a result of several market forces. First, Hispanics are the largest and fastest growing minority group in the United States. The Hispanic online market has reached critical mass with most online Hispanics in their main household formation years, making them an ideal target for insurance products. Coupled with these attractive demographic characteristics, the Internet has become a critical channel in the insurance purchase decision process for many consumers. What's more, Allstate holds a formidable position to capitalize on the Hispanic online market opportunity. With over 10 years committed to Hispanic marketing and outreach, Allstate enjoys strong brand recognition among Hispanics and boasts a powerful network of Hispanic agents across the country.

In an effort to serve the customer how, when and where they choose to be served, Allstate engaged Captura Group to spearhead a research-based project that led to the development and execution of the company's Hispanic online strategy.

### Campaign Objectives

The overall objective of the campaign was to develop a long term, comprehensive Hispanic online strategy that balanced Allstate's business objectives with Hispanic consumer needs. Specific campaign objectives included:

1. Deliver a best-in-class, culturally relevant educational online experience for Hispanics
2. Generate qualified web traffic, strong user engagement, and top search engine positioning while driving sales

In order to guide and inform the Hispanic online strategy, Allstate and Captura Group leveraged a research-based approach consisting of the following research components:

- Focus groups with online Hispanics to identify user needs
- In-person interviews with key Allstate personnel across all functional areas to understand objectives and goals
- Quantitative and qualitative Hispanic online insurance market analysis including a competitive analysis to understand the market landscape

## Research Story

Captura Group's research methodology included focus groups, stakeholder interviews, and a comprehensive market analysis. We conducted focus groups with strategic Hispanic online segments in multiple cities. We ensured that Allstate's target Hispanic online consumer was represented in the groups through segmenting not only by fundamental demographic and acculturation variables, but also by online experience. Captura Group spent several days at Allstate's headquarters interviewing stakeholders to understand the company's business objectives and leveragable assets. Additionally, to gain an understanding for the competitive Hispanic online insurance market, we analyzed leading insurance websites from both a qualitative and quantitative perspective.

The findings of each research component brought a compelling story to life, which was instrumental in developing a Hispanic online strategy for Allstate that has proved to be successful. The research illuminated the following key findings:

**1. There is a general lack of understanding about insurance among online Hispanics and a culturally relevant approach is critical to consumer education**

Most people, regardless of background, are not really sure how insurance works or what kind of coverage they need. Our research indicated that for Hispanic consumers, this reality can be even more evident. In addition, we found that to successfully educate Hispanics about insurance, a culturally relevant approach is critical. Hispanics approach insurance with cultural dispositions that are different from the general market and these differences must be addressed. For example, we found that in many Latin American countries, auto insurance is not as common as it is in the United States and, in many, it is not the law. Furthermore, for Hispanics, the main value offered by insurance is the protection of family as opposed to the protection of financial assets.

**2. Agents play a critical roll in the insurance purchase process for Hispanics**

Culturally, Hispanics tend to value interpersonal relationships and make decisions based on the recommendations of family, friends and, in the case of insurance, trusted and recommended insurance agents. Additionally, online Hispanics, within Allstate's target segment, tend to be relatively novice Internet users. As a result, they do not consider the Internet as a primary source of information for researching or purchasing insurance. With that being said, our research did indicate that online Hispanics would consider quoting insurance online, and value the option of contacting a Hispanic agent or talking with a Spanish-speaking representative on the phone.

**3. Online Hispanics make purchase decisions collectively and, in many cases, require both English and Spanish to do so**

Our research confirmed that Hispanics tend to make insurance purchase decisions collectively. In addition, we found that language preferences within Hispanic households may vary with older Hispanics tending to prefer Spanish and younger Hispanics being more bilingual or English preferring. As a result, we found that online Hispanics make insurance decisions as a family unit and often require critical sales or marketing information to be available in both English and Spanish.

#### **4. Allstate held a formidable position in the Hispanic online market**

Our in-person interviews with Allstate stakeholders revealed that Allstate was well positioned to succeed in the Hispanic online market. First, we found that Allstate had a rich heritage of investing in the Hispanic community and, as a result, holds tremendous brand equity among Hispanics. Also, Allstate had a strong national Hispanic advertising platform with the ability to support Spanish preferring Hispanics through their customer service centers and national Hispanic agent network. In addition to a strong Hispanic presence, Allstate also boasted a strong online platform. Allstate.com offered deep content and many advanced features and functionality that could be easily adapted for the Hispanic market.

#### **5. No insurance company offered a best-in-class Hispanic online program**

We conducted comprehensive research on the Hispanic online insurance market to understand and assess the competitive landscape. We looked at quantitative data to understand Hispanic traffic levels to leading insurance websites. In addition, we performed a qualitative heuristic analysis of Spanish language insurance websites to measure their quality and depth for Hispanic users. This analysis pointed to the fact that no leading insurance company had a dominant position in the Hispanic online market. Specifically, we concluded that Spanish language insurance websites were limited in their content, depth, features and cultural relevance and that no one company dominated from a Hispanic-traffic perspective.

### **Campaign Description**

The research findings were instrumental in the development of a long term, comprehensive Hispanic online strategy that balances Allstate's business objectives with Hispanic consumer needs. The outcome of the strategy was the development of [MiAllstate.com](http://MiAllstate.com) (Allstate's Spanish language website) with additional enhancements to [Allstate.com](http://Allstate.com) (Allstate's English language website), to achieve the objectives set forth above. Specifically, the campaign strategy consisted of the following elements:

#### **1. Cultural relevance**

In order to educate and connect emotionally with online Hispanic consumers, MiAllstate.com is culturally relevant. We leveraged the findings from research to develop imagery and content to resonate with the unique cultural identity of Hispanics in the United States and address their specific needs as it relates to insurance. The site provides insurance information in a simple and straightforward manner and stresses the importance of insurance for families. In addition, Allstate's involvement with the Hispanic community, including the company's sponsorship of the Mexican national soccer team, is featured prominently on MiAllstate.com.

#### **2. Quote your way**

Our findings demonstrated that although Hispanics are open to using the Internet to research and quote insurance, many prefer to do business directly with a Spanish-speaking agent or customer service representative. As a result, we developed a "quote your way" module that provides Spanish-speaking consumers flexibility and choice when it comes to quoting insurance. Users of MiAllstate.com can quote insurance online in Spanish, easily contact a Spanish-speaking Allstate agent or call Allstate's customer service center in Spanish. The quote your way module is

prominently displayed on the homepage of MiAllstate.com and on all interior pages providing a clear, intuitive call-to-action to purchase insurance from Allstate. Furthermore, a specialized “quote your way” [landing page](#) was developed to support marketing campaigns.

### 3. Spanish language educational content and interactive tools

To address the need for quality Spanish language educational insurance information, MiAllstate.com contains comprehensive, culturally relevant educational content about insurance. The content is structured as an easy to use insurance guide and walks Hispanic consumers through the insurance process in a friendly and approachable manner. The site also includes several interactive Spanish language features to educate Hispanics about insurance including:

#### a. [CoberTOUR<sup>SM</sup>](#) – Interactive Video Guide About Insurance

CoberTOUR<sup>SM</sup> is a dynamic, culturally relevant interactive video guide about insurance. In a very personal and culturally relevant way, the tool takes users through the complexity of insurance using “real people language” and personal scenarios while providing customized coverage recommendations. The Hispanic video hosts portray realistic personas and give users clear calls-to-action to buy insurance throughout the experience. And at any time, consumers have a “quote your way” choice to contact an Allstate agent in their community who speaks their language, call Allstate directly via a toll-free number, or quote online in Spanish. CoberTOUR<sup>SM</sup> provides Hispanics a personal touch, while maintaining their anonymity in the online environment. This personal touch is crucial in providing the Hispanic consumer with an inviting online experience. CoberTOUR<sup>SM</sup> is prominently placed on MiAllstate.com and designed to help Hispanics through the process of shopping for insurance.

#### b. [Spanish – English Insurance Glossary](#)

MiAllstate.com also features a Spanish-English insurance glossary. Insurance has a unique nomenclature, which makes the process confusing for those that are not comfortable with it, especially if they are fluent in English. The Spanish-English glossary provides key insurance terms in both languages and clear terminology definitions in Spanish.

#### c. [Insurance Calculators](#)

To help Hispanics make educated decisions about insurance, MiAllstate.com makes available 11 interactive Spanish language insurance calculators. These calculators prove to be invaluable in helping inform key insurance purchase decisions.

#### d. [Educational Insurance Article RSS feed](#)

Another important educational feature of the MiAllstate.com website is a series of Spanish language, culturally relevant educational articles available via RSS. Four articles are published every month, which cover a wide range of topics that are relevant to Hispanic consumers in a friendly, lifestyle tone. These topics speak to the hearts of Hispanics and touch on subjects such as retirement

planning, protection of property and family, as well as auto and recreational vehicle insurance.

e. **Teen Driving Section**

Comprehensive culturally relevant section of MiAllstate.com dedicated to providing parents with information about communicating with teens about safe driving. The teen driving section of MiAllstate.com also includes a [“Parent/Teen” contract](#) that can be downloaded from the site.

**4. Integration between MiAllstate.com & Allstate.com**

To address family bilingualism and the fact that many Hispanics would use both Allstate’s English and Spanish sites, we executed a “sister site” strategy in the development of MiAllstate.com. Allstate’s English site, Allstate.com and Spanish site, MiAllstate.com, are closely integrated to facilitate a seamless user experience for bilingual Hispanic families. Integration between the sites is achieved by using a consistent design and information architecture, while preserving cultural relevance on the Spanish site. In addition, clear access to each version of the site is provided through a link on the top, global navigation. Allstate.com users can quickly access MiAllstate.com and vice versa. An additional integration tactic that we employed is bi-directional toggle functionality, which allows users to toggle between similar English and Spanish pages, a feature especially useful for bilingual families.

**Business Results**

Allstate’s research driven Hispanic online strategy has successfully achieved the objectives of the campaign set forth above.

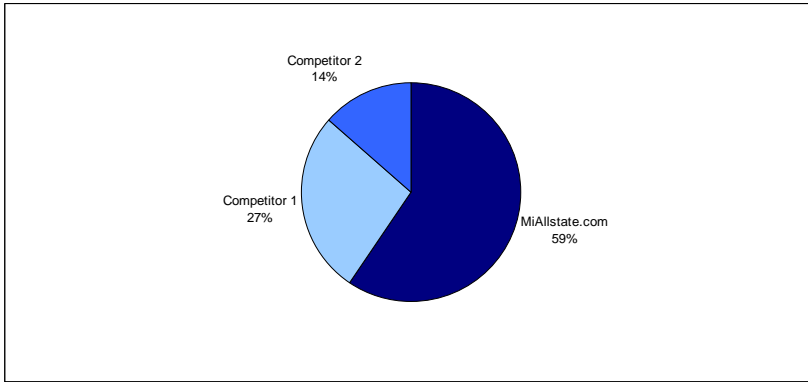
Since the sites launch in January 2008, MiAllstate.com has emerged as the best-in-class, culturally relevant, educational Spanish language insurance website. In 2008, MiAllstate.com was the most trafficked Spanish language insurance website and generated strong user engagement, top search engine rankings and drove incremental sales for Allstate. The following figures demonstrate the successful business results of the campaign against leading Spanish language insurance websites.

**Competitive Qualitative Site Analysis of Leading Spanish Language Insurance Sites**

SITE FEATURE	MIALLSTATE.COM	COMPETITOR 1	COMPETITOR 2	COMPETITOR 3
Cultural Relevance	5	4	4	2
Content Depth	5	5	3	4
Educational content	5	3	3	2
Transaction Flexibility	4	4	2	2
<b>Total Site Quality</b>	<b>19</b>	<b>16</b>	<b>12</b>	<b>10</b>

\*Source: Captura Group Subjective Heuristic Review on January 12, 2009, Scale 1-5

**2008 Market Share among Leading Spanish Language Insurance Sites**



Source: Compete.com, 2008 Total Unique Visitors, Competitor 3 not included as data not available.

### Search Engine Ranking for Keyword “Seguro de Auto” (Auto Insurance) among Leading Spanish Language Insurance Sites

KEYWORD	MIALLSTATE.COM	COMPETITOR 1	COMPETITOR 2
Google	1 <sup>st</sup>	2 <sup>nd</sup>	4 <sup>th</sup>
Yahoo	2 <sup>nd</sup>	N/A	N/A
MSN	5 <sup>th</sup>	1 <sup>st</sup>	N/A
ASK	1 <sup>st</sup>	2 <sup>nd</sup>	4 <sup>th</sup>

\*Source: January 12, 2008, Google, Yahoo, MSN and ASK, Competitor 3 not included as data not available.