Hispanic Marketing Playbook

Your agency’s growth and the Hispanic audience go hand in hand. As the Hispanic population across the nation continues to increase, so does the business opportunity for you.

At Nationwide, we’re ready to support your efforts to serve this audience.

Learn more now.
On your agency’s side

At Nationwide, we exist to serve all of our members and are proud of our ongoing commitment to diverse audiences — a commitment demonstrated daily through distribution partners like you and also, a commitment from us to support you.

We're here to help your efforts, with tools and resources to connect with the Hispanic audience and enhance your marketing efforts to this community. Here you'll find details on what we have to offer. Read on to learn more.

Photo Gallery
See how Nationwide's been involved in the Hispanic community through the years.
# Programs

<table>
<thead>
<tr>
<th>Program</th>
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<tbody>
<tr>
<td><strong>LATINA Style Business Series</strong></td>
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<td><strong>Hispanic Heritage Awards</strong></td>
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<td><strong>Hispanic Heritage Month with NFL</strong></td>
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<td><strong>Code as a Second Language</strong></td>
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<td><strong>United States Hispanic Chamber of Commerce (USHCC) Conference</strong></td>
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<td><strong>Coaching for Growth with Illinois Hispanic Chamber of Commerce (IHCC)</strong></td>
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<td><strong>Financial Empowerment Charlas</strong></td>
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Nationwide has been a partner of LATINA Style’s interactive business development program for Latina business owners for over 10 years; reaching Latinas in nearly 20 cities and featuring talent like award-winning chef/entrepreneur Pati Jinich along the way.
A path toward growth

With a population that is 60 million people strong, the sheer volume of the Hispanic market suggests this is an audience to focus on. Hispanics represent a tremendous potential for your agency because of their life stage — they’re more likely to be in an acquisition phase with great potential to become long-term clients. Hispanics also tend to be more open to advertising.

With facts like these, the Hispanic market opportunity goes beyond an opportunity, to become a business imperative, especially because their insurance and financial needs are aligned with Nationwide’s core product offerings.

Links:

1. The Hispanic Opportunity: Video
   Learn more about the potential opportunity by product.

2. Growth Potential in Key Markets
   See population growth in your state.

1 US Census.  
2 Sources: National Center for Health Statistics.
The Hispanic Opportunity

The Hispanic Market: A Business Imperative
The Hispanic Population is Growing Rapidly Across the Country

Growth in volume from 2010–2019

Meeting Hispanic consumers where they are

In a world full of options, you need options to reach this audience — and we’ve got you covered. Explore Nationwide’s tools to advertise and engage with Hispanic consumers.

Today’s consumers need the companies they do business with to recognize their cultural beliefs and attitudes. We’ve provided resources and tools to help with that too!

Plus, learn about our Co-Op Program, which can help support your effort to connect with Hispanic consumers by providing 50% reimbursement on eligible expenses for qualifying agents up to your available co-op allowance.

1 Preview a sample of Nationwide’s newest in-culture, in-language marketing materials.

2 Cultural Intelligence
   Considerations to help your sales team become more culturally fluent and interact with the Hispanic audience.

3 2021 Co-Op Guidelines
   Learn more about available marketing funds from Nationwide.
Los accidentes suceden, su clave es la preparación.

ESTE REPORTE DE ACCIDENTE LE AYUDARÁ A MANTENERSE ORGANIZADO A DOCUMENTAR LOS HECHOS, INCLUYENDO LOS DETALLES DEL ACCIDENTE Y LA INFORMACIÓN DE LOS TESTIGOS.

Si usted se quedó involucrado en un accidente automovilístico, encuentre aquí algunos consejos para ayudarle a responder:

1. Permanezca en calzado y asegúrese de estar en un lugar a salvo.
2. Llame al 911 o el número de emergencia adecuado.
3. Si usted o alguien encuentra lesiones, llame al 911 o el número de emergencia adecuado.
4. Tome los nombres, direcciones y teléfonos de todos los testigos.
5. No haga ninguna declaración a nadie, excepto:
   a. a un policía o autoridad
   b. a un representante de la compañía de seguros de la quiebra
   c. al representante de su compañía de seguros.
6. No haga ninguna conversación con nadie que no sea usted.
7. No hay ningún problema para hablar con la policía o su empladador.
8. Llame a su médico en todos los casos de lesiones o daños.
9. En la escena del accidente, tiene esta hora con la información del accidente.
10. Envié esta información debidamente llenada a su empleador.
In today's business world, we all work with people from a variety of cultural backgrounds. The success of our professional relationships requires the ability to recognize culturally based behaviors and adapt as needed. In a sales environment, basic selling skills in combination with a unique set of skills known as cultural intelligence are key to success. While this intelligence may seem ambiguous, anyone can develop these skills and become more culturally fluent.

To help, we've assembled a variety of tools you can leverage to learn more: reading materials, videos, and trainings. We even have actionable ways to connect culturally with Hispanic consumers to foster new business.

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**Cultural Intelligence:**

**The Essential Intelligence for the 21st Century**

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**Read**

**RESOURCE**

- **Latinos Today: An Overview**
  Built by Google as a resource to creating content, this resource includes useful information on the Hispanic market, such as common stereotypes, cultural nuances, use of language, and more.

- **How-to guides to help improve cultural intelligence, plus tips to connect with Hispanic consumers on a cultural level.**

- **5 Ways to Raise Your Cultural Intelligence**

- **Connecting Culturally**
  Considerations for building relationships with Hispanic consumers in a sales environment.

- **ARTICLE (5-minute read)**
  **How Culture Impacts Negotiations and Sales**

**BOOK**

**THE CULTURAL INTELLIGENCE DIFFERENCE**

Master the One Skill You Can’t Do Without in Today’s Global Economy, by David Livermore

Packed with dozens of strategies proven to increase your cultural intelligence in the four capabilities of cultural intelligence. Purchase of the book includes access to the only academically validated cultural intelligence assessment in the world.

Source: https://alanweiss.com/five-ways-to-build-cultural-intelligence/

**Watch**

**Cultural intelligence all starts by looking outward and inward. Here are three options you can leverage to turn the differences into advantages and improve your cultural competency and emotional intelligence as the two are linked. Each takes about an hour, is self-paced, and free!**

- **Developing Emotional Intelligence**
  LinkedIn Learning
  Emotional intelligence can help you build effective relationships. Executive coach and organizational psychologist Gemma Roberts explains what emotional intelligence is and why it’s important. She helps you become more self-aware so that you can identify triggers that may hijack your performance.

- **Cultivating Cultural Competence & Inclusion**
  LinkedIn Learning
  In this course, Mary-Frances Winters explains why cultural competence is key to the success of any diversity-related initiative, as well as how to assess and grow your own cultural competence. She shares scenarios and techniques that can help you grasp how your worldview impacts your behavior, as well as how to more effectively engage and adapt across cultural differences.

- **Developing Cross-Cultural Intelligence**
  LinkedIn Learning
  Communications expert Tatiana Kolovou helps you develop the cross-cultural intelligence to navigate cultural differences. She outlines the six primary areas of cultural difference, highlighting the differences between high- and low-context cultures. Once you can recognize the differences, she helps you use visual and nonvisual cues in the environment to inform your actions and respond effectively.
Now more than ever, communities want to support their local businesses, and vice versa — businesses are supporting their local communities too. At Nationwide, being active members of the communities we serve has long been in our DNA, and it’s good for business too: 88% of Hispanics are more loyal to companies that make sincere efforts to be part of or invest in their community.

That’s why our Co-Op Program is set up to help you fund these types of efforts too by providing 50% reimbursement on eligible tactics for qualifying agents up to their available co-op allowance.

1. **2021 Co-Op Guidelines**
   Learn more about available funds from Nationwide for community programs.

2. **Partnership Considerations**
   Get criteria to consider when establishing a partnership.
Become an active member of the community

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Co-Op Marketing Program

The Co-Op Marketing Program is designed to help you market your agency in partnership with Nationwide. This program can support you with:

- Up to 50% reimbursement for eligible marketing expenses¹
- Easy-to-use advertising resources to help you promote your agency brand
- Tools and solutions to help drive growth

Broad Range of Eligible Expenses

To help you reach more clients, we offer reimbursement for a wide variety of expenses, including:

- Co-branded digital ads
- Consulting services for sales, marketing, or recruiting
- Membership fees for the Big "I," Trusted Choice and PIA and fees to attend industry conferences hosted by these associations
- Co-branded merchandise from any vendor²
- Local events and sponsorships
- Any Nationwide Academy or industry training, including certification classes³

Refer to the Nationwide 2021 Co-Op Program guidelines, and if you have any questions, please reach out to your regional marketing leader.

Flexible Creative Resources

On Marketing Central (nationwide.com/marketingcentral), you can find customizable creative content that gives you more power to lead with your brand on your marketing materials. With help from our Agent Brand Guidelines, it's easy to use the Nationwide brand to create co-branded marketing materials.

Co-Op Allowance

Allowances are calculated based on your Nationwide CL or PL direct written premium (DWP) from October 2019 to September 2020.

A growth kicker is available for agencies that have grown; see grid below.

<table>
<thead>
<tr>
<th>2021 INDEPENDENT AGENCY ALLOWANCE</th>
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<tr>
<td>NATIONWIDE CL OR PL DWP</td>
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<td>S500K - S2.49M PL or CL DWP</td>
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<td>LEADER</td>
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<td>S2.5M - S9.99M PL or CL DWP</td>
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<tr>
<td>+$2K Kicker for Growth on top of base allowance for Universal Agency Codes that grew by &gt; $1 in PL or CL (+$4K Kicker if grew by &gt; $1 in PL or CL)</td>
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<tr>
<td>CONCIERGE</td>
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<tr>
<td>S10M + PL or CL DWP</td>
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1 2021 Independent Agency Allowance

1 Kantar Futures Monitor.

2 For tactic eligibility and details, refer to the co-op marketing guide specific to your type of agency.

3 Industry trainings conducted by other carriers are not eligible.

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FOR USE WITH AGENTS ONLY
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Community Partnership Considerations

Hispanics and community go hand in hand. Getting involved and taking an active role in community partnerships / events is a great way to connect with your local Hispanic audience.

When looking for a community partner, determine your objective and desired outcome. Will this partnership help meet your goals?
- Can you share information and connect with the local Hispanic audience?
- Is this a business partnership with another professional who can share leads?
- Does this partnership contribute to a positive perception for your business?
- Are they a partner that will be a natural fit for you to talk about insurance?

Once you have found a partner, assess the partnership. Does the organization seem to be organized, “up and coming,” and constantly growing? What benefits does this partnership provide? Standard components may include:
- Organization audience or event attendees align with your target audience
- Allows presence on partner social media and owned properties like website, newsletter, etc. for promotional purposes, including any event materials
- Email database
- Opportunity to connect with consumers
- Opportunity to co-brand merchandise
- Space to set up an on-site presence, if desired

Aim for meaningful involvement. Are you able to dedicate resources to maximize it properly?

Finally, consider the impact to your business. Is the investment fair for what you might see in return? Will it be beneficial in the long run?

Potential partners to consider include local divisions of national organizations, local Spanish-language media outlets, Hispanic professional organizations, nonprofits, and more, including:
- Local Hispanic Chamber of Commerce
- United States Hispanic Chamber of Commerce
- Local sports leagues
- Local cultural events
- Schools and university organizations
- National Latina Business Women’s Association (NLBWA)
- National Association of Hispanic Real Estate Professionals
- Prospanica (formerly NSHMBA)
- Association of Latino Professionals for America (ALPFA)

¹ FOR USE WITH AGENTS ONLY
Hispanics are mobile-first and super social: 80% of Hispanic internet users are on social media, higher than any other ethnic group. U.S. Hispanics are also more likely to use social to learn about and/or share their experiences about products and services. This makes social a great place for you to connect with Hispanics.

In this 20-minute training led by social media expert Carlos Gil we’ll help you harness the power of social media for your business and develop a customized plan for your agency.

1. Training: Social Media for Business
   Download this 9-page workbook to build your social presence.
3. Nationwide’s Social Content
   Learn more about our social selling content.
4. Celebrate Special Days on Social
   Use this calendar to plan.
5. A Guide to Creating Content
   Get details on how to format your images and posts.

Followers. Likes. Shares. Comments. Have it all.

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Social Media Solutions is your command center.

Social Media Solutions is designed to streamline and organize your agency’s social media interactions in one place. Imagine a single post populating all your social media channels. One click posts to Facebook, LinkedIn, Twitter, and Instagram.

With Social Media Solutions, you get:

• **A Single Dashboard:** One place for all social media, always ready to go.
• **Time Savings:** Update all your social media sites with a single post.
• **A Content Library:** No need to write copy or wonder what to post. A library full of on-brand, pre-approved posts is always available.

With a couple of simple clicks, you can publish content immediately that is on brand and on message, presenting your agency as the go-to resource and an expert in your community.

• **Detailed Social Reporting:** A way to observe activity and confirm that your social networks are growing. You can observe your activity by day and hour and determine the best times of day to publish content and refine your plans as you grow.

Getting Social Media Solutions

It’s easy. When you’re ready to subscribe or have any questions, just send an email to social@nationwide.com

Independent agents:
Please include agency number in the email.

Setting Up Your Account

Once you’ve emailed social@nationwide.com, you’ll receive a response with instructions. You’ll also receive a separate invitation to start your very own Social Media Solutions workspace. After that, you’ll have access to all that Social Media Solutions has to offer, including the content library, a single dashboard to monitor your social activity, and reporting.

How It Works

Social Media Solutions is available to all agents through the Agent Social Media Program and will help:
• Attract prospects
• Retain customers
• Deepen relationships
• Grow your business

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Use this calendar to find insurance-related holidays and celebrate them on your social media channels.

These special days will provide you with a reason to post fun content and engage your audience. It will also allow you to make your posts more personal and relatable to your audience.

We’ve provided many to choose from. We recommend using two per month as part of your regular social media strategy. Make sure to choose days that will work well with your target audience and that will help you achieve your agency goals by promoting specific products.
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1 Nielsen, 2019.
Nationwide’s commitment and resources for the Hispanic market are ready to serve your agency and your prospects.

The tools we’ve listed herein are ready for you to take advantage of.

If you have additional questions or need more help, email Loreley Burgos at BurgoL1@Nationwide.com.

To your success!

Agency Forward™
Prepare for the future with insights and expertise from Nationwide®