CreatingandSupportingMultilingual Websites fortheInsuranceIndustry

PresentedbyJoseA.Rivera AmericanFamilyInsurance



OurMission

OurmissionatAmericanFamilyInsuranceistobethemost service-driveninsurancecompany.

WhereWeAre

AmericanFamilyInsuranceagentsofferauto,home,life andfarm&ranchinsurance.BasedinMadisonWI,thecomp 18states.

&annuities,health,business anycurrentlyoperatesin

trustedandvalued

OurFinancialPerformance (2007results)

- Assets:\$16.0billionassetsundermanagement
- Equity:\$5.0billion
- Revenue:\$6.9billion
- LifeInsuranceinforce:\$81.2billion





1-800-MYAMFAM (1-800-692-6326)

Identificación de la compañía | Política de seguridad y privacidad | Aviso legal ©2007-2008 American Family Insurance. Todos los derechos reservados.



AGENDA

- Whyofferawebsiteinmultiplelanguages?
- Morethanawebsite,amulticulturalidentity...
- Whattoofferinmorethanonelanguage?
- TranslatingContent –Support,complianceandlegaldisclaimers
- AccountManagementApplicationsandBillingsystems
- ContentandApplicationsProvidedbyThirdParties
- Planningforfuturedeliverables
- Metrics
- Morethanjustweb
- OverviewofMotionPointbyBenField

Whyofferawebsiteinmultiplelanguages?

Thereareroughly43.5millionHispanicsintheUnited totalpopulation.Thelargestminoritygroupinthe

States,comprising15%ofthe country,theHispanicpopulation:

 Continuestooutpaceoverallpopulationgrowth. AccordingtoareportbytheUS CensusBureau,theHispanic-Americanpopulationgrew13 %betweenJune2000and July2003,fourtimestherateofoverallpopulationg rowth.Continuedimmigration fromSpanish-speakingnationsandayoungmedianageof 25arekeydriversofthis increase.

 Wieldssignificantbuyingpower. HispanicAmericansrepresentapproximately\$575 billionworthofspendingpower.Andwhileaveragein comesforthegroupdonot equalthoseofnon-HispanicWhites,therelativeyoutho ftheHispanicpopulation meansthatincomes— andthereforespending— willincrease inthecomingyears.

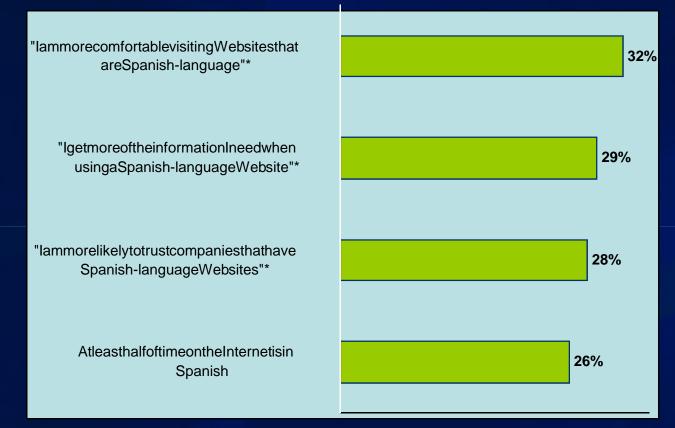
Whyofferawebsiteinmultiplelanguages?

Increasinglygoesonline. AccordingtoNielsen/NetRatingsdatafromApril2004,1
 millionHispanicsareonline,anincreaseof43%inlesst
 HertzandBankofAmericanowseetrafficontheirSpani
 samepaceasontheirEnglish-languagesites.
 2.6
 hanayear.3Companieslike
 shsitesgrowingataboutthe

 Preservesitsownculturalidentitythroughlanguag conductedbythemarketresearchfirmSynovate,42.3%of whogoonlineeitherspeakSpanishmorethanEnglishor Just26.8%speakEnglishmorethanSpanishoronlyEnglish

e. Accordingtoastudy adultHispanicsintheUS onlySpanishinthehome. inthehome

FourcriteriadefinetheSpanish-preferringmarket



*Respondentstothese statementsanswered4 or5onascaleof1 [disagreecompletely]to 5[agreecompletely].

Base:Hispaniconlineadults

InternetAccess&Usage

SpanishDominantOnlineHispanicshavebeenonlineanave rageof8.6timesinthelast 7days(notincludingemail)andhavevisitedanaverage of6.4uniquewebsites

SpanishDominantHispanicsOnline

HavePCinHousehold- 80%

InternetHomeAccess*- 82%

BroadbandAccess**- 55%

Avg.TimeSpentOnlineinlast7days - 3.8Hours

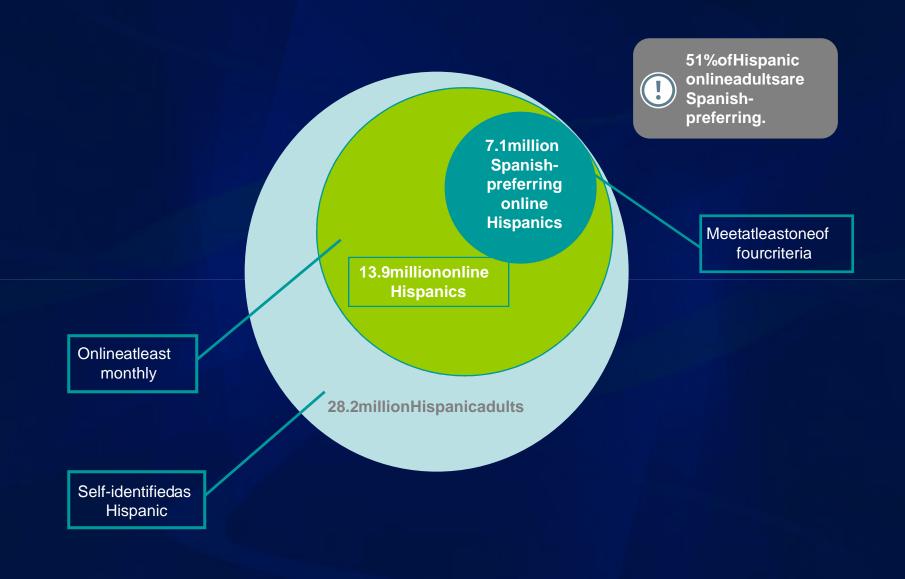
TotalHispanicsOnline

HavePCinHousehold- 86% InternetHomeAccess*- 86% BroadbandAccess**- 61% Avg.TimeSpentOnlinelast7days- 4.7Hours

NonHispanicsOnline

HavePCinHousehold- 95% InternetHomeAccess*- 93% BroadbandAccess**- 67% Avg.TimeSpentOnlinelast7days- 4.9Hours

SevenmillionHispanicspreferSpanishonline



Spanish-preferringHispanicsarelessaffluentandless acculturatedthanEnglish-preferringHispanics

	Total online	English- preferring	Spanish- preferring
Averageage	36	37	35
Averageincome(US\$)	\$48,000	\$59,000	\$37,000
Atleastfivepeoplein household	29%	22%	36%
Childreninhousehold	60%	57%	64%
FirstgenerationinUS	61%	40%	82%
Secondgenerationin theUS	22%	32%	12%
Spanish-dominantat home	47%	22%	70%
Bilingualathome	20%	20%	20%

Base:USHispaniconlineadults

Source:HispanicTechnographics® ConsumerTechnology AndMarketingPhoneSurvey,Q12007

Spanish-preferringonlineHispanicsaremorebrand-loyal than English-preferringHispanics

"WhenIfindabrandIlikeIsticktoit"

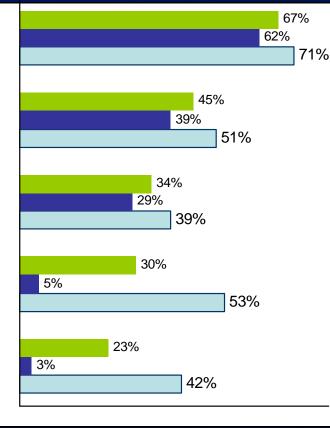
"Priceismoreimportanttomethanbrand names"

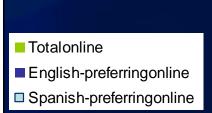
"Irelyalotofrecommendations from friends or family when making purchases"

"Iwouldresearchmoreproductsonthe InternetiflcoulddoitinSpanish"

"Iwouldpurchasemoreproductsonthe InternetiflcoulddoitinSpanish"

Base:Hispaniconlineadults

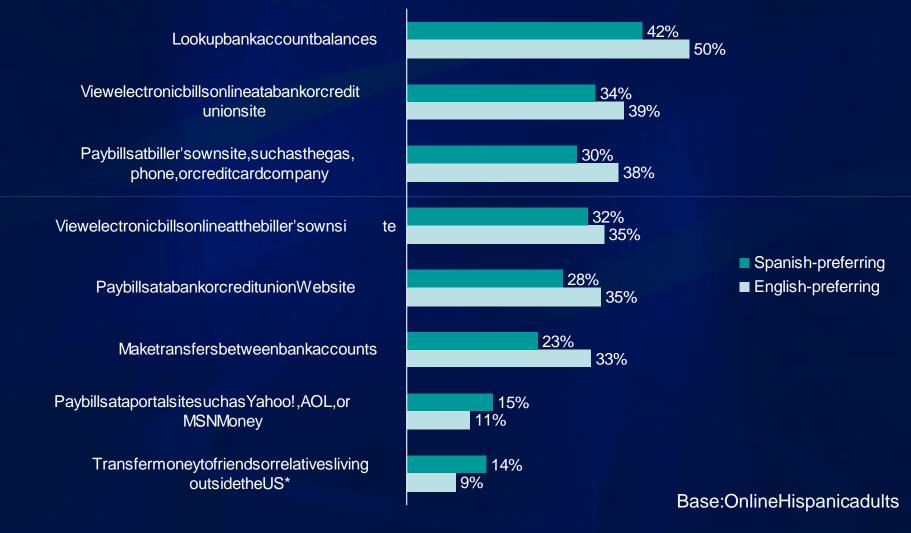




Spanish-preferringHispanicsarelesslikelytoconductfinan cial activitiesonline

"WhenontheInternet,doyoueverdothefollowing

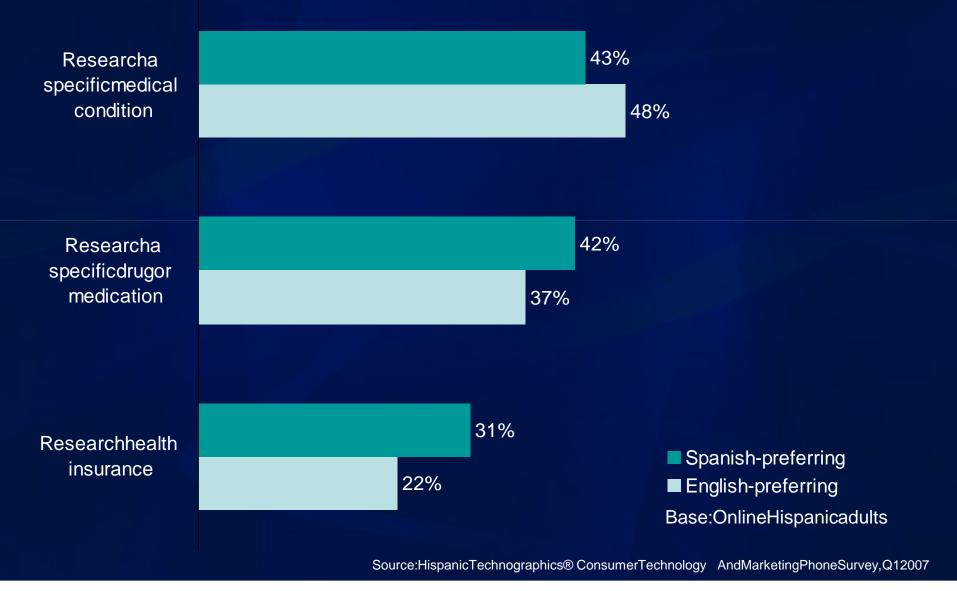
financialactivities?"



Source:HispanicTechnographics® ConsumerTechnology AndMarketingPhoneSurvey,Q12007

Spanish-preferringHispanicsresearchhealthinsuranceand medicationsonlinemorethanEnglish-preferringHispani cs

"WhenontheInternet,doyoueverdothefollowing ?"



Morethanawebsite, amulticulturalidentity...

AmericanFamilyInsurance	www.Amfamlatino.com
AllState	www.miallstate.com
Geico	www.geicoespanol.com
StateFarm	Linksonmainsiteforpagesin SpanishandTraditionalChinese DedicatedsiteforCanada, <u>www.statefarm.ca</u>
Progressive	www.progressiveseguros.com

Whattoofferinmorethanonelanguage?

Aspartofyourwebexpansionplanevaluatewhatyouw language.

anttoofferinanon-English

- HomePage
- ContentPages
- StateSpecificInformation
- OnlineBrochures(PDF)
- Flashbasedbanners
- InstructionalPieces/Tutorials
- ContactForms

•SelfServiceToolsandAccountManagementApplicat ions

OnlinePaymentApplications

Whattoofferinmorethanonelanguage?

Otheritemstoconsider...

- Advertisingcampaigns— Isyournewwebsitefollowingyou rgeneralmarket's campaign?
- Istheimageryofyournewwebsitethesameasthegen

eralmarket'ssite?

•Interactiveofferingssuchaslivechat, clickforcallandon

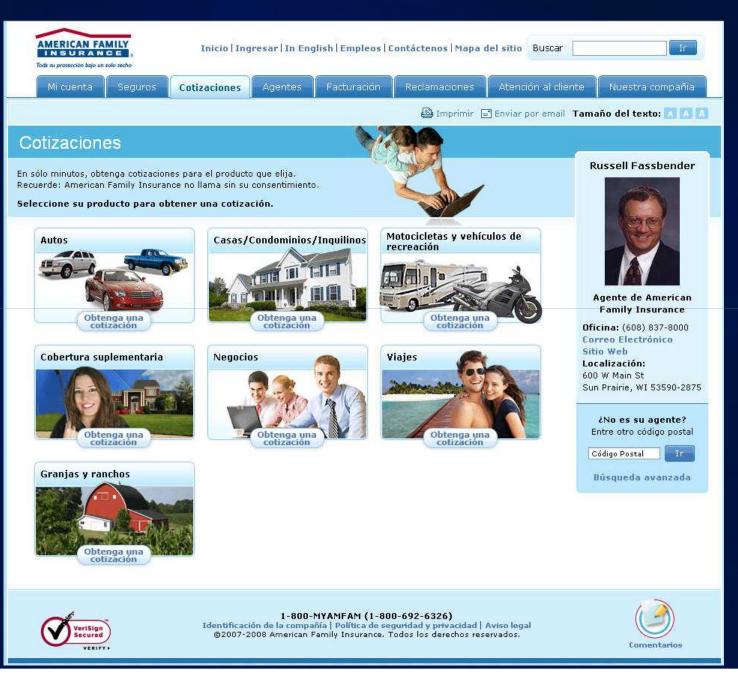
linehelpamongothers



OnlineSaleApplications



OnlineSaleApplications



OnlineApplications

Whenofferingonlineapplications, you must conside rthefollowing:

• Istheagentwhoisgoingtofollow-upproficient inthelanguagethe formwascompletedin?

Canacallcenterorservicestaffsupportnon-Eng lishspeaking customerswithquestions?

 Howcanwesupportagentspromotedonthewebsitew ithnon -Englishspeakingwalk-incustomers?

OnlineAccountManagement&Billing

AMERICAN FAMILY	Inicio Ingresar In English Empleos Co	ntáctenos Mapa del sitio	Buscar
Mi cuenta Seguros	Cotizaciones Agentes Facturación	Reclamaciones Atenci	ón al cliente 👖 Nuestra compañía
			Tamaño del texto: 🔼 🖪 🚺
Mi cuenta - Ingresa			
Vea sus pólizas, cotizaciones guardad sus reclamaciones itodo en un mis ¿Qué tipos de pólizas pueden ver			
¿No se ha inscrito? iInscribase hoy		2	
		and the second s	
marzo de 2008 o luego) o s	ientemente para ver información de su póliza i paga su factura por medio de Mi cuenta, ing rar una nueva cuenta. Disculpe la molestia. P 201vidó el ID de usuario? ? 201vidó la contraseña? ?	rese como siempre, Si NO	Conozca lo nuevo en Mi Cuenta y Resumen de Facturación
Verilige Secured	1-800-MYAMFAM (1-800 Identificación de la compañía Política de seg ©2007-2008 American Family Insurance. To	iridad y privacidad Aviso lega	Comentarios en Web

- Canyourcustomerservicerepresentativessupportuserswith lost username/passwords?
- Canyouautomateallregistrationandsupportprocesses calls?

tolimittheamountofphone

OnlineAccountManagement&Billing

Whenofferingonlinebillinginnon-Englishlanguage s,youshouldalsoconsiderthe following:

 Sendtheconfirmation emailalsointhelanguageof choice

• Ifpaperlessbillingis available,isthisalsointhe languageofchoice?

• Isyoursecuritycertificate alsoineffectfornon-English versionsoftheapplication?

AMERICAN FAMILY INSURANCE Tode su protección bajo un solo techo			
		Та	maño del texto: 🔼 📐 🔝
Pague ahora			
Comenzar Ingresar pago Verificar) Comenzar	Confirmación		čNecesita ayuda?
Pague rápidamente su factura actual usar momento, Pague ahora está disponible só Para proteger su privacidad, no se retend que efectúe un pago, deberá volver a ing Nota para clientes de Facturación en Facturación en línea. Sólo los pagos realiz * indica la información requerida	ilo para pólizas de au Irá la información de su resar esta información I línea: Si elige utilizar	t os, de casas y suplementa tarjeta bancaria o tarjeta de d Pague ahora, no podrá ver su j	rias. 👔 ébito/crédito. Cada vez pago cuando ingrese a
Número de cuenta de facturación:*		¿Adónde se encuentra	SAN NAMES AND DESCENT AND
Código postal:*	Continu		ie usar? 👔
		800-692-6326) seguridad y privacidad Aviso e. Todos los derechos reservado	

ContentandApplicationsProvidedbyThirdParties

Workingwiththirdpartyproviderscan:

- Enhancethecontentavailabletousers
- Increaseexternalreferencestoyourwebsite, therefor eimproving siteranking on searchengines
- Addfunctionalitytoyourwebsitewithminimalmain

Manyvendorsofferproductssuchascalculators,fi claimmanagementtoolsandothersinmultiplelangu externalcontent:

nancialplanningapplications, ages.Whenworkingwith

tenance

Whateducationlevelisthetoolorcontentwrittenfor ?

Coulditsupportyoursiteslook/feel?CSS,HTML,FLASH ,etc.

Howfastcanupdatesbemadeifthelanguageisnotcorr ect?

ContentandApplicationsProvidedbyThirdParties



Tamaño del texto: 🔝 🖪 🖪

Encontrar un taller de cristales - Búsqueda

La función de búsqueda de abajo lo ayuda a localizar un taller de cristales. No se comunique con el taller de cristales directamente. Después de localizar un taller, debe comunicarse con el Centro de reclamaciones de American Family para enviar su reclamación.

Comuniquese las 24 horas con nuestro a **Reclamaciones** para reportar su reclamación 1-800-374-1111

Buscar un taller de cristales	Buscar un taller de cristales por nombre
Código postal: 53590 Encontrar talleres dentro 20 v millas de: Buscar	¿Ya tiene un taller de cristales en mente? Ingrese debajo la información del taller de cristales. Nombre del taller de cristales. Nombre del taller de cristales. Ciudad: Estado: Seleccionar

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ContentandApplicationsProvidedbyThirdParties

Ifthecontentisnotavailableinthelanguageof

choice,letthemknow!

ThiswebsiteisonlyavailableinEnglish.

La clave es tener conciencia en todo momento

Consulte nuestros Sitio educativo sobre robo de identidad² para obtener recursos relacionados con robo de identidad, incluyendo advertencias de amenazas actualizadas y consejos de seguridad.

Este sitio web sólo está disponible en inglés

Contacte con su agente local de American Family Insurance para obtener más información sobre su Cobertura de gastos por robo de identidad.

¹Los servicios de resolución de Identity Theft 911 no se encuentran disponibles en todos los estados.
²American Family Insurance ha contratado a un proveedor para ofrecerle servicios y un sitio educativo sobre el robo de identidad. Hacer clic en el enlace lo llevará al sitio. Saldrá del sitio web de American Family Insurance.

webHOME-0001887 SP Rev. 8/08

La póliza que compre y los servicios corporativos están disponibles solamente en inglés.



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Planningforfuturedeliverables

• Makemultilingualofferingspartofyourbusinessp latform.Not onlywebsites,butallmaterialsaimedatcustomers .

inallareas.Use

licationsfor

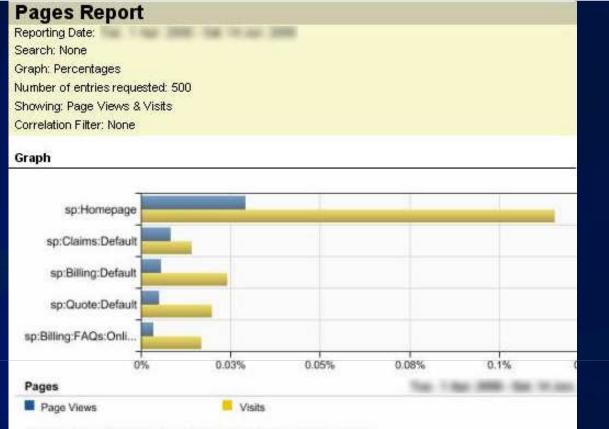
support

• Determineifallwebsitefeatureswillbeavailable Geolocation(IPAddress)totailorcontentandapp users.Youcouldalsolimitofferingsbasedonthe availableinaparticularlocation.

• Automateasmuchaspossible. This will enable your website to grow into other languages as needed.

 Justifyenhancementsbyusingdatafromwebtrackin gtools suchasOmnitureSiteCatalystorGoogleAnalytics .

Metrics WebsiteAnalytics



Graph Generated by SiteCatalyst using Report Accelerator at 06:11 AM CDT, 18 Aug 2008

Details

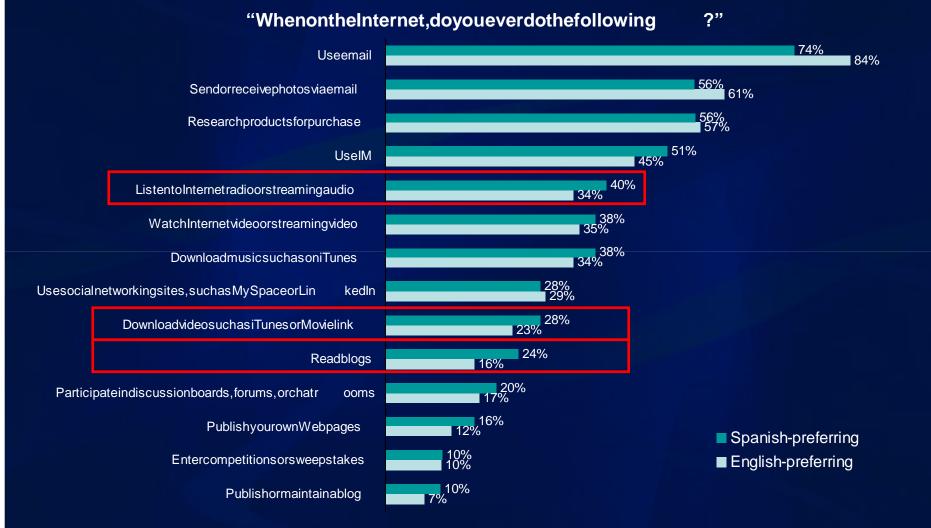
	Page	Page Views		Visits	
1.	sp:Homepage	2,020	24.13%	1,196	0.12%
2.	sp:Claims:Default	571	6.82%	147	0.01%
3.	sp:Billing:Default	382	4.56%	251	0.02%
4.	sp:Quote:Default	357	4.27%	204	0.02%
5.	sp:Billing:FAQs:Online Billing	239	2.86%	174	0.02%
6.	sp:Insurance:Default	222	2.65%	142	0.01%
7.	sp:Claims:Report a Claim	185	2.21%	64	0.01%
8.	sp:Company:Careers:Default	183	2.19%	86	0.01%
9.	sp:Customer:Default	159	1.90%	115	0.01%
10.	sp:Company:About Us:Credit-based Insurance	125	1.49%	102	0.01%

SpanishDominantOnlineHispanicsareMoreTechSavvy thanOnlineNon-Hispanics

<u>Basedonanyagree:</u>	<u>Non</u> <u>Hispanics</u> <u>Online</u>	<u>Total</u> <u>Hispanics</u> <u>Online</u>	<u>SpanishDominant</u> <u>HispanicsOnline</u>
• l'mthe1 st ofmyfriendstohavenewelectronicequipment	12%	18%	19%
Payanythingforelectronicproductslwant	10%	18%	24%
Friendsaskmyadvicewhenbuyingelectronicequipm ent	19%	29%	31%
Liketolearnaboutcomputertech/web	61%	63%	69%
IliketheideaofdigitaITV	51%	57%	62%
 Itrytokeepupwithdevelopmentsintechnology 	47%	53%	57%
Lovetobuynewgadgetsandappliances	30%	38%	39%

Source:SimmonsSpring2007FullYear,Population, A18+. SpanishDominantbasedonlanguagespokeninhome= SpanishOnlyorMostlySpanishbutsomeEnglish. Basedonattitudesontechnology- anyagree.

Spanish-preferringHispanicsseekoutentertainmentand socialnetworksonline



Base:OnlineHispanicadults

Source:HispanicTechnographics® ConsumerTechnologyAndMa rketingPhoneSurvey,Q12007

SpanishDominantOnlineHispanicsareLeadersinthe"Di gital Revolution"

• SpanishDominantOnlineHispanicsaremorelikelytoha PDA'sthanOnlineNon-Hispanics.Theyareaslikelytoo downloadjustasmuchmusic!

veMP3playersand wnanlpodandthey

	<u>Non</u> <u>Hispanics</u> <u>Online</u>	<u>Total</u> <u>Hispanics</u> <u>Online</u>	<u>SpanishDominant</u> <u>HispanicsOnline</u>
 HaveaportableMP3/DigitalMediaPlayer 	26%	37%	38%
• HaveaniPod	14%	18%	14%
Average#ofmusicdownloadslast12months	12	14	12
• HaveaPDA	12%	13%	13%
• HaveDVR	24%	23%	21%

CellPhoneUsage

SpanishDominantOnlineHispanicsspendmoreontheircel OnlineNon-Hispanics- anaverageof\$82ontheirlastbi Iphonebillsthan Ilversus\$76.

SpanishDominantHispanicsOnline

Haveacellphone- 78%

Haveadditionalservicesoncellphone*- 71%

Spent\$100ormoreonlastcellphonebill- 23%

TotalHispanicsOnline

Haveacellphone- 82% Haveadditionalservicesoncellphone*- 76% Spent\$100ormoreonlastcellphonebill- 29%

NonHispanicsOnline

Haveacellphone- 85% Haveadditionalservicesoncellphone*- 73% Spent\$100ormoreonlastcellphonebill- 24%

BenField Vice-President,Sales MotionPoint

Websitetranslationevolution

LegacyApproach

World-ClassTranslations	
Static&Dynamic	
CostEffective	
EasytoMaintain	
RapidTurnaround	
Little/NoITInvestment	
RapidDeployment	
TechnologyIndependent	
Localize/Customize	



Websitetranslationevolution

	LegacyApproach	MachineTranslation	
World-ClassTranslations	1		
Static&Dynamic			
CostEffective			
EasytoMaintain			
RapidTurnaround			
Little/NoITInvestment			
RapidDeployment			
TechnologyIndependent			
Localize/Customize	1		



Websitetranslationevolution

	LegacyApproach	MachineTranslation	Motion Website Pranslation
World-ClassTranslations			1
Static&Dynamic			
CostEffective		1	
EasytoMaintain			
RapidTurnaround			
Little/NoITInvestment			
RapidDeployment		1	
TechnologyIndependent			
Localize/Customize	1		A 1 1 A 1 A









All your protection under one roof *





...liveinlessthan90days!



Valueproposition

Translation(25%)

>HTMLtranslation>Imagetranslation>Flashtranslation

Valueproposition

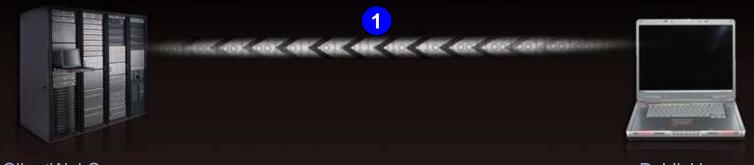
Translation(25%)

>HTMLtranslation>Imagetranslation>Flashtranslation

Technology(75%)

>Interactive&secureapplications
>Embeddedtechnology(ajax,json,etc.)
>Flashenablement
>On-sitesearch
>Navigation
>Metadata
>Dynamic&3 rd partycontent
>Repetitivecontent
>Alignmentissues
>Analytics
>Localization/customization

OngoingChanges&Updates



ClientWebServer

PublicUser



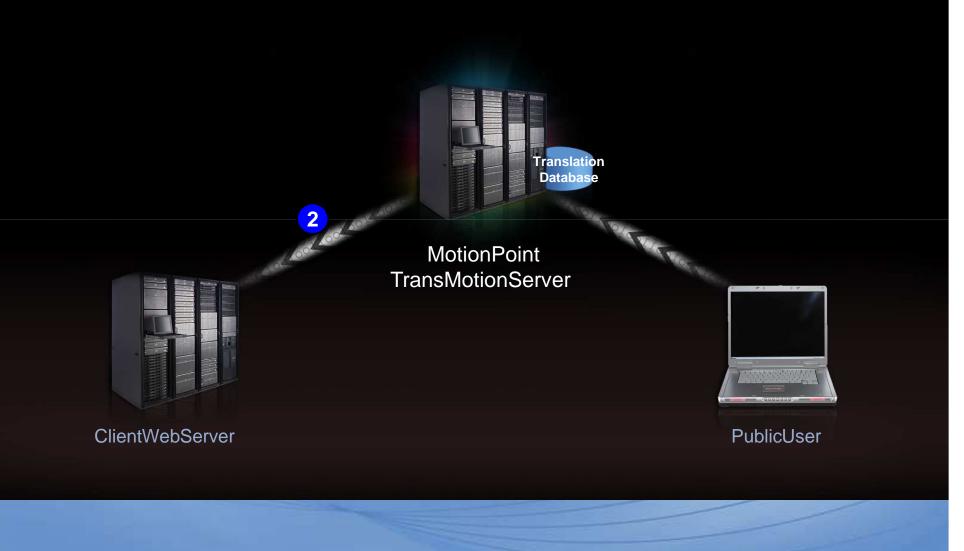
ClientWebServer

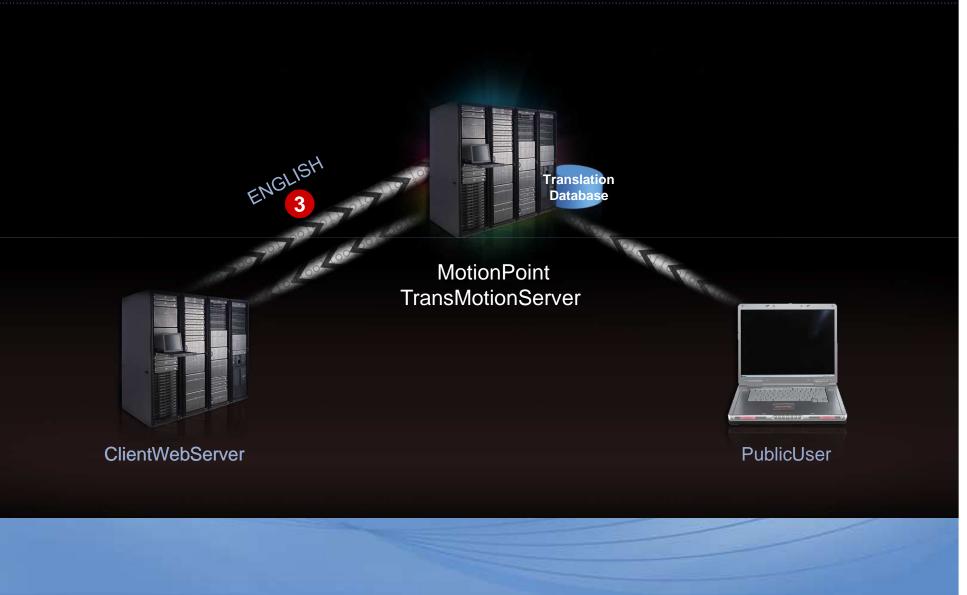


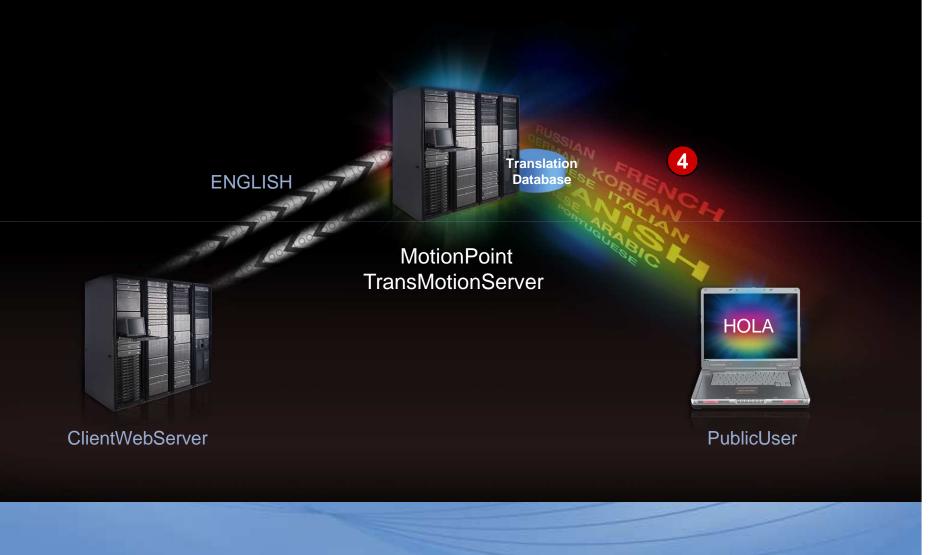
MotionPoint TransMotionServer



PublicUser







Questions?

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