

SPEAKING THEIR LANGUAGE

Hispanic clients provide Massachusetts agency with new ways to add value

By Thomas A. McCoy

Kathryn Soderberg, CPCU, president of Soderberg Insurance Services, an eight-person family agency in Lynnfield, Massachusetts, has always loved language. She majored in Spanish and English in college, obtained a master's degree in Romance languages, and then taught Spanish at Salem State College. While teaching at the college, she also taught conversational Spanish to professional workers at Boston-area businesses and hospitals.

But there was another pull in her life—the insurance agency which her father had founded in their home in

1969. Despite her heavy teaching schedule, Kathryn continued after graduate school to work at the agency, a predominantly personal lines firm. "It became more clear to me as time went on that the agency was where I wanted to be," she says.

As she assumed more responsibility for both production and administration at Soderberg Insurance, Kathryn began using her language skills and interest in Hispanic culture to cultivate the Hispanic market. "When I came into the agency after graduate school, less than half a percent of our client base was Hispanic. Today, it's probably 15% to 20%," she says.

The area where the agency is located, 12 miles from Boston, probably would not register any higher

than average in Hispanic population compared to other urban/suburban areas, Kathryn believes. However, she points out, "Hispanics are the fastest growing minority in the country." Luisa Toribio, a CSR at the agency, whose parents came to the United States from the Dominican Republic, adds, "People from Latin America will keep coming here because of all the opportunities for education and work."

Soderberg Insurance's Hispanic marketing strategy is multi-faceted. Kathryn participates in seminars aimed at Hispanics; she has hired CSRs who speak Spanish; and she networks with other businesses serving this market. But the agency's success in this market comes from something deeper too. It comes from a passion for serving dynamic people from other countries, people who appreciate the attempts to communicate across barriers of language and culture.

"We write their business," Kathryn says. "But we also learn so much from our Hispanic customers. They teach us patience as we communicate with them. And because they come from a family-oriented culture, they appreciate that we are a family-owned business."

The agency has two CSRs who speak Spanish—Jennifer Wenzel, who was first exposed to the language in high school courses, and Luisa Toribio, who grew up speaking both Spanish and English as the daughter of Dominican parents.

Jennifer relishes the language learning adventure that is part of her work. "It gives you a chance to communicate with people with whom you couldn't otherwise," she says. "Some of them are afraid to speak English because they don't want to butcher our language. I feel the same about their language, so we just practice together. They teach me Spanish. I teach them English."

In one respect, dealing with two languages harkens back to an earlier era when more business was done in an agent's office. "Hispanics like to do business in person," says Kathryn, "and often when they come in, they bring at least one other friend or family member with them."

"Often," Jennifer adds, "there are about six people at once in here—a customer along with cousins, friends, and maybe two or three kids. We have toys for them to play with. It's nice."

These office visits have a way of bonding agency employees to their Hispanic customers that isn't always possible over the phone. "When you see a young woman who is pregnant, then maybe later you'll be talking to her or a family member on the phone



Jennifer Wenzel, left, a Customer Service Representative at Soderberg Insurance Agency, welcomes frequent office visits from the agency's Hispanic customers.

and you can ask about the baby," says Jennifer.

One complication that Jennifer has learned to deal with involving Hispanic clients is the tendency of married couples to use different last names for the husband and wife. "Sometimes when someone calls in, we'll have to ask for both names to determine where the policy information is filed," she says.

Despite the agency's outreach to its clients in two languages, it guards against possible errors and omissions stemming from miscommunication by stamping the policy endorsements with this message in Spanish: "If English is not your native language, you may wish to have someone who understands English read the endorsement to you."

Soderberg Insurance has a business mix of 65% personal lines/35% commercial. It is working on new ways to serve the Hispanic market in commercial lines. Recently Kathryn spoke, entirely in Spanish, at an evening workshop for Hispanic business owners sponsored by Fleet Bank and several local businesses. "¿Desea usted proteger su negocio?" ("Do you want to protect your business?") she began. Then, she proceeded to tell them how.

Kathryn also has spoken, along with real estate professionals, at workshops for first-time home buyers who are Hispanics. When she does workshop presentations, Kathryn engages the audience by giving prizes to participants who give "correct answers" to questions about her subject. "I go to some of my insurance companies, including Patrons Mutual, Arbellá Mutual and Commerce, before the workshop, explain what I'm doing and ask them for donations of caps, pens, coffee mugs—whatever they have with the company name—that we can give away."

At the recent business owners workshop, titled "Como Manejar y Mantener su Negocio durante Tiempos Dificiles y Buenos," (Managing and Maintaining your Business during Good Times and Bad) the audience of Hispanic entrepreneurs listened intently as the American-born insurance agency owner spoke to them in Spanish about protection against risk. It's a labor of love for Kathryn—blending her enthusiasm for language and teaching with her desire to serve the underserved Hispanic market.

"After the workshop, another presenter referred me to the owner of four local restaurants, and we wrote the restaurants' business," says Kathryn.

The agency's person-to-person focus on serving Hispanics is a continuation of its tradition of

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customer service excellence. In 1994, Soderberg Insurance was chosen by *Inc.* magazine as one of 40 finalists nationwide for the Inc/MCI Positive Customer Service Award.

As with all agencies, Soderberg's future growth will depend on its

ability to adapt and innovate. And for that reason, its success seems likely because Kathryn's enthusiasm is contagious. "Every day I learn something new," says Jennifer Wenzel. "That's why I like working here. That's what life is all about." ■



CSR Luisa Toribio, who speaks fluent Spanish and English, discusses coverage with a customer.

Spanish phrases commonly used in an agency

¿En que puedo servirle?
How may I help you?

¿Tiene usted una copia de su póliza actual?
Do you have a copy of your current policy?

Aquí son algunas de las opciones que puede añadir a la póliza.
Here are some options you can add to your policy.

Gracias por habernos recomendado a su colega.
Thank you for recommending us to your co-worker.