

# Enjoy this “Mini-Version” of the 55 page “How To” Booklet in Adobe PDF that will be given to every member of Georgia Insurance Agents Alliance

## About the Author

Eddie K. Emmett is one of the owners of Atlanta’s largest group of independent insurance agencies dealing primarily with nonstandard auto insurance agencies. Raising the level of professionalism in the insurance industry is of utmost importance to him.

In his spare time he is Editor / Publisher of the FYI Express ([www.fyigeorgiaviews.com](http://www.fyigeorgiaviews.com)), the most widely read insurance industry newsletter of its type and is past-President of the Georgia Insurance Agents Alliance, Executive Director of the National Auto Agents Alliance (an organization made up of 19 state associations), Board of Director for Atlanta Association of Insurance Professionals (Georgia’s only insurance agents’ organization made up of minorities). He is a frequent speaker / instructor for these organizations as well as the Professional Insurance Agents of Georgia (PIA), Insurance Women of Georgia and Independent Insurance Agents of Georgia (IIAG).

It is to the “Movers & Shakers” of the Insurance Industry who have mentored him over the last three decades that he dedicates this series of “How To” booklets.

He is currently developing a group of kiosks located inside businesses that deal exclusively with the Hispanic population. The kiosks, named Zaragoza Aseguranzas, are staffed by bilingual employees and are open seven days a week until 8:00 p.m. Check out the business plan at [www.z-aseguranzas.com](http://www.z-aseguranzas.com).

By the way ... the only Spanish words Eddie knows are “Mucho Dinero”!

## Also in the “How To” Series 2006:

How To Evaluate, Buy & Sell a “Mom & Pop” Insurance Agency

How To Give the Ultimate Auto Insurance Quote

How To Tips ‘n Tools for Commercial Lines

Contact Eddie K. Emmett at [eddieemmett@alltel.net](mailto:eddieemmett@alltel.net) to download them in Adobe PDF

# Mixed Messages

## Employment

Our fences and border guards say “Stay out. If you don’t come legally, you’re not welcome.”

But once they get here, legally or illegally, the immigrants never lack for jobs. The willingness of American employers to hire the undocumented say, “Come right in. We’re glad to have you. Tell your friends.”

Of course, in most cases the wages are lower than that paid to American citizens and usually do not include benefits. Still it is far better than what they can earn back home. I found it strangely hypocritical that when illegal immigrants recently sued their employers for lost wages from on-the-job injuries, our courts ruled the employers must pay ... but it’s based on what they would have earned in their native country!

## Language

English-only laws and the general populations says, “In the United States, we speak English and we demand the same of you. Don’t expect us to cater to you in your native tongue.”

But bilingual education, bilingual ballots and our willingness to translate everything from government documents to menus at fast-food restaurants tell people: “Don’t bother learning English. Keep your native language.” I recently noticed bilingual Home Depot employees wear badges that read, “Yo hablo Espanol” – I speak Spanish.

## Culture Shock

Many Americans cling to the fantasy that earlier waves of immigrants immediately shed their culture when they arrived on our shores and expect new immigrants to blend into their surroundings. “You must assimilate! You have to change your ways and adapt to the ways of your new country.”

U.S. businesses helped build the multibillion-dollar industry of Spanish-language billboards, newspapers, radio and television saying: “You can come to this country and feel like you never left your own. What’s important is that you buy our products.” Hershey’s Chocolates just introduced a controversial line of products made from *cajeta*, the Mexican version of the caramel flavor known as *dulce de leche* in the rest of Latin America. The controversy stems from the use of language familiar with Mexicans but not to other Spanish-speakers. They are specifically targeting Mexicans, who make up 67% of the Hispanic population. It may back-fire ... in some Latin countries; the word *cajeta* exists with a different meaning. In Argentina, for instance, it has a very sexual meaning!

## Social Security Cards

We frequently read about illegals with phony documentation being arrested.

Question: If an illegal is using a fake Social Security card, where does the money that is deducted from his / her paycheck go?

Question: What about the employer’s contribution? Or are they simply being paid in cash, and the employer pockets what would have been the deduction?

Answer: Obviously an undocumented worker would not be able to claim Social Security benefits since he or she would not have a legitimate Social Security number.

But if someone is using a fake Social Security number, “assuming they aren’t being paid under the table”, those dollars would go into the Social Security trust fund, along with collections from other workers and employers.

When the employer submits a W-2, if the name doesn’t match what the Social Security Administration has in its records, the earnings are put into an electronic holding file until they find the person to give the correct credit to. And if it’s a matter of someone making up a number, it will never match their records.

The money simply remains in the pool out of which benefits are paid. How much? SSA says it’s about \$7 billion a year!

## **Social Services**

Voters in various states are always threatening to deprive illegal immigrants of education, health care and other services, as if to say: “You don’t deserve anything. After all, you shouldn’t even be here.”

Yet illegal immigrants pay their fair share of taxes ... most of the time. Sales, property, municipal, payroll and even (for those who want to become legal residents) federal income tax. Our tax collectors say, “If you want to live here – and consume goods here – legal or not, you’ll have to pay up.”

Freshman Senator Chip Rogers from Woodstock, GA recently filed bills in the Georgia Legislature that prohibit illegal immigrants from receiving state-funded social services such as food stamps, ban them from obtaining driver’s licenses, prevent them from taking classes at Georgia’s public colleges and universities, and ensure they do not work on any state-funded projects. “As taxpayers and citizens of Georgia, we need to know who you are and that you are here legally,” Rogers said.

It seems to me that issuing driver’s licenses would be a way to track the illegals who otherwise lead law-abiding lives; the bad guys will not bring attention to themselves by applying for a driver’s license.

Senator Sam Zamarripa, Georgia’s first elected Hispanic legislator advises those who take a hard line on immigration to ask Georgia’s large employers what they think about such legislation and doesn’t believe the Legislature will support a plan that hurts Georgia’s growth.

## **How to market to Hispanics**

Here’s an excerpt from “Asegurar el Sueño Americano (Insuring the American Dream)”, the “How To” booklet I created and donated to National Auto Agents Alliance as a member benefit. If you are a member in any of our state affiliate organizations and wish to download the booklet, send an e-mail to me at [eddieemmett@alltel.net](mailto:eddieemmett@alltel.net). I’ll send the hyperlink to you after verifying your current membership status.

Hire, or retain as a consultant, a “Cultural Liaison” -- someone who can speak the language. Translation is tricky. In the 1970s, the Chevrolet Nova was a big hit in the USA. Its name had to be changed in Latin American countries because “No Va” means “Won’t Go” in Spanish.

Create Hispanic - specific advertising. Regardless if you are using direct mail, radio, television, print or telephone, your message needs to address the cultural realities of the particular group you are trying to reach. Hispanics react strongly to family security and will be more apt to notice an ad with a family setting.

With the help of my bilingual employees and the fine folks at a postcard service I found on the Internet, I created a postcard specifically for the Hispanic community surrounding the Zaragoza and Esquire Insurance kiosks on Jimmy Carter Boulevard and Buford Highway. Cost: \$398.00 for 6,000. Then I ordered the mailing addresses of all apartments within a 3 mile radius of each kiosk. Cost: \$175.00 for 20,000.

Would you believe that most of the apartments in those neighborhoods are occupied predominantly by Hispanics? It’s true.

The postcard features a picture of an obviously Hispanic family and is completely in Spanish. As an added benefit, we encourage the postcard recipient to bring their postcard to our kiosk for a free quote and chance to win a color TV (\$97.00 at Wal-Mart). We hooked up a DVD player to the TV and run Hispanic shows.

If you are reading this newsletter from the free version downloaded from the FYI website in Adobe PDF, it's on the next page.

We mail 100 postcards (24 cents postage) each day, 6 days a week. Since we do not know the name of the apartment residents (apartment dwellers are very transient), we address each to PARA NUESTROS VECINOS EN (FOR OUR NEIGHBORS IN) Response has been phenomenal! Details for this and many other marketing strategies are in the "How To" booklet.

I have asked for a DVD of the Hispanic TV ad created by Infinity Insurance. It will soon be running constantly in our kiosks.

By the way ... I shared my Hispanic marketing strategy with the Board of Directors of the National Auto Agents Alliance at our recent meeting in Las Vegas. One of the Board members spoke up and said, "Let me see if I have this straight. You're giving away a used TV?" I get no respect.

If you decide to try such a marketing effort, give it time. In ethnic marketing, you're the new kid on the block and they have to get to know you and trust you first. Hispanics receive an average of 35 pieces of Hispanic-language direct mail in a year, roughly one-tenth of what the average consumer receives in English-language direct mail.

Become involved within the ethnic communities you are targeting. Look into community clubs, groups and charities. Consider sponsoring children's sport teams, holidays, festivals and church advertisements. Hispanics place a high value on word of mouth endorsement, referrals and basically doing business with someone they know and trust. Infinity Insurance is a leader in targeting the Hispanic community.

Our country is currently going through a great deal of change, both economically and culturally. Each state and local government must address these changes. America is known as the "melting pot"...these words are more accurate today than ever before. It would be difficult to find someone who does not have immigrants in their family tree.

The Hispanic population boom is impacting us as individuals as well as within the business community. Armed with this knowledge, new opportunities are increasing for us to learn more about the differences we are encountering as a people.

To succeed, we will have to learn new cultures, respect the differences of others and what we can learn from one another, and appreciate our new found knowledge.

We will have to learn to embrace this time of change and try to find the positives, as opposed to being fearful of the changes.

## **Open Your Own Insurance Agency Kiosk**

**Want to open an auto insurance kiosk targeting Hispanics? Need fully trained Bilingual CSRs?**

**\* Marketing Expertise \*Carrier Access**

**\* Demographic Services \* Operational Support**

**\* Targeted Location Selection**

**Turn Key Setup Assistance**

**Comprehensive Training**

### **Contact Danny Emmett**

Cell – 404-771-8629 Fax- 678-306-0691

[dannyemmett@outlookinsurance.net](mailto:dannyemmett@outlookinsurance.net)



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Territory Sales Manager, at 800-456-1919, ext. 1574.

## **South of the Border Means \$\$\$\$**

Hispanics driving their newly acquired vehicles back to Mexico need special insurance since Americano policies are not recognized south of the border. There are thousands of Hispanics traveling back and forth today but the floodgates will really open when Congress establishes a way for the illegals to gain legal status.

International Insurance Group ([www.mexicaninsuranceonline.com](http://www.mexicaninsuranceonline.com)) provides a completely online application process for their producers.

For the answers to frequently asked questions from consumers and producers, go to <http://es1.mexicaninsuranceonline.com/faq.html> or send an e-mail to Floyd Woods at [woodsflloyd@hotmail.com](mailto:woodsflloyd@hotmail.com).

## **Preventing E&O Language Barrier Problems**

Insist your client bring along an interpreter if no one in your office is bilingual. Most Hispanics already know this and bring along their elementary children to do the translating. Is this an E&O in the making?

## **A Hot Time South of the Border**

Canales v. Wilson Southland Insurance Agency, Inc.

2003 Ga. App LEXIS 994 June 5, 2003)

Canales purchased an automobile insurance policy from Wilson Southland Insurance Agency. The policy stated that coverage applied only to losses occurring in the United States or Canada. Canales filed a claim after the covered vehicle was destroyed by fire in Mexico. Wilson Southland denied coverage based on the location of the loss. Canales sued, alleging (1) he justifiably relied on the guidance, expertise and judgment of his agent in procuring the policy, and (2) Wilson Southland fraudulently misrepresented to Canales that he had purchased coverage for losses occurring in Mexico.

Because Canales could neither speak nor read English, he brought an interpreter with him to see Wilson. Canales told Wilson that he wanted a policy that would cover his trips from Dalton, Georgia to Mexico and back. Wilson informed Canales that he could purchase such a policy but that premiums would be expensive. Canales agreed to pay them. Canales admitted that he never read the policy.

In affirming summary judgment to Wilson Southland, the Court of Appeals noted that an insured generally is obligated to examine an insurance policy and to reject it if it does not furnish the desired coverage. This rule does not apply when (1) the agent has held himself out as an expert and the insured has reasonably relied on the agent's expertise to identify and procure the correct type or amount of insurance, or (2) the evidence reflects a special relationship of trust or other unusual circumstances which would have prevented or excused the insured of his duty to exercise ordinary diligence.

The Court ruled that neither exception applied here because (1) Canales knew exactly what terms of coverage he desired and therefore did not rely on Wilson to "procure the correct type" of insurance, and (2) Canales' use of an interpreter gave him an opportunity to examine the policy, which he chose not to exercise, and therefore was not prevented or excused from his duty to exercise ordinary diligence. The Court also rejected Canales' claim of fraud on the ground that Canales could have read the policy himself to determine if it contained the desired coverage.

Source: The Tort Report Fall 2003 [www.swiftcurrie.com](http://www.swiftcurrie.com)

(Room for Your Agency Letterhead)

## What is required in Georgia – English & Spanish

### WHAT IS REQUIRED IN GEORGIA

Georgia consumers must have automobile liability insurance for at least the minimum limits required by law to drive on the Georgia public roads and highways. The minimum limits of liability required under Georgia law are Bodily injury Liability of \$25,000 per person, \$50,000 per occurrence and Property Damage liability of \$25,000 per occurrence. Liability insurance is insurance that pays damages to others, on behalf of an insured, for injury to or damaged property of others, up to the policy limit, which an insured may have caused by his negligence or may protect him against claims made against him by someone who alleges he was at-fault.

Physical damage insurance is insurance to pay for loss or damage to your own vehicle. Physical damage insurance consists of two types. The first part which pays for theft, vandalism and fire type loss is referred to as either "comprehensive" or "other than collision coverage." The second part is "collision" coverage. Physical Damage coverage is not required by State law, but is usually required by the lender (bank or finance company) if there is a loan on the vehicle or by the leasing company if it is leased. An insured can file a claim under his own Physical Damage coverage even if someone else may have caused the accident.

Uninsured Motorist Insurance may also be included on a policy. Although Georgia requires all drivers to have "liability insurance" to drive, there are unfortunately those that either do not obey the law or may have unknowingly allowed their insurance cancel. Uninsured Motorist would protect you when that other "uninsured" driver causes an accident which damages your vehicle or injures you or your passengers. This coverage is for protection of the policyholder's loss or damages inflicted in that accident.

### QUE SE REQUIERE EN GEORGIA

Seguro de responsabilidad civil, que paga por daños que usted cause a otras personas y a la propiedad de otros, si es usted culpable. Los limites basicos son 25/50/25. Los primeros dos numeros se refieren a los limites (en miles de dolares) de responsabilidad por daños/heridas fisicas, que aplican cuando usted es legalmente responsable por las heridas sufridas, de las personas en otros coches o pasajeros en su coche o por atropellar a un peaton (bien sea herida o muerte).

El tercer numero se refiere a responsabilidad civil por daños a propiedades de otros; es lo maximo que su compañía de seguros pagaria en un reclamo contra usted como resultado de daños causados en un accidente (por ejemplo: daños al otro carro.)

Especificamente, los numeros 25/50/25 quieren decir: \$50,000 de cobertura por la totalidad de las personas heridas en el accidente, pero sujeto a un limite de \$25,000 por individuo y \$25,000 de cobertura por daños a propiedad.

Estos son los minimos requisitos de proteccion requeridos por la ley del Estado de Georgia. Cobertura con limites mas altos estan disponibles con la mayoria de las companias de seguros.

Note que la cobertura de responsabilidad civil requerida por la ley, solamente cubre esos daños que el asegurado le causa a otros y a la propiedad de otros. Para pagar por daños a su carro en el evento de un accidente, usted puede:

1) Comprar cobertura adicional que cubre choques (collision coverage.).

2) Comprar cobertura mas amplia (comprehensive coverage) para cubrir daños a su carro por otras causas, incluyendo: incendio, robo, vidrios quebrados, vandalismo, inundacion, objetos que caen, explosion, tormenta de viento, granizo, terremoto, o choque con tra un animal.

3) Para cubrir heridas a usted o sus pasajeros en un accidente, usted puede comprar seguro medico (med pay coverage) bajo su poliza de automovil, con varios montos de cobertura.

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