

A portrait of Lucia Gomez, Associate Manager of Hispanic Marketing at AFLAC. She is a woman with long dark hair, smiling, wearing a light-colored, patterned top. Her arms are crossed.

HATCHING THE GOLDEN HISPANIC EGG

By JUDI JORDAN

CHEERFUL and upbeat, Lucia Gomez, Associate Manager, Hispanic Marketing at AFLAC, brings an enthusiasm to her work that sets the necessary tone for the leading provider of supplemental insurance in the United States. Nicaragua native Lucia spearheads AFLAC's Hispanic marketing efforts across the United States and Puerto Rico. With 2011 reported earnings of \$22.2 billion in revenue, of which \$2 billion are profit, it's

logical that an increasingly relevant and large company would be wise to target the Hispanic community, making their Latino marketing campaign and outreach a crucial element of their present and future projected business. And Lucia Gomez, hired to keep her finger on the pulse of this goldmine, is one busy manager as result.

To thrive at AFLAC, a company with such a strong branding image and a steady ranking on the Fortune 500 that hovers around the 200 mark, a certain sense of mission and humor seem a prerequisite in keeping with their successful branding as the No. 1 provider of supplemental insurance in the United States, serving more than 50 million people worldwide.

AFLAC's Duck, love it or hate it, has been a hugely successful source of recognition and an advertising brain stroke of genius, clearly defining the task of Gomez' marketing department as messengers pressed into decoding a service from an instantly recognizable campaign. In contrast to companies that look for people that fit into the existing philosophy, Gomez' personal sense of culture has been a strong incentive for AFLAC's recognition and promotion of diverse talent. A strong element of her managerial success can be traced to the internal diversity.

"With a 60 percent female and 40 percent minority-based workforce, it helps us to effectively communicate with both our customers and workforce," Gomez said. "In fact, AFLAC devotes a whole week of diversity awareness to talking about diversity-related topics. We have speakers talk about our Japanese business, and how that affects our business (AFLAC is No. 1 in Japan, so this importance is self-evident). During that time, we have people that talk about disability, the military."

This is a 365-day theme for Gomez. "Because we have a big Hispanic base, we have different teams that help Spanish-speaking customers." One major issue for insurers is the exploding Hispanic demographic suffering from diabetes and cancer.

With Hispanics identified as 13.2 percent of over-18-year-old diagnosed diabetics, this is significant and could certainly have an impact on the future insurance rates for the Hispanic population. Additionally, a recent study of Hispanics in Florida found that the risk of cancer was generally lowest among Mexicans and highest

"I have often heard our CEO, who is a 60-year-old white man, say that he does not want a team comprised only of 60-year-old white men. He wants a diverse team that best reflects and relates with our diverse marketplace."

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among Cubans and Puerto Ricans, whose risk was more similar to non-Hispanic whites. In fact, the overall cancer death rate among Cuban men was double that among Mexican men, 328 (per 100,000 men) versus 163, respectively. This is largely because Cuban men are much more likely than Mexican men to smoke, which increases their risk of about 20 different cancers. Knowing how to relate specifically is what Lucia was hired to do.

"Our 60-year-old white male CEO has said, 'I don't want a team of 60-year-old white men.'" Lucia confirms. "I bring different perspectives of marketing to Hispanic culturally relevant content in Spanish, what types of information to provide... there are wellness programs to help our policy holders, and a wellness benefit that we offer."

Is her management style different from her non-diverse colleagues? "I am very detail-oriented but I am also very open to discussion. That's why I describe my background and try to empower others as well."

She develops and implements marketing initiatives targeted to the Hispanic market for the consumer and business-to-business segments. "With our AFLAC en Español website — linking to our different ad campaigns — we've taken that inclusive approach." Lucia coordinates bilingual recruiting efforts to enhance AFLAC's sales force while leading the creative development process for targeting Hispanic consumers and business owners.

Recognition is not the issue. "Ninety-four percent of Americans know the name AFLAC. The biggest challenge is growing our business because not everyone knows what we do." To advance this, they have taken the testimonial approach. "Our claimants are our biggest proponents."

With her team, Lucia oversees a network of 1,600 agents. "For Puerto Rico, we provide 'Spanish only,' but the Hispanic message approach for the U.S. and PR is the same. For the most part, the Hispanic population functions as a whole in the way that they absorb information and hold the 'Hispanic identity' in their hearts. But the bottom line is if you've been sick or injured, for the financial challenges you're facing, there are no cultural differences." ●