

## About We Speak Insurance™ (Hablamos Seguros™)

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*"Our mission is to match Spanish-speaking individuals with bilingual insurance agents who understand their unique needs and truly want their business."*

*-David Stafford, CEO, We Speak Insurance™*

We Speak Insurance™ is a free, online service that makes it easier for Spanish-speaking consumers to shop for insurance and receive rate quotes from bilingual insurance agents nationwide. Prior to the introduction of We Speak Insurance™, Spanish-speaking consumers had to first find agents from various insurance companies that spoke Spanish before they could get competitive quotes. With this service, consumers visit just one Web site, fill in a quick form with information about their insurance needs and get connected to agents that speak their preferred language and want to compete for their business.

The company now maintains and operates two Web sites: an English language version, [www.WeSpeakInsurance.com](http://www.WeSpeakInsurance.com) and an all-Spanish version, [www.HablamosSeguros.com](http://www.HablamosSeguros.com). Consumers receive competitive rate quotes from up to five participating insurance agents in their area. Consumers can use their current insurance policy (generally written in English) to verify their quote request by alternating between languages without losing the information they already entered.

The concept for We Speak Insurance™ was conceived in 2004 by CEO David Stafford, who also owns an insurance agency in Arizona, with five licensed agents that speak Spanish. Stafford realized how underserved the Hispanic market was after a client's mortgage broker asked if he could send more of his Spanish-speaking clients to Stafford's office. Shortly thereafter, a flood of Hispanic clients poured into Stafford's insurance office, eager to work with professionals who understood their language, their culture and their distinct needs.

Though the initial plan was to create a Web site with Spanish content for the agency, quote requests began streaming in from all over the country. Stafford then decided to expand the site, recruiting bilingual agents from across the nation.

Currently, We Speak Insurance™ offers automobile and homeowners insurance quotes, but will soon add life and health insurance quote request forms. Though focus is presently targeted to the rapidly growing Hispanic/Spanish-speaking market, the company plans to expand its network to include other languages as well.

## David Stafford, CEO

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David Stafford has unique insight into the distinct needs and nuances of the Hispanic community. Growing up in Globe, Arizona, a small copper mining town where 60% of the population was Hispanic, Stafford experienced the Latino way of life, learning the culture, the values and the issues most important to this growing demographic.

As CEO of We Speak Insurance™ – and owner of The Stafford Agency, a Gilbert, Arizona-based insurance agency – Stafford services this rapidly growing, niche market by offering easy access to bilingual insurance agents via dual Web sites written in both Spanish and English. Stafford's insurance career includes experience as an agency manager with Allstate Insurance overseeing eight agencies. He was soon promoted to market business consultant, responsible for 31 insurance agencies and 12 financial specialists, generating annual sales of \$100 million, prior to opening his own agency.

Stafford currently holds multiple professional licenses including Series 7 and 63 general securities representative, Series 24 general securities principal, Series 53 municipal securities principal, Life, Health and Disability insurance, Property and Casualty insurance, Variable Life and Annuity products.

In addition, Stafford is pursuing his Certified Financial Planner® Designation. He received a Bachelor of Arts in Spanish from Arizona State University and an MBA in Accounting from the University of Phoenix. He is chairman and founder of College Solutions, a nonprofit organization that recruits financial professionals to provide free assistance to parents and students on navigating the college financial aid process. Stafford is a member of the Leadership Council of the National Federation of Independent Business (NFIB), a member of the American Institute of Certified Public Accountants (AICPA) and serves on the membership committee of the Mesa Rotary Club.

Stafford co-founded a national organization that trains law enforcement officers on the safe handling of hazardous materials (such as methamphetamine lab crime scene investigations) and computer crime, and served as the organization's chief financial officer. Further, he was a Deputy Sheriff with the Maricopa County Sheriff's Office in Arizona for 15 years.

Stafford owns We Speak Insurance™ with his wife Karen. The couple also has two children, Devin, 15, and Lauren, 3.

## Frequently Asked Questions

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### **Q: What exactly does We Speak Insurance™ do?**

**A:** We Speak Insurance™ is a free, online, one-stop insurance-shopping network ([www.WeSpeakInsurance.com](http://www.WeSpeakInsurance.com)) that caters to Spanish-speaking Americans by connecting them with bilingual insurance agents who welcome Spanish-speaking customers and truly want to do business with them.

We do not actually sell individual policies. Rather, we provide a Web site for this niche market to learn about insurance, get contact information for bilingual agents or apply for insurance quotes online. All [WeSpeakInsurance.com](http://www.WeSpeakInsurance.com) participating agents have at least one Spanish-speaking agent on staff during regular business hours.

### **Q: How does it work?**

**A:** The process is fast, easy and, best of all, free. Consumers come to the Web site and answer a few simple questions about themselves and their needs. Based on their answers, consumers are then matched with up to five participating agents who can best fulfill those needs and provide competitive quotes. Each agent who provides a quote represents a different carrier (such as Allstate, State Farm, etc.) and there is never more than one particular carrier signed up per zip code.

### **Q: What makes We Speak Insurance™ unique?**

**A:** Our clients! Though there are many other lead generation services in the insurance industry, none have made a conscious effort to appeal to this targeted demographic the way we have. Spanish-speaking Americans are the largest and fastest growing minority segment, constituting nearly 1 out of every 5 drivers on the road today. Still, the market is grossly underserved.

We recognize that Spanish-speaking consumers have unique needs and are working diligently to serve them. By requiring all participating agents to have at least one Spanish-speaking agent available at all times, [WeSpeakInsurance.com](http://www.WeSpeakInsurance.com) is ensuring that a language barrier never stands in the way of our customers fully understanding the insurance process and the importance of good coverage.

### **Q: What is HablamosSeguros.com?**

**A:** [HablamosSeguros.com](http://HablamosSeguros.com) is the Spanish language version of the [WeSpeakInsurance.com](http://WeSpeakInsurance.com) Web site. Customers can use either site to learn more about automobile and home insurance, obtain contact information for bilingual insurance agents or receive quotes.

## U.S. Hispanic Market: The Numbers Tell the Story

14% of the total U.S. population, or **over 40.4 million people**, are Hispanic<sup>1</sup>, accounting for 40% of the country's population growth between 1990 and 2000.<sup>2</sup>

**Spanish is the language** U.S. Hispanics in the top Hispanic markets say they are most comfortable speaking and that which they most frequently speak at home (63.8% and 74.1% respectively).<sup>3</sup>

44% of U.S. Hispanic households (**14 million people**<sup>4</sup>) are online.<sup>5</sup>

At least **half of Hispanic Internet users** prefer to read online content in Spanish.<sup>6</sup>

**Internet usage** among Hispanics **rose 8% in 2003** and an expected 7.4% in 2004.<sup>7</sup>

Fifty-five percent of Hispanics' online time is spent on Spanish language Web sites.<sup>8</sup>

Hispanics spend nearly **five hours per week online**, with 71% saying they access the Internet primarily from home.<sup>9</sup>

The **average age** of the typical U.S. Hispanic Internet user is 28 years old.<sup>9</sup>

The number of Hispanic households with **incomes of at least \$100,000** rose 137% between 1990 and 2000.<sup>2</sup>

U.S. Hispanic **purchasing power has surged to nearly \$700 billion** – 8.5% of total U.S. purchasing power - and is projected to reach as much as \$1 trillion by 2007, and 11% of U.S. total by 2010.<sup>10</sup>

10.3 million Hispanics age 18-34 **spend 3.2 billion minutes** on AOL media networks each month.<sup>11</sup>

More than **one eighth of the people** in the United States are of Hispanic origin.<sup>2</sup>

There are **more Hispanics living in the United States**, than the entire population of Canada, which is 32.5 million.<sup>2</sup>

<sup>1</sup> Pew Hispanic Center

<sup>2</sup> Source: U.S. Census Bureau

<sup>3</sup> Source: 2002 U.S. Hispanic Market, SRC

<sup>4</sup> Source: AOL/Roper ASW

<sup>5</sup> Source: Knowledge Networks/SRI, Spring 2002 Ownership Report, The Home Technology Monitor™

<sup>6</sup> Source: comScore Media Metrix

<sup>7</sup> eMarketer

<sup>8</sup> Terra Lycos

<sup>9</sup> Association of Hispanic Advertising Agencies

<sup>10</sup> Source: HispanTelligence®

<sup>11</sup> Source: AOL Media Networks internal data

## Testimonials

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***"I saved us almost \$500 a year by shopping for home and auto insurance on WeSpeakInsurance.com!"***

M. Escobar, Phoenix, AZ

***"We Speak Insurance™ put me in contact with agents that spoke my language. Now I have a policy I feel good about, and an agent I can trust."***

S. Esparza, Palo Alto, CA

***"Working 50+ hours a week, I don't have time to shop around for insurance. We Speak Insurance™ did it for me free of charge, and I wound up saving almost \$35 a month."***

D. Diaz, Tulsa, OK

***"Getting my insurance was easy. I just entered some basic information on WeSpeakInsurance.com, and I received a quote that worked for me the next day!"***

V. Valdez, Globe, AZ