

JULY 2024

NATIONAL

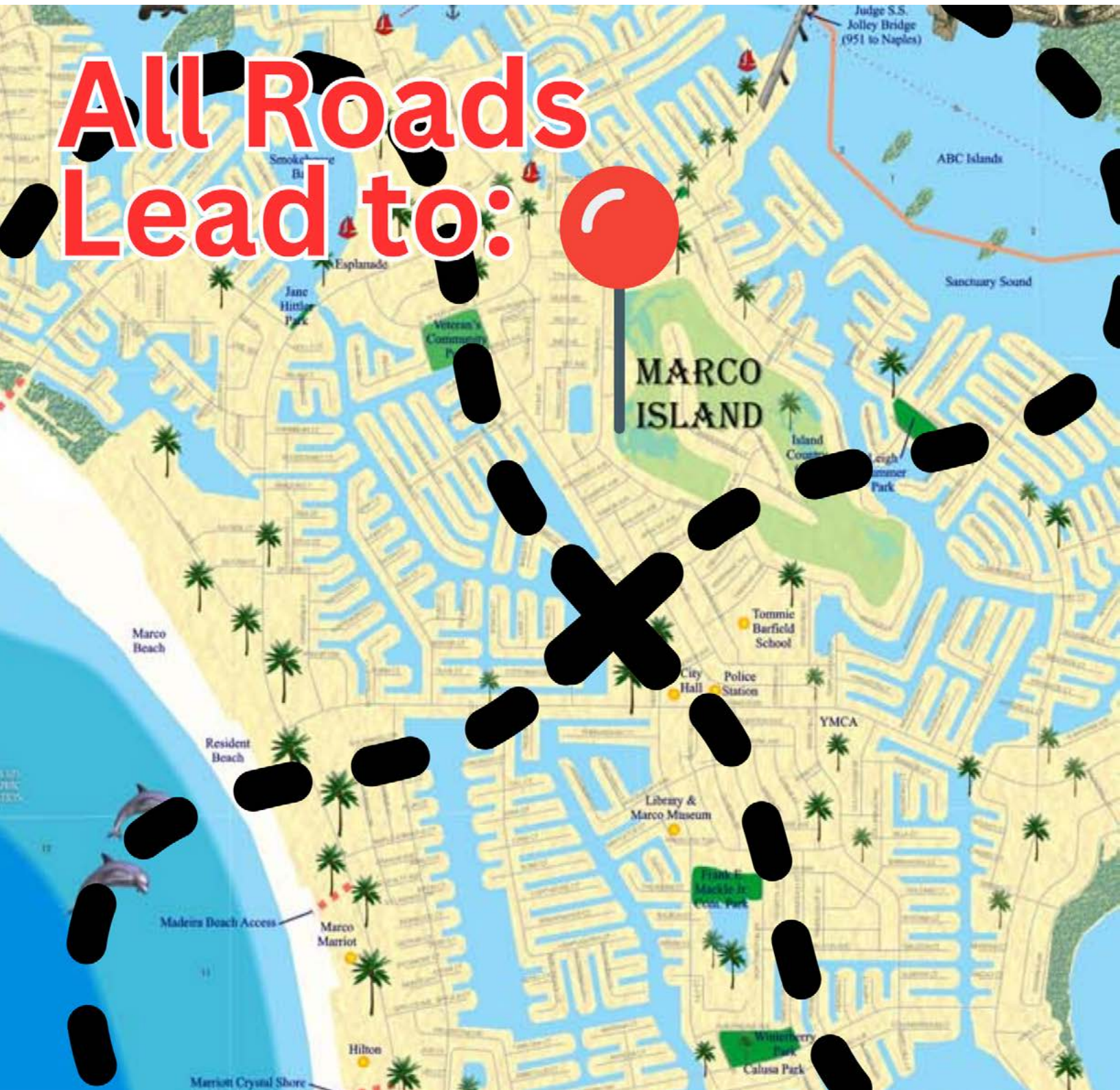
THE



TORCH

THE VOICE OF INDEPENDENT INSURANCE AGENTS

All Roads  
Lead to:





## PRESIDENT'S MESSAGE

*Juan Carlos Diaz-Padron*

Dear Members,

Your national board has been hard at work to elevate our convention to a whole new level. We're excited to announce our keynote speaker, Mrs. Tricia Griffith, CEO of Progressive, along with other outstanding leaders who will be featured throughout our sessions.

If you've already booked your room, now is the time to register for all of the events!

On Wednesday, August 21st, we will kick off with our legislative wrap-up sessions, covering important changes in our industry's landscape, followed by our welcome reception.

On Thursday, August 22nd, we have planned education sessions, inspiring speakers, and networking events. Participants will have a chance to win amazing raffle prizes!

Friday, August 23rd, will feature our trade fair, where the entire industry will gather to network, connect, and explore new opportunities. Following the trade fair, we have the "LAAIA Studio 54 Edition" evening event you won't want to miss.

**See you next month in Marco Island!**

Warm regards,

**Juan Carlos "JC" Diaz-Padron, CPCU,  
RPLU, ASLI  
National President, LAAIA**



*The Voice of Independent Insurance Agents*

### **PUBLISHER**

Maribel Ramirez

### **EDITORS**

Lissette Perez

Cynthia Scott

### **CONTRIBUTOR**

Alessandra Ramirez



**Leave us a Google review!**

The Latin American Association of Insurance Agencies (LAAIA), founded in 1969, is an association of insurance professionals whose purpose is to protect the rights of its member for the benefit of the consumer through education, information, networking & active participation in the political environment and community service.

**FOLLOW US  
NATIONAL**





# UPCOMING EVENTS

## ATLANTA

**Wednesday, July 17**

### **Lunch & Learn Webinar**

Join us via Zoom and listen to Shawn Nelson, AVP and Region Director of Safeco Insurance speak on "How is legal system abuse impacting insurance?"

**Time:** 12:00 PM - 1:00 PM

**To Register:** <https://bit.ly/42NsEJQ>

## DALLAS

**Wednesday, July 17**

### **Lunch & Learn**

Location: Burns & Wilcox- Arlington  
Attention DFW Insurance agents! Are you wanting to learn how to write more types of insurance? Join us for a lunch and learn!

**Time:** 11:00 AM - 1:00 PM CST

**To Register:** <https://bit.ly/42NsEJQ>

## HOUSTON

**Wednesday, July 10th**

### **2024-2025 Board Installation**

Location: Maggianos Little Italy

Do not miss this special event where you will meet the newly appointed board and listen to our special guest speaker!

**Time:** 11:30 AM - 1:30 PM CST

**To Register:** <https://bit.ly/3SiK9wJ>

## NATIONAL

**Tuesday, July 30**

### **Synergy in Action: Unifying Your Digital Marketing Efforts for the Hispanic Market.**

Join us!

**Time:** 1:00 PM

**To Register:** <https://bit.ly/3SiK9wJ>

# REGISTRATION NOW OPEN!



## THE POWER OF PARTNERSHIP

LAAIA 54TH ANNUAL CONVENTION | 8.21.24 - 8.24.24

JW MARRIOTT MARCO ISLAND BEACH RESORT

### What To Expect

- Over 120 Exhibitors
- Educational Sessions
- Inspiring Speakers
- Exciting Event Agenda

> [CLICK HERE](#) <

**FULL REGISTRATION PASS  
STARTING AT ONLY \$495!**



**Tricia Griffith,**  
**CEO Progressive**  
Keynote Speaker



*The Voice of Independent Insurance Agents*





# THE POWER OF PARTNERSHIP

LAAIA 54TH ANNUAL CONVENTION | 8.21.24 - 8.24.24

JW MARRIOTT MARCO ISLAND BEACH RESORT

## SPEAKERS HIGHLIGHT



**LILY MANASH**  
IMPERIAL  
PFS

Lily Manash is a Sales Executive at Imperial PFS "IPFS" with 27 years of experience helping agencies secure premium financing for their clients.

Specializing in premium financing, Lily uses that to make premium financing easy to understand.

Lily Manash is responsible for spreading the word about our One Platform for Premium Finance and Payment options. Born in New York and raised in Miami, Lily understands the diverse South Florida market.



**ANDREW KATZ**  
SENIOR VP  
MARSHBERRY

Andrew has over 30 years of agency, carrier, and aggregator experience. He began his career as an agent in an 'M Financial' member office, then continued to grow his experience with various broker and consulting positions. Andrew spent over 13 years with Nationwide Mutual Insurance Company as a sales leader in Ohio, Texas, and Arizona.

Prior to joining MarshBerry, he was a Vice President for ISU Agency Network.



**JASON JUAREZ**  
FIRST  
CHOICE

Jason is Regional Vice President of FirstChoice, a MarshBerry Company. In his role, Jason creates cross sell opportunities from FirstChoice to MarshBerry and leads the Northwestern half of the U.S. In his role, Jason helps agencies grow by analyzing client needs and matching their needs and goals with FirstChoice's value proposition by creating mutually beneficial sales solutions.





# THE POWER OF PARTNERSHIP

LAAIA 54TH ANNUAL CONVENTION | 8.21.24 - 8.24.24

JW MARRIOTT MARCO ISLAND BEACH RESORT

## SPEAKERS HIGHLIGHT



### DENNIS BURKE REINSURANCE ASSOCIATION

Dennis C. Burke is Vice President, State Relations of the Reinsurance Association of America, where his responsibilities include legislative and regulatory issues in the 50 states. During his tenure at the RAA, extreme events issues have been a focus. Prior to joining the RAA in 2006, Mr. Burke worked for Everest Reinsurance Company, where he was vice president and associate general counsel. In his 15-year tenure at Everest Re he was also general counsel.



### JOHN BAIER BAIER CONSULTING INT'L

John Baier is the founder and CEO of Baier Consulting International and co-founder and Chairman of 25 Point Systems Inc. As a Managing Partner, John built a basically scratch agency into one of the premier agencies in the world. He was the 2013 inductee into the GAMA International Hall of Fame, the highest distinction in the financial services industry.



### CASEY NELSON STAKWISE

Casey Nelson, with a background in both education and business, has always been driven by a passion for technology. After eight years as a high school teacher and softball coach, developing leadership and mentoring skills, Casey transitioned to the business world. As COO of an independent insurance agency for six years, Casey's strategic and operational talents helped grow the book of business by 168%. In August 2021, Casey founded StakWise, aiming to revolutionize the insurance sector.



# ROCK SOLID COVERAGES

## FOR PLUMBERS, ROOFERS AND MORE



Protect your artisan contractor clients in Florida, Texas, Georgia, and Arizona with strong, reliable insurance coverages from GIC Underwriters.

### PROGRAM HIGHLIGHTS

- Top-Rated Admitted and Non-Admitted Carriers
- \$1,000,000 Primary Liability
- Up to \$5,000,000 Excess Liability
- Competitive Rates
- Quick Quote Turnaround
- Experienced Account Representatives
- Unparalleled Service and Support

Interested in learning more?

Visit [www.gicunderwriters.com](http://www.gicunderwriters.com) or call 1.877.442.8639.



# THE POWER OF COMING BACK



*The Voice of Independent Insurance Agents*

**ANY ORGANIZATION'S STRENGTH LIES IN ITS MEMBERS AND IN ITS LEADERSHIP.**

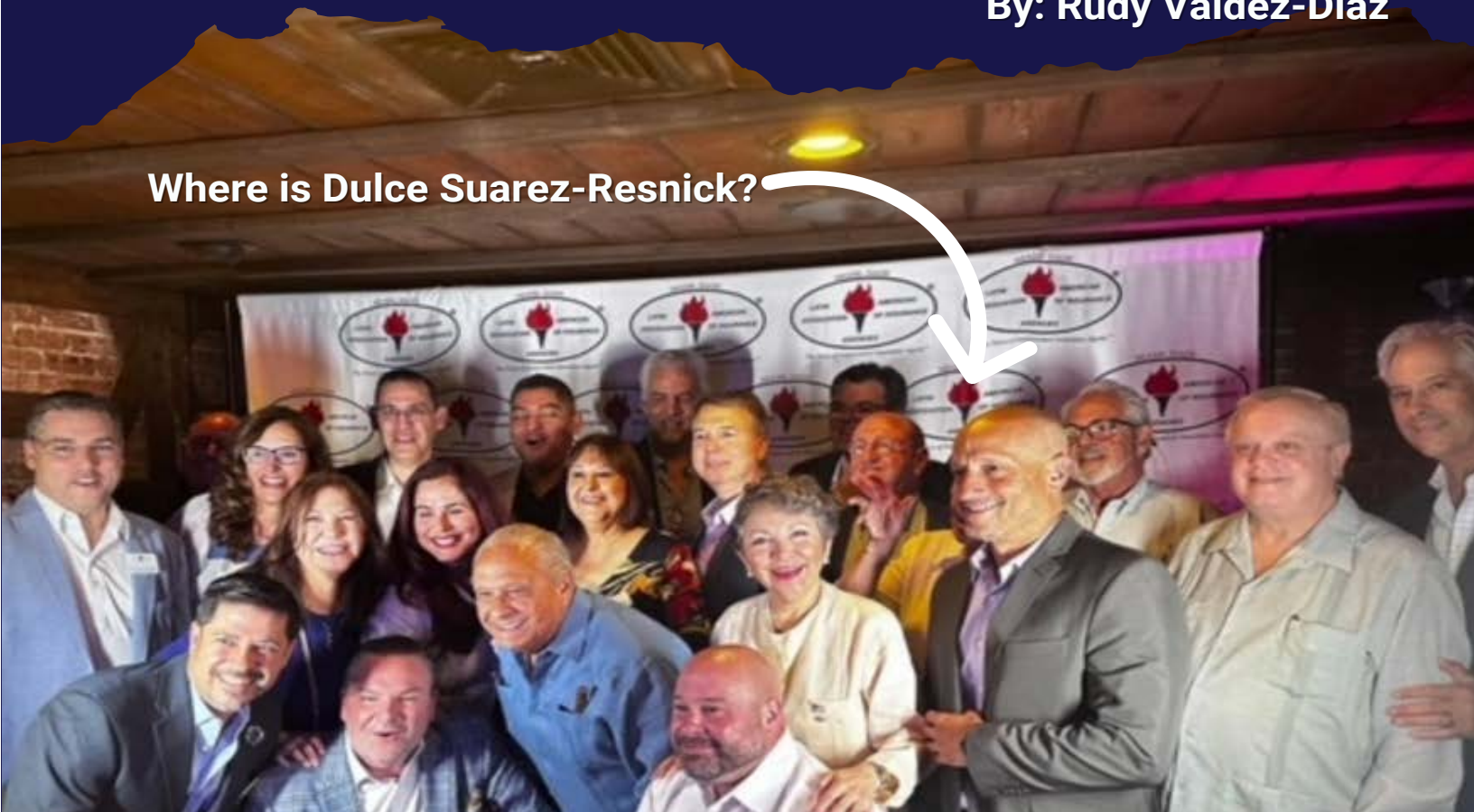
The LAAIA has been very fortunate in the leadership area. Specially with our past Presidents. In many associations once your term expires there is no need to contribute any further to the goals and wellbeing of the organization.

This is not the case with the LAAIA. Many Past Presidents continue to be involved with their chapters and with the LAAIA National. As we embark in a new phase in South Florida and merge the Broward and Miami-Dade Chapters into on stronger unit, we celebrated these men and woman that have continued to come back not only to support the chapters and its members but also to make real contributions to our LAAIA.

Thank you all and keep coming. We will see you at Convention 2024.

**By: Rudy Valdez-Diaz**

Where is Dulce Suarez-Resnick?







[www.standardpremium.com](http://www.standardpremium.com)

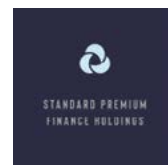
Standard Premium Finance Has Been Providing Personal, Hands-On Premium Financing for Over 25 Years Providing Thousands of Agents Proven Technology and Innovation for an Ever-Changing Insurance Market for Tomorrow and Beyond. With The Strength and Power of a Large Financial Institution and the Care and Consideration of Your Local Partner, We Truly Believe in Our Commitment to Our Trademark:

**Local Presence. *National Power.***<sup>™</sup>



QUOTATION FRUSTRATION? CALL US---WE'LL FIND A WAY TO GET IT DONE. THAT'S WHAT WE DO! AS ONE OF THE NATIONS LARGEST INDEPENDENT INSURANCE PREMIUM FINANCE COMPANIES, **WE CAN HELP!**

**CALL US TODAY! (800) 592-7753**



**SPFX**  
TRADED ON  
**OTCQX**

Standard Premium Finance is a wholly-owned subsidiary of Standard Premium Finance Holdings, Inc. (SPFX). SPFX proudly trades on the OTCQX® Best Market.



Dear Esteemed Members and Partners,

As we embark on an exciting summer season, now is the perfect time to enhance our professional skills and expand our industry knowledge. Your ability to add value to your clients is directly linked to your continual improvement.

I am pleased to announce that on July 17th, from 12 p.m. to 1 p.m., we will be hosting a compelling webinar on "How legal system abuse impacts insurance." This webinar presents a valuable opportunity to broaden your understanding and connect with industry peers. You can register for the webinar on our website at [laaiaatlanta.com](http://laaiaatlanta.com).

Let's not overlook the upcoming LAAIA conference at the prestigious JW Marriot in Marco Island, FL. This event promises to be an outstanding platform for furthering your professional insight and expanding your network. I wholeheartedly encourage your participation in this year's conference. Additional information is available on our website, and should you have any queries, please feel free to reach out to me or another board member.

Thank you for your unwavering support of the LAAIA Atlanta Chapter. Wishing you a safe and enjoyable summer, and don't miss the chance to elevate your skills with the LAAIA.

Cordialmente,

**Jose Aponte,**  
**President, LAAIA Atlanta**  
**2023-2024**

**Like & Follow!**



# ATLANTA HIGHLIGHTS



*The Voice of Independent Insurance Agents™*



**Jose Aponte, MBA**  
President, LAAIA Atlanta Chapter

A few days ago, we celebrated Juneteenth, a federal holiday commemorating the end of slavery in the United States. Although it celebrated the emancipation of African Americans, Juneteenth also has deep meaning for the Latino community.

The struggle for racial equality and social justice transcends ethnicity. As Latinos in the insurance industry, we have a unique responsibility to champion inclusion and advocate for fair access to insurance products and services in all communities.

Juneteenth served as a springboard for discussions about diversity, equity and inclusion within our organization and the industry.

Ways to celebrate Juneteenth include educating yourself about its history, supporting black-owned businesses, and volunteering with organizations working for racial equality. Juneteenth is not only for celebration, but also for reflection and recommitment to a future in which everyone enjoys the freedom and security they deserve.

[laaiaatlanta.com](http://laaiaatlanta.com) 678 920 6088



# LAAIA MEMBERS GET MORE!

BECOME A LAAIA MEMBER



**THE POWER OF  
PARTNERSHIP**

LAAIA 54TH ANNUAL CONVENTION | 8.21.24 - 8.24.24  
JW MARRIOTT MARCO ISLAND BEACH RESORT

**RENTING A CAR FOR CONVENTION?  
ENJOY THIS EXCEPTIONAL MEMBER  
BENEFIT DISCOUNT FROM **ENTERPRISE!****



**Did you know Enterprise, National and Alamo are  
all part of the same family of brands? It's true!**

And while each of these three leading rental car companies offers its own unique benefits, they all share the same mission to get you where you want to go and provide you with excellent customer service along the way. Whether you're planning to tack on a few extra vacation days to an existing trip, gearing up for a weekend getaway with your special someone or preparing to hit the road for a week or longer with the whole family, we've got you covered. We know you have a lot of options when it comes to renting a car; find out for yourself why we're the perfect choice for your next trip.

**MEMBERS CLICK HERE TO VIEW DISCOUNTED CAR RENTAL RATES!**



# Specialized protection. With confidence.<sup>SM</sup>

Protecting people and businesses  
for nearly a century

Nationwide, the Nationwide N and Eagle and Specialized protection. With confidence. are service marks of Nationwide Mutual Insurance Company.  
© 2024 Nationwide NPO-1563AO (03/24)



## Dare To Be Different

**GENERAL LIABILITY** | **PEO** | **WORKERS' COMPENSATION**



**WE'RE NOT YOUR AVERAGE COMMERCIAL INSURANCE CARRIER.**  
**FWCAgents.com**





Saludos Amigos!  
As summer begins, our Dallas Chapter has been bustling with exciting activities. We kicked off the season with our First Salsa Night, and it was a resounding success! A huge thank you to the owners of La Cacerola's Colombian Restaurant for hosting us and creating a fantastic evening where our members and guests could socialize and learn new dance moves alongside fellow insurance professionals.

We are thrilled to announce that July is officially Burns & Wilcox Month! Mark your calendars for July 17th, as we will be hosting a Lunch & Learn at the Burns & Wilcox headquarters in Arlington, TX. This event is open to our DFW Agents, and we encourage you to visit our website and check out our events page to RSVP. This is just the beginning of our exciting lineup of future events, as we continue to prioritize education and provide insights into the diverse range of insurance products available to our DFW Agents.

We would like to extend our heartfelt congratulations to one of our esteemed board members, Claudia Kelley. Claudia has successfully secured a bonus program for all agents who join our chapter and collaborate with Integrated Specialty Coverage (ISC). She is dedicated to extending this valuable program to all LAAIA members.

Our commitment to our members remains steadfast. We are diligently working to offer more CE classes and stay ahead of emerging trends in the Insurance and Financial Markets. We are also striving to improve and extend our education classes to ensure that our members have access to the latest knowledge and skills needed to excel in their careers.

Stay connected with us on social media for the latest updates and opportunities.

"The strength of the team is each individual member. The strength of each member is the team." - Phil Jackson

Gabriel J. Palerm  
President, LAAIA Dallas

# DALLAS HIGHLIGHTS





Hello Denver!!

I wanted to take a moment to thank everyone who attended our first event with RT Specialty and CannGen. It was a fantastic evening filled with valuable information about insurance in the cannabis industry and how our roles as insurance professionals are constantly evolving to meet the needs of this ever-changing industry.

I hope that everyone who attended left feeling more informed and inspired to continue their work in this exciting field. I also want to remind everyone about the upcoming convention in August in Florida. It's sure to be a great event, and I hope to see a strong turnout from our Denver chapter.

Thank you once again to everyone who came out to support our chapter and make the event a success. I look forward to seeing all of you at our next event!

Till next time,

Maria Aguilar  
President, LAAIA Denver



# DENVER HIGHLIGHTS







# Business Insurance Solutions

LEADING MGA FOR HISPANIC-OWNED & SMALL-MEDIUM SIZED AGENCIES

Do you need help keeping up with your business clients? Ascendant's ASSIST program gives your agency a competitive edge in the market, providing the following:

- Online Quick Quotes, Bind Requests & Policy Issuance
- Access to 30+ Products & Services in Multiple States
- Market Placement Services with Over 20 Rated Carriers
- Submission Data Entry & Customer Service
- Bilingual Training, Seminars & Webinars
- Cross-Selling, Lead Generation & Marketing Materials in English & Spanish

**We Do the Work. You Earn the Commission.**

Celebrating its 15th Year of Providing Insurance Solutions for Small-Medium Sized Businesses

[www.ascendantgroup.com](http://www.ascendantgroup.com)

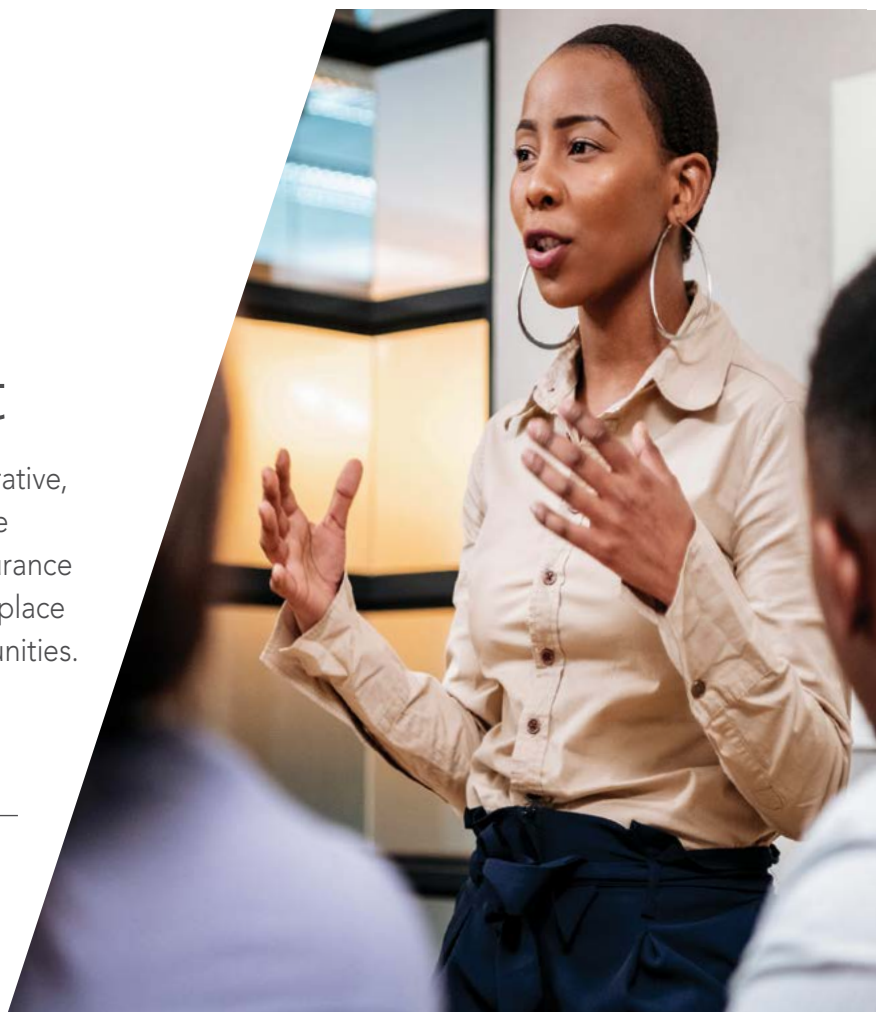


## Working together to make an impact

In a rapidly changing world, CNA's collaborative, flexible approach helps us respond with the right solution – from providing tailored insurance coverage to building a more inclusive workplace and creating positive change in our communities.

[cna.com](http://cna.com)

"CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" trademark in connection with insurance underwriting and claims activities. Copyright © 2024 CNA. All rights reserved. 2024314 5024







Dear Members and Partners,  
Two years ago, we embarked on the journey of creating and developing our Houston LAAIA chapter. Today, we are proud to report that we have made a significant impact on all our members.

I want to extend my heartfelt thanks to everyone who has made it their mission to support this chapter. To our sponsors, members, and supporters who have consistently dedicated their time and energy to enriching our events and resources, your contributions are invaluable. A special shoutout goes to our board members, who have worked tirelessly to achieve numerous milestones.

We have established national and state partnerships, hosted classes with renowned speakers, and provided you with numerous resources, relationships, and learning opportunities. Our new president-elect, Rick Vargas, is set to take the LAAIA Houston to the next level. Rick exemplifies the kind of member who truly benefits from our support. The future is bright across all lines of business—life, health, retirement, commercial, and personal lines.

We'd like to thank KEMPER Auto for sponsoring our June event and flying in Angel Six to deliver her Sales Superpower keynote. The meeting was full of energy and one of our most attended this year.

We invite you all to join us on July 10th for our board installation event at Maggiano's Post Oak, where you will have the chance to hear from international speaker and author Troy Korsgaden. You won't want to miss this opportunity!

Finally, as I say thank you for being your founding president, the next phase of our growth will need all of us. We urge you to spread the word about our organization and help us reach the milestone of 100 members. Share [this link](#) with your colleagues, enabling them to discover more about LAAIA and become part of this remarkable organization.

With warm regards,

**Miguel Taveras, CLF®, LLIF**  
**President, LAAIA Houston**

# HOUSTON HIGHLIGHTS







---

## IN THE NEWS

---



### **As Rates Rise, Majority of Homeowners Say Insurance Industry Is in Crisis: Survey**

*SOURCE: insurancejournal.com, June 2024 | Reprinted with sincere thanks By Jahna Jacobson*

Homeowners are cutting back on dining out, travel, groceries and even medication to afford their soaring property insurance premiums. One in 10 are considering relocating to an area with lower premiums.

Within the last five years, homeowners' insurance premiums have spiked by 34% nationwide, with 61% of homeowners reporting higher rates in the previous 12 months and over one in 10 saying their premium has doubled or more than doubled, according to Claimguide.com's recent survey of 1,500 homeowners. Nearly one in four (23%) say they have cut back on other expenses, including dining, travel, groceries, and medications to pay for home insurance coverage.

The survey found that one in ten homeowners has increased their deductible to lower their premiums, and if given the option, one in five homeowners would risk living without coverage if it wasn't required by their mortgage lender.

Over half of homeowners (62%) said the home insurance industry is in crisis.

READ MORE: <https://bit.ly/2y3ZIDy>



Dear Members and Friends,

I am delighted to address you following the success of our recent event where we celebrated our rich history and achievements. It was a joyous occasion as we reflected on our past triumphs and looked forward with great anticipation to the future of our newly established South Florida chapter.

The enthusiasm and support shown by each of you at our event underscore the strength of our community and our collective commitment to advancing the interests of our industry. As we embark on this new chapter, we are filled with optimism and determination to build upon our legacy of excellence.

I extend my heartfelt gratitude to all who contributed to the success of our event and encourage everyone to remain actively engaged as we continue to grow and thrive together.

Thank you for your unwavering support and dedication. Here's to a future filled with even greater achievements and shared successes.

Warm regards,

**Marvin Rivas**  
President, LAAIA Miami-Dade

**Like & Follow!**

**Click on the icons!**



# MIAMI-DADE HIGHLIGHTS







## NEXGEN MEMBER Spotlight

**Your name:** Alison Kallman

**What company do you work for and/or own:** Marshall+Sterling of Florida

**Your title:** Vice President and Senior Sales Executive

**How long have you been in the insurance industry:** About 15 years

**What are your personal goals in the industry:** My personal goals in the industry revolve around continuous learning and professional growth. I am committed to evolving my skills and knowledge so that I can consistently serve as the trusted advisor that consumers deserve. By staying abreast of industry developments and honing my expertise, I aim to provide unparalleled support and guidance to my clients, ensuring their peace of mind and financial security.

**How did you end up in the industry:** Growing up in a family of insurance agents, with my grandparents, father, and uncle all in the business, I was exposed to its intricacies from an early age. One summer, my father offered me the opportunity to work at his agency, initially as what I thought would be a temporary position. Little did I know, that decision would shape my entire career trajectory. Embracing the chance to contribute to the family legacy, I entered the industry with enthusiasm and determination, and the rest, as they say, is history.

**Tell us more about your experiences in the industry, more specifically, being a NexGen in the insurance world:** One of the most fulfilling aspects of my journey in the insurance industry, particularly as a NexGen professional, has been advocating for insureds during complex claims processes. I've found immense satisfaction in guiding clients through challenging situations, offering them reassurance and support every step of the way.

**If you could share one piece of advice with the younger generation as it relates to a career in insurance, what would it be:** I've learned firsthand that asking for guidance is not a sign of weakness, but rather a strength. Early in my career, I hesitated to seek help out of fear of appearing inexperienced. However, I soon realized that no one knows everything, regardless of age or experience. Embracing a mindset of continual learning and curiosity has been key to my professional growth. My advice to the younger generation is simple: ask all the questions and absorb all the knowledge you can. This industry is built on collaboration and mentorship, and the insights gained from others are invaluable.

**If you could share one piece of advice with employers seeking NexGen talent, what would it be:** For employers seeking NexGen talent, it's essential to acknowledge the significant transformations our industry has undergone, particularly due to advancements in technology. Recognize that today's market presents unique challenges and opportunities, and adapt your recruitment strategies accordingly. Foster an environment that encourages growth, innovation, and adaptability. Understanding the evolving demands of the job and providing support for the next generation of talent will be critical in navigating the industry's future successfully.

**Where do you see the next generation taking our industry:** I envision the next generation injecting the insurance industry with a fresh perspective and boundless energy. Their innovative thinking and adaptability will drive positive change and propel the industry forward into new territories. With their tech-savvy approach and commitment to customer-centric solutions, the NexGen professionals will play a pivotal role in shaping the future landscape of insurance.

# CITIZENS UPDATE



## Update: Roof Age Eligibility Exception

The Florida Office of Insurance Regulation (OIR) has approved an update to Citizens' Commercial Lines Rule 103.11 in the Underwriting Manuals, effective August 1, 2024, for new and renewal business. This rule pertains to the remaining useful life (RUL) of a roof and allows for a one-time exception to provide coverage beyond a stated roof age when the roof is in acceptable condition. The rule clarification is outlined below.

### Remaining Useful Life Exception

The current roof coverage age replacement requirements rule is amended to clarify to agents that the RUL exception is granted only on a one-time basis. The exception will only be given after documentation (e.g., a Citizens Commercial Roof Condition Inspection Form or an equivalent document providing similar information from a Florida-licensed roofing or general contractor) is submitted to Underwriting and approved.

**This rule is effective August 1, 2024, for both new and renewal policies.**

The RUL exception beyond the stated roof age is only applicable when:

- The acceptable inspection report/documentation establishes a remaining life expectancy of the roof covering to function as intended based upon an inspection of the roof's present condition from natural, climatic, or other conditions
  - It is the only such exception granted (on a one-time basis)
- Underwriting Guidelines will be updated for all Commercial Lines of business.

**Note:** Despite the information presented by the inspector regarding the roof's age and RUL, Citizens reserves the right to render a final decision on the overall insurability of the roof including the duration of RUL.

### Courtesy Letter for Remaining Useful Life

Additionally, Citizens will now send a [courtesy letter](#) informing policyholders that their policy will be nonrenewed according to the roof's age and if the roof's RUL equals one year or less. This courtesy letter will be sent in addition to, and not in lieu of, a nonrenewal notice related to RUL.

### Resources

[Uploading and Linking Documents:](#) On the Agents site, select Training > Commercial Job Aids > Basics.

[Commercial Lines Resources Guide:](#) On the Agents site, select Training > Commercial Job Aids > Resources.

Agents can upload the Commercial Roof Condition Inspection Form (CL-RCF-1 07 17) to document roof condition and updates.

On the Agents site, select Commercial > CR-M, CR-W, CNR-M, or CNR-W, and select Manuals.



# THANK YOU

## NEWSLETTER SPONSORS!

**PROGRESSIVE**

 **enterprise**

**AMWINS**™

 **HERITAGE**  
INSURANCE

  
**WRIGHT**®  
Flood

 **Hull**  
& Company

**SELECTIVE**  
BE UNIQUELY INSURED®

  
**ASCENDANT**  
INSURANCE SOLUTIONS

**BOXX**  
INSURANCE.

**GIC**  
UNDERWRITERS

 **Liberty Mutual**  
INSURANCE

**Slide**

**Burns &  
Wilcox**

 **CRC Group**  
Wholesale & Specialty

  
**Nationwide**®  
is on your side

  
**GRANADA**  
INSURANCE COMPANY



# LAAIA

## Welcomes Our Newest Members!

### ATLANTA

Larry Phillips - Arthur J. Gallagher & Co.  
Francisco Castro - JCC Insurance Group, LLC  
Lael Chappell - Tribute Specialty

### HOUSTON

Juan Mondragon - State Farm - Kyle Lindner

### BROWARD

Mauricio Giraldo - Horizons Insurance  
Randi Moccia - Keyes Coverage LLC

### MIAMI-DADE

Sonia Rodriguez - Red Road Insurance & services Inc  
Robert Hagedorn - Capital Premium Financing  
Orieta Herrera - 4 Drivers Insurance Inc  
Yanet Merino - Solmiami Insurance Inc  
Cathy Wilson - Paul Davis Restoration  
Liz Parsons - Agency Brokerage