

FEBRUARY 2022

NATIONAL

THE



TORCH

THE VOICE OF INDEPENDENT INSURANCE AGENTS

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Details on Pg. 4





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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.

**NATIONAL**



# PRESIDENT'S MESSAGE

Devin Delatorre, CPIA

In the blink of an eye and we are already one month into 2022. The month of love, romance, passion and of course the Super Bowl! **Here, at LAAIA we LOVE YOU, our members.**

We understand that you are the heart of the Association and vital to our existence. As you may know, I was raised participating in the LAAIA and this industry. I am the man I am today because of those experiences and I truly love and appreciate everything the LAAIA has done for me and my family. I am lucky to be a part of something so special.

As we continue to grow in all areas of the country, It reaffirms the uniqueness of the LAAIA. It is unlike any other association because of the passion, love and togetherness we experience in our monthly meetings, events and convention. We hope to continue to add value to your membership with all of the member benefits offered. To find out more please visit our website [www.LAAIA.com](http://www.LAAIA.com).

I hope you enjoy our cupid game, where you flip through our newsletter and find him.

Make it Happen,

UPCOMING

# Events

## ATLANTA

**Thursday, February 10**

Virtual Lunch and Learn

Destroying Limiting Beliefs & Development of a True Winning Mindset

Join us for the virtual meeting led by Juan Ortega, Business Coach, and Mentor.

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

**To Register:** <https://cvent.me/vv92ae>

## BROWARD

**Wednesday, February 16**

If its February, It's Citizens in Broward County

Citizens Commercial Lines - Morning Class

**9:30am - 12:00pm**

A Day in the Life of a Citizens Agent- Afternoon Class

**2:00pm - 4:30pm**

Citizens Update: Emerging Market Trends and the Road

Ahead Evening Presentation | **6:00pm - 8:30pm**

**To Register:** <https://cvent.me/vv92ae>

## HOUSTON

**Tuesday, February 22**

Learn How to Transition From Logical to Emotional Sales and Increase Your Bottom Line

Location: Maggianos Little Italy

**11:30 am - 1:30 pm**

**To Register:** <https://cvent.me/vv92ae>

## MIAMI-DADE

**Wednesday, February 9**

February Monthly Meeting

Speed Networking

Join us for our monthly meeting where you'll experience a fast-paced one-to-one opportunity to network with fellow insurance professionals.

**6:00 pm - 9:00pm**

**To Register:** <https://cvent.me/vv92ae>



## LETTER FROM THE EDITOR

By Lissette Perez

It is an absolute pleasure to welcome you back to The LAAIA National Torch, the monthly newsletter designed to keep our members informed of current and vital events in the insurance industry and the ongoing of the LAAIA National and its local chapters. While the core of The Torch is the same, we are working on improving its look. We hope you like the changes coming.

In this month's newsletter, you will see our local chapters actively engaged with their members and community: the Chapter Presidents' respective message and our National President's message. In addition, there is always the Citizens update for our Florida agents and other tidbits of industry-wide articles that we think you may enjoy. We are even working on a Career Fair, for which we are very excited.

Use our website to find the latest member benefits, a current list of upcoming events, and even learn about the LAAIA's Scholarship award given to a Latino/a interested in an insurance career.

As a member publication, we welcome any comments and critiques you the reader may have. Please send us your letters for possible publication in this newsletter or email us at [Info@LAAIA.com](mailto:Info@LAAIA.com) about anything you wish to see.

I look forward to your feedback and engagement.

Thank you for being with us. You matter!

Lissette Perez

Co-Editor



Ascendant stands stronger than ever and remains committed to the needs of small and medium sized-businesses. We are thankful for the trust that our agents and policyholders have continued to place with us and we look forward to continue being your insurer of choice.



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3. In the email state the page number you found the hidden cupid on. There is only one cupid.
4. The first 3 recipients with the correct answers win!

# FEATURED MEMBER BENEFITS

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[To view ALL Laaia Member Benefits - CLICK HERE](#)





# ATLANTA HIGHLIGHTS

Hello Insurance Industry!

**Happy Love month!** I hope this season fills your soul with love, including self-love and care.

We often think of love as our partner relationship but forget that we are essential to that relationship. If we are okay, things will flow beautifully. So I encourage you to give yourself some love this month.



Thank you, Somp International, for sponsoring our January virtual event. Our speakers discussed navigating through our complex Property & Casualty market. Unfortunately, things are changing so rapidly that you could get lost if you do not stay connected with your peers.

Look to LAAIA Atlanta to be right there with you to get through this together.

Our next free virtual class on February 12th is about "Destroying Limiting Beliefs and Developing a True Winning Mindset" by a well-known business coach, author, and mentor, Juan Ortega from Action Coach. This class is a perfect opportunity to invest in your personal growth. Holding a Limiting belief is a part of human nature, but do not let it overtake your ability to achieve and overcome obstacles that come your way.

See you there!

**Angela N. Beltran - LAAIA Atlanta President  
2021-2022**

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# OUT & ABOUT - ATLANTA

We love our member participation throughout 2021. Thank to our event sponsors Amwins, Braishfield, Chubb, Hanover, Liberty Mutual/Safeco, Rais, XSBrokers we love your support!





# BROWARD HIGHLIGHTS

Love is in the air this month, with Valentine's Day fast approaching. It is a fun time to express your love to the people that you hold dear in your life. But, it also got me thinking of why I love being an insurance agent. I entered the industry early on because both of my parents owned agencies, where I would often help out to be an agency owner later myself. So, yes, this industry has more than its fair share of ups and downs, but I would not change what I do.



Speaking of ups and downs, LAAIA Broward had expected to start 2022 off with a Bang; however, the rise in Omicron cases forced us to reschedule our January Monthly meeting and the Annual Charity Bowl-A-Thon. You can [Register now](#) for the new dates of:

March 16th, Amwins sponsored CE meeting

April 3rd, Annual Charity Bowl-A-Thon

Before those events, February brings Citizens Property Insurance to Broward County. We are excited to have back Senior Director of Agency & Marketing Services Carl Rockman and his team host two in-depth agent training courses on February 16th. Please note classes are at a new venue, Lago Mar Country Club. However, our Monthly meeting later that evening is at Plantation Preserve, from 6 PM-8:30 PM, where Carl will review the good, the bad, and the ugly of Florida's property insurance market. Unfortunately, space is limited, so [Register now](#) to secure your spot.

In the name of love, I encourage you to show compassion, tolerance, and kindness to others as you may be surprised by all the love you receive in return. At the very least, it will help make the world a better place. LAAIA Broward loves our members, sponsors, and partners.

We look forward to seeing you soon.

**The Power of our Past will be the driving force of our future!**

**Nicole Marcus-Douma**

**LAAIA Broward President 2021-2022**

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# OUT & ABOUT - BROWARD



## WHEN & WHERE NEW LOCATION!

Wednesday, Feb 16, 2022	Lago Mar Country Club
Morning: 9:30am-12:00pm	500 NW 127th Ave
Afternoon: 2:00-4:30pm	Plantation, FL 33325

## PRESENTED BY



## PROGRAM INFORMATION

### Citizens Commercial Lines Essentials Morning Class | 9:30am-12:00pm

Create error-free commercial lines submissions by reviewing available coverages, qualifications and eligibility. In this course, we will:

- Identify when a risk is eligible for Citizens Commercial coverage.
- Understand the basic coverages offered by a Citizens policy, and coverage limitations.
- Offer the opportunity for live Q&A with Citizens' underwriting and agency experts.

LAAIA Broward Members: \$50, Non-members: \$65

### A Day in the Life of a Citizens Agent Afternoon Class | 2:00-4:30pm

A day in the life of a Citizens-appointed agent can be challenging. Join us as we explore how to make the most of your workday while writing and maintaining an accurate book of Citizens business. This course will provide new and veteran agents with the tools and resources needed to keep pace with Citizens in 2022. We will:

- Review major changes to your daily Citizens' workflow.
- Correct common errors in the new business submission process.
- Explain the importance of remarketing Citizens' policyholders and how to ready your existing business for renewal.
- Provide tools and resources to set yourself up for success.
- Offer the opportunity for live Q&A with Citizens' underwriting and agency experts.

LAAIA Broward Members: \$50, Non-members: \$65

## Evening Presentation

### WHEN & WHERE DIFFERENT THAN TRAINING VENUE!

Wednesday, Feb 16, 2022	Plantation Preserve
6:00-7:00pm Cocktails	7050 W. Broward Blvd.
7:00-8:30pm Meeting	Plantation, FL 33317

### Citizens Update: Emerging Market Trends and the Road Ahead

#### 6:00-8:30pm

Network with fellow LAAIA Broward members and join Carl Rockman for an update on our homeowner market and what's ahead for Citizens.

LAAIA Broward Members: \$35, Non-members: \$50

LAAIA Broward follows CDC Guidelines. Masks are not required but highly encouraged.

Online registration closes on Monday, Feb. 14 at 11:55pm.



# HOUSTON HIGHLIGHTS

THE LAAIA HOUSTON INVITES YOU:



## Learn how to transition from logical to emotional sales & increase your bottom line.

Come and enjoy a luncheon with your LAAIA friends. Take the opportunity to network with like-minded insurance professionals in your area! Learn what the LAAIA can do for you and how to become a member.

**Tuesday, February 22**

11:30 AM - 1:30 PM

Maggiano's Little Italy Galeria  
2019 Post Oak Blvd, Houston, TX

[Click to register](#)

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requirements & fill  
out an application  
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# MIAMI-DADE HIGHLIGHTS

Dear Members and Partners:

By now, I hope you have all moved into your 2022 groove, that your work and family life have moved past the New Year's Resolutions, and life is humming along. We are still facing unprecedented times with COVID-19. However, on another front, what this Association makes me think about is the power of networking and camaraderie.



We had to postpone our January in person meeting but we changed to an entertaining and knowledge filled game of Jeopardy which was enjoyed by all the participants. During these difficult times, the members of this Association have demonstrated that we practice what we teach: leadership, values, and kindness to each other. That is our culture.

Thank you for being the amazing members and partners that you are, for providing the power of kindness, sharing this power with each other and our community regardless of our social, political, or personal views. I will always be here to work for you the same and will continue to make our Association a success!

**Maria E. Vila,**  
**President, LAAIA Miami-Dade**  
**2021-2022**

**Grounded in our Raices. Rising to the future.**  
**(roots)**

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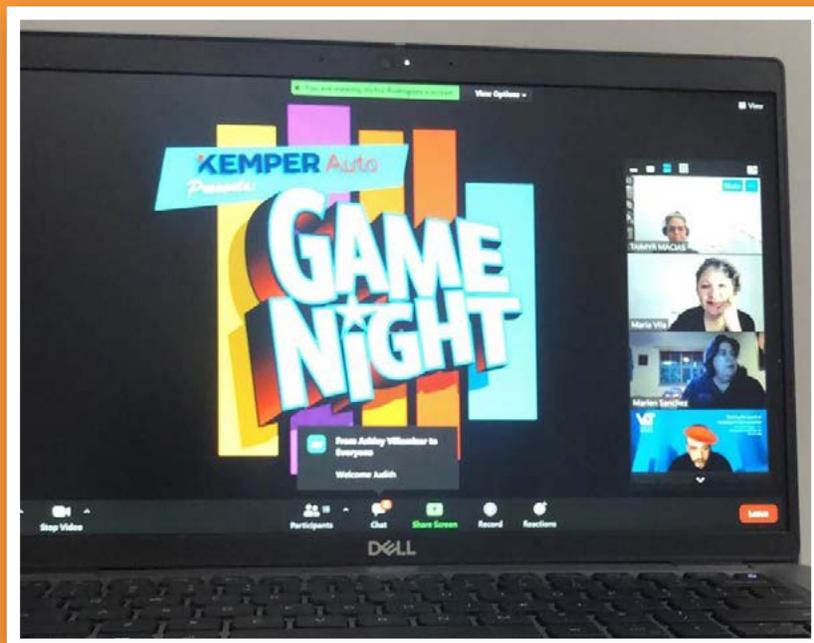


# OUT & ABOUT - MIAMI-DADE

For the health and safety of our members and company partners, we had to postpone our January in person meeting. This however did not prevent us from joining together for an entertaining and knowledge filled game of Jeopardy which was enjoyed by all the participants.

We all learned from the different categories and responses of the contestants. We thank Victor Rodriguez from Kemper Insurance for hosting the event and congratulate the winner Debbie Echavarria.

**We look forward to seeing you in person in our February event.**





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## IN THE NEWS

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# 2022 Holds Promise for Insurance Agents and Digital Carriers

SOURCE: [insurancenewsnet.com](https://www.insurancenewsnet.com), Dec. 2021 | Reprinted with sincere thanks

Technology will continue to influence changes in insurance markets in 2022, especially among agents and digital carriers.

So say the people at Agentero, a digital platform and network that uses data and analytics to enable agents to proactively offer insurance choices to customers.

Agentero's founder and CEO Luis Pino was the first employee at CoverWallet and has also worked for McKinsey & Co.

"Insurance markets are changing. For years, the discussion about technology adoption has been focused internally on improving manual processes. While that's still important, we're seeing so much more.

Technology is a key factor in agents' growth strategies, including how they uncover new opportunities, expand into new markets, and interact effectively with carriers," said Pino.

Analyzing data on its platform and research from others, Pino and his team identified four key trends for 2022:

1. Digital carriers become household names. Digital carriers are growing in brand recognition. Consumers are increasingly more comfortable buying policies from new carriers, and agents are more open to offering their products. According to S&P Global, year-over-year growth for Lemonade and Hippo was the highest in the industry for companies with at least \$50 million in quarterly premiums, for example. New technologies are enabling digital insurers to get their products in front of large numbers of agents quickly, giving agents easy and fast access to newer product offerings. For many, the convenience factor and speed-to-market are opening doors to working with new carriers.

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



## AGENCY E&O: TENANT OCCUPIED HOME WITH HOMEOWNERS INSURANCE

SOURCE: AgencyEquity.com | Reprinted with sincere thanks

Many homeowners and their insurance agents are unaware that most homeowners insurance policies contain a residency requirement. That is, several state courts have ruled that the insurance applies to a home only if the insureds reside in it. Homeowners who have been denied coverage because they did not reside in the home have sued their carriers and their agents.

A Michigan couple emigrated to the U.S. from Egypt and maintained dual citizenship. They bought a home in Michigan while maintaining an apartment in Egypt. When they first applied for home insurance, they informed their agent that they would live in Michigan most of the year but return to Egypt one or twice a year for short visits. Apparently, they stuck to this routine while their children were still in school.

Once the kids had graduated from high school, things changed. The husband's health made midwestern winters difficult for him, so he began spending only the summers at the Michigan home. His wife made trips back and forth for varying amounts of time.

In 2015, six years after the first policy was issued, the couple unsuccessfully tried to sell the Michigan home, then decided to rent it. The following month, an agency employee exchanged email messages with their son, as there were discrepancies about the father's last name and the address on his driver's license. The son replied that "my dad is overseas" and that his mail was being sent to his sister's address while he was away.

The couple subsequently leased the home to an individual for six months, though they testified that they intended to reside in it upon their return to the States after the lease ended. They did not inform their insurance agent of this. The lease ended, the couple remained in Egypt, and the tenant remained in the house on a month-to-month basis with no deadline for vacating. During this extended period, a fire damaged the home.

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



# Assignment of Benefits

Learn what's changed

## Property Inspection Expansion

### January 07, 2022

As announced in the June 28, 2021, Personal Lines Bulletin, Citizens expanded our property inspection program and increased the number of inspections. To align with the private market more closely, we are increasing the number of inspections again beginning in January 2022.

Citizens' Underwriters will order inspections for selected new-business and existing policies. These inspections are:

- Free to the policyholder
- Performed by third-party professional inspection companies

### Type of Inspections

**Exterior-only inspections:** The inspector will inspect the exterior of the dwelling, outbuildings and roof. No one needs to be present, but the inspector will need access to the entire exterior of the dwelling.

Interior and exterior inspections require the inspector to enter the dwelling to inspect and take photos of the electrical panel, water heater, air handler, plumbing connections and the condition of the dwelling. If the policyholder is unable to be present for an interior inspection, they can designate a person 18 years old or older to allow access inside the dwelling.

## Agent Responsibilities

To ensure the success of the inspection and a positive experience for the policyholder:

PolicyCenter® will send the agent of record a Property Inspection Ordered activity when we order each inspection.

Agents should verify the policyholder's current contact information in PolicyCenter.

The inspection company will contact the customer about the inspection.

If the inspection company representative is unable to reach the policyholder, they will contact the agent for assistance.

If the policyholder is unwilling to provide access to the property, or if the inspection company cannot contact them for scheduling, there may be further underwriting action, including cancellation or nonrenewal.

The inspection results will not be sent to the policyholder; however, agents can access inspection results in PolicyCenter and discuss the inspection results with their customers.

## Resources

For more information, log in to the Agents site, select FAQs from the top menu and enter:

+Change +phone +number for directions on how to update a policyholder's phone number and email address (FAQ 2353)

+Inspection +results for information about how to complete the Inspection Results Response Required activity (FAQ 3797)

+Ordered +inspection for information about Citizens-ordered inspections (FAQ 537)

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## **INSPIRATIONAL CORNER**

By Barry Sanders

Your actions towards others speaks volumes about who you are! Take the high road and never look back!

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# LAAIA

Welcomes Our Newest Members!

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## MIAMI-DADE

Ricky Kopec - Johnson & Johnson, MGA  
Anny Monsalve - EmployEZ

## BROWARD

Sherita Baker - The Marcus group  
Charles Jones - Joe Taylor Restoration

## HOUSTON

Johnathon Allread - NowCerts LLC  
Raisa Herrera - Bass Underwriters  
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