

MARCH 2022

NATIONAL TORCH

THE



THE VOICE OF INDEPENDENT INSURANCE AGENTS

LAAIA NATIONAL INVITES YOU TO OUR 1ST ANNUAL

Career Fair

Thursday, April 7 | 4PM - 7PM

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in The Torch and win a
PRIZE! Details on Pg. 8





The Voice of Independent Insurance Agents

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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.



PRESIDENT'S MESSAGE

Devin Delatorre, CPIA

We spend most of our lives jumping from job to job, until one day when we finally find a career doing something we love. People say that no one ever grows up wanting to be in the insurance industry. Some of us are here because we're following a family legacy or because we stumbled upon on a job that became a career. I can honestly say we are blessed to be part of such an amazing industry, with countless opportunities for each of us to grow. For those of you who know me, my career path was chosen for me at a very early age. I can admit I didn't fall in love with it at first, but the more I learned from my father, the more I realized that this was the path for me.

For the first time our association we will be having a Career Fair and we are so excited to be hosting this event! With several hundred resumes already collected and the event still a month away, we expect this to be one of our best event yet.

I have to give credit to our Nextgen committee chair, Daniel Ginden, and our SHIPS committee chair, Lissette Perez, for helping this dream become a reality. One of the main focuses of our association is to bring new talent into our industry and we will continue to do so by having events like these. Please check our website for our upcoming events and more about membership benefits.

Until next time, make it happen.

NATIONAL



UPCOMING EVENTS

ATLANTA

Wednesday, March 30 **Monthly Networking Luncheon**

Let's Make Insurance Sexy Again: The Art & Science
of Building High-Performance Teams

Location: Maggianos Little Italy

12:00 pm - 2:00 pm

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

MIAMI-DADE

Wednesday, March 2 **Monthly Dinner Meeting**

Thinking Outside the Box: How Can Protecting Your
Clients Personally Help Increase Your Revenue

Location: Marriott Miami Airport

6:00 pm - 9:00pm

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

BROWARD

Wednesday, March 16 **Monthly Dinner Meeting**

Valuation and Serving the Affluent

6:00 pm - 8:30 pm

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

NATIONAL

Thursday, April 7 **Career Fair**

Your Insurance Career YOUR Way

Location: Forum Coral Gables

4:00 pm - 7:00 pm

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



Your Insurance Career YOUR way

Are you looking for an insurance career in claims, accounting, technology, business development, marketing, risk management, underwriting, or customer service? Do not miss this opportunity to meet with your future employer!

There are remote, hybrid, internship, scholarship opportunities, and more! Attendees will have the opportunity to get a professional headshot taken and enjoy a coffee tasting during the event.

Send your resume to maribel@laaia.com by March 31st and receive a \$5.00 Starbucks certificate!

Interested in becoming a sponsor?

[Click here to view all opportunities!](#)

Register to attend on www.laaia.com!



LETTER

FROM THE EDITOR



By Cynthia Scott - Co Editor

For years, Florida's property insurance market has been taking a beating. However, the hits kept coming when half a dozen insurance companies recently announced they had stopped writing new homeowners business or have chosen not to renew thousands of policyholders. In addition, some companies have lost their Demotech Financial Stability Rating, adding to an already precarious situation. If these trends continue, I fear for Florida homeowners and independent agents.

Florida's property market did not get this way by accident but rather by many unchecked factors over the years. Whether it was greed by some, ignorance of others, or an unwillingness to act in a timely and effective manner, the mounting repercussions will no doubt reshape the insurance industry as we know it. Everyone knows that something has to give, and many have pinned their hopes on more legislative action. Although I'm an eternal optimist, I wonder if it will be too little too late or not go far enough. Unfortunately, only time will tell.

Due to this market volatility, I have had to change how I run my agency. While we always emphasized client retention, our primary focus was obtaining new business. Now we must re-market nearly every policy due to significant rate increases and non-renewals. As a result, more time goes to navigating clients through their initial shock, having in-depth conversations on the market conditions, reviewing cost-cutting measures, continuing communication, and letting them know we are in it with them.

Agents have a significant role and must continue their due diligence to help remediate this issue, beginning with educating their clients on AOB Abuse and advising them to call their insurance company first when they have a claim. Doing both measures will lessen the likelihood of bad actors getting involved leading to frivolous lawsuits. Be more involved with your local association like the LAAIA to be a united voice for the consumer. No homeowner should worry about losing their home due to unaffordable rates.

LEGISLATIVE FLY-IN

The National Latin American Association of Insurance Agencies "LAAIA", the LAAIA of Broward, the LAAIA of Miami Dade and many of our company partners were in Tallahassee on February 1st and 2nd for our 13th Annual "Legislative Day's on the Hill". We met with legislators to discuss and advocate issues of importance within the insurance industry and how these issues directly impact our clients and communities. Together we had a unified voice for the betterment of our industry and the clients we represent.

[Review the LAAIA position
Legislative paper.](#)



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Rayborn Consulting Services provides LAAIA Members with discounted legal guidance for licensing and other legal concerns affecting your agency.

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



Thank you to Juan Ortega from Action Coach for a remarkable virtual training in February about "The Entrepreneurial Mind," and how to overcome limitations that don't let us advance in our business. I invite you to view the presentation by clicking on the following [YouTube](#).

Our Atlanta Chapter, is "Making insurance sexy again" by providing high-quality training and value to our members. Our March event will be in-person and I invite all agents, business owners, and people in the industry to join us at Maggiano's at Perimeter on March 30th from 12-2 pm to learn about "The Art and Science of Building High-Performance Teams." [To register click here.](#)

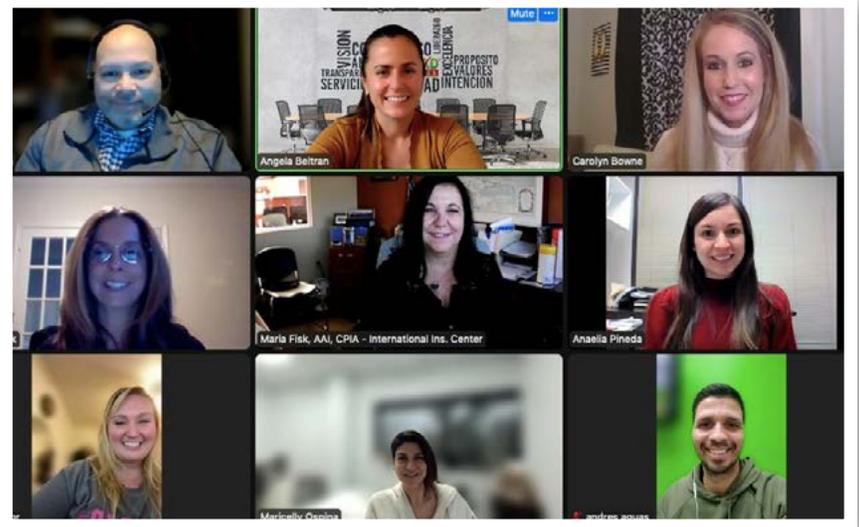
We are looking for generous sponsors to help us continue providing value to the agents in Atlanta. If you are interested in sponsoring this event please contact our Sponsorship Committee: Carolyn Bowne at cbowne@xsbrokers.com

Angela Beltran,
President, LAAIA Atlanta
2021-2022

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ATLANTA HIGHLIGHTS



MONTHLY NETWORKING LUNCHEON

Let's Make Insurance Sexy Again The Art & Science of Building High Performance Teams

Guest Speaker: Giovanni Gonzalez, Coach

Our mission is to help agents grow to the next level. Don't miss this special event to help you grow your agency while networking with insurance companies. Register today!

Wednesday, March 30
12:00 PM - 2:00 PM
Maggianos Little Italy

Tickets: \$25





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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4. The first 3 recipients with the correct answers win!

Congratulations to last months winners!
Lourdes Gonzales, Maria Fisk & Chuck Bush



Dear Members and Partners:

We are fortunate to host the Citizens Property Insurance team for our annual "If it's February, It's Citizens in Broward!" It was liberating getting down to the nitty-gritty with the Citizen's team, going through "A day in the life of an insurance agent." A special Thank you to Citizens and to all that were in attendance. If you missed this event, I recommend Citizens Learning Center through the agent portal for on-demand training resources.

Registration is open for our rescheduled January monthly meeting now set for March 16th. Be sure to join us for the "Valuation and Serving the Affluent" CE class brought to you by Amwins in partnership with AIG.

We are excited to announce that our Annual Charity Bowl-a-thon, now scheduled for April 3rd, has been sold out. Thank you to the Charity Committee for their hard work in meeting this goal.

Nicole Marcus-Dumas,
President, LAAIA Broward
2021-2022

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HOUSTON HIGHLIGHTS



The soon to be installed Houston Chapter is on the move! The chapter already has board members ready to roll up their sleeves and be installed in April. The event on February 22 was a total success. We want to thank our sponsors American National Insurance and GIC Underwriters for their unwavering support of the LAAIA and our expansion efforts into Houston. The speaker for this event Mr. Brandon Green rocked the house. Our National President Devin Delatorre in conjunction with our incoming Houston President Miguel Taveras presented the amazing benefits of membership which inspired many to become new members of the chapter. The Houston chapter will focus on "members and consumers."

Incoming Board, LAAIA Houston 2022-2024



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"The LAAIA has partnered with Vertafore, a software solutions partner for independent insurance agencies and brokers, MGAs, and carriers to help our valued members manage their businesses and processes to grow revenue and be more profitable."

Maribel Cordova-Ramirez,
Executive Manager

Vertafore has acquired AgencyZoom. AgencyZoom is a sales analytics and automation platform design to grow your book of business.

[Vertafore.com/products/qccatalyst](https://vertafore.com/products/qccatalyst)

vertafore.com/products/pl-rating

vertafore.com/agencyzoom





Dear Members and Partners:

I'm proud of our Nextgen's success with our February Networking event. I am particularly proud that this Chapter is providing more opportunities for meaningful engagement of our members and sponsors, introducing innovative programming formats and topics, and providing professional development and outreach opportunities. In the year ahead, we will continue these initiatives, as well as adding programming designed for the different stages of your career, virtual programming, and events held in collaboration with other chapters in the tri-state area and beyond.

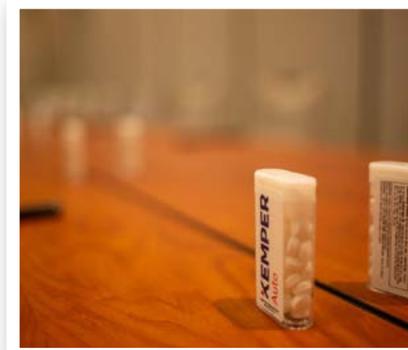
I welcome you to attend our March 2nd event where a full dinner and drink will be served. I also want to thank you for your continued support of this Chapter! Grounded in our roots. Rising to the future!

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

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MIAMI-DADE HIGHLIGHTS





IN THE NEWS



Condo collapse losses - tentative agreement reached

SOURCE: insurancebusinessmag.com, Feb. 2022 | Reprinted with sincere thanks by Curt Anderson

A tentative deal announced Friday would pay \$83 million to people who suffered economic losses such as condominium units and personal property in the collapse of a Florida building that killed 98 people.

The emerging agreement, yet to be formally reduced to writing, would set aside whatever amount above the property settlement figure for those who lost loved ones in the collapse of the 12-story Champlain Towers South condominium in Surfside, Florida.

The proposal was unveiled at a hearing Friday before Miami-Dade Circuit Judge Michael Hanzman, who is presiding over lawsuits stemming from the June 24 collapse.

"That is promising news. We'll see how it plays out," said Hanzman, who must approve a deal and said he would hear any objections before deciding. "There's a strong possibility we're going to avoid any drawn-out legal battle."

A written agreement will be ready to file in court by next Thursday, said attorneys involved in the negotiations overseen by mediator Bruce Greer.

The main lawsuit, filed on behalf of Champlain Towers South victims and family members, contends that work on the adjacent Eighty Seven Park tower damaged and destabilized a building in dire need of major structural repair.

Champlain Towers was in the midst of its 40-year structural review when it collapsed without warning, burying victims under tons of rubble and almost instantly destroying dozens of condo homes. That has triggered multiple federal and state investigations and a flurry of lawsuits by victims, families and condo owners.

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



How to Not Get Sued When Texting Clients

SOURCE: [netvu.org](https://www.netvu.org) | Reprinted with sincere thanks by Charlie Griffin

TCPA Compliance

Legal Disclosure: The Redcliffe Group is committed to complying with all applicable laws and regulations and expects its clients to do the same. While The Redcliffe Group cannot manage compliance for its clients, we have provided this short summary as a push in the right direction. Clients should review all compliance decisions with their own legal counsel to ensure the services are used only in full compliance. This guide is for informational purposes only and not for the purpose of providing legal advice.

Co-Author: This article was reviewed by Eric Allen; Law Partner; Allen, Mitchell & Allen PLLC; Salt Lake City, Utah. They specialize in assisting call centers and direct marketers with telemarketing law and federal compliance matters.

Understanding the Risk: Don't let your agency fall victim to serial litigants and ambitious plaintiff's attorneys seeking to cash in on those with good intentions who are noncompliant in communicating with their own customers through text messages (as well as phone calls and faxes).

Does it really matter? Absolutely!

Check out these penalties:

1. Your business can be sued by recipients and be liable for up to \$1500 per text message.
2. A state may initiate civil actions against your company on behalf of its citizens.
3. The Federal Communications Commission (FCC) may assess penalties against your business.

Does it really happen? Yes!

- Kaiser Foundation Health Plan settled for \$5.35 million for making prerecorded calls to resell its insurance coverage.
- Jiffy Lube paid a \$47 million settlement for sending one text message to 2.3 million customers requesting their consent to send them further texts.
- Lithia Motors paid \$2.5 million for sending unsolicited text messages to customers advertising their 0% financing offer on used cars.

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

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INSPIRATIONAL CORNER

By Barry Sanders

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Rene Morales- Pie Insurance
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Pablo Zamorano- Legacy WP LLC