

MAY 2022

NATIONAL

THE



TORCH

THE VOICE OF INDEPENDENT INSURANCE AGENTS



HOUSTON CHAPTER
WE HAVE LIFT OFF!



PRESIDENT'S MESSAGE

Lissette Perez, CPA

Howdy Houston!

It is with great pride that we welcome our newest board and chapter members from Houston, Texas!

This past week, National Expansion Committee Member, Al Mendez alongside Our Executive Manager, Maribel Ramirez, our Legislative Consultant, Keri Rayborn and myself traveled to Houston for a board training and installation of what has been many months in the making. As is tradition, Our Historian and Past President (1996-1997) Rudy Valdés- Diaz CPCU administered the oath office to the 9 members of the Houston Board and with that, our latest chapter has officially been created.

These expansion efforts are possible because of the generosity of time and resources of many individuals. Some of whom are current board members and others who are Past Presidents of the Association and have dedicated time to expand our mission of being the voice of the Latin Agent. These expansions are possible because of our carrier partners, finance companies and MGA's who understand the need in these communities for the LAAIA to exist.

Our sincere appreciation to those that have partnered with us to help us spread our wings.

Congratulations Houston Board and its Members, welcome to the LAAIA family!

Until next month, con mucho cariño

Lissette Perez



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.

FOLLOW US NATIONAL



UPCOMING EVENTS

ATLANTA

Tuesday, May 10

Members Only Luncheon

SAVE THE DATE!

Location: Layaly Cafe

TBD

HOUSTON

Get ready for the this!

Website: <https://LAAIAHouston.com>

BROWARD

Wednesday, May 18th

May Monthly Meeting

Pivot to Commercial – Now is the Time to Focus on
Other Lucrative Lines of Business

Location: Plantation Preserve

6:00pm -8:30pm

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

Monday, May 23rd

LAAIA Broward Golf Classic

Location: Lago Mar Country Club

12:00PM - 6:00PM

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

MIAMI-DADE

Wednesday, May 4th

**Monthly Meeting - Learn, Laugh &
Dance**

Location: Miami Airport Marriott

6:00 pm - 9:00pm

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

Thursday, May 26th

**Tropical Nights- Dominoes & Dance
Charity Event**

Location: Sabor Havana Cigar

7:00PM-10:00PM

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



EXPANDING OUR HORIZONS

JULY 27-30, 2022
DIPLOMAT BEACH RESORT

LAAIA 52ND ANNUAL CONVENTION

**BOOK YOUR HOTEL
STAY TODAY!**

FEATURED MEMBER BENEFITS



SECURITY UNDERWRITING MANAGERS

Become a member to see the exclusive offer for LAAIA members!



HOOPIS PERFORMANCE NETWORK

Hoopis has partnered with LAAIA to bring a set of solutions in support of each member's growth initiatives.



Hello Insurance Industry! Here are our Atlanta News!

Our Speed Networking was a total success. I would like to thank our sponsors Kemper and Safe-co because without them, this event could not be possible.

At our Atlanta Chapter we are "Making insurance sexy again" by providing high quality training and value to our members. This time, the speed networking is the easiest way to meet people and to talk to everyone for 2 minutes and great relationships came out of this event.

Our next event will be for members only, a complimentary lunch to thank them for being part of the organization. (May 10th)

If you are an insurance company and would like to sponsor this event, please contact us! We are looking for generous sponsors who can help us to continue give value to the agents in Atlanta.

Sponsorship Committee: Carolyn Bowne cbowne@xsbrokers.com

Making insurance Sexy Again!

Angela Beltran,
President, LAAIA Atlanta
2021-2022

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ATLANTA HIGHLIGHTS



IT'S TIME TO SHIFT GEARS!

Is the Florida Personal Lines Crisis
Affecting Your Bottom Line?

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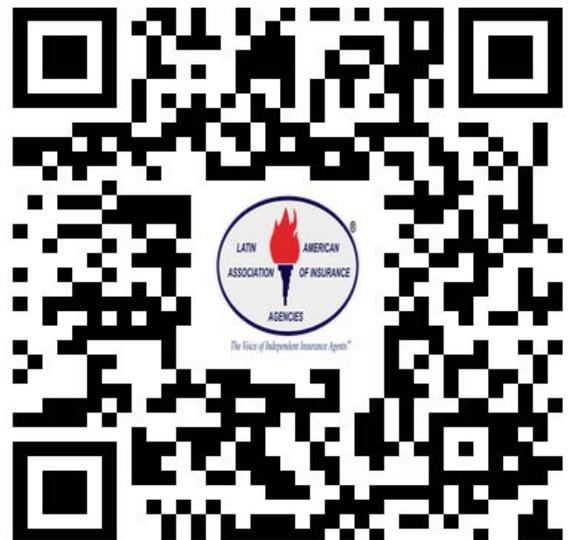
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1. Scan the QR code with your phone
2. Leave us a positive review!
3. The first 3 people to leave a review will win a \$5 Starbucks giftcard.





Dear Members and Partners:

After all the craziness we have been dealing with in our agencies, we decided to have a laid-back, fun night for our April monthly meeting. So we played Giant Jenga, Football Bowling, Skeet Putt, Corn Hole, and Giant Pong. Fellow member Ana Torres of Torres Insurance Agency stated, "We had fun! We thought it filled the need for some relaxation that everyone in the agencies needs." Ana, I couldn't agree with you more.

Many agents focus most of their efforts on personal line accounts. However, in these uncertain times, we have an opportunity to focus on other lucrative lines. If you are interested in pivoting to commercial lines, do not miss your chance to meet the Braishfield team on May 18th to learn how to navigate the commercial lines world and find untapped revenue opportunities. I am so excited to welcome our Annual Charity Golf Tournament this year. I will see you on the Tee on the 23rd!

We love hearing feedback from our members! So please keep it coming as we are always looking for ways to add value to your membership. It goes without saying, but I will say it anyway, we appreciate you!

**Nicole Marcus-Douma,
President, LAAIA Broward
2021-2022**

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BROWARD HIGHLIGHTS



LAAIA CAREER SPACE GREAT OPPORTUNITIES AWAIT

EXPLORE YOUR FUTURE TODAY!

Amwins

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Del Toro

[CAREER LINK HERE](#)



Alliant

[CAREER LINK HERE](#)

Kemper

[CAREER LINK HERE](#)

Scottish American

[CAREER LINK HERE](#)

Pini Insurance

Position: Insurance Sales Agent

[CAREER LINK HERE](#)

Just Insurance

[CAREER LINK HERE](#)

Personal Lines Insurance Account
Manager - Miami, FL - Indeed.com

Top Insurance

We are looking for a bilingual 220
for the area of Coconut Creek
base salary / commission per policy writ-
ten, bonuses per month and year, cell and
laptop provided for work, schedule from
2PM-9PM and the opportunity to become
an independent or partner. Call Yissel
Perdomo at 786-314-0832

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Manager/Supervisor
Send your resume to:
caitlin.scanlan@weareflood.com



Dear Members and Partners,

Our Houston board is in place and very excited to steward a chapter which adds relevant value to all members. Our installation event was held in Houston on Thursday, April 28th with over 70 people in attendance and members of our LAAIA National board. It was wonderful to see the smiles and enthusiasm that attendees showed while at our event. Our Key Note speaker, head of claims for American National, Shane Herrera rocked the house with the value and importance of the Hispanic community and how we can serve them better. We want to thank American National for once again sponsoring this event along with Hull & Company and Wellington Insurance.

Our board's focus will be to provide members with tangible benefits in learning, participation and networking. We will measure our progress on the assistance our members provide their Houston clients and communities. Over the next several weeks we will be working to create our calendar of events and several committees in support of your growth.

Finally, we want to ask you to help us bring more members. With thousands of insurance agents in the greater Houston area, we need the energy, talent and participation of all. Here is the link you can share for someone to [become a member.](#)

Thank you for the opportunity to serve. Looking forward to seeing you all very soon.

Miguel Taveras
President, LAAIA Houston

HOUSTON HIGHLIGHTS





INSURANCE MATTERS

Young AGENTS

What Young Agents Think

SOURCE: insurancejournal.com, April, 2022 | Reprinted with sincere thanks By Andrea Wells

This issue of Insurance Journal features exclusive results from the 2022 Young Agents Survey where nearly 300 young agents nationwide shared their views on the insurance industry and their experiences as agents.

This annual report also features the professional stories of five young agents. They describe their own journeys into the insurance world, share why they enjoy being an agent, and offer a few tips on what it takes to make it today as an independent agent.

But let's not overlook the industry's veteran agents. One of the biggest challenges for independent agency owners today is recruiting and retaining talent, writes Tony Caldwell in his monthly Insurance Journal column. To help combat this dilemma, Caldwell says it's critical that agencies re-engage the ready-to-retire and rehire the retired.

"Older workers have a great deal of hard-to-find (in new workers) knowledge," Caldwell says. Also, older workers at all agency staffing levels have "an intangible attribute that younger employees cannot match — wisdom," Caldwell writes.

And young agents and agency staff need their older peers to learn and grow. Of those young agents responding to this year's survey, 69% have relied on an older agent mentor during their career.

While young agents remain optimistic about their place in the insurance industry, they do have concerns over the economy, technology advancements, the industry's ability to attract new talent, hard market conditions and the need for more diversity in the agency system.

Here are 10 things that young agents responding to the survey say they'd like to change when it comes to the insurance industry or their own career.

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



Dear Members, Sponsors and Colleagues:

I hope you had a wonderful Easter and are enjoying our Spring as we began the month of May! The Miami-Dade chapter had another successful and informative Networking event in April. The topic was EPLI which was discussed in depth by seasoned litigator Mendy Halberstam. I highly encourage you to attend our Chapter events on a regular basis. As insurance professionals it behooves us to invest in ourselves and our growth potential. This way you will be able to truly appreciate the value this association provides through Networking and Education.

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

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MIAMI-DADE HIGHLIGHTS





IN THE NEWS



With Florida Rulings, Will More Insurers Require Arbitration in Claims Disputes?

SOURCE: *insurancejournal.com*, A[pril 2022] Reprinted with sincere thanks By William Rabb

A decision handed down Thursday by the Florida Supreme Court, along with a recent ruling by state regulators, could give insurers another tool that could be used to stem the tide of claims litigation.

In *AirBnB Inc. vs. John Doe*, the court overturned a Florida appellate court decision and essentially found that an arbitration clause in a contract was binding and that the arbitrator, not a court, can decide when a claim should be handled outside of a courtroom.

The case had little to do with property insurance: The original plaintiffs, given a fictitious name by the courts to protect their identities, had sued AirBnB after hidden cameras were discovered in the vacation rental home in Longboat Key, Florida. The contract with AirBnB required that claims be settled by binding arbitration. The couple objected, arguing that the wording of the contract's arbitration clause wasn't clear on who decides which disputes must be arbitrated.

The March 31 court opinion came a month after the Florida Office of Insurance Regulation gave approval to a filing by American Integrity Insurance. The carrier, one of the largest property-casualty insurers in the state, had requested approval for a mandatory arbitration and mediation endorsement in homeowners multi-peril policies, starting April 22 for new business and June 21 for renewals.

The approval signals a major shift in OIR's long-standing view on arbitration, sources said.

"All disputes, including disputes arising out of or related to this agreement, between us and you, or any additional insured, omnibus insured, other person making a claim under the policy, or an assignee of post-loss benefits ...

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

News You Need To Know

The Second Judicial Circuit Court ordered Gulfstream Property and Casualty Insurance Company into receivership as of July 28, 2021. All Gulfstream policies were cancelled effective 12:01 a.m. on August 27, 2021.

Many of our members have been through this process before and you are probably wondering when you will receive the invoice for the unearned commissions. The Department of Financial Services has advised that the first billing for unearned commissions for the Gulfstream receivership was mailed to agents in April. We know many agents have been preparing for this invoice, please check your records against the invoice to make sure the amount is correct. Also, if you need to request a payment plan for the unearned commissions, contact the receiver to do so.

~ Dulce Suarez Resnick

Florida Agents Must Return \$4M in Unearned Commissions From Insolvent Gulfstream

SOURCE: insurancejournal.com | Reprinted with sincere thanks By William Rabb

Insurer insolvencies are hard enough on policyholders and company executives, but local agents across Florida also are feeling the pain from one recent liquidation and may soon feel it from others.

The Florida Department of Financial Services has notified agents that invoices for unearned commissions for Gulfstream Property and Casualty Insurance Co., which was liquidated last summer, would be sent out starting this week.

The total commissions that must be returned amount to about \$4.1 million, and must come from 985 agencies, said Kyle Ulrich, president of the Florida Association of Insurance Agents.

That's an average of \$4,162 per agency. But some Florida agencies wrote hundreds of Gulfstream policies that were canceled before they expired, and may face significant bills.

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

CITIZENS UPDATE



TRAINING

Webinars - Five Things You Need to Know About Citizens: Roof Condition

Citizens is hosting a new course this month regarding roof condition requirements. This webinar will provide agents, agency principals, customer representatives and all support staff with additional resources to further ensure success when doing business with Citizens.

Five Things You Need to Know About Citizens: Roof Condition

Join us as we discuss five critical areas that drive our mutual success. This month, we will focus on:

- * Citizens' roof condition requirements and what documents to submit
- * Reviewing roof condition documentation prior to submission to identify common deficiencies
- * Tracking and responding to additional document requests
- * Identifying when your customer is at risk for cancellation or nonrenewal
- * Understanding the calendar-year hurricane deductible

Citizens' Live Webinars

Register for Citizens-sponsored free Zoom webinars by using the links below or by logging in to Citizens Learning Center (CLC):

Citizens' Live Webinars			
Topic	Date and Time	Location	Registration Link
Five Things You Need to Know about Citizens: Roof Condition	Wednesday, May 4 10 - 11 a.m.	Zoom	Register Here
Five Things You Need to Know about Citizens: Roof Condition	Wednesday, May 4 2 - 3 p.m.	Zoom	Register Here

Cont.



Registration Process for Citizens-sponsored Training

Follow these steps to register for any of the Citizens-sponsored classes via CLC:

- * Select one of the links
- * If you haven't already logged in, enter your Citizens Authentication Gateway (CAG) credentials (the username and password used to log in to PolicyCenter®). The Session Details screen will display above.
- * Select **Request**. You will receive a confirmation email from LMS@citizensfla.com.
- * Select **Accept** to add the session to your calendar.

You also can access CLC from the Agents site:

- * Select **Training > Live Education**. Select one of the session links and follow the above registration steps.
- * Choose **Citizens Learning Center** from the Systems menu at the top of the webpage. Enter the session name in the search box at the top of the CLC homepage and press Enter. The search results will display all available training related to your search criteria.

Notes:

- * You must complete the registration process for each course you want to attend.
- * Do not forward the confirmation email. It will break the link to the webinar.

Notes for All Trainings:

- * These events do not satisfy the training required for an initial appointment with Citizens. For more information about appointment, [see How to Join Citizens](#), which is on the About Us page under Business to Business > Agencies on our website.
- * The webinar does not provide continuing education credits for maintaining a Florida insurance license.

Cont.



Additional Resources

Log in to the Agents website and visit these FAQs:

[FAQ 4081](#): How do I register for Citizens online learning modules, recorded webinars and classroom training?

[FAQ 4237](#): How can I confirm my registration for Citizens Learning Center training?

You also can select Training > Personal Job Aids or Commercial Job Aids on the Agents site to access job aids, including:

[Citizens Learning Center Agent Quick Start Guide](#)

[Citizens Learning Center Mobile Quick Start Guide](#)

If you have any questions or concerns, contact Citizens' Customer Care Center weekdays, 8 a.m. - 5:30 p.m. ET, 888.685.1555.

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LAAIA

Welcomes Our Newest Members!



ATLANTA

Thomas Evans - Acceptance Insurance
Shawn Nelson - Safeco Insurance

BROWARD

Thomas Lane - Starfish Specialty Insurance Services

HOUSTON

Abraham Nabil - Abraham & Associates, LLC
Mitchell Rowell - Imperial PFS

MIAMI-DADE

Joe Avetrani - Gil Garden Avetrani Insurance Group
Mireya Del Barrera - Sure Insurance and More
Bresly Jaramillo - Alfaspire Inc. dba Servpro of Doral
Ariel Rivera - Miranda- Deer Insurance Agency, LLC
Renee Young - Inspection Xpress