

OCTOBER 2022

NATIONAL

THE TORCH



THE VOICE OF INDEPENDENT INSURANCE AGENTS

NATIONAL HISPANIC HERITAGE MONTH





PRESIDENT'S MESSAGE

Javier Naranjo

Dear LAAIA Family,

Fun fact: September 15, the start of Hispanic Heritage Month, is significant because it is the anniversary of independence for Latin American countries Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua. We hope that you are spending this time celebrating the achievements of Latinos around the world. And, of course, enjoying all the delicious cuisines and taking pleasure in our contributions to the arts.

That being said, many of us and our customers are dealing with the catastrophic impact of Hurricane Ian. Our hearts go out to anyone who is handling any damage to their homes and businesses. Know that we are here for our members – use us as a resource as needed in this challenging time. We have access to information from Citizens, OIR, and other sources that may help you help your policyholders.

While we ride the roller coaster of events, the LAAIA train moves on. Our chapters continue to put on first-in-class events, and I encourage you to attend the next one. You may leave with a relationship or idea that will transform your business. It's happened to me!

I leave you with this thought. Difficult times will come, and we'll be faced with insurmountable obstacles. This may challenge our humanity and turn us against each other. However, it is a staple of Latin culture to stick together. It defines us, and it permeates the LAAIA. As we start building back after Ian, and well after that, let's remember that all of us, Latino or those with Latin hearts, remain committed to building an industry that knocks down barriers and unifies us all.

Del Corazon,
Javier Naranjo, President



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.

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NATIONAL**



UPCOMING EVENTS

ATLANTA

Wednesday October 26th Monthly Meeting

Whats your Mount Everest?
Maggiano's Little Italy
4400 Ashford Dunwoody Rd.
Dunwoody, GA 30346

Time: 11:30 AM - 2:00 PM

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

BROWARD

Sunday, October 16th Monthly Meeting

Speaker: KEMPER

Location: Shooters Waterfront

Time: 6:00 PM to 7:00 PM Cocktails

7:00 PM - 9:00 PM Meeting

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

HOUSTON

Wednesday, October 12th October Monthly Meeting

Houston's Homes are a disaster. Real world steps to manage the process.

Time: 11:30 AM - 1:30 PM CT

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

MIAMI-DADE

Wednesday, October 12th Monthly Meeting

Learn how to write Garage Liability from the experts at Ascendant

Time: 6:00 PM - 9:00 PM

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

Thursday, October 13th Acord Basics

Learn how to complete an Acord application.

Time: 12:00 PM

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



Hurricane Ian OIR Emergency Order: Extension of Grace Periods; Limitations on Cancellations and Nonrenewals; Deemers and Limitations on Use and File Filings

To All Insurers, HMOS, Premium Finance Companies, Surplus Lines and other entities regulated by the Florida Office of Insurance Regulation

Following Governor DeSantis' Emergency Orders 22-218 and 22-219, and pursuant to sections 252.63(1) and 627.4133(2)(d)1., Florida Statutes, the Florida Office of Insurance Regulation has issued an Emergency Order for Hurricane Ian regarding the extension of grace periods, limitations on cancellations and nonrenewals, deemers and limitations on "use and file" filings, along with other miscellaneous provisions. This Emergency Order is issued to protect the public health, safety and welfare of all Florida policyholders.

Hurricane Ian Emergency Order 300997-22-EO

About the OIR

The Florida Office of Insurance Regulation (OIR) has primary responsibility for regulation, compliance, and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about OIR, please visit our [website](#) or follow us on [Twitter @FLOIR_comm](#).



The Voice of Independent Insurance Agents™

We reached out to our Atlanta, Broward, Houston & Miami Dade Chapters to see what being Hispanic in the insurance industry means to them.

Here is what they said!

What being hispanic means to me?

Click on each video to view!



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Hola! Greetings all!

Our Atlanta Board was sworn into office on September 7th. We are thrilled to have support from our Insurance Commissioner, John King, who is Georgia's first Hispanic statewide official sworn to office. Our shared commitment and passion to help the Hispanic community will ensure that we work together to better serve the needs of our Latino customers.

This month, we are excited to host a Toast Masters event on 10/26/2022. [You can register here](#).

Additionally, we will be supporting our charity of choice – Corners Outreach – by attending their annual Gala, Evening with a Purpose, on 10/20/2022. If you would like to register or donate, please do so directly: [Evening with a Purpose 2022 – Corners Outreach](#).

We have a special offer for the first 9 new LAAIA Atlanta Chapter members to attend the Gala for free thanks to Security Premium Finance. Contact us for details.

We are looking for volunteers for our committees including: Membership, Charity, Events and Education. Please reach out to us via email laia.atlanta@gmail.com or reach out to any of our board members. The Committees are an excellent way to contribute to the success of our Association.

The Atlanta Chapter sends our support to our Florida LAAIA family in the aftermath of Hurricane Ian and trust that you will remain strong.

Saludos,
Anaelia Pineda, President
2022-2023

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ATLANTA HIGHLIGHTS





IN THE NEWS



Citizens' Early Estimate of \$3.8B in Ian Losses; Florida OIR Suspends Use and File

SOURCE: insurancejournal.com, September 2022 | Reprinted with sincere thanks By William Rabb

Hurricane Ian continued to churn through central Florida Thursday morning, leaving widespread flooding and wind damage in its wake. It was too early to know the extent of property insurance claims from the storm, although a few analysts and officials offered some preliminary estimates.

Some in the industry are now worried that extensive losses from the storm, which made landfall north of Fort Myers with an estimated 12-foot storm surge, could be devastating for Florida's largest and fastest-growing property insurer – the state-created Citizens Property Insurance Corp.

Citizens' CEO Barry Gilway said Wednesday that preliminary estimates have put claims at about 225,000 and potential exposure at about \$3.8 billion, a spokesman for the insurer said. That's likely not enough to force an assessment on policyholders, he said, in response to a reporter's question.

A former deputy Florida insurance commissioner, Lisa Miller, warned that if losses exceed the corporation's reinsurance coverage, Citizen policyholders could see a 15% surcharge for all three of Citizens' accounts – as much as 45% per property.

If Gilway's estimate holds true, it would mean Citizens avoided a worst-case scenario with the powerful storm. The Office of Insurance Regulation's quarterly reports, based on insurer data, shows that for the five coastal counties most affected by Ian, Citizens holds more than 60,000 policies with a total exposure of at least \$17.5 billion.

The OIR's Quarterly and Supplemental Report, known as QUASR, shows that another insurer, the Palm Beach Gardens-based Olympus Insurance Co., has significant exposure.

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

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DATE
OCT 12, 2022

TIME
02:00 PM ET/11:00 AM PT



MEET OUR SPEAKERS



Steve Anderson

InsurTech Guru, CEO
at Catalyt™



Jake Finnell

VP of Business
Development at RPost



Zafar Khan

CEO at RPost



BROWARD HIGHLIGHTS



Dear Members and Partners:

By the time you are reading this, we will be working through the impact of Hurricane Ian. Our board has been working diligently in their spheres of influence to help our Members, Clients, and Sponsors work through the aftermath. We sincerely hope you are safe and working towards normalcy post-storm. We are always at your disposal. Please reach out should we be of assistance.

The LAAIA is the Association you can count on!

**Mariano Demarin,
President, LAAIA Broward
2022-2023**

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Click on the icons!**



BROWARD CHARITY CORNER:

As a result of all the hard work of our Board and the kind generosity of all of our Members and Sponsors, the Broward Chapter of the LAAIA is proud to have been able to present a check in excess of \$37,000 to our local charity, LifeNet4 Families! They do amazing work in our community giving hope and resources to those less fortunate.



EP. 46: Deeper Roots: How the Latino Community Is Strengthening the Cyber Insurance Workforce

SOURCE: insurancejournal.com, September 2022 | Reprinted with sincere thanks

The root level is the highest permission level of access to a computer system, and most cybersecurity professionals work hard to ensure criminals don't gain root access to a system.

However, the word 'root' has another meaning for Raíces Cyber, a Philadelphia-headquartered non-profit organization that works to support the Latino cybersecurity and technology community. In fact, the organization's name, Raíces, means root in Spanish.

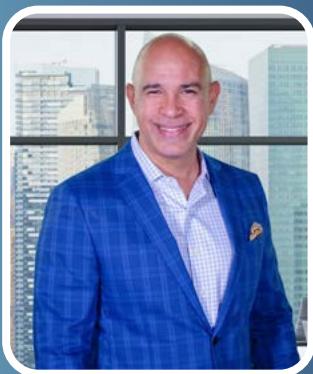
"Family is important. Community is important," said Founder and Executive Director Eric Bolardo on this episode of The Insuring Cyber Podcast. "This is the importance of one of our pillars in Raíces, which is the community - the founding of strong roots within the community and being able to support each other."

For the majority of his 33-year career in cybersecurity, Bolardo – who is originally from Puerto Rico - said he noticed a lack of diversity in the field. He is a U.S. Army military intelligence veteran with NATO and has worked in security operations, incident response, business continuity and disaster recovery, and digital forensics, among other areas of cybersecurity.

"For good or bad, for the first 20 years of my career, I was the only one who looked like me," he said.

This led to the eventual launch of Raíces – a fairly new organization founded in 2021 – to achieve greater representation among the Latino, Latina, Latinx and Hispanic community and its allies through the organization's four main pillars: community, education, constructive networking, and strong bonds or roots.

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



Dear Members and Partners,

Hispanic Heritage month and Life insurance awareness month are here. This means that as insurance professionals and those that are Latinos or Latin at heart must spread the word about the needs of the Hispanic community.

Your Houston board wants to thank you for participating in our first in person event executed by your new board. We had over 40 attendees that were instructed on the importance of cyber security. We also had a very heartfelt story about the power of Life insurance. Don't miss our next luncheon on October 12th at 11:30 AM.

Your Houston board and members also stand with our friends in Florida. Ian has been a devastating storm. We will keep you in our prayers and wish a prompt recovery to all.

We look forward to continuing serving you by bringing resources, tools, and deepening relationships for the benefit of our clients and employees.

Regards,

**Miguel Taveras, CLF®, LLIF
President, LAAIA Houston
2022-2023**

HOUSTON HIGHLIGHTS



Houston Homes Are A Disaster
Real World Steps to Manage The Process

October 12, 2022

11:30 AM - 01:30 PM

Speaker

Toner Kersting

Construction Specialist &
Defect Expert

Maggiano's Little Italy Houston
2019 Post Oak Blvd.
Houston, TX 77056

Sponsored by



Tickets: Member: \$25.00 | Non-member: \$40.00

LUNCHEON EVENT





The Voice of Independent Insurance Agents™



My fellow members:

We are deeply saddened and pray for all those impacted by Hurricane Ian. We want to assure our members, partners, and our fellow insurance professionals we are here to help. Only together we will help rebuild lives uprooted and help our insureds, carriers, and members.

On a lighter note, I am happy to report we had to report again that the Miami-Dade Chapter had a very successful networking event led by Nextgen. The Speed Networking Event was filled with energy and passion. Many important business connections were made! Membership in this association is an investment in your business and career. The Networking opportunities afforded are priceless. Make sure you keep your membership up to date by renewing on time! You don't want to miss out on the benefits of being a member!

Don't forget to reach out to your board if you need assistance: info@Laaia.com

**My best regards,
Maria E. Vila,
President, LAAIA Miami-Dade
2021-2023**

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MIAMI-DADE HIGHLIGHTS



Learn how to write Garage Liability from the experts at Ascendant

Topics will include:
Used Car Dealerships
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Auto Repair Shops
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**October 12, 2022
6:00 PM - 9:00 PM**

**Marriott Miami Airport
1201 NW Le Jeune Road, Miami, FL**

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CITIZENS UPDATE



Hurricane Ian: Citizens Is Ready to Help

As Hurricane Ian approaches, we hope your family stays safe and that your property remains undamaged. Even if the storm doesn't make landfall in your area, many areas outside of the forecast cone could experience hurricane- and tropical storm-force winds, rain and storm surge. Two of the best ways to help prevent storm damage is to close your storm shutters if you have them and stay tuned to and obey all local and state advisories for your area.

Citizens is here for you if your property does experience damage. The important information below will assist you in reporting a claim and with our claims process. Our goal is to get you on the road to recovery after a storm.

Report a Loss

As soon as you become aware of or suspect any damage from the storm, report it to Citizens one of three ways:

myPolicy, Citizens' online and mobile-friendly policyholder self-service tool. Reporting your claim through myPolicy may be faster than reporting it by phone in the aftermath of a storm. You can even view your policy documents, claims and billing information and make payments through your online account.

If you do not have a myPolicy account, you can complete your [registration here](#). You will need your:

- Policy number
- Property/primary ZIP Code
- Email address on record with Citizens
- After logging in to myPolicy, select Claims in the light blue menu bar, and then select File a Claim.
- Call your agent, who can submit a claim on your behalf.

Call Citizens' toll-free at 866.411.2742, which is available 24/7. Trained professionals will take your claim information. Try to have the following information available when you call:

CITIZENS UPDATE



~Continued~

- Your policy number or property address
- Your contact information, including any temporary addresses or phone numbers
- Description of damage (example: tree fell on roof; lightning struck house)
- Mortgage company information (if applicable)

Note: Call even if you don't have this information. Citizens will be able to assist you.

For more information about the claims process, visit the Claims section of our website and read the Reporting a Claim in Four Easy Steps brochure.

For our homeowner and dwelling policyholders (HO-3, HO-6 and DP-3), it's important to note that, except for the policy provisions regarding reasonable emergency measures, there may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

Don't Sign Away Your Rights

Be careful signing over your insurance benefits to anyone. Some contractors may ask you to sign an assignment of benefits contract before starting emergency repairs. You are urged to exercise caution before signing any documents that give your insurance benefits to someone else.

See our [Assignment of Benefits](#) webpage to learn more.

Stay Informed

Visit our [Storms](#) and [Hurricane](#) areas of our website for more information.

Call Citizens toll-free at 866.411.2742 or submit an inquiry via [Contact Us](#) if you have any questions or need additional information about a claim.

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