

DECEMBER 2023

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**Giving back:  
Through our chapters  
Nationally!!**



**'Tis the season for giving!**



# PRESIDENT'S MESSAGE

*Juan Carlos Diaz-Padron*

Dear members,

As we approach the end of another remarkable year, I want to take a moment to express my heartfelt gratitude and warmest wishes to each and every one of you. This holiday season is a time to celebrate the joy of togetherness and the spirit of giving, and it is an honor to serve as your National President during this special time of year.

2023 has been a year filled with challenges and opportunities, and through the power of partnership, we continue to thrive. Your dedication and commitment to our association have made all the difference, and I am incredibly proud of what we have achieved together.

As we gather with our loved ones to celebrate, let us also reflect on the importance of the work we do in protecting families, businesses, and communities. Our profession plays a crucial role in providing peace of mind and financial security.

May this holiday season bring you joy, good health, and the chance to recharge for the year ahead. May you find time to cherish the moments with your loved ones and create beautiful memories that will last a lifetime.

I wish you and your families a Merry Christmas, Happy Hanukkah, and a joyful holiday season filled with love and happiness.  
¡Felicidades!

Warm regards,

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



*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

**Wednesday, December 6th**

**Commercial 101 CE Class**

Kemper Classroom

**Time:** 10:00 AM - 12:00 PM

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

**Wednesday, December 13th**

**Member Appreciation & Charity Drive**

Location: Mojitos at Peachtree

**Time:** 5:30 PM - 7:30 PM

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

## BROWARD

**Tuesday, December 12th**

**CPIA Class Update: E&O Loss Control  
Program for all Agencies**

Location: Acentria Sunrise Office

**Time:** 9:00 AM - 5:00 PM

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

## DALLAS

**Wednesday, December 6th**

**Trucking Insurance 101**

Burns & Wilcox Offices

**Time:** 1:00 PM - 4:00 PM

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

## HOUSTON

**Wednesday, December 13th**

**The Future Is Here! | December Meeting**

Limited space available!

Location: Ballroom at Tanglewood

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

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

## MIAMI-DADE

**Wednesday, December 6th**

**December Holiday Event**

Join us!

Location: Cafe Catula

**Time:** 6:00 PM - 9:00 PM

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



In the early 80s the Association was flourishing, and we were already engaged in bringing the needs of our clients to the political arena including contracting lobbyists to represent our interests and those of our clients to Tallahassee. However, we had not done much for the community in ways of bringing some of our monetary success to those less fortunate. This story is the genesis of our chapters' involvement in the various charities that we support such as Corners Outreach (Atlanta Chapter), LifeNet4 Families (Broward Chapter), The Landing (Houston Chapter) and Holtz Children Hospital (Miami Chapter).



Under the Direction of Past President Fernando Gimenez Jr. CPCU, this idea of bringing something back to the community started taking shape. Fernando and other members of the LAAIA Board toured some unfunded charities. Even though the U S Marines had the Toys for Tots Drive, it did not reach all the locations that were needed. As the Board toured the Miami Jackson Children's wing it became apparent that there was a need to bring some happiness to children when they needed it most and the time of year that is needed most. So, the Board decided to conduct a drive to collect money that will be given in forms of toys during Christmas time. The association solicited the help of its members and members partners (Associate Members/Carriers) to achieve this goal. One carrier annually would pledge to match the funds collected up to a certain level. We printed tickets and raffled items to collect money. Kudos to the marketing folks of our company partners as they went out and sold those tickets.

With the money collected we bought toys and set to distribute them. We contacted the Jackson Memorial Hospital Children Wing (Now Holtz Childrens Hospital) and asked how many toys they needed depending on the age and gender of the kids.

To top it all, Fernando decided to dress as Santa Claus and recruited Elves (Board members and family) to help distribute them. This tradition continues with the Miami-Dade Chapter and event though Fernando is no longer with us the tradition of dressing as Santa and delivering toys to the renamed Holtz Children Hospital continues with his son David Gimenez who has kept the tradition alive for the last seventeen years.

Written by:  
Rudy Valdes-Diaz, CPCU, ARM





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## IN THE NEWS

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### Progressive Drops Some Agents, Non-Renews 100,000 HO and DP Policies in Florida

*SOURCE: Insurancejournal.com, October 2023| Reprinted with sincere thanks by Michael Fitzgerald*

Almost two years after Progressive Insurance announced it would stop renewing some homeowners policies in Florida, Flo and crew have dropped another 100,000 HO and landlord policies in the state.

The insurance giant and Florida regulators said Progressive had struck an agreement with Tampa-based Loggerhead Reciprocal Insurance Exchange, a recent entrant into the Florida market, to offer replacement policies for affected customers early next year.

The dropped HO policies were considered “high risk,” although Progressive did not say which counties were most impacted. The carrier also will discontinue dwelling-fire and DP-3 policies in the state, and will begin sending nonrenewal notices in late December.

Also, the company said it has determined that certain agents will no longer represent Progressive Home insurance. The insurer did not name the agents but said they would be notified soon.

In a statement, Progressive said it needed to take the actions “to ensure we can be a long-term, viable property carrier option” for independent agents.

“While we need to make these business decisions to help rebalance our book, we’re encouraged by and grateful for the work of Florida state officials who helped recently enact needed legislative reforms...

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



# NATIONAL GIVING BACK

The LAAIA Response & Recovery team hit the road to Ft. Myers, Florida, bringing much-needed supplies to the underserved communities.



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Dear members and partners,

In November, our chapter hosted a luncheon event sponsored by AFCO. The theme was "Engaging the next generation in insurance careers." Bonnie Vazquez from Travelers spoke about the Invest program and its value. In the summer of 2024, our chapter will partner with the Invest program to host a week-long educational curriculum on insurance for high school students in our area. We will seek sponsorship, and the proceeds will benefit Corners Outreach. During our luncheon, Tandeka Nomvete presented the great work that LAAIA National and the Spencer Educational Foundation have done. Our partnership with Spencer has been fruitful and will continue.

One of the goals of the LAAIA Atlanta Chapter is to support the next generation of insurance professionals. We believe our nation's ever-growing Latino community holds immense potential for shaping the insurance industry's future. We are committed to nurturing and supporting the next generation of Latino insurance professionals as they bring unique cultural perspectives, linguistic fluency, and understanding of the Latino community's needs to the industry.

This month, we have exciting events lined up for you! On December 6th, we will host a CE class at the Kemper Insurance office in Alpharetta, GA, and on December 13th, we will host our Membership Appreciation & Charity Drive in partnership with Thrivent for Corners Outreach at Mojitos in Peachtree Corners, GA. Register via our website and join us!

On behalf of our board of directors, members, and partners, we are truly grateful for your support. I wish you and your family a blessed holiday season.

**Jose Aponte, President  
2023-2024**



# ATLANTA HIGHLIGHTS



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## IN THE NEWS

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FOR IMMEDIATE RELEASE

November 13, 2023

### **OIR Approves an 15.1% Decrease in OIR Approves an 15.1% Decrease in Workers' Compensation Insurance Rates for 2024**

Florida Insurance Commissioner Michael Yaworsky issued a Final Order granting approval to the National Council on Compensation Insurance (NCCI) for a statewide overall workers' compensation insurance rate decrease of 15.1 percent. The rate decrease applies to both new and renewal workers' compensation insurance policies effective in Florida as of January 1, 2024.

"As a former small business owner myself, I'm always working to support Florida's small businesses and entrepreneurs. A decrease in workers' compensation rates means lower insurance costs for employers, allowing them to put more money back into their business, where it belongs," said Chief Financial Officer Jimmy Patronis. "I'm pleased that Florida's business owners will benefit from another year of rate relief and look forward to keeping Florida the best place to live, work, and run a business."

"Today's announcement means more cost saving opportunities for every business operating in Florida," said Agriculture Commissioner Wilton Simpson. "Florida is committed to supporting small businesses and I look forward to seeing another year of reduced workers' compensation rates."

"I'm pleased to announce that Florida businesses will see a reduction in workers' compensation rates for the seventh consecutive year," said Insurance Commissioner Michael Yaworsky.

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



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*Happy Holidays*

SPREAD JOY AND CHEER THIS HOLIDAY SEASON! WISHING YOU AND YOUR LOVED ONES A FESTIVE AND JOYFUL CELEBRATION. HAPPY HOLIDAYS FROM THE LAAIA!



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# 2024 LEGISLATIVE

*Annual Fly-in*



**JANUARY  
15-17**

**REGISTRATION DEADLINE: DECEMBER 6TH**

**HELP US REPRESENT OUR CONSUMERS IN TALLAHASSEE**

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Greetings from Broward!

In November, I had the privilege of joining National President JC Padrón, Miami-Dade President Marvin Rivas, Legislative chairs Shelby Moreno from National, Dulce Suarez Resnick Co-chair Broward, and Lissette Delgado Chair for Miami-Dade, along with Keri Rayborn-Silver, at the Annual Tallahassee Executive Fly-In. We engaged in meaningful discussions about our industry's current state and identified collaboration opportunities with legislators to make a positive impact. This productive trip has set the stage for continued engagement in the new year.

Despite the impact of severe storms, our November meeting, which adopted a "speed marketing" approach inspired by our Miami Dade Chapter, provided a valuable opportunity for our agent members to connect with company partners and gain insights into their products. While the turnout was smaller than anticipated, our members appreciated the unique format and the chance to expand their knowledge.

Looking ahead, we are excited to welcome LULA Technologies to our January meeting, where they will showcase their AI-powered solutions designed to streamline agency operations. This presentation promises to be an informative and valuable resource for our members as we navigate the evolving insurance landscape.

Please join us when we return from the holiday break on January 24, 2024, for an insightful presentation by LULA Technologies. In the meantime, I wish you all a joyous and fulfilling holiday season.

With warmest regards.

**Deborah Echeverria**  
President, LAAIA Broward

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# BROWARD HIGHLIGHTS







Dear Members and Partners:

We are so thrilled to be a part of the LAAIA Family! Our chapter has hit the ground running and we hope to continue our momentum by expanding our membership base and aligning ourselves with more and more companies who value the importance of the Latin American Community and our strength in buying power.

Since our inauguration, we have held several events, including our board installation luncheon held on September 13, 2023, a “debut” cocktail evening with dinner and dancing held on October 19th and finally we held a member wide-recruitment Happy Hour on November 2, 2023.

None of these events would be possible without our gracious sponsors. We offer gratitude and thanks to the following companies: Alinsco, Amwins, Burns & Wilcox, Logic Underwriters, Messer Financial, Quomation! We look forward to a long and mutually beneficial relationship with all of these sponsors.

Our upcoming yearly goals include doubling our current membership, which has grown from 0 to over 30 members in a remarkable 9 weeks, to educating our members in various concepts such as how handle life’s everyday experiences to accounting and of course insurance education.

Our ultimate goal as a chapter is to empower our member agents to run their business with the knowledge that they have not only have a supportive organization behind them but also a partner who will work hand in hand with them to grow their business and in turn will empower the Latin American community. Our board members understand that this is an ongoing challenge and I know we are up to the task!

Our next event will be a Trucking Insurance Class on December 6, 2024 at the Burns and Wilcox offices located at 2301 E. Lamar Boulevard Brookhollow One, Arlington Texas 76006. Our speaker will go over the basics of trucking insurance, including coverages available, risk typically written and even how to quote!

The Dallas Chapter is dedicated to helping our members reach whatever goals they have for themselves. We are here to support you in all of your endeavors. Please feel free to reach out to any or our board member with any questions, comments or ideas. Conversely, we are in perpetual gratitude of you-our members. We understand that together, there is nothing that can stop us!

All the Best,  
**Mark Villasana**  
**Dallas Chapter Vice President**



# DALLAS HIGHLIGHTS





# HOUSTON HIGHLIGHTS

Dear Members and Partners,  
As the holiday season gets on its way, your LAAIA Houston board is very grateful to serve you. We hope that your thanksgiving holiday was filled with family and friends.

In 2023, we have had a strong first full year of membership growth, high impact events and deepening relationships. We have now fully partnered with The Landing as our charity in full support of victims of child trafficking.

As we plan for 2024, we have instituted new committees and new members to help us plan a very strong good year of legislative action, educational initiatives, and fun times for all. Stay tune for more as we approach the start of 2024.

This past month we held one of our strongest events yet; we shared tremendous information about employment law and benefits for employees, interns, and new hires. We want to thank our panel for sharing how to maximize training funds with the potential to receive up to 50% in support from government funding programs. Many of our members were very happy with what they learned.

Mark your calendars for our upcoming meeting on December 13th, from 11:30 AM to 1:30 PM at the Ballroom at Tanglewood, located at 5430 Westheimer Ct, Houston, TX 77056, USA. During this event, you will explore the future of Insurance. Learn how to leverage AI to enhance Customer acquisition and reduce support costs. Join us for insights on efficiently handling phone calls, SMS, and email with a transformative Product built specially for Insurance.

We wish you a great start to December and hope to see you at our closing year event on December 13th!  
With warm regards,

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





**MEMBERS:** [Check your inboxes for room reservation link!](#)

# SEE YOU NEXT YEAR!



## THE POWER OF PARTNERSHIP

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**8.21.24 - 8.24.24**

*JW MARRIOTT*

*MARCO ISLAND BEACH RESORT*



Dear members, colleagues, and partners, Holiday season is upon us! it's time to not only be thankful for the blessings and opportunities we receive but also, we must remember to help and give back to others in need.

In this great industry, we help our customers every day protect the things that make up their lives. Let's remember to provide to those who can't for a myriad of reasons help themselves from the poor, the hungry the elderly. One single act of volunteerism and kindness is the most rewarding experience a person may feel.

I call upon all our members to give back to their communities, charities and organizations that help ones that need it most. Donate funds, food, your time and most importantly provide compassionate care for all in need.

As we look forward to the end of 2023, I want to give thanks to all our members, company partners, associates and others that make this great organization thrive by always helping our members and the public at large.

I wish all a safe and happy holiday season.

**Marvin Rivas**  
**President**  
**LAAIA Miami Dade Chapter 2023**

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# MIAMI-DADE HIGHLIGHTS





# CITIZENS UPDATE



## 2024 Personal Lines Rate Cap Change

For Personal Lines policies that are subject to Citizens' glide path, the Florida Office of Insurance Regulation (OIR) has approved changes that may result in an increase to the statutory maximum allowable individual rate change cap ("glide path").

Per Florida law, Citizens' annual base rates cannot increase by more than 13% for new and renewal policies effective on or after February 1, 2024, excluding:

- \* Coverage changes
- \* Mitigation adjustments
- \* Sinkhole loss coverage
- \* Surcharges and assessments
- \* A required rapid cash-build-up provision for the Florida Hurricane Catastrophe Fund (FHCF) if applicable.

This capping factor change is separate from the rate increase announced on [November 6](#).

### Notes:

- \* As a result of [Senate Bill 76](#), Citizens began increasing the capped glide path on rate increases by 1% annually until the cap reaches 15% in 2026.
- \* The rate cap applies to policies insuring a primary residence. Policies that insure a non-primary residence will receive a higher capping factor.

### Resources

Log in to the Agents website, select **Personal > PR-M or PR-W**, and:

Look under the Spotlight section on the right side of the page to access the Rate Changes by Territory charts. Select one of the specific policy forms on the page to access the Rating Worksheets via the center menu.

# CITIZENS UPDATE



## 2024 Commercial Lines Rate Cap Change

The Florida Office of Insurance Regulation (OIR) has approved changes for all Commercial Lines policies that may result in an increase to the statutory maximum allowable individual rate change cap (“glide path”).

Per Florida law, Citizens’ annual base rates cannot increase by more than 13% for new and renewal policies effective on or after March 1, 2024, excluding:

- \* Coverage changes
- \* Mitigation adjustments
- \* A-rated risks
- \* Required surcharges and assessments
- \* A required rapid cash-build-up provision for the Florida Hurricane Catastrophe Fund (FHCF) if applicable.

**The Rates and Rating manuals have been updated as needed.**

### Notes:

This capping factor change is separate from the rate increase announced on [October 9](#).

As a result of [Senate Bill 76](#), Citizens began increasing the capped glide path on rate increases by 1% annually until the cap reaches 15% in 2026.

### Resources

Log in to the Agents website and select **Commercial**, and:

Select one of the four policy forms on the page to access the Rating Worksheets via the center menu.

Select the **Rate Changes by Territory** charts in the Spotlight section, on the right side of the page.



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# LAAIA

## Welcomes Our Newest Members!

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Guiselle Gonzalez - Af Group  
Kira Kimball - Marsh McLennan Agency  
Manuel Saldana - Crown Insurance Group, Inc

### ATLANTA

Tony Vastola - Appalachian Underwriters

### BROWARD

Marie Ramos - Alliant Insurance Services  
Susan Rochford - National General, An Allstate Company

### DALLAS

Diana Jimenez - Burns & Wilcox  
Memo Trejo - First Insurance & Financial Services  
Omar Trevizo- Vanguard Insurance Group  
Magali Vazquez - Risk Transfer Partners

### DENVER

Karina Garcia - Reliable Insurance Llc  
Olga Ivchenko - Smart Choice  
Anthony Rocabado - Seguros Ideal Inc

### HOUSTON

Jay Roberts- Sia Truck Insurance Agency Llc

### MIAMI-DADE

Tony Batista - Honor Capital / Eti Premium Finance  
Maybel Breijo - Ascendant Insurance Solutions  
Josefa Hernandez - Dorsal Insurance Inc  
Levi Montealegre - One Family Insurance  
Joel Sansone- Honor Capital / Eti Premium Finance