

FEBRUARY 2024

NATIONAL

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TORCH

THE VOICE OF INDEPENDENT INSURANCE AGENTS



THE POWER OF
PARTNERSHIP

LAAIA 54TH ANNUAL CONVENTION | 8.21.24 - 8.24.24
JW MARRIOTT MARCO ISLAND BEACH RESORT

KEYNOTE SPEAKER



AUGUST 22

9:00 AM - 10:00 AM

REGISTRATION
OPENING SOON!



TRICIA GRIFFITH
CEO OF PROGRESSIVE

PROGRESSIVE



PRESIDENT'S MESSAGE

Juan Carlos Diaz-Padron

Dear members,

I hope this month's newsletter finds you thriving in the early months of 2024. As we move through February, I am thrilled to share with you some exciting news regarding this year's annual convention.

It gives me immense pleasure to announce that Tricia Griffith, President and Chief Executive Officer of Progressive, will be our keynote speaker at the 2024 Annual Convention in Marco Island, Florida. Mrs. Griffith is a renowned leader in the insurance industry, and her insights and experiences are sure to be both enlightening and inspiring!

Our convention promises to be a landmark event for our association. We have planned unique opportunities for learning, networking, and professional growth. Mrs. Griffith's participation is just one of the many highlights we have planned.

Your national board is hard at work to continue enhancing the value of our association for you, our members. As we continue to navigate the challenges and opportunities rest assured it all works out through the Power of Partnership!

Best,

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



The Voice of Independent Insurance Agents

PUBLISHER

Maribel Ramirez

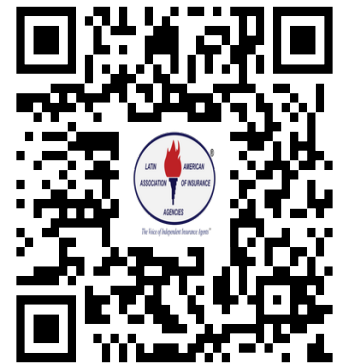
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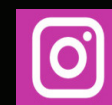
Alessandra Ramirez



Leave us a Google review!

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, February 21st
GA Legislation and Insurance
With Speaker: Insurance
Commissioner John King

Location: Maggiano's Little Italy

Time: 11:30 AM - 1:30 PM

To Register: <https://bit.ly/4bmWw3p>

Wednesday, February 21st
If It's February, it's Citizens in Broward
County

Location: The View at Colony West

Time:

Morning Class: 9:30 AM - 12:00 PM

Afternoon Class: 2:00 PM - 4:30 PM

Dinner/Networking: 6:00 PM - 8:30 PM

To Register: <https://bit.ly/4bgFXWX>

DALLAS

Thursday, February 22nd
Understanding Business Failures

The Power of Social Media and You!

Location: Maggiano's Little Italy

Time: 11:00 AM - 2:00 PM

To Register: <https://bit.ly/3UIF1dl>

HOUSTON

Tuesday, February 13th
Spanish Only Webinar

Inspirate, usa la tecnologia, crea conciencia y obtén una mente universo.

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

To Register: <https://bit.ly/3SiK9wJ>

MIAMI

Wednesday, February 7th
Rooftop Networking

Join us!

Location: 2100 Ponce De Leon, Suite 600

Time: 6:00 PM - 9:00 PM

To Register: <https://bit.ly/3SjGb7a>

Thursday, February 15th
Zoom Webinar

SPIN Selling System

Location: 2100 Ponce De Leon, Suite 600

Time: 12:00 PM - 1:00 PM

To Register: <https://bit.ly/3HI2aj8>

Thursday, February 29th
NexGen Mixer at Regatta Grove

Location: 3415 Pan American Dr, Miami, FL 33133

Time: 6:00 PM - 8:00 PM

To Register: <https://bit.ly/3SPsXk5>



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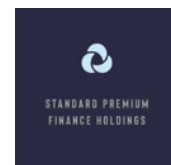
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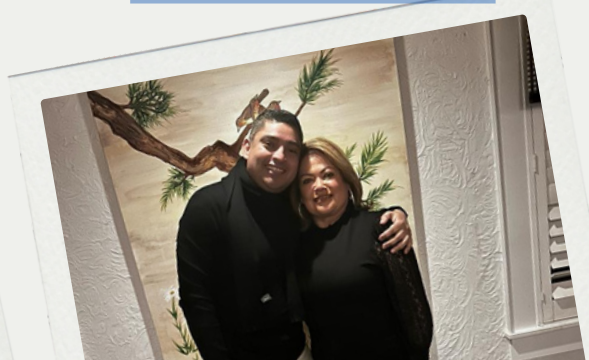
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2024 Legislative Fly-In



With the 2024 Florida Legislative Session well under way and the LAAIA's Annual Florida Legislative Fly-In last week was a huge success. Our team traveled to Tallahassee on January 15th -17th to advocate on behalf of our industry and the consumers we all represent. We met with various legislators in the House and Senate, the House Insurance & Banking Committee, the Senate Banking & Insurance Committee and CFO Jimmy Patronis. There were 1,816 bills filled and the LAAIA is tracking many that pertain to the property & casualty insurance market. Several bills are Citizens related: expanding wind-pool areas, increasing dwelling coverages, modifying coverages and eligibility. Two bills to follow closely are HB 889 with its companion SB 1106. PIP Repeal is making a come-back and though we support reform that would make automobile insurance premiums affordable, we cannot support reform that would financially impair the consumers of the state that can least afford it. A few more bills to note are those relating to the My Safe Florida Home Program, HB 1263, SB 7028 and HB1029, SB 1366. These bills would request additional monies to fund the program and modify the program to include eligibility for condo units and others. Keep an eye out for additional updates as we move through the 2024 Legislative Session.





Dear members and partners,

Our chapter hosted its monthly luncheon event in January at Chuy's in Dunwoody, GA, sponsored by Selective Insurance. The theme at our luncheon event was "2024 Insurance Market Conditions". We had a meaningful conversation about the upcoming issues affecting our property, casualty, and health insurance markets. Our guest speaker, Tony Vastola, our new Legislative Committee chairperson, presented an overview of our new Legislative Committee. Tony presented our chapter's focus on the current Georgia legislative issues adversely affecting our consumers and agents. If you want to participate in our Legislative committee, don't hesitate to get in touch with any board member. We need your support to voice our consumer issues to our Georgia legislatures.

Our event will be held at Maggiano's in Dunwoody on February 21st. Our guest speaker will be John King, the insurance commissioner of Georgia. We are honored to have Mr. King join our luncheon. Please register soon because this event will sell out. We thank our sponsor, Safeco & Liberty Mutual, for their support.

On behalf of our board of directors, members, and partners, we want you to know that we are grateful for your support, and I look forward to seeing you in February. We have noteworthy events and programs planned for 2024.

Keep a look out for updates.

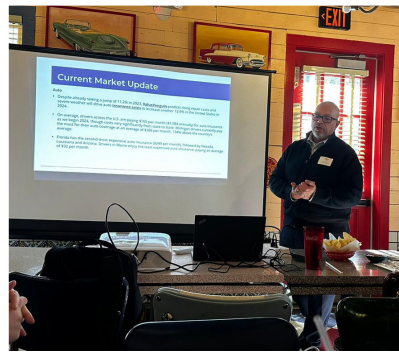
Cordialmente,

**Jose Aponte, President
2023-2024**

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ATLANTA HIGHLIGHTS





IN THE NEWS



Are Some Florida Workers' Comp Judges Bending to the Political Winds on Fees?

SOURCE: Insurancejournal.com, January 2024 | Reprinted with sincere thanks By William Rabb

Attorney fees in Florida workers' compensation cases seem to be part of a story that will never end, and a state appeals court has added new life to the story with decisions that give support to both sides of the divide.

In one long-awaited ruling, the 1st District Court of Appeals struck down a compensation judge's decision that had slashed a claimant's lawyer's \$805,000 fee by 90%. But other opinions by the same court last week dismissed requests to bar another comp judge from future cases because of his stinging excoriation of plaintiffs' attorneys who had accepted large fees.

Claimants' lawyers said the cases highlight an apparent trend among some comp judges to knock down large fees – in keeping with the pro-business, pro-insurance-company political winds blowing through the state.

Winer

"I believe judges want to be reappointed and they don't want to be viewed by a conservative governor as awarding hourly fees that seem high," said Michael Winer, of Tampa, the claimants' attorney who represented attorney Michael Rudolph in his appeal on the fee reduction. "But that's my own suspicion and nothing more."

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



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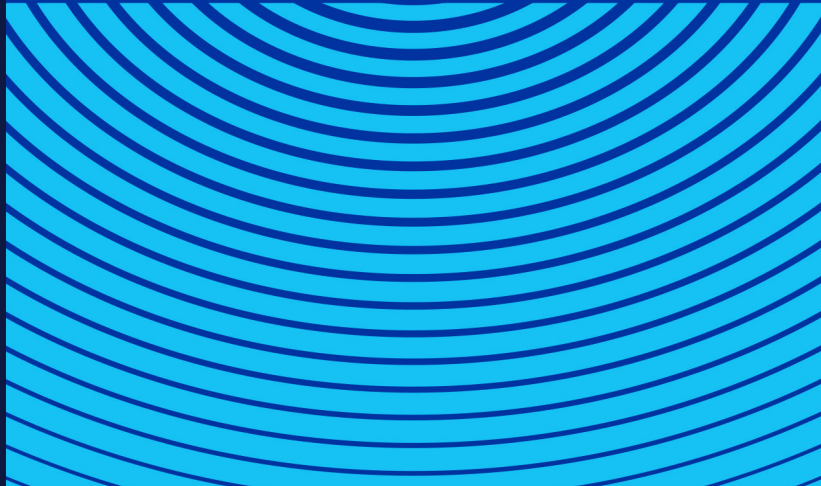


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BROWARD HIGHLIGHTS

January has been a busy month for your Broward Chapter. We started the month with a Membership drive and CE class sponsored by Enterprise Leasing on the 10th. We had our regular monthly meeting on the 24th, where we learned about a new AI system by Lula Enterprises to enhance agency productivity using the latest technology hosted by our very own AI Mendez; it was a well-attended meeting and an engaging presentation.

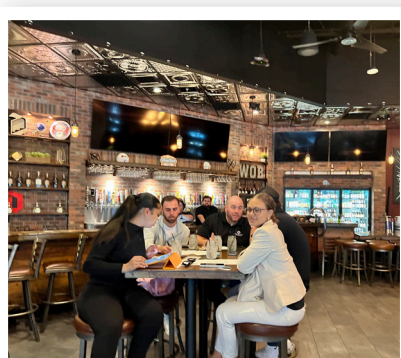
We ended our month with our annual Strike Out Hunger bowling event to collect money for LifeNet4Families. It is always fun and feeds many homeless families in our community. We are proud to help such a worthwhile cause.

Lastly, our Fly-In to Tallahassee was highly productive, and we made a difference meeting with our State Representatives and Senators to solve the issues plaguing our industry; so far, they are listening and passing bills that will help us succeed.

Register early for Citizens Property Insurance classes followed by a dinner meeting at Colony West Golf Club 6850 NW 88th St in Tamarac, as there is limited seating. Expand your knowledge and join us!

Deborah Echeverria
President, LAAIA Broward

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The Voice of Independent Insurance Agents™



Happy New Year Dallas LAAIA Family!

This year 2024 finds us with new vibes, big plans and more importantly, new ways to engage our current and future members! This will allow us to encourage them to become more involved in our chapter and our activities!

We started this year with an awesome event that included welcoming financial coaches Mr. Mark Cassara and Mr. Jesse Moon to our January event. Both are well respected and have over 2 million followers on social media. They instructed our attendees on how to understand the importance of social media and how we can better market our products and services to our customers. This event was held in Dallas at SoLuna Social Lounge.

For February, the board is working what we think will be one of our best events yet! The name of the Event is "Understanding Business Failures". More excitingly, for the first time ever, this event will be completely in SPANISH! Many of our members have been asking our board if we could bring speakers who speak Spanish and we have listened and responded accordingly!

We hope this will help to convey to our Spanish speaking members that we understand the diversity in our community and in the DFW area, and we will be continuing to address their needs.

We are still in the process of putting committees and committee leaders if you want to joint our committees, we can be reached at laaiadallas@gmail.com.

All the Best,

Gabriel J Palerm
Dallas President

DALLAS HIGHLIGHTS





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Dynamic Speakers

and much more!



REGISTRATION OPENS SOON!



Dear Members and Partners,

What a great start to our 2024 events lineup! We recently hosted an exceptionally informative luncheon for our local members featuring Rick Demko, President of the Guardian Group, and former NAIFA Houston president. His class was both insightful and compelling. Following that, we organized a social gathering at Kirby Icehouse, providing our members with a great opportunity for networking.

In our ongoing commitment to serve our members and partner-sponsors, we have established connections with the Independent Agent Association of Texas and the American Property and Casualty Insurance Association. Several of our board members attended the Joe Vincent Management Seminar in Austin, and I am thrilled to share that I will be conducting an interview with Lisa Davis, the US insurance CEO of Conopius, at the upcoming Emerging Leaders Conference in San Antonio. All these efforts align seamlessly with our annual theme, "The Power of Partnership."

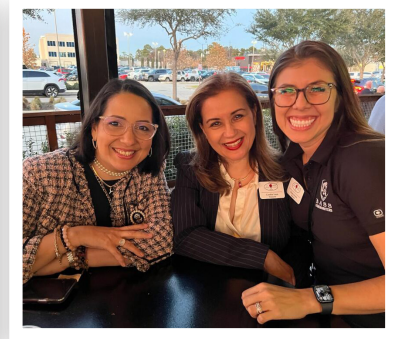
Looking ahead, we are eagerly anticipating the next few months. On February 13th, we will be hosting our first virtual Spanish event, followed by a lively social gathering later in February. A highlight on our agenda is the March 13th luncheon at Maggiano's Little Italy in the Galleria, where we will feature a dynamic duo presenting under the theme "Believe with Us." Mark your calendars, as these upcoming events promise not only valuable insights but also enjoyable experiences that you won't want to miss!

We now ask you to share the news of this organization and help us reach 100 members. Please share with your colleagues this link so they can learn more about LAAIA and join this magnificent organization.

With warm regards,

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

HOUSTON HIGHLIGHTS





UNIVERSITY of
SOUTH FLORIDA

Latin American Association of Insurance Agencies, University of South Florida Announce Collaboration

FOR IMMEDIATE RELEASE

Coral Gables, January 29, 2023 - The Latin American Association of Insurance Agencies (LAAIA) is pleased to announce a strategic relationship with the Baldwin Risk Partners School of Risk Management and Insurance at the University of South Florida Muma College of Business. This collaboration marks a significant step towards building the next generation of insurance and risk management professionals, benefiting both professionals and students alike.

The joint effort aims to expand awareness of USF's risk management and insurance programs and to provide education, innovation, and professional development opportunities for members of LAAIA.

LAAIA will engage with USF to provide workshops and events that focus on areas such as insurance industry trends, best practices, and emerging technologies/innovation. These initiatives will be designed to meet the evolving needs of insurance professionals, ensuring they remain well-equipped to serve their clients effectively. The collaboration will also focus on identifying opportunities for USF to serve top students in the Latin American market who are interested in pursuing a degree in risk management and insurance.

LAAIA President, Juan Carlos Diaz-Padron, expressed his enthusiasm for the collaboration. "We are thrilled to expand our efforts with the Baldwin Risk Partners School of Risk Management and Insurance at USF. This collaboration will not only strengthen the capabilities of our members, but also contribute to the overall growth and excellence of the insurance industry."

"USF is dedicated to preparing the next generation of insurance professionals," said Dr. Randy Dumm, director of the Baldwin Risk Partners School of Risk Management and Insurance. "We are excited to work with LAAIA to provide valuable education and resources that will benefit both current and future leaders in the insurance field."

LAAIA will offer a complimentary one-year membership to all USF undergraduate students who are pursuing majors or minors in risk management and insurance. LAAIA will also provide free access to

its annual trade show in Marco Island, Fla., for these students.

In addition to this collaboration, Dr. Dumm will serve on LAAIA's Strategic Partnerships Committee. Dr. Dumm's expertise and insights will further enhance the partnership's effectiveness and contribute to the development of national initiatives.

"We are proud to build strong relationships with organizations like the Latin American Association of Insurance Agents," said GJ de Vreede, interim dean of the USF Muma College of Business. "This represents an exciting opportunity for our students, as well as an important collaboration in sharing the latest developments in the field with insurance professionals."

For more information about the Latin American Association of Insurance Agencies, visit www.laaia.com.

To learn more about the University of South Florida's Muma College of Business and its Baldwin Risk Partners School of Risk Management and Insurance, please visit usf.to/rmi.

Media Contact:

Maribel Ramirez
Executive Director
maribel@laaia.com

About LAAIA:

The Latin American Association of Insurance Agencies (LAAIA) is a professional organization committed to advancing the insurance industry in Latin America and the United States. With a focus on education, networking, and advocacy, LAAIA empowers insurance agencies to excel in their careers while providing valuable resources to their clients.

About USF Muma College of Business / Baldwin Risk Partners School of Risk Management and Insurance:

The University of South Florida, a high-impact research university dedicated to student success and committed to community engagement, is ranked by *U.S. News & World Report* among the top 50 public universities in the nation. The USF Muma College of Business offers programs on all three USF campuses in Tampa, St. Petersburg and Sarasota-Manatee, and its Baldwin Risk Partners School of Risk Management and Insurance offers specialized programs and resources to prepare future leaders in the insurance industry.



MIAMI-DADE HIGHLIGHTS

Dear members, colleagues and partners, I am thrilled to highlight the tremendous success of our recent collaboration with the Broward chapter. The synergy between our teams has been nothing short of remarkable, showcasing the strength of our community and the power of working together towards a common goal. It's through this collaborative spirit that we can truly make a lasting impact on the insurance industry and the communities we serve.

A special appreciation goes out to our distinguished guest speakers, Dulce Suarez-Resnick and Lissette Delgado, who delivered an insightful and engaging two-hour Continuing Education (CE) course on rental reimbursement. Their expertise and dedication to enhancing our professional knowledge were truly commendable. We are grateful for their time and valuable contributions to our ongoing pursuit of excellence.

Additionally, I would like to express our sincere thanks to Enterprise for their generous sponsorship, which played a crucial role in making the CE course possible. Their commitment to supporting educational initiatives within our association is a testament to the enduring partnerships we are building with industry leaders.

Looking ahead, mark your calendars for our upcoming event on February 7th – a rooftop networking event that promises to be an evening of connection, camaraderie, and celebration. This is a fantastic opportunity to expand your professional network while enjoying breathtaking views and delicious refreshments. Learn more about Personal Risk Management and how this thrilling opportunity can expand your network and elevate your career.

Once again, thank you for your continued dedication to the success of LAAIA. Your passion for excellence and your commitment to our shared goals are what make our association truly extraordinary.

Marvin Rivas
President LAAIA-Miami Dade

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