

MARCH 2024

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THE VOICE OF INDEPENDENT INSURANCE AGENTS

What is...



See NexGen Spotlight Pg. 5



PRESIDENT'S MESSAGE

Juan Carlos Diaz-Padron

Dear members,

As we embark on the journey through the vibrant month of March, I am thrilled to unveil some exciting developments within our association.

This month marks a special occasion as we celebrate the rebranding of the NexGen Committee. The kickoff event held at the Regatta Grove in Coconut Grove, FL was nothing short of spectacular. Congratulations to the Miami-Dade and Broward NexGen leaders for their outstanding efforts!

Additionally, I am delighted to announce that we are in the final stages of preparing our 'careers' page on our website. Soon, you'll have the opportunity to post and view available positions throughout our industry. Keep an eye out for an official announcement in the coming weeks.

Furthermore, this month, we are excited to initiate our university collaboration in person at the Muma College of Business Campus at the University of South Florida. We look forward to engaging with their students and introducing them to our carrier and associate partners. Together, we will provide a glimpse of the dynamic opportunities our industry offers and showcase why the LAAIA holds a special place in our hearts.

**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

BROWARD

Wednesday, March 20th

Monthly Meeting

Legislative Panel

Location: Shooters Waterfront

Time: 6:00pm-9:00pm

To Register: <https://bit.ly/42NsEJQ>

Monday, April 29th

Golf Classic Benefitting

LifeNet4Families

Location: Lago Mar Country Club

Time: 11:30 AM - 7:00 PM

To Register: <https://bit.ly/42NsEJQ>

DALLAS

Wednesday, March 20th

Workers Compensation 101

Location: Ricchi Towers-South Tower

Time: 11:30 AM - 7:00 PM

To Register: <https://bit.ly/42NsEJQ>



UPCOMING EVENTS

HOUSTON

Wednesday, March 13th

"Believe With Us" Monthly Meeting

Location: Maggiano's Little Italy

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

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

Thursday, March 28th

Monthly Happy Hour

Location: Kirby Ice House, 1015 Gessner Rd

Time: 4:00 PM - 7:00 PM

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

MIAMI

Tuesday, March 19th

**Restaurant Underwriting
Educational Webinar**

Zoom Webinar

Time: 1:00 PM - 2:00 PM

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

Wednesday, March 27th

**Game, Set, Match Miami Open
Networking Event**

Join us!

Location: Hard Rock Stadium

Time: 5:00 PM - 9:00 PM

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



NATIONAL

Tuesday, March 19th

**Paving the Path For The Future |
LAAIA + USF Collaboration**

Location: Muma College of Business Atrium, Tampa, FL

Time: 4:30 PM - 6:30 PM

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



NexGen Member Spotlight

Your name: Israel Moure, AIAM

What company do you work for and/or own: Work for The Madison Insurance and Financial Group

Your title: Commercial Account Manager

How long have you been in the insurance industry: 3 years.

What are your personal goals in the industry: Currently, to improve on my account management skills, complete the CIC designation and get more involved in the community.

How did you end up in the industry: The owner of our agency was a regular at the sushi restaurant I worked at and as I was getting ready to quit the restaurant, I was offered an interview at this agency. I had no experience in insurance before.

Tell us more about your experiences in the industry, more specifically, being a NexGen in the insurance world: This industry is such a great community and being part of NexGen really shows that there are other people who are trying to get more involved in the community and learn about the industry. Everyone is always willing to help and teach you more about the industry.

If you could share one piece of advice with the younger generation as it relates to a career in insurance, what would it be: I would say give it a try and give it time! No one will be a great insurance agent/CSR out the gate and if you are willing to learn your coverages and help your insureds, you will go a long way!

If you could share one piece of advice with employers seeking NexGen talent, what would it be: The individuals in NexGen are involved members of this community and have so many great connections that can help that individual grow in risk management that can help grow your own business

Where do you see the next generation taking our industry: HIGHER FURTHER FASTER!

What is NexGen?

Are you a young, dynamic, and ambitious professional looking to embark on a fulfilling career in the insurance industry or already working in the field and seeking to expand your network and knowledge? The NexGen Committee at LAAIA is your gateway to a vibrant community of like-minded individuals who are passionate about insurance.

The NexGen Committee at LAAIA is a group of energetic young professionals dedicated to building a strong community of emerging leaders in the insurance field. Our mission is to provide you with the tools and opportunities you need to succeed in your career.



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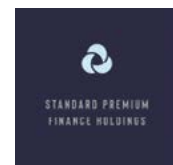
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ANNOUNCEMENT



Dear LAAIA Members,

I hope this message finds you well. We have some incredibly exciting news to share with all of you. After careful consideration and planning, we are thrilled to announce the merger of the Miami-Dade and Broward Chapters of LAAIA into a new unified entity named the South Florida Chapter.

This merger marks a significant milestone in our organization's journey, as we strive to enhance collaboration, connectivity, and resources for our members. The South Florida Chapter will encompass membership from the Keys to Palm Beach County, offering a broader platform for networking, professional development, and industry advancement.

By consolidating our efforts, we aim to strengthen our collective voice, expand opportunities for engagement, and foster a more robust community across South Florida. This merger represents a commitment to better serve our diverse membership base and align our efforts to achieve common goals.

We are incredibly excited about the possibilities this merger brings and look forward to the enhanced collaboration, networking opportunities, and collective impact it will generate for our members.

Stay tuned for more details and updates as we embark on this exciting journey together!



Dear members and partners,

Our chapter had the honor of hosting the honorable John King, the Insurance Commissioner of Georgia. He spoke at our luncheon event on February 21st at Maggiano's. Mr. King informed our members and attendees that Georgia is suffering from commercial auto carriers leaving the state of Georgia. Small business owners cannot afford the high premiums due to a lack of markets and loss trends. Mr. King advised the audience that he is supporting to amend and remove in the direct action. Georgia is one of the few states that have this law, and it has adversely affected carriers who remain in the state of Georgia. Due to the lack of legal reform and the increase of repair and claims, the consumers are the unfortunate victims because they are the ones who pay the higher cost due to the adverse claims in Georgia. Mr. King informed the audience that Georgia is pulling out of the Affordable Care Act program and will have its subsidized plan in the marketplace. The intent is to bring premium relief to small businesses. Agents and brokers must qualify through a certification program to sell this exclusive insurance product.

I thank our event sponsors, Thrivent and Safeco/Liberty Mutual, for this support. Thrivent contributed supplies to Corners Outreach. Our attendees put together care packages for the children at Corners Outreach. A special thank you to Thrivent for this continue generosity to Corners Outreach.

I encourage you to apply if you want to become a board member. Please check our website for upcoming events. We thank you for your support. We hope to see you soon again!

Cordialmente,

**Jose Aponte, President
2023-2024**



ATLANTA HIGHLIGHTS



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IN THE NEWS



Georgia Senate Approves End to Direct-Action Suits vs. Truck Insurers

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

ATLANTA (AP) — Georgia senators are moving to limit the ability of people to sue insurance companies directly in lawsuits over trucking accidents.

The Senate voted 46-2 on Tuesday to pass Senate Bill 426, sending it the House for more debate.

The measure says someone could only sue the deep pockets of an insurance company directly when the trucking company involved in the lawsuit has gone bankrupt or when the plaintiff can't find the truck driver or the trucking company to serve with a copy of the lawsuit.

Supporters say the change would result in lower insurance rates for truckers, arguing current rates inhibit trucking companies' ability to do business.

Tillery

Sen. Blake Tillery, a Vidalia Republican sponsoring the measure, characterized it as a compromise between business groups and lawyers, saying it would “advance the ball and stabilize rates.” Tillery said there are elements that he might personally not favor as a lawyer who represents plaintiffs.

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



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BROWARD HIGHLIGHTS

February's "Citizens Day" was a Huge Success!

"If it's February, It's Citizens Day at LAAIA of Broward" was a resounding success! The turnout was phenomenal, and everyone enjoyed the informative and engaging classes led by Judy, Shannon, and Carl. They presented complex topics clearly and enjoyably, leaving attendees with valuable knowledge.

We also debuted a new venue for this event, Colony West Country Club in Tamarac. The feedback from our members was overwhelmingly positive, with rave reviews for the venue itself and the delicious food.

Looking Ahead to March: Legislative Updates, Collaboration, and More!

We're thrilled to welcome Keri Rayborn-Silver, our Legislative consultant in Tallahassee, to join us for a panel discussion. Keri will provide insights on critical bills and industry trends.

Mark your calendars for:

March 20th: Joint Chapter Meeting (details to come) March 27th: Miami Tennis Open at Hard Rock Stadium (joint Chapter event) These events are excellent opportunities to connect with colleagues, expand your network, and stay informed about industry developments.

A Growing Association with Exciting Times Ahead

The LAAIA Broward Chapter continues to experience tremendous growth and momentum. We're committed to providing valuable resources, fostering connections, and advocating for our members' interests.

Please actively participate in our upcoming events and take advantage of the exceptional benefits offered by our association.

Deborah Echeverria
President, LAAIA Broward
2023-2024

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Click on the icons!





DALLAS HIGHLIGHTS

Saludos Mi Gente!!, this month of February is been a very busy month for the Dallas Chapter, as we are growing and blessed with new memberships, getting our new committee in place, and just working on our social media platforms (Facebook / Instagram) @laaiadallas Please follow us and Like us on Facebook and Instagram so you can see our future events, and be connected directly with our Members & Boards.

We want to welcome as part of our team Eduardo Hernandez & Javier Campos who are working on our education committee as part of our commitment to our current members and sponsors.

We want to recognize the effort from Claudia Kelly in our social commitment to the Texas Department of Family & Protective Services (DFPS) as we deliver some essential Items that the Children from CPS Needed, if you want to contribute please feel free to contact us at laaiadallas@gmail.com

We want to say thank you to SPARTAN FINANCE for sponsoring our Event on February 22nd "Understanding Business Failures" which was presented by Javier Hernández-Scimeca, CPA-CIRA. This event was completely in Spanish as many members always requested, and like we say... WE DELIVER!!

I want to say Thank you to Silvia Villareal Vice President of LAAIA Miami, for the honor of visiting us at our event.

Don't forget to follow us on Social Media, since we will be announcing more events for March & April.

<https://www.facebook.com/laaiadallas>
[@Instagram.com/laaiadallas](https://www.instagram.com/laaiadallas)

If everyone is moving forward together, then success takes care of itself - Henry Ford
All the Best,

Gabriel J Palerm
Dallas President





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Dear Members and Partners,

As we approach the end of the first quarter of 2024, the Houston Board is operating at peak performance, gearing up for the culmination of our initial two years in July with exceptional results.

February marked a significant milestone for us. Our first event conducted in Spanish, featured insights from four prominent leaders in the Americas, offering valuable strategies for success in 2024. Additionally, we actively participated in three key industry events: the Joe Vincent Management Seminar in Austin with IIAT, the APCIA Emerging Leadership conference where we served as speakers, and a collaboration in South Florida where we shared the stage with National's Executive Director Maribel Ramirez, presenting our association to an audience of over 300 agents alongside our sponsor Western Marketing.

Make sure to secure your spot for our upcoming event on March 13th at Maggiano's Little Italy on Post Oak, themed "BELIEVE WITH US." Be prepared to be inspired by the impactful work of Ross and Andrew. Don't miss this opportunity.

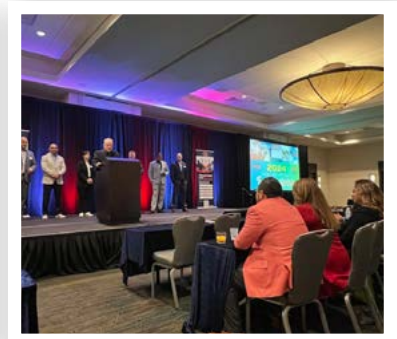
As we embark on the search for a new President to lead the Houston Chapter into the next phase, we are pleased to report that we are well-funded, boast strong sponsorship support, and have a dedicated membership aligned with our vision. Apply today for a board role and contribute to making a meaningful difference in your community.

We urge you to spread the word about our organization and help us reach the milestone of 100 members. [Share this link](#) with your colleagues, enabling them to discover more about LAAIA and become part of this remarkable organization.

With warm regards,

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

HOUSTON HIGHLIGHTS





MIAMI-DADE HIGHLIGHTS

Dear members, colleagues and partners,

I hope this message finds you well and thriving as we finish the month of love and friendship and look forward to a great March. First and foremost, I would like to extend my heartfelt gratitude to each and every one of you for your unwavering dedication and participation in our recent event. Your presence not only adds value to our professional association but also fosters an environment of collaboration and growth.

I would like to express our sincere appreciation to our esteemed sponsor, Coastal Wealth, for their generous support and commitment to our organization. Their partnership plays a pivotal role in enabling us to provide enriching experiences and resources to our members by introducing Risk Management to help address our clients needs.

Furthermore, I would like to extend a special thank you to our distinguished speaker, Carlos Temperan, for sharing his invaluable insights and expertise with us. His presentation was not only informative but also inspiring, leaving us with a renewed sense of motivation and purpose in our respective fields.

As we continue our journey forward, let us carry the momentum from this event and strive to further elevate our professional community. Your active involvement and contributions are instrumental in shaping the success and impact of our association.

Lastly, SAVE THE DATE for exciting classes and events coming in March from our Miami Dade and Broward Chapters which include Citizens Training, NexGen and March 27th, 2024 the Tennis Open.

Once again, thank you for your continued support and dedication. Looking forward to Here's to a productive and prosperous month ahead!

Marvin Rivas
President LAAIA-Miami Dade

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CITIZENS UPDATE



Proof of Primary Residency Updates

As previously announced on October 3, 2023, in the Personal Lines Bulletin: [Proof of Primary Residency](#) and Webinars, to avoid a higher capping factor at renewal for policies effective December 16, 2023, and later, agents should contact policyholders to determine occupancy and provide proof of primary residence prior to the policy renewal date.

As a reminder, under Florida law, a primary residence is defined as: (a) the policyholder's primary home, which the policyholder occupies for more than nine months of each year; or (b) a rental property that is the primary home of a tenant, which that tenant occupies for more than nine months of each year.

Homestead Exemption Status

An enhancement soon will be added to PolicyCenter® to determine the homestead exempt status on new-business submissions that are effective December 16, 2023, or later so that primary/non-primary determination can be made. The enhancement determines the primary residence status based on policy type and homestead information provided without the need to submit supporting documentation. If the system determines the residency is non-primary, the agent can decline the results and submit acceptable documentation as proof of primary residence (see below).

Figure 1: New Verify Homestead button near the bottom of the Dwelling screen in PolicyCenter.

Note: This does not apply to renewals unless there is a policy change submitted requesting an update from non-primary residence to primary residence.

Utility Bills Are No Longer Acceptable

Utility bills are no longer acceptable proof of primary residency because if the policyholder lives out of state, the utility bill still indicates the property address.

[READ MORE: CLICK HERE](#)

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Erik Perez - Ptl Insurance Associates Inc

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Natalie Pina - Joe Taylor Restoration

DALLAS

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