



Agent and Broker Interest Group

Profile of an Agent

December 2019

Jose Rosario, CPCU

State Farm Agent

Years in Present Position: 2

Current role at CPCU Society: ABIG Leadership Team

Alma Mater: University of Puerto Rico

Degrees and Certifications:

- Bachelor's in Business Administration – Finance major
- Master's in Business Administration



A & B: How did you come to work in the insurance industry? In 2004, I obtained my first insurance license while working for Santander Bank in Puerto Rico. In 2010, I started with Assurant Solutions as a Business Development Manager where I discovered a special interest in insurance operations and a passion for learning about this industry. In 2016, along with my family, I moved from Puerto Rico to Orlando, FL pursuing an agency opportunity with State Farm. Jose Rosario Agency opened its doors in July 2017 and was recognized as one of the Top 100 New Agents in 2018.

A & B: What is the most challenging aspect of your job? I enjoy helping people and like to treat them with kindness and fairness. My top goals are a productive agency and offering a great level of service. Sometimes there is conflict between these goals. Balancing those two goals can be a challenge from a new agency standpoint.

A & B: What aspect of your work as an agent do you find the most rewarding? As an agent, it's being able to connect with the community and this is one of the aspects I appreciate the most.

A & B: What emerging commercial risk most concerns you as an agent? I am confident in the advancements big companies are able to achieve to innovate toward decreasing risk and increasing societal productivity. Integration and clustering will be crucial in helping evolving technology to capture important data and to optimize results and effectiveness in the industry.

A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community? Automation and online access to coverage may cause some customers to go away from the insured/agent relationship, but at the same time financial services are integrating P&C agents to the financial

planning conversation. P&C policies are shifting from a simple needs approach to a conversation focused on protecting assets and planning in a more holistic way.

A & B: When & why did you become a volunteer leader at the CPCU Society? At the 2019 CPCU Annual Meeting in New Orleans, I met the Agents and Brokers Interest Group and understood that CPCU is not just about knowledge or prestige, it is about putting those things into action.

A & B: Has your involvement in the CPCU Society helped your career? If yes, explain. Having the opportunity to meet insurance professionals with other perspectives has helped me to understand the industry in a broader way.

A & B: Who are your top 3 mentors? Why? I am so grateful for people like Mike Figueroa, Angel Garcia, and Dr. Teresa Nazario (among others) who helped me to identify and work toward my goals in life. They have shown me the importance of putting in writing my top 100 goals and going over that list daily.

A & B: What is your greatest accomplishment so far? My greatest accomplishment is being able to do what I love along with my wife and son.

A & B: What is your favorite book and/or movie? One of my favorite books is How to Win Friends and Influence People by Dale Carnegie. The most important thing I took from this best seller is the understanding of how people react to one's words and actions. The importance of knowing what you say or do will generate an effect on others that can be an eye opener to you as a leader in life.

A & B: What is the most unusual/interesting place you have ever visited? The most interesting place I visited was Costa Rica. I was delighted with how a country with no army can be so politically stable and also discovered the kindness of their people is outstanding. "Being there showed me the importance of humbleness in every act and in every interaction with people (Pura Vida)".

A & B: How do you balance the responsibilities of yourself, family, work and CPCU? Being a husband, father, business owner and CPCU designee shares a goal, act with the highest level of moral and ethical behavior. "Putting together all my life rolls is easy when you put others first".

A & B: What advice do you have for agents/brokers considering earning the CPCU Designation? Earning the CPCU is one of the most important steps for a professional in the Property & Casualty industry. Whether you are an agent/broker or want to be one. Knowledge is the differentiator that sets apart someone who is committed with this profession as a lifelong career and wants to make an impact in the lives of their customers.

