

CAPABILITIES

Caribbean & Central America (CCA)

Stay connected



LOCKTON®

UNCOMMONLY INDEPENDENT

Lockton is the world's largest independent insurance brokerage

The freedom to always do
what's right for our clients.

12,500+

Associates

96%

Client retention
rate

140

Countries where we
operate

65 000+

clients

135+

offices worldwide

14%

Annual organic
growth

\$3.55

Billion revenue

90%

Reinvestment due to our
private ownership

What makes Lockton stand apart is also what makes us better: independence. Lockton's private ownership empowers its 12,500+ Associates doing business in over 140 countries to focus solely on clients' risk and insurance needs.

With expertise that reaches around the globe, Lockton delivers the deep understanding needed to accomplish remarkable results. For 16 consecutive years, Business Insurance magazine has recognized Lockton as the "Best Place to Work in Insurance."



INDEPENDENCE CHANGES EVERYTHING

Lockton is the world's largest privately-held global insurance broker.

We bring creative thinking and an entrepreneurial spirit to the insurance business and are uniquely positioned to help you succeed.

Lockton is not driven by the quarterly pressure from the financial markets. This kind of independence frees us to always act in the best interest of our clients and creates an entirely different dynamic, focused on your success.

We have a strong entrepreneurial culture, complemented by the scale and expertise of over 100 worldwide offices. This brings about something quite extraordinary in the insurance business – local partners with the focus and freedom to do what's right for your business that can also draw on Deep global resources to deliver the very best results.

Our people have an unmatched work ethic and go above and beyond to make your business safer, smarter, and more profitable.

The best and brightest are drawn to Lockton because they want to make a difference. They're voracious doers who know how to help clients respond quickly to changing markets and growing risks.

With Lockton, you get something you may not be used to with insurance – creative thinking. No matter what risks you face, we'll help you overcome them with innovative solutions tailor-made for your business, even if we need to invent a new one.

We're laser-focused on client needs and embrace your challenges as our own. Together, we work as partners to proactively achieve long-term goals – while protecting your interests at every turn. We'll work tirelessly to strengthen your business with the absolute best in risk management, insurance, and reinsurance.

Our culture is built on integrity, humility, and helping our clients build a legacy. There is no such thing as a pitch team at Lockton – the people you engage with at the start are the people who will be by your side throughout your relationship with us.

Lockton Caribbean and Central America (CCA) now serves over 1000 policyholders in more than 35 countries and dependencies, handling over USD 250,000,000 in annualized premiums in the international market. The portfolio ranges from residential to governmental, with over USD 10 billion of Caribbean Windstorm Limit 'in force'. This success, in just 4 years, has allowed us to expand our original offering, to now offer a fully integrated and dedicated, Energy, Financial and Specialty lines product suite, complemented by our regional Parametrics, Alternative Risk Transfer, Catastrophe Modelling, Engineering and Claims Control units.

Combined with our Treaty colleagues at Lockton Re, we bring to market an unprecedented alignment of talent to navigate the market cycle.

Thank you for entrusting your business to Lockton. We look forward to continuing to put our unique approach to the business to work for you as we build our bright future together.

Investment highlights since May 2020



Lockton in Miami

Serving the Caribbean, Bermuda and Central America





Why partner with us?

Lockton (CCA) has a Market-leading team of brokers in Miami and the region to provide a Wholesale & Facultative Reinsurance solution to the market.

Whilst the team's experience is centered around large complex commercial Property, Energy and Casualty placement, this offering is extended to all lines of business, and with a deep understanding of the local insurance landscape and reinsurance marketplace.

FAST FACTS

- 18 brokers with more than 250 years of experience working in the region.
- Collectively, we have handled billions of dollars in premiums and claims from the region.
- Multi-lingual, comfortable to trade in English, French or Spanish.

KEY DIFFERENTIATORS

- Transactional expertise at both a local and international market level.
- Deep knowledge of the reinsurance arrangements of the local insurance markets.
- Major Natural Catastrophe claims handling experience, most notably after 2017 following Hurricanes Irma & Maria.

Our Brokers



Julian Pratt

Julian has over 30 years of experience as a broker in the international and Miami (Re)insurance markets. He started his career as a broker at Sedgwick in London, focusing on international Non-Marine property.

Following the acquisition of Sedgwick by Marsh & McLennan, he worked for Marsh in New York City, and subsequently in Miami. Immediately prior to joining Lockton in October 2020, he worked for Benfield, and following its acquisition by Aon he headed up the Caribbean facultative operations of Aon Re in the Caribbean.



Tony Matta

Tony has over 30 years in International (Re)insurance, both as a broker and an underwriter. He started with Hartford Fire Insurance Co., later working on behalf Travelers Indemnity Co., and Markel International. He started his broking career as a predecessor of Awmin and subsequently Aon Benfield, and RK Harrison.

Immediately prior to joining Lockton Companies he was CEO of Willis Towers Watson's Miami-based Central America and Caribbean Facultative operations.



Simon Arden

Simon began his career in London over 18 years ago, at Benfield Group as part of its Caribbean facultative team.

Following the Aon Benfield merger, he shuttled between London and Miami, until his full-time recruitment to Aon Benfield's Miami team, where he held a key role in developing and placing many of the largest accounts throughout the region.

He joins Lockton having previously served as a director for Aon Re's Caribbean team and now leads our broking unit.



Daniel Court

Daniel joined Lockton in February 2022 based in the Miami office. He is Head of Professional & Financial Risks (ProFin) for Latin America & Caribbean.

Daniel brings 20 years of experience in the insurance/ reinsurance market, the majority working in Latin America & the Caribbean.

Immediately prior to Lockton, Daniel spent 10 years at Howden Insurance Brokers in their Financial/ Professional Lines Teams as Director in Miami before moving to BMS Group Ltd in 2015 to set up its Latin American & Caribbean operation in Miami, where he was a Managing Director.

Daniel, like most of the team, is fluent in Spanish, having studied Spanish and Portuguese at the University of Bristol in the UK.



Diego Monsalve

Diego is responsible for the Risk Consulting and Analytics team in the Latin American and the Caribbean regions for Lockton. For over 15 years, Diego has been involved in the insurance industry. He is an expert in quantify and risk assessment for Natural Catastrophe.

In 2016, he started developing Parametric insurance in the Latin American and the Caribbean region, where within 5 years he was able to make more than 80+ deals. Diego is certified Catastrophe Modeler (CEEM) by the AIR Institute and member of the International Society of Catastrophe Managers, ISCM/iCAS.



**Kevin
Alzate**

Kevin began his experience in the Reinsurance market as a Financial Operations associate & Claims Manager at Brickell Underwriting Agency and now boasts 6 years of experience in the industry. 3 years ago, with a desire to produce, he moved to Willis Towers Watson's Financial Lines team, broking in the Central American and Caribbean region and developing key relationships in the regional market. In August 2024 he joined the PROFIN team at Lockton working with Daniel Court to expand the company's Financial Lines capabilities for all of the LATAM & Caribbean region.



**Lucas
Iglesias**

Lucas began his insurance career 10 years ago at Mapfre RE in London, focusing on Property and Marine treaties. In 2016, he transitioned to Fidelitas Global MGA at Lloyds, underwriting Financial Lines for regions including Latin America, Africa, and the Middle East. In November 2019, he joined Lockton UK, working on Latam Property placement programs and generating business primarily in Central America. Since May 2023, Lucas has been based in Miami, where he specializes in designing and placing programs for Power, Energy, Renewables, and Property accounts.



**Tiffany
Delecluse**

Tiffany has 20 years' experience in the industry, starting her career in London and specializing in designing and underwriting insurance solutions for complex multinational clients. In 2016, Tiffany relocated to Miami to launch QBE's multinational products for Latam Caribbean, USA and Canadian clients, before moving to Marsh in 2018, where she moved to Marsh where she placed facultative reinsurance and parametric products for Food, Hospitality, Energy and Mining industries. She joined Lockton in August 2022, her current role is divided between placement and account director for Energy and complex multinational accounts as well as supporting Lockton's parametric, multinational and market management initiatives in the region.



**Carmen
Jiminian**

Carmen has over 25 years in the Reinsurance industry, first working in Treaty underwriting with Cigna Re, St. Paul Re, and Reinsurance Australia (REAC). Carmen moved to broking in 2000 with Guy Carpenter and, thereafter, in 2008 with Aon Benfield. In 2011, she moved to London where she spent the next 11 years working on the facultative side placing Latin American, then Caribbean business, before returning to Miami – Carmen joins Lockton as a Director in the Caribbean and Central America facultative team.



**José de la
Espriella**

Jose joined our Miami office in April of 2024. He has over 13 years in the insurance and reinsurance market, developing an outstanding career in the insurance industry in Panama. For 6 years, lead with success the entire operation of a reinsurance broker in Panama, with exceptional skills in the management and coordination of key teams and processes. Subsequently, he worked for 2 years as a reinsurance property underwriter in a well-known insurance company in Panama, specialized in the evaluation and underwriting of complex risks.



**Michael
Lambert**

Michael has more than 40 years of International Reinsurance experience, having started his career with PWS (USA) in 1982 in New York, followed by 8 years with Minet Re US. Minet was acquired by Aon in 1997 where he held various broking and management positions at Aon Specialty Re. In 2015, he joined the Aon Reinsurance Solutions team in Miami full-time, concentrating on the production and placement of Caribbean Facultative and Wholesale business.



**Natalia
Ferraluoli**

Natalia developed a strong interest in insurance four years ago, leading her to pursue a dual undergraduate degree in Risk Management & Insurance and Finance at St. Josephs in Philadelphia. She has since gained valuable experience through both academic coursework and hands-on internships at leading insurance brokers. Upon graduation, Natalia joined Lockton in June 2024 as a Broker in the Caribbean & Central America Facultative Team. Her combination of academic background and professional experience has equipped her with a solid foundation to advance her career.



**Mario
Martinez**

Mario Martinez joined our Miami office in November 2023. He will lead Lockton's efforts in Central America Facultative market. Mario has more than 10 years of experience as a reinsurance broker working almost exclusively in Central America and Mexico. Mario started his career with 5 years at Howden/RKH where he developed a specialty in Financial Lines and developed the cedant fac in Central America. After working at Howden, he then started and consolidated an independent Fac operation in Central America for 4 years, moving on to BMS where he worked as a Director for more than 2 years. Mario's native language is Spanish but also fluent in English and Portuguese.



Antonia Martinez

Antonia Graduated from Bentley University in Boston and began her career as a Marine Underwriter in the MGA space. After 3 years she moved to the United Kingdom to study a short-term specialization at the London School of Economics before returning to Miami and joining Lockton. In Lockton she focuses on portfolio solutions in the English-Speaking Caribbean as well as Co-Heading the Sports & Entertainment practice alongside Giuliano Montano.



Giuliano Montano

Giuliano has been in the industry for 12 years. He began his career at Catlin, underwriting Property & Engineering risks. In 2015, he moved to JLT Re where he was responsible for developing the Caribbean & Central America. He then joined Aon Re's Caribbean team in 2018 with an emphasis on Puerto Rican complex risks, before joining the Lockton Specialties Caribbean and Central American team. As an additional role, Giuliano is the Co-head of our Entertainment & Sports Practice.



Francisco Narvaez

Francisco "Paco" Narvaez is a Mechanical Engineer with an MBA in International Business and 25 years of professional experience. He started his professional career in the Construction Industry and later transitioned to the insurance industry, first working as an adjuster in the state of Florida, subsequently joining the largest insurance company in Central America as its Claims Director. Immediately prior to joining, Lockton served as Vice President of Claims for Latin America at Partner Re. During his claims career, Paco has been involved as an adjuster, insurer, and reinsurer throughout Latin America and the Caribbean.



Pablo Salgado

Pablo joined Lockton in April 2024, based in Costa Rica as Director for Central America, has more than 15 years of experience in the industry. Certificate in Insurance, his experience includes leading commercial teams and placement of Cargo/STP and Casualty program in the region with passion and innovative solutions to client. Among his responsibilities are develop and quoting specialized risks in the region and providing support and maintenance to the energy portfolio in Centralamerica.

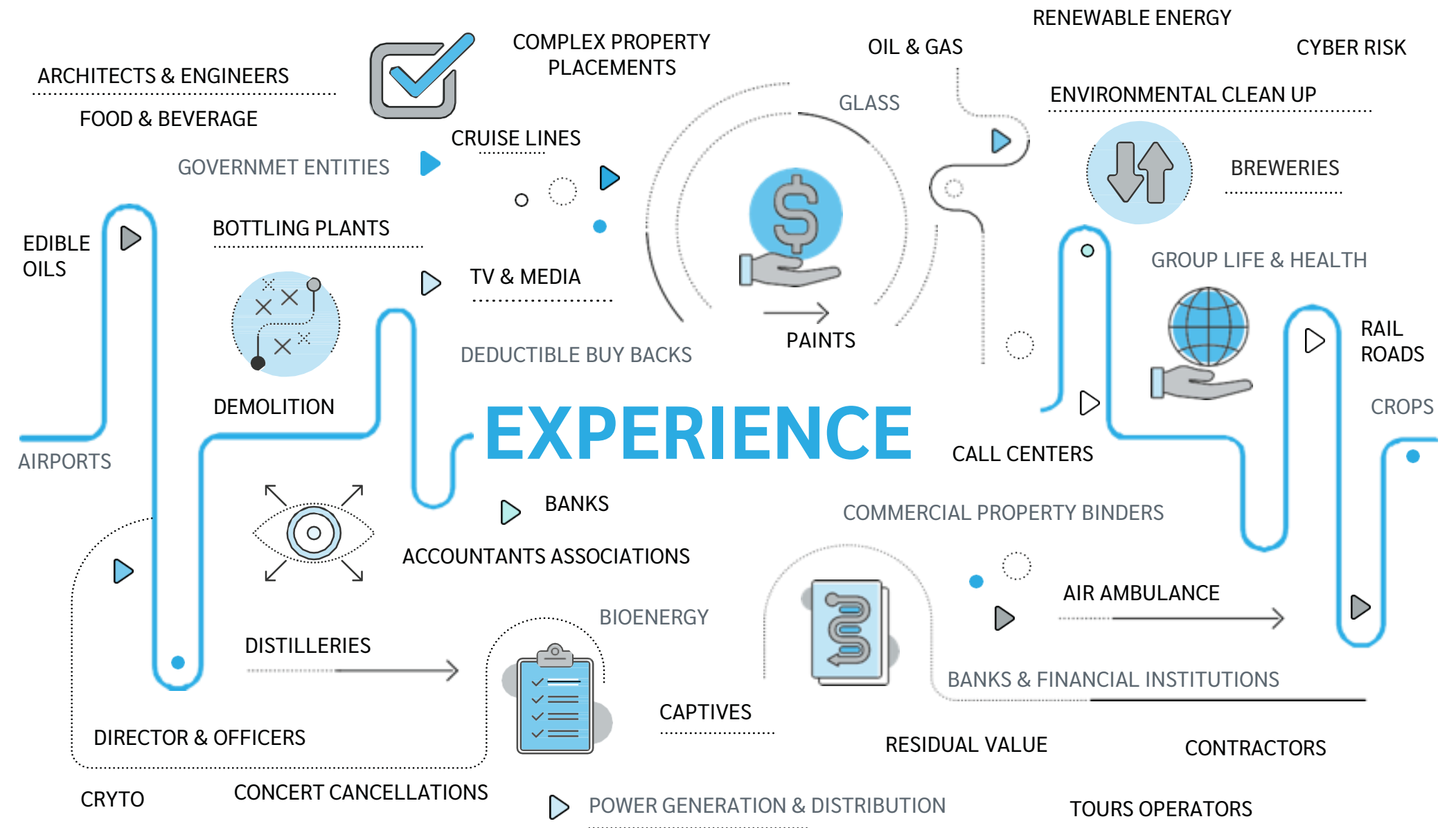


Pat Smith


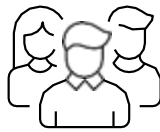

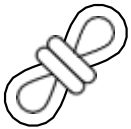

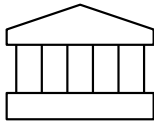
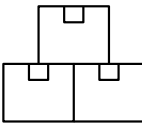
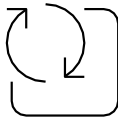
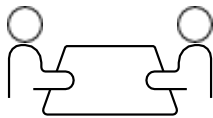
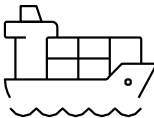

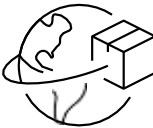


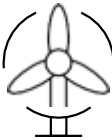
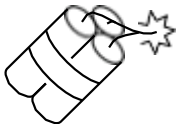


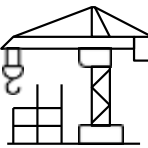

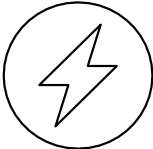
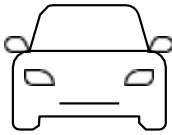


Patrick has been in the insurance industry since 2012. Starting at Marsh, he later joined Lloyd & Partners, managing downstream energy accounts for US and international clients. In 2015, he joined Lockton Global Energy in London, where he spent seven years before transitioning to the Lockton Miami office to develop the LATAM and Caribbean Power and Energy business.

Patrick specializes in designing, managing, and placing programs in the Conventional Power, Renewables, and Downstream/Midstream Energy sectors, handling everything from middle market policies to large private equity portfolios, with a focus on multi-territory energy programs in Central America and the Caribbean.

Our experience



Lockton Products & Services

							
ACCIDENT & HEALTH	PEOPLE SOLUTIONS	CYBER RISK	KIDNAP & RANSOM	AVIATION	POLITICAL & CREDIT RISKS	PRODUCT RECALL	FOOD, AGRICULTURE AND BEVERAGE
							
PRIVATE CLIENTS	MARINE	ANALYTICS & RISK CONTROL	CARGO & LOGISTICS	FINANCIAL RISKS	CASUALTY	GLOBAL ENERGY	POLITICAL VIOLENCE & TERRORISM
							
PROFESSIONAL INDEMNITY	PROPERTY	REAL ESTATE & CONSTRUCTION	PARAMETRIC AND ALTERNATIVE RISK SOLUTIONS	CONTINGENCY, SPORTS & ENTERTAINMENT	FLEET	HEALTHCARE & MEDICAL MALPRACTICE	TRANSACTIONAL RISKS

Contact one of our team members for more information on all our products & services.



Independence Changes Everything

As a family-owned organization, we're not driven by the quarterly pressure of financial markets. This kind of independence frees us to always act in the best interest of our clients and creates an entirely different dynamic—one that's focused on your success.

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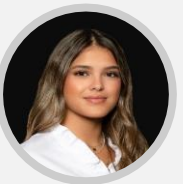
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