

CARIBBEAN **BIG** BUSINESS

PROFILES

INSURANCE

Seguros Javier Calderón

focused on cost-effective full service



Javier A. Calderón Martínez, president of Seguros Javier Calderón Inc.

BY MARIO BELAVAL DÍAZ

Seguros Javier Calderón has built its success as a full-service insurance agency in Puerto Rico through its unwavering commitment to service tied to strict adherence to values such as honesty, integrity and loyalty.

“First, we meet with our clients to identify their needs. Then, we work diligently with our carriers to deliver the coverage our clients need at the lowest possible cost,” said Javier A. Calderón Martínez, president of the firm. “We prepare a summary of all quotes offered by our carriers, and with that summary and our recommendations, our clients decide what is the best alternative to protect their needs.”

Calderón Martínez explained that in the past five years, the soft market that characterized the insurance industry suggests premiums have gone down dramatically due to fierce competition. As a result, clients tend to search for lower premiums. While no one can control rates, he added, “the business grows with new clients because the company delivers the level of service these value-oriented clients are looking for, and Seguros Javier Calderón has the support of its carriers because we have always maintained a straightforward, honest relationship with them.”

“What they are really looking

for is service and value,” Calderón Martínez said. “This is why we continue to push the envelope in terms of service and value, and we can see the success of these efforts each and every day.”

Seguros Javier Calderón carries on the tradition of two previous generations of leaders in the local insurance industry. Founded in 1990, the firm began as the practice of an independent agent but quickly developed into a full-service, expertly staffed corporate firm. The firm provides coverage areas including Personal Lines, Commercial Lines, Title, Condominiums, Medical Malpractice, Professional Liability, Marine (Yachts), Life, Disability & Health, Surety Bonds, Travel, IRAs, Cancer and Premium Financing.

“We have developed both our personal and commercial lines departments in the past year because we have written a large number of medical malpractice policies and a growing number of condominiums, high-profile personal packages and commercial package policies,” Calderón Martínez said. “We provide a professional, ethical analysis of their needs and find the most cost-effective solutions to satisfy those needs.”

At the moment, Seguros Javier

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Calderón is focused on further expanding its market share in Puerto Rico. While many insurance producers have interpreted the past years'

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tough economic climate as a signal to leave the island, Calderón Martínez said. Seguros Javier Calderón sees this as an opportunity to

attend to the insurance needs of those clients who were affected by their previous insurers' departure from Puerto Rico, who are searching for a level of quality that Seguros Javier Calderón provides. The company also reinforces its services by providing experienced staff with all preparations to help them achieve their mission through continuing education and training programs, including Certified Insurance Service Representative (CISR) and Certified Insurance Counselors (CIC).

Seguros Javier Calderón's commitment to provide the best service to its clients also complements the firm's commitment to the environment.

“The investments we have made in technology, which have allowed us to become a paperless work environment, allows us to respond quickly to our clients' needs, providing them the answers and information they require through computers and mobile devices,” Calderón Martínez said. “We are able to prepare SRO vouchers, certificates of insurance, certificates of payment and premium finance contracts at our office, or if we are visiting a client, we can access our entire database remotely, right there on the spot.” ■



Seguros Javier Calderón, Inc.

787.281.0500

Type of Business:
Insurance

Year Founded:
1990

Top Executive:
Javier A. Calderón Martínez, president

Number of Employees:
9

Location:
San Juan

Website:
www.segurosjaviercalderon.com

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Seguros Javier Calderón, Inc.
787.281.0500
www.segurosjaviercalderon.com
 César González #500,
 San Juan, PR 00918-2652
 /segurosjaviercalderon