



### **Joe Flores, JD, MSB**

As Flores & Associates Insurance Services, Inc.'s CEO and an independent agent/broker, Joe is an industry expert with real-world experience.

Joe brings expertise in Medicare and the Affordable Care Act (ACA) and brings a multitude of Life Insurance options to the table. He is aligned with several national insurance companies and the agency offers a variety of options in plan selections and strategies to suit the needs of his clients.

Joe shares a sense of community and at a young age started participating in community service projects primarily with the Boy Scouts of America. He currently serves as a board member of the Roseville Area Chamber of Commerce, a member of the Roseville Host Lions Club, an economic advisory member of the Assistance League of Greater Placer County and is now honored to serve on the board of the Latino Leadership Council.

He met his wife Dina of 28 years at Long Beach State University, where he earned his BS in Business Marketing and Management. Joe and Dina love spending time raising, supporting, and encouraging their children throughout various stages of their lives.

Soon after relocating to Roseville in 1994, Joe worked for Foundation Health and then Health Net in Medicare sales. After earning his MBA from National University, Joe served Western Health Advantage as their Medicare Operations Manager. He then decided to continue his formal education and in 2005 earned his Juris Doctor from Lincoln Law School of Sacramento. Joe realized that studying law would help him provide proper consultation on trending legislative and industry changes.

Flores & Associates Insurance Services was launched in 2005 and has achieved substantial growth in both clients and insurance agents. Currently in 21 states, the agency continues to serve others in the dynamic insurance industry.