

A passion for life



Way beyond the numbers



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Gonzalo Garcia is a partner at AgencyONE in Rockville, Maryland, where, for the past 11 years, he has primarily worked in the brokerage space assisting professionals with underwriting, planning, and product selection. But, according to the business and psychology double major, “I put my psychology hat on every day.”

It was that human element to insurance and planning that hooked him early on, even as the numbers and legal side intrigued him. Although he, like many professionals, “fell” into insurance — “I was like every other college kid, you take whatever job you can find” — he says, “I realized what insurance does for families and businesses goes way beyond the numbers, and that’s what piqued my interest at the end of the day. My passion lies in helping the long-term financial wellness of families and businesses, and insurance is a remarkable tool to help people get there.”

“Now, almost 40 years later, I’m still doing that.”

In his role, often a step removed from the client, Garcia says he focuses on asking the right questions in order to make a good recommendation that’s in the best interest of the client, a skill that has

become even more important during this time of COVID-19. He calls it the “why” side of the conversation, which homes in on the anxieties people are feeling right now as they face their mortality and morbidity and worry about being able to care for the people they love.

A reminder of that for him is a statement he receives every year for a whole life policy he sold when he was just starting out in the business. The client was a housekeeper who was Hispanic; she had immigrated to the U.S. and had a newborn granddaughter. Through all of Garcia’s career changes, “She still owns that policy,” he says. “It’s a sign of caring about somebody that you love, making sure they are OK — and her commitment to that is still true today.”

He’s never bored at work. When he’s not thinking about the psychology, he’s focusing on accounting and finance, or risk management and legal. Above all else, he says, “I get out of bed every day knowing that I have the opportunity to change somebody’s life forever, in a good way out of a bad situation, whether that’s the death of a loved one or spouse or parent. It’s really about that.”

Photos courtesy of Gonzalo Garcia