

Carlos García-Flores is the founder and managing principal of CGF Insurance, LLC an insurance general agency dedicated exclusively to health insurance within the Puerto Rico's marketplace. The general agency portfolio of clients in current year 2025 will spend well over \$800 million in health insurance in premiums. Among the principal clients of the general agency are most of the larger employers, among them, the University of Puerto Rico, Eaton Pharmaceuticals, Universidad Ana G. Méndez, Empresas Berrios/Ashley/Rent Express, Banco Popular de Puerto Rico and Firstbank, among over 1,000 other employers.

Carlos, a graduate of the University of Puerto Rico, established the general agency in 1999 after serving as Vice President of External Operations for Blue Cross of Puerto Rico since 1982. CGF Insurance, LLC was the first to create and operate a health insurance exchange on the island upon the creation of Obamacare. The general agency has representation agreements with most local health insurance companies.

Carlos is considered and respected as an authority in the local health insurance marketplace and have brought many solutions to the industry during his 42 years of tenure.

Besides his passion for his family and his professional endeavors, Carlos is a devoted world class sports fisherman, spending his leisure time to pursuing marlin species all over the world in his famous sports fishing boat PEJE out of Club Náutico de San Juan.