



Lois Lugo

Director of Operations

As Director of Operations at Alamo Insurance Group, Inc., Lois Lugo oversees the seamless execution of all internal organizational functions. She manages and coordinates all facets of the new business and renewal processes, ensuring exceptional communication and service for prospects and clients. Additionally, Lois oversees the group's Human Resources, Accounting, and Finance functions while serving as the primary liaison to external Legal and Compliance partners. Miss Lois plays a pivotal role in overseeing the Public Sector book of business, expertly leading the group's Request for Proposal (RFP) and Request for Qualification (RFQ) competitive bidding processes.

Lois's exceptional organizational skills, meticulous attention to detail, and client-focused approach are integral to maintaining the agency's reputation for professionalism and delivering outstanding customer service. Often described as the glue that holds the organization together, Lois ensures that all internal operations function cohesively, fostering a stable and productive work environment.



Biography: Lois brings over 30 years of extensive experience in the insurance and reinsurance industries. She began her career as an Accounting Clerk in the Corporate Finance Department of Johnson & Higgins/Marsh & McLennan, where she supported the Corporate Finance Manager. Her career trajectory led her to an office management role at the Southern California Physicians Insurance Exchange, where she gained broad organizational expertise, contributing to both operational functions and high-level corporate decision-making.

Following the tragic events of September 11, 2001, Lois, also a victim, played a pivotal role as the Lead in establishing a satellite office in Westfield, NJ, after the destruction of the World Trade Center office. Her efforts ensured business continuity and operational stability during a critical period.

Prior to joining Alamo Insurance Group, Lois served as a Reinsurance Specialist in the claims division at Gallagher Re., focusing on life, accident, health, and property/casualty claims arising from the September 11 attacks. In this role, she also represented the Facilities Department on a cross-functional team, driving the implementation of a file digitization project to transition the organization toward a paperless environment.

Lois earned a Bachelor of Science Degree in Business Management from the University of Phoenix, where she was among the inaugural students at its Jersey City campus. She resides in Ridgefield, New Jersey, with her husband, Frank, and their daughter.