



*"Here's to the elite!"*

*Congratulations!  
We honor and  
support all who  
have excelled as  
Guardian's  
agents.*

**First Insurance Agency**  
*Best of the Best*

**Masters Insurance Agency**  
*Top Agency in St. Croix*

**Family Insurance Agency**  
*Top Agency in St. Thomas*

**Carlton L. Williams & Associates**  
*Best Performing Agency*

**Inter-Ocean Insurance Agency - St. Thomas**  
*Highest Increase Agency*

**Inter-Ocean Insurance Agency - St. Croix**  
*Best Loss Ratio*

**The Kreke Corporation**  
*Best Service Agency*

**Val's Insurance Agency**  
*Best Quality Agency*

**Fernando R. Webster, Jr.**  
**of First Insurance Agency**  
*Agency Service Representative of the Year*

**Joseph M. Charles**  
**of Family Insurance Agency**  
*Guardian Angel of the Year*

