Estrella Insurance Marks Hispanic Heritage Month with 168 Hispanic-Owned Agencies Nationwide

Founded in Miami by a Cuban immigrant, Estrella now operates 242 agencies across 10 states

MIAMI, FL, UNITED STATES, September 17, 2026 /EINPresswire.com/ -- Estrella Insurance, a property and casualty insurance franchisor, is marking National Hispanic Heritage Month with 242 franchises nationwide, 94% of them owned by Hispanic entrepreneurs. That ownership base traces directly back to their first customers. Estrella Insurance was built selling auto insurance to Hispanic families in South Florida, and when the company moved to a franchise model, the employees who had been serving those communities became the owners of the agencies in them.

Where It Started

Soon after arriving from Cuba, Nicolas Estrella, founder of Estrella Insurance, began selling auto insurance to the Hispanic community in South Florida. It was there that he saw a need for agents who could explain a policy in Spanish, in terms that made sense to families making the decision for the first time. “My father was not trying to build a franchise when he first started,” said Nicolas Estrella Jr., CEO of Estrella Insurance. “He saw people signing documents they could not read, in a language nobody was offering to translate, and he decided he would be the one to sit down and explain it to them. Everything this company does still comes back to that.” When door-to-door sales turned into storefronts, Estrella hired agents out of the same Hispanic communities his customers came from, people who could answer a question at the counter without anyone switching languages. As his business continued to grow, he added home, commercial, and life coverage.

A Path to Ownership

When Nicolas Estrella Jr. took over as president, the company ran 40 corporate offices alongside three franchises whose owners were driving strong results independently. He decided to turn the corporate stores into franchise agencies, allowing the managers to run them. Most of those first owners were the Hispanic employees who had spent years behind the desks in those same offices.

Today, 94% of Estrella franchisees are Hispanic. 168 families have achieved business ownership through the brand, with many having no prior experience running a company yet trusting Estrella's model. Estrella supports all new owners with six weeks of training, marketing support, territory protection, and access to more than 100 insurance carriers.

Franchisee Success at Estrella Insurance

Those figures are built one owner at a time, and many of them found Estrella long before they ever considered buying an agency.

Arla Rodriguez came to Florida from Cuba with no background in insurance. Following a friend's recommendation, she offered to work for free at Estrella's West Palm Beach office until a position opened. Rodriguez took a cleaning job in the mornings and then spent her afternoons at the agency, unpaid, for eight months.

Rodriguez eventually moved into a full-time role in Broward County, and three years later, she returned to Palm Beach County to manage an office. When Estrella Insurance offered her a franchise of her own in 2010, she hesitated for the first time. "I didn't say 'yes' right away. It felt both exciting and scary," said Rodriguez. "For the first time, I needed to stop and really think about it."

She accepted the offer and now owns 13 Estrella agencies across Palm Beach County, including one that opened this year in Jupiter. Her husband and daughter both work in the business, and her daughter grew up alongside it as it expanded from a single office to more than a dozen.

Rodriguez credits Estrella's leadership with helping her grow, among them Co-Founder and Vice President of Franchising Jose Merille, whose financial guidance she relied on as she added locations. "To this day, I'm grateful for the guidance and belief they had in me as I built my business," said Rodriguez.

Jorge and Rey Martinez arrived at ownership through a different route. The brothers knew Estrella as a neighborhood name in Central Florida long before they considered buying into it, and they chose insurance deliberately, as a business every household needs and one that keeps an owner in daily contact with the people around them. "Estrella is recognized as the premier

insurance brand in our area," the brothers said. "We loved the model and support they provide, so it made perfect sense for us." The brothers, sons of Hispanic immigrants, have been Estrella franchisees for a decade and together operate more than 20 agencies across Central Florida.

The model puts a Spanish-speaking agent within driving distance of most of the communities Estrella serves, where customers walk in without appointments, bring their paperwork with them and ask all their questions. Offices keep Saturday hours because that is when people who work six days can come in, and they sponsor the youth leagues and church raffles in the streets they sit on.

Some of the current owners started as customers before becoming employees and then franchisees, hiring the next set of agents from the same communities. "Arla and the Martinez brothers did not need anyone to hand them ambition," said Nicolas Estrella Jr., CEO of Estrella Insurance. "What they needed was a business they could afford to buy and a company that would pick up the phone when they called."

Still Expanding

Estrella Insurance currently operates 242 agencies in 10 states and plans to add 7 locations this year, concentrating on markets with large and fast-growing Hispanic populations.

"Hispanic Heritage Month is a good time to say out loud what this company has been doing since 1977," said Nicolas Estrella Jr., CEO of Estrella Insurance. "We are proud of it, and we are not finished. There are still neighborhoods where a family walks into an insurance office and cannot find anyone who speaks their language. We intend to be there."

Estrella Insurance has been ranked on Entrepreneur's Franchise 500® for 14 consecutive years and was named to the 2026 Inc. 5000.

Estrella is recruiting owners across the U.S., where territories remain available. Ready to own your own agency? For more information on franchise ownership, visit www.estrellafranchise.com.

About Estrella Insurance

Miami-based Estrella Insurance is a property and casualty insurance franchisor and a trusted leader among consumers and insurance companies, providing simple, cost-effective solutions across its auto, home, commercial, business, life, and health insurance portfolios. With more than 200 offices across the U.S., Estrella is consistently ranked as a top franchise opportunity, including 14 consecutive years on Entrepreneur's Franchise 500®, and earned a place on the 2026 Inc. 5000 list of the fastest-growing private companies in America. Its proven business model allows owners to focus directly on customer support and community engagement. For more information, visit estrellainsurance.com.

Brianne Badenjki
Ink Link Marketing
brianne@inklinkmarketing.com

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