



Monica Denise Richardson is the founder and president of JYM Associates Group, Inc DBA as Encore Claims Services. This is a training and development organization that offers a vast range of training services in the insurance industry. Monica is an honored graduate of Alabama Agricultural and Mechanical University where she received a Bachelor of Science degree (1995) in Food and Nutrition and later earned a Master of Science degree in Human Resource Management from Keller University (2002) with an emphasis in training and development.

While studying at Alabama Agricultural and Mechanical University Monica was accepted into the Walt Disney Summer Internship Program. Monica wanted to elevate her skills outside the classroom and work side by side with the global leaders in the industry. This allowed her the opportunity to live in an apartment community with other college students from across the country to gain hands on job experience. This global program consisted of career development classes in guest services, effective communication, teamwork and problem solving that helped build transferable skills. Monica has three siblings. She was raised in a military background. Her father is a retired Chief in the Air Force and her parents have been married for 58 years. Monica was born on Andrews AFB and has lived in Australia, New Zealand and several other places throughout the United States. Monica selected a major and career in the hospitality industry because this aligned with her upbringing and would allow her the opportunity to continue to travel and see the world.

She worked over 10 years in the hospitality industry in various leadership roles such as Operations, Restaurant, Customer Relations, and Marketing/Sales with the Marriott, Hilton, and Hyatt prior to transitioning into the Insurance Industry. When Monica started a family, she had to make one of the most difficult decisions in her career to leave the hospitality industry. This being a 24-hour industry did not allow her the time needed to spend with the family.

With her transferable skills Monica decided to switch careers into the Insurance Industry. Monica began her insurance career with State Farm Insurance in Dallas, Texas (1998), in the Fossil Creek Field Office. Monica believed in working with the leaders in the industry. State Farm was the industry leader that provided the knowledge, skills and tools that were critical to my success while advancing in the industry. This helped set the stage for service and expectations.

Monica now brings over 22 years Insurance experience that eventually led to her becoming the Director of Claims Training for the Country for a fortune 500 Insurance Organization where she led 13 National Trainers and over 2,000 + employees on a wide array of topics to include bodily injury, Med Pay/PIP, Customer Service, Ethics, Total Loss, Liability, Negotiations and several other topics. With her knowledge and expanding expertise Monica decided to leave the Insurance Corporate side and become an Independent Insurance Contractor. This allowed Monica the flexibility to work on various assignments while starting her business.

Monica has 1 daughter, Aaliyah and a grandson named Kaison. She is active in the community and has a passion for working with the underserved youths in helping them discover their full potential. Monica is an active member of her church and serves on the outreach ministry which includes evangelizing in the community, prisons, and homeless shelters.



Monica is an active member of Delta Sigma Theta Sorority Inc. where she currently serves as the 2019-2021 Chair for the National Pan Hellenic Counsel, and was recently awarded the National Pan Hellenic Counsel delegate for 2020-2021. Monica is currently the 2020-2021 Community Relations Chair for The First Coast National Pan Hellenic Counsel and also serves on the Fundraising Committee. Monica served as the 2019 Delta Sigma Theta Chairperson for the National Pan Hellenic Counsel Jax Achievers Scholarship Program. Monica was recently appointed as the Florida Program Chair for the National African American Insurance Associate (NAAIA). She is also an associate member of Jack and Jill Of America, and currently serves on the National Fundraising Committee for Alabama A&M Agricultural and Mechanical University and also serves as an active member of the Metro DC Alabama A&M Alumni Association.

Monica is a Certified Arbitrator and has served on various arbitration panels. She was the SE Regional Director for The Society of Trainers (2009-2010), Monica enjoys exercising, more specifically Hot Yoga, Spin, and Zumba. She loves traveling nationally and internationally. She looks forward to her annual girls' trip with her college roommates that she has known for the past 25 years. These annual trips allow Monica to stay connected with friends that keep you grounded, hold you accountable but also continue to elevate you for greatness.

My motto "As long as I breathe, I will achieve." Monica Richardson