

PENSACOLA

APRIL 2026

# REAL PRODUCERS<sup>®</sup>



## Joshua & Rebekah Ward

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Partner Spotlight  
**MICHELLE BRAGG**  
Guard Home Warranty

Agent on the Rise  
**KIKI PROCTOR**



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# Spring Momentum

As the Pensacola market moves into full swing, the energy of the season reflects the dedication and professionalism of the agents who continue to shape our beach-town community.

BY LIZ BISWURM

In a beach town like Pensacola, you don't need a calendar to know when the real estate market shifts—you can feel it in the air.

And this year, that shift came early. By the time March arrived, the energy in our market was already building. Showings began filling the calendar, listings started hitting the market, and the steady rhythm of the spring selling season returned. Now, as we move into April, the momentum is undeniable—the market is in full swing.

Living and working in a place like Pensacola means the real estate cycle often mirrors the lifestyle that draws so many people here. As the weather warms and the beaches begin to fill with visitors, so does the activity in our industry. Snowbirds begin making decisions about second homes, families start planning summer moves, and buyers from across the country continue to discover what makes this coastal community so special.

But what truly drives this market forward isn't just the season—it's the people. One of the things I've come to appreciate most about this community is the way top professionals show up not only for their clients, but also for each other. While real estate can certainly be competitive, there is also a strong sense of professionalism, respect, and camaraderie among the agents who continue to raise the bar in this market.

As we move further into the spring season, we're also looking forward to bringing everyone together again. Our **Pensacola Real Producers Spring Event is currently in the works**, and I'm excited about what we're planning. Keep an eye out for your invite soon—it's always a great opportunity to step away from the day-to-day, connect with fellow top producers, and celebrate the incredible real estate community we have here.

One of my favorite parts of creating *Pensacola Real Producers* each month is getting the opportunity to highlight the stories

behind the production numbers. The agents featured in this magazine aren't just top producers—they are relationship builders, problem solvers, leaders, and community advocates who continue to elevate the standard of real estate in our area.

Success in this business rarely happens overnight. It's built through long days, consistent effort, and a genuine commitment to serving others. It's built through the trust you earn from clients and the relationships you cultivate within this community.

As the pace of the spring market continues to accelerate, I hope this issue serves as both encouragement and inspiration. Whether you're coming off a strong first quarter or gearing up for the busy months ahead, this season always brings new opportunities.

Thank you for the role each of you play in shaping the real estate community here in Pensacola. It is truly an honor to help tell your stories and celebrate the impact you make every day.

**Here's to the momentum of spring, the opportunities ahead, and the professionals who continue to make the Pensacola real estate community one of the best in the country.**



**Liz Biswurm**  
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# Growth doesn't wait for comfort.

PHOTOGRAPHY BY CUROLE MEDIA | ANTHONY CUROLE



“Kiki”  
**Kiara**  
Proctor

In July 2020—mid-pandemic, mid-uncertainty—Kiara Proctor made a decision that would define the way she’s built her career ever since: she went all in.

No part-time runway. No “let’s see how it goes.” She got licensed and stepped into real estate full-time immediately, betting on herself when the world felt anything but predictable. Most people know her as **Kiki**, and if there’s a phrase that captures her mindset, it’s the one she lives by: **“Growth doesn’t wait for comfort.”**

Now in her fifth year, Kiki has already built a track record that reads like a decade-deep resume: **\$29,108,850** in career volume, **\$13,740,000** last year, and repeated execution at the highest price points—including a **\$5.8M double-sided luxury deal in 2025**. But Kiki’s story isn’t just about volume. It’s about vision—how she thinks, how she builds, and how she leads.

### Built for This Before She Ever Sold a Home.

Before real estate, Kiki worked in Owner Relations at Portofino Island Resort, managing 200+ short- and long-term rental units. That experience shaped her business instincts in a way most agents never get in year one—or even year five.

She learned how assets perform over time. How HOAs operate. How upgrades affect value. How communication across departments creates efficiency. In other words: she didn’t just learn property—she learned *performance*.



And then she layered on two more skill sets that would later become core advantages.

In 2018, Kiki relocated to South Florida, building her future alongside her now-husband, Chris. She worked as a recruiter with Insight Global, sharpening communication, persuasion, and negotiation. Then she served as a buyer for White House Black Market under Chico’s FAS, refining her understanding of branding, positioning, and presentation.

Each role strengthened a different business muscle. Real estate became the place where all of them could finally work together.

### From Peru to Pensacola: The Mindset Behind the Momentum

Kiki’s edge didn’t begin with a brokerage or a business plan. It began at 15, when she moved from Peru to the United States and landed in Pensacola without speaking English.

She remembers the isolation: the cultural gap, the social dynamics, the pressure of not being able to express who she was. So she did what she’s always done—she worked.

She spent hours alone practicing pronunciation, reading out loud, repeating words until she could speak with confidence. That season taught her discipline and resilience—how to stay uncomfortable long enough to grow.

At the same time, she watched her mother rebuild. Despite multiple degrees and a corporate background with global brands like Lacoste and Eli Lilly, her mother worked multiple jobs after her parents divorced to make sure Kiki and her brother had access to education and opportunity. She made sure Kiki could keep playing tennis—an anchor during one of the most transitional chapters of her life.

Competitive tennis became another teacher. Kiki played through high school at Catholic High School and Gulf Breeze High School, and later attended the

University of West Florida, studying Global Marketing. In her final semester, she lived in Shanghai, studying International Economics and Foreign Trade at a French economics school.

Adaptability isn’t a buzzword for her. It’s lived experience.

“I’ve built forward in unfamiliar territory my whole life,” she says. “I adjust and pivot as needed.” Real Estate as a Platform, Not a Job

Kiki didn’t choose real estate for flexibility or a quick win. She chose it because she understood something early: real estate is one of the most powerful tools to build generational wealth.

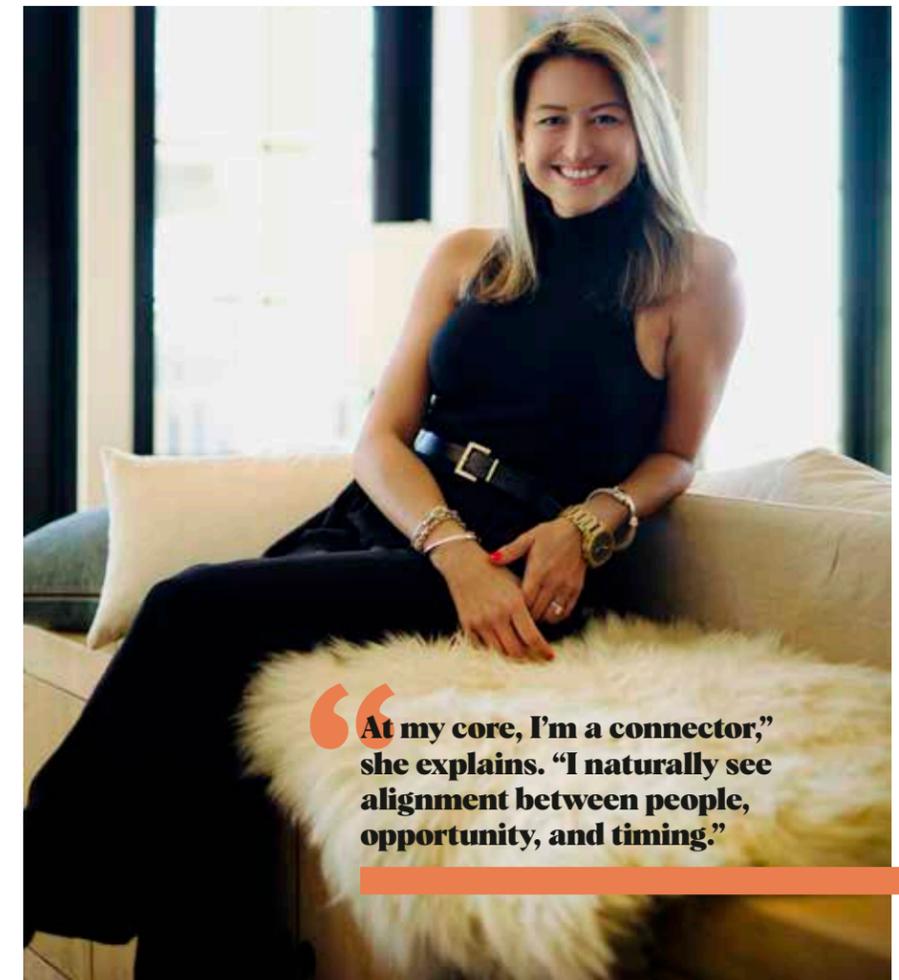
“At my core, I’m a connector,” she explains. “I naturally see alignment between people, opportunity, and timing.”

She calls herself a property matchmaker—but one who thinks three moves ahead. To Kiki, the work isn’t simply helping someone buy a home. It’s helping them build a future with leverage, stability, and ownership.

Early in her career, she admits she didn’t have systems or structure—and real estate exposed that quickly. But instead of being discouraged, she evolved. She became disciplined. Strategic. Intentional.

Then she realized something even bigger: real estate isn’t just about transactions. It’s a platform—one that can expand influence, create leadership opportunities, and open doors to impact at scale.

That shifted her ceiling. Luxury + New Construction: Where She’s Quietly Built a Reputation One of the most compelling



“At my core, I’m a connector,” she explains. “I naturally see alignment between people, opportunity, and timing.”



aspects of Kiki's career is how early she established credibility in new construction and luxury.

**Her accomplishments include:** Helping manage and operate a 17-home luxury new construction development from launch through completion, contributing to pricing strategy, positioning, and sales execution.

Being deeply involved in a 24-home new construction project in Milton, supporting it from inception through closing—marketing strategy, coordination, and transaction flow.

Double-siding a \$5.8M transaction in 2025, representing both listing and buyer side.

Selling the same luxury property previously for \$5.1M in 2022, demonstrating long-term client trust and repeat execution.

Closing a \$3.25M luxury new construction home, taking it from early development stages through final close, setting a record price per square foot.

Most agents spend years trying to break into those rooms. Kiki built her reputation there by doing what she always does: showing up prepared,

thinking long-term, and executing with precision.

**A Team Built Around Alignment, Not Size** For her first five years, Kiki was part of a mega team—an environment that gave her structure, foundational knowledge, and opportunities that stretched her. But in January 2026, she transitioned into operating independently while remaining at the same brokerage.

“That shift wasn’t about leaving structure,” she says. “It was about evolving it.”

Today, her “team” is intentionally lean—but strategically strong.

She works closely with her real estate coach, Rebecca Soto, who has helped her move from comfort-based execution to clear, long-term thinking. She’s also building a brand from the ground up with her Director of Marketing, Adam Myrick, anchoring her public presence in clarity and trust—not aesthetics.

Then there’s the ecosystem: handpicked lenders, trusted title professionals, vendor relationships, and the partnership that runs through everything—her husband, **Chris**, who is scaling his State Farm agency.

Kiki’s team isn’t defined by headcount. It’s defined by standards.

“If you see me talking to myself,” she jokes, “I’m probably having a staff meeting.”

And honestly? That ownership is exactly why she’s able to scale with intention.

**The Challenge That Changed Everything:** Becoming a Mother While Building Ask Kiki about her biggest challenge, and she doesn’t point to the market.

She points to expansion—personally and professionally—at the same time.

Her son Lucas was born two years ago, and she continued working shortly after. Showings didn’t stop. Clients still needed leadership. Meanwhile, Chris was scaling his business too.

There were moments of exhaustion. Mom guilt. Redefining what growth looked like in a new season.

But Kiki and Chris chose rhythm instead of chasing balance. They protect their peace, communicate intentionally, and treat their marriage as the foundation of everything they are building.

“Growth doesn’t wait for comfort,” she says again. “It doesn’t pause because life gets bigger.”

**What She’s Passionate About Right Now:**

Building With Intention Kiki keeps coming back to one word: build.

For her, it’s not just about construction. It’s a philosophy.

- **Building equity for families.**
- **Building portfolios for investors.**
- **Building confidence for first-time buyers.**
- **Building alignment with the right partners.**
- **Building systems and standards that don’t collapse under growth.**

This season is about scaling responsibly—increasing production without compromising her values, her faith, or her family.

And because of her background in new construction, she’s drawn to the planning



side of real estate: strategic upgrades, details that determine long-term value, and thinking beyond today’s market to position for appreciation.

New construction requires vision. Kiki has plenty.

**The Most Rewarding Part: Watching the Shift**

For Kiki, the best part of the business is the moment a client shifts from uncertainty to confidence.

A first-time buyer realizing stability is possible. An investor expanding strategically. A family stepping into long-term positioning.

But there’s another layer she didn’t expect: the reward of watching other agents grow.

Real estate introduced her to relationships and leaders that expanded her perspective—and seeing others win, step into bigger rooms, and build intentionally is something she doesn’t take lightly.

Real estate has given her more than production. It has given her proximity, perspective, and rare relationships. Advice to New Agents: Get in the Right Rooms Kiki’s advice is simple, but it’s not soft:

- **Invest in yourself.**
- **Get in the right rooms.**
- **Hire the coach.**
- **Go to the conference. “Your environment will either limit you or expand you,” she says.**

She also speaks directly to the fear many new agents have—sounding too salesy.

“Early on, I was afraid of that too,” she admits. “But when you’re truly bringing value, it becomes a conversation—not a pitch.”

Connection is her superpower. And it’s something other agents can learn: pay attention, listen closely, ask better questions, and connect the dots between people, opportunity, and timing. What She Wants to Be Remembered



For Kiki doesn’t want to be remembered for transactions. She wants to be remembered for impact.

For helping families make decisions that build generational wealth. For building something strong enough to outlast her. For creating a legacy her family can continue.

And if there’s one thing she wants readers to understand, it’s this:

She’s building with scale in mind.

Not transaction to transaction—infrastructure. Not just success—leverage. Not just production—leadership.

“Leadership isn’t a title I’m chasing,” she says. “It’s a standard I’m building toward.”

**A Closing Thought for the Industry** If Kiki could use this platform for one

message, it would be to challenge how success is measured.

Volume alone isn’t the ceiling. Infrastructure matters. Long-term positioning matters. Relationships matter. Collaboration matters. Standards matter.

“We’re in a market that requires sharper thinking and stronger collaboration,” she says. “The agents who will thrive long-term are the ones building systems, surrounding themselves with leadership, and operating with strategic intent.”

Kiki Proctor is doing exactly that—scaling responsibly, expanding capacity, strengthening partnerships, and placing herself in rooms where the conversations are bigger and the projects require foresight.

Because she knows something most people learn too late: **The future belongs to those who build beyond the deal.**

## Guard Home Warranty

# Michelle Bragg

### Protecting Homes, Supporting Realtors, and Putting Homeowners First

PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS

In real estate, peace of mind is one of the most valuable things a homeowner can have. Behind many successful transactions are partners working quietly behind the scenes to ensure that homeowners feel protected long after closing day. For Michelle Bragg, Area Sales Manager for Guard Home Warranty, helping homeowners and supporting real estate professionals isn't just part of her job — it's something she genuinely cares about.

Michelle brings a people-first mindset to everything she does. Whether she's working with Realtors to help protect their clients or assisting homeowners through unexpected repairs, her approach is rooted in service, trust, and building lasting relationships.

Originally from Jackson, Mississippi, Michelle has always been someone who enjoys helping others. That passion has guided many of the professional decisions she has made along the way and ultimately led her to the home warranty industry.

Today, she proudly represents Guard Home Warranty, a company that is quickly becoming recognized for its innovative approach to home protection.

#### A Modern Approach to Home Warranty

Guard Home Warranty is a residential home warranty provider designed to help homeowners manage the cost of unexpected repairs to major home systems and appliances. Headquartered in Warrenville, Illinois, the company provides comprehensive service plans covering HVAC systems, plumbing, electrical, water heaters, kitchen appliances, and more.

Serving homeowners across 49 states, Guard has built a reputation for reliability and flexibility. The company has earned an A rating with the Better Business Bureau and



maintains a 4.6-star rating on Google, making it one of the highest-rated home warranty providers in the industry.

But what truly sets Guard apart is its “Choose Your Own Contractor” model — a feature that reflects the modern homeowner's expectations.

Traditionally, many home warranty companies assign contractors to service requests. While the intention is to streamline repairs, the process can

sometimes lead to delays if the assigned contractor isn't immediately available. Homeowners often have to wait for that specific technician, even if a trusted local professional could address the issue sooner.

Guard recognized this challenge and took a different approach.

With their Choose Your Own Contractor model, homeowners have the flexibility to hire a licensed professional they trust.

Repairs can begin faster, communication is often clearer, and homeowners feel more in control of the process.

“It's really about putting the homeowner first,” Michelle explains. “People want flexibility. They want to work with contractors they trust, and they want their repairs handled quickly. Guard built a system that reflects how homeowners actually want things done.”

For Realtors, this flexibility can also provide an additional layer of confidence for clients navigating homeownership for the first time.

### Building Relationships in Real Estate

As Area Sales Manager, Michelle works closely with real estate professionals throughout the market, helping them understand how a home warranty can add value to their transactions and provide reassurance to their buyers and sellers.

Real estate transactions are often emotional and fast-moving. Unexpected repairs or system failures after closing can quickly create stress for new homeowners. A home warranty provides a safety net, helping to reduce financial surprises and offering reassurance during the transition into a new home.

### Michelle enjoys being part of that process.

“I love working with Realtors because they truly care about their clients,” she says. “A home warranty is another way to protect those clients and help them feel confident about their purchase.”

Her approach is simple: build authentic relationships, be available when agents need support, and always focus on providing real solutions.

That people-centered mindset is one of the reasons Michelle has

quickly connected with professionals throughout the real estate community.

### Rooted in Family

While Michelle is passionate about her work, family remains the center of her life.

She and her husband, Joe, have been together for 20 years and share a blended family that means everything to them. Together they have three children — Anna (28), Joey (29), and Ashley (37).

Their family has continued to grow in the best way possible, with four grandchildren ranging in age from 3 to 10.

“Holidays are very special to us,” Michelle says. “It’s a time for food, fun, and reflection on what really matters.”

For the Bragg family, family extends far beyond just blood relatives.

“To us, family is all the people who make our lives fulfilling and worthwhile,” she explains.

That perspective reflects Michelle’s broader view of life — that relationships, connection, and community are what truly make life meaningful.

### A Few More Members of the Family

Of course, no Bragg family introduction would be complete without mentioning



their smallest — and perhaps most influential — household member.

Bella, their two-year-old Bichon Frise, has quickly earned the title of the fourth child in the family.

And according to Michelle, Bella proudly rules the household.

### Life Outside the Office

When she isn’t working with Realtors or helping homeowners, Michelle enjoys spending her time giving back to the community.

She frequently participates in events that support local initiatives, including food drives and clothing drives. Helping others has always been a priority for her, and she enjoys being part of efforts that make a positive difference.

### Travel is another passion.

“I love seeing new places and meeting new people,” Michelle says. “Travel gives you the chance to broaden your horizons and create memories.”



But when the weather is warm and the weekend arrives, there’s one place Michelle would rather be than anywhere else — out on the water.

“If it’s warm and it’s the weekend, I want to be on our boat in the Gulf deep sea fishing,” she says with a smile.

For Michelle, those moments represent the perfect balance between work, family, and enjoying the life she has built.

### Defining Success

Ask Michelle what success means to her, and the answer goes far beyond career accomplishments.

“Success means different things to everyone,” she says. “For me, it’s more than money or recognition.”

Michelle defines success as reaching personal goals, continuing to grow as a person, and maintaining happiness and balance in life.

“When I set a goal and make progress toward it, I feel proud,” she explains. “Even small achievements matter because they show that you’re moving forward.”

But she also believes success must include balance — time spent with loved ones, meaningful relationships, and the ability to enjoy the journey along the way.

“Spending time with the people you care about and enjoying life is just as important as reaching your goals,” she says.

Her perspective reflects a mindset centered on growth, gratitude, and appreciation for the moments that truly matter.

### Leaving a Positive Impact

When Michelle thinks about the legacy she hopes to leave behind, the answer is simple.

She wants to be remembered as someone who made a positive difference in the lives of others.

“To me, being remembered for kindness, support, and encouragement is more important than being remembered for money or achievements,” she says.

She hopes people will remember her as someone who listened, helped when she could, and treated others with respect.

“I want people to remember that I always tried my best and kept moving forward,” Michelle adds. Above all, she hopes her life reflects compassion, authenticity, and genuine care for others.

“If people remember me for my kindness and the positive impact I had on them, that would mean the most.”

### Supporting Realtors and Homeowners

At the heart of Michelle Bragg’s work is a simple mission: helping homeowners feel protected and helping Realtors deliver an exceptional experience to their clients.

Through her work with Guard Home Warranty, she provides a solution

that brings confidence and peace of mind to one of life’s biggest investments — a home.

By combining innovative service models, strong relationships with real estate professionals, and a genuine passion for helping people, Michelle continues to make an impact both professionally and personally.

For Realtors looking for a trusted home warranty partner, Michelle is always happy to connect.

### Michelle Bragg

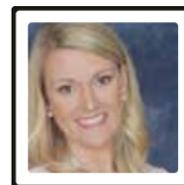
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# The Evolving Insurance Market in the Florida Panhandle

BY SUZANNE POLLARD SPANN OF LEGACY INSURANCE BROKERS



The insurance landscape in the Florida Panhandle is still challenging, though it shows signs of improvement compared to the crisis period of 2021–2023. Here’s an overview of the current situation (2025–2026).

- Recently: The number of Citizens policies has decreased by roughly 50% as private
- insurers reclaim customers.

Florida law now mandates that homeowners switch to private insurers if a quote comes within 20% of a Citizens renewal. This is a significant indication that the private market is gradually recovering. A notable shift compared to the past few years: Several insurers have sought rate reductions ranging from approximately 5% to 11%. While not everyone will experience immediate decreases, the trend is moving away from large increases and towards stabilization.

### Current conditions in the Panhandle market:

Improved compared to 2–3 years ago, yet still challenging: Strict underwriting (considering factors like roof age, wind mitigation, etc.) Clients may be required to provide more specific documentation, such as permits for roofs; previously, many carriers only required wind mitigation reports as proof. Knowing these things can not only help your buyer, but will also be invaluable to a seller. Higher deductibles for wind-related claims, you may see many more companies using 3% or even 5% as a new standard; these can be lowered in most cases- for a higher premium, of course!

Limited coverage options for older / coastal homes, shopper’s need to be aware of coverages that may no longer be “standard” options. Coverages like water damage; this coverage may be excluded or limited coverage. Another one is actual cash value roof coverage vs replacement cost. These are important to pay attention to and could be the reason one quote is substantially lower than another.

For several years, Florida’s property insurance market faced significant instability due to hurricanes, soaring litigation costs, and insurers exiting the state. However, recent reforms and market adjustments are beginning to bring stability. An increasing number of insurers are entering or expanding within Florida, boosting competition. Since the reforms were enacted, over 17 new property insurers have joined the market.

Many companies are now filing for rate reductions or flat renewals instead of substantial increases. Consequently, state officials and industry groups are indicating that the market is “turning a corner.” Despite this stabilization, Florida remains one of the priciest states for homeowners insurance. Average homeowners premium statewide: approximately \$3,800 per year, including wind coverage. In coastal regions like the Panhandle, premiums can easily range from \$4,000 to over \$8,000, depending on factors such as wind exposure, roof age, and proximity to water.

### Key cost drivers in the Panhandle include:

- Hurricane and windstorm exposure
- Reinsurance expenses for insurers
- Older housing stock, particularly roofs
- Citizens Property Insurance Corporation serves as the government insurer when private
- carriers are unable to issue policies.



## Protect the Closing. Period.

Insurance delays kill deals.

Legacy Insurance Brokers exists to make sure that doesn’t happen.

We work directly with Realtors to secure homeowners, wind, and flood coverage fast—even for coastal homes, older roofs, and tough underwriting situations—so contracts stay on schedule and closings stay intact.

Why Realtors choose Legacy:

- Quotes & binders without the runaround
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- Clear lender-ready documentation
- Local Pensacola expertise that solves problems early
- When insurance works, closings happen.

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**Helping Our Community Win- One Home at a Time**



The Ward Team

JOSHUA  
+ REBEKAH

Luxury isn't the price  
point. It's the promise!

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PHOTOGRAPHY BY DEAN FAGOT OF  
HOMEGROWN VISUALS

WARD

At The Ward Group Real Estate Team, Luxury isn't just a price point; it is a curated experience defined by strategic marketing, strong negotiation, and top-tier service. **Luxury Is Not a Price Point — It's a Standard**

At The Ward Group Real Estate Team, luxury isn't defined by the size of a home or the number on a listing. It's defined by experience. It's the calm confidence in a negotiation. It's the clarity of a strategic plan. It's the feeling of being protected, educated, and advocated for from the first showing to the closing table.

For **Joshua and Rebekah Ward**, Broker Associates and Team Owners at Keller Williams Realty Gulf Coast, luxury is a level of service — and they deliver it consistently. With a combined career volume of **\$171,032,337** and **\$25,585,446 closed last year**

**alone**, their results speak clearly. But their story is far more than numbers. It's about resilience. It's about discipline. It's about building something meaningful from the ground up.

#### **Joshua: Leadership Forged Under Pressure**

Joshua Ward's story begins in Chipley, Florida, where he was shaped by two powerful examples — a father who refused to quit despite being partially paralyzed on his left side, and a mother who thrived as a CFO in a male-dominated industry. "Watching my dad find a way to provide no matter what showed me there's never a good enough reason to quit," Joshua says. "And watching my mom exceed expectations taught me obstacles are only permanent if you let them be."

That mindset followed him into the U.S. Navy's Submarine Force, where he served as a nuclear missile technician. In that world, precision wasn't encouraged — it was required. Composure wasn't impressive — it was survival.

Operating hundreds of feet below the ocean's surface, Joshua learned the value of discipline, detail, teamwork, and confidence without ego. Today, those same qualities define how he negotiates real estate deals.

"You don't have to be the loudest to win," he explains. "We work in our clients' best interest, but that doesn't mean both sides can't walk away feeling like they gained something."

Before real estate, Joshua worked in customer service as a waiter, began construction work at 13 years old, and gained experience

in sales and promotions. He earned a Bachelor's Degree in Business Administration with a minor in Marketing from the University of West Florida.

#### **Real estate wasn't initially the plan.**

In 2017, he was working 12-hour night shifts while helping raise a newborn with Rebekah. He had just finished his degree and was preparing to begin a Master's program when Rebekah suggested he pursue real estate.

"She saw potential in me before I saw it in myself," Joshua says. "When your wife believes in you like that, you don't ignore it." So he built his business during the day and worked nights to provide for his family. Sleep was scarce. Quitting was never considered.

#### **That season forged the leader he is today.**

Joshua now coaches each of the eight agents on their team to discover what makes them unique and to lean into it. His philosophy — what he calls **The Platinum Rule** — is simple: treat people how *they* expect to be treated.

#### **His favorite quote says it all:**

**"Everybody counts or nobody counts."** To him, luxury is not reserved for certain price points. It is the highest level of service, delivered consistently to every client.

#### **Rebekah: Resilience, Reinvention, and Relentless Drive**

Rebekah Ward's story is one of grit and belief. She moved to Florida from Rome, New York with a plane ticket and a couple hundred dollars saved from a





“WE WORK IN OUR CLIENTS’ BEST INTEREST, BUT THAT DOESN’T MEAN BOTH SIDES CAN’T WALK AWAY FEELING LIKE THEY GAINED SOMETHING.”



summer job. No safety net. No roadmap. Just determination. “I wasn’t given an easy path,” she says. “But I’ve always believed in myself and I’ve always been excited to learn.”

While attending the University of West Florida, where she earned her degree in Recreation, Resort, and Tourism Management, she worked multiple jobs to support herself. She has been a server,

a work-study library attendant, a middle school agriscience teacher, a community association manager on Pensacola Beach, an assistant property manager, a broker and developer assistant, a CPA assistant, and a YMCA summer camp director.

Each role strengthened her emotional intelligence. Each experience sharpened her work ethic. “I truly believe the most humble people are the ones who worked from the bottom up,” she says. “That teaches you how to meet people where they are.” Her internship at Realty Marts International on Pensacola Beach was pivotal. She wasn’t simply checking vacation guests in and out. She was acting as their concierge, helping families experience the Gulf Coast lifestyle — sunsets, music, boats, fish fries, crawfish boils.

“I saw how powerful it is when someone feels taken care of,” she

explains. “When they feel guided. When they feel at home.”

Many of those relationships extended beyond vacations. Families wanted to invest in the lifestyle they had fallen in love with.

**That realization led her to real estate.**

Licensed since 2006, Rebekah believes homeownership changes lives. It builds equity. It creates options. It provides stability. She describes herself in one word: **resilient**. In her office hangs a plaque that reads: “**Underestimate me. That’ll be fun.**”

**It’s not arrogance. It’s earned confidence.**

Her biggest challenge as a Realtor has been navigating market shifts and the anxiety that can come with uncertainty. She meets those moments with preparation and

strategy. “Clarity brings peace,” she says. “When clients have real information and a clear plan, they feel empowered.”

Today, Rebekah is deeply passionate about building the systems and support that allow their team to operate at a high level. She believes teams are the future of real estate because today’s clients expect expert marketing, fast communication, strong negotiation, and consistent follow-up.

Agents on The Ward Group aren’t left alone to figure it out. They are coached, developed, and supported in a collaborative culture that values professionalism and people equally. “Environment matters,” she says. “When you’re in a place that values you, you grow.”

**Family Is the Foundation**

Joshua and Rebekah have been married for ten years. Rebekah calls him her “Disney Prince Husband,” and she says she still has the biggest crush on him. They have three children — Sterling (7), Presley (4), and Noah (17).

Joshua coaches Sterling’s soccer team at the Pensacola Youth Soccer League. After games, you’ll find the family jumping in the pool with hype music blasting. They love beach days, canoe trips with fishing poles, and seasonal trips to the Adirondacks for fall foliage and winter snow.

Joshua is a certified diver and Jiu-Jitsu enthusiast who loves Elvis, Motown, classic rock, hair metal, and yacht rock. (They named their daughter Presley.) Rebekah practices yoga three times a week, gardens passionately — even learning botanical genus and species — and drives a manual Jeep Wrangler with the top down whenever possible.

In another life, she jokes, she might have been a meteorologist. She loves the weather that much.

**Community and Legacy**

The Ward Group has donated and raised over \$10,000 for The Hotel for Dogs and Cats, helping find forever homes for animals in need.

**They were named Best Real Estate Team by Pensacola’s Best of the Bay, and Joshua was recognized as a Best Male Realtor Finalist — honors that mean more because they came from the community they serve.**

But awards aren’t what drive them. When asked what they want to be remembered for, the answers are simple. Joshua: “Being a good dad, husband, and person.” Rebekah: “Innovation. Drive. Resilience.”

Together, they want to be remembered for building relationships rooted in trust. “Our clients are for life,” Rebekah says. “Not for one transaction.” Joshua adds, “Others don’t have to lose for you to win. There’s enough negativity in the world. Be a positive beacon.”

**The Ward Standard**

At The Ward Group Real Estate Team, luxury is not about exclusivity.

- **It’s about consistency.**
- **It’s strategic marketing.**
- **It’s calculated negotiation.**
- **It’s clear communication.**
- **It’s strong advocacy.**
- **It’s genuine care.**

It’s the steady leadership of two people who built their lives — and their business — with resilience and intention. Luxury isn’t the price point. It’s the promise. **And at The Ward Group, everybody counts.**

# SUCCESS BRINGS EXPOSURE

## SMART RISK MANAGEMENT FOR FLORIDA'S TOP PRODUCERS

BY CHUCK BONFIGLIO JR., 2026 PRESIDENT FLORIDA REALTORS®

In today's fast paced real estate environment, success is often measured in volume, market share, and listings sold. But for Florida's top producing Realtors®, true professionalism is also measured by how well we manage risk.



Every transaction carries potential exposure. Both Errors and Omissions Carriers and the National Association of

Realtors® track common claims against practitioners. For high producers, those handling dozens or even hundreds of transactions a year, the statistical likelihood of a claim increases simply because of volume. More contracts mean more opportunities for misunderstandings,

missed disclosures, documentation errors, timeline issues, inspection disputes, escrow complications, and post-closing dissatisfaction.

And let's remember what is at stake.

For most consumers, buying or selling a home is the single largest financial transaction of their lives. Emotions run high. Expectations are significant. When something goes wrong or even appears to go wrong, fingers point quickly. Even when a Realtor has done nothing intentionally wrong, the cost of

defending a complaint can be substantial in time, stress, and reputation.

Florida Realtors General Counsel Juana Watkins has some great advice: "Great risk management practices can help mount a defense during trial. Ideally those same sound business practices can make you a less attractive target for a lawsuit."

Top producers often operate at a rapid pace, managing multiple offers, compressed timelines, and back-to-back closings. In that environment,

small oversights can become large problems, such as failing to document a conversation, improperly completing a disclosure, missing a contractual deadline, providing advice outside the scope of licensure, recommending vendors without proper cautionary language, or making an innocent phone call that violates the Do Not Call laws.

General Counsel Watkins also reminds practitioners that the reality is that most lawsuits against Realtors stem not from fraud, but from mistakes, misunderstandings, or poor documentation.

That is why proactive risk management must be part of every top producer's business plan.

Use the forms correctly. Follow brokerage policies. Confirm conversations in writing. Avoid giving legal or tax advice. Stay current on contract changes. Slow down enough to review the details, especially when everyone else is rushing.

One of the most valuable and often underutilized tools available to you is the Florida Realtors® Legal Hotline. This member benefit exists specifically to help you avoid problems before they

happen. Whether you have a question about contract language, disclosures, timelines, escrow issues, procuring cause, advertising, or license law compliance, the Legal Hotline gives you access to experienced real estate attorneys who understand Florida law and our forms.

A five-minute call before you act can prevent months of stress later.

Top producers understand leverage. They leverage systems, assistants, marketing, and technology. You should also leverage legal guidance. When you are managing millions of dollars in transactions each year, it only makes sense to use every available safeguard.

Risk management also protects your brand. Your reputation is one of your most valuable assets. A complaint, even one that is ultimately dismissed, can impact client confidence and referral sources. Operating carefully, documenting thoroughly, and asking questions when unsure demonstrates the professionalism that distinguishes industry leaders from everyone else.

Florida's market is competitive and dynamic. As transaction complexity increases, with financing changes,

insurance challenges, inspection negotiations, and evolving regulations, the importance of staying vigilant grows as well.

The best Realtors are not just great salespeople. They are disciplined practitioners.

As a top producer, you set the tone for professionalism in our industry. Protect your clients. Protect your brokerage. Protect your reputation. And protect your business by making risk management a daily habit.

When in doubt, pause and pick up the phone. Florida Realtors has already built the support system to help keep you out of trouble. Use it.

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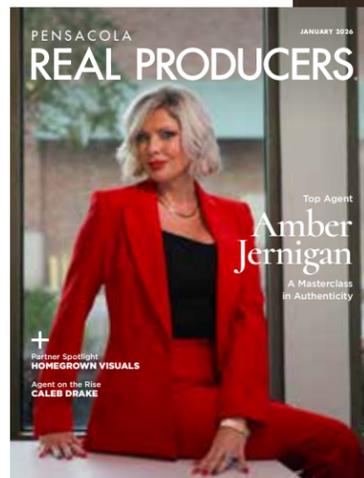
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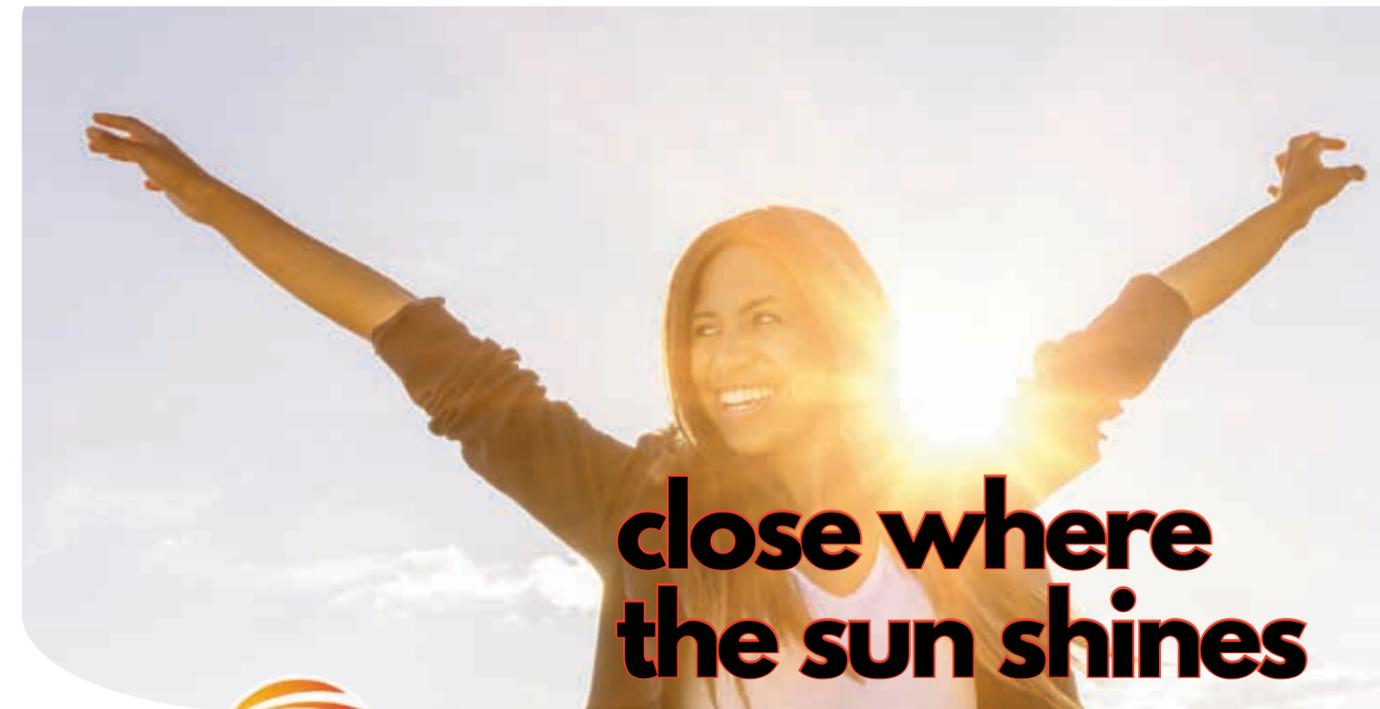
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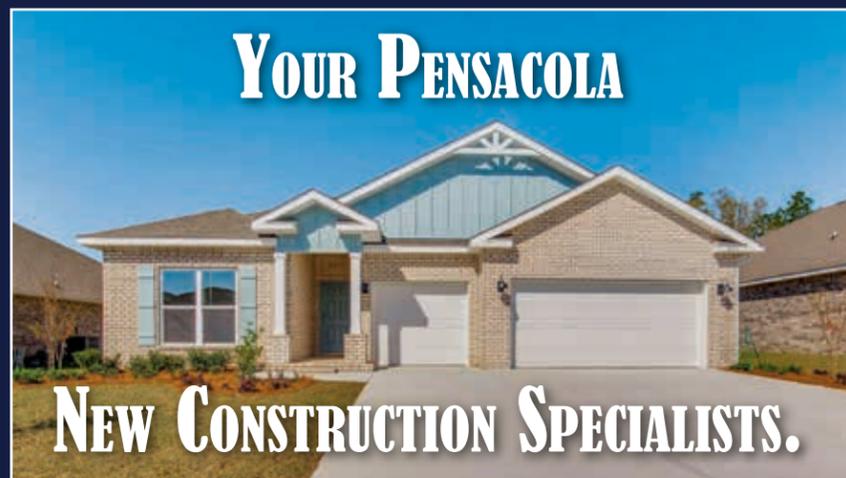


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