

**Paul Gray – Entrepreneur | Insurance & Solar Consultant | Community Advocate**

I moved to Cocoa Beach, Florida at 14 and have proudly called the Sunshine State home ever since. Today, I live in North Vero Beach with my wife, Catalina, and we spend much of our leisure time enjoying the laid-back, beachside charm of Sebastian, a truly special town with a great vibe. As a current Board of Director for the Sebastian Area Chamber of Commerce I am very involved in the Chamber & their community events.

With over 20 years in advertising, including 15 years owning and operating my own agency, I eventually pivoted into the insurance world, founding my own firm eight years ago. Since then, I've been committed to delivering innovative private health insurance solutions with a focus on personalized service and lasting client relationships.

At The Gray Agency, we help individuals, families, and small to mid-sized businesses find cost-effective private health insurance plans. We also offer highly competitive Level/Self-Funded group options for companies with 3 to 300 employees. Our mission is simple: exceed expectations while helping clients protect what matters most.

As an entrepreneur, I'm always looking for ways to create value. Over the past few years, I've expanded into ventures that align with my passion for helping families and businesses thrive.

Through UniversalPay, I help business owners eliminate high credit card fees using a Dual Pricing system that puts savings back in their pockets.

I'm also a proud partner in **Silver Guardian**, a medical equipment company providing industry-leading products for seniors and government partners. We're not only improving care through high-quality devices, but we're also working on innovative solutions to reduce the cost of group health coverage and help curb emergency room overuse.

Most recently, I partnered with **REACH Solar**, inspired by my own experience transitioning to solar energy. After seeing the savings and sustainability firsthand—and understanding how solar fits into the insurance ecosystem, I saw an incredible opportunity. Now, I'm helping build a knowledgeable team committed to guiding others into affordable, clean energy.