

alabama

INDEPENDENT

2026 - Issue 1

PAGE 11

Lawmaker of the Year
CHIP BROWN



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TABLE OF CONTENTS

4	FirstStep Sponsors
6	President's Letter
8	Editor's Letter
9	38th Big I Alabama Legislative Conference
11	Chip Brown – Lawmaker of the Year
13	2025 InsurPAC Donors
14	Changes Coming to Trusted Choice
15	2025 Big I PAC Contributors
17	ALDOI News
18	Education Calendar
19	Ted's Tablet
20	Young Agents Chair Report
22	Seen & Heard

ADVERTISER INDEX

3	EMC Insurance
7	CompTrust AGC
14	The National Security Group
19	Berkshire Hathaway Guard

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PRESIDENT'S LETTER

I hope each of you are off to a fast start in 2026. Since our last publication there have been a few events that have taken place and a few more to come.

The Southern Agents Conference was held in Atlanta/Buckhead, Georgia, in December. Since 1971, agents from 15 states gather to exchange information and ideas in several breakout sessions. The Independent Insurance Agents of Georgia always do a great job hosting this conference. If you haven't attended, I highly recommend doing so. You will gain a lot of information that will help you and your agency.

Each year our national association (IIABA) solicits donations to the Insurpac that goes to funding lobbying efforts with the Legislatures in Washington. Reaching Eagle Status has always been a goal for each state, and for the 4th year in a row, Alabama has met that goal. I would like to thank all that contributed, and let's keep the momentum going.

On February 17th & 18th the Young Agents hosted the Big I Alabama Legislative Conference in Montgomery. This gave us a chance to meet with our state legislators at a social event the evening of the 17th. It was well attended. The next morning we hosted a break-



President Edward Ragland and family

fast meeting with various speakers like Marty Connors, our State Lobbyist, and various candidates asking for our support. This is also when we gave the Joe E. "Hawk" Fuller Legislature of the Year Award to State Representative Chip Brown.

Upcoming Events include the Big I Legislative Conference in Washington, DC, on April 22nd to the 24th. Much like our lobbying efforts on the state level, this is a grass roots effort by agents in all 50 states to meet with our congressional members and discuss many legislative, regulatory, and legal challenges happening in our industry now.

Lastly, the Big I Alabama Convention and Trade Show will take place June 14th to the 17th in Gulf Shores at the Lodge in Gulf State Park. There will be a strong focus on how AI is invading our industry plus an assortment of speakers and live entertainment. So, bring your dancing shoes and plan on having a lot of fun!



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EDITOR'S LETTER

Association Historian feels like an appropriate secondary job description of my role in the Alabama Big I. In 2001, I began working at AIIA, a mere three weeks before a Big I Convention, and boy, did I learn to swim quickly! Then EVP Ron Scott handed me a camera and said, "Go out and meet people." I met so many members under the guise of taking their picture; some things don't change. Then Joe Fuller was president and he helped me jump right in, making me feel part of something bigger and special. He mentored me on many levels.

As magazine editor, I have probably taken 20,000 images, catalogued each event and studied more legislation and market reports than most. While these legends have passed, their legacies have not. I've witnessed their children grow up and become part of this terrific organization. This unique position provides me with a grand scale view of the past, present and the future. And I'll let you in on a little secret: Our Young Agents are amazing!

I enjoy engaging with our young insurance professionals. Pouring the association family spirit into their shy faces and watching them emerge confident with their group of peers is refreshing. They are passionate about learning and giving back. Their worlds have always had technology and helicopter parents. Their eyes still sparkle at new things and helping them find their place is heartwarming.

Our Big I Alabama Young Agents held a BINGO NIGHT in December to raise funds for 3 Hots & A Cot, a Birmingham-based nonprofit that helps our returning unhoused veterans acclimate back to civilian life after they return home from deployments or other situations. Thanks to **Summit** for sponsoring the event! With bingo card purchases, plus the gift cards collected at Young Agents Conference last July, we donated more than \$1600 to this great charity through cash, checks and gift cards. Gift cards are great since 3 Hots & A Cot facility posts their usual needs: gas, cards, food, water, and various needs to support the program.



USA Veterans and Cathy Lilio, who initiated Bingo Night, at 3 Hots & A Cot in Clay, AL

The event was initiated and spearheaded by Cathy Lilio of Aligned Insurance. She and I enjoyed meeting some veterans at their facility. It truly holds a powerful aura of the strength and fortitude of these vets. Let's keep supporting great causes for our communities.

As always we are listening! Don't just stop paying your dues - call, text or email us if you have questions about your Big I Alabama membership.

Want to get your brand in front of Alabama's independent agents? You can advertise and post press releases in The Alabama Independent magazine. We are building our new website and will have more opportunities for your brand soon! Contact me today at 205.326.4129, ext. 108 or aray@aiaa.org!

BINGO NIGHT DONORS

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38TH BIG I ALABAMA LEGISLATIVE CONFERENCE

The Young Agents presented the annual Legislative Conference and Lawmaker Social in February at the RSA Plaza Terrance in Montgomery.

Guest Speakers included:

Steve Flowers

Political Author & Historian

Harrison Proctor

Executive Director of Alabamians For Legal Reform

Wes Allen

Candidate for Lieutenant Governor

Rick Pate

Candidate for Lieutenant Governor

Derek Chen

State Auditor Candidate

Marty Connors

Lobbyist

Hosted by Young Agent Chair Blake West of Peak Insurance Birmingham, Selma and Young Agent Legislative Chair Lura Denson of Fuller & Denson, Homewood. This year marks the 38th Annual Conference.

The Joe E. Fuller "Hawk" Lawmaker of the Year Award was given to Representative Chip Brown, but he was unable to attend. Representing part of Mobile County, Rep. Brown sits on the House Insurance Committee, Mobile County Legislation, Economic Development and Tourism and several key factions.

Politics affect our lives and businesses whether we like the systems or not. Your Alabama Big I is the only group looking out for the interests of independent insurance agents. Your association watches out for bad legislation; it supports and sometimes prompts good legislation. We'd love for you to bring your thoughts, concerns and ideas to us. **We are here for you.**



BIG I ALABAMA LEGISLATIVE BUTTONS

Our Young Agents Legislative Committee made special Big I buttons and passed them out to state lawmakers and their staff. If you would like to purchase a Big I Button for \$5, please let us know. Proceeds go to Big I PAC. Email aray@aiaa.org.

"I know it is an election year, but this was one of the best legislative conferences I have ever attended. It was very interesting hearing from the electoral candidates and getting to know them better. I did not know what all the job of State Auditor entails."

—Karen Boyd, Sheffield



You can view the Legislative Conference images here:

<https://alisonray.smugmug.com/1-2026-Big-I-Alabama-Legislative-Conference/n-9FfRW9>



CHIP BROWN LAWMAKER OF THE YEAR

Rep. Chip Brown is the recipient of the Joe E. Fuller “Hawk” Award. Rep. Brown pushes legislation for the greater good of Mobile County. Sponsoring more than 15 House bills in the 2026 Legislative Session, Rep. Brown proves that he has the citizens of Alabama at the forefront of his tenure.

A few of these bills include tax benefits for oyster shell recycling, a grant program for Alabama ports, a Rental House Marketplace Guarantee Act, a bill to establish an Alabama Seagrass Restoration Task Force to remediate seagrass loss within state marine waters and more. One bill prohibits the Board of Pharmacy from disciplining pharmacists who recommend off-label use of a drug and allowing over-the-counter sale of Ivermectin and Hydroxychloroquine.

“Chip has worked hard to bring affordable insurance solutions and protection to the Alabama coast. He has been a champion for the Fortified Home program and has helped Alabama be the leader in Hurricane Mitigation.”

—Carl Schneider,
Big I Legislative Committee Chair



A former board Chairman of The Make-A-Wish Foundation of Alabama, Rep. Brown is a realtor and entrepreneur. He presides as Chairperson of the Ports, Waterways and Intermodal Transit Committee, and is a member of these House Committees: Alabama Oil and Gas Study, Economic Development and Tourism, Insurance and Mobile County Legislation.

He also serves as Vice Chairman of the House Republican Caucus. Chip also works as a member of the Energy Council, Oil and Gas Study Committee, Veterans Mental Health Task Force, Advanced Air Mobility Task Force, Sexual Assault Task Force, Sportsman’s Caucus, Rural Caucus, and Taiwan Caucus.

Lifelong resident of South Alabama and a graduate of Troy University, Rep. Brown joined the Alabama Army National Guard after 9/11 and served several active-duty tours during Operation Iraqi Freedom and in Kubal, Afghanistan. Injured during a training exercise in Oklahoma, he is a disabled veteran and is a watchdog for veterans’ affairs.



RELYING ON STRANGERS TO LOOK OUT FOR YOUR CUSTOMERS?

Their personal umbrella should include uninsured/underinsured motorist coverage.

UM/UIM coverage pays when your client is involved in an accident and the person who caused it either doesn't have any insurance or doesn't have enough insurance to pay for your client's injuries. It's never safe to assume that other drivers have enough insurance to pay for your client's injuries, so make sure the umbrella you offer them includes UM/UIM coverage.

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2025 INSURPAC DONORS



View the 2026 Big I National Legislative Advocacy Issues

Big I Government Affairs: Federal Level Issues

The Big "I" is consistently ranked among the most effective advocacy groups on Capitol Hill. Backed by a multi-million dollar PAC (InsurPac) and a national network of 20,000 independent agency leaders, we advocate for the issues that matter to your business, your employees and the clients you serve. Publication "The Hill" named Big I a leader among the top lobbyists for 2025. It is the only P&C agent-broker association on the list.

Simply put, Big "I" advocacy keeps agents informed and represented—staying on top of issues like taxes, crop insurance and legal reform, so you can stay focused on your business.

This year, your National Association is watching out for THIRD-PARTY LITIGATION, DISASTER MITIGATION and FLOOD INSURANCE PERMANENCE. They are also making strides with LEGAL SYSTEM ABUSE. You can read more on the IIBA website at www.independentagent.com.

Thanks to your donations, Alabama reached EAGLE STATUS! We cannot thank you enough for your support of our association's efforts to support your business operations. Thanks to our young agents who surpassed their goal again.

Kelly Aday
Sam Newton Insurance Agency

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Wiregrass Insurance LLC

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Higginbotham (Pritchett-Moore Insurance, Inc.)

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Peak Insurance

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The Witherington Insurance Group

CHANGES COMING TO TRUSTED CHOICE

Management of the consumer website to change on June 1.

Many years ago, the Big "I", in partnership with several carriers, formed an entity called Consumer Agent Portal (CAP), whose mission was to connect online insurance consumers with Big "I" members. CAP then created a consumer-facing website, TrustedChoice.com, which it managed under a license from the Big "I".

In 2024, the Big "I" and carrier members of the CAP board of directors made the decision to divest from the business and sell the assets of the company to Momentum AMP, a private company that is not affiliated with the Big "I" or Trusted Choice. The sale of those assets closed in late May of 2025, allowing

a one-year transition period for Momentum AMP to continue to use the TrustedChoice.com domain name and Trusted Choice branding.

Effective June 1, 2026, that transition period will expire and the Big "I" will resume management of the website domain, TrustedChoice.com, and Momentum AMP's license to use the Trusted Choice website domain and branding will expire. The Trusted Choice team is in process of developing a new agency locator and site content for the TrustedChoice.com website domain, which will launch on June 1 and be available to the public.

For carriers currently participating in programs led by Momentum

AMP (formerly CAP doing business as TrustedChoice.com), you can continue to do so under Momentum AMP's new branding, called InsuredBetter.com. This website and any other Momentum AMP referral services, however, are not connected to the Big "I" national or Trusted Choice. Just as was the case when the Big "I" hosted its agency locator before CAP created TrustedChoice.com, the new agency locator at TrustedChoice.com will represent all Big "I" members as a benefit of membership. In addition, Trusted Choice carrier partners will be highlighted on the new site. For more information, please contact Trusted Choice executive director, Kevin Brandt.

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2025 BIG I PAC CONTRIBUTORS

Big I PAC is YOUR state political action committee. It is working for YOU, seeking to enhance and benefit YOUR livelihood. Big I PAC contributions are important in the political process. What happens in the State Legislature and Courts affects our industry and businesses. Big I Alabama is just one trade association vying with literally hundreds of other associations, companies, charities, causes and individuals with their own political agendas.

Contributions do not buy solutions to legislative issues, but instead affords Big I Alabama opportunities to present our point of view and to educate our legislative bodies about our positions.

Lobbying and a political war chest go hand-in-hand to enable independent insurance agents and this association to present our case and to support candidates who are pro-business and favorable to the insurance climate in our state.

Big I Alabama holds several events to help members access to an audience with our state senators, representatives, judges and justices. These include the Legislative Conference held in early spring and the Pat Owens Big I Pac Golf Classic held in September. We also have two Legislative Committees - one for the Big I and one for the Young Agents. Each committee concerns itself with pending legislation and presenting legislation to better the state, industry and economic climate.

Since 2010, Big I Members worked on Electronic Verification of the Mandatory Insurance Liability Law - aka Online Insurance Verification System, A Texting While Driving Ban, a fraud bill; and through an important coalition with other associations, we helped the Dram Shop situation in Alabama. Talk to Legislative Committee Chairman Carl Schneider about the work on coastal insurance marketplace issues and FORTIFIED homes.

Help us get your voice heard!!

THANK YOU 2025 CONTRIBUTORS!

Acrisure DBA Dsd Insurance	Encore Risk Management Group	Palomar Insurance	Sumter Agencies
Akin & Associates Insurance	Fuller & Denson	ProAssurance Agency	Talladega Insurance Agency
Allison Agency	Harris McKay Insurance	Providence Insurance Partners	Thompson Insurance
Baldo-Downs Insurance	Hicks Insurance	The Richardson Agency	Tommy Foxworth Insurance Agency
The Baxter Agency	Holt Insurance Agency	River Valley	Union State Insurance
Beacon Insurance Services	Insurance Center of The Southeast	Rux Carter Agency	Watts Insurance Agency
Best Insurance Group	The Insurance Center of Tuscaloosa	Salter Insurance	West Insurance Agency
Briggs Insurance Agency	John A. Robertson Agency	Southern Alabama Insurance	The Witherington Insurance Group
Byars Cooper Insurance Group	Knight Free Insurance Agency	Starr Insurance Group	
Coastal Alabama And Financial Services	Lakeview Risk Partners		
Conour Insurance	Larry Burkman Agency		
Cousins Insurance Agency	Magic City Insurance Group		
Cypress Risk Solution	Marengo Insurance		
Dark Agency	Marriott Agency		
Davison Insurance Agency	Model City Insurance		
Dori Harmon Agency	Murphree Insurance		
Edwards Insurance Agency	PAC Insurance Agency		

Check back in the next issue of your *Alabama Independent* magazine for list of the 2025 Young Agent Big I PAC fundraisers. The Pat Owens Big I PAC Golf Classic PAC contributors can be found in the last magazine, Winter 2025. You can also view on our website.



SAVE THE DATE



BIG I | ALABAMA
Down in
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Convention & Trade Show

June 14-17, 2026 • Gulf Shores, Alabama

- Fun on the Beach
- Networking & Learning
- Trade Show & Expo

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Alabama Department of Insurance Bulletin No. 2025-08

This Bulletin adds to and replaces existing Department Bulletin 2010-10 to state that prohibited policy actions also include a loss arising from an event not affecting the line of business in which the affected policy was issued. It also replaces issued Bulletin 2025-08 (December 15, 2025) to change certain dates in response to feedback from insurers with regard to the issuance of Bulletin 2025-08 and its requirements. Except as changed below, all portions of Bulletin 2025-08 as issued remain unchanged.

1. Bulletin 2025-08, as issued on December 15, 2025, superseded Department Bulletin 2010-10, dated November 10, 2010, addressing prohibited policy cancellations and non-renewals.

2. Certain actions described in this Bulletin are deemed unlawful trade practices for purposes of the Trade Practices Law, Ala. Code §§ 27-12-1 et seq. This Bulletin applies to all personal and commercial property and automobile insurance policies issued by insurance companies authorized to write property and casualty insurance in Alabama and by the Alabama Insurance Underwriting Association.

3. Effective January 1, 2026, an insurer shall not cancel or non-renew a personal or commercial property insurance policy or automobile insurance policy if based solely on a claim arising from a catastrophe, natural disaster, acts of nature, weather-related causes, or based solely on a loss arising from an event not affecting the line of business in which the policy is placed.

4. Effective for new policies written on or after March 15, 2026, and for policy renewals on or after May 15, 2026, an insurer shall not do any of the following acts with respect to a personal or commercial property insurance policy or automobile insurance policy if based solely on a claim arising from a catastrophe, natural disaster, acts of nature, or weather-related causes, or based solely on a loss arising from an event not affecting the line of business in which the policy is placed.

a. Apply a premium surcharge to such policy; or

b. Offer to place the coverage in another rating tier with the same insurer or place the coverage through an affiliated insurer if either such action would result in a higher premium.

5. By February 15, 2026, each insurer that has rating rules which do not comply with this Bulletin must file an amendment to its rating manual through SERFFsM and provide a complete updated manual in the filing.

6. This Bulletin does not prohibit:

a. Cancelling or non-renewing a policy in the event of a claim arising from a catastrophe, natural disaster, acts of nature, or weather-related causes, or based solely on a loss arising from an event not affecting the line of business in which the policy is placed if there are additional substantial reasons for such action such as concealment, misrepresentation, or fraud by the insured relating to the policy, whether before or after the claim; or

b. Removing or discontinuing a claims-free discount after a claim arising from a catastrophe, natural disaster, acts of nature, or weather-related causes. [Note: It is still prohibited to remove or discontinue a claims-free discount based solely on a loss arising from an event not affecting the line of business in which the policy is placed.]

ALDOI Recovers \$3.8 Million

The Alabama Department of Insurance recovered more than \$3.8 million for insurance consumers in 2025.

The recovered money came through complaint resolutions handled by the Consumer Services division and is above and beyond what carriers originally offered

policyholders to settle claims. The amounts are based on formal complaints filed with the department by Alabama insurance consumers.

The Consumer Services division helps Alabamians understand their insurance and works with insurance companies to settle customer disputes about coverage as needed.

The division handled more than 8,800 complaints and inquiries in 2025.

If you are facing an insurance issue, first contact your insurer and try to resolve the situation. If you are not satisfied, please contact Consumer Services at 1-800-433-3966 or file an online complaint at www.aldoi.gov.



Big I Alabama Education Calendar

MAY

- May 7 CISR Insuring Commercial Casualty 1
- May 13-14 CIC Personal Lines
- May 19 CISR Other Personal Lines Solutions

JUNE

- June 9 CISR Insuring Commercial Casualty 2
- June 16 E&O Loss Prevention:
Roadmap to Professional & Executive Liability Coverage
Ethics: Navigating Ethical Challenges
- June 18 CISR Agency Operations
- June 22-26 P&C Licensing School, Birmingham -In person

JULY

- July 7 CISR Elements of Risk Management
- July 8-9 CIC Ruble Graduate Seminar
- July 16 CISR Essentials of Life & Health Insurance
- July 21 CISR Insuring Personal Auto Webinar

AUGUST

- August 5-6 CIC Commercial Casualty
- August 11 CISR Insuring Personal Residential

TED'S TABLET

Q Our insured sold their house and moved in with in-laws. They bought an HO-4 tenant policy with a Coverage C Personal Property limit of \$105,400. They put most of their furniture in a storage facility. Thieves broke into the storage unit and stole all the furniture. The loss was approximately \$30,000. The carrier says a 10% limit applies (\$10,540) and none of the three exceptions apply. I say exception (3) applies because the property is usually located at an insured's residence other than the "residence premises", which in this case is the in-law's house. We are at a stalemate with the carrier's adjuster. What are your thoughts?



A Unfortunately, I must agree with the carrier. The reason is item 2. b. (3) lists personal property "usually located in an insured's residence", other than the residence premises is because item 2. a. already limits this property to 10% of Coverage C. The property is clearly at a storage facility. This limit could have been increased using the PP 06 14 Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility endorsement.

This is a good example why we need to understand our customers' exposures. If you were aware they had the property in storage, it was important to determine if the 10% limit was adequate. Sadly, in this instance, that was not the case. This could potentially become an E&O claim.

60-Second Appetite Check!

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YOUNG AGENTS CHAIR REPORT

Blake West, CIC

The Alabama Young Agents hosted a well-attended Legislative Conference in February in Montgomery. The event kicked off the evening before with a reception that brought together legislators, candidates, agents, carrier and broker partners from across the industry. There was a great deal of energy at the reception, and it was clear that the election year is in full swing.

The following day, attendees heard from several candidates for office who shared insights about their campaigns and priorities. Long-time Alabama political analyst Steve Flowers also addressed the group, providing a broad overview of the current political landscape and highlighting key races and issues shaping this election cycle.

Another highlight of the conference was a presentation from Harrison Proctor, Executive Director of Alabamians for Legal Reform. Proctor discussed the growing importance of lawsuit and tort reform in Alabama and the impact the legal environment can have on businesses and consumers. According to Alabamians for Legal Reform, "Alabama families and businesses are experiencing intense cost pressures and inflation on all essential goods and services. These increased burdens are due in part to certain tort practices that focus on the quantity of cases filed rather than the quality. These practices inflate the cost of litigation, lack transparency, and are unfair to Alabama consumers. It is clear that now is the time for lawsuit and tort reform for Alabama."

More information about their efforts can be found at <https://lawsuitfairnessforal.com/>.



Proctor encouraged attendees to get involved at the grassroots level by educating clients and sharing stories of legal system abuse with lawmakers. Much work has been done in recent years to help protect the stability of Alabama's property insurance market, and now is the time to focus on protecting the long-term stability of the casualty market as well.

One of the most encouraging aspects of the conference was the strong turnout of first-time attendees. It was great to hear their perspectives afterward. Several commented that the experience helped them better understand how the

legislative process works and why involvement from the insurance industry matters. Seeing more young agents across Alabama getting engaged in the legislative process is an encouraging sign for the future of our industry.

Our next major event is the Big "I" Legislative Conference in Washington, D.C., taking place April 22-24. This conference is a great opportunity to meet agents from across the country and join them in making our voices heard on Capitol Hill. For more information about the event, contact Michelle McKee at mmckee@aiaa.org.

BIIA Gala & Silent Auction Raises \$10,000

Benefitting FOOD FOR OUR JOURNEY

The Birmingham Independent Insurance Agents' Mardi Gras Charity Gala was a night to remember, raising \$10,000 for Food for Our Journey. Thanks to our incredible sponsors and guests, we're helping put meals on tables across our community.

Decked out in masks and festive flair, guests danced the night away as the band kept the energy high. It was a celebration with a purpose, and one we won't soon forget!

Share your images at <https://alisonray.smugmug.com/upload/pzHzmN/2026BIIAGala>

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SEEN & HEARD

ON THE MOVE



CATHY LILIO has been promoted to President of Aligned Insurance, effective immediately.

With 20 years of exceptional service to Aligned's clients and the insurance industry, Cathy has been instrumental in building Aligned into a trusted, client-focused agency. Beginning her career as a P&C agent to her role as Managing Partner leading Aligned's Jacksonville office (formerly Calhoun County Insurance Center), Cathy brings unmatched expertise in commercial insurance, personal lines, and risk management, always with a relentless focus on protecting what matters most.

She is also active in the industry and community, serving on the Big I of Alabama Board of Directors and as Personal Lines Committee Chair, and as Founder and President of the Anniston Police Foundation, while supporting the Calhoun County Chamber of Commerce and local nonprofits.



COURTNEY BENTLEY

moves positions to Marketing Representative for Sheffield. Courtney joined Sheffield in 2015 and has built an impressive range of experience across several key departments. She has worked in Claims and Loss Control, served as an Underwriting Assistant to the Underwriting Manager for six years, and stepped into an Underwriter role this past year. Along the

way, she has also worked closely with billing and audit teams, giving her a well-rounded operational perspective. Sheffield is excited to welcome Courtney and her extensive experience to the Marketing Team as our Central Alabama Marketing Representative for Sheffield.

BIRTHS

Congrats to Whitney LeBrun of Nationwide on the birth of her child.

RETIREMENTS

Rodney Herald of McGriff / Marsh has retired.

Gail Bevier of Lakeview Risk Partners retired at the end of 2025.

DEATHS

We are sad to announce the sudden passing of Sergie Kampakis, of Kampakis Insurance.

Ricky Sims, formerly of Oakbridge Insurance in Hamilton, Ala. He will be missed by many.

Dennis Stastka, 74, passed away on January 3, 2026. A long-time resident of Robertsdale, Dennis had a 52-year career as an independent insurance agent and co-owner of Stastka Insurance Agency, where he served the Baldwin County community for decades.

It is with a heavy heart to announce the passing of Leslie Edwards, 57, a long-time independent insurance agent. She passed away in March 2026.

NEW MEMBERS

AGENCY

Legacy Assurance Agency – Phenix City

ASSOCIATE

TPI, Inc. / Tim Parkman Inc.

Columbia Southern University



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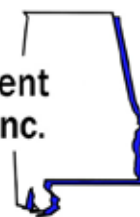
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