



**PAGE 13**

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Lawmaker of the Year  
Rep. David Faulkner**

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# PRESIDENT'S LETTER

Hello everyone,

It seems like yesterday the days were short, we were praying that 2025 would bring some relief in the property market. Now it's warmed up, the humidity of Alabama is back in full force and the property market hasn't given us much relief. The older I get, the more the old saying "days go slow and years go fast," makes so much sense.

I look back over the past year of my presidency, which has flown by, and really think we have a lot to be thankful for. The crisis we have experienced for so many years with liquor liability coverage is trending positive. More carriers are entering the market thanks to the passage of the new Dram Shop law that became the law of the land on April 6, 2025. The two-year statute is over, which should alleviate frivolous lawsuits and prevent liquor liability from being the most used four-letter word in our offices.

The legislative efforts our association is involved in has given us recognition not only with our state lawmakers but also on a federal level. Not only have we reached our InsurPac goal the past few years, we have exceeded it. We raised more money in 2024 than any other year on record. Our grassroots efforts help keep legislation from damaging our industry and keep insurance regulations on a state level where they need to be.

With the help of our executive committee and the most diligent, dedicated board member I have ever seen, Mr. Carl Schneider, we hope to see statewide building codes with code enforcement in every county, reciprocity for Alabama licensed contractors in other states, and the expansion of FORTIFIED Homes to all counties in the state. We are also building close relationships with other state associations that are eager to help us accomplish these goals.

It takes a team to do what we do. The executive committee and all the board members work collaboratively to do everything we can to keep



**TODD ROBERTS**

the insurance industry in the state of Alabama the best business to work in. Every agency, carrier, work comp fund, and broker in our state benefits from the hard work our association does. Even agencies that are not members of our association reap the rewards of the laws we are instrumental in getting passed in Montgomery. Our membership is crucial to keep the ball rolling and protecting the industry we all love (most of the time) for our clients, for ourselves, and for the future.

It has truly been an honor to serve as the president of the Alabama Independent Insurance Agents for the last year. To all the committee chairs and board members who take time away from their business to sit in a volunteer position, travel to the association office for meetings, make trips to Montgomery and Washington D.C. to speak with lawmakers, I sincerely **Thank You**. Even though my time is up, I will always cherish the experiences I have had on the board and the executive committee. I plan to stay as involved for as long as you'll have me. If there is anything I can do for you, please don't hesitate to call. Thank you, again!

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# Editor's Letter

Lots of songs include messages of change. David Bowie's "Changes" for one. Sing it with me... "Cha, Cha, Cha Changes..." A few other greats include "A Change is Going to Come" by Sam Cooke about the Civil Rights Movement, "Times They Are A-Changin'" by Bob Dylan and John Mayer's "Waiting on The World To Change".

Good, bad, or otherwise, change is inevitable, and so often out of our control. We must learn how to adapt and move forward. Much like how this magazine issue is behind schedule due to unexpected life changes.

So, what's the point? Big Changes are ahead for your associations! We have been stagnant in the post pandemic world, and it is time to shed those old ways. We have good things coming your way – and Your Big I State and National Associations really want to help your agency and companies thrive!

But these changes take time to develop and blossom. The Bible mentions changes are like birthing pains. Growth – pain – then joy! They take planning, hard work, your input, trial runs and sometimes back to the planning stage. However you view change, sometimes just changing your perspective provides insight or opportunity you may not have previously noticed.

Here are some easy changes to start helping ease pain's discomfort. Check out IIBA's new website. AIA reminds you that your agency membership dues to AIA pay your agency dues to the Big I National Association. Big I National **ADVOCATES** for you on a legislative front, and helps you **MARKET** your agency with programs like Trusted Choice, Social Jazz and market access programs through Big I Member Alliance. They also offer **KNOWLEDGE** through the Virtual University and knowledge bases like Ask An Expert.

Sheryl Crow ruled the late 1990s with "A Change Would Do You Good" and that still resonates when I'm stuck in a rut. Is it your time to accept and adopt some changes? Probably so. And you know what, you will be ok. You might even learn something new to use for positive agency outcomes or company growth.

Stop being afraid of networking through our events. We can lighten our burdens by sharing with those who understand and appreciate our insurance jargon. Join the Big I Community in your city, state and national insurance nation!



*Enjoying the BIIA Gala Groovy Vibes with Connor Hallmark of Burns & Wilcox.*

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- Don Clark, Clark Insurance Services, LLC



# LEGISLATIVE CONFERENCE

The AIA Annual Legislative Conference, held February 18-19, 2025, at the RSA Plaza Terrace in our Capitol City of Montgomery, left attendees with insight, more awareness and a little sentimentality.

Held at the beginning of the legislative season, the conference's purpose is to explain why the legislative process matters in our industry, to acquaint our insurance delegation with lawmakers, Department of Insurance dignitaries and judges so they are aware of our presence and regulatory needs. It's important to have a voice not only to pass bills, but sometimes to prevent bills from being passed.

The Tuesday evening Legislative Social was well attended. Overhead there were many conversations and speeches about our association's familial atmosphere and what members gain from being a part of it.

While we do not have any AIA-sponsored bills in the state house right now, we are watching the situation between ALFA and Blue Cross Blue Shield and the independent pharmacist problems. We continue to make inroads with other associations, such as the

homebuilders, for when our regulatory worlds overlap.

Wednesday morning, Young Agent Legislative Chair Lura Fuller Denson guided us through a great lineup of speakers including: AIA's Lobbyist Marty Connors who spoke about the aforementioned bills we are watching, State National Director Jim Murphree spoke about the National Legislative Conference in Washington D.C., AIA Legislative Committee Chair Carl Schneider spoke about Smart Home America and FORTIFIED Homes with Alabama leading the nation in safer housing. AIA Secretary/Treasurer Larry Burkman honored Pat Owens during his presentation of our state Big I Pac. Young Agent Chair Kingston Hall presented the exciting March Madness Bracket Challenge to raise funds for our state pac.

Lura, the daughter of Icon Joe Fuller, presented the AIA Joe E. "HAWK" Fuller Lawmaker of the Year to state representative David Faulkner, of Mountain Brook. David, a defense liability attorney, is a longtime friend of Joe Fuller and helped AIA compose the bill for the dram shot legislation in 2023.





Rep. Faulkner sits on the House Insurance Committee. "My door is always open for you," he said while thanking us for the award and recognizing our role as insurance experts. After several attacks gravely injured Alabamians last summer, Rep. Faulkner is also working on a warning system for our beaches when sharks are around and active.



Former State Senator and Executive Vice President of the Business Council of Alabama Clay Scofield spoke about important bills we need to watch in this legislative session. Scofield presented many business-related bills and took hard questions from the audience. These include a worker transparency bill regarding migrants, the Seeds Act, and state incentives' sunset provisions. He also spoke about the state's preparedness to incentivize and attract new businesses to Alabama.





**YOU CAN VIEW THE LEGISLATIVE CONFERENCE  
PICTURES VIA THE LINK BELOW.**

<https://alisonray.smugmug.com/2025-ALLA-Legislative-Conference/n-Wt48vT>





## REPRESENTATIVE DAVID FAULKNER NAMED JOE E. "HAWK" FULLER LAWMAKER OF THE YEAR

At this year's Annual Legislative Conference, Representative David Faulkner of Mountain Brook was honored with the prestigious Joe E. "HAWK" Fuller Lawmaker of the Year Award. The recognition celebrates his unwavering commitment to public service and his instrumental role in advancing meaningful legislation, including his work on Alabama's 2023 Dram Shop Law.

Elected to the Alabama House of Representatives in 2014, Rep. Faulkner serves District 46, which encompasses parts of Mountain Brook, Homewood, and Hoover. Over the years, he has established himself as a dedicated lawmaker, particularly noted for his service on the House Insurance Committee.

At the time of this printing, Rep. Faulkner's potentially life-saving legislation, Lulu's Law, was passed and signed by Governor Kay Ivey. His sponsorship of Lulu's Law highlights his continued dedication to protecting Alabama families and ensuring responsible policy decisions.

According to BamaPolitics.com, Rep. Faulkner's top legislative priorities include strengthening Alabama's educational system and fostering statewide economic development. He remains highly engaged with local education leaders, frequently meeting with Parent-Teacher Organizations and school superintendents to stay informed on district needs and challenges.

In addition to his legislative work, Rep. Faulkner maintains a distinguished legal career with a broad civil trial practice. His legal practices include premises liability,



product liability, commercial transportation and trucking, insurance litigation, and business disputes. He has successfully represented a wide range of clients—from major retailers and transportation companies to liability insurers and individual entrepreneurs. His legal practice spans nearly all Alabama circuit courts as well as all three federal district courts in the state.

Rep. Faulkner has also received multiple "Legislator of the Year" honors from organizations such as the Alabama Restaurant and Hospitality Alliance (ARHA), Alabama Captive Association (ACA), and Subcontractors Association of Alabama (SubAla). He was honored as the Business Champion Award from the Business Council of Alabama (BCA) in 2015.

David and wife Nancy live in Mountain Brook. They have three children. They remain actively involved in their community, committed to service, and grounded in faith and family. His leadership in both law and public service continues to make a meaningful impact across the state of Alabama.

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## ALABAMA ACHIEVES EAGLE STATUS AGAIN – INSURPAC GOAL MET

Thanks to all 2024 InsurPac donors. Thanks to your generous personal donation, we achieved Eagle Status for the second year in a row. We exceeded our state and young agent goals. We look forward to continuing support for our national political action committee in 2025 as they monitor legislation and advocate for the independent insurance system.

### WHAT DOES INSURPAC DO FOR ME?

InsurPac is the independent agency system's leading advocate at the federal government level, working to ensure a strong business environment for independent agents. Backed by the Big I National Team, InsurPac not only promotes pro-business policies but also defends against harmful legislation and government failures that threaten critical programs like flood insurance, crop insurance, and other essential services agents and their clients rely on. Together, they provide a constant, powerful voice for the independent agency system in Washington, D.C.

InsurPac raises and distributes approximately \$2.4 million each election cycle, making it one of the largest small business PACs in the country. It is funded by voluntary, personal, LLC and Partnership contributions from independent agents, brokers and agencies throughout the country. It works hand in hand with the Big I advocacy team to promote, protect and perpetuate the independent agency system.

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# EDUCATION CALENDAR

## JUNE

- 4 CISR Personal Residential – Webinar
- 11 E&O Loss Prevention – Webinar, 9am–12pm  
Ethics – Webinar, 1pm–4pm
- 18 CISR Insuring Commercial Property – Webinar
- 23 – 27 Property & Casualty Licensing School – In-person, Birmingham

## JULY

- 9 – 10 CIC Ruble Graduate Seminar – Hybrid
- 16 CISR Other Personal Lines – Webinar
- 23 CISR William T. Hold Seminar – Webinar
- 29 CISR Insuring Commercial Casualty – Webinar

## AUGUST

- 5 – 7 CIC Commercial Property – Hybrid
- 12 CISR Elements of Risk Management – Webinar
- 26 CISR Insurance Commercial Casualty 2 – Webinar
- 28 E&O Loss Prevention – Webinar, 9am–12pm  
Ethics – Webinar, 1pm–4pm



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# TED'S TABLET

**Q.** I have a contractor that has multiple states on their workers compensation policy but has 3 jobs coming up in Ohio this year. They put in the small gas station kiosks in front of grocery stores/Walmarts/etc. None of the employees will be from Ohio and they will NOT be hiring anyone from Ohio. What do they need to do for WC in Ohio? Who do they call?

**A.** An out-of-state worker injured in Ohio would look to the WC coverage of their own state. However, if the employer has workers in Ohio for more than 90 consecutive days, Ohio WC

comes into play. The employer must apply for coverage and contribute to the Ohio State fund to secure a WC participation certificate. See this link: <https://info.bwc.ohio.gov/for-employers/workers-compensation-coverage/getting-coverage/out-of-state-employers>

Say your employer has three jobs. The first job lasts 20 days and then they go directly to the second job, which lasts 35 days. Finally, they go directly to the third job, which lasts 40 days. The employees have been in Ohio for a total of 95 days, so the Ohio law applies. So, it's not 90 days at any one job, but 90 consecutive days for all jobs.

If the Ohio law applies, the employer should also add the Ohio Stop Gap liability endorsement to their workers comp policy. The Ohio fund does not provide Employers Liability coverage.



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## WHY TAKE THE YOUNG AGENT LEAP?

### SHAPE YOUR FUTURE:

Being part of Young Agents has been an incredible way to build momentum and excitement for my career in the insurance industry. One of the best things about this profession is that we're always learning—every single day. Whether it's navigating a complicated high-value home policy, understanding garage keeper's coverage, or embracing innovative technology, there's always something new to discover. What I love most about Young Agents is the opportunity to share ideas and success stories while learning from others. We don't just problem-solve alone—we absorb knowledge, exchange insights, and bring fresh ideas back to our agencies and companies.

Personally, I find that insurance keeps me on my toes. I'm constantly growing my expertise, sharing what I learn, and reinforcing my place in this ever-evolving industry. And if there's one thing I've realized, it's that staying sharp is the key to long-term success!

### BROADEN YOUR HORIZONS:

I've heard people say insurance is "just a job," but I couldn't disagree more. It's a career that challenges, rewards, and constantly pushes you to grow. There are so many different paths you can take—actuarial work, underwriting, legal, claims, adjusting, marketing, management—the list goes on. No matter your skill set or personality, there's a place for you in this industry.

But here's the best part: insurance is FUN! It's not just about the camaraderie and socializing (though those are great, too); it's the fact that no two days are ever the same. Every morning brings something new, whether it's an unexpected challenge or an exciting opportunity. Who knows what might have changed overnight? That's what keeps this profession exciting.

Getting involved in Young Agents has helped me shape a positive, success-driven attitude about my career. It's given me the opportunity to learn, grow, and connect with others who are just as passionate about this industry. If you want to make the most of your journey in insurance, embrace the possibilities, and enjoy the ride!

### STRENGTHEN YOUR NETWORK:

In this industry, relationships are everything. Even if a company or another agent isn't working with you today, that connection could be a game-changer down the road. That's why I make it a priority to build strong relationships, learn from others, and keep expanding my network.

Think about it—maybe you meet a carrier at the EPIC Trade Show who offers a market you don't need right now. But fast forward two years, and suddenly, as your agency grows, that market could be exactly what you're looking for. Having that connection already in place makes a huge difference.

I've learned that mentorship is just as valuable. Finding people who challenge you, who push you to grow, and who help you see new possibilities is one of the best things you can do for your career. The more connections you build—genuine, authentic connections—the more doors you open. Business can be tough, but having a strong network of peers makes navigating challenges so much easier. So go out there, connect, learn, and build relationships that will serve you for years to come!

## WHAT'S COMING UP?

### NATIONAL LEGISLATIVE CONFERENCE & YALI ENGAGEMENT

Get involved at the national level and have a real impact on our industry's future.

### EPIC CONFERENCE MOCK TRIAL ON LIQUOR LIABILITY

Gain hands-on insights into risk management and liability in real-world scenarios.

## GRATITUDE FOR OUR INSURPAC DONORS

A huge THANK YOU to everyone who continues to support InsurPac. Your recurring contributions ensure that Young Agents remain at the forefront of advocacy and industry progress.

Thanks also for supporting our March Madness Bracket Challenge for Big I PAC. We hope you enjoyed the fun! Thanks to Alabama Retail Comp (ARC) for their financial sponsorship. Winner Kevin Myrick generously donated his portion back to the PAC.

I can't wait to see you this summer in Pensacola Beach! Please contact me if you have any questions!







# FAULKNER

## THE STUMBAUGH SCHOOL OF RISK MANAGEMENT & INSURANCE

### FAULKNER UNIVERSITY OFFERS FULL TUITION SCHOLARSHIPS TO THE STUMBAUGH SCHOOL OF RISK MANAGEMENT & INSURANCE

Insurance professionals looking to expand their risk management and insurance education, as well as traditional four-year degree seekers, now have the opportunity with a full-tuition scholarship at Faulkner University.

The Stumbaugh School of Risk Management & Insurance (RMI), within Faulkner's Harris College of Business, currently offers an on-line Bachelor of Risk Management & Insurance degree plus the opportunity to earn RMI microcredentials. The online courses are offered in 8-week terms. Coursework may be completed per the student's schedule but requires regular weekly assignments and online group participation.

Beginning in the fall of 2025, the school will offer a traditional 4-year degree on its Montgomery campus.

"Insurance professionals do a tremendous amount of good in this world. During the last six months, we have watched them come to the rescue of so many people who have seen hurricanes and wildfires turn their lives upside down. We are honored and excited that our new program is going to add desperately needed talent to an understaffed industry that is expecting a significant number of retirements in the coming years," said Ed Pappanastos, PhD, ASLI, Department Chair of the Stumbaugh School.

Scholarships for all levels the program are made possible by a historic gift from AssuranceAmerica (a leading automobile insurance provider who gives 5% of profits annually to charitable endeavors) and Co-Founder Guy W. Millner.

Through the \$3 Million gift, Faulkner will award an AssuranceAmerica Scholarship to cover tuition costs for on-line and on-ground coursework for eligible RMI students. In addition, online and general fees will be covered by the scholarship through 2025.

"We are thrilled to partner with Faulkner in this important way to both honor our AssuranceAmerica Co-Founder, Bud Stumbaugh, and launch a new RMI program here at Faulkner University," shared AssuranceAmerica CEO Scott Pitrone. "Bud has been a major force for development of both enterprises, and what a pleasure to see his legacy praised with a gift championed by our Executive Chairman Guy Millner."

This shared investment expands Faulkner's education offerings, providing the public with a well-educated and trained RMI workforce, which is an important need in our communities.

"Our on-line RMI executive track equips those in the insurance workplace seeking credentials to propel their careers," said Justin Bond, Dean of the Harris College of Business and Executive Education.

Pappanastos has collaborated with AssuranceAmerica and marketplace leaders to develop the curriculum with expertise gained by his previous experience as Chair and Associate Chair of Economics, Finance and RMI at the Sorrell College of Business at Troy University.

The Bachelor of Risk Management & Insurance degree is supported, in part, by a Course Development Grant from the Spencer Educational Foundation and FM.

Full tuition AssuranceAmerica Scholarships for the RMI Program will be awarded each semester based on eligibility and availability. Submit a free application today to get started! Go to <https://www.faulkner.edu/brmi/> to learn more.

For more information about the AssuranceAmerica scholarship, please contact: [adultenrollment@faulkner.edu](mailto:adultenrollment@faulkner.edu).



*The school's namesake, Bud Stumbaugh, is not only a retired Co-Founder of AssuranceAmerica, but is also a public servant. Having served as a State Senator of Georgia, and as a trustee for multiple non-profit boards, including the Faulkner University Board of Trustees, Faulkner is fortunate to have benefitted from Stumbaugh's volunteer contributions over the years.*





The Birmingham Independent Insurance Agents held a Spring Gala at Regions Field to benefit the Adult Congenital Heart Association. With a 1970s theme, the groovy evening brought out our inner disco dancing shoes like white Go-Go boots and our loudly colored clothes for a great cause. Thanks to our generous sponsors and silent auction donors.

Congratulations to Tyler Tucker of McGriff for winning the Grand Prize, and to Shelia Anderson for winning the best costume. Thank you to Stacie Collins for taking her time to photograph all the fun!







From the ACHA:

"ACHA was honored to be named beneficiary of the Birmingham Independent Insurance Agents (BIIA) annual charity gala. Our Emeritus Board Member Tom Wix recently accepted BIIA's \$10,000 donation on behalf of ACHA.

Pictured here from left to right are Tom Wix, BIIA President Vickie Fuller, and BIIA Director Michelle McKee. Thank you to BIIA for your generosity and your support of our mission and programs that support adults living with CHD and the providers who are dedicated to their specialized heart care."



## THANK YOU SPONSORS

### DIAMOND DISCO SPONSOR:

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### PEACE & LOVE PLATINUM SPONSORS:

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CAC Agency / Cobbs Allen

CRC Insurance Services



### GROOVY GOLD SPONSORS:

Alabama Self-Insured Work Comp Fund

Best Insurance Group

Chubb

EMC Insurance

Insurance Office of America (IOA)

### SILVER SEQUINS:

Denson and Fuller

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Sterling Seacrest Pritchard

WorkersFirst CompFund

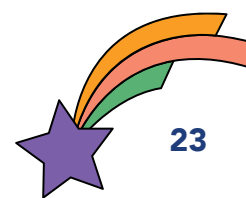
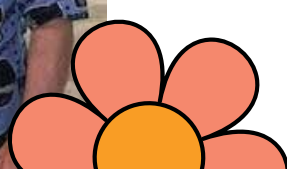
### BELL BOTTOMS BRONZE:

AIMS/Alabama Insurance Management Services

Alabama Retail Comp (ARC)

Burns & Wilcox, Ltd.

Sunstar Insurance Group, dba Petra RMS



## ALDOI NAMES CHAPMAN, FIORE TO KEY LEADERSHIP POSITIONS



The ALDOI recently completed an organizational restructuring – two employees on being named to critical senior management roles. The changes are designed to streamline management responsibilities, providing the needed increases in efficiency and productivity that will follow so that we may better serve the people of the State of Alabama.

Deputy Commissioner Larry Chapman, with the department since 2023, will assume the role of Deputy Commissioner and Chief of Staff. Larry will supervise a new organizational section entitled Administration and External Affairs and will also take on the responsibility of supervision of the Human Resources Divisions. The newly-created External Affairs Division, in addition to media relations, will oversee the development and implementation of a comprehensive public outreach and education

program to engage key audiences for improving the public understanding of the Department and insurance issues in general. In short, the Division, using a multitude of diverse efforts, will seek to raise the level of insurance knowledge among the Alabama insurance consumers.

Richard Fiore, who joined the department in 2024, has been named Deputy Commissioner for Innovation and Operations. In that role, Richard will take on supervision of the Accounting and IT divisions. He will also guide the department in all areas related to operational innovation, technology, artificial intelligence, machine learning and cybersecurity. Additionally, Richard will serve as the department's key representative on all matters under the jurisdiction of the Innovation, Cybersecurity, and Technology (H) Committee of the National Association of Insurance Commissioners (NAIC).



## THE ALABAMA DEPARTMENT OF INSURANCE RECOVERED \$8.4 MILLION FOR CONSUMERS IN 2024

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.

"Protecting insurance consumers is the first job of the Alabama Department of Insurance. Everything we do is looked at through that lens," said Insurance Commissioner Mark Fowler. "We want to make sure policyholders receive money that they are entitled to when they have an insurance claim. Alabamians can be confident that department staff will work to resolve disputes between carriers and consumers in a timely and fair manner."



# MEMBER NEWS

## PORTAL INSURANCE EXPANDS FOOTPRINT WITH ACQUISITION OF LTN INSURANCE SERVICES

Fairhope, AL – March 5, 2025 – Portal Insurance based in Mobile, AL is proud to announce the acquisition of LTN Insurance, a well-established agency based in Fairhope, Alabama. This strategic move will expand Portal's presence in southern Alabama while allowing LTN to leverage Portal's resources to better serve its clients.

LTN Insurance, which stands for "Love Thy Neighbor," has built a strong reputation for providing exceptional personal and commercial insurance solutions. Portal Insurance fully embraces this mission and intends to integrate it as a core value as the two agencies join forces. With a shared focus on protecting clients with the best coverage options available, this merger is a natural fit.

"We want LTN's clients to be excited about this change and know they won't see any interruption in service," said Bradley Flowers, CEO of Portal Insurance. "In fact, Portal consists of 17 dedicated employees eager to assist them, ensuring they receive the same personalized attention they are accustomed to—now with even greater resources."

As part of the acquisition, LTN will remain a subsidiary of Portal Insurance, preserving its identity and client relationships. Additionally, LTN's staff, including CEO Chris May, will remain on board to ensure a seamless transition.

"Joining the Portal team is an exciting step forward," said Chris May. "We started LTN to help our neighbors, and Bradley and his team have embodied that same mission. This merger will only enhance our capabilities and allow us to better serve our clients."

LTN clients will now have access to Portal's extensive suite of 45 carriers, offering more options to secure the best rates and coverage efficiently. While there are no immediate operational changes, clients can expect a smooth transition leading up to the official acquisition date of March 3, 2025.

## Insurance they can rely on from a company you have trusted for over 75 years.

National Security has provided competitive, affordable insurance to policyholders for over 75 years. We also provide our agents with competitive commissions, excellent customer service and experienced company adjusters.

National Security prides itself on fast, efficient service from our experienced staff teamed with an agent website that provides fast quotes, online policy issuance, and real-time policy information.

**To learn more about our products call 1-800-798-2294 or visit [nationalecuritygroup.com](https://nationalecuritygroup.com).**



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# SEEN & HEARD

## MARRIAGES

Congratulations are in order for Emiley Stephens Free of The National Security Group on her recent nuptials to Jacob Free.

We are thrilled for Avery Friday McCrary on her marriage to Ross McCrary.

## BIRTHS

It's a boy for Adrienne and Drew Gunn of Thompson Insurance.

Chasity Weaver welcomed a new baby this winter. She is employed at CAC, a division of Cobbs, Allen.

Congratulations to Shelby Dobbs of McGriff on the birth of her and hubby Logan's child.

Brooklyn Putman of McGriff welcomes a new baby – Congratulations!

Congratulations are in order for Kendall Gann and husband Travis on the birth of their first child. Kendall is at AmWINS and contributes a lot of time and energy with the independent agents' association. She is also a former Excalibur Scholarship winner.

Alyssa Skinner of Crawford Skinner in Springville welcomed another son into her family. Dad Jacob and Granddad Brian Skinner could not be more proud.

## RETIREMENTS

Gail from Harmon Dennis and Bradshaw retired recently.

Becky Boles, Underwriter at Auto-Owners Insurance, has retired after 45 years.

Kellie Broadway of Pepper Johnston & Company, retired after 46 years of service.

Gina Watkins of Trammel, Harper & Williams retired after 43 years.

Cheryl Camak has retired from Fitts Agency.

Cynthia McLeod of Cobbs Allen has retired.

## DEATHS

Mr. John Norman of Greenville passed away. Mr. Norman founded the Norman Agency, which merged with Insurance Solutions Group, ISG, in 2010. He was a wonderful mentor to many in the industry.

Malinda Summerlin of the Starke Agency passed away suddenly in December. She will be missed by her family, friends and coworkers at Starke Agency.

Patrick Francis Owens, Jr., 90, passed away in February. Pat was a driving force behind our state Big I PAC, its fundraiser golf tournament, and gaining lawmakers' attentiveness. An insurance agency owner, a golf lover, and a true leader who could ignite action in others for worthwhile causes, Pat's legacy will live on through your association's future government affairs. Pat was still playing in the tournament named for him in 2006, The Pat Owens Big I PAC Golf Classic, well into his upper eighties. He rode around in a personalized golf cart, smoking cigars and encouraging everyone to Give, Give, Give to the Big I political action committee. Pat is missed, but his legacy will remain for decades.

## NEW MEMBERS

### AGENCY

C.A. Luckie Insurance

Daphne, AL

Coastal Insurance Group

Mobile, AL

Daniel Gomez Agency

Albertville, AL

DemuthMunns LLC dba Barefoot Insurance Broker

Foley, AL

GO Insurance Agency

Alabaster, AL

Southern Coastal Insurance Agency

Daphne, AL

### ASSOCIATES

IB Green & Associates

Leesburg, FL

Wholesure

Atlanta, GA

## WE UNDERSTAND WHAT MATTERS MOST TO YOU AND WE HAVE THE TOOLS TO HELP, **THAT'S OUR JOB**

### AGENTS COUNCIL FOR TECHNOLOGY.

**WORK SMARTER.** The Agents Council for Technology (ACT) leads the conversation regarding implementing innovative technologies that result in more efficiencies for the independent agency system. This forum of agents, brokers, vendors, carriers and other industry groups conducts research and provides best practices recommendations to help the industry implement more consistent, effective technology. ACT's virtual work groups create industry-wide education and recommendations on future issues & emerging trends such as cybersecurity, the customer experience, data & analytics, disaster planning, and other tech-related focus areas.

Chris Cline, Executive Director  
[chris.cline@iiba.net](mailto:chris.cline@iiba.net) | [independentagent.com/act](http://independentagent.com/act)

### VIRTUAL UNIVERSITY.

**FINAL ANALYSIS.** The Big "I" VU links agents to insurance research, coverage analysis, state-specific resources and white papers. With more than 18,000 searchable pages, your employees have a wealth of knowledge at their fingertips.

The Ask-an-Expert Service is like adding over 50 insurance experts to your staff at no charge.

Nancy Germond, Executive Director  
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### YOUNG AGENTS.

**LEAD THE WAY.** The Big "I" national Young Agents program encourages industry involvement, from opportunities to speak with legislators to sales, leadership and technology training. The Big "I" Young Agents Leadership Institute is the annual gathering of the nation's best and brightest. Let the Big "I" Young Agents help you perpetuate your agency inquire about scholarship opportunities for the Big "I" Legislative Conference and leadership meeting.

Jamie Behymer, Program Manager, Young Agents  
[Jamie.Behymer@iiba.net](mailto:Jamie.Behymer@iiba.net) | [independentagent.com/youngagents](http://independentagent.com/youngagents)

### INVEST.

**FUEL THE FUTURE.** Invest in a non-profit program that educates individuals on insurance, financial literacy and risk management, while encouraging the pursuit of insurance careers with a focus on independent agencies. The program is dedicated to improving insurance literacy and attracting the next generation of diverse talent into our industry.

Over 33,000 students in high schools, community colleges and workforce development programs have been taught how to become insurance agents through Invest. Join us as we continue to teach insurance education to future leaders!

Whitnee Dillard, Executive Director, Invest and Diversity  
[whitnee.dillard@iiba.net](mailto:whitnee.dillard@iiba.net) | [investprogram.org](http://investprogram.org)

### BEST PRACTICES.

**BE BETTER.** The Big "I" Best Practices study provides a chance for all Big "I" members to learn from the top agencies across the United States by revenue category. The comprehensive product line delivered via research, resource guides and webinars provides key strategies to help improve overall agency performance and increase agency value.

Jennifer Becker, Sr Director, Agent Development, Research and Education  
[jennifer.becker@iiba.net](mailto:jennifer.becker@iiba.net) | [independentagent.com/bestpractices](http://independentagent.com/bestpractices)

### DIVERSITY COUNCIL.

**BE DIVERSE.** The Big "I" Diversity Council is focused on engaging and developing a more sustainable independent agency network that reflects, represents and serves our diverse populations countrywide. The council is a collective of agents, insurance company representatives and association leaders.

Find tools to drive growth and more inclusive business practices for your agency. Be sure to also subscribe to the Inclusion in Action Newsletter.

Anitra Rivera, Program Director, Diversity and Inclusion  
[anitra.rivera@iiba.net](mailto:anitra.rivera@iiba.net) | [independentagent.com/diversity](http://independentagent.com/diversity)





# One Platform by IPFS

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Combine document distribution, eSignatures, and payment options into a single link for insureds. By digitizing processes, you can reach customers where they are, shorten the sales cycle, and reduce paperwork.

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Quickly and simply pass information from your agency management system to IPFS. With integrations, you can condense data entry, send information, generate premium finance agreements, and more.

## About IPFS

- More than 45 years of experience helping policyholders with their cashflow needs
- Largest privately held premium finance company
- Originates and services more than 700,000 loans per year
- Offers flexible installment plans with multiple payment options and service features, including white label programs



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Watch the Video



For more information, scan the QR codes shown, or contact

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**Rebecca Miller** | [rebecca.miller@ipfs.com](mailto:rebecca.miller@ipfs.com) | 850.661.7802

<sup>1</sup>Fees may apply where applicable by state law. ACH payments may result in a fee where applicable by state law. For credit card payments, our electronic payment processing service provider charges a technology fee of \$12.50 for payments under \$400 or 2.99% for payments of \$400 or more. IPFS' down payment processing services are provided as a convenience only and are subject to prior agreement to IPFS' terms and Conditions. Imperial PFS® is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend. Access to products described herein may be subject to change and are subject to IPFS' standard terms and conditions in all respects, including the terms and conditions specifically applicable to use of IPFS' website and mobile application and IPFS' eForms Disclosure and Consent Agreement.