

alabama

INDEPENDENT

2025 - Issue 2

PAGE 13

New AIA President

Ed Ragland





We speak human, not fine print.

We believe insurance should sound like a conversation, not a contract. So, we skip the jargon and meet you where you are—with tools, insights, and people who know your customers' industries inside and out, from manufacturers and contractors to breweries and wineries.

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PRESIDENT'S LETTER

It's hard to believe that we are past the half-way point in 2025, and unfortunately, we are still in a hard market. In 1988 when I was a new agent in this industry, the older agents who I knew told me that the hard market had just ended and we should expect it to return soon. However, it took the events of September 11, 2001, for it to return, and it was short lived. The hard market that we have been experiencing for the past few years is out of control and showing no signs of going away anytime soon. One thing is true, change is inevitable and we are ready for this to change.

On a more positive note, we are seeing what appears to be a "changing of the guard" in our Association. The Young Agents are doing an outstanding job representing AIIA as noted in the recent national awards bestowed upon them. With the aging agency demographics that are present, it is of paramount importance that we continue to recruit new talent to our industry and keep the momentum that is currently present. To achieve this, I would like to strongly recommend that all the seasoned veterans support our Emerging Professionals through ways like mentorship. We need to share our experiences when we are called upon so they can continue to be successful. Simply put, they are our future.

There have been a lot of events that have taken place in the first half of this year. Starting with the Legislative Conference in Montgomery and Washington DC, which gave us a chance to meet with our State and National Delegates. These are important events that give us the opportunity to voice our opinion on important matters that affect our industry.

In May we gathered for the 129th AIIA Annual Convention at the Lodge in Gulf Shores State Park. Our outgoing President Todd Roberts chose the speakers and entertainment and it was a rousing success. Thanks, Todd, for your leadership this past year.



The last big event was the EPIC Conference brought to you by our Young Agents. Chair Kingston Hall knocked it out of the park. I know that our Agency Principals will continue supporting this event by sending your Young Professionals. This is a great way to help them be better insurance agents.

All these events could not have happened without the support of our Associate Members, your company representatives, and for that, I thank you all.

Finally, I would like to thank our outstanding staff for all your efforts to make these events for this Association run smoothly. Be sure to thank them, as well, the next time you attend an event.

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- ERRORS & OMISSIONS
- CYBER
- CLAIMS & MORE

Editor's Note: Text is Here!

Dear Readers,

In this cycle of association changes, we're pleased to announce that your Big I Association has a new feature – TEXT MESSAGING!

We know the world is a busy place with a myriad of daily tasks, and we have learned through the years that if we email you too many times, you start to ignore our emails. We also recognize the communication delivery differences among the generations. We polled our emerging professionals (young agents) and they were very agreeable to text messages.

Our current plan is to use the text messaging service for event reminders to event attendees and very special notices. We are respectful of your data plans and will not SPAM you! We also have a monthly limit on the number of texts we can send. Sadly, emojis take up a lot of our text data, so we won't have many emojis.

The phone number associated with our text service is our main AIIA number 205.326.4129, and you can contact us here with your requests and inquiries. Feel free to text us. Please allow 12-24 hours for a response.

If you would like to add your cell # to our group texts, simply complete the form below or send an email to aray@aiaa.org.

TEXT ME, PLEASE

NO	NAME	PHONE *	EMAIL	AGENCY / COMPANY	BEST TIME OF DAY
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					

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Got your life jacket on?

Prevent.

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

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Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

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Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, a member of Swiss Re Corporate Solutions.



AIA CONVENTION

AllA's Annual Convention & Trade Show rallied in spite of rain and everyone enjoyed the relaxed atmosphere of The Lodge at Gulf State Park in Gulf Shores, AL.

Agents and company representatives held great conversations about markets and opportunities, while getting to know one another on a deeper personal level. Our crowds took advantage of the sunshine when available, and everyone complimented the delicious food!

The convention opened with a Welcome Reception and Dinner, then a spirited Casino Night with amazing, coveted grand prizes. Time passed quickly as we hugged our old friends and made new ones.

Comedian Brian Carter and Richard E.

Simmons, III, were our Friday Guest Speakers. Our guest speakers interacted with the audience and we learned more about ourselves and our generational advantages. Each shared their experiences, knowledge and unique style with attendees. Brian Carter required audience participation about generational differences. We poked fun at each other, but learned that good things come to fruition when we practice acceptance. Overall, we need to be open to what we can learn from our office mates of all ages, expertise and backgrounds.

The Trade Show is where business grows and connections are made; the booths are a must-see stop for swag, treats, and prizes! Congratulations to The Sheffield Fund for winning the Best in Show for their space-age digital sign. It was way cool!



IIABA Chair Todd Jackson inaugurated new board members Friday morning and the gavel passed this weekend to your new 2025-2026 Executive Committee.

THE NEW EC

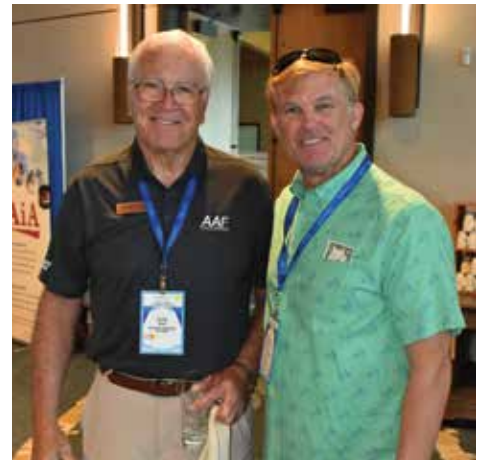
Edward Ragland, President
Larry Burkman, President-Elect
Coley Boone, Secretary / Treasurer
Jim Murphree, State National Director
Todd Roberts, Past President



AWARDS

Outgoing Board Member – Zach Schneider
Outstanding Board Member – Joseph Armstrong
Outstanding Committee Chair – Carl Schneider
Associate of the Year – Patrick Albrecht
Presidential Citation – Steve Hoggie
Insuror of The Year – Heather Thigpen
Associate's Grand Prize – Jeremy Giadrosich
Agent's Grand Prize – Carl Schneider





YOU CAN VIEW ALL THE CONVENTION IMAGES AT
<https://alisonray.smugmug.com/Big-I-Alabama-Convention-Trade-Show-2025/n-J5LWxV>



SIT DOWN Q&A WITH NEW AIAA PRESIDENT ED RAGLAND

Q: How, and when, did you get your start in insurance?

A: I have been in the business since 1988. Prior to that I was in the grocery business with my father and grandfather. When they sold the business, I had to reinvent myself. My friend and insurance agent Steve McCurry was looking for a producer and next thing you know, I was hired. He took a chance on me.

I really enjoy being around people and helping them. There are some similarities with the two industries (grocery and insurance): neither are a get rich quick situation and they are both honorable professions with good people. Plus, that is a beauty of each - there are no two days alike so you do not get bored.

Q: What are some challenges you will face during your term?

A: My biggest challenge is to keep the momentum going that my predecessors built. Each convention, and certainly the young agents' EPIC conferences, have only gotten better every year. With good speakers and our members sharing the "get with the vibe," we will go a long way to have more agents and carriers attending our great events. Filling up a hotel room block is a good problem to have.

Q: What would you like to accomplish during your term as president?

A: I want to continue pouring into our young agents and have more communication with our future industry leaders. We need to be available for our young agents and support them because they are our future, and it won't be long before they are leading us and the association.

Experience is the best teacher and that's great about our industry. You don't have to have a college degree but you do learn from experience. It is not just sales but other factions of professional growth. You have to pay your dues. Funny enough, we become risk managers in our daily lives - in our own homes and businesses.

Second, I would love to see the Big I Alabama attract more members. Mergers and acquisitions have been tough industry-wide, but we need to share all we do with others in our communities who simply may not know.

Q: What has helped you the most?

A: The reason I ran for the board was to give back to the industry where I made a living. Serving on the board of directors has been an eye-opening experience to view all the behind-the-scenes efforts of the committee chairs, staff and board members. If you want to succeed, work with people who know more than you, just like the AIAA leadership before me.

What has made it easier for me is all the great people who came before me like Kevin Myrick, Todd Roberts and Kelly Aday. I just work here and want to honor the association. It has a long history, and it will be here when we are not.

Serving on the board opened my eyes to what goes on behind the scenes with the association. Everyone pulls their weight. I am grateful because it has helped me be a better person. It is truly rewarding.

I want to encourage folks to get involved - you will be exposed to so much more than you know about what is going on in the industry. Bring your A game and don't be afraid to learn. The more you give back, the more you get back.

Q: What have you learned from other board appointments where you have served on previous boards?

A: My dad and Grandfather were leaders in the community. I never wanted to be in the spotlight; I wanted to play hockey and was fortunate enough to have my family's support. So, I went to Boston to play hockey where, freshman year, I led the team in scoring. They called me Bama, having originated from Huntsville. Hockey is a team sport. It was not about me. It is all about teams. So, when I got involved in the hockey association district leadership, I quickly shortened our meeting times with pre-planning and organized agendas. Control freak behavior is a quick way to sink a team, or a board.

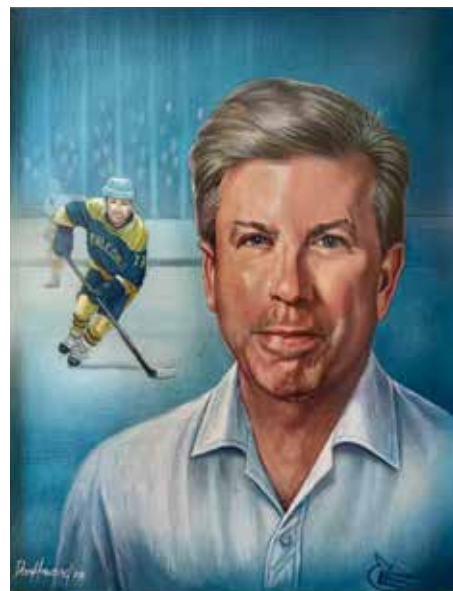
The secret ingredient to being a good executive board member is to surround yourself with people smarter than yourself and then delegate to a working board.

Q: What has the insurance industry given you?

A: What impresses me the most is all of the great people in the insurance industry. Even though we are competitors, we check our egos at the door for the greater good. They helped me out when I had questions. It's been an honor to serve with all these wonderful agents.

I've been through several different agency setups and partnered with others who have been so good to work with. It has made me a better commercial lines agent. Currently, I am very happy with the great partnership with Ron Giadrosich, Tom Lambert, Buddy Lambert, and Carol Weaver for more than four years.

I've gotten to know people I would not have expected to know, and we have become good friends. I am thankful for the lifelong connections I've had the opportunity to develop with people, and I hope that they feel the same way about me. It has truly been my honor to serve on this board.



Caricature of Edward by Huntsville Artist Don Howard. Don works tirelessly to develop caricatures that are humorous and professionally crafted. See more at www.facebook.com/donhowardstudios or at www.donhoward.org.

Don is also a master at creating professional and casual portraits.

Upgrade your flood experience with three little moves.



Point.

Point to www.iiaba.net/Flood.

Click.

Click the "sign-up" tab.

Roll.

Roll your current WYO flood book.

"Our agency was approached by our Selective territory manager, Gregg Porter, to roll a portion of our flood business from another carrier to Selective. We were pleasantly surprised at how easy and seamless the whole process was. Gregg came into our office and basically did all the work for us. We had a high success rate and couldn't be happier with Selective. Their customer service representatives and underwriters are very knowledgeable, friendly and always helpful. We are very satisfied with the whole experience and with Selective!" – IIABL Member

Selective makes the transfer process easy and profitable for IIABA members. Selective does not use any third party administrators for our processing, which allows us to tailor a transfer plan that works for both you and your customers. Our team will work directly with your agency to collect the required underwriting documents. Then our rollover underwriting team will handle the processing, including sending out a letter to your customers letting them know of the change. We also provide you with a real-time rollover tracking report to help monitor the status of the transfer.

Selective offers competitive commissions and transfer incentives for rollover business.

Selective began writing flood insurance in 1984 and has been the IIABA endorsed flood carrier since 2001. Point, click, roll and join us today!

To discuss transfer opportunities, or to place new flood business with Selective, contact:

Jeff Lawrence
National Flood Marketing Manager
Selective Insurance

jeffrey.lawrence@selective.com
(973) 948-9098



AIIA'S NEWEST EXECUTIVE COMMITTEE MEMBER SECRETARY/TREASURER COLEY BOONE, CIC



Coley Merritt Boone of Thames Batré, Ltd., in Mobile, was inaugurated as the newest member of the executive committee at the Big I Alabama Convention. She began her role as Secretary/Treasurer in May.

Coley's association experience includes serving as the 2023 Young Agent Chair.

The same year she handed over the Young Agent gavel, she won the Young Agent of the Year honor, which is presented by her peers. She then took a seat on the AIIA Board of Directors for District One.

Coley is a 2007 graduate of Auburn University and lifetime resident of Fairhope. Her career began in the oil industry, her family's business, working for several Gulf Coast petroleum distributors in account management and sales.

Growing up around her family business, Coley possesses strong business skills. She earned her real estate and insurance licenses in 2014. This combined with her unique understanding of oil and gas, convenience stores and commercial property qualifies her to take an esteemed role with her clients. She visualizes the "big picture," and her flexible viewpoint allows her to adopt and pivot accordingly when helping her clients. She is not just an insurance salesperson; she is a risk manager/frontline underwriter.

Coley has been with Thames Batré for five years, but prior to that, she was a marketing rep with AlaCOMP, a Montgomery-based work comp fund.

Soon after her term ended as the 2023 Young Agent Chair, Coley focused on building her book of business at her agency producer business at Thames Batré, Ltd. She became a validated Producer in three years rather than the generous five-year path granted at Thames Batré, earning the respect and autonomy of agents with more years of experience.

Coley exudes a quiet strength and grace. She takes time to educate those around her and to help implement procedures within the work environment at her agency. She takes a level of sophistication to her accounts, assessing her clients' needs and providing valuable solutions.

About her newly elected position as Secretary/Treasurer, Coley says, "I plan to absorb as much as possible this first year on the Executive Committee. I am honored to serve alongside some of the best in the business who have mentored and supported me throughout my career." Having attended the National Legislative Conference in Washington, D.C., and serving on the Big I board as director for District One, she has learned much of how the association operates from within. "But there is still much to learn and the association provides many opportunities," she says.

"This role allows me to represent Alabama's Gulf Coast at the state and national level," she continues. "Geographically, we face unique hurdles in risk management due to the proximity to tropical weather events. Understanding the needs of our members, advocating for the independent agency system and offering new perspectives will be my primary goals during my time on the EC."

Coley's perception of the insurance climate in Mobile and Baldwin Counties is an advantage to other agents and her community. She would like to see independent agents with access to FORTIFIED data and information that other institutions are privy to. access. Knowing it will be a lengthy process, she wants to work with various sectors for the greater good.

Married to Scott Boone, they have two children (Lucy 10, Michael 7) whom you may have seen at our events. Coley serves on the Thomas Hospital Advisory Board and the Eastern Shore MPO. She loves all things Auburn, spending time with friends and family on the water or at the camp, but much of their time these days is captured by the children's sporting events.

THANK YOU SPONSORS AND EXHIBITORS

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Thursday Board of Directors' Breakfast
South Shore Insurance Underwriters and Burns & Wilcox
Registration Hospitality
AlaCOMP, Commercial Sector Insurance Brokers, Swiss RE
Welcome Reception
CRC Group, Columbia Insurance, Heritage Insurance,
Universal Property & Casualty
Welcome Dinner
The Sheffield Group & Risk
Casino Night
Alabama Home Builders Self Insurers Fund, Alabama Retail Comp, Openly
Casino Prizes
Associated Insurance Administrators, Luba Workers' Comp, VIVA Health
General Session Breakfast
Small & Rural Services, Foremost Insurance, North Point Underwriters,
AmWINS
Guest Speaker IIABA Chair Todd Jackson
Stonetrust Workers' Compensation, Travelers
Guest Speaker Richard Simmons
Auto Owners Insurance & SERVPRO
Featured Speaker Brian Carter
Penn National, EMC Insurance, Capital Premium Financing, Jencap
Friday Snack Break
Selective Insurance & RT Specialty
Saturday Breakfast
Nationwide, Berkley Southeast Insurance Group, SafePoint Insurance,
Zenith
Saturday Morning Bar
FCCI Insurance Group, Frontline Insurance, Safeco/Liberty Mutual, Orion 180
Closing Reception
Imperial PFS, Fortified of Alabama, Steadily Insurance, Swyftt
Closing Dinner
The National Security Group, Frankenmuth, Builders Insurance Group,
Progressive
Convention Digital APP Program
CompTrust AGC
Agents' Grand Prize
Alabama Self Insured Work Comp Fund
Associates' Grand Prize
Alabama Insurance Management Services / AIMS

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AFCO Direct
AIIA Education
Alabama Home Builders Self-Insurers Fund
Alabama Insurance Management Services / RLI Insurance
Alabama Self-Insured Workers' Compensation Fund
AmWINS of Alabama
Associated Insurance Administrators
Assurance America
Auto-Owners Insurance Company
Bailey Specialty Rick
Belfor Restoration
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 The Sheffield Group & Risk
 Travelers
 Universal Property & Casualty
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 WorkersFirst CompFund
 Young Agents Committee





CLAY SHOOT

ANOTHER ENJOYABLE CLAY SHOOT INCREASES EXCALIBUR'S SCHOLASTIC GIVING

Outdoorsy folks, sports people and volunteers from around the state gathered April 11th and your AIIA team at the scenic, wooded Selwood Farm. To date, the Capps-Calhoun Excalibur Education Foundation has provided 80 scholarships to insurance students at Alabama colleges. We cannot thank you enough for YOUR ongoing support! Thanks to our volunteers, too!

WINNING TEAMS:

1ST PLACE - Burns & Wilcox team

William Briscoe, Owen Peak, Chase Utsey,
Connor Hallmark

2ND PLACE - Bates, Roberts, Fowlkes & Jackson Insurance

Ben Jackson III, Ben Jackson Jr., Ed Kissel,
Raleigh Kent

3RD PLACE - Alabama Team/ Marx Family

Ryan Burgess, Evan Marx, Brad Marx, Eyan Marx

BEST SHOOTER - William Briscoe

WORST SHOOTER(S) -

Lauren Black & Lauren Parnell

COTTON BALL / QUAIL HUNT WINNER -

Stephen Wallace, Chubb

THANK YOU to all SPONSORS!

The Sheffield Fund, National Security Group, Mark Calhoun, Burns & Wilcox, Johnson & Johnson

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DOOR PRIZE SPONSORS: AlaCOMP, Jencap, Openly

THANKS VOLUNTEERS: Karen Boyd, Anna Stephens, Avery McCrary, Tina Zinn, Emiley Stevens, Joanne Reed, Christy Pender, Savannah Parker, Courtney Patterson, Neal Lankford, Angie Waggoner, Ian Sutton, Loren Gibson, Carl Schneider



You can view all the teams and images at <https://www.smugmug.com/gallery/n-BKQXqR>

ALDOI BULLETIN: USE OF AERIAL IMAGERY IN DECISION MAKING



The following applies to consumer and commercial risks. As used in this Bulletin, "aerial imagery" refers to photographs, videos, or other visual data captured using satellites, aircraft, drones, or other aerial platforms.

When used appropriately, aerial imagery can expedite claims handling and provide a safe way of making evaluations of property conditions. It may be especially useful during catastrophic weather events and when claims adjusters are unable to safely reach areas impacted or destroyed by severe weather. While aerial imagery can provide benefits when used appropriately, its misuse can result in inaccurate decisions and confusion. For example, aerial imagery can be misused if an insurer relies upon aerial images that are vague, not recent, show the wrong structure or property, or do not clearly show damage or disrepair. Accordingly, insurers are reminded that they should use due diligence when utilizing aerial imagery and ensure that any action taken is based on accurate information.

Specifically, insurers should be cognizant of the following when using aerial imagery for non-renewals, cancellations, underwriting, claims handling, and similar activities:

1. If possible, aerial imagery should not be the only information utilized in decision-making. For example, blurry or older images that appear to show staining or discoloration of shingles will usually not be sufficient, standing alone, to prove that a roof must be replaced. If an insurer's review of aerial imagery leads to concerns, the insurer should work to obtain recent, clear information, through a physical inspection or otherwise, to establish whether there is an issue with the condition of a property that is substantial enough to determine the insurability of the property.

2. If an insurer uses aerial imagery as a basis for non-renewal, it is best practice to notify the affected property owner before initiating the non-renewal action, advise the

owner that the non-renewal action is being taken based upon aerial imagery, provide the owner with copies of any aerial images used in taking the action, and allow the owner to provide updated information or dispute the accuracy of the aerial imagery used. If an affected property owner files a complaint with the Alabama Department of Insurance, that complainant will be entitled to view evidence relied upon by the insurer in making

the non-renewal or cancellation determination. Many complaints to the Department of Insurance stem from a lack of communication. The Department believes that some of these complaints can be resolved or avoided when insurers communicate clearly with affected property owners, those owners are given an opportunity to review evidence relied upon by the insurer, and the owners have reasonable opportunity to provide responsive information. Insurers are encouraged to issue loss control recommendations and provide affected owners with reasonable time to make needed repairs before taking other action, such as non-renewal.

3. As noted, older aerial imagery may not accurately portray the current condition of property. When initiating a non-renewal action based upon aerial imagery, insurers should be utilizing recent, accurate imagery. The burden is on the insurer to prove the reason for non-renewal. If a change to the insurability of the property is asserted as a reason for non-renewal, recent evidence will be required to meet this burden of proof. Older aerial imagery standing alone may not be sufficient to meet this burden.

4. Use of aerial imagery should comply with any applicable Federal, State, or county and city laws and regulations.



CONGRATULATIONS TO ALABAMA'S BEST PRACTICES AGENCIES!



Since 1993, the Best Practices Study has examined top-performing agencies across the country. The opportunity to be a part of the process takes place every three years, when the Big "I" and Reagan Consulting request agency nominations from state associations and company partners.

Will Jones cites that "inclusion in the Best Practices is a prestigious recognition of superior performance." For these agencies, inclusion provides the prestigious status of being a "Best Practices Agency" and opens the doors to many benefits. There is no fee to participate, but the process, experience and information learned can be transformative.

WHY BEST PRACTICES MATTER

For over 20 years, the Big "I" Best Practices study has shown what top agencies do to stay ahead—and how yours can too.

The research breaks agencies into six revenue tiers and dives into metrics like turnover, growth, profitability, and revenue per employee. It's more than benchmarking; it's a roadmap to smarter operations and stronger results.

Yes, earning "Best Practices Agency" status takes serious effort—analyzing data, refining processes, and dedicating time. But the payoff is real: better performance, stronger carrier relationships, and more time to focus on what matters most.

For more information, contact your state association at 205.326.4129, ext. 104, or visit www.independentagent.com and search for Best Practices to find loads of information and resources about Best Practices Agencies and previous years of the Best Practices Study.

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THINGS THAT MAKE YOU GO, "HMMM..."

Do you know anyone with a side hustle/a gig economy job? Someone running a serious home-based side business who sells their handcrafted wares on Etsy? Website designers, artists and creative makers, interior designers, or cake bakers? Consulting, taxes? Travel agent? Taxidermy or computer repair?

Did you know that the Gig Economy is shifting towards a "white-collar" or "expert" indicator? It's not just Door Dash and Uber drivers anymore. It is mid-level C-Suite professionals who are manifesting new approaches to career sustainability and income growth.

I recently read a fascinating article at Forbes.com about gig economy stats.

"The transformation isn't coming — it's here, hiding in plain sight. A remarkable 36% of employed respondents (equivalent to 58 million Americans when extrapolated from the representative sample) identify as independent workers, according to McKinsey's American Opportunity Survey. This figure represents a notable increase since we estimated the 2016 U.S. independent workforce at 27% of the employed population. The gig economy is growing three times faster than the total U.S. workforce, with half of the entire U.S.-based working population likely to have joined it by 2027."

Last summer, I bravely joined the vendor market scene. Renting a booth space at a large market, I sell vintage fine goods and linens, upcycled projects and artwork. In the beginning, set up and preparation was harder than expected. (Thankfully, it was football season and no one noticed my weekend absences.) After some trial and error, I formed efficient methods and created useful workspaces at home. On weekends, I nurture this creative endeavor and work on its mixed creative projects. My family and I are pleased my side gig brings in a small but steady profit to sustain itself.

A few weeks ago, your National Association sent out an email about the RLI At Home Business Policy for artists, and I experienced a "D'uh, Alison! You're in the insurance industry and should have already considered this!" moment. The Headline?

Let RLI Paint the Picture of Why Artists Need an RLI Home Business Insurance Policy

Is my booth inventory covered? What about my art supplies? I am not an artist but I have invested in a side gig.



An RLI At Home Business Insurance policy provides coverage related to:

- business personal property (equipment, inventory and supplies) and business-related liability exposures
- lost income
- losses or damage from business activities conducted at the business owner's home or off-site at another location
- business property while in transit
- liability coverage when performing business-related activities at home or off-premises

An RLI At home business policy is not just for artists! Nearly 60% of home-based business owners do not have insurance. There are more than 140 categories of home-based, gig-type professions and businesses that RLI At Home can provide affordable insurance.

With liability limits up to \$1 million and business property protection up to \$100,000 (with a \$250 deductible), an RLI At Home Business Insurance policy provides valuable coverage at affordable rates.

Make sure your gig economy clients "get the picture" when it comes to protecting their valuable talents and livelihood. Talk to them today about a home business insurance policy from RLI.

For more information, visit <https://www.aiia.org/coverage-access-for-your-clients/> or contact Tangerie Underwood, CISR, at tunderwood@aiia.org or call 205.326.4129, ext. 105.

A RAY'S PRO TIP: Do what soothes your soul. As long as it is virtuous and for the right reason, it will replenish your spirit. You might even make some extra pocket money along the way.

RLI[®]

HOME BUSINESS INSURANCE

Ask Us at Insuring Home-based Podcasts

CYBER NEWS



As we continue to navigate the ever-changing landscape of cyber threats, I would like to bring your attention to some emerging risks and techniques that are reshaping the industry. Cybercriminals have significantly upped their game, and understanding these evolving tactics will help us better serve our clients and guide them towards effective risk mitigation strategies.

One key development is the professionalization of cybercrime. Threat actors are now operating like highly specialized businesses, employing complex strategies such as "kill chains." This approach involves multiple, highly coordinated steps to infiltrate systems, escalate privileges, and extract sensitive data—all while evading detection.

Additionally, third-party risks are increasingly becoming a major vulnerability for organizations.

Cybercriminals are exploiting weaknesses in supply chains and vendor networks, targeting the "path of least resistance." For example, a recent attack leveraged a vendor's compromised credentials to access a company's sensitive data, leading to widespread disruption.

Here are a few key highlights:

- Kill Chains: Sophisticated step-by-step methods for exploiting systems.
- Double Extortion Tactics: Encrypting data while exfiltrating it for further leverage.
- Third-Party Exploits: Attacking through vendors and suppliers to bypass direct defenses.

It is vital that we inform our clients about these risks and encourage them to adopt proactive measures, like "always-on" security strategies and comprehensive cyber insurance that includes crisis management services.

I highly recommend taking a few minutes to read Beazley's Cyber & Technology Risk 2024 Report, which provides in-depth insights and practical advice. You can access the full report here:

https://arlingtonroe.com/wp-content/uploads/2025/01/beazley-cyber-tech-risk-2024-report.final_.2.9.24.pdf

Let me know if you would like to discuss this further or brainstorm ways to address these trends with your clients. Together, we can help them stay resilient in this rapidly evolving cyber landscape.

Carol von Clausburg, AIS, AINS, ACSR, CPLP
Professional Liability Associate Broker
Arlington/Roe®

JIM MURPHREE, CIC SND REPORT

Your National Big I Association is proud to report on the work with the current federal administration has been fruitful. Now that the One Big Beautiful Bill Act (OBBA) has been signed into law, independent insurance agents may be wondering what tax provisions were included as part of the expansive package. While not comprehensive, below is a summary from the Big I that provides a brief overview of the federal tax reform. Scan the QR code for the National information.

The OBBA represents a sweeping overhaul of U.S. tax policy and makes permanent much of the 2017 Tax Cuts and Jobs Act (TCJA) while enacting new tax policy.

Most notably for many independent insurance agencies, the bill makes permanent the 20% pass-through deduction for qualified business income under Section 199A. According to the 2024 Agency Universe Study, 86% of agencies are structured as pass-through entities and are able to take full advantage of the deduction.

The OBBA does not change the corporate rate, which was made permanent by the TCJA.

Big "I" members are encouraged to consult with their accountants, lawyers and other relevant professionals related to tax and estate planning based on their individual circumstances.



SHORT SUMMARY by ChatGPT:

Key Tax Provisions for Small Business Owners – July 2025

Qualified Business Income Deduction (QBI)

- 20% deduction (Section 199A) made permanent.
- Higher phase-in thresholds: \$75k for single, \$150k for joint filers.
- Independent agents remain fully eligible.

Individual Tax Rates & Standard Deduction

- TCJA tax brackets (10–37%) made permanent, indexed for inflation.
- Higher standard deductions: \$15,750 (single), \$23,625 (head of household), \$31,500 (joint).

State & Local Tax (SALT) Deduction

- Cap raised to \$40k for incomes below \$250k (single) / \$500k (joint); increases 1% annually through 2029.

Estate & Gift Taxes

- Exemption permanently raised to \$15M (single) / \$30M (married).

Paid Family & Medical Leave Credit

- Employer credit made permanent.

Business Provisions

- Corporate Tax Rate remains 21%.
- Bonus Depreciation – 100% expensing for qualified assets made permanent.
- R&D Expenses – Immediate deduction for domestic R&D; retroactive relief for small businesses since 2021.
- Section 179 Expensing – Limit increased to \$2.5M, phaseout at \$4M.
- Business Interest Deduction – TCJA's favorable EBITDA limit restored permanently.
- Employer-Provided Childcare Credit – Credit rate increased to 40%, max credit up to \$500k (\$600k for eligible small businesses).

Charitable Contributions

- For itemizers: only contributions above 0.5% of AGI deductible starting 2026.
- For standard deduction filers: new additional \$2,000 deduction for cash gifts (starts 2026).



Learn more at <https://www.iamagazine.com/news/big-i-secures-important-wins-with-republicans-poised-to-pass-trump-tax-package/>



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EDUCATION CALENDAR

SEPTEMBER

- 9 CISR Agency Operations
- 17 – 18 CIC Personal Lines – Webinar
- 23 CISR Insuring Personal Auto

OCTOBER

- 7 CISR Insuring Commercial Property
- 14 CISR Essentials of Life & Health
- 15 I-Day – University of Alabama, Tuscaloosa
- 16 E&O Loss Prevention Seminar, 9am–12pm
Ethics, 1pm – 4pm
- 21 CISR Insuring Personal Residential
- 22 Fall Education Conference & Trade Fair
- 27 – 31 P&C Licensing School – In-Person

NOVEMBER

- 4 CISR William T. Hold Seminar – Webinar
- 5 CIC Ruble Graduate Seminar – Hybrid
- 27 – 28 Thanksgiving – AIIA Closed



TED'S TABLET

Q. This question is regarding the ISO HO 04 35 Loss Assessment Coverage endorsement. When dealing with a "common area" that is not at the "residence premises", such as a pool that everyone has access to in a neighborhood governed by an HOA, would you list the pool on the endorsement under Additional Location?

A. The "residence premises" is located in the common area. These are areas that are owned by and hopefully insured by the condo association or HOA on behalf of the members. In the event a loss is not covered adequately or not at all, the individual members can be assessed for any shortfall. These can be property or liability assessments.

The policy gives \$2,000 for both types of assessments. The limit can be increased by endorsement. When we increase the limit, it increases it for both property and liability assessments. You're adding the endorsement to the insured's

policy, so you would not need to add additional locations. The insured's normally only going to be assessed based on the "residence premises". If there are other locations for which the insured can receive a loss assessment, maybe a seasonal dwelling on the policy, you would need to add those.

IRMI says, "the additional locations section of the endorsement is amended so that it applies to assessments arising out of the "unit or premises listed in B. in the schedule." That's not much of an explanation. They don't address why the section is there or when you would complete that section. I don't think this is much of a concern.

Neither the policy nor the endorsement covers loss assessments due to earthquake. There is a separate endorsement that covers that.

Q. I have an insurance company that adds ISO Form CG 24 08 10 93 and they say that adds liquor liability to the policy as it "eliminates" the exclusion in CG 00 01 04 13. It reads very poorly, and I don't know the ISO's intention with this form.

Exclusion c. – Liquor Liability of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY
(Section I) – Coverages does not apply.

I would appreciate your opinion.

A. CGL Exclusion (c) is unclear what is meant by "the business of selling alcohol". The endorsement helps to clarify that by removing the liquor liability exclusion. Use of the endorsement is up to underwriting discretion and is probably not readily available. It's often used for non-profit organizations who provide a cash bar as part of fundraising. It eliminates the need for purchasing a separate Liquor Liability policy.

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CONGRATULATIONS TO KAREN RODDA, CIC, CISR ALABAMA'S 2025 OCSR WINNER!



Congratulations to Karen Rodda, CIC, CISR of Harmon, Dennis & Bradshaw Insurance in Montgomery for winning and being recognized on her achievement as the 2025 Alabama Outstanding CSR of the Year.

This prestigious award, regarded as the foremost national award of its kind, recognizes the contributions and commitment of those who serve clients within the insurance industry.

Each year, a group of exceptional insurance professionals are selected to represent their states and then can compete to become the National Outstanding CSR of the Year.

To be eligible for the top state honor, the 2025 candidates submitted an essay on the following topic: "As technology continues to reshape the insurance industry, CSRs and Account Managers must navigate the challenge of integrating digital tools while maintaining strong, personal client relationships. AI, automation, and data analytics have enhanced efficiency and accuracy, but over-reliance on technology can lead to impersonal interactions." In the essay, Karen had to discuss three keyways' CSRs can successfully embrace technological advancements while preserving meaningful client relationships. Additionally, entrants must have demonstrated commendable service to their agencies, their industry, and their community.

As the state winner, Karen receives a beautifully framed certificate of recognition on behalf of Risk & Insurance Education Alliance (formerly the National Alliance), national recognition and she is eligible to compete in the National OCSR competition.

We're proud for Karen to represent us on the national level. We wish the best for her continued success and professional growth within the independent insurance industry. To learn more about becoming Alabama's Outstanding CSR of the Year, please contact Tangerie Underwood at tunderwood@aiia.org or call 205.326.4129, ext. 105.

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- ♦ Benefits include basic services, major services and orthodontia

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- ♦ Waiver of premium available
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- ♦ 2 levels of plans available: 60% of earnings and 66 2/3% of earnings
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- ♦ A choice of plan options
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MARRIAGES

Congrats to Avery Friday on her marriage to Ross McCrary. Avery is the amazing new gen at Associated Insurance Administrators (AiA).

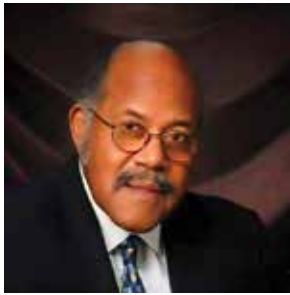
BIRTHS

Hali Key Watkins of MRM welcomes a baby girl. She and hubby Dustin Watkins are thrilled with their bundle of joy.

RETIREMENTS

Michaela Jackson has retired from Gene Jones Agency.

OBITUARIES



HUNDLEY BATTS, SR.

AIIA is saddened to share the passing of Hundley Batts, Sr., 81, of Huntsville. Mr. Batts founded Hundley Batts & Associates Insurance Agency in 1972 and led it for over 50 years with integrity, honor, and respect—growing it across state lines and leaving a legacy far beyond business. A true Huntsville icon, Mr. Batts was an entrepreneur, community leader, Sunday School teacher, and friend, known for his storytelling, marketing savvy, and genuine care for others. In addition to his agency, he owned WEUP AM/FM—the first Black-owned 24-hour radio station in Alabama—serving as General Manager until his passing.

KATIE HARLIN

Katie Harlin of Three Arbor Insurance in Birmingham passed away suddenly in July. She leaves behind a loving family, close coworkers and two daughters.



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