

alabama

# INDEPENDENT

2023 - Issue 1



**PAGE 12**  
Lawmaker of the Year:  
**Senator**  
**Josh Carnley**



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# PRESIDENT'S LETTER

## GREETINGS AIIA MEMBERS!!

It has been a busy, busy Spring. I wanted to drop a quick message to everyone. THANK YOU ALL for making my year as President a truly great one. Together we carried out very important tasks that were goals I had for our group. We exceeded them! The momentum set by previous leaderships' years has continued to grow and this year was no exception.

We had a big win in Montgomery on April 11th with the passing of House Bill 158. This is the DRAM shop legislation that we have been pushing to help ease the burden of our current insurance situation in Alabama. This was a HUGE win for AIIA and the coalition of other associations that worked hard to get in front of state Senators and House legislators to get this bill done.

I would like to thank all the associations that jumped in for this huge task. Our lobbyist Marty Connors along with Secretary Treasurer D. Todd Roberts helped lead the AIIA effort along with the other associations. A big thanks to AIIA Legislative members for their work also.

I would also like to especially thank Rick Brown and his team with Alabama Retail Comp for giving this effort the traction required to move the process to where the bill was able to pass both houses with little to no opposition. GREAT WORK!

AIIA members traveled to Washington DC on April 25th for Big "I" Legislative Conference. We took one of the largest groups ever. It was a fun and productive time! I encourage all fellow members to make this trip if they get a chance. We put our



**KEVIN MYRICK**

"Boots on the Ground" and make our presence. The speaker line-up was memorable. Reach out to AIIA staff if you are interested in going in 2024!

Speaking of Big "I", I would like to remind everyone that has not already donated to be sure to make that donation to our state Big I Pac and InsurPac. We made Eagle Status for the first time ever in 2023 and Big I Pac helped move Dram Shop through. Help protect our livelihood by donating today!

We had a good time at the 127th Annual AIIA Convention & Trade Show, May 7th – May 9th. We had a great line-up of speakers including Kristin Scroggin, Bradley Flowers and Marit Peters. A fun Casino Night closed the event with grand prize winners and lots of opportunities to get acquainted with other agents and company folks. Win with AIIA!

At our convention in early May, I turned the gavel over to Kelly Aday who will no doubt keep the AIIA Winning momentum going strong.

Once again, THANK YOU for your hard work to help the association reach our important and impactful goals.

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# EDITOR'S LETTER

Dear Members,

When visiting our local associations and speaking to members, I often refer to a quote by Vincent van Gogh - "Great things are not done by impulse alone, but by a series of small things brought together."

This is so true of our 2023 thus far. Here are three examples of your association at work for the greater good. We encourage YOU to take a peek, to speak up and to take action to get more done. We're not Home Depot, we're the independent insurance agents of Alabama, and our trajectory is going up, up, up! Exciting times indeed!

If you haven't heard, your AIIA headquarters went through an interior remodel updating the education classroom, lobby and more. Our building is creeping up on 20 years and it needed a modern update.

Thanks to your participation in member services such as the E&O program, RLI umbrella programs and more, we did this without occurring any debt. We have some bright and exciting updates to share with you. Please come by and see us when you take a CE course and be sure to get the tour!

Another big achievement regards InsurPac, your federal political action committee. For many years, Alabama barely met our contribution goal, which is set by IIABA. Thanks to a few go-getters like President Kevin Myrick and Young Agent Chair-Elect Ivie Isler, our state worked hard, encouraged donors and gained personal donations from members. Positive result! AIIA reached Eagle Status for the first time in history. (Eagle Status means that every agency member donated at least \$100 dollars.)

Then, because of her continued efforts leading national and state staff to push the envelope, IIABA named Ivie Isler the National Young Agent of the Year. Another win!

Other states and national leadership are paying attention to what we're doing, and Alabama is beginning to lead the pack. It's so true, other states are hosting their YA conferences in Pensacola Beach.

They want to know what makes us great. All we can say is that it is our members – YOU are what make us able to do these forward-looking successes.

Thirdly, Governor Kay Ivey signed our dram shop bill. Thanks so much to Lobbyist Marty Connors, Todd Roberts, Rick Brown and his amazing team at Alabama Retail Comp, attorney Matt McDonald and the entire 11-member Dram Shop Coalition. It was incredible to have legislation move so quickly through the legislature and become the change we need in the industry.



# IMPACTFUL

# LEGISLATIVE CONFERENCE



AIIA held the 35th Annual Legislative Conference March 22-23, 2023, at the RSA Plaza Terrace in Montgomery. The legislative session and our event occurred later in the year due to the quadrennial election year and spring break, but those factors did not stop the **IMPACT** of this conference.

The morning began with a warm breakfast and lots of coffee. After opening statements from AIIA Legislative Chair Larry Burkman and Young Agent Legislative Chair Ivie Isler, Larry presented the Joe E. "Hawk" Fuller Lawmaker of the Year Award to State Senator Josh Carnley, R- Enterprise, President of Sanbuck, an independent insurance agency. The young senator humbly thanked the group and spoke of his rural background and values. You can read more on page 12.

While it is unusual for our committee to name a freshman lawmaker as the recipient of this distinction, Josh has proven support to the association by serving on committees and attending events. As an agency owner with in-depth knowledge of business and insurance, he sits on the senate committee for finance and insurance.

Conference speakers included Mobile Tort Reform Attorney Matt McDonald, State Representative Corley Ellis of Columbiana, who leads the House Insurance Committee, and Senior Vice President of Governmental Affairs for the BCA David Cole. ALDO! General Counsel Reyn Norman updated us on matters with the Department of Insurance.

Each speaker wowed the audience with various subject matter knowledge, trends that will certainly impact the insurance industry and their love for the state of Alabama and her people.

The crowd held still when tort reform attorney Matt McDonald presented the journey of the dram shop legislative coalition. From working with trial attorneys to case history to semantics, the path took hard work from Mr. McDonald and the 11-member coalition.

Later that day, we received favorable news that the dram shop bill was going to do well. It was a great event, especially when working on a solution to a huge problem.







You can view the Legislative Conference photos on SmugMug at <https://alisonray.smugmug.com/2023-AIIA-Legislative-Conference/n-m33H27/> or Scan the QR code.



# AIIA'S JOE E. "HAWK" FULLER LAWMAKER OF THE YEAR



## JOSH CARNLEY

AIIA is proud to announce State Senator and AIIA member Josh Carnley as the recipient of the 2023 AIIA Joe E "Hawk" Fuller Award. The award was given at the annual Legislative Conference In Montgomery in late March.

Josh is an owner and President of SanBuck Insurance, which has offices in Andalusia, Enterprise and Troy. The conservative Republican serves Senate District 31 that includes Coffee, Covington, Dale and Pickens counties.

In 2012, Josh was elected as Coffee County Commissioner, where he has pushed fiscal responsibility, economic development and education, infrastructure and public safety as well as support for our military.

Josh chose to run for State Senate District 31 after the six-term Senator Jimmy Holley retired. Josh's record of conservative leadership and ongoing service made him the ideal candidate for state senator.

"I have a strong conservative record as a Coffee County Commissioner," said Carnley during his campaign. "I fight every day for the things that make America great. I'm going to continue to be a voice for Coffee, Covington, Dale and Pike Counties."

"I'm from a little place called Ino. It's a speck on the map, but when you add up these small towns, you get a mass of people who love and value their way of life,"

## I FIGHT EVERY DAY FOR THE THINGS THAT MAKE AMERICA GREAT.

Carnley said to *Alabama Political Reporter* in 2021. "I intend to be a voice for fiscal responsibility, economic growth, our children's education, support for our military, and freedom from the burden of government. If the pandemic has taught us anything, it's that our freedoms are fragile – we need state officials who will fight for freedom, not yield to the tyranny of government."

As a State Senator, Carnley is a member of the following senate committees: Judiciary, Banking and Insurance, Fiscal Responsibility and Economic Development, County and Municipal Government and Veterans, Agriculture Conservation and Forestry, Military Affairs and Public Safety.

Sponsored legislation includes state driver's license renewal dates, making it easier for active military to renew and increased voter locations in his legislative district. His very first bill passed. Senate Bill 91 was an agricultural referendum that reduces the assessment for the Commissioner of Agriculture's administration costs from the sale of peanuts and other nuts, bulbs, fruits and vegetables from five percent to three percent. The reduction is approximately \$20,000 annually.

Senator Carnley sponsored six bills in his first legislative session. All six have passed both houses and enrolled to be signed by the governor.

Josh was born and raised in Ino, Alabama, in Coffee County. Here he learned the values of hard work for honest pay, discipline, and faith on his family's farm. Still a farmer, Josh's farm produces cotton, peanuts, corn and cattle.

Josh graduated from Kinston High School in 1997, and attended Auburn University, where he graduated with a degree in Agricultural Science. Happily married for 18 years, he and wife Valerie have three children.



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# ALDOI DEPUTY COMMISSIONER LARRY CHAPMAN

The Alabama Department of Insurance welcomes Larry Chapman, Jr., as its new Deputy Commissioner. Chapman joins the Department after serving since 2018 as an agent with Alfa Insurance Company.

Chapman's responsibilities at the Department include serving as Commissioner's primary liaison with the other government entities at all levels, the Governor's office, and outside entities such as industry associations and consumer organizations. He also manages the Department's public outreach and media relations program, general administration of the Department, special assignments for the Commissioner and serves as an administrative liaison between the Commissioner and each division of the Department.

"We are delighted to have Larry Chapman join us here at the Department of Insurance. Larry will add a great deal to the insurance professionalism at the Department and will be a key figure in helping us be successful in accomplishing our mission," said Insurance Commissioner Mark Fowler.

A Montgomery native, Chapman played on two SEC Championship teams under Auburn Coach Pat Dye. He completed his college career playing basketball at Auburn University Montgomery for his dad, Hall of Fame Coach Larry Chapman, Sr.

Chapman received his Bachelor of Science from AUM and later earned a Master of Education in Leadership and Administration.

In 1997, Chapman joined Merck Pharmaceutical, followed by 12 years in sales and marketing with Blue Cross Blue Shield of Alabama (BCBS). After his time with BCBS, Chapman formed his own insurance and consulting firm, CSS Advisors. Chapman operated his firm for six years before selling it and joining ALFA insurance.

He serves on several local boards in the Montgomery, AL, area including the YMCA Metro Board, The Jimmy Hitchcock Board of Directors, The Boys and Girls Club Board and The American Cancer Society Board, where he chairs the annual Real Men Wear Pink campaign.

He is a former member of the Montgomery Area Chamber of Commerce. Chapman serves as a deacon at First Baptist Church in Montgomery, and has taught Sunday school for 20 years.

Chapman is a life-time member of the AUM Alumni association, where he served as a past president. Chapman also served on the AUM chancellor's advisory board and the AUM Athletic Hall of Fame selection committee.

He has been married for 27 years to Suzanne Eskew Chapman; they have two daughters.



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## NEW COURSE – PROFOCUS CONTRACTORS WIND CREEK CASINO & SPA November 30-December 1

Please join AIIA and national, prominent instructors at Wind Creek Casino & Spa for a NEW, specially developed course **PROFocus Contractors**.

During this PROFocus Contractors course, you will learn about meeting your contractor or subcontractor clients' insurance and risk needs.

Course topics include construction contract analysis, contractor property exposures and coverages for contractors, named insureds and automatic insureds and non-automatic insurances as well as contractors liability exposures and coverages.



The course is a 16-hour, two-day program similar to the CIC Ruble Graduate Seminar and is **open to all participants**, not just CIC/CRM/CISR designees!

### PROFocus SERIES

The PROFocus program was formerly the Ruble Specialty program, which offered niche, specialty courses such as Truckers, Contractors, Cyber, Marine, and Energy. AIIA is holding the "Contractors" program as it has a wide appeal to agents and carriers alike. If this is successful, we will conduct these on an annual basis.

The program will be conducted like a CRM, with The National Alliance handling registrations. Please register for the course at <https://pro.scic.com/course-detail/?id=a8aca133-31a6-ed11-aad1-000d3a1b9603> . This event is listed in Atmore, AL.

TNA Society members and designation holders - CIC/CRM/CISR – will receive a discount, making the program fee \$450. The fee for non-designation holders is \$650.

Hotel rooms are extremely affordable. To book a room, call the Wind Creek Reservations Call Center at 866-946-3360 and mention our room block code: **AIIA PROFocus Program**

AIIA has scheduled the program for Thursday and Friday so you can bring your families and make it an early holiday gift. Wind Creek is a family-friendly casino and includes a bowling alley, theater, and state-of-the-art game room. There is an affordable buffet, which is available for breakfast, lunch, and dinner, and also a gourmet restaurant for those wanting a special dinner.

**Questions? Contact Ted Kinney or Tangerie Underwood at 205.326.4129.**

# 2022 ALABAMA BIG I PAC CONTRIBUTORS

Thanks to all of our 2022 Big I Pac Contributors!  
The state political action committee gives back to state candidates who are pro-business minded.

Donations to the independent agents' political action committee BIG I PAC are made through voluntary contributions during the AIIA membership dues renewal, as well as proceeds from the Pat Owens Big I PAC Golf Classic each year. One hundred percent of funds raised goes to support a pro-business climate in Alabama.

We cannot thank our sponsors, tee box sign sponsors and teams enough.

Visit <https://online.pubhtml5.com/yksc/cgkc/#p=8> pages 8-13 to view the 2022 Pat Owens Golf Classic sponsors and images.



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**IN CALERA.**

# EXCALIBUR CLAY SHOOT



We had a great time at the Clay Shoot held at Selwood Farm on April 14th. The rain stayed away and the teams were all hitting the clay targets. The Cotton Ball Drop station drew a big crowd of competitive shooters and excited watchers. Perhaps this year, it easier this year to hit the flying clay and align it so the cotton ball it carries lands in a circle. Cheers to those who made it and qualified for the quail hunt drawing.

Thanks to everyone's generosity, this scholarship fundraiser has provided more than 50 scholarships through the last decade. We're happy to contribute to future insurance professionals. Many previous recipients are part of your association and doing great things for their agencies, carriers and insurance educational system.



## Clay Shoot Winners:

**1st Place** – University of Alabama

Kurt Shuler – Also Best Shooter

Jackson Thomas

Evan Marx

Ryan Burgess

**2nd Place** – Southern Access Capital team

John Petrusnek

Raines Welden

Tom Ratliff

Woody Dozier

Casey Fernandez won the Benelli Shotgun Raffle.

Dax Holland-Weed from Troy won the Quail Hunt drawing from the Cotton Ball Drop.



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Many thanks to our amazing volunteers who graciously give their time and don whatever spring-season weather gear. We cannot do it without your help!

Ashley Paul Chandler  
Jaylan Matthews  
Karen South Boyd  
Lisa Blackmon  
Joanne Reed  
Nicole Davis  
Christy Pender  
Derek Sinclair





View the Clay Shoot Photos Here via SmugMug  
<https://alisonray.smugmug.com/2023-Excalibur-Clay-Shoot/n-MJJVhG/i-ZZvkp7p>



# GOVERNOR IVEY SIGNS DRAM SHOP LAW



# EDUCATION CALENDAR

## AUGUST

- 9-10** CIC Commercial Property – Hybrid
- 14-18** P&C Licensing School – In-person only
- 22** CISR William T. Hold – Webinar
- 24** CISR Commercial Property – Webinar
- 29** AIIA Webinar “As though I didn’t have enough to worry about.”
- 30** CISR Essentials of Life & Health – Webinar

## SEPTEMBER

- 6** CISR Elements of Risk Management – Webinar
- 13 – 14** CIC Personal Lines Institute – Hybrid
- 20** CISR – Insuring Personal Auto Exposures
- 21** 9 am - 12 noon  
E&O Loss Prevention Seminar – Webinar
- 21** 1pm - 4 pm  
Ethics – Webinar
- 27** CISR Personal Auto – Webinar

## OCTOBER

- 10** CISR Commercial Casualty – Webinar
- 12** CISR Commercial Casualty – Webinar
- 17** CISR Commercial Casualty – Webinar
- 25** 9 am - 12 noon  
E&O Loss Prevention Seminar – Webinar
- 25** 1pm - 4 pm Ethics – Webinar
- 30 – NOV 3** Property & Casualty Licensing School – In-person Birmingham

# TED'S TABLET



Q. I have a client who repairs autos. We have a standard business auto policy with symbol 1. We also have garagekeeper's coverage and a Commercial General Liability policy. The underwriter wants us to add a garage liability policy. We asked why and no reason was given. I looked over the CGL policy and cannot find a gap in coverage with the general liability policy. We thought maybe there was no coverage for damage caused by faulty work like bad brakes but cannot find any exclusion for completed operations. Why is there a need for another policy?

A. ISO discontinued the use of the Garage Liability policy in 2010 for all but auto dealers. They suggested that the Business Auto, GL, and Garage Keepers were sufficient coverage. The BAP with symbol 1 would cover liability for the operation of a customer's auto. Garagekeepers coverage would cover damage to the customer's auto. The CGL would cover the repair shop's premises/operations and products/completed operations exposure. No garage policy is needed. You might check with your carrier to see if there are any broadening endorsements for "damage to your product" or "damage to your work".

**ALABAMA  
I·DAY**

**OCTOBER 11, 2023**

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# YA CHAIR REPORT



COLLEY BOONE

By Coley Boone, CIC  
Thames Batre

This year is off to a fast start! Looking ahead, the recently rebranded Emerging Professionals in Insurance Conference, EPIC, at the end of the summer (July 27th -29th) provides the best opportunity to mingle with our peers in the insurance industry.

Some of my favorite memories are of the wonderful people I've met through my involvement with Young Agents. In my opinion, the networking and knowledge that are shared during roundtables and various presentations are unmatched during any other events. Plus, there is no shortage of laughter and camaraderie while we're together those few consecutive days a year.

On a broader note, much of what we are seeing in our industry today is unprecedented. Rising rates, increased

valuations, fewer options, and less capacity are simultaneously becoming everyday hurdles. It's important to stay connected and share what we learn through our experiences as we are all dealing with similar challenges. I've found it helpful to lean on our associate members for a high-level outlook of what to expect in the months to come so I can better serve my insureds. When we educate and prepare our clients for volatility, we become more than just the person they call for a quote.

I'm very excited to be on the newly formed Alabama CISR High School Advisory Committee. This educational program was the brainchild of Steve Sprayberry during his time as Big I president and I'm happy to be among those who wish to continue his efforts. The committee consists of agents and company representatives across Alabama working to connect school boards with The National Alliance and promote the CISR educational designation in high schools in their area. Not only will this provide career readiness for high school students but also informed consumers as they enter the workforce and adulthood. Think, a more valuable life skill that we all wish high school Home EC courses would've taught instead of instructions for baking cookies.

I encourage you to attend Lunch & Learns, socials and conferences. There's no telling what you might learn or who you may meet that will propel your career or brand to the next level.



# FLOWERS INSURANCE JOINS WRM GROUP

Flowers Insurance Agency becomes the third member of Where Relationships Matter (WRM) Group, LLC. The independent insurance agency with offices in Dothan, Eufaula, and Phenix City.

"Our primary goal at Flowers has always been to do what is best for our clients and employees...every time!" Managing Partner Shane Sinquefield stated. "By bringing these three long-time agencies together, it elevates that same focus going forward."

Sinquefield joins Haig Wright II and Lin Moore as a Managing Member of the WRM Group, which was formed in 2022. Like the others, Flowers Insurance Agency will maintain and operate under its brand name, now as a member of the WRM Group. Flowers' employees will continue working from their respective offices. Learn more at [flowersinsurance.com](http://flowersinsurance.com).

"We recognize the advantages of this merger and believe it will benefit everyone involved, especially our employees and clients," said Trip Wheelless, Senior Partner of Flowers Insurance Agency. Wheelless is now part of the WRM Group's Executive Committee. "We're excited to pool our resources together to provide even more value and service to our clients."



(L to R: Lin Moore, Haig Wright II, Trip Wheelless, Shane Sinquefield, Gabe Clement, Andrew Hudson)  
Picture provided by WRM Group, photographed by Mary Fehr.

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# YOUNG AGENT CHAIR COLEY BOONE

Coley Merritt Boone of Thames Batre in Mobile is currently the Chair of the Young Agents Committee. In this role she guides fellow insurance agents and company partners through the year, leading up to their annual summer sales conference that has recently been renamed EPIC – Emerging Professionals In Insurance Conference. The Alabama Young Agents host an award-winning conference every summer that not only surpasses expectations, it garners national and other states’ attention.

A Fairhope native, Coley matriculated from Auburn University with a degree in horticultural design. A December graduate, she couldn’t start graduate school until the following August, so she went back home to Fairhope. She found herself working in the family business, an oil supplier to convenient stores, in an administrative accounting role. Here she “shuffled paper” while learning account receivables, other accounting processes and loss control.

Like many agents, insurance as a career never entered her thoughts. Though living in coastal Alabama where hurricanes impact insurance rates and seeing how her family business struggled with workers compensation markets for their employees, Coley wasn’t immune to the industry. Her father Richard “Rick” Merritt was a founding member of AlaCOMP in Montgomery.

After getting out of the family business, Coley joined AlaCOMP in 2013 as a marketing representative. Here she called on agents in South Alabama promoting workers compensation and attending AIA events like the Young Agents Conference. Noticing how all these contacts held lifelong bonds of friendship, Coley saw importance of networking among industry colleagues and caught the connectivity vibe.

After marriage and upon having children, Coley wanted to travel less and to be home more. Back in Fairhope, Coley worked in the real estate industry, but stayed in touch with insurance connections. Currently a producer at Thames Batre, Coley enjoys her first endeavor on the agency side of insurance. She loves learning and earned her Certified Insurance Counselor, CIC, designation in 2020.

Although an excellent writer and speaker, Coley lets her actions, not her words, speak volumes to those around her. She loves getting others involved and gives back to her community by serving on the boards of many area organizations including Thomas Hospital Foundation, Eastern Shore Metropolitan Planning Organization and the South Alabama Land Trust.

Coley also gives back to her industry. She is passionate about education and is currently working with other independent insurance association members to help get insurance education and skill programs in high schools. “We need to do a better job of making people aware that insurance is a stable, prosperous and lifelong career,” she says about offering the insurance industry into career tech academies in Baldwin County and across the state.

At Thames Batre, she assists with an employee engagement committee to facilitate co-workers’ needs, coordinating lunch and learn events or creating an exercise group. Coley is also working to rebuild the Gulf Coast local association.

Married to Scott Boone, the couple have two children – Lucy and Michael. They live in their hometown of Fairhope. She enjoys spending time with family and being on the water in their boat, running and everything Auburn.

Coley Boone with Indy, the new Big I Mascot



# BIIA'S \$25K DONATION TO ON RIVER TIME



(L to R) Michelle McKee, Brian Smith, Beth Plummer, Steve Davis, Wendy Garner and Clint Provost

Each year the Birmingham Independent Insurance Agents local association holds a charity gala that raises donations for a charity chosen by the BIIA President. The BIIA Gala is always a fun event with more than 250 people attending. Good food, a silent auction, casino play and door prizes add to the good times. Yes, we know to add another bar area next year.

This year, Clint Provost of McGriff chose On River Time as the beneficiary. Through the support of the Birmingham community, local businesses, and our independent insurance agents and partners, we are extremely proud to support On River Time. On River Time is a local charitable organization, founded by Steve Davis. On River Time takes abused and neglected kids on a trip of a lifetime - fly fishing on the Snake River in Idaho.

"The BIIA has always made its top priority to look after the insurance needs of its independent agents on a local, state, and national level, all while giving back to the communities in which we live and work," says BIIA President Clint Provost. "This year's BIIA Gala was a fantastic event and we are honored to be a part of On River Time's mission."

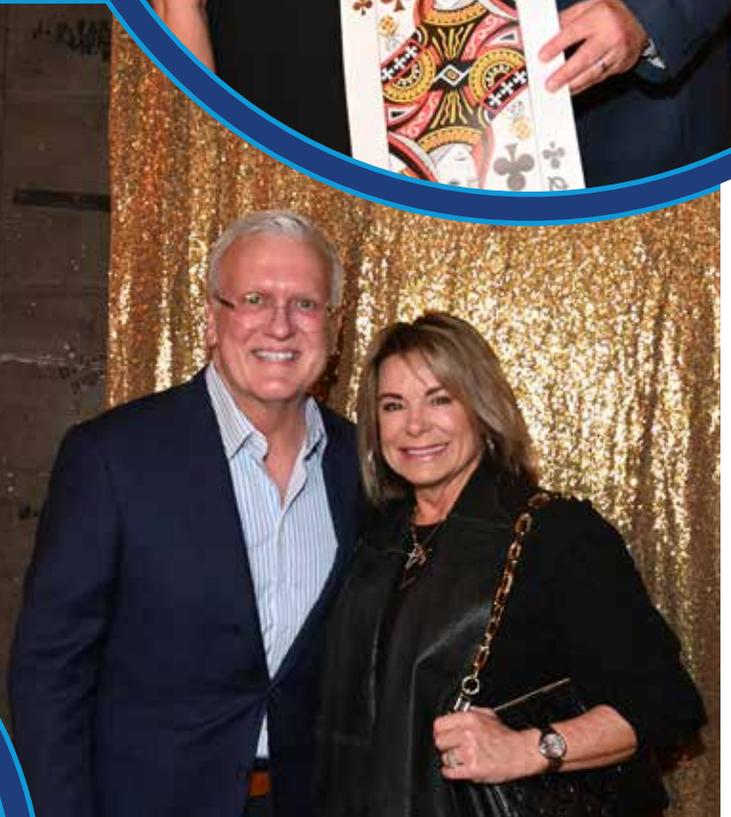
Proceeds from the BIIA Gala profits this year allowed the Birmingham Independent Insurance Agents to donate \$25,000 to On River Time.

On River Time's mission is to provide hope and healing to children who have experienced abuse and neglect. Through this opportunity, On River Time shares life-affirming values with the children so they will not be defined by their past. On River Time aims to stop the cycle of abuse and neglect.

Learn more at [www.onrivertime.org](http://www.onrivertime.org)



## ON RIVER TIME



Check out more 2023 BIIA Gala Photos at <https://alisonray.smugmug.com/BIIA-Gala-2023/n-H5kcf2>

# SEEN & HEARD



## PROMOTIONS

Maria Quiñones Bumper, an expert in the transportation insurance industry, has joined Palomar as an Account Executive in the Kennesaw, GA office. Ms. Bumper received her undergraduate

degree from Elon University and her master's degree from North Carolina A&T.

Ms. Bumper brings more than 20 years of experience to her role. Her in-depth knowledge of transportation risks and available products, along with her proactive consultation and service, will allow her to design the most cost-effective insurance programs for our clients. "With her extensive experience and broad industry knowledge, we are confident that Ms. Bumper will add to the deep talent and expertise of our transportation team," stated Len Skipper, Palomar COO.

## NUPTIALS

Congratulations to Sarah Ellen Southern on her recent marriage to Chad Krivanec.

## RETIREMENT

Stephanie Allison, formerly of the Allison Agency, has retired and the agency locations have been sold.

Gretchen Jackson, formerly of Alabama Insurance Alliance (AiA Network) has retired.

Nancy Levin has retired from Marsh & McLennan in Opelika.

## NEW MEMBERS

### Regular

- Alabama Insurance Agency - Mobile
- Availen Insurance - Birmingham
- Beacon Insurance Services - Daphne
- River Valley Insurance - Madison
- The Richardson Agency - Birmingham

### Associate

- Exchange Media Group - Fayetteville, TN
- Guarantee Restoration Services - Baton Rouge, LA

## DEATHS

Gaylord C Lyon, Jr., passed away in April. Our thoughts and prayers are with the family, friends and employees of Lyon Fry Cadden Insurance, a Higginbotham company.

Phillip Hodges of Gadsden passed away in April. Formerly an owner at Hodges-Ford.

Rickey A. Gibbs, 80, of Birmingham passed away.

Co-founder of Hines, Ridolphi & Associates, Inc., Earl Daniel Ridolphi, Jr., 74, of Birmingham died in April.

Sheila Finley of Rux Carter Insurance in Columbiana passed away in February.

Homewood resident Christopher D. Smith, a producer at McGriff, died suddenly at the age of 48. Please keep the family, children, co-workers in your thoughts and prayers during difficult times.



At Stonetrust, we know a little something about showing up when it matters most, and we strive to always be there for the independent insurance agents and policyholders that trust us with their business.

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- ◆ Regularly issued communications from Selective about NFIP legislative changes and how they impact agents and customers
- ◆ Numerous publications providing industry updates:
  - ◆ Insurance News & Views weekly e-newsletter
  - ◆ Two for Tuesday weekly e-newsletter
  - ◆ Big I Advantage® Newsletter publication
  - ◆ Independent Agent magazine special features
  - ◆ NFIP reform announced in state association publications
- ◆ Access to Big "I" Virtual University, which has a section dedicated to the answering the most difficult flood insurance questions and offers links to the most important NFIP news.

**To learn more about Big "I" Flood visit [www.independentagent.com/Flood](http://www.independentagent.com/Flood) today.**

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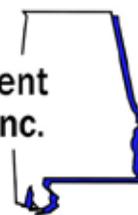
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Watch the Video



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

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