

**PAGE 16**

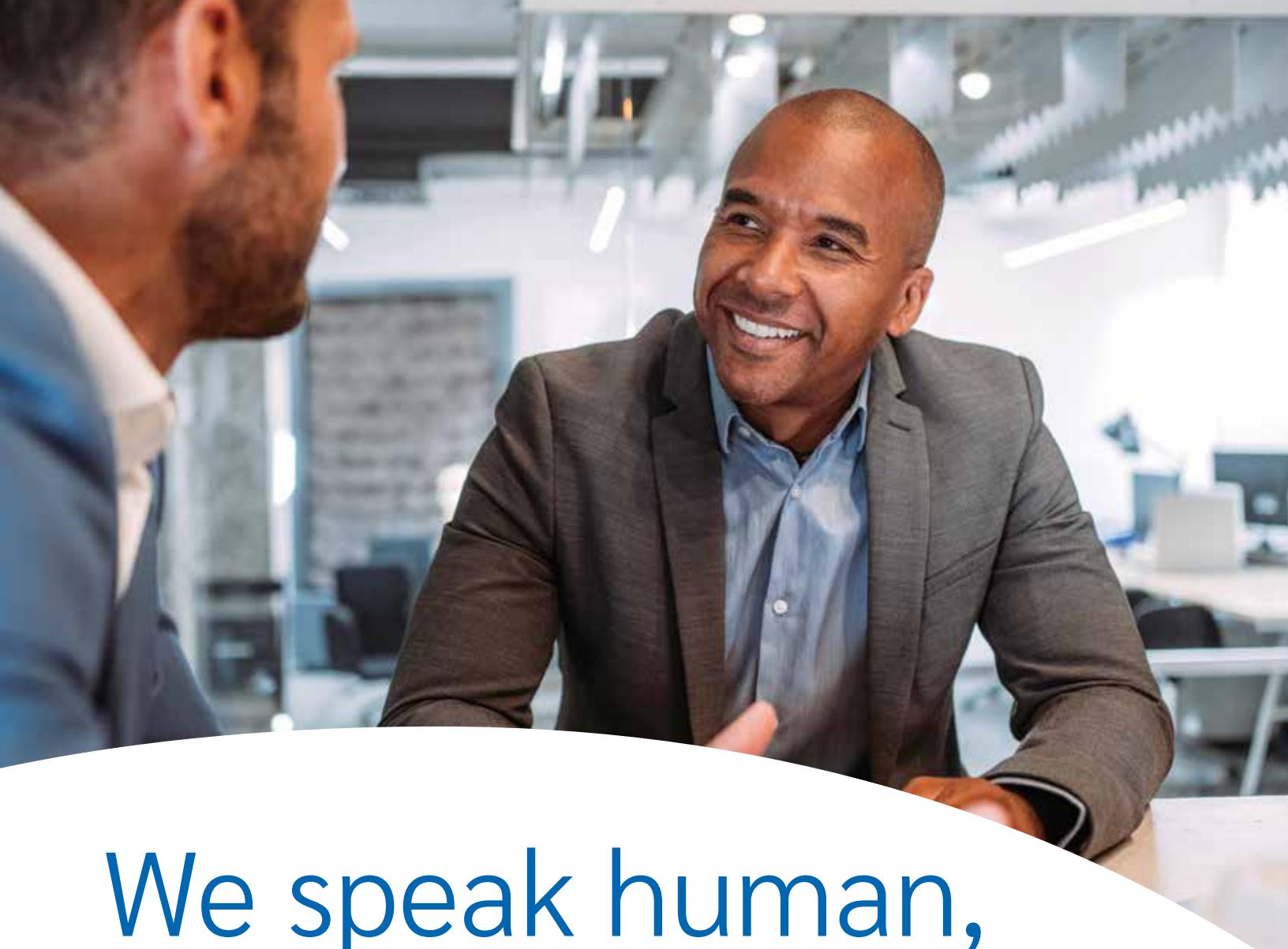
**Alabama Insurance  
Market Report**

**BIG I  
YOUNG  
AGENTS  
AL**

**PAGE 28  
New YA Chair**

**Blake West**

**PAGE 9  
EPIC Conference Recap**



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Utility Contractor  
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# TABLE OF CONTENTS

4  
6  
8  
9  
12  
16  
24  
25  
26  
28  
29  
30

- FirstStep Sponsors
- President's Letter
- Editor's Letter
- EPIC Conference
- EPIC Sponsors & Vendors
- 2025 Insurance Market Analysis
- Education Calendar
- CISR-CIC Cross Over
- Diamond Award Received!
- Ted's Tablet
- New YA Chair – Blake West
- YA Chair Article – Stronger Together
- Seen & Heard
- On The Move

## ADVERTISER INDEX

- 2 EMC Insurance
- 3 CompTrust AGC
- 7 Amerisafe
- 15 RLI Umbrella Policy

- 24 Stonetrust Workers' Compensation
- 27 The National Security Group
- 28 Berkshire Hathaway Guard

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# PRESIDENT'S LETTER

It is hard to believe that we are in the fourth quarter of 2025, and similar to a football game, it's time to finish strong. I hope that every one of you will succeed in this endeavor. I don't want to jinx this, but to date we have had a quiet hurricane season. Hopefully, by the time this article arrives we can say it has remained that way. If this occurs, we hope to usher out the hard market.

In September, the Pat Owens Big I PAC Golf Classic was held at the Timberline Country Club in Calera. It was well attended and succeeded in raising funds for our State PAC, which is known as Big I PAC. The funds raised go toward our State elected officials and judges who support our causes in the insurance industry.

Much like Big I Pac, InsurPac is the way IIABA (your national association) raises funds for the elected officials in Washington, D.C. For the last three years, we have achieved Eagle Status thanks to all of you who have donated. This is important for a state our size, and we like winning the highest honors among the state associations. So, let's make it four-peat repeat this year. If you have not pledged yet, please consider doing so. It goes a long way on the National Level.

Speaking of National Awards, Alabama's Education program once again won a Diamond in Excellence Award. Congratulations to Education Director Ted Kinney and Education Administrator Tangerie Underwood for their continued dedication to our state's educational programs. I can't speak about awards without mentioning our Alabama Young Agents Committee made the final qualifiers for best meeting, though the Oklahoma Committee took home first place. Please continue supporting our future leaders – we are not giving up until this award is ours.

If you haven't served as a District Director on our Board of Directors, we have a few open spots available to you. If you can devote time to serving, please consider giving back to our Association, you will end up receiving as much as you give in time. I have been impressed by how well the current Board works together. As you know, technically



## ED RAGLAND

we are all competitors, and for the current Board Members to put that aside and put the Association first is truly admirable. You will find this a rewarding experience.

In the previous issue of the Alabama Independent magazine, we were notified of the passing of Hundley Batts. As a friend of Hundley, the best way to describe him was that he was a consummate professional. He will truly be missed by all who knew and worked with him. In fact, Mr. Batts was my P&C Licensing School Instructor. During this time, I learned that we have a family connection going back several generations. Hundley impacted the people of Huntsville with positive influence and dedication that his work will continue for decades.

We have a few more upcoming events before settling into the holidays. Those are an AlIA Board Meeting, a few committee meetings, the Southern Agents Conference, the BIIA Charity Gala in late January 2026 and then the next Legislative Conference and Legislator Social will be February 18-19, 2026. We will have a full calendar of events for you to mark your calendars in the next Big I magazine.



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# Editor's Letter

Dear Association Family,

Did you notice the NEW Young Agent logo on the cover? It's true!

The Young Agents Steering committee approved the new logo this fall, and you'll soon see much more of it on our social media channels. The blue colors align with national brands while keeping the horizontal Young Agents arch from past.

Thanks to Lura Denson of Denson & Fuller for her time and dedication to this project. Lura is a life insurance agent who mixes modern vibes with meaningful nods to the past. Her enthusiasm for young agents is infectious. Her hostess flair and design skills are imprinted on many of our collaborative events. Through her creativity and personality, combined with her love of reselling antiques, she is becoming a standout on social media.

Our Young Agents Committee made it to the National semifinals for the National Young Agent Award – Best Conference. But to our dismay, other states took home the national awards in September: Kansas and Oklahoma tied for this Best Meeting honor. We've won a few national titles for our committee, such as political involvement, but we have yet to bring the conference award home. We need more young agents attending our summer meeting to beat our goal. We've raised the bar so much that we've hit a plateau. Save the date on your calendars for July 29-August 2, 2026.

Remember that we have added a text message service to our primary number. You can sign up to receive text message event reminders from us, as well as send us a text.

Remember I'm saying that 2025 is a year of change? We're doing it, folks. Stay tuned to your *Alabama Independent* magazine to see what Big Change is happening in the next issue!

How can we help you and your team succeed?! We're listening!

- [○ instagram.com/al\\_young\\_agents](https://www.instagram.com/al_young_agents)
- [f facebook.com/ALYoungAgents](https://www.facebook.com/ALYoungAgents)
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**CHRISTMAS BINGO NIGHT**  
Sponsored by Summit

**DECEMBER 10**  
**5:30 PM - 8:30 PM**  
**DINNER SERVED AT 6PM**

Christmas Bingo Rules:  
Entrance Fee: \$25 or \$25 gift card = 5 cards  
Additional Cards: \$5 each (Venmo, Cash, Check)  
Ugly sweater = extra card  
Like & share = extra cards

**Awesome prizes!**  
**All proceeds benefit**  
**3 Hots & A Cot**

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**BINGO** **GO**

# EPIC

## BUILDING TOMORROW'S LEADERS THROUGH NETWORKING, COMMUNITY & EMPOWERMENT

The 2025 Emerging Professionals in Insurance Conference (EPIC) improves every year. We are thrilled to keep bringing young insurance professionals into our industry and our association family.

While the July heat earned its hot and muggy reputation, Thursday's Welcome Dinner included a nice breeze, cool drinks, a delicious low country boil and the individual stylized musical vibes of Wesley Hill. Angie Waggoner of Berkley Management Protection gave prizes to all children. EPIC is a family event, and we want all ages to feel included. Guests then attended the hospitality suite before turning in for the night or turning up the fun at the local late-night venues.

Friday kicked off early with breakfast and our two featured speakers. Attendees, and their employers, valued the continuing education credits. Each speaker earned two CE hours.



Birmingham Attorney M. Jansen Voss presented a slightly controversial point of view on the dram shop law. His courtroom perspective and dealing with plaintiffs' attorneys highlighted the fact that there is still work needed

to help the situation move towards a more robust insurance marketplace. The audience enjoyed his closing statements with video situations showing the effects of alcohol on walking and driving. It is clear to see inebriated people should never get behind the wheel.

Speaker Nicole Pinkham brought a lot of energy and was well received by attendees who gleaned much from her audience interactions. She encouraged our guests to lead with authenticity, intention and purpose.



Saturday's Breakfast and Trade Show were very well attended as carriers, vendors and agents learned

about carrier appetites and underwriting guidelines. Reps found new faces and agencies with whom to obtain new business prospects. The energy elevated the whole conference attitude as we excitedly walked from event to event taking various nuggets to take back to our daily work.

Our crowd loved the competitive atmosphere of the Cornhole Tournament on Friday and Saturday afternoons. In the Final Four competition, large crowds gathered around the cornhole boards in beach chairs, under umbrellas, to see if Parker Sanders and his friend Liam would win the tournament for the third time in a row. While the encircled crowd cheered them on, the youngsters gave it their best effort; however, the EMC team of Eric Opperman and Kirk Till answered every bag the teens sunk with their own swooshing bag in a hole. The EMC team eventually landed at 21 points first to take the win. It was an incredibly close, competitive game that thrilled crowds.

Thanks to Progressive, Russell Parker and his wife Melanie, along with John Sullivan and Darius Welch, for their hard work in the hot heat to make sure everyone had a great time. No one will ever forget Bass Underwriter's Bragan Jackson's America fanny pack with built-in speakers either.



Saturday night turned up the revelry with food, awards and honors. Then hotel staff quickly cleared tables and set a dance floor for our final time together with live music from W.B. Sims and his band. It might have been a little too country for some, but we are happy to be part of his growth and success as he continues becoming a country star.

Kingston Hall turned the gavel over to Blake West of Peak Insurance, Birmingham. Blake presented a short chat about himself and his theme for next year, which is "Stronger Together." He demonstrates that when everyone works together, grows together, we strengthen bonds and can do more as a group than as an individual.

One thing we love about Young Agents is watching them grow into their leadership roles. Save the dates of July 29-August 2, 2026, for the next EPIC event.



## AWARDS

- Kingston presented the Young Agent of the Year distinction to Cathy Lilio of Aligned Insurance Partners for her hard work in not only her agency, but also in her community. She founded the Anniston Police Foundation and currently serves as its President of the Board of Directors. She is also a past president of the Calhoun County Achievement Foundation, which is committed to meeting community needs throughout the region. Her prestigious list is awe-inspiring.



- Haley Broughton won the Agent's Grand Prize.



- Connor Hallmark of Burns & Wilcox took home the Associate's Grand Prize.

- Congratulations to Elizabeth Roth for winning the Big I PAC Wine Raffle. She took home more than 35 wonderful wines. Thanks to all who donated!! All proceeds will support our Big I PAC in election cycles.



Thanks to everyone who sponsored and played in our Golf Outing at Tiger Point. You can see the sponsors and winners in the graphic below. Be sure to thank Brian Tolomeo when you see him.

## 2025 AIIA EPIC Conference Golf Tournament

We want to thank all the sponsors who made the 2025 EPIC Golf Tournament a success. Without them, it would have been just a boring day at the golf course on the surface of the sun!!!

We hope everyone had a great time and enjoyed the fellowship. This was a very successful year with a record number of participants! We encourage everyone—from beginners to low handicappers—to consider joining us next year.

2025 Champion  
Chace Lake  
Garrett Bowers  
Erik Vega  
Nader Kasem

Second Place  
Colter Bean  
Zachery Hall  
Connor Hallmark  
Bob Hendrix

Closest to the Pin  
Lance Barton  
John Bullock

Long Drive  
Paxton Fitzgerald

Blind Draw  
Eric Opperman  
Lane Chavers  
Nelson Martin

**Thank you to our 2025 Sponsors!!!**



# YOUNG AGENTS

## EPIC 2025



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Auto-Owners Insurance      Penn National Insurance  
Bass Underwriters      Progressive  
Berkley Management Protection      RT Specialty of Alabama  
Berkley Southeast Insurance Group      Safeco/Liberty Mutual  
Builders Insurance Group      Safepoint Insurance  
Burns & Wilcox      Selective Insurance  
Capital Premium Financing      SERVPRO of Birmingham  
Columbia Insurance      Swyfft  
Commercial Sector Insurance Brokers      Small & Rural Services, Inc.  
CompTRUST AGC      South Shore Insurance Underwriters (SSIU)  
CRC Group      Steadily Insurance  
EMC Insurance Companies      Stonetrust Workers' Compensation  
FCCI Insurance Group      The National Security Group  
Foremost Insurance Company      The Sheffield Group & Risk  
Fortified of Alabama      TheZenith A FAIRFAX Company  
Frankenmuth Insurance      Travelers  
Frontline Insurance      Universal Property & Casualty  
Heritage Insurance      Viva Health  
Imperial PFS      WorkersFirst CompFund





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CRC Insurance Services  
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The Foxworth Agency  
The National Security Group  
The Sheffield Group & Risk

# FLOOD INSURANCE AFFECTED BY SHUTDOWN

Errors and Omissions (E&O) coverage is a must-have protection for any insurance agency. It provides financial protection, coverage for negligence claims, safeguards business continuity, and helps mitigate an agency's reputation.

As a member of our Association, we are passing along information to help you stay informed of possible E&O concerns. While the government shutdown finally reached a resolution, these practices should be standard operating procedures in your agency. Please see the following information.

## E&O RISK MANAGEMENT ALERT: NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

### ❖ OVERVIEW

As of September 30, 2025, the National Flood Insurance Program (NFIP) lapsed due to a lack of Congressional reauthorization. This impacts on your carrier's ability to issue, renew, or modify NFIP policies. The following guidance outlines how you should support clients and manage operations during this period.

### ❖ KEY IMPACTS

- No new NFIP policies can be issued.
- Renewals are suspended unless payment was received prior to the lapse.
- Policy changes (e.g., coverage increases, endorsements) are not permitted.
- Claims on active policies will still be processed.
- Floodplain management regulations remain in effect.

### ✓ ACTION STEPS FOR AGENTS

1. Client Communication
  - Proactively reach out to all clients to explain the situation. Use our email template as a starting point.
  - Reassure them that existing coverage remains valid and claims can be filed.
  - Offer to assist with private flood insurance alternatives.
2. Private Market Solutions
  - Familiarize yourself with available private flood insurance carriers.
  - Evaluate coverage options, underwriting criteria, and pricing.
  - Ensure clients understand differences in coverage and lender acceptance.
3. Policy Management
  - Premium Payments – some carriers may have changed their direct bill notification practices due to the lack of reauthorization prior to October 1, 2025. We recommend agencies should not deviate from your standard practice within your agency.
  - Do not quote or bind new NFIP policies until reauthorization is confirmed.
  - Track pending renewals and policy changes for follow-up once the program resumes.
4. Stay Informed
  - Monitor FEMA, industry bulletins, and Congressional updates.
  - Share relevant news with agency personnel and clients as appropriate.
  - Be prepared to resume NFIP operations quickly once reauthorization occurs.

Many carriers have exclusions that are not common in our industry. Please read your policy.

Your Association, through its wholly owned subsidiary, Alabama Insurance Management Services, has Errors and Omissions programs that include broad coverage and features and is administered locally by Big I staff. We have access to almost every carrier in the marketplace, so we can be your one-stop shop.

Please call Emily Kelley at 205-326-4129 ext.103 or email her at [ekelley@aiia.org](mailto:ekelley@aiia.org).

# HOLD ON TO YOUR CLIENTS



## RETAIN CLIENTS BY CROSS-SELLING PERSONAL UMBRELLA

Clients who have multiple policies with your agency are less likely to move their business elsewhere. Offering every client a personal umbrella is an easy way to protect your agency's book of business, boost sales, and protect the clients who trust you.

### The RLI Personal Umbrella features:

- ▶ Limits up to \$5M available (\$1M in NM)
- ▶ Keep the current home/auto carrier
- ▶ No age limit on drivers
- ▶ Up to one DWI/DUI per household allowed
- ▶ Simple, self-underwriting application
- ▶ E-signature and credit card payment options
- ▶ Immediate coverage available in all 50 states and D.C.



**LEARN MORE AT [INDEPENDENTAGENT.COM/RLI](http://INDEPENDENTAGENT.COM/RLI).**

# 2025 ALABAMA INSURANCE MARKET ANALYSIS

**Ted A. Kinney, CIC CPCU ARM AU AAM AAI AINS CRIS**

AlIA Director of Education and Technical Affairs

The 2025 Edition of the Property/Casualty State/Line Report published by A.M. Best reflects the Alabama P&C market based on 2024 industry data. Premium results are classified by line of business and by insurance company. This article reflects only rank by premium volume and market share for the top ten carriers by line in Alabama.

Direct writers in 2025 saw a slight decrease in market share, with 52.7%, which reflects a .1% decrease from 2023. This represents \$7.49 billion of the \$14.23 billion dollar Alabama market. National/State agency companies produced 47.3% of the market in 2024, which reflects a .1% increase from 2023. National/State agency carriers wrote \$6.73 billion of the \$14.23 billion dollar Alabama market. A closer look at the breakdown of percentages gives a better understanding of the market segmentation between the Direct Writers and National/State companies.

Direct writers are still the leader in the personal lines market, producing 74.9% of the \$2.92 billion dollar Homeowners market, 74.2% of the \$2.65 billion Private Passenger Automobile Liability market and 78.9% of the \$2.41 billion Private Passenger Automobile Physical Damage market. The two major personal lines markets where National/State agency companies produced higher market percentages are the Fire insurance market with 74.5% of the \$434.7 million dollar premium writings and the Allied Lines market with 70.5% of \$456.7.5 million dollar premium writings.

While the Direct Writers dominate the personal lines market, National/State agency companies continue to produce the majority of the commercial lines premium with 68.1% of the \$704.6 million dollar Commercial Multi-Peril Non-Liability market, 71.8% of the \$306.5 million dollar Commercial Multi-Peril Liability market, 71.2% of the \$507.2 million dollar Inland Marine Market, 84.3% of the \$440.3 million dollar Workers Compensation market, 85.3% of the \$733.1 million dollar Commercial Auto Liability market, 82.4% of the \$261.1 million dollar Commercial Auto Physical Damage market, 91.4% of the \$54.3 million dollar Products Liability - Occurrence market, 82.7% of the \$910.2 million dollar Other Commercial Liability – Occurrence market, 66.3% of the \$184.6 million dollar Medical Malpractice – Claims Made market.

## FIRE INSURANCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Starr International Group	9.9	42,894
2.	Berkshire Hathaway	6.5	28,260
3.	American International Group	6.4	27,615
4.	Liberty Mutual	5.0	21,835
5.	Farmers Insurance Group	4.4	19,115
6.	Auto Owners Insurance Group	4.0	17,533
7.	FM Global	4.0	17,313
8.	Travelers Group	3.3	14,163
9.	Munich American Cos.	3.0	12,978
10.	Core Specialty Insurance Group	2.7	11,882

The Fire insurance market in Alabama represents approximately \$434.7 million dollars. Direct Writers produced \$110.6 million dollars or 25.5% of this amount. National/State agency companies produced \$324.0 million dollars or 74.2% of the total.

## ALLIED LINES

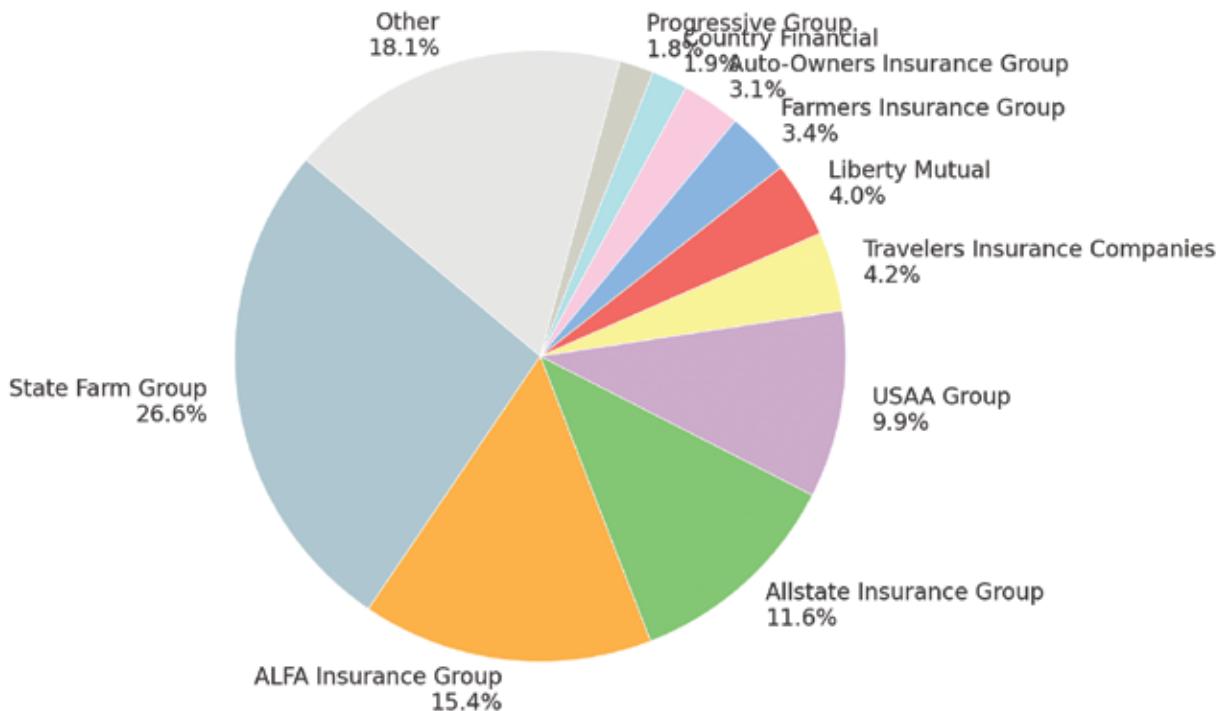
Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Berkshire Hathaway	7.2	32,802
2.	Chubb INA Group	5.1	23,139
3.	Zurich Insurance US PC Group	5.0	22,853
4.	FM Global Group	4.8	21,806
5.	Assurant P&C Group	4.5	20,529
6.	Farmers Insurance Group	4.1	18,626
7.	Munich-American Cos.	3.9	17,647
8.	RLI Group	3.8	17,495
9.	MS&AD US Ins. Group	3.8	17,472
10.	American International Group	3.5	16,206

The Allied Lines insurance market in Alabama represents approximately \$456.7 million dollars. Direct Writers produced \$134.5 million dollars or 29.5% of this amount. National/State agency companies produced \$322.1 million dollars or 70.5% of the total.

## HOMEOWNERS

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	26.6	778,512
2.	ALFA Insurance Group	15.4	448,811
3.	Allstate Insurance Group	11.6	337,773
4.	USAA Group	9.9	288,408
5.	Travelers Insurance Companies	4.2	122,395
6.	Liberty Mutual	4.0	116,714
7.	Farmers Insurance Group	3.4	98,878
8.	Auto-Owners Insurance Group	3.1	91,876
9.	Country Financial	1.9	55,859
10.	Progressive Group	1.8	53,424

Homeowners Insurance Market Share (%) — values as provided

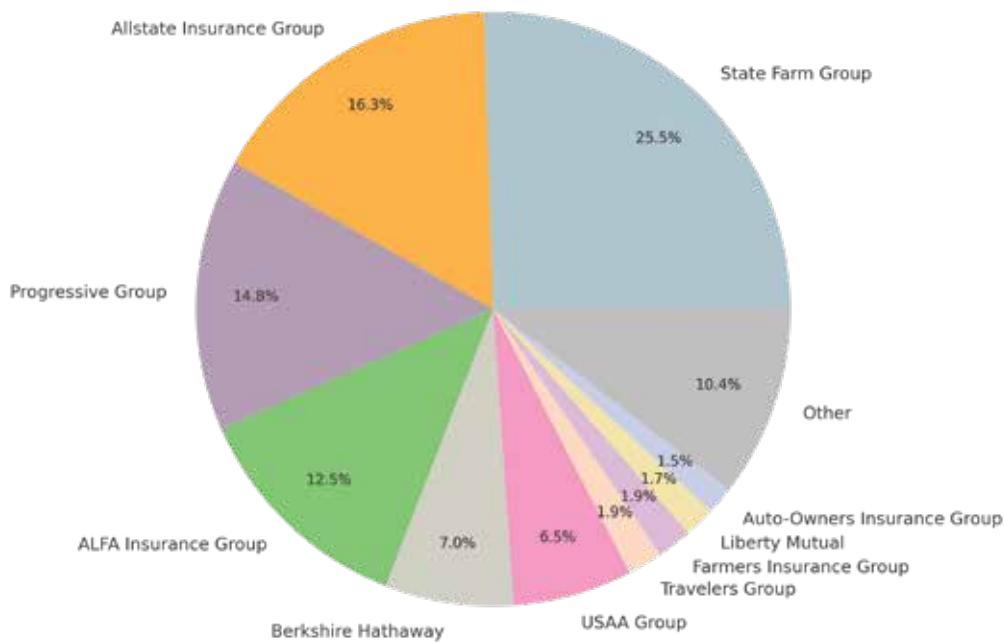


The Homeowners insurance market in Alabama represents approximately \$2.9 billion dollars. Direct Writers produced \$2.1 billion dollars or 74.9% of this amount. National/State agency companies produced \$733.3 million dollars or 25.1% of the total.

# PRIVATE PASSENGER AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	25.5	678,069
2.	Allstate Insurance Group	16.3	432,965
3.	Progressive Group	14.8	394,143
4.	ALFA Insurance Group	12.5	332,818
5.	Berkshire Hathaway	7.0	186,557
6.	USAA Group	6.5	173,122
7.	Travelers Group	1.9	50,776
8.	Farmers Insurance Group	1.9	50,099
9.	Liberty Mutual	1.7	45,742
10.	Auto-Owners Insurance Group	1.5	41,025

Private Passenger Auto Liability — Market Share (Top 10 + Other)  
Alabama



The Private Passenger Auto Liability insurance market in Alabama represents approximately \$2.40 billion dollars. Direct Writers produced \$2.6 billion dollars or 74.2% of this amount. National/State agency companies produced \$685.1 million dollars or 25.8% of the total.

# PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

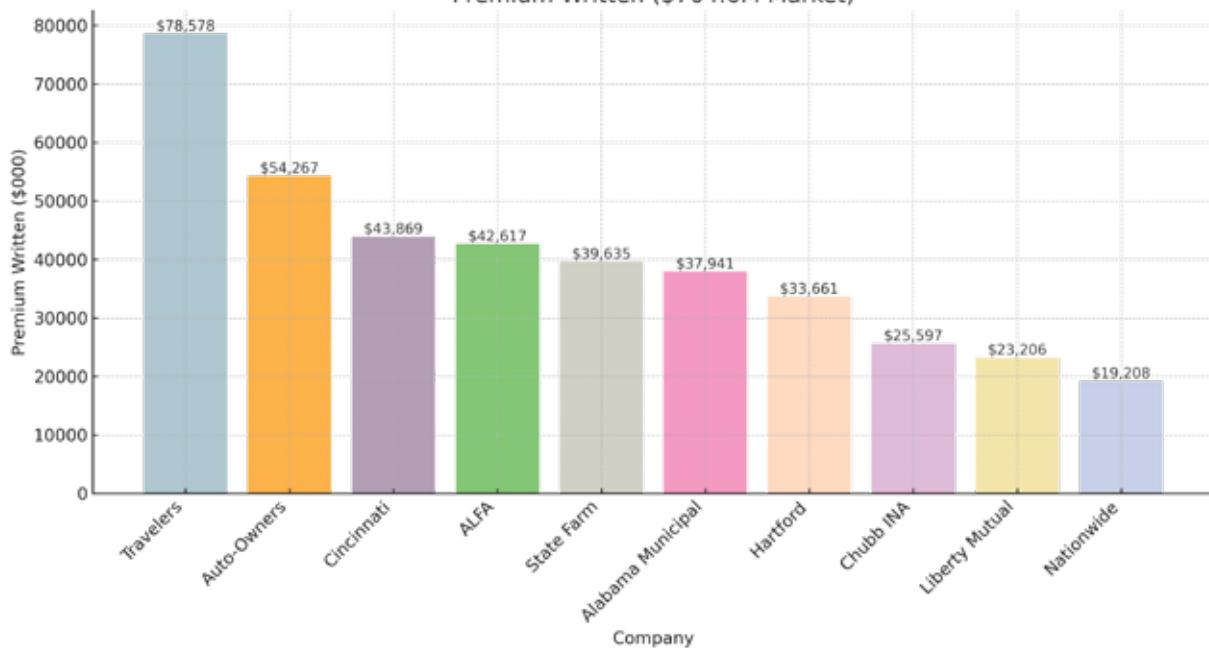
Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	28.8	697,045
2.	Allstate Insurance Group	15.2	367,933
3.	ALFA Insurance Group	15.0	362,874
4.	Progressive Group	12.5	303,144
5.	USAA Group	8.0	193,581
6.	Berkshire Hathaway	6.2	149,509
7.	Farmers Insurance Group	1.7	40,093
8.	Travelers Group	1.6	39,442
9.	Auto-Owners Insurance Group	1.6	37,739
10.	Liberty Mutual	1.5	36,852

The Private Passenger Auto Liability insurance market in Alabama represents approximately \$2.41 billion dollars. Direct Writers produced \$1.9 billion dollars or 78.9% of this amount. National/State agency companies produced \$511,176 million dollars or 21.1% of the total.

## COMMERCIAL MULTI-PERIL (NON-LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	11.2	78,578
2.	Auto-Owners Insurance Group	7.7	54,267
3.	Cincinnati Insurance Companies	6.2	43,869
4.	ALFA Insurance Group	6.0	42,617
5.	State Farm Group	5.6	39,635
6.	Alabama Municipal Group	5.4	37,941
7.	Hartford Insurance Group	4.8	33,661
8.	Chubb INA Group	3.6	25,597
9.	Liberty Mutual	3.3	23,206
10.	Nationwide Group	2.7	19,208

Top 10 Commercial Multi-Peril (Non-Liability)  
Premium Written (\$704.6M Market)



The Commercial Multi-Peril (Non-Liability) market in Alabama represents approximately \$704.6 million dollars. Direct Writers produced \$224.9 million dollars or 31.9% of this amount. National/State agency companies produced \$479.7 million dollars or 68.1% of the total.

## COMMERCIAL MULTI-PERIL (LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	11.4	34,949
2.	Alabama Municipal Group	11.1	33,967
3.	Auto-Owners Insurance Group	11.0	33,858
4.	Cincinnati Insurance Companies	5.4	16,693
5.	Frankenmuth Insurance Group	5.1	15,641
6.	Hartford Insurance Group	3.9	11,890
7.	Tokio Marine US PC	3.9	11,830
8.	Liberty Mutual Insurance Companies	3.8	11,566
9.	State Farm Group	3.7	11,441
10.	FCCI Insurance Group	3.6	11,030

The Commercial Multi-Peril (Liability) market in Alabama represents approximately \$306.5 million dollars. Direct Writers produced \$86.3 million dollars or 28.2% of this amount. National/State agency companies produced \$220.2 million dollars or 71.8% of the total.

## INLAND MARINE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Liberty Mutual Insurance Companies	12.9	65,439
2.	CNA Insurance Companies	11.4	57,807
3.	State Farm Group	5.8	29,777
4.	Allianz US PC Companies	4.6	23,114
5.	Zurich Insurance US PC Group	4.4	22,101
6.	Progressive Group	4.0	20,164
7.	Chubb INA Group	3.5	17,772
8.	Travelers Group	3.4	17,481
9.	American International Group	3.3	16,678
10.	Intact US Insurance Group	2.5	12,552

The Inland Marine market in Alabama represents approximately \$507.2 million dollars. Direct Writers produced \$145.8 million dollars or 28.8% of this amount. National/State agency companies produced \$351.3 million dollars or 71.2% of the total.

## WORKERS COMPENSATION

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Zurich Insurance US PC Group	10.7	47,292
2.	Travelers Group	10.3	45,378
3.	Hartford Insurance Group	8.3	36,514
4.	Great American P&C Group	6.6	28,959
5.	Liberty Mutual Insurance Companies	5.6	24,770
6.	Chubb INA Group	4.4	19,355
7.	American International Group	3.8	16,918
8.	Berkshire Hathaway	3.4	15,059
9.	Old Republic Insurance Group	3.3	14,653
10.	AmTrust Group	3.3	14,370

The Workers Compensation market in Alabama represents approximately \$440.3 million dollars. Direct Writers produced \$69.1 million dollars or 15.7% of this amount. National/State agency companies produced \$371.1 million dollars or 84.3% of the total.

## OTHER LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	5.4	48,809
2.	Chubb INA Group	4.1	37,100
3.	Markel Corporate Group	4.0	36,385
4.	Cincinnati Insurance Companies	3.9	35,481
5.	Berkshire Hathaway	3.7	34,133
6.	W.R. Berkley Insurance Group	3.7	33,586
7.	Fairfax Financial USA Group	3.6	33,078
8.	Liberty Mutual Insurance Companies	3.2	29,397
9.	Auto-Owners Insurance Group	3.1	28,182
10.	CNA Insurance Cos.	2.7	24,297

The Other Liability market in Alabama represents approximately \$910.2 million dollars. Direct Writers produced \$157.7 million dollars or 17.3 of this amount. National/State agency companies produced \$752.4 million dollars or 82.7% of the total.

## COMMERCIAL AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	14.8	108,785
2.	Auto-Owners Insurance Group	9.0	65,775
3.	Travelers Insurance Companies	6.1	44,569
4.	Sentry Insurance Group	4.3	31,797
5.	Zurich Insurance US PC Group	4.0	28,960
6.	Old Republic Insurance Group	3.6	26,357
7.	W.R. Berkley Insurance Group	3.5	25,983
8.	Arch Insurance Group	2.9	20,956
9.	Cincinnati Insurance Companies	2.6	18,960
10.	Liberty Mutual	2.4	17,395

The Commercial Auto Liability market in Alabama represents approximately \$733.1 million dollars. Direct Writers produced \$107.5 million dollars or 14.7% of this amount. National/State agency companies produced \$625.5 million dollars or 85.3% of the total.

## COMMERCIAL AUTO PHYSICAL DAMAGE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	18.5	48,415
2.	Auto-Owners Insurance Group	10.8	28,170
3.	Travelers Insurance Companies	4.6	12,025
4.	Zurich Insurance US PC Group	4.2	10,840
5.	Alfa Insurance Group	3.4	8,873
6.	Old Republic Insurance Group	3.0	7,797
7.	AmTrust Group	3.0	7,743
8.	W.R. Berkley Insurance Group	2.9	7,615
9.	Sentry Insurance Group	2.9	7,614
10.	State Farm Group	2.9	7,456

The Commercial Auto Physical Damage market in Alabama represents approximately \$261.0 million dollars. Direct Writers produced \$45.8 million dollars or 17.6% of this amount. National/State agency companies produced \$215.1 million dollars or 82.4% of the total.

## PRODUCTS LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	American International Group	10.5	5,721
2.	Cincinnati Insurance Companies	8.2	4,452
3.	Chubb INA Group	7.8	4,258
4.	Fairfax Financial (USA) Group	7.6	4,160
5.	W.R. Berkley Group	6.3	3,439
6.	Zurich Insurance US PC Group	4.9	2,677
7.	Travelers Insurance Companies	4.6	2,491
8.	Kinsale Insurance Company	4.3	2,340
9.	Hartford Insurance Group	3.6	1,961
10.	Federated Mutual Group	3.3	1,789

The Products liability market in Alabama represents approximately \$54.3 million dollars. Direct Writers produced \$4.6 million dollars or 8.6% of this amount. National/State agency companies produced \$49.6 million dollars or 91.4% of the total.

# MEDICAL PROFESSIONAL LIABILITY – CLAIMS MADE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	ProAssurance Group	32.9	60,849
2.	MAG Mutual Group	16.4	30,244
3.	Berkshire Hathaway	9.0	16,611
4.	Southwest Physicians RRG	6.3	11,724
5.	Centennial Casualty Company	5.6	10,333
6.	Liberty Mutual Insurance Cos.	5.6	10,270
7.	Insperien Insurance Company	4.1	7,482
8.	CNA Insurance Companies	2.7	5,011
9.	Doctors Company Insurance Group	2.7	5,005
10.	Fairfax Financial (USA) Group	1.6	2,938

The Medical Malpractice – claims made market in Alabama represents approximately \$184.6 million dollars. Direct Writers produced \$62.2 million dollars or 33.7% of this amount. National/State agency companies produced \$122.4 million dollars or 66.3% of the total.

# FEDERAL FLOOD

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Wright National Flood Insurance	21.8	6,799
2.	Selective Insurance Group	18.0	5,615
3.	Assurant US PC Companies	17.3	5,409
4.	Allstate Insurance Group	9.3	2,912
5.	Auto-Owners Insurance Group	8.2	2,569
6.	USAA Group	7.3	2,267
7.	Farmers Insurance Group	4.8	1,502
8.	Hartford Insurance Group	4.6	1,425
9.	QBE NA Insurance Group	2.3	725
10.	Progressive Group	1.7	420

The Federal Flood market in Alabama represents approximately \$31.2 million dollars. Direct Writers produced \$7.2 million dollars or 23.3% of this amount. National/State agency companies produced \$23.9 million dollars or 76.7% of the total.

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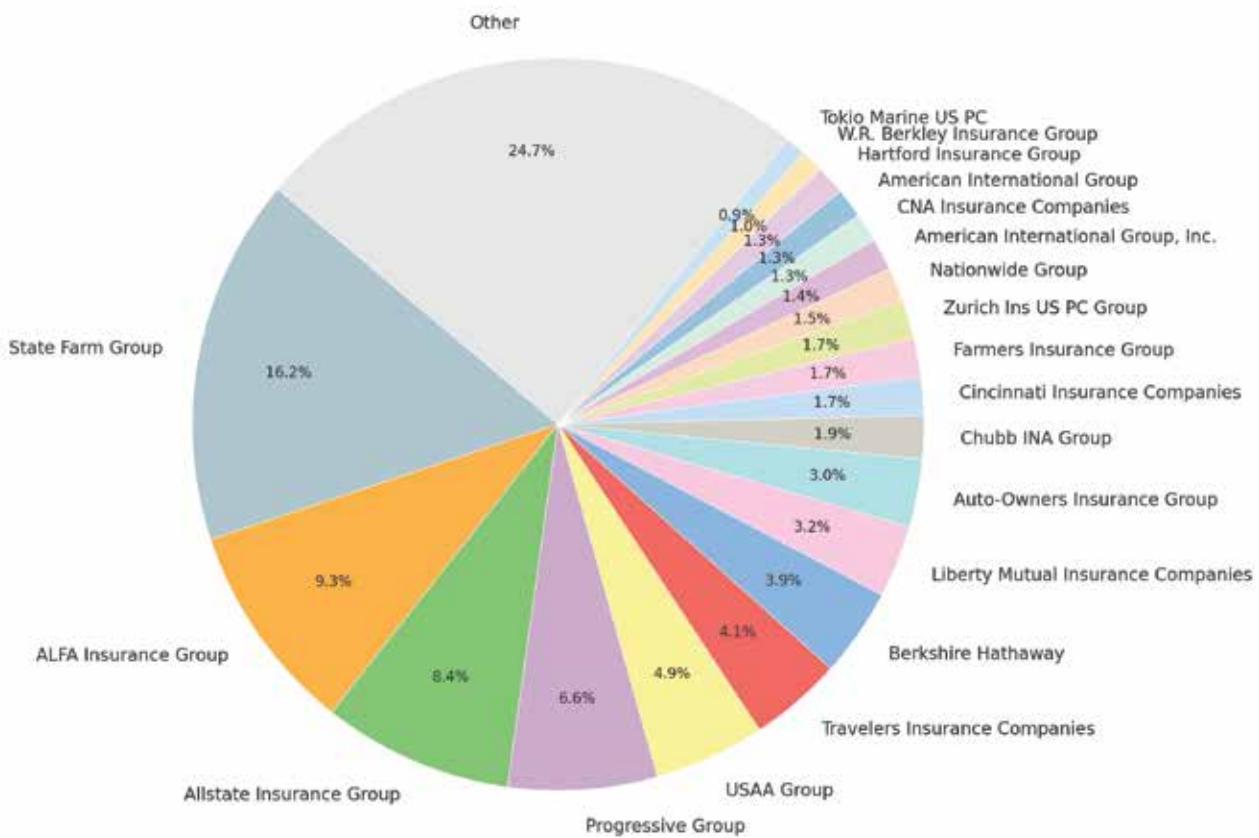
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# ALL LINES – OVERALL RANKING (TOP 20)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	16.2	2,301,016
2.	ALFA Insurance Group	9.3	1,323,668
3.	Allstate Insurance Group	8.4	1,202,909
4.	Progressive Group	6.6	944,755
5.	USAA Group	4.9	692,585
6.	Travelers Insurance Companies	4.1	590,074
7.	Berkshire Hathaway	3.9	559,933
8.	Liberty Mutual Insurance Companies	3.2	459,400
9.	Auto-Owners Insurance Group	3.0	423,984
10.	Chubb INA Group	1.9	266,742
11.	Cincinnati Insurance Companies	1.7	247,794
12.	Farmers Insurance Group	1.7	243,178
13.	Zurich Ins US PC Group	1.7	240,314
14.	Nationwide Group	1.5	212,323
15.	American International Group, Inc.	1.4	179,821
16.	CNA Insurance Companies	1.3	182,791
17.	American International Group	1.3	182,657
18.	Hartford Insurance Group	1.3	181,337
19.	W.R. Berkley Insurance Group	1.0	143,270
20.	Tokio Marine US PC	0.9	134,728

The total Property and Casualty insurance market in Alabama represents approximately \$14.2 billion dollars. Direct Writers produced \$7.49 billion dollars or 52.7% of this amount. National/State agency companies produced \$6.74 billion dollars or 47.3% of the total.

All Lines - Overall Ranking (Top 20) Market Share (%)



# EDUCATION CALENDAR

## NOVEMBER

**12** CISR Insurance Commercial Casualty 1 – Webinar  
**20** CISR Other Personal Lines – Webinar  
**27 – 28** Thanksgiving – AIIA Closed

## DECEMBER

**4** E&O Loss Prevention Seminar  
Ethics: Navigating Ethical Challenges in Insurance  
**10** CISR Insuring Commercial Casualty – Webinar  
**16** CISR Agency Operations – Webinar

## JANUARY

**8** CISR William T. Hold Advanced Lecture Multiline – Webinar  
**20** CISR Insuring Commercial Casualty 1 – Webinar  
**26** CISR William T. Hold Advanced Lecture Multiline – Webinar  
**26 – 30** Propert and Casualty Agent's Licensing School  
Location: AIIA, 141 London Parkway, Birmingham, in person only



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# CISR-CIC CROSS OVER

We are excited to announce a major new benefit for CISR participants and designees: the CISR-to-CIC Cross Credit Program.

At the program's launch, more than 3,200 CISR participants and designees qualify for this opportunity. This new policy allows risk and insurance professionals who have completed CISR Commercial Casualty I and II courses to receive full course credit for CIC Commercial Casualty course—at no cost. This creates a seamless pathway for motivated CISR designees and participants to accelerate their journey toward earning the prestigious CIC designation.

## KEY HIGHLIGHTS FOR QUALIFIED CISR PARTICIPANTS/DESIGNEES:

- Credit for CIC Commercial Casualty (saving time and effort).
- Only 4 CIC courses remain to earn the CIC designation (to be completed within five years). For those who have already begun their CIC journey, it means one less course to take—positioning them that much closer to the finish line of earning their CIC.
- Only one cross credit may be applied toward the CIC designation.
- No cost to opt in—just a quick online process.

## WHY THIS MATTERS:

This initiative honors the investment participants and designees who have already made progress in their CISR education and gives them a meaningful head start toward CIC. It not only accelerates their professional growth but also enhances the value you can offer them as a trusted partner in their career development.

Importantly, there is a precedent for this kind of pathway. Participants in the CRM (Certified Risk Manager) Program have previously been able to apply course credit toward the CIC designation. The success of that option has demonstrated the value of creating flexible, participant-centered routes that maintain rigor while helping professionals advance faster. The new CISR-to-CIC Cross Credit Program builds on this proven foundation.

## COMING SOON: CISR Personal Lines Cross Credit

We are also excited to share that a second cross-credit opportunity will launch shortly. Participants who complete any two of the following three CISR personal lines courses—Insuring Personal Auto, Insuring Personal Residential, and Other Personal Lines Solutions—will receive credit for the CIC Personal Lines course.

Together, we can empower more professionals to achieve their goals while strengthening the reputation and reach of our designations. Please feel free to contact us with any questions – [tunderwood@aiia.org](mailto:tunderwood@aiia.org) or 205.326.4129, ext. 105.

## AIIA RECEIVES NATIONAL EIE DIAMOND AWARD

We are proud to be named a recipient of the 2025 Diamond Award for Excellence in Insurance Education by our national association, the Independent Insurance Agents & Brokers of America, Inc. (Big "I"). Congratulations to our outstanding Education Department: Ted Kinney, Director, and Tangerie Underwood, Administrator.

The EIE awards celebrate and recognize state associations and staff who have made significant contributions to education for their members and the industry.





# TED'S TABLET

**Q.** I have a relatively new insured who was a little frustrated that he has to call us every time he needs a COI sent to a potential customer.

My question is the reasoning why we should never send a "blank" COI or a COI with the insured's name/address listed as a COI holder. It's a question that I've gotten through the years and I always tell them... "it's the rules and we are not allowed to send a blank COI or a COI with the insured's information listed as the Certificate Holder", but I don't have a quality response as to why. I'd like to give them a more educated response.

Can you give me the reasons why we should never do this?

**A.** Sending a blank certificate of insurance is a serious mistake for any insurance agent. Here's why it's not just risky, but potentially unethical and legally problematic:

## LEGAL & REGULATORY RISKS

- Violates Insurance Regulations: Most state insurance departments prohibit issuing incomplete or misleading insurance documents. A blank COI can be seen as misrepresentation.
- Potential for Fraud: A blank certificate could be altered or filled in by unauthorized parties, leading to fraudulent claims or misrepresentation of coverage.
- E&O Exposure: Agents could face E&O claims if the blank COI is used improperly and results in financial harm.

## BREACH OF PROFESSIONAL STANDARDS

- Undermines Trust: Clients and third parties rely on COIs to verify coverage. Sending a blank one erodes credibility and professionalism.
- Violates Carrier Agreements: Insurance carriers often have strict guidelines about how and when certificates can be issued. A blank COI may breach those terms.
- No Proof of Coverage: A blank certificate fails to fulfill its purpose — confirming that specific insurance policies are in place.

## PRACTICAL CONSEQUENCES

- Contractual Issues: Many contracts require proof of insurance with specific limits, endorsements, and named insureds. A blank COI could delay projects or violate contract terms.
- Risk of Miscommunication: Clients may mistakenly assume coverage exists where it doesn't, leading to disputes or uncovered losses.
- Audit & Compliance Failures: Businesses often need COIs for audits or regulatory compliance. A blank one could trigger penalties or failed inspections.

## BEST PRACTICES INSTEAD

- Always verify coverage before issuing a COI
- Include all required details: policy numbers, limits, effective dates, and named insureds
- Use approved templates and systems provided by carriers or brokers
- Educate clients on what a COI does — and doesn't — represent

**Q.** My insured's employee was injured at work on a piece of machinery and filed a workers compensation claim, which was paid. He then hired an attorney and filed a suit against his employer and the company president for unsafe work conditions. The claim against the company is being covered by the employer's liability insurer, but the claim against the president has been denied. The insurer said employer's liability covers the employer but not corporate officers. We filed a claim with the CGL carrier, and they denied coverage because they said they don't cover fellow employee suits. We also filed a claim with the EPLI carrier, but they denied coverage because of a bodily injury exclusion. Where will the company president get his coverage?

**A.** This is a common situation. When employer is sued for employer's liability, the suit often includes the officers. As the carrier pointed out, employer's liability protects the employer, but not employees. Coverage, if any, for the corporate officers would come from the CGL policy.

Section II – Who is an Insured outlines who is insured by the CGL. The CGL does not have a fellow employee exclusion per se, but it does address this situation in this section. Here's the wording:

However, none of these "employees" or "volunteer workers" are insureds for: (1) "Bodily injury" or "personal and advertising injury": (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;

This limitation does not mention "executive officers". So, there would be coverage for an "executive officer" who injures another employee. Here's the definition of that term:

"Executive officer" means a person holding any of the officer positions created by your charter, constitution, bylaws, or any other similar governing document.

So, whether the president has coverage under the CGL depends on whether his position meets the definition of "executive officer". Ask him if this is addressed in the corporation's "charter, constitution, bylaws, or any other similar governing document". If so, he has coverage. If not, he will have to provide his own defense.

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# THE NEW YA CHAIR BLAKE WEST



Please join us in welcoming Blake West of Peak Insurance as the new Young Agent Chair. Beginning at the 2025 EPIC Conference, Blake will serve two terms, from 2025-2027, as the association has learned through the years, that one year is simply not enough time to learn and to build the program to the high standards to which we aim. He has spent the last few years serving on the Young Agents subcommittees - InsurPac and legislative – and has learned much about these subjects and is able to recall and report with the clarity of a seasoned newscaster.

Blake grew up in Montgomery and attended school in Wetumpka. Graduating from the University of Alabama at Birmingham (UAB) with a BA in Marketing, Blake enjoyed his time in business school; he also played on the UAB Golf Team.

Before insurance Blake worked on the franchising side at The UPS Store for five years. "It was an awesome experience," he recalls. "I worked on the franchise side, selling franchises and training them." Like many of our members, he entered the insurance industry through

a friend and enjoys this decade-long career journey. He currently works at Peak Insurance in Birmingham, where he writes commercial insurance for a variety of industries, including personal lines. He also enjoys working with trucking insurance programs.

He has numerous plans to expand exposure about Alabama Young Agents. You can read more on page 29 about his plans to launch the benefits to the masses about growing emerging professionals' peer networks and the leadership opportunities provided by association with the young agents.

"The relationships I'm able to form with like-minded industry professional is one of the biggest things I like about the Big I," he states. "I also enjoy the professional development opportunities and learning from my peers. There really is something for everyone."

Blake enjoys the insurance industry and the relationships he builds with his clients. "As an agent, you get to be there for people when they need you the most. A lot of clients buy insurance thinking they'll never need it, but as their agent, it's my job to start with the end in mind so when the unthinkable does happen I'm able to confidently tell my clients – it's going to be ok, we planned for this, and I'll be with you through this."

Wise and intuitive, Blake is already noticing things in the industry, and the association, he would like to see change. "I would change the public perception that insurance is a commodity," he states. "Millions and millions of marketing dollars have advanced the belief that insurance is a commodity. When in reality no two insurance policies are the same. As my mechanic told me one time, 'cheap ain't good and good ain't cheap.'"

He also mentioned changing the amount of legal system abuse that takes place in our industry. "The reality is that everyone suffers the consequences of legal system abuse. Recent efforts in neighboring states to curb legal system abuse is encouraging, but the industry still has much work to be done to create a stable environment for consumers, insurers, and independent insurance agencies." Blake's point is valid, and one we cannot ignore.

Blake enjoys golf, running and traveling. He and wife Abbey have been married for 13 years; they have two children (Hudson 9 and Milly 7).

## Good things ARE HAPPENING @



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# STRONGER TOGETHER



## A MESSAGE FROM THE 2025–2027 YOUNG AGENT CHAIR, BLAKE WEST:

I am honored to serve as the Young Agent Chair for 2025–2027. I've been in the insurance business for ten years and have been involved with the Big "I" and Young Agents programs for most of that time as an insurance agent.

As Young Agent Chair, my top goal is to get more young agents involved in what we're doing as an association. Young Agents is the on-ramp to engagement with the Alabama Big "I" — whether that's through networking opportunities with industry professionals, professional development, political action, community service opportunities to give back, or other areas.

## PROUD TO BE IN THE INSURANCE BUSINESS

Simply put, I'm blessed to be in the insurance business. It's a noble and rewarding profession. As an agent, I get to be there for clients in their time of need.

As a producer, I help clients navigate uncertainty — whether that's a claim, a contract, or a renewal increase. To me, being a producer means showing up every day to advocate for clients, educating prospects and policyholders, and being there when they need you most.

## OUR TEAM AND MISSION

We have a great group of Young Agent Subcommittee Chairs who are passionate about our industry. We've already had a few meetings, and I'm inspired by the energy and dedication within this group. Together, we're committed to advancing Alabama Young Agents.

There is a place for everyone in Alabama Young Agents. So, what is a Young Agent? We define it as anyone who is:

1. Under 40 years of age
2. New to the industry, or
3. Young at heart

If you meet any of these descriptions — we want you to get involved!

Why participate in Young Agents? To grow professionally, build your network, stay informed about industry changes, and become a stronger agent.

## STRONGER TOGETHER

My theme for my term as Young Agent Chair is "Stronger Together." Although we all come from different agencies, carriers, and brokerages, we are all part of the same industry — and we're stronger when we come together for its betterment.

Our focus this term will be on increasing participation and engagement — both from new Young Agents and those who may be watching from the sidelines. Young Agents are constantly entering the business, and we're committed to meeting them where they are.

## GOALS FOR MY TERM

My specific goals as Young Agent Chair include:

1. Increase membership and event participation
2. Increase political involvement
3. Increase community involvement and charitable giving
4. Improve communication with Young Agents
5. Clearly articulate the value of Young Agents — to both members and agency leadership

## AN OPEN INVITATION

My open invitation to every Young Agent in Alabama is this: get involved in the work we're doing. Together, we can help shape the future of the insurance industry — in Alabama and beyond.

# SEEN & HEARD &

## ON THE MOVE DEREK SINCLAIR MOVES TO SUMMIT HOLDINGS

Summit Holdings is pleased to welcome Derek Sinclair to our team as senior business developer serving agencies in central and northern Alabama, as well as western Tennessee.

With 23 years of insurance industry experience, Derek brings a blend of sales, marketing, and relationship-building knowledge from both the carrier and agency sides. His mission? Helping his agencies grow their books and deepen client connections.

Derek's recent accolades include the 2024 Company Representative of the Year by the Independent Insurance Agents of Mississippi, and in 2023, he was named the Alabama Young Agents Associate Member of the Year. Originally from Mississippi and now based in Birmingham, Derek holds a degree in business administration with a focus on insurance and risk management. You can reach him at [Derek.Sinclair@summitholdings.com](mailto:Derek.Sinclair@summitholdings.com)

## GREAT NEWS, ALABAMA AND TENNESSEE AGENTS!



## ARMSTRONG RECOGNIZED REGIONALLY

Congratulations to Joseph Armstrong of Wiregrass Insurance in Dothan for being recognized as an Elite Under 40 by the Dothan Area Young Professionals. As the agency principal for Wiregrass Insurance, Joseph is dedicated to leadership and making a difference in the communities he serves.

Joseph serves as an AIIA Board Member for District 2 and is an active member of the Young Agents Committee. Thank you, Joseph, for your hard work and service to the insurance industry and your community.

## BIRTHS

Congratulations are in order for Thames Batre's Chandler Stapleton Ryan and husband Keith on the birth of their son! Lauren Ballard of American Insurance Brokers / AIB, and husband Steven welcomed a new baby girl to their family. Congrats! Patricia Pike of Three Arbor Insurance recently had a baby boy, making them a family of five. Congrats!

## RETIREMENTS

Auto-Owners Insurance Company wishes Mike Talbot a Happy Retirement after 38 years.

We wish Jim Craft with Imperial PFS a Happy Retirement!

Peggy Rupprecht of Frankenmuth Insurance has retired.

Terri Cox of The Insurance Center has retired.

Kristen Glenn of McGriff has retired.

Gail Waters of Willis has retired.

The Alabama Department of Insurance (ALDOI) announces the retirement of Deputy Commissioner Jimmy Gunn, concluding a 36-year career at the department. Gunn will officially retire at the end of January 2026. He was promoted to Deputy Commissioner in 2020 after overseeing the Producer Licensing division for two decades. Gunn supervises four divisions at the department – Rates and Forms, Consumer Services, Actuarial Services and Producer Licensing. Recently, the department announced the creation of a new PBM Compliance Division, which Gunn will also oversee until his retirement.

## NEW MEMBERS

### AGENCY

AprilIns  
Magnolia Springs, AL  
Steel City Insurance  
Hoover, AL

### ASSOCIATES

Yellowhammer Roofing  
Athens, AL



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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.