

alabama

# INDEPENDENT

2025 - Issue 4

# BIG I

## ALABAMA

INDEPENDENT INSURANCE AGENTS



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### Group Short Term Disability

#### Guardian Life Insurance Company of America

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- ♦ Maternity Coverage

### Group Dental

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- ♦ Offers a choice in selecting providers with In Network and Out of Network options
- ♦ Comprehensive coverage is available for Preventative Services
- ♦ Benefits include basic services, major services and orthodontia

### Group Long Term Disability

#### Guardian Life Insurance Company of America

- ♦ Waiver of premium available
- ♦ Residual disability benefits
- ♦ 2 levels of plans available: 60% of earnings and 66 2/3% of earnings
- ♦ Guaranteed Issue available to groups of 2+ (with specific requirements being met)

### Group Life Insurance

#### Guardian Life Insurance Company of America

- ♦ A choice of plan options
- ♦ Cost-effective premium/payment options
- ♦ Coverage can be extended to spouse & children
- ♦ Guaranteed Issue available to groups of 2+ (with specific requirements being met)

### Group Vision

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- ♦ In and out of network benefits
- ♦ Available to groups of 2+

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EMC Insurance Companies  
FCCI Insurance Group  
Fortified of Alabama  
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# PRESIDENT'S LETTER

November 30th signaled the end of Hurricane Season, and for the first time since 2015 there were no named storms that hit the mainland. We can all hope that this will be the beginning of the end of the hard market we have experienced lately. This would be something to be thankful for since we have just enjoyed Thanksgiving. The holidays are upon us and can be stressful for some of us. Take care of yourself. Good health both physically and mentally is everyone's major source of wealth. Without it, happiness is almost impossible.

The Fall Education Conference was held in October. We had some interesting speakers and topics. Thanks to Steve Searle and Lonnie Wainwright with Employers Claim Management Inc., a service provider for Alabama Self-Insured Workers Compensation Fund, and Loren Gibson for making this possible. Billy Rosenfeld with VIVA Health. Jordan Hall and Lisa Hammer with Travelers and Tony Truitt with Truitt Insurance and Bonding and the Truitt News Radio Podcast.

The Executive Committee and several agents attended the Southern Agents Conference in early December. Our members, along with 17 other state association leaders, attended numerous breakout sessions dealing with topics in our industry. It's great to share ideas and learn what works and doesn't work in their states.

The next Big Event on our calendar is February 17-18, 2026. This is the Annual Legislative Conference and Social. This gives us the opportunity to meet with our legislators and to lobby for topics important to insurance.



Lastly, all the mergers and acquisitions that have occurred in recent months have resulted in a reduction in our membership. This is having an impact on our Association. The best way to draw a comparison would be our membership is like an agency's book of business. For whatever reason there is always attrition. To offset this, you would go after new clients. With that said, we need your help. If you know of an agency that is not a member and would be a good fit, please let our staff know so they can reach out to them and show them the benefits of becoming a member. Call Bill Jacka at 205.326.4129, ext. 104. Your help will be greatly appreciated.





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# Editor's Letter

## A NEW ERA FOR YOUR BIG I ALABAMA

We welcome in a new year, and a new era at the Alabama Independent Insurance Agents.

In 2026, the Alabama Independent Insurance Agents will officially transition in name to Big I Alabama, allowing us to fully integrate with the National Big I brand and other Big I state associations. With this comes one of the most exciting updates - our NEW BIG I ALABAMA logo!

Incorporating the Independent Agent tagline and the state outline, each element thoughtfully connects us back to our long history, the national association, and it reinforces strength in numbers of the Big I Independent Agent identity. Throughout our history, every Association mark has included a nod to our state—an outline, a silhouette, or something uniquely Alabama. Our new design continues that legacy while aligning more closely with the national Big I brand.

# BIG I

**ALABAMA**   
INDEPENDENT INSURANCE AGENTS

It has been a year of change on many levels, and 2025 has been tough on our business, growth, hearts and souls. Acceptance and Endurance are keys to survival. We're moving forward, thoughtfully and intentionally, into a new era for the Big I Alabama and how to serve you – our members. We are so appreciative of YOU!

A few important notes as we make this transition:

- You do NOT have to change your agency logo. The Big I name change is for state associations. It is not required of you or your agency.
- If you do want to incorporate the new branding, please reach out to me directly for usage guidelines, logo files, colors, specifications, and best practices.
- We are not retiring the Trusted Choice® logo. In fact, we strongly encourage continued use of Trusted Choice as your outward-facing consumer brand. It remains the place where customers can find independent agents who belong to both the state and national association. Look for your agency at [www.trustedchoice.com](http://www.trustedchoice.com)
- Remember — your dues to Big I Alabama gives you membership to the national Big I and all its resources, including from Big I Member Alliance to Trusted Choice® and its Marketing Resources! We encourage you to explore everything available to you through both memberships – [independentagent.com](http://independentagent.com)

You may have already seen this shift in certain materials, and you'll continue to see more throughout 2026. Next on the horizon, a refreshed website with a new URL and a much-needed redesign to match our updated brand direction.

Through all of this change, one thing remains constant: you. Your excellence, resilience, and relentless commitment—to your clients, your carriers, and this industry—keep this association alive and thriving, especially in one of the hardest markets in recent history.

Make sure to check out our 2026 AIIA Event Calendar on the inside back cover. CIC dates are on page 19.

Here's to the next chapter—fresh, modern, and proudly Alabama. And as always, if you're interested in getting more involved, we'd love to have you. Text or call – 205.326.4129. ext. 108.





# SWINGING INTO SUCCESS: BIG I PAC GOLF CLASSIC RECAP

Sunshine, fresh air, and the crack of a club sending a little dimpled ball flying down the fairway — this year's golf tournament had it all. On this late-summer, warm day, players traded the office for the open course and teed off for a great cause - the Big I Alabama's political action committee.

From the very first drive, the competition was spirited. Scorecards filled with Birdies, Eagles, and this writer witnessed not one, but two near holes-in-one that had the crowd jumping out of their carts.

Laughter echoed across the greens as colleagues and friends pushed for bragging rights, collected prizes, and enjoyed every swing.

But it wasn't just about the game - this is our main fundraiser for the state political action committee,

and your support is more important than ever because 2026 is going to be an exciting election year.

Golfers enjoyed several meals, cold drinks, raffle prizes, and sponsor giveaways, making the day a full experience. Whether sinking a long putt or simply soaking up the camaraderie, everyone left with a smile. Best of all, every team scored a Big I PAC victory!

If you missed out, don't worry — the fun isn't over. Next year's tournament promises more prizes, more friendly competition, and maybe even that elusive ACE. Mark your calendar, rally your foursome, and join us next September as we swing away to better our state legislative climate. Who knows? The next unforgettable shot could be yours.

You can view tournament photos at

<https://alisonray.smugmug.com/2025-Big-I-Pac-Golf-Classic/n-Brbdtz>





## TOURNAMENT WINNERS

### AM WINNERS

#### 1ST PLACE:

Peak Insurance - Blake West, Will Swift, Jere Peak, Joe Cravens

#### 2ND PLACE:

Schutz Insurance - Brad Trotter, David Schutz, Chris Simon, Jackson Wedgeworth

#### 3RD PLACE:

BPI Media - Ethan Davis, Casey Jones, Jon William Brown, Jacob Puttman

#### 1ST PLACE B-DIVISION:

Sheffield - Josh Foshee, Rodger Hoffman, David Hudson, Matt Saucier

#### 2ND PLACE B-DIVISION:

AlaCOMP - Jay Burton, Paxton Fitzgerald, Joseph Armstrong, Madison North

#### 3RD PLACE B-DIVISION:

Steven Black, Larkin Williams, Whitt Luker, James Hite

**STRAIGHTEST DRIVE AM:** Joseph Armstrong

**CLOSEST TO HOLE AM:** Dante Graham

### PM WINNERS

#### 1ST PLACE:

Peak Insurance - Blake West, Will Swift, Jere Peak, Joe Cravens

#### 2ND PLACE:

Schutz Insurance - David Schutz, Austin Sellers, Brad Snellgrove, Chris Simon

#### 3RD PLACE:

Insurance Center of Tuscaloosa - Todd Roberts, Kevin Myrick, Brian Smith, JD Vinson

#### 1ST PLACE B-DIVISION:

AiA Team - Brian Tolomeo, Lane Chavers, Drew Armstrong

#### 2ND PLACE B-DIVISION:

Huntsville IIA - Larry Burkman, Bass Wallace, Bradley Burkman, Tim Bradford

#### 3RD PLACE B-DIVISION:

Foxworth Agency - Jackson Foxworth, Shane Foxworth, Tommy Foxworth, Gage Foxworth

**STRAIGHTEST DRIVE PM:** JD Vinson

**CLOSEST TO HOLE PM:** John Michael Griffin



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BIIA Mardi Gras Gala & Silent Auction  
Friday, January 30, 2026

*Benefitting FOOD FOR OUR JOURNEY*

6 pm - 10 pm

Vestavia Hills Civic Center

\$100 / ticket BIIA Members

\$125/ ticket Non-Members

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# AM BEST REVISES HOMEOWNERS INSURANCE MARKET OUTLOOK TO STABLE

**BY: ANNEMARIE MCPHERSON SPEARS, IA NEWS EDITOR**

The U.S. homeowners insurance segment is entering 2026 on firmer footing after several challenging years, according to AM Best's "Market Segment Report" released this week.

AM Best revised its homeowners outlook to stable from negative, citing stronger catastrophe risk management, steadier reinsurance market conditions and gradually improving pricing adequacy. The market now joins the rest of the U.S. personal lines outlook as stable.

AM Best found that many carriers strengthened their risk-adjusted capitalization and liquidity positions through 2025. However, insurers in high-risk regions saw those cushions erode following severe events, such as the January 2025 California wildfires and widespread tornado activity during the first half of the year. The third quarter, however, was notably quiet—including an Atlantic hurricane season that left the U.S. mostly unscathed—which helped stabilize results heading into year-end.

Premium growth remained solid across the homeowners segment, although the pace slowed compared to 2024. Carriers continued to implement material rate increases to keep pace with inflation, rising construction costs and elevated loss activity. At the same time, inflation guard factors, which had climbed during the height of cost volatility, began to ease as broader inflationary pressures moderated.

Higher interest rates have joined with the segment's rate adequacy and underwriting discipline to offset some of the stress on underwriting results and AM Best expects investment performance to remain a positive contributor as long as interest rates remain elevated or steady.

Another bright spot for the segment is the improving reinsurance environment. After several years of steep rate increases for property catastrophe coverage, AM Best reported

moderate softening in 2025. Terms and conditions have remained consistent and early indications for January 2026 renewals point to continued stabilization or slight pricing shifts.

"Overall, the improving reinsurance dynamics in 2025 helped alleviate some of the pressures in the homeowners segment, fostering resilience amid ongoing climate volatility," the report noted. "Nevertheless, the segment remains inherently exposed to the effects of weather-related operating volatility."

Carriers will continue to face market challenges in 2026, including extreme weather events—specifically secondary perils—and inflationary pressures.

Meanwhile, higher construction costs also continue to impact the homeowners segment. "The uncertainty surrounding tariffs heightens the potential for increased construction and repair costs, ultimately leading to elevated loss costs," AM Best said, noting that no meaningful impact from tariffs has been reported.

The use of satellite imagery, aerial data and mobile inspection tools has become more common across the segment. In addition, carriers expanded the use of artificial intelligence (AI) and machine learning to refine pricing, improve customer interactions and streamline claims. AM Best noted that the strongest carriers have been effective at leveraging technology to select risk and mitigate losses more accurately.

State regulation also continues to play a significant role in shaping market conditions. Florida's recent tort reform has helped shift policies from the state-backed Citizens Property Insurance to the private market, easing pressure on Citizens and supporting greater market stability despite ongoing weather concerns, AM Best said.

*AnneMarie McPherson Spears is IA news editor.*



# FALL CONFERENCE SMALL BUT MIGHTY

Agents and company representatives gathered at the Big I headquarters recently for a day filled with learning, CE credits, networking opportunities, prizes and lots of food.

While this conference is smaller than our beach ones, it provides a lot of one-on-one time for agents and carriers to find new business opportunities and build bonds.

Our wide range of topics provided valuable information about a wide variety of relevant topics including health insurance, workers compensation, cyber and how to make your insurance career something personal to you.

Guest Speakers included Billy Rosenfeld of VIVA Health spoke about group health insurance; Steve Searle of Employer's Claim Management spoke about understanding workers' compensation risks and trends. Jordan Hall and Lisa Hammer provided insightful cyber

commentary. Lastly, insurance agency owner and radio host Tony Truitt ended the day with his story of reinventing his insurance career during Covid to find positivity and fun. He loves marketing and communicating, so what better way to gain an audience beyond the "always be selling" side of insurance. His Saturday morning radio show - Do it With Truitt - does not focus on insurance, but only shout-outs for good things and positive topics of interest to Tony.

Exhibitors included HICI (a Shelter Insurance Company), AIMS / Alabama Insurance Management Services, Imperial PFS, Burns & Wilcox, Alabama Self-Insured Work Comp Fund, GEICO, XPT Specialty, National Security Group, Openly, Associated Insurance Administrators (AiA) Johnson & Johnson, PLM Insurance Company, Small & Rural Services, Philadelphia Insurance Companies.







You can view the conference images at  
<https://alisonray.smugmug.com/2025-Fall-Education-Conference-Trade-Fair/n-CPJwkv>



# ADOPTION OF SLIP+

## FOR REPORTING AND PAYMENT OF SURPLUS LINES TAXES

Alabama Licensed Surplus Lines Brokers, Non-Admitted Carriers Writing in Alabama on a Surplus Basis

### EFFECTIVE JANUARY 1, 2026

The purpose of this bulletin is to advise Alabama licensed surplus line brokers and non-admitted carriers writing in Alabama on a surplus line basis effective January 1, 2026, the Alabama Department of Insurance has adopted the **SLIP+ for States** platform for the reporting and payment of Alabama surplus line policy data and taxes in accordance with §27-10-31 of the Alabama Code and will no longer mandate surplus line tax remittance via the NAIC's OPTins platform.

**All policies, and endorsements on policies, effective on or after January 1, 2026, shall be reported to the Alabama Department of Insurance using the SLIP+ for States platform.** Transactions reported through SLIP+ for States will be charged the 6% surplus line tax as prescribed in §27-10-31(b) and a 0.175% of total gross premium of each insurance transaction processed, as the SLIP+ transaction fee. All taxes and transaction fees will be paid via ACH Debit in SLIP+ for States. Endorsements on policies effective prior to January 1, 2026, shall continue to be reported to the Alabama Department of Insurance using the legacy platform as currently submitted.

### REGISTRATION AND LOGIN INFORMATION

Surplus line broker filers who currently have a SLIP+ for States login do not need to register for a new SLIP+ for States account to begin reporting Alabama policies and transactions effective on or after January 1, 2026. Brokers who are not currently registered in SLIP+ for States will be able to register for an account and begin filing on January 1, 2026.

### QUARTERLY REPORTS AND TAX PAYMENTS

All Alabama surplus line policies, and endorsements on policies, effective January 1, 2026, and thereafter must be reported in SLIP+ for States in accordance with §27-10-21. At the end of each calendar year quarter, the tax and SLIP+ transaction fee invoices will be delivered to the SLIP+ inboxes for brokers who elect to remit surplus line taxes on a quarterly basis; while not statutorily required, it is highly recommended surplus line brokers remit taxes quarterly. Tax payments for Alabama surplus line premiums are statutorily due annually on or before March 1st of each year in accordance with §27-10-31.

### QUARTERLY REPORTING AND (OPTIONAL) PAYMENT SCHEDULE

TRANSACTIONS REPORTED	INVOICE ISSUE DATE	QUARTERLY ID-12 DUE DATE & TAX REMITTANCE DUE DATE IF BROKER ELECTS TO PAY QUARTERLY
Q1 (Jan 1 – Mar 31)	1st Business Day of April	May 30
Q2 (Apr 1 – Jun 30)	1st Business Day of July	August 30
Q3 (Jul 1 – Sep 30)	1st Business Day of October	November 30
Q4 (Oct 1 – Dec 31)	1st Business Day of January	January 30

### ANNUAL REPORTING AND PAYMENT SCHEDULE (REQUIRED)

TRANSACTIONS REPORTED	BROKER ANNUAL POLICY LISTING AND TAX REMITTANCE
Annual (Jan 1 – Dec 31)	March 1

Additional information regarding filings and payments in SLIP+ for States and training opportunities will be provided prior to the SLIP+ for States implementation on January 1, 2026. If you have any questions or need additional information, please contact [info@slipplus.com](mailto:info@slipplus.com), or call (877) 267- 9855, option 1 or visit <https://slipplus.com/>. You may also contact the Alabama Department of Insurance at [surpluslines@insurance.alabama.gov](mailto:surpluslines@insurance.alabama.gov) with any questions regarding this bulletin.

# EDUCATION CALENDAR

## JANUARY 2026

- 8** CISR William T. Hold Advanced Lecture – Multi-line (William T. Hold)  
**20** CISR Insuring Commercial Casualty 1  
**26 – 30** Property & Casualty Licensing School – In person, Birmingham

## FEBRUARY

- 4** E&O Loss Prevention Seminar – Coverage Essentials  
9:00am – 12:00pm  
Ethics: It's Legal, But Is It Ethical?  
1:00pm – 4:00pm  
**10** CISR Other Personal Lines Solutions  
**11** CIC Insurance Company Operations – Hybrid  
**17 – 18** Big I Legislator Social & Legislative Conference – Montgomery  
**18** CISR Insuring Commercial Casualty 2  
**26** CISR Agency Operations

## MARCH

- 10** CISR Insuring Personal Auto  
**11** CRM Financing of Risk  
**24** CISR Insuring Commercial Property

## 2026 CIC/CRM DATES

- FEBRUARY 11-12**  
CIC Insurance Company Operations  
**APRIL 8-9**  
CIC Commercial Property  
**MAY 13-14**  
CIC Personal Lines  
**JULY 8-9**  
CIC Ruble Graduate  
**AUGUST 5-6**  
CIC Commercial Casualty  
**SEPTEMBER 16-17**  
CIC Agency Management  
**NOVEMBER 11-12**  
CIC Ruble Graduate





# TED'S TABLET

## LIABILITY COVERAGE FOR LEASED EMPLOYEES

**Q.** One of my clients is a small law firm and they are considering using employee leasing. From a general liability standpoint are there any coverage gaps for businesses that use employee leasing companies? Any feedback that you can provide on this would be greatly appreciated.

**A.** The CGL defines "insured", which includes "employees". The definition of "employee" includes "leased workers" but not "temporary workers". A "leased worker" is a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. A "temporary worker" is a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions. An example would be someone hired from Kelly's Temporary Services.

As an "insured", a "leased worker" would have the same coverage as other "insureds" but would also be subject to the policy exclusions and conditions. As an "insured", "leased workers" would have no coverage for "bodily injury", "property damage", or "personal and advertising injury" to other "insureds".

## IS THERE EVER A GOOD REASON TO DELETE CGL MEDICAL PAYMENTS COVERAGE?

**Q.** A restaurant has a Commercial General Liability Policy with \$1,000,000 occurrence limit and \$10,000 Medical Payments limit. A customer alleges that while biting into a french-fry, he broke a tooth, resulting in a \$6,000 dental bill. The insurance carrier quickly writes a check to the customer up to the Medical Payments limit without any investigation. The restaurant wants to pay for anything that they might be legally responsible for but doesn't want to be known as a place that provides free dental care.

I have two questions:

1. What are the negatives if the restaurant chooses to delete their Medical Payments coverage under the CGL Policy?
2. The Medical Payments Exclusion Section states, "We will not pay expenses for 'bodily injury' included within the 'products-completed operation hazard'." Would the cooked meal represent the restaurant's "product"?

**A.** The original intent of medical payments coverage was to provide "goodwill coverage." An insured did not want a customer to get hurt in the business without some recourse that did not require a legal remedy. Medical payments coverage is not based on legal liability, and the coverage was thought to prevent lawsuits.

Any claim made under medical payments coverage would reduce the policy's general aggregate. It would also reduce the occurrence limit for any subsequent "bodily injury" liability claim. For example, a customer collects the \$10,000 medical payments limit and then later sues for products liability. The initial med pay claim reduced the general aggregate and the amount already paid would be subtracted out of the occurrence limit for the subsequent BI claim, which will further reduce the aggregate.



As you indicated, the CGL medical payments section excludes "bodily injury" arising out of the "products-completed operations hazard". The restaurant's food would be their product. A customer could make a claim up to the med pay limit, but he would have to sue for damage caused by the insured's product. The CGL defines "products-completed operations hazard" to include all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product".

Due to the "away from the premises" requirement, claims arising out of a restaurant's food consumed on premises would be considered a premises claim and not a products claim. Such a claim would reduce the general aggregate, not the products completed operations aggregate. A special endorsement, CG 24 07 Products-Completed Operations Hazard Redefined, is needed because—in the case of dine-in restaurants—the product is relinquished and put to use on the insured's premises. This endorsement redefines "products-completed operations hazard" by eliminating the requirement that the injury occur away from the premises owned by or rented to the named insured. In essence, it makes available the products/completed operations aggregate.

I have reached the point where I question the wisdom of providing medical payments coverage, especially for businesses with a lot of customer traffic. Customers often collect the medical payments limit and then sue anyway. Also, this coverage has become the subject of a lot of insurance fraud. We all know about "staged" slip and fall claims or claims in which a customer brings a foreign object such a stone and then alleges the object was in the insured's product and caused injury like the dental situation described.

You might want to talk to the insured about the CG 21 35 Exclusion—Coverage C—Medical Payments endorsement. Of course, the negative would be they are deleting coverage. It is important to document the discussion and make sure they understand they are voluntarily eliminating coverage.

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More U.S. households are currently renters than at any point since 1965. For many, the benefits include no maintenance costs or repair bills, no real estate taxes, no down payments and more flexibility as to where they can live.

Renters are an often-overlooked demographic simply because they do not own their home and therefore don't carry homeowner's insurance. But renters have many of the same risks as homeowners, which is why it's important to talk to your rental customers about an RLI Personal Umbrella Policy.

An RLI Personal Umbrella Policy increases overall liability coverage beyond customers' homeowners and auto insurance policies.

For example, if your child's friend spends the night and falls off a bunk bed, injuring himself severely, a personal umbrella policy can cover claims larger than what the customer's renter's insurance can handle.

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# YA CHAIR LETTER

## IT'S AN EXCITING TIME TO BE A YOUNG AGENT IN ALABAMA.

We're gearing up for a full and impactful year in 2026, and I want to personally invite all Young Agents to join us for our first **Committee Day on January 14, 2026**.

Committee Day is where we'll collaborate on our initiatives for the year, set goals for 2026, and spend valuable time networking with one another. We'll wrap up with lunch and plenty of opportunities to connect. Participating is one of the best ways to get involved, contribute your voice, and meet other Young Agents across Alabama.

## STRENGTHENING OUR VOICE IN THE LEGISLATIVE PROCESS

One of our major initiatives this year is expanding Young Agent involvement in advocacy. At its core, being involved means making your voice heard—in **Montgomery through Big I PAC**, and in **Washington, D.C. through InsurPac**.

We protect the independent agent channel by working together, building relationships with lawmakers, and supporting those who support our industry. My challenge to every Young Agent is simple: **get involved in the legislative process**.

There are two great opportunities coming up:

### BIG I ALABAMA LEGISLATIVE CONFERENCE & SOCIAL

February 17–18, 2026  
Montgomery, AL

Each year, Young Agents help coordinate the Alabama Legislative Conference, and this year will be no different. The conference opens with an evening reception on February 17—an ideal chance to meet legislators and network with agents from across the state. On Monday, February 18, we'll hear from guest speakers and discuss legislative issues affecting the independent agent channel.

### BIG I NATIONAL LEGISLATIVE CONFERENCE

April 22–24, 2026  
Washington, D.C.

Young Agents will also have the chance to make their voices heard on the national stage. Agents and carriers from across the country gather in D.C. to discuss key federal issues impacting our industry.

During the conference, attendees are briefed on priority legislation and then visit Capitol Hill to meet with members of Congress and their staff. These conversations are powerful opportunities to educate lawmakers and ensure the independent agent channel is protected.

**"First Timer"** scholarships are available. For details, contact Michelle McKee at [mmckee@aiaa.org](mailto:mmckee@aiaa.org)

## SUPPORT THE INDUSTRY THROUGH INSURPAC

I encourage every Young Agent to consider making a monthly contribution to **InsurPac**, the Big I's federal political action committee. Supporting InsurPac is one of the most direct ways we can safeguard our profession.

No one in our industry is immune to adverse political decisions, and contributing—even as little as **\$10 per month**—is an investment in the future of the independent agency system. Contributions can be conveniently set up as automatic monthly drafts.

For more information or to get started, contact Alison Ray at [aray@aiaa.org](mailto:aray@aiaa.org)

**BLAKE WEST**  
YOUNG AGENTS CHAIR



# HONORING BIRMINGHAM FIREFIGHTERS

BIIA honored Birmingham area Firefighters in October. The event was held at the Birmingham Botanical Gardens. This is the 66th year local independent insurance agents have shared with the Birmingham Fire & Rescue Service.

Each year, firefighters and medics are recognized by their superiors for actions beyond the call of duty. Thank you to all the nominees and to all the members of the Birmingham Fire & Rescue Service Department for your service to the community of Birmingham.

On behalf of the Birmingham Independent Insurance Agents and in tribute to this year's honorees, we present the Firefighter of the Year Trophy. Since 1959 this trophy has recognized the bravery and courage of past Firefighters of the Year. Today, the following names have been inscribed alongside their fellow firefighters. This trophy and plaque will be placed in Fire Station 1 for display throughout the coming years.

Fire Captain Michael Dancy, Fire Captain William Kilgore, Fire Lieutenant Desland James, Fire Lieutenant Kevin Pilgreen, Fire Sergeant Imraan Abdulla, Fire Sergeant Zachary Willis, Firefighter/Paramedic John Grier II, Firefighter/Paramedic Joshua Porterfield, Firefighter/Paramedic Edward Reynolds Jr., Firefighter/Paramedic George Smith Jr., Firefighter Trevor Allison, Firefighter Colby Briggs, Firefighter Trajon Davis, Firefighter John Hale, Firefighter D'Ana Holmes, Firefighter Zachary House, Firefighter Joseph Miles, Firefighter LaCarus Mitchell, Firefighter Jewon Williams, and Firefighter Nathan Wilson.

"Today, we honor those men and women who risk their lives daily," said BIIA President Vickie Fuller of Denson & Fuller. "One of the most difficult parts of our job is to choose those who have gone above and beyond the call of duty. Every one of you risked your life so that others may receive the precious gift of life. We deeply appreciate all of you. Please know that you are in our hearts and in our minds continuously."





# BIIA HOLIDAY OPEN HOUSE AND INSTALLATION OF OFFICERS



The Birmingham Independents Insurance Agents held their Holiday Open House and Installation of Officers on the first Wednesday of December.

Guests brought new toys for The Circle of Love Foundation. Canned goods were collected for Catholic Center for Concern.

The Birmingham Independent Insurance Agents are committed to giving back to our community. With the support of BIIA members and generous sponsors, the annual Gala has raised and contributed nearly \$230,000 to 17 charitable organizations over the last 19 years. Additionally, since 2009 BIIA has donated over \$60,000 to local charities at Christmas and contributed over \$34,000 toward disaster relief efforts.

On the first Wednesday in December, BIIA happily recognized and honored five local groups with a \$1,000 donation. These charities are making a big difference and impact in Birmingham. These include Big Oak Ranch, Firehouse Ministries, Kid One Transport, KultureCity and United Ability.

Food For Our Journey will be the benefactor of the 2026 BIIA Mardi Gras Gala & Silent Auction on January 30, 2026, at Vestavia Hills Civic Center.

The 2026 BIIA Board was installed. The new slate of officers is as follows:

**PRESIDENT** – Elizabeth Roth, Marsh

**PRESIDENT-ELECT** – Lauren Black, Cobbs Allen

**VICE PRESIDENT** – OPEN

**SECRETARY** – Jennifer Clement, IOA

**PAST PRESIDENT** – Vickie Fuller, Denson & Fuller

BIIA Directors include Rob Davis, Kristin Poe, Lawrence Whatley, Suzie Mollica, Olivia Harbin, Avery Herr, Loren Gibson, Karen Boyd, Cole Garner, Todd Roberts, Casey Bentley, Lindsay Gerth and Justin Forehand.



# SEEN & HEARD

## ON THE MOVE

Congratulations to Jaylan Matthews on his move to Chubb.

Toni Jones, formerly of Palomar in Troy, is taking on a new role as Senior Vice President, Chief Brokering Officer – Transportation with Alliant Insurance Services.

Congratulations to Courtney Patterson of Openly on her leadership role as Vice President of the National African American Insurance Association (NAAIA) Alabama Chapter. She's going to do great things. Yes, she's still with Openly.

## MARRIAGES

Congratulations to our own E&O Programs Associate Emily who married Derek Sinclair of Summit this fall. We're thrilled for this happy couple.

## BIRTHS

Congratulations to Jay Burton of AlaCOMP and wife Becca on the birth of their daughter. She's beautiful!

## RETIREMENTS

Sheila Everette of Willis has retired.

Terri Flowers Cox has retired from The Insurance Center of Tuscaloosa.

Christy Wilson of McGriff has retired.

## DEATHS

It is with a heavy heart to announce the passing of Becky Boles of Auto-Owners.

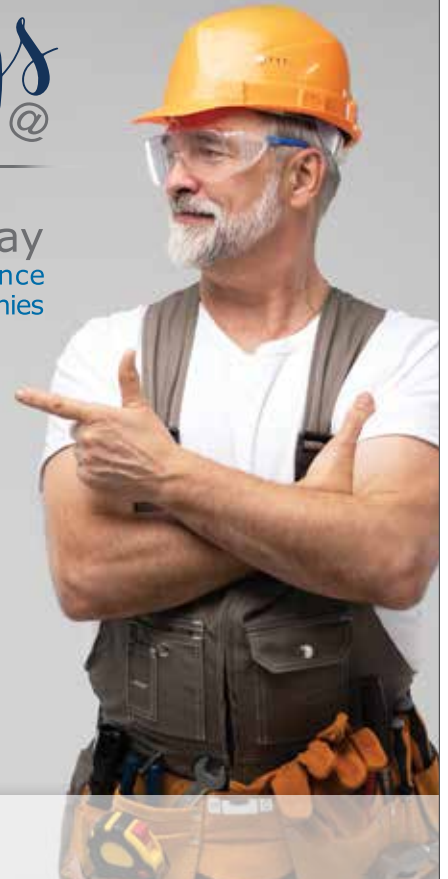
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# 2026 Calendar

JANUARY 14	Committee Day - Association Office
JANUARY 30	BIIA Charity Gala – Vestavia Hills Civic Center
FEBRUARY 17	Legislative Social – Montgomery, RSA Plaza
FEBRUARY 18	Legislative Conference – Montgomery, RSA Plaza
APRIL 10	Excalibur Clay Shoot – Selwood Farm
MAY 21	Big I Annual Crawfish Boil - Association HQ
JUNE 13-17	130 <sup>th</sup> AIIA Convention & Trade Show – The Lodge at Gulf State Park (Sunday-Tuesday)
JULY 29-AUG 2	Young Agents EPIC Conference – Hilton Pensacola Beach (Thursday-Saturday)
AUGUST tbd	Big I Board Meeting / Committee Day
SEPTEMBER 3	Annual Low Country Boil - Big I Headquarters
SEPTEMBER 15	Pat Owens Big I PAC Golf Classic – Timberline Country Club
OCTOBER tbd	BIIA Firefighter Luncheon
OCTOBER 14	Alabama I-Day - (Bryant Center, Tuscaloosa)
NOVEMBER 4	Fall Education Conference & Trade Fair Big I Headquarters Birmingham
NOVEMBER tbd	Big I Board Meeting
DECEMBER 2	BIIA Christmas Open House

# BIG I

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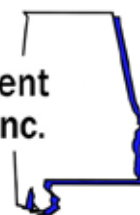
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**Rebecca Miller** | [rebecca.miller@ipfs.com](mailto:rebecca.miller@ipfs.com) | 850.661.7802

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