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INDEPENDENT
2026 - Issue 2

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LARRY BURKMAN

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PRESIDENT'S LETTER

President Larry Burkman

We are already halfway through 2026, and it has been an exciting year for our association. We hosted two highly successful legislative conferences – one in Montgomery and another in Washington, D.C. – both of which were well attended.

In May, we enjoyed our annual Crawfish Boil at the association office, and in June, we celebrated the 130th AIIA Convention at The Lodge in Gulf Shores.

Outgoing President Ed Ragland did an outstanding job throughout the year, and we are grateful for his leadership and dedication. I would also like to take this opportunity to thank our association staff and all of our sponsors. None of these events and accomplishments would be possible without their support.

I would not be where I am today without this association. When I opened my agency from scratch in 1990, I faced challenges securing company contracts. I reached out to John Kirkpatrick, who was serving as president at the time. He and the association staff helped connect me with company representatives and opportunities that gave me the start I needed.

Since then, I have remained actively involved in our association. Leaders such as Joe Fuller and Pat Owens encouraged me to become involved with the Legislative Committee, where I have proudly served for more than 30 years. Together, we have achieved a great deal over the years. We played a role in helping Alabama emerge from a difficult tort environment by supporting the election of Harold See to the Alabama Supreme Court. We also worked to advance mandatory auto liability insurance and liquor liability reform, among many other accomplishments.

I am especially grateful to my mentors—Sam Newton, Elliott Free and Huntley Batts—whose guidance shaped my career and involvement in this association. Because of the opportunities and support I received, it is rewarding to now give back, especially as I have more time to dedicate to serving our industry.

One of the things that excites me most is seeing the next generation of agents rise through the ranks. Some of these young professionals are people I've known since they were children, diving for gold dollars in the pool in Destin that Frank Smith would toss in during our convention gatherings. Watching them grow into successful leaders is truly rewarding.

This year also began with a personal challenge. In March, I was diagnosed with thyroid cancer. Fortunately, it was detected early, and surgery to remove it was the only treatment required. I am deeply grateful for all the prayers, encouragement and well wishes I received. Your support meant a great deal to me and my family.

As I begin my term as your state association president, I am honored and humbled by the opportunity to serve. I look forward to working on your behalf and helping our association continue to grow and succeed. Please do not hesitate to reach out to me with any concerns, ideas, or suggestions. Most importantly, I encourage you to get involved and take advantage of the many resources and opportunities our association has to offer.

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EDITOR'S LETTER

Dear Members,

There was a cool new vibe at the Convention this year. More energy, more connecting and more faces from life long members to new member faces. Many of our young agents have stepped up to join the Big I activities, and they are making inroads in their profession. We learned new words from speaker Ret. Air Force Major Mark Noon. We also learned that most of us need to invest in dance lessons of some sort. Thanks to Larry Burkman and wife Julie, Jonathan Pfeiffer and his wife Stephanie for your dancing feet!

NEW WORDS FROM CONVENTION

OMPHALOPHOBIA – no, this isn't fear of Oompa Loompas...it's an intense fear of belly buttons.

ARACHIBUTYROPHOBIA - not spider butts, but an irrational fear of peanut butter sticking to the roof of your mouth.

HIPPOPOTOMONSTROSESQUIPEDALIOPHOBIA – fear of long words. This play on words is not in the psychiatry's DSM-5, but a tongue in cheek way to win at "Jeopardy!".

Comms Request

Let's look into some important Housekeeping items that require our attention.

CLEAN UP YOUR AGENCY BIG I ALABAMA COMMUNICATIONS LISTS

It is a good time to refresh... please take a moment to review your communication preferences with the association. Please scan this QR code and submit your data, and we will make sure you and your agency or company team(s) are in the know but not oversaturated with emails.

MORE COURSES ADDED TO ABEN TV...

Big I Alabama has added more than a dozen new courses to ABEN TV, the on demand / self-study platform. New classes include workers compensation courses and some that will count towards a Swiss Re E&O credit. Many of these courses are good for busy schedules, one to three CE hours; they make lunch and learn a daily habit! Visit https://aiia.aben.tv to increase your insurance knowledge.

TRUSTED CHOICE – BE SURE TO UPDATE YOUR PROFILE SO MORE CONSUMERS WILL FIND YOUR AGENCY

Free for ALL Big "I" Members.

The all-new-revised TrustedChoice.com helps consumers connect with local independent insurance agents based on coverage needs, industry expertise and location. Your agency listing is already included as a free Big "I" member benefit—just complete your profile to start showing up in searches. Visit the following sites to update your profile:

https://trustedchoice.independentagent.com/agency-locator/

or

https://community.independentagent.com/s/manage-agency

BIG I MEMBER ALLIANCE / IIABA PROGRAMS LOGIN UPDATE

In conjunction with the new Big "I" database, the Alliance Blue Login URL has changed to https://markets.independentagent.com/bigialliance/amap/wp_login/login_wp.jsp and **you will need to update any bookmarks or saved links you may be using**.

IMPORTANT LOGIN INFORMATION:

- Usernames are email addresses
- If your current password does not work, you may be prompted to reset your password the first time you access the new URL.
- Those who have multiple logins to manage branch locations will need to follow the below instructions to switch between location profiles:
  - Log out of the current account
  - Close the entire browser (all windows and tabs)
  - Reopen the browser
  - Log in with the next user account

NEW BIG I MEMBER ALLIANCE URL:

https://markets.independentagent.com/bigialliance/amap/wp_login/login_wp.jsp

Not sure what Big I Member Alliance is, visit https://www.independentagent.com/alliance/ for more information.

If you have any problems with any of these member benefit programs, please contact Bill, Michelle, Alison or Emily at 205.326.4129 for help. If you experience any problems accessing the Alliance Blue system, please contact allianceblue@iiaba.net or call 703-706-5400.

AS ALWAYS... WE'RE LISTENING!

FANTASTIC CONVENTION NEW FACES, NEW VIBES!

The 130th Annual Big I Convention and Trade Show did not disappoint, except for some rainy sessions, but the rain did not dampen our spirits.

The event opened with cool drinks during registration, a welcome reception and dinner. Music from Cool Rayz followed dinner, and we learned a few board members really can dance! Yet many of us don't dance. Anyone interested in dance lessons?!

A big breakfast buffet was served the next morning before our terrific lineup of speakers. First IIABA President Angela Ripley installed new board members. We recognized committee chairs, and President Edward Ragland presented two awards:

OUTSTANDING COMMITTEE CHAIR
Joseph Armstrong, Commercial Lines

OUTSTANDING BOARD MEMBER
Ashley McIntyre, District 4

Our first guest speaker Brandon Oliveira of Catalyit spoke about Artificial Intelligence, AI, and what the horizon looks like for insurance agents. With a background in insurance software like Hawksoft and others, Brandon spoke about Red Flags in AI tools and how it fails with human interaction and client nuances. He listed numerous ways AI could be an agent's data assistant with report summaries, spotting retention trends and finding cross sell opportunities. He asked the audience which AI tools they're using and it was a wide array - from ChatGPT to Microsoft Copilot to Claude. He encouraged everyone to find a tool, test it and have benchmarks in place to measure it. Don't give up on learning and finding an AI tool to fit your business needs. Brandon enjoyed our conference and stayed extra days getting to know members and vendors. Always a great sign of a fantastic conference.

After a quick break, our next speaker Ret. Air Force Major Mark Noon, who is an executive leadership coach, spoke about leadership perceptions and how we can change fear and desperation into INSPIRATION through simple phraseology and mindset. For instance, don't think, "I'll start tomorrow." Think and say, "I'll start NOW." These micro changes affect the mind and spirit. Communication matters in leadership; while leadership is a wavy line when graphed, sometimes up, sometimes down, a good leader will connect and motivate through this communication turbulence. A person cannot lead others if they cannot communicate and motivate. He presented a "Leaders Strategic Planning Model to Explore, Define, Design, and Deliver" your leadership strategy. Going back to basics of self-improvement, he provided tips on how to be a better leader through small, consistent actions.

We gave out awesome door prizes and then broke for a free afternoon and evening. Luckily, the rain stayed away and guests enjoyed the sun, sand, surf and pool. Last year, The Lodge built a new pool so you have a kids' zone and an adult zone.

COMMITTEE CHAIR OF THE YEAR

BOARD MEMBER OF THE YEAR

BEST BOOTH

PRESIDENTIAL CITATION

TRIVIA WINNERS

ASSOCIATE MEMBERS OF THE YEAR

The last day opened with breakfast and trade show set up. By 9:30, the space was filled with company reps, agents, and some faces we haven't seen in years! How great is it that our retirement-facing crowd is bringing their children and grandchildren to these events to learn more about the independent insurance industry!

Congratulations to Millennium Risk Managers / MRM for winning the BEST IN SHOW Trade Show booth Award. Kendra Harrington, Hali Watkins and Jenny Benson always have a curated, themed booth - this year with matching dresses! They truly deserve recognition.

Guests once again enjoyed a sunny afternoon before the closing banquet reception and dinner. Outgoing President presented the following awards:

PRESIDENTIAL CITATION
Jim Murphree

ASSOCIATE MEMBER(S) OF THE YEAR CO-WINNERS
Rebecca Miller, Imperial PFS and
Jaylan Matthews, Chubb

AGENT'S GRAND PRIZE $2,000 WINNER
Heather Turner of Randy Jones

ASSOCIATE'S GRAND PRIZE WINNER
Tommy Bone of Faulkner University

INSURPAC DRAWING WINNER
Gracie Barksdale of Bates, Roberts, Fowlkes & Jackson

Edward passed the gavel to Larry Burkman, our new Big I President, who ended the conference and introduced our last entertainment: Insurance Trivia, presented by Ken Hauck, CIC, ARM, CPIA. Each table competed as a group, and the winning table won $100 per person. Cathy Lilio, Kelli Ford and Samantha Bass took the win!

THANKS TO ALL SPONSORS, ASSOCIATES, EXHIBITORS, ATTENDEES, GUESTS!
PLEASE JOIN US NEXT YEAR – MAY 2-7, 2027.

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Burns & Wilcox
Capital Premium Financing
Columbia Insurance
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CRC Group
EMC Insurance
FCCI Insurance Group
Fortified of Alabama
Frankenmuth Insurance
Frontline Insurance
Heritage Insurance
Imperial PFS
Jencap
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LUBA
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Orion180 Insurance
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Big I Alabama Education
Bluefire Insurance
Burns & Wilcox, Ltd.
Capital Premium Financing
Chubb
Cincinnati Insurance
CISR High School Program
Columbia Insurance
CompTrust AGC aka Alabama AGC
CRC Group
CRC Group – Atlanta
CRC Tapco
DealersPlus
DUAL North America
EMC Insurance
Equipment Insurance International
Faulkner University
FirstChoice
Florida Surplus Lines Service Office
Foremost
Frontline Insurance
Hawksoft
HICI (a Shelter Insurance Company)
Homeowners of America
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Young Agents of Alabama

BIG I ALABAMA WELCOMES CATHY LILIO INTO THE EXECUTIVE CHAIRS

By Alison Ray and Cathy Lilio

Cathy was inaugurated as Secretary / Treasurer at the annual convention in June. Additionally, Cathy was appointed President of Aligned Insurance this year.

Like many others in our industry, Cathy's journey into insurance wasn't planned; it was discovered. Looking for a career that offered stability, growth and the chance to make a meaningful impact, she found insurance at a young age. What she found was a profession built on relationships, trust and the ability to help people through some of their most challenging moments.

As President of Aligned Insurance, Cathy oversees the agency's operations, strategic planning, direction and longterm growth initiatives. She manages and supports Aligned team members in multiple locations (Jacksonville, Gadsden, Albertville, and Birmingham). She also strengthens the agency's infrastructure and ensures the delivery of exceptional service to clients and communities.

"But at the heart of it, my work is about building a culture of integrity, accountability and alignment — true to our name," she states. "I've built my professional life around service — to clients, to my agency and to the independent agent community across Alabama."

SERVICE TO BIG I ALABAMA

"My involvement with Big I Alabama has been one of the most rewarding parts of my career," she says beaming with a big smile. "These roles have given me a frontrow seat to the strength of our association and the dedication of agents across the state."

Through the years, Cathy has served the association in several capacities, including the Big I Board of Directors where she helped guide strategic initiatives and support the longterm vision. She served three years as Personal Lines Committee Chair, served on the Legislative Committee and several ad hoc committees in conjunction with the Department of Insurance. She remains active on the Young Agents Committee and received the Young Agent of The Year award in 2025. "Encouraging new agents to get involved is a passion of mine, and I dedicate significant time to attending events, supporting initiatives, and helping others discover the value of membership and engagement," she says.

During her time on the Executive Committee, Cathy plans to

- Strengthen financial transparency and longterm planning
- Support initiatives that elevate young agents and emerging leaders
- Expand member engagement and awareness of Big I resources
- Foster collaboration across committees and regions

"My goal is simple: leave the organization stronger, more connected, and better positioned for the future."

One big lesson she's learned through her Association activism is how many resources Big I Alabama offers that agents don't always take full advantage. From education and training to market access and advocacy, the Big I provides tools to transform an agency's growth and resilience. "I encourage members to explore all levels of what the Big I has to offer and stay engaged — the value is there for those who lean in."

Community leadership is a defining part of Cathy's life and career. An active member of the Calhoun County Chamber of Commerce, Cathy has dedicated more than 18 years serving on and chairing key initiatives including the Business Expo Committee, the Small Business Committee and Taste of Calhoun County. These events support local businesses, strengthen community engagement and help shape the regional economic landscape.

She is the past president of the Calhoun County Achievement Foundation - a nonprofit dedicated to meeting the needs of individuals and families in Calhoun County and surrounding areas. Cathy also cofounded Spirit on Mountain Street, an annual event that joins forces with Jacksonville State University to raise funds to benefit the Jacksonville Christian Outreach Center (JCOC). She has also served as head of JCOC's annual Toyland event for three years, helping ensure families in need have support during the holidays.

Before Covid, Cathy established the Anniston Police Foundation and serves as its President of the Board of Directors. This foundation raises funds and resources for local law enforcement. "Supporting those who protect our community is deeply important to me, and this foundation has become one of the efforts I'm most proud of," she says.

Two years ago, Cathy launched "Walk A Mile in Her Shoes," a community event that raises money for Second Chance, a nonprofit that supports women who have experienced abuse. This event has quickly grown into a meaningful platform for awareness, advocacy and healing.

Family is Cathy's grounding force. A mother to three wonderful children (Logan, Caiden, and Brianna) who are daily reminders of why this work matters. When not working, she and husband Lary attend, or in Lary's case, coach, one of the many sports involving their children: football, cheerleading, wrestling, softball or soccer.

"Stepping into the role of Secretary / Treasurer of Big I Alabama, I'm honored to represent an industry that has shaped my career and my leadership style. This new role is both a responsibility and a privilege. I'm grateful for the trust placed in me and excited for the work ahead. The Big I has shaped my career in countless ways, and I look forward to giving back with the same energy, commitment, and enthusiasm that others poured into me."

> "Insurance, to me, is more than a profession — it's a promise. It's the commitment to stand beside people when life takes an unexpected turn. It's the privilege of helping families, businesses and communities protect what matters most. And it's a career that rewards those who lead with heart."
>
> CATHY LILIO

A LEADER BUILT BY RELATIONSHIPS

When you ask Larry Burkman about his success, he won't tell you it was because of hard work, long hours, or even 36 years in the insurance business.

He'll tell you it was because someone believed in him.

A scratch independent agent in 1990, Larry used the resources of the independent insurance agents' association to help him navigate his agency during its early years. Like many start-up agencies, finding carrier appointments and building credibility presented real challenges.

He came to the Big I for assistance and was overwhelmed by the openness to help – Past President John Kirkpatrick was a Huntsville competitor. "John could have seen me as competition for business," Larry says. "Instead, he chose to help me." John stepped up to help him secure company appointments through the association.

That act of generosity became the foundation of Larry's philosophy: **When someone helps you succeed, you spend the rest of your career helping others do the same.**

Another association mentor is Joe Fuller, who took Larry and his wife Julie under his wing at their first Big "I" National Convention. "We felt like family almost immediately," Larry says. That experience shaped his belief that Big I Alabama is more than an association—it's a community.

Big I Alabama isn't just an association. It's a family that invests in people.

Born in Wisconsin, Larry moved south to Huntsville in the 1980s with his family. Soon after entering the insurance business, he discovered he loved helping people solve problems, building lasting relationships, and having the freedom that comes with owning an independent agency.

In 1990, he opened Burkman Insurance Agency. Thirty-six years later, he's still intentionally running the agency much the same way. It's a philosophy built on service rather than size. "I wanted to stay small enough to know my customers," he says. "That worked for me."

Those same values have guided his volunteer leadership throughout Big I Alabama.

Whether serving on the Legislative Committee, leading the Big I PAC, organizing the Pat Owens Big I PAC Golf Classic, or representing Alabama agents in Washington, D.C., Larry believes advocacy is one of the association's greatest responsibilities. "The work we do doesn't just help insurance agents," he explains. "Many of the legislative issues we fight for benefit every small business owner in Alabama, as well as our consumers."

The insurance industry is changing through mergers, acquisitions, and new business models. Larry sees opportunity—not only to recruit new independent agencies but also to build stronger partnerships with businesses that support the industry, including associate members who share Big I Alabama's commitment to serving small businesses across the state. He, Executive Vice President Bill Jacka, Jr. and Imperial PFS Representative Rebecca Milller, have been recruiting new Big I Alabama Members in North Alabama.

As President, Larry hopes to continue strengthening that voice while welcoming a new generation of members into the association. Age does not matter; it is the common bond of insurance - it's having a good heart and willingness to serve.

Just as important, he wants to ensure younger agents have every opportunity to lead. "The future is bright," he says. "The younger leaders coming onto our Executive Committee bring fresh ideas and a new perspective. This association is going to be in very good hands."

And then there's convention planning... **The Reunion Tour**.

Larry hopes former board members, officers, longtime members, and friends who haven't attended in years will come back—not just for the education, but for the relationships that always make the Big I Alabama special. "There is a reason we've been around for 130 years."

"We're going to have a great time," he laughs. "Good friends, good music, good times."

Behind the humor is a deeper message. The relationships formed through this association have shaped Larry's career, strengthened his business, and enriched his life.

Now, as President of Big I Alabama, he hopes every member—whether they're attending their first convention or their fortieth—will experience the same sense of belonging that his mentors gave him. Because if Larry Burkman has learned anything over the past 36 years, it's this:

SUCCESS ISN'T MEASURED BY HOW BIG YOUR AGENCY BECOMES. IT'S MEASURED BY HOW MANY PEOPLE YOU HELP ALONG THE WAY.

EXCALIBUR CLAY SHOOT

Big I Alabama agents and company members stepped up with a BANG to support the future of insurance though college scholarships to insurance students. It was a gorgeous day at picturesque Selwood Farm on April 10th.

Many new faces and a few blasts from the past joined in the networking, connecting and mingling. It's always a great time for everyone. Raffling two shotguns and lots of door prizes helped us have numerous winners of all sorts! All proceeds benefit the Capps-Calhoun Excalibur Education Scholarship Foundation.

TEAM WINNERS

1ST PLACE

University of Alabama Team
Evan Marx, Eyan Marx, Ryan Burgess, Jackson Thomas

2ND PLACE

Sheffield Team
Jeremy Giadrosich, James Anderson, Todd Roberts, Kevin Myrick and Gordon Stough

3RD PLACE

Philadelphia Team
Casey Fernandez, Luke Lawrence, and James Brown

OTHER WINNERS & PRIZES

BEST SHOOTER

Jackson Thomas
University of Alabama Team

COTTON BALL DROP

Roger Schonemann
Starke Agency

$50 SHOTGUN RAFFLE

Haley Broughton
Thompson Insurance

$100 SHOTGUN RAFFLE

Tim Jones
Petra RMS

To see all of the Excalibur Clay Shoot images, visit
https://alisonray.smugmug.com/1-2026-Excalibur-Clay-Shoot/n-mvLjML

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VOLUNTEERS

Karen Boyd

Anna Stephens

Courtney Bentley

Joanne Reed

Neal Lankford

Angie Waggoner

Andy Fookes

Ellie Norton

Lura Denson

BOOM!


You're an independent agent.
Got your life jacket on?

STATES FIGHT BACK ON THIRD PARTY LITIGATION

Your Big I Alabama and National Big I associations have watched and discussed third party ligation for a few years. Now several states are taking matters to their state legislature.

North Carolina has become the first state to outright ban third party litigation. The law was signed into effect June 22, 2026, and is immediately effective. While the law is not retro-active, all third party funders in the state must cease actions unless they fall into a small category of exceptions, such as a family member paying legal fees.

Georgia is implementing a law where third party players must register as a "litigation financier" with the Georgia Department of Banking and Finance. No foreign government, foreign adversary, foreign person, foreign principal, or sovereign wealth fund may register or enter into litigation financing agreements.

Seems like judicial integrity and transparency are driving the state legislatures to quickly adapt and pass these regulations. Insurance Journal reports that Georgia, Kansas, Louisiana, Indiana, Montana, Oklahoma, Wisconsin, West Virginia and New York now have laws regulating third-party litigation funding, according to news reports.

In Alabama, Harrison Proctor, the Executive Director for Alabamians for Legal Reform, spoke to our legislative conference attendees about the danger and troubles of third-party funding. Your Big I Alabama Legislative Committee will be pushing against litigation funding in Montgomery next year.

SAVE THE DATE

ALDOI UPDATES

Bulletin No. 2026-05
EFFECTIVE: October 1, 2026
RE: Audit and Examination Fees
Rescinds: Bulletin No. 2021-08, dated July 29, 2021

1. Upon the effective date of this bulletin, Bulletin No. 2021-08 dated July 29, 2021, is rescinded and replaced by this Bulletin.

2. In addition to the fees prescribed in Ala. Code §27-4-2, the following audit and examination fees are hereby required by this Department:

(a) Filing of Annual Financial Statements
(1) Captive insurers, mutual aid associations and fraternal benefit societies - $500
(2) Health Maintenance Organizations - $600
(3) All other insurers, including health care service plans - $1,500

(b) Other filings
(1) Quarterly financial statements - $150
(2) Market Conduct Annual Statement (MCAS) - $250
(3) Corporate Governance Annual Disclosure (CGAD) - $150
(4) Own Risk and Solvency Assessment (ORSA) - $600
(5) Insurance Data Security Certification - $300
(6) Applications for original certificate of authority (other than captive insurers) - $2,500
(7) Captive insurer applications for original certificate of authority - $400
(8) Foreign Insurer Examination Reports - $350
(9) Applications for accepted reinsurer status - $450
(10) Managing General Agent filings - $300

3. The above fees are to be submitted contemporaneous with each filing. For detailed information regarding the submission of payment, please visit the Department's website: www.aldoi.gov

DEPUTY INSURANCE COMMISSIONER – TODRICK BURKS

The Alabama Department of Insurance (ALDOI) announces the promotion of Todrick Burks to the role of Deputy Insurance Commissioner.

"This promotion is well-earned. Todrick is highly respected and well thought of around the department. He is known as the teammate everyone can depend on. Throughout his career, he has earned a reputation as an effective leader who sets a high standard and who has a genuine desire for the organization to be successful," said Insurance Commissioner Mark Fowler.

"I am delighted that he will now be putting his outstanding leadership skills to work in this new role, one he has earned through two decades of dedicated service to this department and the people of Alabama."

Burks joined the department in 2005 as an Insurance Examiner, serving in a variety of regulatory, financial-oversight and compliance management roles. He most recently served as the department's Premium Tax Administrator, where he oversaw the auditing and compliance of all premium tax filings. The insurance premium tax is the largest single source of revenue to the state general fund.

Burks earned his Certified Financial Examiner designation through the Society of Financial Examiners in 2013. He holds a Master of Business Administration from Troy University and is a Certified Public Manager through Auburn University at Montgomery.

A retired Air Force Major, Burks previously served as a Squadron Commander at Maxwell Air Force Base before retiring from military service in December 2025.

He and his wife, Stephanie, have two children and reside in Montgomery. He is involved in his community and enjoys officiating high school football and baseball, staying physically active and devoting time to his local church.


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EDUCATION CALENDAR

AUGUST

5 – 6 CIC Commercial Casualty – Hybrid

11 CISR Insuring Personal Residential

20 9:00am – 12:00pm
E&O Loss Prevention Seminar

1:00pm – 4:00pm
Ethics Course "It's Legal but is it Ethical?"

26 CISR Insuring Commercial Casualty 2 Webinar

SEPTEMBER

3 Low Country Boil

15 CISR Agency Operations Webinar

16 – 17 CIC Agency Management Webinar

24 CISR Insuring Personal Auto Webinar

OCTOBER

6 CISR Insuring Commercial Property Webinar

13 9:00am – 12:00pm
E&O Loss Prevention Seminar

1:00pm – 4:00pm
Ethics Course "It's Legal but is it Ethical?"

15 CISR Life & Health Essentials Webinar

19 – 23 Property & Casualty Licensing School – IN PERSON

27 CISR Insuring Personal Residential Webinar

TED'S TABLET

Q I have a church that hires off-duty police officers to direct traffic and provide security on Sunday morning. I have heard that Alabama law requires them to provide $500,000 in liability coverage for acts of the officers. Are you aware of this law and do you know how the church can comply?

A Here's the wording from CODE OF ALABAMA Section 6-5-338(c): "Every private, non-governmental person or entity who hires a law enforcement officer during that law enforcement officer's off-duty hours to perform any type of security work or to work while in the uniform of a law enforcement officer shall have in force at least five hundred thousand dollars ($500,000) of liability insurance, which insurance must indemnify for acts the off-duty law enforcement officer takes within the line and scope of the private employment or contract. The failure to have in force the insurance required by this subsection shall make every individual employer, every general partner of a partnership employer, and every member of an unincorporated association employer individually liable for all acts taken by the off-duty law enforcement officer within the line and scope of the private employment or contract." I think this is a very poorly worded and unclear law. An insured who hires an off-duty police officer must provide $500,000 of liability insurance for "acts the off-duty law enforcement officer takes". What are those acts? There are many acts that can create exposure. Failure to have coverage makes the employer, general partner, or every member of an unincorporated association "individually liable". The CGL policy would provide coverage for BI, PD, or personal and advertising injury subject to the policy exclusions. Many policies written for churches and stores, especially in the E&S market, now contain assault and battery and firearm exclusions. There are EPLI, D&O, crime, and auto exposures to list just a few. I believe that an insured that hires a security guard takes on a lot of risk, many of which might not be insured. So, this might require a risk assessment and risk management solutions. I'm not sure an insurance agent can give a lot of guidance in this situation. The insured should consult an attorney.

YOUNG AGENTS CHAIR REPORT

Blake West, CIC

It's hard to believe we're already halfway through the year. The Annual Excalibur Clay Shoot and the Big I Convention are now in the books, and both events were great reminders of what makes our industry so strong.

The Annual Excalibur Clay Shoot, held at Selwood Farm, serves as the primary fundraiser for the Excalibur Education Foundation. The Foundation provides the Capps-Calhoun Excalibur Scholarship to students pursuing degrees in risk management and insurance. Investing in the next generation of insurance professionals has never been more important, and we're grateful for the outstanding support from agents, carrier partners, brokers, and sponsors. Beautiful weather and strong participation made for another successful event.

The Big I Convention was held at Gulf State Park Lodge in Gulf Shores, Alabama, bringing together independent agents, carrier partners, and industry professionals from across the state. In addition to the excellent educational sessions and networking opportunities, one of my favorite aspects of the convention is the opportunity to spend time with fellow agents and carrier partners. Hearing what's happening in different parts of the state, discussing market trends, and sharing ideas always offers valuable insight and reminds me of the strength of our independent agency community.

As we head into the second half of the year, I hope everyone has a successful and productive summer. I look forward to seeing many of you at upcoming Young Agents events and continuing to work together to strengthen Alabama's independent agency system.

BIIA FOOD FOR OUR JOURNEY $10,000 DONATION

Local Birmingham Independent Insurance Agents proudly presented Food For Our Journey with a $10,000 donation from the proceeds of the annual gala and silent auction.

Founder and Executive Director Kelly Greene accepted the donation after her team spent the morning preparing 200 sandwiches for those in need.

"We are thrilled to support this great cause," said BIIA President Elizabeth Roth of Marsh & McLennan. "Feeding our city is more important than ever." We are proud to support an organization making such a meaningful impact in our community.

SEEN & HEARD

ON THE MOVE

MATHISON INSURANCE PARTNERS WELCOMES KIM BAIN-MOORE

Kim was born and raised in Brisbane, Australia, and moved to the USA to pursue a career in professional bass fishing and outdoor media. Having industry success, Kim hosted fishing shows, commentated on ESPN, and contributed to international fishing magazines since the age of fourteen. Kim was the first female participant in 50 years of the prestigious BASSMASTER CLASSIC. Having traveled, fished, and hunted in thirty countries around the world, Kim now calls Alabama home where she lives with her husband and three kids.

Kim Bain-Moore has moved from the fishing industry to a role as the Distribution Manager for AL/TN with Mathison Insurance Partners in October 2025. With an Aussie accent, never-met-a-stranger smile and P&C license, Kim has enjoyed being on the road, building relationships and offering Mathison Insurance Partners insurance solutions to independent agents throughout Alabama.

AIA'S PATRICK ALBRECHT ELECTED WSIA TOP CHAIR

Congratulations to Associated Insurance Administrator's Patrick Albrecht who has been elected to serve as the 2026-2027 Chair of Wholesale & Specialty Insurance Association (WSIA).

His journey with WSIA reflects a long-standing commitment to the wholesale, specialty and surplus lines industry. Following in his father's footsteps, he joined the legacy AAMGA Board in 2017 before becoming a member of the WSIA Board of Directors and the Executive Committee.

GUARD CEO ADAM EDELSTEIN APPOINTED TO NCCI BOARD OF DIRECTORS

Berkshire Hathaway GUARD Insurance Companies ("GUARD") announced that Adam Edelstein, Chief Executive Officer and President has been appointed to the NCCI Holdings, Inc. (NCCI) Board of Directors for the 2026–2027 term, following the membership vote held at NCCI's Annual Meeting on May 13, 2026 in Orlando, Florida.

Edelstein said "Workers' Compensation continues to be a flagship line for GUARD and the anchor behind our small business product suite. Built over four decades, our proficiency with Workers' Comp in both the voluntary and residual market space centers on delivering a compelling value proposition to our agents, brokers, and policyholders. I'm honored to contribute to NCCI's mission and collaborate with industry leaders on the data, insight, and governance that keep the system strong and responsive to market needs."

Edelstein's appointment underscores GUARD's commitment to industry stewardship in Workers' Compensation by helping ensure that the data and research stakeholders rely on remains credible, responsive, and aligned with real-world market conditions.

ABOUT BERKSHIRE HATHAWAY GUARD

Established in 1983, Berkshire Hathaway GUARD provides property and casualty insurance products and services nationwide through a network of independent agents and brokers. GUARD companies are all rated A+ "Superior" by AM Best (reaffirmed August 2025), the leading independent insurance rating organization, and are ultimately owned by the renowned Berkshire Hathaway group. Tailored coverage and exceptional service are foundational to GUARD's trusted brand.

DEATHS

ROBERT WHITE

It's with a heavy heart we share the passing of Robert White of Sunstar / Whitehaven Insurance Group, Inc. Brother of Bruce White, Robert will be missed by this family, colleagues and friends. Please keep them in your thoughts and prayers.

JIMMY DILL

Jimmy Dill, longtime Alabama Department of Insurance leader (including commissioner and licensing manager) and independent insurance P&C agent, passed away July 27, 2026, at the age of 84. Jimmy recently retired from ALDOI.

NEW MEMBERS

AGENCY

Alliant Insurance Services – Huntsville

ClearPath Risk Management – Pelham

IZC Insurance Agency - Robertsdale

Jacob Bange Insurance – Olive Branch, MS

United Risk Agency – Orange Beach

ASSOCIATE

Althea Technology Holdings – New York, NY

Marsh Berry & Company – Woodmere, OH

Peoples Premium Financing – Lee's Summit, MO

RELYING ON STRANGERS TO LOOK OUT FOR YOUR CUSTOMERS?

Their personal umbrella should include uninsured/underinsured motorist coverage.

UM/UIM coverage pays when your client is involved in an accident and the person who caused it either doesn't have any insurance or doesn't have enough insurance to pay for your client's injuries. It's never safe to assume that other drivers have enough insurance to pay for your client's injuries, so make sure the umbrella you offer them includes UM/UIM coverage.

BIG i® PERSONAL UMBRELLA

RLI® PERSONAL UMBRELLA POLICY

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.

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