

**PAGE 9**  
**Senator**  
**Chris Elliott**  
**Lawmaker**  
**of the Year**



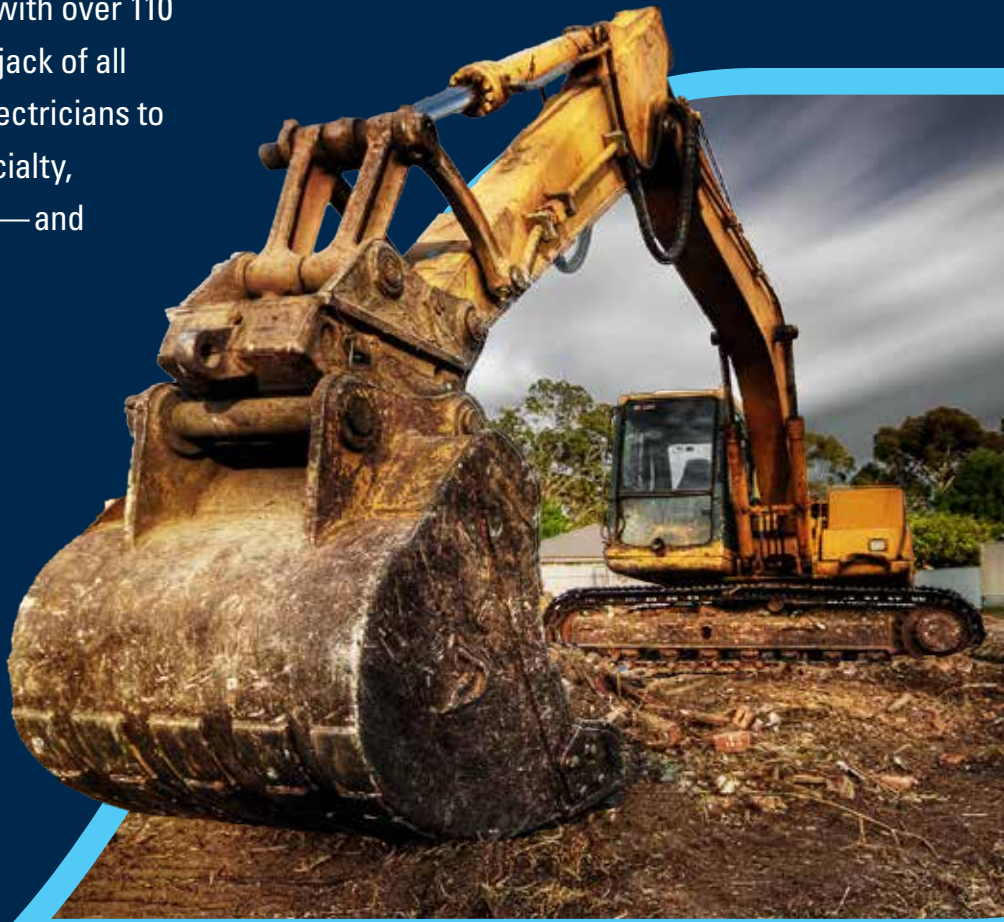
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# PRESIDENT'S LETTER

## Greetings, Colleagues!

I hope each one of you survived the winter, and hopefully, are enjoying the path to warmer weather. 2024 is shaping up to be a critical year in the insurance industry. As carriers, agents, and even the regulators, are still trying to get a handle on the current market. Our insureds seem to be more and more confused. It seems as if no one has the right answers to ease that confusion, but I would urge you all to try to communicate and be as transparent as you can with not only your customers but your carriers as well. If there has ever been a time in our industry where we need our voices heard, now is the time. And most carriers want our input, so don't be afraid to address issues and concerns with your carriers. Let your voice be heard!

Speaking of letting our voice be heard, 2024 is obviously an important election year. One way you can help get our message across is to donate to InsurPac. Your AIA Executive Committee and Board of Directors have set a very achievable goal of \$500 per agency for contributions to InsurPac this year. If you are an agency owner and you are not contributing to InsurPac, simply put you should be ashamed. Why, might you ask? Riding the coattails of those who are contributing. More information on this will be coming out soon. So, Brace Yourself!

I want to thank the Alabama Young Agents and the Legislative Committee who put together another great Legislative Conference in Montgomery. The change of venue for the afternoon social was top notch. Meeting and mingling with our state legislators and other elected officials are crucial to getting our industry message and needs across to those decision makers. Our state Big I PAC needs your support just as much as our federal InsurPac. So when you write your check for InsurPac, write a separate check for Big I PAC so we can continue to help small business and insurance minded people in their campaigns this election cycle.

To our company folks, the ink in your pen isn't dry either. Your donations to our PACS are just as important as an agent's donation. This is YOUR industry too, and if you are honest with yourself, this



KELLY ADAY

industry has been a blessing to the majority of people who have been in it. To be quite frank with you, enough with the excuses, we all have excuses. Don't wait until the end of the year to make your donations - start getting them in today so we can be proactive for a change and keep our industry alive and well for all of us.

Our convention is coming up on May 5-7, so mark your calendars and make your reservations now before it is too late. We have a great lineup of speakers on tap. No matter how digitized this industry becomes, it has always been a Relationship business and will always be a Relationship business. I promise if you come and listen to our speakers, your views on your business and your personal relationships will be positively impacted greatly.

We are blessed to be in this industry that has allowed so many of us opportunities we would have never dreamed of. **2024 is your opportunity to Do Something.** Get involved in our association, your local association, and your communities. There are more ways to give back to our industry than ever before. I hope and pray one day you will look back and say that 2024 was one of the best years of your life, not because of what someone did for you, but because of what you did for someone else!

# Trusted Choice® Member Resources

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Trusted Choice is designed to amplify your local marketing efforts and highlight the value independent insurance agents bring to consumers.

## How Trusted Choice Helps You:

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- **Free Analysis of Your Agency Website** – learn how to improve your SEO and user experience with a Digital Review – one of our most popular programs!
- **Upgrade Your Social Media** – Access a full library of ready to use social graphics, videos and articles targeted at consumers. Be sure to check out our monthly planning calendar!

### Leverage a Nationally Recognized Brand Name

- **Request free marketing materials** for your agency customized with your logo and info.
  - Print and Digital ads, Video, Direct Mailers and more
- **Showcase that you are a Trusted Choice Independent Agent** and feature the Trusted Choice logo on your website and office signage, in ads or giveaway items created by you!

### Marketing Reimbursement Program(MRP) & Vendor Support

- **Access MRP funds** to help offset the cost of marketing your agency when including the Trusted Choice logo or when working with a preferred MRP vendor on the TechCompare website. *Get up to \$1000 back reimbursed at 50%.*
- **Browse the TechCompare platform** to connect with reputable vendors offering a range of services including digital marketing, SEO, automation and more. [www.techcompare.independentagent.com](http://www.techcompare.independentagent.com)

### Training Programs

- **Social Media** – Pick from three difficulty levels ranging from profile basics, to learning how to use for a business up to advanced tactics like post boosting and more.
- **Advertising 101** – This online training offers step-by-step strategies to create the right message, form a plan and create the perfect pitch.
- **Power of 30 Seconds** – A training designed to help maximize customer experience when contacting your agency by phone.

For information on all benefits, visit our member resource site at:  
[www.trustedchoice.independentagent.com](http://www.trustedchoice.independentagent.com)



# EDITOR'S LETTER

Hello, Members!

Thanks to the Montgomery and South Alabama CPCU Chapter for allowing me to speak at their monthly luncheon in Montgomery. We will be in Montgomery again May 26th for the inaugural Cornhole Tournament.

When agents don't renew their dues and say, "I see no benefit of the Association," it rocks me to the core. We are failing in our role in the industry. And I refuse to fail.

Aside from the peer networking, professional education, and industry marketplace knowledge you obtain at AIIA events and socials, let us look at some other association resources.

## **Products for my agency / business?** ✓

Errors & Omissions? ✓

Best carrier options in the marketplace. No doubt.

## **Market access?** ✓

High Value to Main Street to Lloyd's? ✓

Stand-alone Umbrellas and BOPS? ✓

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## **Strength through Brand?** ✓

Consumer-facing "Find An Agent" online search? ✓

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Don't like politics? Few do. However, you are a licensed professional in a very legal industry - You need to pay close attention to those who try to, and can, change your business economy with bad legislation and exorbitant punitive damage decisions.

Regardless of your actions or inaction, AIIA and IIABA advocate for you and our businesses, a healthy economy, and our freedom. Sometimes, we win. Sometimes, we lose, but you do have watchdogs on your side. Our political action committees and their efforts have one goal – to support a healthy pro-business climate in Alabama and our nation.

## **Federal Action?** ✓

Tax Savings? ✓

Crop Insurance & NFIP Renewals? ✓

Let us help you dig further into your membership benefits. We know what we did with the dram shop in 2023. What can we do for YOU next?

P.S. – Something **HUGE** is coming soon!



# SENATOR CHRIS ELLIOTT RECEIVES AIAA JOE E. FULLER "HAWK" LAWMAKER OF THE YEAR AWARD



**CHRIS ELLIOTT**

State Senator Chris Elliott received the AIAA Joe E. Fuller "HAWK" Lawmaker of the Year distinction at the Legislative Conference. Senator Elliott represents District 32 in Mobile. At Committee Day, AIAA's Legislative Committee selected him for his work on the Dram Shop bill that passed in one term last year.

"I'm honored to have been selected, but this was a team effort," said Sen. Elliott. "We have provided an invaluable solution and I'm thrilled that ISO has reduced the rating from a 10 to a 5. It is not often you see legislation have such a quick and thorough impact."

The Mobile native has served in the senate since November 2018.

Chris grew up in Mobile and Baldwin Counties, where he attended St. Paul's Episcopal School. He earned a bachelor's degree in political science and urban policy from the University of Richmond in Virginia. After which, he worked for the Commonwealth of Virginia in the Emergency Management field and for Virginia Power focusing on Nuclear Security and Emergency Preparedness. He later returned home to Baldwin County to raise his family where he is a small business owner.

In addition to serving on the Banking and Insurance Committee and as Vice Chair for the State Government

Affairs, Sen. Elliott is assigned to the following committees: Joint Legislative Committee on State Parks, Joint Transportation, Tourism, Finance and Taxation General Fund, Judiciary, and Contract Review Permanent Legislative Oversight. He is also the Chair of the County and Municipal Government Committee.

He formerly served as the Chair of the Baldwin County Commission and the Chair of the Eastern Shore Metropolitan Planning Organization, as well as on various national, statewide, and countywide boards and committees. While Commissioner, Chris also served on the Board of Directors of Baldwin County United Way.

He is a graduate of the Alabama Leadership Initiative and a member of the 30th Class of Leadership Alabama. In 2020, Chris was recognized as an Emerging Legislative Leader by the State Legislative Leaders Foundation and the University of Virginia's Darden School of Business.

**"I'M HONORED  
TO HAVE BEEN  
SELECTED, BUT THIS  
WAS A TEAM EFFORT."**





# AIIA'S LEGISLATIVE CONFERENCE ENRICHMENT, HISTORY, AND BUSES!

February 13th in Montgomery was a beautiful day for our annual Legislative Conference! After a great line-up of speakers at Embassy Suites, our group took a bus to the State Capitol where we revisited history and sat in the gallery to watch our state legislature at work.

During the conference, we honored Senator Chris Elliott as the AIIA Joe E. Fuller "Hawk" Lawmaker of the Year Award. You can read more about Sen. Elliott on page 9.

Our dynamic speakers included state Insurance Commissioner Mark Fowler, Supreme Court Justice Candidate Bryan Taylor, Lobbyist Marty Connors. Leaders from other industries with ties to insurance and that are impacted by good and bad legislation.

The ALDOI has added more fire marshals and investigators to fight fraud. They support a bill regarding fees on surplus lines policies (page 13). Currently, there are no regulations on fees where transparency and limits are needed.

Leaders from other associations spoke about how legislation, codes, and politics impact their industry, capturing our audience's attention with how similar the problems are. Panelists included CEO of the Alabama Association of Realtors Jeremy Walker, President of the Automobile Dealers Association of Alabama Tom Dart, and Jason Reid, Vice President of External Affairs for the Home Builders Association of Alabama.

The biggest take-away is that we must work together for the preservation of Alabama's economic climate. It is in danger of pushing limits on punitive damages. We cannot go back to the place where litigation and red tape stifle Alabama's progress and her businesses from thriving. #GetInvolved



We felt like kids again bussing to our Capitol Tour. Our driver Eddie pointed out the area where Rosa Parks refused to move from her bus seat, sparking the Montgomery Bus Boycott, as well as the statue and museum in her honor.

At the Capitol, portraits of past governors watched overhead; old, leather-bound books and velvet-covered furniture took us back in time. We marveled at the wooden, double cantilevered staircases built by former slave Horace King, also a renowned architect and politician. Built in the mid-1800s, these staircases showcase King's ingenuity and skill, reminiscent of techniques he used as a celebrated bridge builder. The rich wood and perfect craftsmanship have impressed viewers for nearly 200 years. These staircases not only embody the rich history of Alabama but also serve as reminders of the contributions made by hardworking men and women of the time, often overlooked in their era.

Our Capitol Tour group caught the attention of State Auditor Andrew Sorrell. Sorrell told a fascinating story from the 1880's about "Honest Ike" Vincent, a former state Auditor. The "Honest" politician absconded with \$200,000 from the state and ran away to Mexico. He was captured, yet, pardoned by the next governor. Wait? What?

Alabama's deep history has its dark side, but when all things are brought to light, we should celebrate how far we have come and remember with a grateful heart those who paved the way to better times.

Learn more about Horace King at <https://encyclopediaofalabama.org/article/horace-king/>.



Please visit  
<https://alisonray.smugmug.com/2024-Legislative-Conference/n-x4LmpJ>  
to view the conference photos.

## THANKS TO OUR FIRST STEP SPONSORS!

Be sure to view the list on page 4.



# DISTRACTED DRIVING LAW BECOMES OFFICIALLY ENFORCEABLE JUNE 2024

## PLEASE SHARE WITH YOUR CLIENTS

Alabama's Distracted Driving Law becomes enforceable and ticketable this June. The law was passed last year, and we've been under a year-long grace period.

You and your clients must be hands-free while driving. Bluetooth devices and your auto's connectivity will help you keep both hands on the wheel. You do not want to have a cell phone in your hands while driving. Texting, video/TV viewing, internet searches and recording of videos via your phone will not be allowed.

The Alabama Department of Transportation notes that drivers will receive a \$50 fine for a first offense along with a point on their driving record. A second offense would be a \$100 fine and two points on their driving record if they violate the hands-free law within 24 months of the first offense. A third offense will cost drivers \$150 with three points added to their driving record.

When your clients complain about why rates are skyrocketing, here is one way they can help reduce liability on our roadways and highways. Fender benders, runoffs, and fatalities have increased the auto market risk since drivers focus more on their hand-held computer phone than the road and surrounding autos. With preparation and action, we can reduce many accidents.

**Buckle up and set up your phone before putting your auto into gear. We can make a difference!**



## WHAT DOES RELIABILITY MEAN TO YOU?

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# SENATE BILL AIMS TO CLARIFY SURPLUS LINES FEES

Senate Bill 46 aims to update tax reporting, non-standard licensing and to bring cohesion and set forth rules about SL fees, where previously none existed.

Per the bill introduction, "This bill would update the laws relating to surplus line brokers to adopt revisions to the Non-admitted Insurance Model Act by the National Association of Insurance Commissioners (NAIC). This bill would also adopt the federal exemption requirement for diligent search efforts, allow surplus line brokers to file reports on placed coverage quarterly rather than on a 30 day rolling basis, ensure nonresident surplus line brokers comply with the same requirements as resident surplus line brokers, codify broker fees while requiring disclosure in the policy for consumer protection, eliminate zero premium reporting, adopt the federal definition of home state, and repeal the Surplus Lines Insurance Multi-State Compliance Compact Act in this state."

Below is a comprehensive summary.

- Technical reforms related to the NRRA, most notably the codification of the "home state" definition from the NRRA.
- Elimination of the SLIMPACT tax sharing compact that never took effect, as well as decoupling the surplus lines premium tax from the compact.
- Codification of diligent search exemption for exempt commercial purchasers as defined by federal law.
- Elimination of surplus lines zero premium reports, that are currently required for every surplus lines licensee within the state.
- Codification of the ability for surplus lines brokers to charge reasonable per-policy fees that must be itemized separately, disclosed to the insured and subject to premium tax.
- Revising the surplus lines broker reporting schedule (ID-12) from 30 days after placement of the policy, to quarterly (reports due on 5/15 for Q1, 8/15 for Q2, 11/15 for Q3 and 3/1 for Q4).
- Technical changes related to enforcement of contracts and licensing provisions.

The Senate version of the Bill, SB 46, has been introduced and moved between the two state houses. At the time of this writing, the final bill has not been voted upon.

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Formed in 1974, InsurPac, the Big I's federal political action committee (PAC) is one of the largest small business PACs in the country and the most recognized PAC in the insurance industry.

## How Does InsurPac Work?



Agents, brokers, carrier executives, and Big "I" staff protect their business by contributing to InsurPac.



InsurPac distributes that \$\$ to campaigns for U.S. Representatives, Senators and candidates seeking federal office who support the IA system.



Those relationships help open doors to advocate for or against legislation that directly impacts the IA system.



InsurPac allows our Big "I" federal lobbyists and agents to attend fundraising events. Where they develop relationships with members of Congress and their staff.

## Advocacy in Action

- This year, the Corporate Transparency Act (CTA) was enacted, requiring 32.6 million businesses to report their beneficial ownership information to the U.S. Department of Treasury's Financial Crimes Enforcement Network (FinCEN). According to FinCEN, this yearly reporting requirement is estimated to take up to 650 minutes and \$2,614 per entity, with civil and criminal penalties of up to \$10,000 and two years in prison for non-compliance. **These new mandates will not apply to insurance agents and brokers because the Big "I" secured an exemption for insurance producers in the authorizing legislation.**
- When Tax Reform passed in 2017, the Big "I" made sure independent agents were not considered specified services, and therefore able to take full advantage of section 199A, the 20% small business deduction for pass-through entities. That deduction is scheduled to expire at the end of 2025. The Big "I" has successfully worked to introduce legislation called The Main Street Tax Certainty Act, which would make that deduction permanent. With the help of the Big "I" that legislation now has over 165 cosponsors in the U.S. House and over 31 in the U.S. Senate.

Over 3,500 individuals contributed a total of \$1,318,024 in 2023.



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## Strength In Numbers

InsurPac speaks as a collective voice for thousands of donors whose contributions directly to federal campaigns might otherwise go unnoticed.



## VALUE OF INSURPAC

InsurPac, the Big “I” federal political action committee (AC), is one of the largest small business PACs in the country and the most visible PAC on Capitol Hill for independent agents. It works to protect, promote and perpetuate the IA system. It is a primary reason why the Big “I” is routinely rated as one of the most effective and successful lobbying groups in Washington, DC. It also has a fantastic track record of supporting candidates for federal office. Consider the following:

**In the 2021-2022 election cycle InsurPac disbursed \$1,911,500 to a total of 228 federal campaigns, winning 210 of them to chart a 92% victory rate.**

You know how important relationships with your clients are, and it’s the same way on Capitol Hill. The primary objective of InsurPac is to support federal legislators and candidates for federal office who are supportive of the Independent Agency System; and in doing so develop and strengthen relationships with legislators and their team. Every day the U.S. Congress is considering legislation that can impact your business through taxes, regulations or added scrutiny. Similarly, everyday dozens of fundraising events are happening in Washington, D.C., benefitting the campaigns of U.S. Congressmen, Senators and candidates for federal office. The admission ticket to these events is a contribution from your InsurPac. Your federal advocacy team attends the fundraisers, carries the Big “I” banner, and establishes relationships with legislators and their staff. When critical issues arise, your federal lobbyists are able to use their relationships to make our case to lawmakers. While these relationships don’t guarantee votes, they do provide opportunities to meet with key decision makers and educate them from a Big “I” perspective.

## RECENT ACTIONS

\* The Big “I” successfully defended important tax policies from attempts by the current Administration and Congress to overturn them. These tax policies include maintaining the current tax rates for S-corps and C-Corps, keeping the 20% small business tax deduction intact, and preventing an increase in the capital gains tax.

\* The Big “I” was one of the only small business groups to successfully secure an exemption, legislatively and regulatory for its members from reporting beneficial ownership to the Treasury Department’s Financial Crimes Enforcement Network (FinCen).

\* The Big “I” has successfully advocated for the extension of the National Flood Insurance Program (NFIP) and to protect the Federal Crop Insurance Program (FCIP) on numerous occasions.

## CURRENT ISSUE

### **Address the Insurance Market Crisis by Cracking Down on Lawsuit Abuse and Encouraging Risk Mitigation**

Although the P&C insurance market is cyclical and expectedly fluctuates between what are known as hard and soft markets, we are currently amid a property insurance crisis that is unprecedented in nature. Appropriate and suitable p/c insurance is simply unaffordable for millions of Americans, and it is altogether unavailable for a growing universe of families, businesses, and individual consumers. These crisis conditions are not limited to areas traditionally associated with natural disasters. They are now ubiquitous and found in every corner of the country, and they are producing troubling repercussions and ripple effects throughout our economy. This pressure is particularly challenging for independent agents as they attempt to secure p/c coverage for their clients and explain significant rate fluctuations while keeping their own businesses operational. Congress can do several things to help alleviate pressure on the insurance market, including taking action to reduce lawsuit abuse and promote risk mitigation.



# SND REPORT



**JIM MURPHREE**

Your National Association is actively working on your behalf this year. First, not only are we trying to keep the small business tax deduction set forth in 2017's Tax Cuts & Jobs Act, but the Big I is trying to make it permanent. This is a tax saving to every single independent agency, although it is set to expire in 2025. The expiration of this act would equal a tax increase for small businesses of up to 20%. Your national delegates are gathering support; 40% of U.S. House members and one-third of the U.S. Senate are co-sponsoring the legislation.

IIABA is also watching out for the extensions of Federal Crop Insurance Program (FCIP) and the NFIP. Any farm bill that reduces FCIP funding is an area of concern. Additionally, the Big I supports H.R. 900, which would allow private flood insurance to satisfy continuous coverage requirements and ensure that consumers who leave the NFIP for the private market, but are later forced to return, can do so without penalty.

Your state association is sending a delegation to Washington, D.C., to meet with our elected Congressional officials and IIABA political affairs staff. We will address the current insurance hard market. IIABA supports legislation that would support and encourage disaster mitigation management such as resilient homes. They are aware and ever watchful of abuse in our legal systems, a considerable problem from both foreign and domestic courts.

Thank you for allowing me to serve as your State National Director from Alabama. I am very honored to be the Chair of the Governmental Affairs Committee.

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# ALABAMA INSURPAC GOAL MET EAGLE STATUS REACHED

Thanks to all 2023 Insurpac Contributors. Thanks to your generous personal donation, we achieved Eagle Status again. We exceeded our state and young agent goals. We look forward to continuing support for our national political action committee in 2024 as they monitor legislation and advocate for the independent insurance system.

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**Bryan Johnstone**

Pepper, Johnstone & Company

**Toni Jones**

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**Emily Kelley**

Alabama Insurance Management Services

**Ted Kinney**

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**Jessica Lambert**

National Security Group

**Thomas Lambert**

APAIA

**W. (Mark) Landers**

Marsh & McLennan Agency LLC

**Luke Lawrence**

Fitts Agency

**Steven Lawrence**

Insurance Office of America

**Cathy Lilio**

Aligned Insurance

**Rick Moffett**

Briggs Insurance Agency

**Marlin (Lin) Moore**

Pritchett-Moore Insurance, Inc.

**Vicki Mullino**

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**Jere Peak**

Peak Insurance

**Owen Peak**

Peak Insurance

**Christy Pender**

Travelers

**Clint Provost**

McGriff

**Margaret Ann Pyburn**

Cobbs Allen

**Edward Ragland**

Ragland Agency

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Marengo Insurance Agency

**Erling Riis III**

Lyon, Fry Cadden Insurance

**D. Todd Roberts**

Talladega Insurance

**Elizabeth Roth**

Marsh & McLennan Agency

**Betty Salter**

Salter Insurance

**William Denny Sanford**

SanBuck Inc.

**Pete Sarris**

Holt Insurance Agency

**Richard Schneider**

Schneider Insurance Agency

**Zach Schneider**

Schneider Insurance Agency

**Maurice Shannon III**

Shannon, Banks & Smith

**A. Simpson**

Alabama Insurance Exchange

**Ricky Sims**

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**Clayton Smith**

Shannon, Banks & Smith

**Blake Souders**

Souders Insurance Group

**Will Starr**

Starr Insurance Group

**Hank Sticklely**

Socius Insurance Services

**Heather Thigpen**

Sam Newton Insurance Agency

**George Thompson**

Thompson Insurance

**Sherry Thorne**

Cousins Insurance Agency

**Donna Turner****Greg Turner**

Insurance Planning Services

**Tangerie Underwood**

Alabama Independent Insurance Agents, Inc.

**Wayne Walker**

Your Insurance Center, Inc.

**Gloria Williams**

Freedom Insurance Agency, LLC

**John Witherington**

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**Matt Yawn**

Bass Underwriters

# 2023 BIG I PAC CONTRIBUTORS



Thanks to all our 2023 Big I Pac contributors. Your state association political action committee raises funds to advocate for our industry in Montgomery and throughout Alabama. To have a healthy economic climate in which to conduct our businesses, it is imperative to have supreme court justices, judges, and lawmakers who support the insurance industry's needs and consumers.

Through your Big I Pac, AIIA hires a lobbyist who keeps an eye on bills and judgments that impact your company and agency. "People need to understand that we watch Montgomery for bad legislation that could negatively impact what we do," says Larry Burkman, AIIA Legislative Chair. "There will come a time when we need to take action, and the Big I Pac will be ready."

The annual Pat Owens Big I Pac Golf Classic is the only fundraiser for AIIA's political action committee. We thank those sponsors, golfers, and volunteers in the 2023 Fall Magazine at [www.aiaa.org](http://www.aiaa.org). **THANK YOU!**

"If you are not in the game, you are on the menu," stated Jeremy Walker, CEO of Alabama Realtors' Association at the Legislative Conference. Meaning that, you need a seat at the metaphorical table, so you don't get run over, thrown out, or cooked because you failed to participate.

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 4C's Enterprises LLC DBA Watts Insurance Agency  
 Acrisure LLC dba DSD Insurance  
 AIB Acquisition, Inc.  
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 The Witherington Insurance Group  
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 Union State Insurance, Inc.  
 USI Insurance Services  
 W.H. Group, LLC dba Millsaps Insurance Agency  
 West Insurance Agency  
 Whitehaven Insurance Services  
 Wiggins Insurance Agency  
 Wiregrass Insurance LLC  
 Woodall & Hoggle Insurance Agency



# TED'S TABLET



**Q.** Our office is engaging in a debate about the proper or improper wording on Certificates of Insurance for Additional Insureds. Specifically, the argument involves the so-called “Blanket” Additional Insured endorsements and wording. Some feel it is permissible to state that “a party or parties are included as additional insureds on a blanket basis per policy form XYZ”. I insist that the word “Blanket” not be used as it is misleading. They counter that the Certificate doesn’t alter the contract. What is your opinion?

**A.** I agree with you. Certificate wording can alter the contract. See T-Mobile USA v. Selective Ins. Co. of America. Don’t use the word “blanket” if the endorsement doesn’t use that word. It’s best not to put any wording on the certificate. You could say “Additional Insureds are added per CG XX XX” and send a copy of the additional endorsement to the certificate holder. If the wording

on the certificate contradicts the policy wording, the certificate holder can sue for detrimental reliance. The certificate may not alter the coverage, but it can alter the expectation of coverage.

**Q.** My client makes uniforms for fire fighters and is now getting sued by firemen because the clothing contains PFAS. The insurance company wants to deny coverage using the pollution exclusion. The coverage form is CG 00 01 04 13. I don’t think the exclusion applies to this type of loss. Your thoughts? Thank you.

**A.** The ISO CGL pollution exclusion does not apply to the products/completed operations hazard. There is coverage because the exclusion is silent regarding products liability. I assume there are no endorsements that broaden the exclusion, like a total pollution exclusion.

You did not indicate if the uniforms caused injury or damage. Are the firefighters suing because they have become ill after wearing the clothing, alleging that PFAS migrated from the clothing into their bodies, or are they suing for a refund of the purchase price of clothing deemed faulty because it contains PFAS even though no injury has occurred yet? If there is no “bodily injury” or “property” damage, coverage is not triggered.



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# EDUCATION CALENDAR

## MAY

5 – 7

AllA: Convention & Trade Show

9

CISR: Essentials of Life & Health Insurance – Webinar Only

15 – 16

CIC: Life & Health Seminar – Webinar + Live in Birmingham

21

CISR: Insuring Personal Auto – Webinar Only

22

AllA: Seminar “Indemnities vs Additional Insureds”

## JUNE

4

CISR: Insuring Personal Residential – Webinar Only

11

E&O Loss Prevention Seminar CE Credits – Webinar Only

11

Understanding Ethics Through Case Studies CE Credits – Webinar Only

20

CISR: Insuring Commercial Property – Webinar Only

24 – 28

Property & Casualty Licensing School – Live in Birmingham

## JULY

10 – 11

CIC: Ruble Graduate Seminar – Live in Birmingham

16

CISR: Other Personal Lines Solutions – Webinar Only

23

CISR: William T. Seminar – Webinar Only

25

CISR: Insuring Commercial Casualty 1 – Webinar Only

## AUGUST

6

CISR: Elements of Risk Management

7 – 8

CIC: Commercial Casualty Seminar – Webinar + Live in Birmingham

20

CISR: Insuring Commercial Casualty 2 – Webinar Only

27

E&O Loss Prevention Seminar CE Credits – Webinar Only

27

Understanding Ethics Through Case Study CE Credits – Webinar Only

28

AllA: Seminar “Insuring Personal Watercraft” – Webinar Only

# LAUNCH SUCCESSFUL CAREERS WITH 2024 "RECIPE FOR SUCCESS" EPIC CONFERENCE

by Ivie Isler, Young Agent Chair

Summertime will be here before you know it, and that means the EPIC Conference! The Emerging Professionals Insurance Conference is going to be, well...EPIC! This year we have a conference theme, "Recipe for Success." To live up to its theme, we have created a line-up to establish a firm foundation to help emerging insurance professionals thrive.

## Continuing Education Credits

Successful agents are always learning, so included in this year's conference are continuing education credits. Imperial PFS is leading a three-hour ethics class on Thursday afternoon. This "**EPIC Ethic-tizer**" will satisfy the Alabama licensing ethics requirement – and at no additional cost!

## Networking with Key Associates

Successful agents know that networking is key to getting ahead. Building relationships is one of the primary benefits of attending the conference. On Friday morning, we are "**Going to Market**" with an EPIC Tradeshow. Agents will connect with underwriters, marketers, and brokers to learn more about their product offerings. No matter your role in an agency, building these relationships will allow you to harness them in future business transactions.

## Enhance Etiquette and First Impressions

Successful agents realize that impressions matter. Learn to successfully navigate business etiquette, networking situations, and proper dining table manners to impress prospects, clients, and employers! Everyone will be "**Putting it Together**" for prosperous careers.

## Customized Training

Successful agents know that becoming more efficient in their role pays off. On Saturday it is time to "**Season to Taste**" your EPIC experience. There is a breakout session so producers and account managers each get learning sessions tailored to their individual roles. Learn key takeaways to bring back to the office and start implementing.

## Top it off with fun!

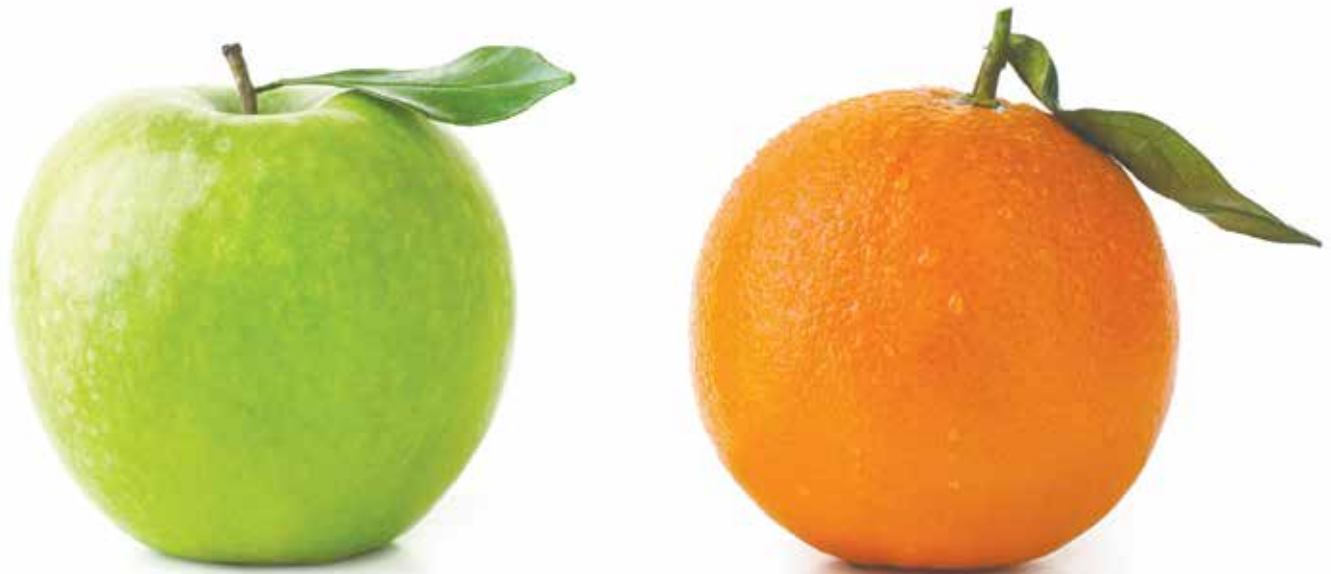
Successful agents know that hard work needs to be mixed in with some fun to avoid burnout! With all the learning and networking, we will end the conference with "**A Glowing Review**". After the closing reception Saturday evening, everyone will gather for a glow dance party. We'll have glow sticks – just pack your bright, neon clothes for a memorable and fun time to end the 2024 EPIC Conference!

This is just a sampling of what is in store for everyone. Sprinkled throughout the conference this year will be family friendly events. A magician, cornhole tournament, and even a crab hunt on the beach, just to name a few. Be on the lookout for more information on the entire conference schedule along with conference registration and info for booking your hotel stay at the Hilton at Pensacola Beach. Be sure to go ahead and mark your calendars for July 25-27! We can't wait to see you there!



IVIE ISLER

# HOW DOES RLI'S PERSONAL UMBRELLA COMPARE?



**RLI's motto is "Different Works." Here are just a few of the ways that RLI's umbrella is different from that of other stand-alone umbrella carriers:**

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- ▶ No need to send MVRs or underlying decs
- ▶ No schedule of exposures to maintain mid-term
- ▶ No need to update underlying policy details when required limits are still in place
- ▶ Clients can keep their current home/auto carrier
- ▶ Excess UM/UIM charged per driver, not per vehicle
- ▶ Coverage can extend to trusts and LLCs without an endorsement
- ▶ 100/300 auto limits acceptable for some customers
- ▶ Coverage can extend to personal use of company cars
- ▶ Renters, full-timers, and even senior-living customers accepted
- ▶ Self-quote in just 2 minutes, and issue quickly with esignature and online payment options



**FIND OUT ALL OF THE WAYS RLI'S PERSONAL UMBRELLA IS DIFFERENT FROM THE COMPETITION AT [WWW.INDEPENDENTAGENT.COM/RLI](http://WWW.INDEPENDENTAGENT.COM/RLI).**



# BIIA GALA GETS JAZZED FOR ALETHEIA HOUSE

The Birmingham Independent Insurance Agents local association got all jazzed up on January 19, 2024, for their annual charity gala and silent auction.

Thrilled to see all the ladies and guys dressed roaring 20s / Gatsby style for the occasion. Pearls, feathers and gangsters enjoyed the great food, casino night and the 360 photobooth.

"Who are you wearing?" AMAZON for the win! And, Courtney Bentley of The Sheffield Fund who stunned in an art deco black & white gown with a wonderful tiara-style headdress.

More than \$15,000 was raised for BIIA's benefactor Aletheia House, which provides a number of treatment and recovery services for women, veteran services and much more. [www.specialkindofcaring.org](http://www.specialkindofcaring.org).

To see the Gala gowns, guys, and gals, scan the QR or visit the link

<https://alisonray.smugmug.com/2024-BIIA-Charity-Gala-Silent-Auction-Images/n-CxBV2V>





# MEMBER NEWS

## Auburn's University Insurance Agency, Inc. Joins Montgomery's Starke Agency

University Insurance Agency, Inc. (University Agency), Auburn's oldest independent brokerage of commercial and personal property, casualty and surety products has joined Starke Agency, an independent risk management and insurance brokerage located in Montgomery, AL.

The deal solidifies Starke Agency's strategic growth into the Auburn-Opelika market, allowing the agency to increase its service capabilities in east Alabama after opening their first Auburn office in October 2023.

"When looking to strategically expand, we want to partner with local agencies who have proven records of unmatched customer service and community involvement," said Starke Agency President Kyle Drumwright. "University Agency has more than 50 years of service to the Auburn-Opelika community and we are excited to continue their legacy of honest, quality customer care."

Longtime University Agency President Cecil Yarbrough believes that Starke Agency is both a cultural and professional match. "Joining Starke Agency aligns with the goals that we have for both our customers and employees. They will provide us with additional resources, markets, and technical expertise to serve our current and future customers."

Cecil Yarbrough, Myra Johnson, and the entire team of the University Agency will continue to serve their local customers under the Starke Agency umbrella.

## Portal Insurance Acquires Coastal Alabama Insurance to Expand Services in Coastal Alabama

Portal Insurance, a leading provider of comprehensive insurance solutions based in Mobile, Alabama, is pleased to announce the acquisition of Coastal Alabama Insurance, a respected insurance agency located in Gulf Shores, Alabama. This strategic acquisition is set to enhance Portal Insurance's presence in the coastal regions of Alabama, particularly benefiting clients in Gulf Shores and Orange Beach with an expanded portfolio of insurance products and services.

The acquisition of Coastal Alabama Insurance aligns with Portal Insurance's strategic goal to broaden its footprint in the coastal Alabama area, ensuring a more robust service offering for beach clients.

"This change was made for one reason: so that we can better service our clients and the residents of Gulf Shores and Orange Beach," said Bradley Flowers, CEO of Portal Insurance. The merger promises to deliver a broad appetite of home, business, and condo association insurance offerings, tailored to meet the unique needs of the coastal community.

Portal Insurance intends to maintain the Gulf Shores office location at 3639 Gulf Shores Parkway.

## AiA Welcomes Brian Tolomeo

Alabama Insurance Administrators, AiA, is pleased to announce Brian Tolomeo as our new Vice President of Marketing & Business Development. Brian has experience working for small one program MGAs to one of the largest MGAs in the nation.

One fun fact about Brian is he grew up in a golfing family—Brian and two of his siblings have won collegiate national championships in golf.

We are thrilled to have Brian on board and look forward to working with him in the years to come.



# SEEN & HEARD

## MARRIAGES

Best Wishes are in order for Delaney Perkins of The Sheffield Fund on her nuptials to Nick Brandle.

We're thrilled for Paxton Searle of Starke Agency in Montgomery on her marriage to Zach Fitzgerald.

## BIRTHS

Congratulations to Sarah Jones of Cobbs Allen on the birth of her child.

Congratulations are in order for Lacey Rae Visintainer of Byars Wright and her husband on the birth of their son.

It's a boy for Tiffany Dahlem Smallwood of Alacoast Insurance in Mobile. Congrats!

Congrats to Jonathan McKenzie of Commercial Sector Insurance Brokers and his family on their newest addition, Hope Ann McKenzie.

## RETIREMENTS

Celia Courson has retired from Cadence Insurance, formerly BSX.

Brenda Whitney from Starke Agency has retired.

Portia Anderson of Palomar retired at the end of 2023.

## NEW MEMBERS

### AGENCY

Providence Insurance Partners  
Birmingham, AL

### ASSOCIATES

Assurance America – Atlanta, GA  
Equipment Insurance International – Brighton, TN  
Frontline Insurance – Lake Mary, FL  
SecureRisk LLC – GA  
Steadily Insurance – Overland Park, KS  
Verve Services, LLC – Pine Lake, GA

## YOUNG AGENTS'

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Jeff Lawrence is a Territory Manager for Selective Insurance Company of America. Selective has been a Write Your Own carrier (WYO) for the National Flood Insurance Program (NFIP) since 1984 and is one of the top 5 writers of NFIP policies. Selective is proud to be the endorsed flood carrier for the Independent Insurance Agents & Brokers of America (IIABA). Jeff has more than 19 years of experience in the Property & Casualty industry and is skilled in all facets of flood underwriting, education and marketing. Due to his extensive experience, he is your go-to resource for knowing the ins and outs of flood insurance.

**Regional Presence:** Based in the Florida region, Jeff is your boots on the ground providing you with the knowledge and expertise needed to effectively speak flood. You'll see his around at Big "I" conventions and industry events teaching continuing education classes and making himself available to answer your flood insurance questions.

**Expertise:** Since he is dedicated to this one line of business, Jeff has intimate knowledge of flood insurance and has both a national and regional awareness of specific issues.

**Experience:** With more than 20 years in the insurance industry, Jeff understands the agent/consumer dynamic and can lend marketing support in communicating the need for flood insurance to your clients.

**Underwriting Support:** Jeff is your go-to resource for understanding the ever changing NFIP rules and regulations.

**Marketing Support:** Selective has a plethora of customizable resources to help you sell more flood insurance. Jeff can assist you in navigating these materials to help you identify what will work best to achieve your business goals.

**Education:** Jeff is certified to teach continuing education classes offered by your Big "I" state association.

**On-site Book Roll-over Assistance:** Changing carriers can be a time consuming process. Jeff and his colleagues can provide administrative support, making the transition seamless.

*Selective is the only insurer that directly supports your Big "I" national and state association flood advocacy efforts in congress and with the NFIP on behalf of members.*



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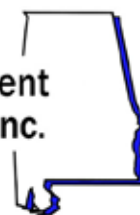
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