

alabama

# INDEPENDENT

2024 - Issue 2



**PAGE 13**

**AIIA'S NEW  
PRESIDENT**

**TODD ROBERTS**

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# PRESIDENT'S LETTER

When I started in the insurance business 23+ years ago the only thing I knew about insurance was how to spell it. Like many newbies, I didn't understand insurance, and to be honest, I couldn't tell you the difference between property and casualty if my life depended on it.

I had left a lucrative landscape design / build business to pursue a career in insurance. There were many days I second guessed that decision, but I just kept thinking, "I can do this. I have to do this."

Insurance was way outside my comfort zone. Although growing up in a family with a dad who was a successful captive agent, insurance was a foreign language. I quickly realized if I was going to be successful, the first thing I had to do was get educated. Of course, passing the licensing test wasn't enough. I needed to become a "Trusted Advisor" that could either correctly answer a question or have access to someone who could answer it.

This is what led me to get involved in the association. I began going to functions at the Big I office and meeting people much smarter than me. Building a support group with like-minded people pointed me in the right direction and ultimately changed my life. Some of my best friends are folks I met through association involvement.

I attended my first YA Legislative Conference in 2002 and I remember being so intimidated by these young agents that spoke so well in front of large groups and had so much confidence. I didn't think I would ever be able to stand up in a room in front of other agents and company folks, much less legislators, and give a speech. Guess you could say I've evolved, or maybe I just grew up.

Over those first few years in the business, I went through a ton of experiences, some good, some bad, that molded my career. From marrying the beautiful office receptionist Chesie, to losing my job, to welcoming our first-born daughter, to meeting and going to work with my greatest mentor, Richard Pardue. Life was good, I was financially broke, but I knew that if I worked hard, kept learning, and surrounded myself with successful agents, eventually it would pay off. It finally did and it didn't take as long as expected.

Our state association is one of the greatest resources we have as insurance professionals. I hear people say all the time, "Why would you want to hang out with the competition?" The thing is, the competition isn't involved in our association. We help each other when someone needs advice on a market, or how to handle a difficult situation with a client, or just needs to talk about something going on in their office. We're friends and we look out for each other. I know not everyone is going to get involved to the extent I have, but if you have reaped the benefit of any insurance legislation that has come out of Montgomery or Washington D.C., you have our association to thank.

One of the hottest insurance related topics to independent agents in Alabama over the years is liquor liability. Alabama's Dram Shop laws have been a huge problem for years. Frivolous



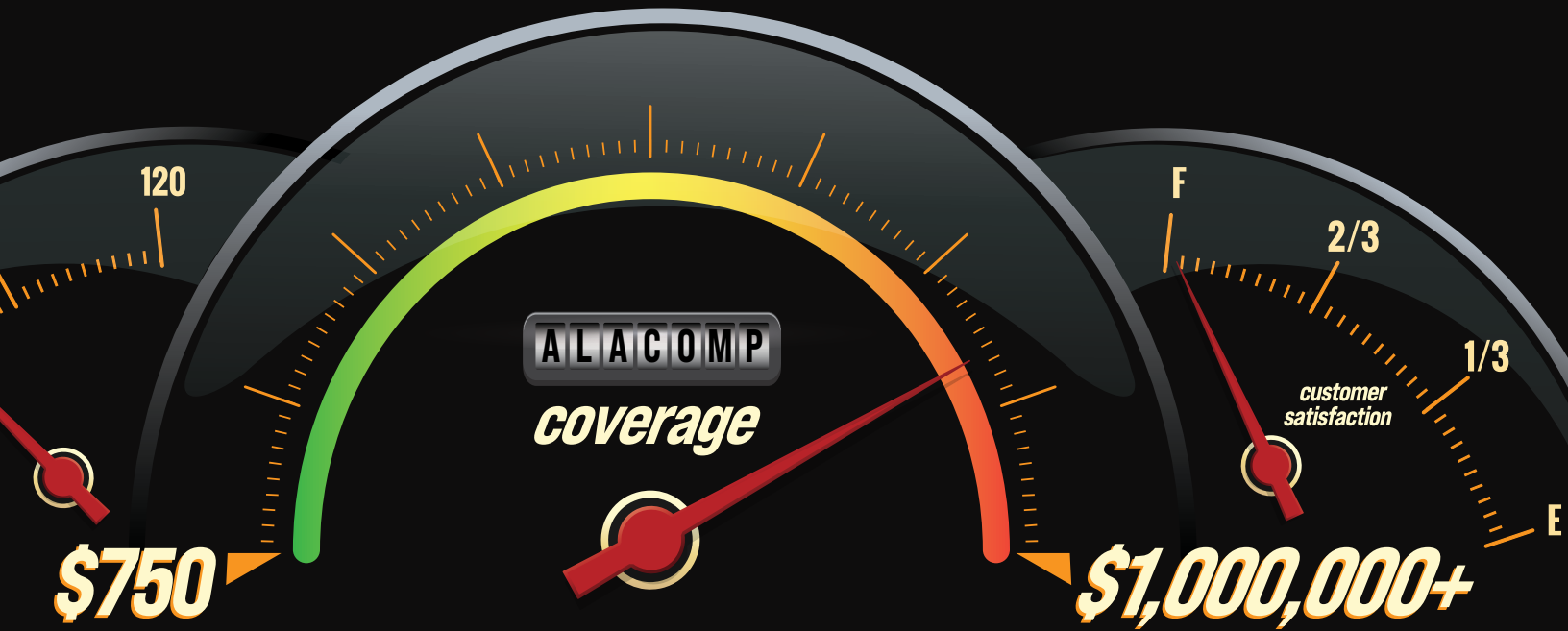
## TODD ROBERTS

lawsuits led to a shortage of carriers willing to write liquor liability, available limits were cut to \$100k, and asking for assault/battery coverage turned you into the laughingstock of the underwriting department.

During an AIIA state board meeting in late 2021, I brought up the issue to the board and explained the problems in the liquor market. To some this was new news, to others they felt the pain just like me. During that board meeting we created a sub-committee to figure out what the real problem was. Over the next six months, this committee, along with the best lobbyist I know, Marty Connors, met with the ALDOI, had meetings with the trial lawyers association, researched other state laws that had "good" dram shop laws, built an incredible coalition of other state associations affected by dram shop laws, had a bill drafted, and ultimately received unanimous legislative support to pass the bill on the 6th day of the 2023 legislative session. Our problem is not solved yet, but on April 6, 2025, the old law is gone and no other lawsuits can fall under that law. None of this would have been possible without our state association and the relationships we have with lawmakers and other state associations. We made it happen!

In closing, I am excited to serve as your state association President. It is a real honor and an experience I never dreamed possible. If there is anything I can do for you or your agency, please don't hesitate to call me. Our association has some of the best leadership we have ever had under the leadership of Bill Jacka, and we are making things happen. I encourage you to get involved and take advantage of this resource. You won't regret it.

**Take Care**



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# Editor's Letter

Hi Members,

People often ask me about technology. From agency management systems to website developers to AI. Below are some personal takeaways from my experience.

As a resource, ChatGPT can be fun and helpful. Having used ChatGPT to breathe new life into words, it's invigorating to see the differences and capability through the tool. Example – I can find more action verbs that excite emotion rather than bland, boring passive tense words of the same old, same old news.

You can plug in subject notes, and ChatGPT will create an article, email, or story with desired features by using keywords to guide it. It will not finish a sentence for you, and I have noticed that the AI will find subtle ways to repeat the overarching theme. Need it to be professional, sad, funny? ChatGPT will attempt to get the correct mood.

It is also a good tool to recap lengthy information. A 14-page legislative bill summary was organized into bullet points and all necessary information was included.



## PHOTO AI

Adobe Firefly AI was a fun challenge for your comms team. Yes, early reports of misplaced historical accuracies are factual, but you learn to work around it. While creating convention materials, I needed a photo representing a Kentucky Derby event. What comes to your mind? Ladies in fanciful hats sipping mint juleps at a horse race, right? Adobe presented a cartoony green horse wearing a hat holding something resembling Absinthe. Humorous indeed!

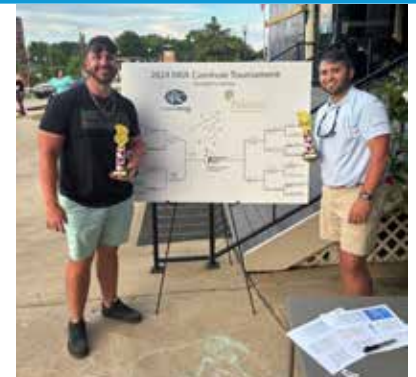


## ARAY'S NOTES ON AI

- The AI is not to be used as a crutch, but a helpful tool.
- Do not waste too much time. You can likely finish your work faster than you can get AI to do it correctly for you.
- AI will NOT replace authenticity or sensibility.
- Be discerning and do not take everything we see online at face value.

The Montgomery IIA held their inaugural Cornhole Tournament at The Silos at River in Montgomery. Thanks to Steve Mullis and Lynn Swink for all their work to make this event a big success! The music by Wesley Hill was a fantastic meld of blues, classic and modern rock.

Thanks for having Bill Jacka and me. Thanks also to Jay Burton of AlaCOMP. Great kickoff, Montgomery IIA Team! We will see you in November for the David Peel Memorial Sport Clay Event.







# THE 128<sup>TH</sup> ANNUAL CONVENTION SETS NEW ATTENDANCE RECORD

The 128th AIA Convention and Trade Show held May 5-7 at The Lodge at Gulf State Park in Gulf Shores was a resounding success! The excitement, passion, and camaraderie were unmistakable. With more agents than ever before, great weather, mini themes throughout and time to mingle, the event held something for everyone at all times!

The mini theme events like the Kentucky Derby Watch Party and the Cinco de Mayo opening dinner with Casino Night ramped up the energy for the whole convention.

Morning prayer meetings with peers opened hearts, minds, and communication lines. Your association is building strong interpersonal bonds like never before! Sharing innermost thoughts brought us closer together and uplifted our souls for the day ahead.

The conference's resounding success was present at all times. No empty tables at any event, more folks than ever before to network and collect take-a-ways. People helping people and hanging out to learn more about each other. This is where business gets done!

Several agent attendees had not attended convention in more than 10 years. They came away asking themselves why they'd been missing out on all the learning and connectivity.

Our guest speakers really hit our audience target. Attendees were moved by the speakers' stories of survival and triumph over obstacles and their circumstances. Seriously powerful stuff!

University of Alabama Sports Announcer Chris Stewart spoke about overcoming issues to unimagined dreams. Former ESPN announcer and highly spirited Rachel Joy Baribeau shared her story to a standing-room-only crowd. Rachel helped us remember to love ourselves and to find our joy. Matt D. Jones, author and motivational speaker, shared his story of learning how to walk again, using humor to remind us that nothing is impossible.

We installed new board members and officers. You can find them on our website.

Something new this year was the Trade Show was held on the last day. It worked out well, except for the A/C; but we rallied and cooled down afterwards at the pool or beach. More than 70 exhibitors and vendors filled the room. More than 80 agents searched for answers to the hard market, tech advances, and knowledge opportunities.

Outgoing President Kelly Aday presented many awards before turning the gavel over to Todd Roberts of Talladega Insurance.



Check out the SmugMug Images Here

<https://alisonray.smugmug.com/2024-AIIA-Convention/n-HnGsfj>





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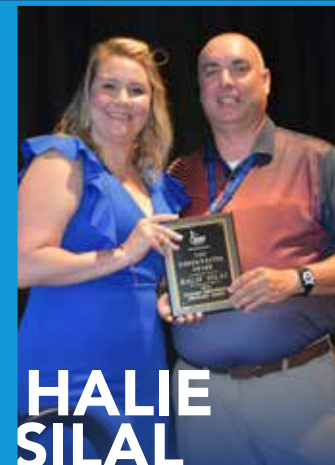
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# Failure to Offer?

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# AIA'S NEW PRESIDENT TODD ROBERTS

## LEADING THE ALABAMA INDEPENDENT INSURANCE ASSOCIATION INTO A NEW ERA

Todd Roberts, the newly appointed President of the Alabama Independent Insurance Association (AIIA), possesses an impressive 23-year tenure of successes in various roles within the association.

His time as Young Agents Chair showcased his ability in the late 2000s. Todd played a pivotal role in revitalizing and elevating the YA Conference to an unprecedented level, ensuring it became a cornerstone event for young agents across Alabama. Under his leadership, the Excalibur Clay Shoot/Capps-Calhoun Scholarship endowment was established to provide funds to insurance students. Instrumental in the Dram Shop Legislation, his ability to initiate and execute projects has had a significant impact on the community and industry. His contributions have not gone unnoticed; Todd was honored as the Insuror of the Year in 2023.

In a dynamic and ever-evolving industry, leadership that combines experience with a forward-thinking approach is essential. Todd's leadership is defined by combining same interests and getting the right people in motion to do a particular portion of a project. As AIIA President, Todd now wishes to create a new vibe for the annual convention and to address issues facing the industry on the legislative level.

The recent convention saw record attendance, a clear indication that agents are looking for tangible values from the AIIA – knowledge, market access, relationships. Building on the camaraderie, energetic vibe and excitement, convention can showcase what the association embodies.

"We are in the hardest market we've seen in over 40 years," he notes. His commercial property professional experience underscores the point. "Ten years ago, I had one account with ten options. Now, that same account has one option, and I cannot have any bearing on the terms. Companies are dictating coverage limits and price."

He is passionate about the association's role, likening it to the SEC in terms of influence and



impact. "What we do for good benefits everyone," he asserts, encouraging members not to be passive beneficiaries but active contributors. "We encourage non-members, who benefit from our advocacy and actions, to give us a chance to welcome them into the Indy family."

Through his early years on the Executive Committee and work on the dram shop legislative victory, Todd has watched AIIA's lobbyist Marty Connors. He is growing his lobbying skills by learning how to effectively communicate with lawmakers and by understanding what information they need. "When we go to the National Legislative Conference, lawmakers in Montgomery and DC now know the association and our members by name," he says. This is a testament to their increased visibility and influence.

Proud of the collaborative spirit within the current EC, Todd believes that the generation of leaders before them set a high standard, providing both positive examples and lessons on what to avoid. "We value everyone's opinions," he says, emphasizing the importance of camaraderie and inclusive decision-making. "AIIA needs to be adaptable and able to address legislative issues facing the industry."

Particularly focused on encouraging and bringing up the next generation of agents, Todd acknowledges younger professionals connect differently with mentors, if they have any.

**CONTINUED ON PAGE 14**

# AIIA'S NEW PRESIDENT TODD ROBERTS

They seem to stay in peer group circles to learn versus gaining relevant experiences from true mentorships with a seasoned agent or underwriter. They often think they already possess all of the answers or think the answers are in their phones.

Todd stresses the importance of obtaining a designation. Be willing to be adaptable and learn continually, because it is an ever-changing insurance landscape. "If you aren't changing and learning, you're a potential E&O exposure," he cautions, underscoring the need for ongoing education and professional development.

Historically, many members joined the association primarily for access to Errors and Omissions (E&O) insurance. However, with the market becoming increasingly challenging, the benefits of being an active AIIA member are more apparent than ever. Todd wants agents to see AIIA's value beyond just E&O insurance. The friendships, accessibility, education opportunities, legislative advocacy and community engagement are just the first look. There is much more to find by getting involved.

Todd brings a wealth of knowledge, experience and dedication. He has a proven track record, characterized by a vibrant and dynamic approach. His leadership will be defined by openness to change and a commitment to building a stronger, more resilient AIIA that ensures it remains a vital and influential force in the insurance industry. His dedication to the association, its members and the broader community will undoubtedly drive positive change and set the stage for future success.



The graphic is a promotional flyer for the Alabama Home Builders Self Insurers Fund. It features a dark blue background with a starry pattern. The central focus is the number '40' in a large, stylized font, with 'CELEBRATING' arched above it and 'YEARS SERVING MEMBERS' below it. The text 'ALABAMA HOME BUILDERS SELF INSURERS FUND' is prominently displayed. Below this, it states 'FORTY YEARS AND COUNTING INCLUDING \$394 MILLION IN DIVIDENDS PAID TO QUALIFYING MEMBERS.' To the right, a light blue box contains the question 'How Can You Afford NOT to Participate in the Fund?' followed by a description of the fund's availability. Below that, a list of benefits is provided, including dividends, workers' compensation, and safety services. At the bottom right, contact information is given: 'For more information, call 1.800.745.FUND (3863) or AHBFund.com.'

**How Can You Afford NOT to Participate in the Fund?**

The Fund is available to eligible builders, subcontractors and businesses affiliated with Alabama's housing industry.

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  - Online and in-person safety training
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  - Guidance and assistance in the event of an OSHA visit

For more information, call 1.800.745.FUND (3863) or AHBFund.com.

# AIIA'S NEW SECRETARY / TREASURER LARRY BURKMAN

Larry Burkman of Larry Burkman Insurance, Huntsville, was inaugurated as AIIA's newest member of the Executive Committee at the annual convention.

Larry grew up just outside Milwaukee, Wisconsin, and remained in the North after his father's engineering career transferred him and part of the family to Huntsville. Here, Larry noticed the weather permitted golf outings for most of the year. After one brutal winter in Wisconsin, where the temperatures were 50 to 60 degrees below zero for almost two months straight, Larry moved South.

Larry Burkman's journey began in 1988. He did not set out with a clear intention to join the insurance world but found himself recruited by a captive agency. He quickly grew to appreciate the camaraderie within the industry. A people person, he found joy in helping others. And he valued the autonomy of being his own boss. Larry quickly saw writing on the wall and just two years later, in 1990, he opened Larry Burkman Agency in Huntsville.

Larry's origin story makes your association proud. When he initially went out on his own, he faced challenges in securing companies and carriers. John Kirkpatrick, then AIIA President and a competing Huntsville agent, played a pivotal role in helping him obtain carriers and market access through the association. "From the very beginning, AIIA has helped me in my agency." This support fostered a lifelong dedication to the association, compelling Burkman to give back and stay actively involved throughout his career.

As a new member of AIIA, Larry and wife Julie attended a national Big I Convention in Hawaii where Joe Fuller, another association mentor, served as tour guide. "Joe rented a van and drove us new folks around the island," Larry recalls. "We did not know anyone and Joe made us feel like old friends." Joe's passion for all things political aligned with Larry's and the two spent 20 years working on legislative matters on behalf of the independent agency system.

Larry has been an influential figure on the Legislative Committee and the Big I Pac since opening his agency. He has been a board member, committee member, and recently a committee chair since he opened his agency in 1990. President of the Huntsville local association many times, Larry attends all association events, the National Legislative Conference in Washington, DC, and has served on the Big I Pac Committee and the Pat Owens Golf Classic Golf tournament since its inception in the early 2000s.

From his earliest memories, Larry has possessed a passion for politics. Political engagement is not just a personal conviction but a professional obligation. He understands the importance of being heard and actively



participating in the legislative process, particularly concerning the insurance industry.

"I know it is crucial to have a presence with our lawmakers," Larry says. "If you don't get involved in these legislative and regulatory matters, they become dictated to you. If you want to have a say-so, you'd better put yourself where you can be heard. It is much more important than a lot of people think."

Larry has been an avid golfer since high school. Recently he served as Big I Pac Chair, which holds an annual golf tournament to raise funds for the state political action committee. He has served as a member since the tournament's inception.

His goals for his time on the Executive Committee are to continue building on the recent momentum and to really show what AIIA is all about. He believes in increasing the association's presence at conventions and building upon collaborative efforts with other associations. His commitment to enhancing member experiences, such as introducing live entertainment at events, showcases his forward-thinking approach and desire to make the association vibrant and engaging.

Larry married Julie (nee Whitt) in 1987. They have three sons: Brian, Matthew, and Bradley. Matthew is following the agency path and is active in Young Agents. They have recently added a granddaughter to their joyous family. They enjoy travel, music, and spending time with family.

# THANK YOU TO OUR SPONSORS AND CONTRIBUTORS



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# SPORTSMANSHIP FOR SCHOLARSHIPS CLAY SHOOT SUCCESS

It was another sunny day for the Annual Excalibur Clay Shoot, held at Selwood Farm. All proceeds benefit the Capps Calhoun Excalibur Education Scholarship Foundation. More than 66 scholarships have been given to date, with more to come this summer at EPIC. We are very grateful for your help through the years!

## 1ST PLACE:

### **Burns & Wilcox**

Chase Utsey, Alec Ossorio, Owen Peak, and William Briscoe

## 2ND PLACE:

### **Sheffield**

Jeremy Giadrosich, Kevin Myrick, Todd Roberts, and Chris Giadrosich

## 3RD PLACE:

### **RT Specialty**

Tyler Hickman, Hunter Harper, George Ruff, and Jimmy Jordan

Eric Opperman won the \$50 raffle - a Benelli Nova shotgun.

Chris Giadrosich won the \$100 raffle - a Beretta A300 Ultima sporting shotgun.

Owen Peak won the Cotton Ball Drop Quail Hunt.

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### **WINNER AWARDS**

Jencap

### **VOLUNTEERS**

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**VIEW THE CLAY SHOOT IMAGES HERE:**

<https://alisonray.smugmug.com/2024-Excalibur-Clay-Shoot/n-Zm62ck>



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## CASE STUDY

# Union recovers \$5.5M from funds transfer fraud



## INDUSTRY

Construction

## EMPLOYEES

26-50

## COVERAGES

- Funds Transfer Fraud
- Breach Response

## CONTACT

**Carol Hunt**E&O Programs Manager,  
Cyber & Executive Risk

205-326-4129, ext. 109

hunt@aiaa.org

A union fell victim to a phishing scheme that eventually led to funds transfer fraud (FTF) of \$6.4M. Instead of sending the money to an investment fund as they intended, the money went straight into a threat actor's account. When the union called the Coalition emergency hotline, we set the wheels in motion to hunt down the wire transfer and start a forensic investigation<sup>1</sup> with Coalition Incident Response (CIR).<sup>2</sup>

Working closely with U.S. law enforcement, Coalition was able to track the funds to a fraudulent Chinese bank account. After assisting the policyholder with reports for both the FBI and the Hong Kong police department, \$5.5M of the funds were frozen, diverted into a secure account, and ultimately seized by U.S. law enforcement. The Union's FTF coverage<sup>3</sup> kicked in for the funds that were not recovered, and the full cost of the forensics investigation was covered under the Policy's Breach Response coverage. In just a few days, the Union's \$6.4+ million loss was reduced to around \$500K.

Coalition<sup>2</sup> brings together active monitoring, incident response, and comprehensive insurance to solve cyber risk. To learn more, visit [coalitioninc.com](https://coalitioninc.com).

<sup>1</sup> The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

<sup>2</sup> Breach response included the engagement of an incident response firm; the insured selected Coalition Incident Response.

# INTRODUCING THE BIG "I" ALLIANCE PROGRAM

## BIG I MARKETS RECEIVES NEW NAME

After more than two decades since its inception in 2002, the Big "I" Markets program is getting a new name! Big "I" Markets is now Big "I" Alliance Blue and is part of a powerful new suite market access solutions for independent agents: Big "I" Alliance.



Big "I" Alliance was created to bring our agent market access solutions and the former Eagle Agency program into alignment in service of our greatest goal: helping independent agents live, thrive, and survive.

What's staying the same for legacy Big "I" Markets agents?

- Your login information
- Your existing product access
- No fees
- No volume commitment
- You own your expirations

...and our commitment to serve you!

## WHAT'S NEW?

New products! We've added new carriers leading to new market opportunities in several states.

**A new web address.** Find Big "I" Alliance at [www.bigimemberalliance.com](http://www.bigimemberalliance.com). The former [bigimarkets.com](http://bigimarkets.com) address will continue to redirect to our new site throughout this transition.

**An optional Alliance Blue Plus program.** Big "I" Alliance Blue Plus is an optional add on opportunity to receive discounted pricing from featured vendors. Alliance Blue members who wish to avail themselves of Blue Plus vendor discounts can do so by visiting the Blue Plus page and paying an annual access fee. Registration for Blue Plus will open soon.

**An agency alliance opportunity via Big "I" Alliance Gold.** Big "I" Alliance Gold is an evolution of the legacy Eagle Agency program. Alliance Gold agents get direct access to carriers and underwriters, profit sharing and incentive eligibility, ownership of expirations and more. Alliance Gold is a true agency alliance designed to benefit agents by aggregating premium and expanding market access opportunities for our members. To be considered for Alliance Gold membership, agents may complete a pre-application.

\*Please note that Blue Plus status is automatically conferred on Alliance Gold agencies.

Big "I" Alliance programs are currently active. Questions? We're ready! Email us at [allianceblue@iiaba.net](mailto:allianceblue@iiaba.net) with any queries about your Alliance Blue access. Ready to connect and learn more about our Alliance Gold offering? Complete a pre-application and we will contact you. Questions about applying to Alliance Gold may be directed to the Alliance Gold team at [alliancegold@iiaba.net](mailto:alliancegold@iiaba.net). Please note that product availability varies by state. For up-to-date availability, log in to Big "I" Alliance Blue.

Visit the new Big "I" Alliance website at  
[www.bigimemberalliance.com](http://www.bigimemberalliance.com).

# EDUCATION CALENDAR

## 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** AIIA: Seminar “Insuring Personal Watercraft” – Webinar Only

## SEPTEMBER

- 11 – 12** CIC: Agency Management – Webinar + Live in Birmingham
- 17** Big I PAC Golf Tournament
- 19** CISR: Agency Operations – Webinar

## OCTOBER

- 9** I-Day at the University of Alabama
- 10** CISR: Essentials of Life & Health Insurance – Webinar
- 16** Fall Education Conference & Trade Fair – AIIA HQ
- E&O Loss Prevention: E&O Roadmap – Webinar - 9 am – Noon
- Ethics: Understanding Ethics Through Case Studies – Webinar - 1 pm – 4 pm
- 24** CISR: Insuring Personal Residential – Webinar
- 28 – NOV 1** Property & Casualty Licensing School





# TED'S TABLET

**Q.** I am seeking a deeper understanding of Symbol 1 (“Any Auto”) coverage within commercial auto policies, particularly regarding its role in covering vehicles that might not immediately be listed due to system glitches, human errors, or other oversights. It is my understanding that Symbol 1 is designed to automatically extend all policy coverages to any owned, non-owned, or hired vehicle not specifically itemized at the onset. Could you confirm if this interpretation aligns with industry standards?

**A.** Symbol 1 provides liability coverage for any auto – owned, rented, hired, borrowed. It even provides coverage for unknown liability situations that arise. Autos acquired during the policy period are automatically

covered, whether reported or not. It may provide coverage extending beyond the policy period. All autos owned or leased at policy inception should be listed, but technically autos would be covered even if not listed. However, if an insured deliberately did not list owned autos, the carrier could rely on the “concealment, misrepresentation, or fraud” condition to void coverage. There is not necessarily an industry standard. ISO, MSO, AAIS write standard forms for industry use. They are the carrier’s own forms. You should check each carrier’s forms the agency represents to see what the form states. Regarding how the vehicle is being used, that depends on the auto policy. The ISO auto policy doesn’t require the auto be used for business purposes; some other policies might.

**Q.** I have many customers with companies that have operating companies which are LLC, LLP, and Corporations. Many times, under the LLC and LLP, operating entities the members of those are additional LLC and LLP companies and individuals. If the main or operating entity is listed as the named insured, are the members/stockholders automatically included as named insureds? Or do they need to be named specifically to gain the named insured coverage under liability coverage?

**A.** I assume you are referring to a CGL policy. I believe it depends on how the policy defines “insured.” It’s best to read the policy for a determination. The ISO “who is an insured” section of the CGL, says if the named insured is an LLC, members of the LLC are also insureds, but only for liability arising out of the LLC. If the members have liability exposures outside the listed LLC, those members should have separate coverage. If a corporation is a named insured, the directors, officers, and stockholders are also insureds, but only for liability arising out of the corporation. It might be best to list all LLC’s, LLP’s, corporations, etc., as named insureds, but the underwriter might be unwilling to do this. Your insured might want to contact their attorney to address this situation.



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# NATIONAL ALLIANCE REVISES NAME TO 'RISK & INSURANCE EDUCATION ALLIANCE'



The National Alliance for Insurance Education & Research has changed its 55-year-old name and logo to reflect the nonprofit organization's evolution and expanded services. The insurance industry's leading professional-development resource is now the Risk & Insurance Education Alliance, or simply The Alliance.

The rebranding process launched several years ago with research and input from stakeholders, which included volunteer board members in various industry roles, including carrier executives, faculty, and agency owners and service staff. The process resulted in a new name, logo and tagline, as well as an updated website home.

"The changes honor the proud partnerships we've built for decades — serving three million participants since our founding in 1969," says Eduard J. Pulkstenis, CIC, CPCU, FCAS, MAAA, chair of The Alliance Research Academy Board of Directors, and SVP and Chief Underwriting Officer of EMC Insurance. "But we've also modernized our look, and our new name better reflects the growing importance of risk management in the lives of businesses and families as well as in the careers of emerging industry talent."

"Alliance" was retained in the nonprofit organization's name to embody its volunteer partnerships, according to William J. Hold, MBA, CRM, CISR, President & CEO of The Alliance. The new name was solidified once the word "risk" was added, he says.

"Anyone who has talked with college students or professionals considering a career change knows the word 'insurance' by itself does not attract much interest," Hold says. "But add the word 'risk,' and you've captured their attention. In sum, our name now represents the breadth of learning opportunities we offer and the fact that managing risk is the industry's overarching goal."

A new tagline ("Own your potential") and URL ([www.RiskEducation.org](http://www.RiskEducation.org)) are also part of the rebranding. The team's decisions were guided by The Alliance's updated mission: "We're excited to create professionals through practical education and technical guidance to shape the risk and insurance industry of the future, for the common good."

The ".org" in the website address "is especially important because we want to highlight our nonprofit existence as a member-based resource," says Hold. The new website features designation and course schedules; designee directories; links to webinars and podcasts; and the recently added online subscription membership options to help people earn designations quicker, including the Certified Insurance Counselor (CIC), Certified Risk Manager (CRM), Certified Insurance Service Representative (CISR), Certified School Risk Manager (CSRM) and Certified Personal Risk Manager (CPRM).

The Alliance has introduced a new learning assistant that is based in artificial intelligence. As a nod to The Alliance, Hold says, "We call her 'AlliBot.' She is walking the walk of our participants. She's already passed the CISR designation and is working on her CIC and CRM. AlliBot is just another way we're helping our members grow into the future."

About Risk & Insurance Education Alliance: Headquartered in Austin, TX, the Risk & Insurance Education Alliance (The Alliance) provides practical education and technical guidance to individuals at all career levels in the risk management and insurance industry. Conducting over 1,900 educational programs each year, The Alliance has built a community of 53,000 active designated members and adds thousands of new designees yearly. Its Research Academy conducts and promotes practical research on all aspects of risk management and the insurance industry. Founded in 1969 by a small group of Texas independent agents along with University of Texas educators, The Alliance was the industry's first nonprofit training and continuing-education resource. For more information about The Alliance, visit [www.RiskEducation.org](http://www.RiskEducation.org) or call 800-633-2165.

# 2023 YOUNG AGENT OF THE YEAR AWARD IVIE ISLER

During the Emerging Leaders Luncheon at the National Legislative Conference, Ivie Isler, assistant vice president and marketing analyst supervisor at McGriff Insurance Services in Birmingham, Alabama, was presented with the 2023 Young Agent of the Year Award.

Isler was actively involved, either virtually or in person, in every single national Young Agents Committee event in 2023. She has held various leadership positions and served on multiple committees with the Alabama Independent Insurance Agents (AIIA). She helped reshape events such as her local Board's gala and her state association's legislative conference. Ivie was instrumental in helping AIIA win its first InsurPac Eagle Award in 2022 and 2023—a feat that earned her the 2023 InsurPac Young Agent of the Year award.

"She has a proven history of giving back to the independent agency system and our industry in general," said Brock Elliott, chair of the Big "I" national Young Agents Committee and producer and partner at Elliott Group in Louisburg, Kansas, as he presented the award to "fierce leader" Isler (pictured right with Elliott). "She always brings a unique perspective and vibrant energy to any challenge she faces and any project in which we are lucky enough to have her involved."



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# EMC INSURANCE UPDATES ITS BRAND CENTERS ON "KEEPING INSURANCE HUMAN"

EMC Insurance is launching its updated brand, which includes a new logo, tagline and visual identity. Effective immediately, the company's website - [www.emcinsurance.com](http://www.emcinsurance.com) and social media channels have been refreshed with the new look and feel.

EMC's new logo features a distinctive letter "e" that has a signature quality, as well as a bright, bold blue. The logo was selected for its modern, clean design, but also for its warmth and inviting nature.

"The 'keeping insurance human' tagline was selected because it is memorable and authentic to who EMC is," said Scott Jean, EMC president and CEO. "We at EMC differentiate ourselves by using our increasingly strong technology and data tools to empower and enable team members to focus on the human touch, which so many of our competitors have left by the wayside."

The new branding is centered on EMC's foundation of being a national carrier with a local heart. It also builds on the company's mission, which is to improve the lives of policyholders, agents, team members and the communities EMC serves. The process of updating the EMC brand involved more than 18 months of research and strategy work. It has been nearly 25 years since the company's last comprehensive brand update.



## ABOUT EMC INSURANCE

EMC Insurance has approximately 2,200 employees and is among the top 60 property and casualty insurance organizations in the country based on net written premium. Founded in 1911 as Employers Mutual Casualty Company (EMCC), the company today operates under the trade name EMC Insurance. Headquartered in Des Moines, Iowa, EMC provides property/casualty insurance for businesses, bonds and life insurance, and is licensed in all 50 states and the District of Columbia. For more information, visit [emcinsurance.com](http://emcinsurance.com) or the EMC annual report.

# ALABAMA ASSOCIATED GENERAL CONTRACTORS ANNOUNCES PARTNERSHIP WITH SMARTER RISK TO ENHANCE RISK MANAGEMENT FOR POLICYHOLDERS



The Alabama Associated General Contractors (AGC), a prominent provider of workers' compensation and commercial insurance for contractors, partners with Smarter Risk, a leading innovator in digital risk control solutions. This collaboration aims

to revolutionize the way policyholders approach risk management. Through this partnership, AGC's clients will gain access to Smarter Risk's cutting-edge online platform and mobile application. Smarter Risk's app-based risk assessment tool enables policyholders to conduct comprehensive risk evaluations in approximately 15 minutes. A tailored risk control plan is instantly generated from the completed assessment, providing actionable insights for immediate implementation. A key feature of this collaboration is the shared access to Dynamic Risk Reports. Both AGC's loss control staff and policyholders will have access to these detailed reports. This not only expedites the risk management process but also fosters greater collaboration between AGC and its clients. The result is a more efficient, convenient, and effective risk management experience, leading to significantly improved outcomes for all parties.

"Partnering with AGC aligns perfectly with our mission at Smarter Risk, to make risk control more accessible and effective for everyone," said John Morlan, Founder and CEO of Smarter Risk. "Our innovative platform is designed to simplify the complex process of risk control, providing AGC's clients with the tools they need to manage their risks proactively."

For more information about Smarter Risk and their innovative risk control solutions, please visit <http://www.smarterrisk.com>. To learn more about the Alabama Associated General Contractors and their insurance offerings for contractors, please visit <https://alagc.org/comptrustagc/about-comptrustagc/>.

## ABOUT SMARTER RISK

Smarter Risk is a leading online platform specializing in innovative risk control solutions. Their advanced app-based tools empower businesses to effectively measure, manage, and mitigate risks swiftly and proactively.

## ABOUT ALABAMA ASSOCIATED GENERAL CONTRACTORS

The Alabama Associated General Contractors (AGC) is the oldest and largest trade association representing the non-residential construction industry, providing comprehensive workers' compensation and commercial insurance solutions to contractors in Alabama. AGC is committed to supporting the growth and success of the construction community through innovative insurance and risk management services.

# SEEN & HEARD



## CHARLIE BAILEY

Charlie Bailey, IV, CIC, TRA of Pritchett-Moore in Tuscaloosa was recognized at this year's United Way of West Alabama's Young Leaders Awards Luncheon. Each honoree was given the opportunity to donate to a nonprofit organization dedicated to bettering our West Alabama communities. Charlie selected Temporary Emergency Services to receive his donation.

Charlie is a dedicated member of the West Alabama community and works daily to make a difference. "We are proud that he is a member of our Pritchett-Moore Family," says Lin Moore. Congratulations Charlie!

## MARRIAGES

Maci Harmon and Connor Gregory were married in April. Maci is an agent at Harmon Insurance in Lafayette. She is the social media planner for AIIA District 3, which includes many counties in eastern central Alabama.

## BIRTHS

Anna Stonicher of Palomar Insurance and hubby Benson welcomed a baby girl into the world recently.

It is a baby girl for Zach Schneider and wife Rachel. Zach is a third generation agent at Schneider Insurance in Mobile.

Sarah Jane Threlkeld Perine of Cobbs Allen and her husband welcomed a new baby this spring.

Congratulations to Bianca Huff of CIS Home Loans in Hamilton, AL, and husband Jacob on the birth of their second child.

Karissa Keyes of CRC Insurance and husband are thrilled with TWINS! A boy and a girl. Congratulations Karissa – they are beautiful!

## NEW MEMBERS

### AGENCY

Mythic Consulting LLC  
Birmingham, AL

Tommy Foxworth Insurance Agency  
Spanish Fort, AL

### ASSOCIATES

Unition Cyber – Birmingham, AL

Assurance America – Atlanta, GA

Frontline Insurance – Lake Mary, FL

Verve Services – Pine Lake, GA

## DEATHS

Ronnie Shaw of Shaw Insurance Agency in Montgomery passed away unexpectedly.

We have several members who have lost spouses, parents, and children during the last few months. We have members going through health issues. We ask that you regularly remember to send out good thoughts for peace and healing to those colleagues who may be silently suffering. We never know what the person sitting next to us is really going through. Be Kind.

# AIIA COMMUNICATIONS REQUEST

## MEMBER-DRIVEN COMMUNICATION REQUEST SURVEY

AIIA respects your time and privacy! In order to best communicate with YOUR Agency or Company, AIIA asks that you please take a moment to consider how your organization would like to receive communications like industry news, education, invitations, and other helpful information.

Each agency and company must have a primary contact and email address to which all AIIA communications are sent by email and USPS. To make a new primary contact, please see the end of this form.

Your Agency/Company: \_\_\_\_\_

Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Check whether or not you would like to be included or excluded, keeping in mind that one email is required for membership.

AIIA Newsletter NEWSLINE

Yes  No

AIIA Magazine, Alabama Independent

Yes  No

AIIA Education News

Yes  No

AIIA Legislative Alerts (as needed)

Yes  No

AIIA Event Information

Yes  No

AIIA Committee Information (Twice Annually)

Yes  No

Obituaries

Yes  No

Young Agents

Yes  No

I would be open to receive occasional news by text message.

Yes  No

I would like to receive news...

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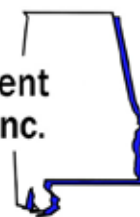
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**Rebecca Miller** | [rebecca.miller@ipfs.com](mailto:rebecca.miller@ipfs.com) | 850.661.7802

\*Fees may apply where applicable by state law. ACH payments may result in a fee where applicable by state law. For credit card payments, our electronic payment processing service provider charges a technology fee of \$12.50 for payments under \$400 or 2.99% for payments of \$400 or more. IPFS' down payment processing services are provided as a convenience only and are subject to prior agreement to IPFS' terms and Conditions. Imperial PFS® is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend. Access to products described herein may be subject to change and are subject to IPFS' standard terms and conditions in all respects, including the terms and conditions specifically applicable to use of IPFS' website and mobile application and IPFS' eForms Disclosure and Consent Agreement.