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INDEPENDENT

2024 - Issue 3



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Glowing Reviews

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2024 Alabama Insurance
Market Analysis Report



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PRESIDENT'S LETTER

I can't believe it's already fall and football season! We are in the middle of hurricane season and have experienced storms like no other. I have been helping out with recovery efforts in North Carolina and will continue to report on the devastation.

We are all struggling with this hard market but it's not necessarily a bad thing. The homeowners' market seems to be getting tighter by the day; commercial property market is still hard, and many casualty lines are extremely difficult. I'm trying to be positive and use this opportunity to strengthen relationships with not only my customers, but with my carriers and brokers. Communication is key these days. Our clients are extremely important, without them we wouldn't make any money; however, I want to focus on the importance of the relationship we have with our carriers, our underwriters, and marketing representatives. These are the folks who make things happen.

Without the carriers, we wouldn't have anything to sell. Our association, in part, exists due to the generosity of the carriers and broker members and their sponsorships. You hear agents and account managers say all the time, "I can't believe they are doing this to my client, canceling their coverage for..." Have you ever thought the carrier may not only be looking out for themselves, but for your agency, your profit sharing, and all the other insureds who make up that spread of risk? If we don't look out for them, protect them, send them good business and help them maintain profitability, the carriers could/may just pack their bags and go find an agent who will look out for their best interest.

Our carrier relationships should never be taken for granted; they should be coveted. If we protect our carriers first, we'll always have a good product for our clients.

The hard market has brought many challenges. Most of us have never experienced a market like this and will probably not see another one like it during our career. The Alabama Young Agents are doing a great job helping to overcome these struggles.

The EPIC conference at Pensacola Beach in July had a record attendance. There was a speaker for the producers (Michael Goldberg) and another speaker for account managers and CSRs (Sheldon Snodgrass). Both speakers focused on the struggles we experience every day and offered solutions for dealing with difficult renewals, remarketing accounts, and communicating and servicing our clients while they deal with increased premiums.

The EPIC conference has grown exponentially and for good reason. The leadership is laser focused on providing the best content and networking opportunities young producers, account managers and CSRs need to excel in a business that, frankly, just isn't as easy as it used to be.

The Alabama Department of Insurance has been very helpful and has an open-door policy for us whenever we need them. Your Executive Committee has traveled to Montgomery numerous times over the past years to discuss not only insurance issues but also legislative issues affecting the insurance market. Some of the hot topics these days are the inconsistencies in replacement cost estimators for homes and commercial property, and tort reform for joint and several liability lawsuits.



TODD ROBERTS

The state's coastal counties have done an incredible job over the past 15-20 years passing legislation that requires new homes to meet stringent building codes which mitigate the damage to property caused by severe storms, high winds, and wind-driven rain.

The Alabama State Legislature established the Strengthen Alabama Homes Act in 2011. The purpose was to help homeowners reduce property damage caused by hurricanes and windstorm events by implementing new building modifications.

Strengthen Alabama Homes adopted construction standards from a program known as Fortified Homes, a program developed by the Insurance Institute for Business and Home Safety (IBHS). Mitigation reduces the risk of property damage during storms and reduces homeowners' premiums and deductibles. The program has been so successful that our neighboring states are working to implement the same standards as Alabama for their building codes. Alabama was recognized recently, on the 20th anniversary of Hurricane Ivan for having completed 50,000 Fortified Homes, more than every other state in the country combined. We're finally #1 in something other than football.

Thank you all for the support you give to our association. We couldn't do what we do without the support of our agency partners, carriers, and brokers. Alabama is making our presence known on the national level and they recognize us as a group of movers and shakers. We get things done.

Please be sure to make your InsurPac and Big I PAC donations if you haven't already done so. This is a crucial time for our country, we need all the help we can get.

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Editor's Letter

Dear Friends,

Summer days are behind us. Autumn is a most joyous season for something other than the sweltering weather. Personally, my productivity levels amp up so I tackle many of the annoying household projects like decluttering and painting the front door before the holiday decorations go up.

Such is the state of procrastination. Putting off necessary tasks because of the daily grind, putting clients' needs first, family or work issues getting in our way – these little things often delay a big thing. We know we should cross (fill in your necessary item here) off our list ... see where this is going? And, who really needs the additional stress we place on ourselves from our procrastination?

Yes, I did not complete my continued education hours within the 24-month timeframe. Yes, shame on me! I know better and my workplace provides continuing education. D'uh! But... as serendipitous that it is, I can share my experience with you about ABEN, a national partner that offers members quality continuing education at your desk.

I took two, one-hour self-study on demand classes, and one live course. Surety Bond Basics, Cyber Risks and the active shooter course. Each course was well presented and educational. The ABEN system has poll questions and pop-up indicators to confirm your attendance and attention.

ProActive Response Group's Active Shooter Response Training course educates participants about current trends of active shooter incidents and how to recognize early warning signs of violence. The course also presents one full hour demonstrating appropriate actions to increase chances of survival in an active shooter event and how to use basic medical equipment like a tourniquet and gauze to save the lives of victims. Very Cool! Everyone should take this course. Seriously!



ARAY's Pro Tips #2

Find new material, shorter courses (from 1-4 hours) and more at ABEN, found on our site and at <https://aiaa.aben.tv/>

Do not Procrastinate! If you do not renew your license within your birth month, the ALDOI will charge you a service fee of \$50. Use your calendar wisely so you don't have added stress or spend that extra, and unnecessary, money.

Also, ABEN delivers CE reports to our office every Monday, so it can take an extra week to post credits with the Alabama Department of Insurance.



EPIC RECEIVES GLOWING REVIEWS

Thank YOU, everyone, for attending an EPIC summer event to remember!! This conference creates networks, knowledge and kinship in 2.5 days. These bonds bring us together and will keep us together.

Alabama's emerging professionals traveled south to our favorite location – Pensacola Beach Hilton in Pensacola Beach. We took over the hotel as agents, company reps, guests, speakers and more enjoyed improving all their skills, mingling and bathing in the sun.

The jam-packed schedule kept everyone moving, learning and making memories. From the Crab Hunt to the etiquette lesson to our fabulous guest speakers, this year's EPIC and the "Recipe for Success" theme will certainly go down in the history annals as one will never forget.

Thursday started with a golf tournament, an ethics course, an InsurPac donor reception and a dinner. At dinner, the Hilton's Rob Jamieson presented a wine and beer pairing using local libations.

After dinner, we headed to the beach. Thanks to Derek Sinclair of Jencap for suggesting and spearheading the Crab Hunt on Thursday night. It is heartwarming to hear those parents who participated in the Crab Hunt with their parents at past conventions who are now making memories with their children. This theme quietly ran throughout the conference, especially when the youngsters were playing with other agents' children who attend each year.

Crab Hunt Winners included Adalyn Devers, Riley and Knox Latapie; Parker and Piper Reeves won for prize for most crabs with 65 crabs.

Friday's Trade Show filled the ballroom floor with 50 vendors and all the agents showed up to meet each company representative. They learned about insurance markets and products that can help in their agency operations. A special visitor and sidekick even joined us for a bit: Santa Claus and Buddina the Elf!

Saturday began with breakfast and a session on etiquette where we learned how to maneuver uncomfortable situations and tablescapes. Did you know that the salt and pepper must be passed together at the table?! That was a new one to all. Thank you, Mrs. Anne Chandler of the Chandler School of Etiquette.

Saturday's speakers Sheldon Snodgrass and Michael Goldberg helped attendees by sharing their materials pertaining to cross selling, role playing, sales tips, networking advice and more. Particularly how small changes and a game plan can make big differences in our daily operations. We look forward to hearing more from these national rock stars in the future!





Guests gathered around the cornhole boards on Saturday afternoon for a nail-biting final championship round. Parker Sanders and friend Liam Giuliani won the tournament with an awesome sinker. This is Parker's second year in a row to win. We're already looking forward to next year to see if he continues his streak. Ben Bailey and Hardin Utsey were our 2nd place team. Thanks to Progressive and South Shore Insurance Underwriters for their hard work to wrangle tournament players.

Saturday's Closing Banquet was filled with awards and speeches, because we are a room of extroverts with good news to share! Our award winners truly deserve recognition for their support through the years.

Toni Jones of Palomar in Troy deservedly received the Young Agent of the Year. Toni represented Alabama on the National Young Agents Committee during a pregnancy and a Covid year.

Emily Sanders with WorkersFirst CompFund received the Associate Member of the Year for her long dedication to making this event one of the country's best.

The Scavenger Hunt winner was first-timer Malinda Reeves of McGriff for posting the most images on social media. She had an exciting time and cannot wait to get more involved with our association.



TONI JONES
YOUNG AGENT OF THE YEAR



EMILY SANDERS
ASSOCIATE MEMBER OF THE YEAR





LOREN GIBSON
MENTORSHIP AWARD



CHRISTINA GLASS
ASSOCIATE MEMBER GRAND PRIZE



EMILEY STEVENS
LONGEST DRIVE



GOLF TOURNAMENT WINNERS:

1ST PLACE:

CD Denson, Zach Hall and Ike Smith

2ND PLACE:

Erik Vega, Chace Lake, Johnny Creel, Chistina Glass

CLOSEST TO THE HOLE:

Jay Burton and Brian Tolomeo

LONGEST DRIVE:

Emiley Stevens

Thanks to all the golf sponsors: Associated Insurance Administrators (AiA), Openly, Capital Premium Financing, The Sheffield Fund, Alabama Self-Insured Work Comp Fund, Johnson & Johnson and Bass Underwriters, who passed out waters at the golf course turn.

Outgoing Chair Ivie Isler presented a special award to Loren Gibson of Alabama Self-Insured Workers Comp Fund with an inaugural Mentorship Award. A constant supporter and uplifter, Loren spoke about the power of lifting up each other and being present when needed.

Christina Glass won the Associate Member Grand Prize cash. Haley Broughton won the \$500 Agents Grand Prize.

In partnership with Make-A-Wish, our Young Agents wrote cards to Make-A-Wish kiddos. Our goal was 200 handwritten cards; we knocked it out of the park with over 270 cards to send. CEO Tracy Smith made a brief speech at the closing banquet where she recounted all the ways the Alabama Big I and Young Agents have helped Make-A-Wish through the years. There was not a dry eye in the room. It is proven that these lighthearted well wishes and all the positive vibes from a wish granted impact the child and their families for good.

And not only did we meet our Make-A-Wish goal, but we are also ahead on our InsurPac Young Agent goal.

Kingston Hall, the incoming YA Chair, chose "We Ready" as her walk-up music and it is fitting. Alabama's Emerging Professionals are ready to continue smashing goals and getting noticed. It is going to be another EPIC Year ahead!



VIEW THE EPIC PICTURES AT

<https://alisonray.smugmug.com/2024-EPIC-Conference/n-vKzgQP>

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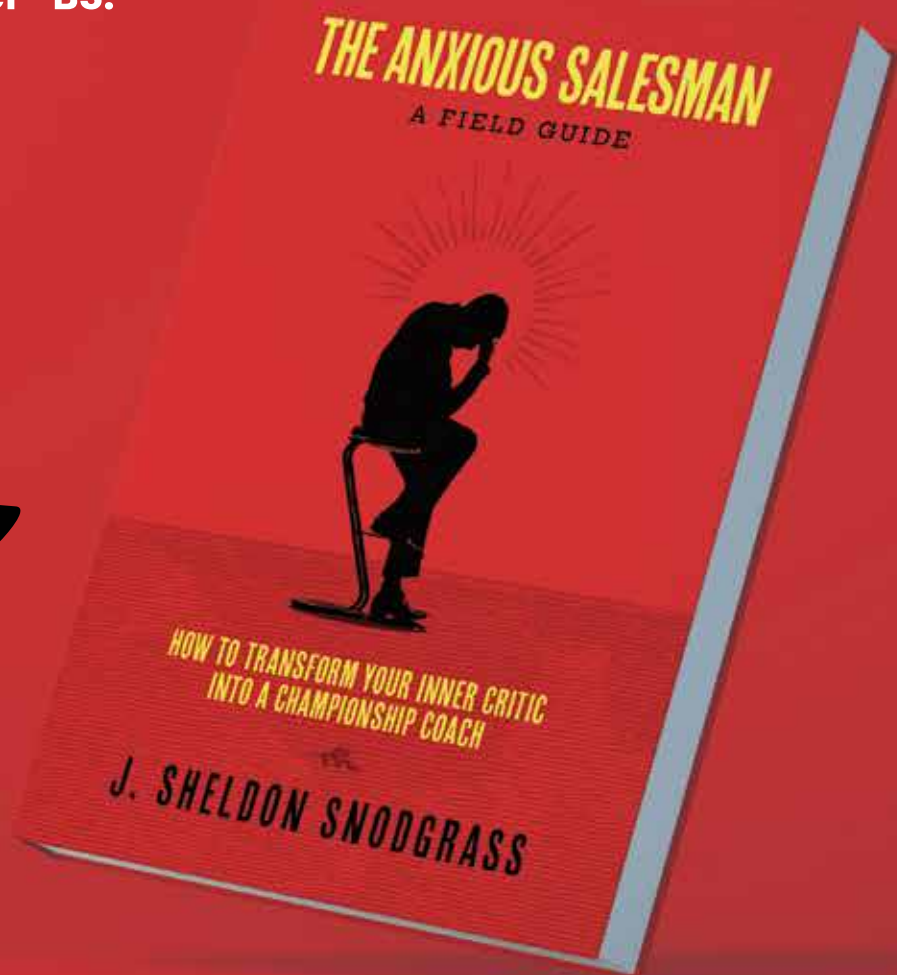


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THE ANXIOUS SALESMAN: ON ACCOUNTABILITY

Listen to the first post-game or post-race questions from family, friends, and fans of any athlete, especially kids. You will always hear, “Who won? What was the score? Where did you place?” Either that or the first thing an athlete will report is a metric.

We justify our focus on scores the way we justify consuming news headlines. “I do it to stay informed,” we proclaim. Yet an endless and repetitive cycle of news rarely enhances our understanding of an issue or alters our civic behavior. Instead, we mostly confirm our biases or sour our mood. Being score focused in pursuit of better performance leaves us as unenlightened as our consumption of headlines in our pursuit of knowledge. Certainly, news briefs, like score sheets, can be useful. But headlines and race



or game results only reveal a glimpse of what we think we need. Final scores give no insight to what matters most about our performance: the path to get there, the effort expended, and the lessons to next apply on our growth journey. We mostly pay lip service to the more substantive and enduring questions about our pursuits such as, “How was the experience for me? What did I learn? What could I have changed? How does this compare to my personal best? What was a highlight moment? What was hardest? Why?” Imagine asking those questions to children every time they came off of the soccer field, instead of “Did you win?”

When I compete in races I consciously resist the urge to rush to the scoring table to review my result. “What was my place? How did I do in my age bracket? What was my time?” I always want those answers and they are fun to get but they are fleeting and misleading, just like sales results.

The best place to assess performance isn’t at the end of any pursuit where we have no control over outcomes but throughout the experience of getting there, the journey, as it were—for that is where accountabilities lie. That is where we influence the outcome.

We need only five basic tools for the trip:

1. A goal. It doesn’t matter what you call it, in the context of any performance journey we need a destination, a target, an objective, an aspiration, something that can give us purpose or direction and can ignite our desire to act in the near term (hours) or the long term (years). But ignition is precisely that—a start. More is needed to keep any flame alive. The beautiful thing about goals is that they can morph into deadlines.

2. A deadline. Be it a due date or a time limit, deadlines have the miraculous ability to keep us on track and they work their magic in any increment. I often set a timer for 30 minutes to help constrain my ADHD monkey mind when I set about a desk task. At the other extreme, I have an entire season of trail races and triathlon race dates blocked on my calendar. The beautiful thing about a deadline is that it can morph into a schedule.

3. A schedule. Whether I use a calendar or a clock, a schedule gives me waypoints against which I can measure my core activity and put teeth into the axiom, “What gets measured gets done.” A schedule is clear, it’s trackable and can be as empty or as full as I want to make it. Thus, it functions more like a corral than a cage; it keeps us where we belong but offers plenty room to maneuver. And that maneuver is an endless balancing act between two poles of equal importance, ease and rigor.

4. Balance. This is the holy grail. Balance is that often elusive, sometimes confounding, and always necessary part of any performance pursuit. Finding balance forces us to ask questions like:

- How often and how long must I tilt toward the extreme end of effort, fortitude and rigor, or the opposite direction toward relaxation, spaciousness, and ease?
- Do I hold fast to a deadline or forgive it?
- Do I force myself out of bed or sleep in?
- Do I reprimand or forgive, gut it out or give in, stick to the schedule or remain flexible, or drive on or pause?

The answers always come back to balance. Buddha called it the middle way. To help us maintain balance we need support.

5. Support. Be they people, places, or things, support for any pursuit comes in many forms. If I am lucky enough to have teammates or a friend on my quest then I have willing accountability partners for the trip. I simply need to treat them as such. If it's a solo journey then I find support from rituals, objects, or my environment. This could be looking at a photograph, going for a walk, visiting a library, reciting an affirmation, spending time in meditation, or sitting at a café—anything that buoys my resolve, reanimates my thinking, or centers my mind.

Simply telling someone they must be accountable provides no lift. It's like telling someone they should be nice; it's easy to do when the going is easy. What if I'm exhausted, pissed, late, hungry, or hurt? The best advice then isn't to be nice; it's to take a nap, take a break, take a bite, or take a breath. One can account for those actions far more easily than a mood. Accountability is similar in that it's easiest when we are on target, in rhythm, and feeling strong, focused, and fulfilled. But that's not when we need accountability the most; we need it when we are demoralized, confused, tired, below quota, scared, or lost. It is then that we have to integrate one or all five of the tools from our kit.

The key to integration is documentation. By whatever means, in whatever format: track, report, reflect, and review. The palest ink, as the old Chinese proverb reminds, is more powerful than the strongest memory.

I have long chronicled my journey toward reduced anxiety, quicker recovery from low production, and a deeper belief in my professional path. I have hundreds of journal entries oozing with recrimination, self-doubt, and failed intentions. I also have hundreds brimming with optimism, strength, and victory.

Here is a journal entry that captures the beautiful synchronization of all five accountability tools during a time of severe anxiety and struggling production:

10/30/2006. I felt in my power this week. A solid A+, the first since I began a tracking process just over 5 months ago. First, let me answer the chipmunk sounding critic. No, I didn't track time all day every day but I tracked a bunch. No, I didn't have my executive planning session last Friday. I'm doing it now, Monday morning. I didn't reexamine my goal focus every morning but I did it at least once during the day. I'm reaping the benefits of this process of self-reflection and goal setting. I feel the growth of good habits—no trash video, no screen scrolling, and dare I say, no anxiety this week. My frequent lapses of attention, focus, follow through, or commitment are less severe and the aftermath from a slip up is short lived. I'm easily forgiving myself. My big goal this week was speech prep for my 11/9 presentation and where I might normally feel mounting anxiety, I felt power. I recalled my Uncle Kelley's advice about delivering the best of myself from a place of caring, knowledge, and excitement. It's not about my performance, but my connection. He had me raise my outspread arms and shout, 'I'm terrific. I help people!' Man, that was helpful.

That is victory. That is the result of holistic accountability using all five tools.

*Excerpted from the book, [The Anxious Salesman, a Field Guide: How to Transform Your Inner Critic Into a Championship Coach](#) by J. Sheldon Snodgrass, MBA, Army Vet, Author, Athlete & Insurance Sales Coach. Visit [SteadySales.com](#) for access to his nationally renowned course *The Insurance CSR Sales Master Class* as well as free tools and resources to help you serve with more grace and sell with more ease.*

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LINNEMAN SPECIALTY INSURANCE TO BE ACQUIRED BY SOUTH SHORE INSURANCE UNDERWRITERS



Managing general agency South Shore Insurance Underwriters (SSIU) has acquired the assets of Linneman Specialty Insurance (LSI) as SSIU looks to expand to the West Coast.

LSI was founded in 2011 by the late John Linneman and current president Raymond Brown. LSI provides unparalleled service while writing a broad set of much-needed personal lines solutions for California and three other West Coast states.

“This acquisition by SSIU, a leading specialty MGA, will allow us to stay within another privately owned company and benefit from additional technology resources and specific knowledge to further enhance LSI’s capabilities and provide additional insurance solutions for wildfire-exposed risks. This partnership will accelerate growth and provide greater professional development opportunities for co-workers at LSI,” said Raymond Brown, President of Linneman Specialty Insurance.

“LSI is a great fit. We are both regionally specialized underwriters with a strong focus on profitability and exceptional service to our agents. The partnership creates further geographical diversification for SSIU, expanding our digital platform into four new states and serving our mission of creating something bigger than us all,” said SSIU Founder and President Taylor Norton.

“SSIU is one of the most sophisticated developers of insurance technology I’ve had the privilege of working with. I am confident that with our tech stack and innovative underwriting approach, we will help to enhance LSI’s already-impressive offering while continuing to deliver exceptional service to carrier partners and policyholders alike,” added Andrew Fowles, SSIU’s Chief Underwriting Officer and former President of Canopus US, a current carrier partner of LSI.

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2024 ALABAMA INSURANCE MARKET ANALYSIS

Ted A. Kinney, CIC CPCU ARM AU AAM AAI AINS CPIA CRIS
AIIA Director of Education and Technical Affairs

The 2024 Edition of the Property/Casualty State/Line Report published by A.M. Best reflects the Alabama P&C market based on 2023 industry data. Premium results are classified by line of business and by insurance company. This article reflects only rank by premium volume and market share for the top ten carriers by line in Alabama.

Direct writers in 2023 saw a slight increase in market share, with 52.8%, which reflects a .5% increase from 2022. This represents \$6.93 billion of the \$13.13 billion dollar Alabama market. National/State agency companies produced 47.2% of the market in 2023, which reflects a .5% decrease from 2022. National/State agency carriers wrote \$6.20 billion of the \$13.13 billion dollar Alabama market. A closer look at the breakdown of percentages gives a better understanding of the market segmentation between the Direct Writers and National/State companies.

Direct writers are still the leader in the personal lines market, producing 74.5% of the \$2.60 billion dollar Homeowners market, 76.5% of the \$1.84 billion Private Passenger Automobile Liability market and 80.1% of the \$1.75 billion Private Passenger Automobile Physical Damage market. The two major personal lines markets where National/State agency companies produced higher market percentages are the Fire insurance market with 74.2% of the \$434.7 million dollar premium writings and the Allied Lines market with 68.4% of \$435.5 million dollar premium writings.

While the Direct Writers dominate the personal lines market, National/State agency companies continue to produce the majority of the commercial lines premium with 67.8% of the \$646.4 million dollar Commercial Multi-Peril Non-Liability market, 72.1% of the \$282.8 million dollar Commercial Multi-Peril Liability market, 72.3% of the \$504.1 million dollar Inland Marine Market, 85.6% of the \$438.3 million dollar Workers Compensation market, 84.9% of the \$681.6 million dollar Commercial Auto Liability market, 83.0% of the \$241.6 million dollar Commercial Auto Physical Damage market, 89.8% of the \$49.4 million dollar Products Liability - Occurrence market, 79.8% of the \$851.5 million dollar Other Commercial Liability – Occurrence market, 73.2% of the \$158.3 million dollar Medical Malpractice – Claims Made market.

FIRE INSURANCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Starr International Group	11.0	47,660
2.	Berkshire Hathaway	6.4	27,820
3.	American International Group	6.3	27,252
4.	Liberty Mutual	5.1	22,166
5.	Core Specialty Insurance Group	4.5	19,394
6.	FM Global	4.4	19,252
7.	Farmers Insurance Group	4.1	17,769
8.	Travelers Group	3.2	13,769
9.	Auto Owners Insurance Group	3.1	13,586
10.	Arch Insurance Group	2.7	11,822

The Fire insurance market in Alabama represents approximately \$434.7 million dollars. Direct Writers produced \$112.0 million dollars or 25.8% of this amount. National/State agency companies produced \$322.6 million dollars or 74.2% of the total.

ALLIED LINES

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Berkshire Hathaway	8.7	37,835
2.	FM Global Group	6.5	28,139
3.	Chubb INA Group	4.7	20,550
4.	Travelers Group	4.6	20,150
5.	Assurant P&C Group	4.1	17,725
6.	Farmers Insurance Group	4.0	17,596
7.	Zurich Insurance US PC Group	4.0	17,464
8.	RLI Group	3.9	17,140
9.	American International Group	3.6	15,727
10.	Sompo Holdings US Group	3.4	14,979

The Allied Lines insurance market in Alabama represents approximately \$435.5 million dollars. Direct Writers produced \$138.0 million dollars or 31.7% of this amount. National/State agency companies produced \$297.5 million dollars or 68.3% of the total.

HOMEOWNERS

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	26.8	698,417
2.	ALFA Insurance Group	14.2	369,175
3.	Allstate Insurance Group	11.4	295,946
4.	USAA Group	9.1	237,195
5.	Liberty Mutual	4.9	128,559
6.	Travelers Insurance Companies	4.8	124,165
7.	Farmers Insurance Group	3.8	98,423
8.	Auto-Owners Insurance Group	2.8	72,561
9.	Country Financial	2.0	52,963
10.	Nationwide Group	1.9	49,904

The Homeowners insurance market in Alabama represents approximately \$2.6 billion dollars. Direct Writers produced \$1.9 billion dollars or 74.5% of this amount. National/State agency companies produced \$663.8 million dollars or 25.5% of the total.

PRIVATE PASSENGER AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	23.3	561,290
2.	Allstate Insurance Group	16.1	388,205
3.	Progressive Group	13.6	327,584
4.	ALFA Insurance Group	13.1	314,033
5.	Berkshire Hathaway	8.2	196,607
6.	USAA Group	7.0	167,285
7.	Liberty Mutual	2.3	54,945
8.	Farmers Insurance Group	2.1	51,507
9.	Travelers Group	2.1	51,071
10.	Auto-Owners Insurance Group	1.5	37,104

The Private Passenger Auto Liability insurance market in Alabama represents approximately \$2.40 billion dollars. Direct Writers produced \$1.8 billion dollars or 76.5% of this amount. National/State agency companies produced \$565.3 million dollars or 23.5% of the total.

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	27.9	612,608
2.	Allstate Insurance Group	15.0	327,933
3.	ALFA Insurance Group	14.9	326,037
4.	Progressive Group	11.5	251,053
5.	USAA Group	7.9	173,194
6.	Berkshire Hathaway	7.2	156,931
7.	Liberty Mutual	2.2	48,531
8.	Travelers Group	1.9	42,374
9.	Farmers Insurance Group	1.9	41,001
10.	Auto-Owners Insurance Group	1.5	32,524

The Private Passenger Auto Liability insurance market in Alabama represents approximately \$2.19 billion dollars. Direct Writers produced \$1.7 billion dollars or 80.1% of this amount. National/State agency companies produced \$435.4 million dollars or 19.9% of the total.

COMMERCIAL MULTI-PERIL (NON-LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	10.0	64,721
2.	Auto-Owners Insurance Group	6.6	42,612
3.	Cincinnati Insurance Companies	5.8	37,256
4.	ALFA Insurance Group	5.7	37,031
5.	State Farm Group	5.2	35,462
6.	Nationwide Group	5.0	32,022
7.	Alabama Municipal Group	4.9	31,484
8.	Hartford Insurance Group	4.5	29,217
9.	Liberty Mutual	3.7	24,075
10.	Chubb INA Group	3.7	23,889

The Commercial Multi-Peril (Non-Liability) market in Alabama represents approximately \$646.4 million dollars. Direct Writers produced \$207.9 million dollars or 32.2% of this amount. National/State agency companies produced \$438.5 million dollars or 67.8% of the total.

COMMERCIAL MULTI-PERIL (LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Auto-Owners Insurance Group	11.5	32,658
2.	Travelers Insurance Companies	11.1	31,307
3.	Alabama Municipal Group	10.7	30,291
4.	Cincinnati Insurance Companies	4.9	13,966
5.	Tokio Marine US PC	4.4	12,429
6.	Frankenmuth Insurance Group	4.4	12,329
7.	FCCI Insurance Group	4.2	11,818
8.	Liberty Mutual Insurance Companies	4.0	11,403
9.	Nationwide Group	3.8	10,779
10.	State Farm Group	3.6	10,237

The Commercial Multi-Peril (Liability) market in Alabama represents approximately \$282.8 million dollars. Direct Writers produced \$78.9 million dollars or 27.9% of this amount. National/State agency companies produced \$203.8 million dollars or 72.1% of the total.

INLAND MARINE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Liberty Mutual Insurance Companies	12.5	63,178
2.	CNA Insurance Companies	12.3	61,940
3.	State Farm Group	5.4	27,026
4.	Allianz US PC Companies	4.5	22,504
5.	Progressive Group	3.8	19,389
6.	Zurich Insurance US PC Group	3.8	18,907
7.	Chubb INA Group	3.4	17,332
8.	American International Group	3.0	15,366
9.	Travelers Group	3.0	15,349
10.	Intact US Insurance Group	2.6	13,283

The Inland Marine market in Alabama represents approximately \$504.1 million dollars. Direct Writers produced \$139.7 million dollars or 27.7% of this amount. National/State agency companies produced \$364.4 million dollars or 72.3% of the total.

WORKERS COMPENSATION

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Zurich Insurance US PC Group	10.4	45,710
2.	Travelers Group	10.3	45,297
3.	Hartford Insurance Group	8.2	35,815
4.	Great American P&C Group	6.0	26,361
5.	Chubb INA Group	4.7	20,480
6.	Liberty Mutual Insurance Companies	4.6	20,241
7.	Berkshire Hathaway	3.9	17,251
8.	American International Group	3.8	16,585
9.	Old Republic Insurance Group	3.8	16,522
10.	AmTrust Group	3.8	16,460

The Workers Compensation market in Alabama represents approximately \$438.3 million dollars. Direct Writers produced \$67.4 million dollars or 15.4% of this amount. National/State agency companies produced \$370.9 million dollars or 84.6% of the total.

OTHER LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	5.4	46,202
2.	Cincinnati Insurance Companies	4.3	36,456
3.	Liberty Mutual Insurance Companies	4.2	36,101
4.	Berkshire Hathaway	4.1	35,173
5.	Fairfax Financial USA Group	3.8	32,720
6.	Market Corporate Group	3.8	32,495
7.	Chubb INA Group	3.4	29,259
8.	W.R. Berkley Insurance Group	3.3	28,357
9.	Auto-Owners Insurance Group	3.1	26,043
10.	American International Group	3.0	25,566

The Other Liability market in Alabama represents approximately \$851.5 million dollars. Direct Writers produced \$172.7 million dollars or 20.3 of this amount. National/State agency companies produced \$678.7 million dollars or 79.7% of the total.

COMMERCIAL AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	15.5	105,724
2.	Auto-Owners Insurance Group	8.3	56,703
3.	Travelers Insurance Companies	5.5	37,595
4.	Sentry Insurance Group	4.7	32,270
5.	Zurich Insurance US PC Group	3.6	24,758
6.	W.R. Berkley Insurance Group	3.4	23,456
7.	Old Republic Insurance Group	3.1	21,131
8.	Arch Insurance Group	3.1	20,927
9.	Liberty Mutual	2.8	19,157
10.	Cincinnati Insurance Companies	2.6	17,828

The Commercial Auto Liability market in Alabama represents approximately \$681.6 million dollars. Direct Writers produced \$103.0 million dollars or 15.1% of this amount. National/State agency companies produced \$578.6 million dollars or 84.9% of the total.

COMMERCIAL AUTO PHYSICAL DAMAGE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	18.9	45,558
2.	Auto-Owners Insurance Group	10.5	25,485
3.	Travelers Insurance Companies	4.4	10,708
4.	Zurich Insurance US PC Group	3.7	8,981
5.	Sentry Insurance Group	3.2	7,759
6.	Alfa Insurance Group	3.1	7,574
7.	W.R. Berkley Insurance Group	2.9	6,976
8.	State Farm Group	2.8	6,764
9.	Old Republic Insurance Group	2.6	6,399
10.	Liberty Mutual	2.6	6,372

The Commercial Auto Physical Damage market in Alabama represents approximately \$241.6 million dollars. Direct Writers produced \$41.0 million dollars or 17.0% of this amount. National/State agency companies produced \$200.6 million dollars or 83.0% of the total.

PRODUCTS LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	American International Group	8.9	4,420
2.	Cincinnati Insurance Companies	8.2	4,052
3.	Fairfax Financial (USA) Group	6.5	3,190
4.	W.R. Berkley Group	6.3	3,116
5.	Chubb INA Group	5.9	2,936
6.	Travelers Insurance Companies	5.3	2,614
7.	Liberty Mutual Insurance Companies	4.5	2,217
8.	Kinsale Insurance Company	4.0	1,958
9.	XL American Companies	3.9	1,941
10.	Zurich Insurance US PC Group	3.7	1,828

The Products liability market in Alabama represents approximately \$49.4 million dollars. Direct Writers produced \$5.0 million dollars or 10.2% of this amount. National/State agency companies produced \$44.3 million dollars or 89.8% of the total.

MEDICAL PROFESSIONAL LIABILITY – CLAIMS MADE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	ProAssurance Group	37.5	59,392
2.	MAG Mutual Group	13.0	20,548
3.	Berkshire Hathaway	9.4	14,828
4.	Inspieren Insurance Company	7.7	12,215
5.	Centennial Casualty Company	6.0	9,484
6.	Southwest Physicians RRG	5.2	8,306
7.	CNA Insurance Companies	3.6	5,705
8.	Doctors Company Insurance Group	2.8	4,426
9.	Fairfax Financial (USA) Group	2.3	3,647
10.	State Volunteer Mutual	1.6	2,608

The Medical Malpractice – claims made market in Alabama represents approximately \$158.3 million dollars. Direct Writers produced \$42.5 million dollars or 26.9% of this amount. National/State agency companies produced \$115.8 million dollars or 73.1% of the total.

FEDERAL FLOOD

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Wright National Flood Insurance	20.3	5,888
2.	Assurant US PC Companies	19.1	5,564
3.	Selective Insurance Group	16.0	4,642
4.	Allstate Insurance Group	9.4	2,741
5.	Auto-Owners Insurance Group	9.3	2,690
6.	USAA Group	7.1	2,072
7.	Farmers Insurance Group	4.9	1,429
8.	Hartford Insurance Group	4.5	1,303
9.	Trisura US Insurance Group	2.4	692
10.	Progressive Group	1.7	495

The Federal Flood market in Alabama represents approximately \$29.0 million dollars. Direct Writers produced \$6.8 million dollars or 23.4% of this amount. National/State agency companies produced \$22.2 million dollars or 76.8% of the total.

ALL LINES – OVERALL RANKING (TOP 20)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	15.3	2,007,195
2.	ALFA Insurance Group	8.9	1,169,193
3.	Allstate Insurance Group	8.2	1,075,353
4.	Progressive Group	6.2	815,077
5.	USAA Group	4.7	611,965
6.	Berkshire Hathaway	4.4	576,873
7.	Travelers Insurance Companies	4.4	571,771
8.	Liberty Mutual Insurance Companies	3.8	492,811
9.	Auto-Owners Insurance Group	2.8	362,169
10.	Nationwide Group	1.9	250,316
11.	Farmers Insurance Group	1.9	244,663
12.	Chubb INA Group	1.9	242,883
13.	Cincinnati Insurance Companies	1.7	223,521
14.	Zurich Ins US PC Group	1.6	216,425
15.	CNA Insurance Companies	1.4	186,429
16.	American International Group, Inc.	1.4	179,821
17.	Hartford Insurance Group	1.3	167,783
18.	Tokio Marine US PC	1.0	130,416
19.	W.R. Berkley Insurance Group	1.0	127,555
20.	Country Financial PC Group	0.9	122,574

The total Property and Casualty insurance market in Alabama represents approximately \$13.1 billion dollars. Direct Writers produced \$6.93 billion dollars or 52.8% of this amount. National/State agency companies produced \$6.20 billion dollars or 47.2% of the total.

THE CRITICAL ROLE OF RISK MANAGEMENT TOOLS FOR SMALL BUSINESS OWNERS

In today's fast-paced and increasingly litigious business environment, small business owners face numerous risks that could threaten their operations. One of the most significant concerns is managing general liability (GL) exposures, which can stem from accidents, injuries, or damages occurring on their premises or as a result of their business operations. The ability to access and utilize comprehensive risk management tools is essential for small business owners to protect themselves from potential losses and liabilities.

Understanding General Liability Risks

General liability insurance is designed to cover legal costs and damages for which a business may be held responsible, including bodily injuries, property damage, personal and advertising injuries, and medical payments. Without proper risk management strategies, small businesses are vulnerable to claims that can result in substantial financial losses, legal entanglements, and damage to their reputation.

The Importance of Risk Management Tools

Effective risk management involves identifying, assessing, and mitigating risks to minimize the likelihood of accidents and incidents. For small business owners, having access to risk management tools is crucial for several reasons:

- 1. Loss Prevention:** Proactive risk management helps in identifying potential hazards before they lead to incidents. By addressing these risks, businesses can prevent losses and avoid the costs associated with claims.
- 2. Legal Compliance:** Adherence to safety regulations and standards, such as those set by OSHA, is vital. Risk management tools provide resources and guidance to ensure businesses remain compliant, thereby reducing the risk of fines and penalties.
- 3. Improved Safety Culture:** Establishing a culture of safety within the workplace not only protects employees but also enhances productivity and morale. Employees are more likely to engage in safe practices when they see that the business prioritizes their well-being.
- 4. Financial Stability:** By reducing the frequency and severity of claims, businesses can lower their insurance premiums and improve their financial stability. This allows them to distribute resources more effectively and invest in growth opportunities.

First Insurance & Risk Management's Commitment to Safety

At First Insurance & Risk Management, we understand the critical need for small business owners to have access to robust risk management tools. That is why we provide our policyholders with a comprehensive suite of resources designed to help them protect what is important and establish or improve on their current safety culture.

Access to a Risk Management Dashboard

When an insured gets a policy with First Insurance & Risk Management through AiA, they gain access to an innovative risk management dashboard. This dashboard serves as a centralized hub for all their risk management needs, offering the following features:

- Toolbox Talks:** Easy-to-use guides that facilitate safety discussions with employees, helping to raise awareness about common hazards and preventative measures.
- OSHA Programs & Resources:** Comprehensive resources to help businesses comply with OSHA standards, including templates, checklists, and guidelines.
- Industry-Specific Safety Tools:** Tailored safety tools that address the unique risks and challenges faced by different industries, ensuring relevant and effective risk management.
- Document Library:** A repository of essential documents, including safety policies, procedures, and training materials, that businesses can access and customize as needed.
- Drip-Fed Safety Content:** Regularly delivered safety content sent directly to the insured's email inbox, keeping them informed and engaged with the latest safety practices and information.
- Employee Safety Training Courses:** Interactive training modules that educate employees on various safety topics, enhancing their knowledge and skills to prevent accidents and injuries.

Building a Safer Future

By equipping small business owners with these vital risk management tools, First Insurance & Risk Management helps them build a safer, more resilient future. Our commitment to providing comprehensive risk management resources ensures that our policyholders are well-prepared to handle potential risks, maintain compliance, and foster a strong safety culture within their organizations.

In conclusion, the ability to access and effectively use risk management tools is indispensable for small business owners looking to protect themselves from general liability exposures. First Insurance & Risk Management's innovative risk management dashboard offers a wealth of resources that empower businesses to prevent losses, enhance safety, and achieve long-term success.

Submitted by Associated Insurance Administrators (AiA)

EDUCATION CALENDAR

NOVEMBER

- 5 CISR: William T. Hold Seminar – Webinar
- 6 – 7 CIC: Ruble Graduate Seminar – Hybrid
- 12 CISR Insuring Commercial Casualty 1 – Webinar
- 19 AIIA Webinar – Certificates of Insurance: The Bane of Our Existence
- 21 CISR Other Personal Lines Solutions – Webinar
- 28 – 29 AIIA Closed for Thanksgiving

DECEMBER

- 4 E&O Loss Prevention Seminar: E&O Roadmap to Professional & Executive Liability Coverage – Webinar only - 9 am – 12 pm
- 5 E&O Loss Prevention Seminar: E&O Roadmap to Miscellaneous Personal Lines – Webinar - 9 am – 12 pm
Ethics Webinar - 1pm – 4 pm
- 10 CISR Insuring Commercial Casualty 2 – Webinar
- 19 CISR Agency Operations – Webinar
- 24 – 25 AIIA Closed for Christmas

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TED'S TABLET

Q. My Insured, a "Business Entity," is a Non-Profit with volunteer drivers. He wants me to insure his autos under a Personal auto policy with the drivers' names as the Named Insureds and then add the business as a Additional Insured. What possible coverage gaps exist in this arrangement, and should this be advisable? Would a lease agreement for the auto between the Business entity/AI and the Personally Name Insured be sufficient? I made clear to the owner/officer that there is limited coverage for the AI. While there is Vicarious Liability afforded, will the limits be shared between the AI and Named Insured evenly or does the Named Insured get to use the limit that he needs first?

A. I doubt if you have a carrier who will do this. A PAP is designed for individuals or spouses/partners, not business entities. The named insured should be the vehicle owner. The drivers can't be named insureds. ISO, and most

carriers, do not have AI endorsements. If you add the business as an AI, it will only have vicarious liability coverage for the acts of the named insured, not for the ownership, maintenance, or use of the vehicles. Forget the lease agreement. You need to exercise your professionalism and refuse to do what the insured wants. In fact, you probably can't do this anyway. Read the full policy – liability exclusions apply to "insureds" or types of vehicles. This is a BAP exposure. I assume the vehicles are titled in the name of the business.

Q. I would like some guidance as to what our agency's procedure should be when an insured has an auto claim involving another vehicle and our insured is adamant that it is not their fault and do not want to file a claim with their carrier. Is it recommended we contact the other vehicle's insurance carrier and report the claim? Insureds are expecting guidance from their agent, any recommendations on this subject matter would be appreciated. Thanks

A. The insurance policy is a contract between the named insured and the insurance company. The agent is not a party to the contract. The agent's contract is with the insurance company, and you have contractual obligations, including reporting claims you are aware of. The named insured should report losses directly to the company not the agency. However, they normally contact you. Your job is to pass the information on to the company as soon as possible. What if the insured tells you not to file a loss and then a suit comes in later? The company could deny the claim due to late reporting and the insured could say they reported it to you. What if the other driver is uninsured? Ideally, you should report all losses you are aware of even if the insured does not feel they are at fault. Reporting the loss does not mean you are making a claim. Allow the company to investigate. You have no right to report the claim to the other carrier. If the insured is adamant about not filing a claim, you should document this with them in writing and include the potential impact of late reporting. Better yet just explain the issues for non-reporting and file the loss report. Your agency needs to develop a written procedure for this situation.

ALABAMA RECEIVES DIAMOND AWARD FOR EXCELLENCE IN EDUCATION!

Alabama reached Diamond status for the first time! Congratulations to Ed Director Ted Kinney and Administrator Tangerie Underwood! In 2023, we educated more than 1,300 agency and company employees across nine programs. These programs include: AIIA webinars, CIC, Rubles, CISR, CRM, ProFocus, P&C licensing, Ethics & E&O. Alabama worked closely with ABEN to offer webinars on their platform. The state association also offers Online Pre-Licensing for employees in a traditional classroom setting at the association office or online through a partnership with Troy University.

Ted Kinney also received an award for best podcast in the National Alliance "Awkward Insurance Program." The Awkward Insurance episode can be found at

Simplecast:

<https://awkward-insurance.simplecast.com/episodes/whats-legal-isnt-always-whats-fair>

TNA Article:

<https://www.scic.com/whats-legal-isnt-always-whats-fair/>

This episode can also be found on iTunes, Audible, iHeart Radio, Google Podcasts, and more!

2024 EXCELLENCE IN INSURANCE EDUCATION AWARD RECIPIENTS

The Excellence in Insurance Education award recognizes state associations and staff who have made significant contributions to insurance education for members and the industry. Through a variety of traditional and cutting-edge professional development programs, recipients of this award have proven their dedication to promoting quality insurance education and the Big 'I' Agent Development Group is proud to honor them for their accomplishments.



TED KINNEY

2024 CIC, CSM, CISR, CISR ELITE, AND GRADUATES

CONGRATULATIONS!

Congratulations to all new designee recipients! Your dedication and effort are paying off.

CERTIFIED INSURANCE COUNSELOR (CIC)



Mary Griggs, CIC
McGriff

Candi Campos, CIC
McGriff

William Phillips, CIC
Greenhalgh Insurance

Torie Nix, CIC
The Rinehart Agency

Jennifer Reed, CIC
The Rinehart Agency

CERTIFIED RISK MANAGER (CRM)



Kingston Hall, CRM

CUSTOMER INSURANCE SERVICE REPRESENTATIVE (CISR)



Anne Birdsell, CISR
Higginbotham – Tuscaloosa

Meredith Hill, CISR
ALFA

Ashley Guyon, CISR

Katie Grimes, CISR
The National Security Group

CISR ELITE

Benjamin Barton, CISR Elite
The Rinehart Agency

Amanda Poss, CISR Elite
McGriff

BRING ON THE NATIONAL AWARDS, ALABAMA YOUNG AGENTS COMMITTEE!

Did you hear the news?! Alabama won a national award at the National Young Agent Leadership Institute in early September.

Each year, the Big "I" National Young Agents Committee recognizes state Young Agents groups that are killing it with innovative ideas and a passion for solidifying the future of the independent agency system. The goal is to help YAs as they cultivate and inspire the next generation of independent agent leaders and bring together a community of emerging leaders to share ideas, new opportunities, and innovative practices with peer groups.



OUTSTANDING POLITICAL INVOLVEMENT

This award "recognizes the state for their outstanding achievements in promoting Young Agent participating in the legislative process."

We are super proud of all the hard work our Young Emerging Professionals have put in to taking their state Young Agent Committee to the next level. Keep up the good work!



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2024-2025 YOUNG AGENT CHAIR KINGSTON HALL

Kingston Hall, CISR, CIC, CRM, of McGriff is the newest Young Agent Chair and she is coming out swinging for the fences.

Early into her tenure, Kingston is structuring her year as Young Agent Chair to encourage other emerging professionals to identify their purposes and career paths, to set goals, and to focus for successful insurance careers. Her theme this year is “Mapping Your Future” and she has solid ideas for the next gen of insurance agents – learning how to take ownership of their futures and brand themselves.

She also leads by example. Growing up, Kingston faced a few challenges that instilled a system of learning and using tools and tips to help her succeed in high school at John Carroll High School in Birmingham. She then took those skills to Troy University where she thrived in her grades and began developing leadership skills as a member of Chi Omega Sorority. She soon became Chi O’s social director, and she joined Troy’s student government association, SGA, where her action-based leadership talent shined.

Kingston, a fifth-generation insurance agent, is the daughter of Mary Jacka Hall, the granddaughter of William Jacka, Sr., of Molton, Allen & Williams. Kingston’s great-great grandfather had an agency in the small town of Calumet, Michigan. When his son, Kingston’s great-grandfather, had business dealings in the South, he encouraged William Sr. and the family to move south in the 1960s.

Despite growing up in a multi-generation insurance family, insurance was not dinner conversation. She knew the name of the business her family was in – insurance. But that was it. The family never forced, coerced or suggested that she enter the field. Growing up, “I knew my mom worked in insurance but I thought she was just on the phone all the time. We didn’t talk much about it at home,” she recalls. Now Kingston says, “I know it sounds weird, but I love insurance!” Her face lights up and her bright blue eyes sparkle when making this statement.

Kingston loves all things aviation. Prior to the beginning of studying insurance, she earned her pilot’s license.

During college visits, Kingston visited Troy University in Troy, Ala., and she fell in love with the campus. She had planned to study Bio medics or aviation. However, she met Dr. Ed Duett, the former Risk Management Professor at Troy and began looking into the curricula. Dr. Duett made sure students understood the insurance world and offered an unprecedented level of support and mentorship; he took students to London, England, to visit the Lloyds facility.

At McGriff, Kingston is a Marketing Account Executive in the Energy and Gas division. She is very professionally mature and seasoned for someone so young and with less than ten years in the industry. She loves working in this complicated sector. Not only has she earned her CIC and CISR, she also completed her CRM designation in 2024.

Kingston loves working with her hands. She can build a realistic cake worthy of any cake baking competition, but she also enjoys working on cars. Yes, she can change the oil, spark plugs, and she has even replaced a car radiator. Working on cars with her father is one of her favorite things. The tactile feel and completion of projects fulfill Kingston’s drive to succeed.

“I’m not trying to recreate the wheel, just keep it moving forward and upward,” she says about her new role. Kingston is already bringing new ideas to events to extend exposure about what Young Agents brings to the table.

“I want to utilize my position in the best way to help young insurance professionals build relationships and to encourage participation in the state association,” she asserts. “Bring your ideas! You are not going to step on any toes!”

Kingston’s perception often differs from others’ views; however, this is one stellar attribute – it allows a new way of sharing with others where impacts can occur. She combats negative and contrary attitudes by plugging in suggestions that could change those attitudes and mindsets. When asked about her goals for her YA year as Chair, she wants others to take actionable responsibility for their futures. “But what if you had the opportunity to _____. You can fill in the blank with your aspirations and dreams, to get the most out of your career.” With this statement, one can open many possible doors and know there is support behind them, if you will only think, plan, and reach out to successful peers or mentors.

LETTER FROM YOUNG AGENT CHAIR KINGSTON HALL, CIC, CRM, CISR



“Mapping Your Future” is my theme for an EPIC year. “Mapping Your Future” emphasizes the importance of strategic planning and proactive career management. By setting clear goals, identifying opportunities for skill development, and understanding a broader industry landscape, emerging professionals can create a roadmap that guides their career trajectory.

This framework is essentially important because **Professional Growth** encourages individuals to take ownership of their career path, to seek out mentorships, and to continuously improve their skills.

This proactive approach helps identify and seize growth opportunities. **Building a Network** by mapping out career goals, professionals can strategically build relationships and connect with mentors and peers who align with their aspirations. This network is crucial for gaining insights, advice, and opportunities in their field.

Long-Term Success: A well-defined career map helps individuals stay focused and motivated, providing a sense of direction and purpose. This clarity can lead to better job satisfaction and the achievement of long-term career objectives.

In summary, “Mapping Your Future” is about planning and empowering young professionals to navigate their careers with confidence and foresight. It equips them with the tools and mindset needed for sustained success and fulfillment in their roles.

Being a part of Alabama Young Agents, Young Agents has been instrumental in my journey through **Building a Personal Reputation**. Coming from a long line of insurance professionals (5th generation), has provided me a strong foundation, but I had to and wanted to carve out my own path and establish my individual reputation. YA allows me to demonstrate my capabilities and commitment independently. Through active participation in YA and taking on leadership roles, I am building a personal brand and gaining recognition based on my own merits and contributions.

Young Agents offers a valuable platform for **Expanding My Network** with a diverse group of industry professionals, peers, and mentors. Attending various events and activities, I’ve connected with individuals who have provided insights, advice, and opportunities crucial for career development. Camaraderie and support from fellow YA members reinforce my passion for the industry and drives me to pursue goals with greater enthusiasm. Shared experiences and collective energy are a powerful source of inspiration!

Young Agents provides numerous opportunities for **Professional Growth and Learning**, from workshops and seminars to leadership training. Engaging in these learning experiences enhanced my skills, kept me informed about industry trends, and equipped me with the knowledge needed to advance in my career. This continuous growth has been essential in achieving my career goals and staying competitive in the industry.

The summer’s EPIC event was incredibly well-rounded and offered so much more than meets the eye. One key takeaway is Michael Goldberg’s session on Knockout Networking. Insights from his book emphasize the importance of building authentic relationships and creating mutual value. His advice on maintaining long-term connections by offering “**support first**” is especially valuable. This approach has already begun to influence how I manage and cultivate my professional relationships.

We incorporated CE credit at conference this year and will do so in 2025 to further highlight its value to attendees and decision makers.

Establishing **Mentorships** has been a pivotal aspect of my professional journey. Although I have a strong family network, I am determined to forge my own path and establish my own reputation. Fortunately, I had the opportunity to connect with several key mentors who played a significant role in helping me achieve that goal.

One of the most influential aspects of my mentorship experience was connecting with several individuals who were instrumental in guiding me as I navigated my career. These well-respected industry mentors saw potential in me and took me under their wing, introducing me to a wide network of professionals. They provided me with constructive feedback and career advice, helping me refine my approach and focus on areas where I could stand out. Their guidance was invaluable in shaping my career strategy and ensuring that I was making decisions that aligned with my long-term goals.

KINGSTON HALL

COMMERCIAL SECTOR SELLS TO MONARCH E&S

Monarch E&S Insurance Services (Monarch E&S), a division of Specialty Program Group LLC, has acquired Commercial Sector Insurance Brokers, LLC (CSIB), a premier provider specializing in contract binding, the mining industry, and coastal property placements.

Located in Birmingham, Alabama, CSIB is a leading Excess & Surplus (E&S) wholesale broker known for its expertise in a variety of sectors including mining, property, railroad, and trucking. This acquisition includes CSIB's robust contract binding division, which focuses on a range of risks such as contractors, lessors' risk, and hospitality. The company's management team, with over 50 years of combined industry experience, has established a strong network of retail brokers and capacity providers, positioning CSIB as a formidable player in challenging market environments.

"CSIB has established a strong reputation in our industry and brings a depth of specialization that complements Monarch's current offerings," said Derek Borisoff, CEO of Monarch E&S. "Integrating CSIB will enhance our capabilities and enable us to offer a more comprehensive contract binding solution nationwide. We are enthusiastic about the potential to expand our service offerings to include CSIB's expertise in the mining sector."

Bob Bleistine, President of CSIB, also expressed his enthusiasm for the new partnership, "Joining Monarch E&S is a transformative move for us. It presents an opportunity to leverage Monarch's extensive resources while continuing to offer the high-level, specialized service our clients expect. We are excited to contribute to and grow within Monarch's dynamic environment."

This acquisition is set to enrich Monarch E&S's capabilities, offering more comprehensive coverage solutions and reinforcing its position in the industry. The collaboration will focus on tailoring insurance products that meet the unique demands of the mining sector and other industries, aiming to exceed client expectations continually.

MARRIAGES

Congrats to Hannah Hughes of Thompson Insurance on her marriage to Cameron Tomberlin.

NEW MEMBERS

AGENCY

- All Choice Insurance – Vestavia
- CIMA Insurance Agency – Gardendale
- Tommy Foxworth Agency – Spanish Fort
- L&M Total Coverage – Oneonta
- Land Home Financial Insurance Services – Hamilton

ASSOCIATES

- CNC Catastrophe and National Claims
- DRYmedic of Birmingham
- RLI Surety

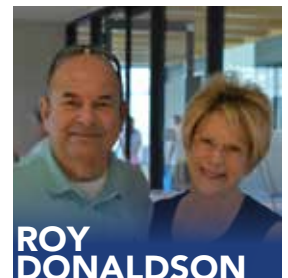


DEATHS

Our deepest condolences to the family, colleagues and employees of AIIA Past President Haig Wright of Byars-Wright, now a Higginbotham partner. Haig passed away after a lengthy battle with cancer.

AIIA sends our thoughts and prayers to Jimmy Gilbreath, a former agency owner with his wife Martha Gilbreath of Fort Payne. Martha passed away at the age of 71.

We are deeply saddened about the passing of Roy Donaldson of Tapco, from Tuscaloosa. Roy was married to Gwen Donaldson, who recently retired from Hull & Associates. Roy's sense of humor and kinship will be missed. Roy and Gwen quietly braved cancer this year. Please keep them in your thoughts and prayers.



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MEMBER OVERSIGHT –

A Professional Liability Committee, comprised of IIABA members, oversees and directly influences the program. Our program was designed by agents for agents.

AGENT ADVOCACY –

Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.



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