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**Pat Owens Big I PAC
Golf Classic**

PAGE 16

**AllA's Annual
Fall Conference**

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PRESIDENT'S LETTER

Dear AIIA Members,

Winter is around the corner and I want to say thank you to everyone who donated warm weather clothes, heaters, diapers, and more for my visits to Hurricane Helene survivors in Western North Carolina.

It is heartbreaking! The destruction and devastation are more than we have ever experienced. They will recover, but it is going to be a long road.

I have friends in the Asheville area and once we were able to reach them by phone, they asked for help. A friend of mine and I loaded up two generators, 60 gallons of water, 50 gallons of gas, four chainsaws, climbing rope and headed to Asheville Monday morning after the storm. We had no idea what we were about to get into, but we knew our friends and everyone else in the area needed help.

We traveled into the Swannanoa Valley to see where they needed our help. We were dispatched to cut trees off roads in the mountains. We performed welfare checks on people stranded in their homes. On our way, we stopped to help a search and rescue swift water rescue team on the Swannanoa River who were literally pulling human remains out of the debris. This was the most chilling thing I have ever seen. Many people have nothing left: no home, no car, no clothes, nothing.

The shelters are doing a great job along with all the makeshift soup kitchens feeding the displaced and the volunteers, but they still need our help. They are in desperate need of essential supplies like soap, diapers, hygiene products, baby wipes, etc., but the biggest concern now is the cold weather that is about to set in. Winter clothes are essential. If you have ever been to the mountains of Western North Carolina during the fall and winter you know how cold it gets. We will be collecting propane heaters, propane tanks, space heaters and more warm coats for the next visit which will be occurring sometime in early January. Please feel free to bring supplies to the AIIA office in the afternoons.



THANKS TO ALL WHO DONATED!

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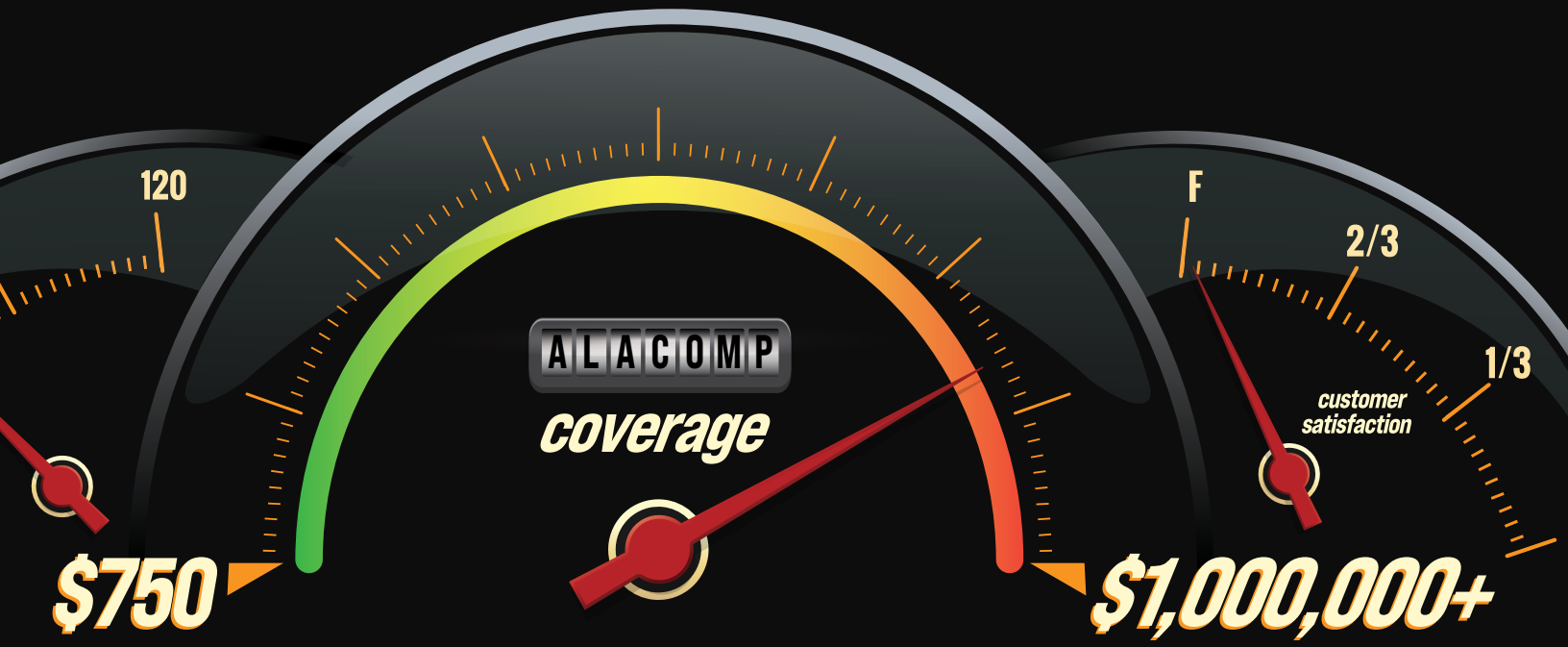
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Editor's Letter

As another year comes to a close, I always enjoy the spirit of thankfulness, kindness and generosity that leads us all to the excitement of the coming new year and new beginnings.

Your Association's appreciation for our members never waivers. It warms my/our hearts to see your accomplishments, rewards and accolades where giving matters to you. Each of us has passion projects and things that tug on our heart strings, which spur us to take action to help someone in need, to right a wrong, or to just listen to another's problems to ease their burden. Let's face it, we have all worked with a client who felt better after airing their grievances.

It is the nature of insurance agents to be givers, to be kind and to want to be of assistance to someone with a need that we can identify and offer solutions. As AIIA EVP Bill Jacka says, "We are Financial First Responders." Many of us have witnessed how insurance can help families get back on their feet again after a devastating loss. Or we have delivered a life insurance check just in the nick of time to a grieving family.

We are the folks who hold the door at church on Sunday; we sit in the stands of our high school and college sports teams, and we listen to our clients complain when trying to save money on insurance. Do you ever feel like a human dart board, or like the recipient of a battering ram? We understand. People want to be heard, and often that's all we need to do. Listen.

AIIA is listening. And sharing! Our social media intern Mary Margaret Ragland is working on a project to follow member agencies and companies on social media platforms: Facebook, LinkedIn and Instagram. Here, we can learn more about the good things you are doing in your communities and share those online with each other and the public. Please follow us back and engage with us to share the good tidings independent agents and carriers are doing for good.

The Birmingham Independent Insurance Agents local association annually donates thousands of dollars to Birmingham charities. The Montgomery local association does the same.

As 2024 closes, I am aware that even though some things change, some things do not change. We will get wrapped up in our daily grind once January's cold freezes our hands and feet, but hopefully not our hearts. Let's keep being our best selves even after the holiday allure fades.

Join us for committee day on January 15, 2025, where you can voice your insurance issues and concerns with your association and fellow agents. As always, we are listening.

2025 LEGISLATIVE

FREE CONFERENCE

FEBRUARY 18-19, 2025

Tuesday, 5:30 pm Lawmaker Social

Wednesday, 8:00 am Breakfast

9:00 am Conference

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GREAT GOLFING, GUYS & GALS!!!

The Annual Pat Owens Big I PAC Golf Classic held at Timberline Golf Club gave agents and company reps a good getaway in the sunny outdoors. With 17 teams in the morning and 13 teams in the afternoon, the day played out just like the end of summer days: slow, easy and enjoyable!

There were a few new items this year, such as the Wine Ring Toss and the Social Media Competition for a bottle of the highly-coveted Blanton's. Additionally, new this year - all B division teams were placed in a random drawing, from which the winning top three B division teams were selected randomly.

Thanks to our YA Chair Kingston Hall and YA Legislative Chair Lura Denson for their creativity, determination and assistance on these inaugural side items!

Congratulations to Elizabeth Roth of Marsh McLennan for winning the Blanton's Bourbon. She met all criteria and won the Wheel of Names spin. Many folks participated but several did not meet all criteria. Be sure to like and follow AIIA and Young Agents on socials!

SPECIAL SHOUT OUT TO PAPER DOLL for supplying our ring toss wine and spirits!

Thank you to all of our teams, sponsors and volunteers! We could not do it without you.

You can view tournament images on SmugMug here:

<https://alisonray.smugmug.com/2024-BigIPacGolfClassic/n-WgWH8K>

You can also Upload Your Images here!

<https://alisonray.smugmug.com/upload/RFXk4d/2024BigIPacGolfClassic>



GOLF WINNERS

AM

A-Division Winners

1st Place:

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

2nd Place:

Peak Insurance – Blake West, Will Swift, Jere Peak, and Joe Cravens

3rd Place:

Schutz Agency – Brad Trotter, David Schutz, Poppy Schutz, and Kenny Smith

B-Division Winners

1st Place:

AL Self-Insured Work Comp Fund - Christina Glass, Jerrod McCoy, Brent Teel, and Dennis Hulsey

2nd Place:

Alabama Retail Comp/ ARC – Elizabeth Ann Hall, Kingston Hall, Hannah Hughes, and Ben Bailey

3rd Place:

Individual Team – BIIA Members Lauren Black, Loren Gibson and Unition Cyber Chandler Taylor, Peyton Moore

Mulligan Winner – Kenny Smith

Straightest Drive – Chet Shonk

Closest to the Pin #7 – Ethan Davis



PM

A-Division Winners

1st Place:

Peak Insurance – Blake West, Will Swift, Jere Peak, and Joe Cravens

2nd Place:

Johnson & Johnson Team – Erik Vega, Tyler Pugh, Chase Traffica, and Josh Price

3rd Place:

Associated Insurance Administrators / AiA – Brian Tolomeo, Patrick Albrecht, Drew Armstrong, and Clayton Dunn

B-Division Winners

1st Place:

EMC Team – Eric Opperman, Trey Lingo, William Phillips, and Mitchell Moss

2nd Place:

Iroquois Team – Perry Grant, Don Smythe, Gregg Mayo, and Torey Hatfield

3rd Place:

DRYmedic Team – Daniel Cox, Jacob Pugh, Todd Roberts, and Kevin Myrick

Mulligan Winner – Jere Peak

Straightest Drive – Matt Davis

Closest to the Pin #7 – Brian Burkman

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Breakfast – Commercial Sector Insurance Brokers
Lunch – ServPro of Birmingham & CRC
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Hole In One Sponsors – ServPro of Birmingham, Columbia Insurance Group,
Builders Insurance Group, AiA/Associated Insurance Administrators, Openly
Beverage Carts – The Sheffield Fund, Jencap
Straightest Drive – Imperial PFS
Closest to the Hole – Capital Premium Finance
Golf Carts – The National Security Fund
Mulligan Table – XS Brokers Insurance Agency, Inc.

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RELYING ON STRANGERS TO LOOK OUT FOR YOUR CUSTOMERS?

Their personal umbrella should include uninsured/underinsured motorist coverage.

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

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BIG I NATIONAL NEWS: THIRD-PARTY LITIGATION FUNDING TRANSPARENCY BILL INTRODUCED IN HOUSE



The Third-Party Litigation bill would require the disclosure of the financing agreement between investors and plaintiffs.

by Raaed Haddad

On October 7, 2024, the chairman of the House Judiciary Subcommittee on Courts, Intellectual Property, and the Internet, Rep. Darrell Issa (R-California), and Rep. Scott Fitzgerald (R-Wisconsin) introduced H.R. 9922, the "Litigation Transparency Act of 2024" into the U.S. House of Representatives, which would require the disclosure of parties receiving payment in civil lawsuits.

Specifically, the legislation would require the disclosure of investors who have a right to receive payment based on the outcome of a case, as well as the disclosure of the financing agreement between investors and plaintiffs.

Many factors are fueling the current property insurance crisis. Among them is the abuse of the legal system. It is a significant problem and adds considerable costs to the insurance industry and the price that consumers pay for property insurance. While consumers are feeling the pinch on premiums in the hard market, third-party litigation financiers are generating significant financial returns from the American legal system.

Third-party litigation funding (TPLF) involves a third-party providing funding to a plaintiff in exchange for a share of any financial recovery from a lawsuit. Proponents argue that it can help plaintiffs pursue legal action when they might otherwise lack financial resources. Opponents argue that TPLF contributes to higher awards, longer cases and greater legal expenses.

The insurance industry is united on Capitol Hill and strongly supports reforms to require disclosure of TPLF to all parties and the courts. The Big "I" and other industry trade associations along with insurance carriers have had numerous discussions with members of Congress and their staff expressing concerns over TPLF.

The Big "I" will continue to advocate for litigation reform, particularly more transparency from those funding litigation, while advocating for independent insurance agents. Look out for updates in the News & Views e-newsletter.



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your business &
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Big "I" Markets bigmarkets.com

Big "I" Markets is an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions along with ownership of expirations. Products range from affluent homeowners to bonds to small business with cyber liability and special event coverage.

Legal Advocacy

independentagent.com/legal-advocacy

The Big "I" legal department helps members navigate a plethora of business and legal issues such as carrier contract reviews, trademark use and infringement, antitrust and federal laws and regulations effecting the insurance industry. This site includes memorandums and FAQs to assist members in complying with the complex legal requirements of federal laws and regulations that affect their agency and brokerage businesses.

E&O Happens Website

independentagent.com/EOGuardian

The Big "I" Professional Liability program's risk management web site features more than 700 pages of insurance agency risk management information, available exclusively and at no cost, to Big "I" members. The site includes claim examples, risk management articles, E&O Claims Advisor newsletters, sample disclaimers, sample customer letters, and a webinar and podcast archive.

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trustedchoice.independentagent.com

Trusted Choice offers a one-stop shop for all advertising and marketing needs for Trusted Choice® agents. Access logos, advertising material, branding guidelines, plus your agency's profile and account information. Learn more about what the brand is doing for your agency and take advantage of free digital and print campaigns.



ADD USERS FROM YOUR AGENCY TO TAKE FULL ADVANTAGE OF YOUR MEMBERSHIP!

Each staff member at your agency can enjoy all the Big "I" resources listed. Contact your state association to be sure all staff are recorded to maximize the full value of your member benefits.

Rough Notes Advantage-Plus

independentagent.com/roughnotes

This member resource is a trusted insurance knowledge base platform available at a member exclusive discounted price to Big "I" members. Quickly get the information you need to understand your customers operations and exposures while identifying appropriate coverages. Gain access to the resources your agency needs, such as E&O checklists, sales and marketing tools, proposal language, plus training and development support. (Fee based)

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BIG

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Claims data from the Big “I” Professional Liability program consistently shows that “failure to offer” (and lack of documentation) are a leading cause of agency E&O claims. That’s why Big I Advantage has partnered with leading carriers to ensure you have easy access to additional coverages at your fingertips. Are you offering small business cyber, flood, personal umbrella and in-home business? Doing so can protect your agency from E&O claims, and increase sales and client satisfaction.

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AIIA'S FALL CONFERENCE

On October 16th, agents and company partners gathered in Birmingham at the AIIA Headquarters for a full day of learning and networking. Berkley Management sponsored our speakers Beth Synder Simpson, RPLU, of Berkley Management Protection and Melisa Zwilling, an Attorney at Carr Allison in Birmingham.

Each speaker covered important topics related to employment issues. Topics included Employment Practices Liability, Directors & Officers Liability, "How to NOT Get Sued for Discrimination, Harassment and Other Employment Related Claims," and "Beware What You Put In Writing: Emails and Text Messages Can and Will Be Used Against You in Litigation."

These topics hit home with managers and owners. One of the biggest takeaways was the reiteration about documenting everything that happens in your work place. Documentation matters most! Document. Document. Document!!

Attendees noted in the final survey that they received a lot more information than they expected. Love to hear that!

Exhibitors included AIMS/Alabama Insurance Management Services, AiA/Associated Insurance Administrators, Burns & Wilcox, Frank Hamilton Sims Insurance, HICI (a Shelter Insurance Company), Imperial PFS, National General an Allstate Company, Philadelphia Insurance, PLM Insurance Company, The National Security Group, Steadpoint Insurance Group, Union Cyber.

Special Thanks to Berkley Management Protection for Sponsoring our speakers and more. Other portions of the day were sponsored by our generous First Step Sponsors, which you can find on page 4.





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PRIVACY CONCERNS & CYBER COVERAGE: NOW MORE IMPORTANT THAN EVER BEFORE

As privacy laws continue to evolve across the country, it's essential for businesses to stay informed about their obligations. States such as Iowa, Indiana, and Colorado have enacted comprehensive data privacy laws that require companies to be proactive about protecting consumer data. Here's what you need to know about these laws, how they could affect a business, and how to stay protected.

WHAT ARE THESE LAWS?

Several states, including Iowa and Indiana, have passed their own privacy laws, such as the Iowa Consumer Data Protection Act and the Indiana Consumer Data Protection Act. These laws are designed to give consumers more control over their personal data and establish requirements for businesses like:

- **The right for consumers to access, delete, or correct their personal data.**
- **Strict consent requirements** for processing sensitive data such as health and biometric information.
- **Notification obligations** if a data breach occurs.

WHY SHOULD BUSINESSES BE CONCERNED?

Failure to comply with these state privacy laws can result in hefty fines and lawsuits. For example, under Iowa's and Indiana's privacy laws, businesses can face regulatory enforcement actions, fines up to \$7,500 per violation, and lawsuits from consumers if their data rights are violated. These could involve:

- **Data breaches:** If a business's systems are breached and customer information is exposed.
- **Failure to meet compliance deadlines:** For example, missing the 45-day response window for consumer requests to access or delete their data.
- **Lack of adequate consent management:** Not obtaining proper consent before collecting or sharing sensitive consumer data.

WHAT WOULD A CLAIM LOOK LIKE?

Imagine a scenario where a hacker gains access to your system or your agent's and exposes customer data. A customer could file a complaint with the Indiana Attorney General, leading to investigations and fines. Additionally, if customers experience financial harm due to the breach, they may file lawsuits for damages. The result could be significant legal costs and reputational damage.

WHERE CAN YOU FIND COVERAGE?

The good news is that Cyber Liability Insurance can help protect against many of these risks. Here's how:

- **Cyber Liability:** Covers costs related to data breaches, including legal defense, notification expenses, and settlements.
- **Professional Liability (E&O):** Protects against claims that your or an agent's business failed to comply with data privacy laws or did not adequately protect sensitive information.
- **Directors & Officers (D&O) Insurance:** Helps defend your leadership team if they are sued for failing to oversee the company's compliance with privacy laws or for cybersecurity mismanagement.

With state privacy laws becoming stricter, now is the time to ensure that your business, or your clients' businesses, are both compliant and covered. If you need guidance on your current coverage or would like to explore additional protection for these emerging risks, feel free to reach out to Carol Hunt at hunt@aiaa.org or call 205.326.4129, ext. 109.

EDUCATION CALENDAR

JANUARY

- 4 E&O and Ethics Seminar – Webinar
- 9 CISR Insuring Personal Auto Exposures – Webinar
- 21 CISR Insuring Commercial Property Exposures – Webinar
- 27 – 31 Property & Casualty Licensing School – In-person, Birmingham

FEBRUARY

- 11 CISR Insuring Personal Residential Exposures – Webinar
- 12 – 13 CIC Agency Management – Webinar
- 18 William T. Seminar – Webinar
- 25 CISR Insuring Commercial Casualty Exposures 1 – Webinar

MARCH

- 5 – 6 CRM Control of Risk – AIIA Classroom, Birmingham
- 13 CISR Other Personal Lines Solutions – Webinar
- 18 CISR Insuring Commercial Casualty Exposures 2 – Webinar

APRIL

- 3 CISR Agency Operations – Webinar
- 9 – 10 CIC Commercial Casualty – Webinar
- 22 E&O and Ethics Seminar – Webinar
- 23 Elements of Risk Management – Webinar



TED'S TABLET

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.

Q. Our Agency has always (as a Courtesy) sent a letter to insureds who cancelled for non-pay after they cancellation has taken place. It's one final notice and a prompt to reach out. We would like to stop sending letters but want to notify our clients properly. Can we just send a letter to the insureds who have cancelled for non-pay previously and may have received our after-cancellation letter or do we need to send the letter to all our insureds?

A. This has become a procedure and changing the procedure requires notification of those parties impacted by the change. I see no reason to send it to all your insureds, just those you've contacted in the past.

!!!ATTENTION!!!

CIC COURSE LOCATIONS CHANGING IN 2025

The 2025 CIC format is changing somewhat. Since the end of COVID, we have offered our classes on a "hybrid" basis - part classroom and part online. We have seen our classroom numbers drop in the past year, so we are offering three classes on a webinar-only basis in 2025. Please make a note of the changes.

Here's the schedule:

February 12-13	Agency Management	Webinar only
March 5-6	CRM	Classroom only
April 9-10	Commercial Casualty	Hybrid
May 14-15	Commercial Multiline	Hybrid
July 9-10	Ruble Graduate Seminar	Webinar only
August 6-7	Commercial Property	Hybrid
September 17-18	Personal Lines	Webinar only
November 5-6	Ruble Graduate Seminar	Hybrid

If you are looking for a live classroom course, choose the CRM course or the four hybrid courses.

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

This year, I focused on increasing the involvement of our Associate Members. Recognizing their crucial role within our organizations, both at the local and state level, I introduced six new associate positions within the Regional Directors Young Agents leadership team.

Here is how these Associate Member Regional Directors act as valuable resources for young professionals:

ON-THE-GROUND PRESENCE

Associates are embedded in agency offices daily, giving them a unique vantage point. They interact with young professionals regularly and have an in-depth understanding of the office dynamics and the interests of these emerging professionals.

INFORMATION DISSEMINATION

By creating these new associate positions, we've empowered associate members to act as conduits of information. They are well-positioned to share updates about Young Agents' initiatives, events and opportunities directly with their peers. This ensures that young professionals are kept informed about relevant activities and can participate actively.

PERSONAL OUTREACH

Associates, being familiar with the young professionals in their agencies, can personally invite them to get involved. This personal touch often makes a significant difference, as young professionals are more likely to engage when they receive direct personalized encouragement.

FEEDBACK AND ENGAGEMENT

Associates can gather feedback from their peers about what types of involvement or support they're interested in. This feedback is invaluable for tailoring our initiatives to better meet the needs and interests of young professionals.

For example, one of the associate Regional Directors organized a blood drive in their office. This initiative not only raised awareness about a crucial cause but also provided an opportunity for young professionals to engage in a meaningful activity, fostering community spirit and involvement.

FOR THE 2024-2025 YEAR, OUR ASSOCIATE REGIONAL DIRECTORS ARE:

District 1 – Bragan Jackson, Bass Underwriters

District 2 – Jay Burton, AlaComp

District 3 – Lyndsey Knecht, CRC Group

District 4 – Loren Gibson, Alabama Self-Insured Workers Compensation

District 5 – Emiley Stevens, National Security Group

District 6 – Jaylan Matthews, The Sheffield Group

District 7 – Elizabeth Anne Hall, Alabama Retail Comp

THANK YOU ALL FOR YOUR ONGOING SUPPORT!



Jaylan Matthews and Kingston Hall at the Halloween Blood Drive at The Sheffield Group HQ



BIIA 65TH ANNUAL FIREFIGHTERS OF THE YEAR LUNCHEON

The Birmingham Independent Insurance Agents local association held the 65th Annual Firefighters Awards Luncheon at the Birmingham Botanical Gardens in October. Head table special guest speakers included Mr. Brian Blakes of the Birmingham Fire & Rescue Service, Retired U.S. Secret Service Agent Mr. Michael Williams and Fire Chief Cory Moon of the Birmingham Fire & Rescue Service Department.

The crowd enjoyed Mr. Williams' eye-opening presentation about his contribution serving our highest elected officials. We warmed to his confession of his childhood dream of being a firefighter and appreciated his dedication and honesty about his time in the Secret Service.

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

"We honor those men and women who risk their lives daily," said BIIA President Brian Smith. "One of the most difficult parts is choosing those who have gone above and beyond the call of duty. Every one of you risk life and limb so that others may receive the precious gift of life. We deeply appreciate all of you. Please know that you are in our hearts and in our minds continuously."

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

The following names have been inscribed alongside their fellow firefighters: Fire Lieutenant John Songer, Fire Sergeant Andrew Mosley, Firefighter JaColby Heggler, Firefighter Christopher Freeman, Firefighter Timothy Emerson, Fire/Paramedic Tommy Reese Jr., Fire Lieutenant John Kelly.

The Birmingham Independent Insurance Agents will also donate a monetary amount of \$500 in your honor to American Heart Association. You are a dedicated, selfless group of individuals and we applaud you!!

You can view the images online at:

<https://alisonray.smugmug.com/2024-BIIA-Firefighters-Award-Luncheon/n-NSNGFS>

Guest upload:

<https://alisonray.smugmug.com/upload/ZTvDrK/24biiagguest>





SEEN & HEARD



Cheers to Lin Moore, of Pritchett-Moore Insurance a Higginbotham agency, for being inducted into the Tuscaloosa County Civic Hall of Fame this fall.

MARRIAGES

Congratulations to Hope Eakins of AlaCOMP on her recent marriage to Allan Hamner.

Congratulations to Avery Friday, now McCrary, of AiA (Associated Insurance Administrators) on her recent marriage to Ross McCrary.

DEATHS

It is with a sad heart to report the passing of Becky Cruz of Peak Insurance. She was only 59. Please keep her husband, children, family and coworkers in your thoughts during this time.

We are sad to report that Betty West of West Insurance in Oxford passed away recently. She will be greatly missed.

Do you have news you'd like to share with fellow agents and friends? Let us know. We try to stalk your socials, but a direct message or email is more effective! Simply send your news via email to aray@aiaa.org.

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2025 AIAA EVENT CALENDAR

JANUARY 15

AIIA & YA Committee Day – AIIA HQ

JANUARY 27 – 31

P&C Licensing School – AIIA, Birmingham, Classroom only

FEBRUARY 12 – 13

CIC Agency Management – Webinar only

FEBRUARY 18 – 19

Legislative Social & Conference – RSA Plaza Terrance, Montgomery

MARCH 5 – 6

Certified Risk Manager Course, CRM – AIIA, Birmingham, Classroom only

MARCH 7

BIIA Gala & Charity Auction – Regions Fields

APRIL 9 – 10

CIC Commercial Casualty – AIIA, Birmingham, Hybrid

APRIL 11

Excalibur Clay Shoot – Selwood Farm, Alpine, AL

MAY 8 – 10

129th AIIA Convention & Trade Show – The Lodge At Gulf State Park, Gulf Shores, AL

MAY 14 – 15

CIC Commercial Multiline – AIIA, Birmingham, Hybrid

MAY 22

AIIA Annual Crawfish Boil – AIIA HQ

JUNE 23 – 27

P&C Licensing School – AIIA, Birmingham, Classroom only

JULY 9 – 10

CIC Ruble Graduate Seminar – Webinar only

JULY 31 – AUGUST 2

Young Agents EPIC Conference – Hilton Pensacola Beach

AUGUST 6 – 7

CIC Commercial Property – AIIA, Birmingham, Hybrid

AUGUST TBD

AIIA & YA Committee Day – AIIA HQ

SEPTEMBER 16

Big I PAC Golf Classic – Timberline Golf Club, Calera, AL

SEPTEMBER 17 – 18

CIC Personal Lines – Webinar only

OCTOBER 15

Alabama I-Day – University of Alabama, Tuscaloosa

OCTOBER 22

Fall Education Conference & Trade Fair – AIIA HQ

OCTOBER 27 – 31

P&C Licensing School – AIIA, Birmingham, Classroom only

NOVEMBER 5 – 6

CIC Ruble Graduate Seminar – AIIA, Birmingham, Hybrid

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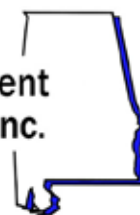
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For more information, scan the QR codes shown, or contact

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