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Hoover

2023 - Issue 4

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PRESIDENT'S LETTER

As we come near the end of 2023 and into holiday season, we have so much to be thankful for. Sometimes it's easy and routine for us to say we are thankful for our families, our friends, our jobs, etc. but the reality is, not everyone feels that and can say that. If 2023 has been a tough year for you and you question what is there to be thankful for? We all should be thankful for Jesus Christ and the gift of salvation He has made available to all of us. I hope you, your family, and your agency have a blessed Christmas, Hanukkah, and New Years!

I don't have to tell anyone about the market conditions we are experiencing in our industry. As challenging as it may be at times, I want to encourage you and remind you that we will get through this hard market. This is not the first hard market we have been in, and it will not be the last. But working together when we can, as we should, we will get through this.

Our fall education conference was held in October for the first time since Covid hit. A big thank you to our exhibitors and to those who attended. Sam Bennett was one of our speakers and led a great discussion session on Insuring Items That Move. Jim Craft, Imperial PFS Sales Executive VP led our afternoon session where attendees were able to pick up all 3 CE hours required for ethics. If you were unable to attend, I urge you to attend and send your staff to this event in 2024!

We also had the privilege to participate with one of our partners, Make-A-Wish Alabama in making a young man's wish come true by providing a game day experience package to a Mississippi State football game. I was honored to be a part of this, and I hope the young man and his family had a fun filled weekend in Starkville! You can see the happy faces on pages 14 and 15.

You have an opportunity to join AIIA and state legislators and state supreme court candidates at the Legislative Conference in Montgomery,



KELLY ADAY

coming February 13. I know Ivie Isler and the Young Agents team have been working hard to make this a successful event. The relationship we have formed over the years with our legislators and candidates at this conference helps us to get things passed that benefit our agencies and our customers.

The Executive Committee and several others attended the Southern Agents Conference in Atlanta the first weekend in December. This was one of the best Southern Agents Conferences I have been a part of. When independent agencies and state associations come together and work together, the sky is the limit as to what can be accomplished.

The relationships that I have made by being involved in this association are priceless. The people I have met, the friendships that have been formed, and the memories that have been made will be with me forever. I urge you to get involved in our association. I promise you will not regret it.

Lila and I wish you all a very Merry Christmas!

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EDITOR'S LETTER

Dear Members,

"Life is continuous self-improvement," has been my personal motto since I was at least eight years old. Whether this includes academic learning, a spiritual journey or a path to better health, that motivating fire inside our bellies keeps burning and churning.

This is true for association work. As a staff we have the pleasure to work with insurance professionals during the "Association Season" of their lives. We watch members' children grow and have families of their own. We make friends, and good friends with whom we stay in contact, even when we no longer see them at events. It's a special world here at AIIA and we truly appreciate the bonds we form with our association family.

But the Association is more than networking at events. Your association is the best advocate for the independent agency system in Alabama. We are more than 125 years old, yet still fresh!

We watch for bad legislation and push forward good legislation at the state and national levels through Big I PAC and InsurPac. We offer intelligent education courses from seasoned instructors like Ted Kinney, Lisa Worley and Frank Millsaps to name a few. We certainly have one of the best pre-licensing schools in the state thanks to Earlie Simmons.

We are here to help new agents and agencies get established and to open their business doors. We connect them with member carriers and vendor companies. We promote the IA system with branding through Trusted Choice, which is the consumer-facing "Find an Agent" search feature. We take calls from the public when they seek a local agent or have trouble understanding what's what in their policies. We have market access programs, exceptional errors and omissions programs and a stand-alone personal umbrella policy through RLI, which also has a great At-Home Business Policy.

We love our partnerships with our company associate members – not just their financial support, but knowing our connections have a pivotal role in keeping the insurance industry moving. Our company partners are always super helpful, especially when we're trying to help an agent find placement on a risky piece of business.

AIIA tries to stay abreast and keep you "in the know" on new regulations from the Dept. of Insurance, insurance trends, carrier news and more.

In today's techy society, with all the cyber fears and social media demands, daily tasks combined with trying to find faster solutions can be overwhelming. It seems our emails overflow daily with new possibilities. Let's be honest - who has time to read them all!? There is the Agents Council for Technology (ACT) to assist us with this when our carrier partners cannot. Learn more at www.iiaba.net/act.

In the latter section of this issue, we want to remind you of some of your member benefits. By all means go to your carrier partners first, but if you need help, we are here to assist as best we can. As I have often mentioned, please let us know what you need. We cannot correct problems or issues that are not made aware to us. **Reach out to us – we are listening!**



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FALL EDUCATION CONFERENCE & TRADE FAIR RETURNS

The Fall Education Conference and Trade Fair returned this fall after a pandemic pause. Held at the AIIA Office in Birmingham, the one-day class included two different speakers for continuing education credits and exhibitors' tabletop exhibits.

AIIA President Kelly Aday of Sam Newton Insurance presided over the conference. Kelly once chaired the Small & Rural Agents Committee, which started this conference over two decades ago under the leadership of Sam Newton. We are honored to continue Sam's legacy – the conference is open to all agents and companies of all sizes and locales.

Many long-time friends and several new faces joined us for the day. The smaller venue and crowd made the day very interactive and informative. The audience had time to ask questions and deep dive into the content.

Agents and carriers also had many opportunities during breaks and lunch to spend with each other. They get to know carriers on a close and friendly level, learning more about products and coverages.

Guest speakers and topics included Samuel T. Bennett, CIC, CPRM, AFIS, CRIS, CPIA, of Harrison Agency in Missouri. Sam spoke on the topic of "Insuring Items That Move -How the CGL, PAP & BAP Can Be Used To Protect Our Clients".

Jim Craft of Imperial PFS spoke on Ethics for three hours of ethics credit. The crowd loved the question and answer session because correct answers were rewarded. Positive vibes make a real difference.

The Fall Conference will be back next year in mid-October.



Alabama Independent Insurance Agents would like to thank the following companies for their generous contributions to this conference. Without them, none of this would be possible.

EXHIBITORS

AIMS / Alabama Insurance Management Services
Alabama Self-Insured Work Comp Fund
Associated Insurance Administrators (AiA)
Burns & Wilcox Ltd.
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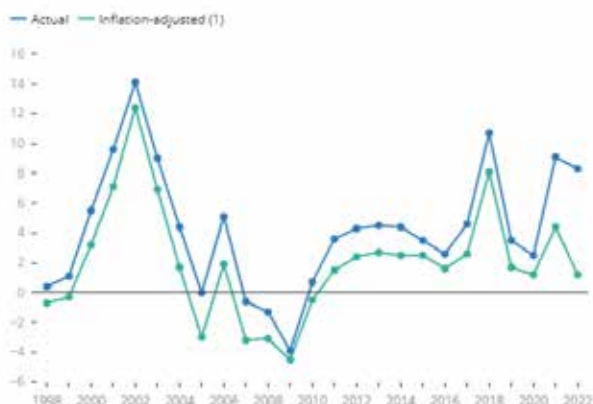
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Stonetrust Workers' Compensation
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THE EFFECT OF THE HARD MARKET ON AGENCY VALUES

For many insurance agencies, the hard market yields a double-edged sword as it relates to agency values. Some of the impacts of the hard market can have a positive impact on agency value, while others will work to depress values. Understanding these impacts will be key to helping you navigate these uncertain times.

Percent Change from Prior Year, Net Premiums Written, P/C Insurance, 1998-2022



(1) Adjusted for inflation by the Insurance Information Institute using the GDP implicit price deflator.

Source: NAIC data, sourced from S&P Global Market Intelligence; Insurance Information Institute.

The Insurance Risk Management Institute (IRMI) defines a hard market as “an upswing in a market cycle when premiums increase and capacity (the supply of insurance available to meet demand) for most types of insurance decreases.” The net effect is that insurance is more expensive and harder to obtain. IRMI notes that during the last three hard markets, inflation-adjusted net premiums grew 7.7% annually (1975-1978), 10.0% (1984-1987), and 6.3% (2001-2004).

Key Drivers of Hard Markets

Carriers can experience pain and profit loss due to economic, political, and climate factors – or a combination of these factors. When they move to counteract the impacts of these factors and bolster their profitability, a hard market ensues. Some factors include:

- Stock market decline driving down investment returns
- A regulatory environment that is not friendly to carriers
- Increasing frequency and severity of losses

These factors will often change the carrier’s appetite for writing business in certain sectors, the fee structures they will have with agencies, and a re-focus on underwriting.

Characteristics of Hard Markets

When the market hardens, we are likely to see:

- Higher premiums
- A re-focus on underwriting with strict criteria, making it more difficult
- Reduced capacity and markets for insureds
- Less competition among carriers, ensuring higher premiums throughout the market

Positive Factors of the Hard Market on Agency Values

The first positive factor is that most agencies will likely see premium increases due to the rate being taken by their carriers. An increase in premiums goes hand-in-hand with an increase in commissions and annual revenue. This will result in overall premium growth that is not being driven by new business production.

The second positive factor is that the hard market makes it more difficult for clients to shop their coverage with competitors, as the pain is being distributed fairly evenly. Therefore, retention rates should be higher than normal for an agency.

Negative Factors of the Hard Market on Agency Values

While there are two positive factors, there are four negative factors of a hard market on agency values.

First, the increase in claims, the cost of claims, and loss ratios will have a negative effect on the profitability of the business. This will make it difficult for agencies as the typical level of profit-sharing they’ve received in the past few years will diminish substantially, and many agencies will be looking at no profit-sharing at all. This could result in a loss of agency revenue of 6%-10%, likely decreasing overall value of the agency, especially if this trend continues for 2 or more years.

Second, due to the financial strain and increased loss ratios that carriers are experiencing, they are taking action with their agency partners in order to lessen the burden of their financial stress. By introducing new underwriting restrictions and tightening what new business is written, carriers are also now decreasing the commission structure with their new agency partners. This will have a long-term impact on agencies as they experience a permanent loss of revenue. When the market stabilizes, agencies will likely be making 12% versus 15% on their renewal books of business, however rates will not be increasing by the same margin, therefore resulting in a loss of revenue.

Third, the underwriting restrictions are making new business growth incredibly difficult. While retentions are steady, organic growth is likely to be stagnant or slightly down because of the tight underwriting market. Even agencies with a strong organic growth culture will have difficulty matching the growth of prior years due to the underwriting restrictions.

Fourth, the strain and stress that the current insurance climate has on agency staff. The pressure that agency staff are experiencing is real. The result is that agencies are having to do more to retain their talent and avoid burnout, and doing so while their profits are being suppressed. This may be short-term, but cumulatively all of these items have an effect on profitability.

Agency profitability is one of the key metrics in determining its valuation. While we are still sorting out the long-term effect of the hard market on agency valuations, we believe the short-term is a mixed bag – some good and some bad. To learn more about how the hard market is affecting your agency's value, please contact Jodie Shaw at jodie@iavaluations.com.

About IA Valuations and Agency Link – Founded in 2017, the IA Valuations team has performed over 220 valuations to independent insurance agencies across the U.S. Our advisors have 25+ years of experience guiding agency owners on maximizing their agency value, planning, and legal needs for ownership transition. In addition, IA Valuations has provided perpetuation planning, financial modeling and business planning for independent insurance agencies. Finally, IA Valuations has advised dozens of agency owners on selling their agencies through our Agency Link process. Agency Link is a platform that connects buyers and sellers together to further the growth and strength of the IA system. To learn more about IA Valuations, please visit IAValuations.com or contact@iavaluations.com.

The information provided in these documents is general in nature and shall not be construed as personal legal, tax or financial advice for your situation. Please contact@iavaluations.com to discuss your personal situation.

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By: Craig Niess, CVA, MBA



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A FOOTBALL DREAM COMES TRUE MAKE-A-WISH GRANT WISH REVEAL

October 18th was a whirlwind of fun and warmheartedness for your AIIA team, executive and board members and some great YA professionals. Wish kiddo Luke, who turned seven years old just a few days before his wish reveal, loves all sports and all things Mississippi State Bulldogs. His wish was to attend a State football game.

Make-A-Wish is one of the philanthropies of our larger national association. Trusted Choice generously has an annual grant program to which state associations can apply. Your Alabama association applied. We were thrilled and excited upon receipt that our grant was selected to provide \$5,000 towards a VIP experience for Luke and his sweet family.

We turned the Fall Education Conference and trade show floor into a Mississippi State Bulldogs football birthday party for one special Make-A-Wish kiddo; we changed the room vibe in a span of only 25 minutes! Team spirit overflowed as we cleaned, rearranged, decorated, and set up food and games. It was totally worth it!

Special Thanks to Cathy Lilio of Aligned Insurance, Chasity Maxwell, Loren Gibson, Heather Thigpen, Jaylan Matthews, Kelly Aday, Jay Burton, our friends from Make-A-Wish Alabama Mary Melton and Beth, plus the hardworking the AIIA crew!

Visit Facebook for AIIA or Make-A-Wish Alabama to see more of Luke's VIP Bulldog experience.



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2024 LEGISLATIVE CONFERENCE

FREE

FEBRUARY 13, 2024

9:00 am 6:00 pm

PRESENTED BY THE AIIA YOUNG AGENTS &
AIIA LEGISLATIVE COMMITTEES



NEW FEATURES

CAPITOL TOUR

Experience the history and our legislators in action on the afternoon Capitol Tour. Our group will have a private, guided tour to see the home and inner workings of our state government. There will be a bus to transport guests from Embassy Suites to The Capitol and RSA Plaza.

ONE-DAY FORMAT

Your time is important. From lunch to the evening social, the revised fast-paced schedule facilitates quality time with industry colleagues and legislators.

GUEST SPEAKERS

Mark Fowler

Alabama Insurance
Commissioner



Bryan Taylor

Candidate for Supreme
Court Justice



Marty Connors

Lobbyist



Lawmaker of the Year

Revealed at Legislative Conference



www.aiia.org

More information
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2024 LEGISLATIVE CONFERENCE

FREE

FEBRUARY 13, 2024
9:00 am 6:00 pm



AGENDA

Presented by the AIIA Young Agents and Legislative Committees
Sponsored by AIIA First Step Sponsors

9:30 am AIIA Board of Directors Meeting
11:00 am Lunch
11:30 am - 1:50 pm Welcome, Introductions & Speakers
12:00 Joe E. "Hawk" Fuller Lawmaker of the Year Presentation
2:00 pm Transportation to State Capitol & RSA Plaza
2:30 pm State Capitol Tour - NEW!!!
4:00 pm Legislator Social at RSA Plaza

REGISTRATION

NAME: _____
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LEGISLATIVE DISTRICTS: _____

Please select which portion you plan to attend:

- ☐ All Events ☐ Capitol Tour ☐ Evening Social
☐ Conference Only ☐ State House Viewing



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EDUCATION CALENDAR

JANUARY

9

CISR: Insuring Personal Auto Exposures – Webinar

24

CISR: Insuring Commercial Property Exposures – Webinar

29 – FEB 2

Property and Casualty Licensing School – Classroom

FEBRUARY

6

9am – 12pm

E&O Loss Prevention:

Roadmap to Miscellaneous Personal Lines – Webinar

6

1pm – 4pm

Ethics: Understanding Through Case Studies – Webinar

8

CISR: Insuring Personal Auto Exposures – Webinar

13

CISR: William T. Hold Seminar – Webinar

14 – 15

CIC: Personal Lines Institute – Hybrid

20

CISR: Insuring Commercial Casualty Exposures 1 – Webinar

MARCH

6 – 7

CRM: Principles of Risk Management – Classroom

12

CISR: Other Personal Lines Solutions – Webinar

21

CISR: Insuring Commercial Casualty Exposures 2 – Webinar

TED'S TABLET



Q. Our personal auto insured noticed smoke coming from under the hood of his vehicle while slowing for a stop. As soon as he could, he safely exited the roadway to avoid causing any traffic issues or potential accidents. He pulled into a private drive. What was thought to be a fire turned out to be a transmission fluid leak, which ultimately leaked onto the homeowner's brand-new concrete driveway. The fluid could not be cleaned up, leaving a significant stain. The repair/replacement cost over \$7,000. The carrier has denied the damages to the vehicle as mechanical failure, which I agree with and had informed the insured it was not covered in the beginning. However, the carrier is also denying the damage to the homeowner's property, stating it was not an "accident", but due to mechanical failure. I disagree with the adjuster's conclusion and would like another opinion.

A. The adjuster is citing a physical damage exclusion – damage to a vehicle due and confined to wear and tear. The damage to the insured's vehicle is not covered. However, the damage to the driveway is a liability claim, not a physical damage claim. This is accidental damage. I do not

see a definition of "accident". The insured did not intend to damage the driveway. The adjuster needs to cite the liability exclusion that would preclude coverage. I don't see one. This is the second claim denial in the last couple of weeks where the adjuster denied coverage based on the idea damage was not accidental. They need to cite an exclusion.

Q. Our insured's wife accidentally allowed the kitchen sink in their apartment to overflow, causing water damage to the neighbor's apartment. There was also water damage to the insured's apartment. The carrier agreed to pay for any cleanup of the neighbor's apartment under the liability coverage. However, the wall-to-wall carpeting in the insured's apartment was beyond repair and had to be replaced. Coverage was denied under the damage to property rented to the insured exclusion, and I agree with the conclusion. However, the adjuster is denying any reimbursement for the actual cleanup of the insured's apartment which is more than \$2,000. I believe that the cleanup is covered as damages from the "accidental overflow from within a plumbing, heating, cooling device" but, I have been unsuccessful in getting the adjuster to agree with me. I am attaching a policy and claims denial letters.

A. The exclusion cited is correct. The ISO damage to rented property exclusion has an exception for fire and explosion, but not water damage. Some carriers include water damage in this exception, but this policy does not. You are citing a property peril, which does not apply to this liability claim. The water cleanup is part of the excluded property damage loss. Look at the policy and see if it has the Additional Liability Coverage "Damage to Property of Others". There should be some limited coverage there.



Happy Holidays

Thank you for your business
and Happy New Year.



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CELEBRATING 40 YEARS



BIIA HONORS BIRMINGHAM AREA FIREFIGHTERS

The Birmingham Independent Insurance Agents proudly honored members of the Birmingham Fire & Rescue Service at the Independent Agents' Headquarters on October 4, 2023. This is the 64th year BIIA has helped host the Firefighter of the Year Ceremony.

For the past 64 years, the BIIA has recognized the outstanding Firefighters of the Year at its annual Firefighter of the Year Awards luncheon.

This year, the following firefighters were recognized at the annual awards luncheon for their heroic efforts in saving a fallen firefighter and a civilian trapped in a burning structure. Congratulations to Firefighter Justin Saltzman, Fire/Medic Schuyler Osby, Fire/Medic John Grier, Firefighter Robert Johnson, Firefighter Justin Gladden, Captain Tommy King, Lieutenant Reginald Webster, Firefighter Joseph Miles, Captain Joseph Kolodziej, Firefighter/Paramedic Lacey Wamble, Firefighter Patrick Vandiver, Battalion Chief William Lipscomb, Battalion Chief Corey Crosby and Lieutenant David Hyche.

BIIA Vice-President Brian Smith of Best Insurance Group emceed the event. Thank you to Jefferson County Sheriff Mark Pettway who was our special guest speaker. Other special guests included Fire Chief Cory Moon and Ms. Jacquice Smith, who deserves special thanks for her assistance with our program.

We would also like to honor all of the firefighters who were nominated this year for their bravery and service to the citizens of Birmingham.

We are proud to honor our firefighters who have gone above and beyond in their service.

We also recognized Firefighters Jordan Melton and Jamel Jones, who were victims of a violent domestic target at a fire station.

: Official BFRS Photo (Jarrell V. Jordan Company, <https://www.jarrellvjordancompany.com>)







THE BIRMINGHAM INDEPENDENT INSURANCE
AGENTS PROUDLY PRESENT THE

2024 ANNUAL GALA

January 19, 2024 | 6:00 - 10:00 PM

Cost: \$100 per person (members)/\$125 per person (non-
members). Proceeds to benefit Aletheia House.

Events at Haven
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Tie Optional

RSVP TO MICHELLE MCKEE, mmckee@aiia.org





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YOUNG AGENTS PROVIDES SUPPORT FOR YOUNG PROFESSIONALS



by Ivie Isler, Young Agent Chair

Many may wonder “why”? Why should I get involved with Young Agents? What are the benefits? Why put forth the extra effort?

For me, Young Agents has been life changing. Many people quickly see the networking aspect of it, but let me assure you that there is So. Much. More. I have learned so much about coverages, carrier contacts and appetites, how to improve my workflows, how to overcome obstacles at work and in life, and too many more to list. I have seen first-hand the advocacy the association has for agents in the state—just look at the dram shop law reform that took place this year!

I have been blessed with leadership opportunities that helped in my career. I have met so many amazing and interesting people outside my community. Let me expand on some of these items with my story:

I first heard about Young Agents when friends mentioned that I should attend the Young Agent Conference. I had been in the industry about two years by then. It took a couple more years before I went to the Young Agents summer conference held at the end of July. While there, my mind was blown. There, I learned about the industry and took home new ideas and skills—along with some carrier swag. I saw camaraderie not only amongst agents and

associates, but amongst agents themselves. Agents didn’t view each other as competition but as comrades on similar journeys and who can help when in need. In fact, I have called on other agents to ask for carriers’ contact info, to see which carrier may write a hard-to-place risk or exposure, and to refer a risk that they were better equipped to handle.

When I returned home, I was ignited by the Alabama Young Agents. I jumped at the opportunity to attend committee day and to contribute ideas about how we could improve. When the opportunity to be the Membership Chair came in 2018, I was thrilled to be given a leadership role and excited to execute some ideas I had. We set up the Young Agents new Facebook page and launched the Instagram page. We also launched regional social events.

The Legislative Chair opportunity was definitely a growing experience. I felt unqualified, but I was surrounded by more tenured agents who had the contacts I did not. All I needed to do was be willing to serve. When Joni Holt, then AIIA President, asked to shake up the Legislative Conference a couple years ago, we met with people to help guide us on the when and where for the Legislative Conference. As a result, we had a wonderful turnout and great speakers. Also, while serving in this role, I had the honor to meet state and national political leaders face-to-face. If not for Alabama Young Agents, I would never have had these opportunities.

As an involved Alabama Young Agent, I have also been able to represent Alabama on a national level. Going to the National Legislative Conference in Washington D.C., opened my mind to how expansive our industry is, and how important it is to have representation in front of lawmakers—both on the state and national level. Attending the National Young Agents Conference introduced me to agents from across the country. We discussed the issues and challenges that both the association and industry are having and shared ideas to help move us forward. Knowing what the Alabama association is doing – for example the Fortified Homes Program and our dram shop reform – helps other states possibly launch programs and legislation of their own.

Now, I am in the state Young Agent Chair position. I lead and serve incredible agents from across the state and sit on the state board, so the next generation has a voice. The committee chairs, regional directors, agents, and associates have brought forth ideas to take our association to the next level and we are avidly trying to do just that!

The answer to “why” get involved with Alabama Young Agents is multi-layered for me. It’s networking, leadership opportunities, first-hand experience with advocacy with lawmakers, and personal growth and development. This organization allows you to be as active or inactive as you want. I want to encourage you to take the first step. Attend a Young Agent event in 2024—whether that is part of our new zoom calls, the conference, calling in to committee day(s), or coming to one of the many events throughout the year. Just say “yes” to getting involved. You may feel unqualified just as I did, but I can assure you that you are wanted and will be surrounded by a group of people who want to support you in any way they can.

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WHY AN RLI HOME-BASED BUSINESS INSURANCE POLICY IS THE BEST THING SINCE SLICED BREAD



The number of home-based bakers and confectioners is on the rise (pun intended), and the holiday season is their sweet spot for preparing homemade goods for gifts, shows, parties and more.

That's why now is a good time to remind your home-based baking and confectionary business customers of the importance of home business insurance coverage.

An RLI Home Business Insurance policy provides coverage related to:

- business personal property (equipment, inventory and supplies) and business-related liability exposures
- lost income
- losses or damage from business activities conducted at an insured's home or off-site at another location
- business property while in transit
- liability coverage when performing business-related activities at someone else's residence.

With liability limits up to \$1 million and business property protection up to \$100,000 (with a \$250 deductible), an RLI Home Business Insurance policy provides valuable coverage at affordable rates.

Let your baking and confectionary business customers know about the important coverage they "knead" to ensure their home-based business doesn't get burned.

With more than 100 categories of home businesses, RLI's home business BOP is a quick way to cover clients' home business. From accountants, notaries, travel agents, artists, web designers and many more!

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LEARN MORE AT WWW.BIGIMARKETS.COM.

McGRIFF MOVES

McGriff, one of Alabama's largest independent agencies, has moved from southside Birmingham near UAB to International Park, off of Acton Road and Interstate 459. As of November 1, McGriff's new physical address is **2000 International Park Drive, Suite 600, Birmingham, AL 35243**. The PO Box remains the same.

WRM GROUP ALIGNS WITH TEXAS-BASED HIGGINBOTHAM

Higginbotham has announced an affiliation with the WRM Group, LLC of Alabama, a consortium of long-established independent agencies with deep ties to Alabama and surrounding regions.

"We are thrilled to form this relationship with the WRM Group of agencies," said Rusty Reid, Higginbotham chairman and CEO. "The group was established last year, but the agencies that partnered to create it — Pritchett-Moore Insurance, Byars|Wright, Inc., and Flowers Insurance — were founded in 1934, 1946 and 1953, respectively. Each of these agencies has a long history of success and service in their community. Together, they share a culture that aligns perfectly with our own."

Haig Wright II, CEO of the WRM Group of Birmingham-based Byars|Wright, Inc., explained how the creation of the WRM Group laid the groundwork for the agencies' current relationship with Higginbotham:

"The experience of forming the WRM Group with like-minded agencies showed us that it is possible to pool resources to scale your business and provide improved service to your clients, while maintaining your identity and close ties to your community.

"At WRM Group, we believe in relationships — with our employees, with our clients and with our neighbors," Wright concluded. "The letters in our name literally stand for 'Where Relationships Matter.' Maintaining those close-knit relationships is just as important to us as building our bench strength and accessing new services. With Higginbotham, we get to do both."

MARRIAGES

Congratulations to Paxton Serle Fitzgerald on her recent marriage to Zach. Paxton is with Starke Agency in Montgomery.

Congrats to Ron Daray of Nationwide and his wife Morgan on their official nuptials - during the Young Agents' EPIC Conference. Y'all sure know how to multi-task. We are so happy for y'all!

BIRTHS

Sweet Blessings are in order for Nichole Marcum of The Sheffield Group. She and husband Cody welcome their second son into the world.

Congrats to Brian Dowling and his wife Lauren on the birth of their child.

Erica Jones of Pewitt Group has welcomed a new baby.

Congrats to Erin Swenson of McGriff and her husband Luke on the birth of their child.

Congratulations to Terah Shrout of McGriff and her husband on the birth of their son.

Congratulations to Amber Elrod of Southern Insurance Underwriters on the recent birth of her child.

RETIREMENTS

Congratulations to Carla Matthews of Cobbs Allen who retired.

Pam Fields of McGriff has retired.

Ann Cobb of McGriff has retired.



2024 AIAA EVENT SCHEDULE

JANUARY 19

BIIA Gala & Charity Auction

FEBRUARY 13

Board of Directors Meeting, Legislative Conference and Social

FEBRUARY 14-15

CIC Personal Lines

MARCH 6-7

CRM Principles of Risk Management

APRIL 10-11

CIC Commercial Property

APRIL 12

Excalibur Clay Shoot

MAY 5

Board of Directors Meeting

MAY 5-7

128th AIAA Convention & Trade Show

MAY 15-16

CIC Life & Health Institute

MAY 23

AIAA Annual Crawfish Boil

JULY 10-11

CIC Ruble Graduate Seminar

JULY 25-27

Young Agents EPIC Conference

AUGUST 7-8

CIC Commercial Casualty

SEPTEMBER 11-12

CIC Agency Management

SEPTEMBER 26

Annual Low Country Boil

SEPTEMBER 17

Pat Owens Big I PAC Golf Classic

OCTOBER 9

Alabama I-Day

OCTOBER 16


Fall Education Conference & Trade Fair

NOVEMBER 6-7

CIC Ruble Graduate Seminar

DECEMBER 4

BIIA Christmas Open House



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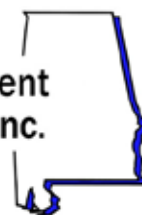
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