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New AllA President:
KELLY ADAY

PAGE 24

Insurance Market
Analysis Report



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Lane Chavers - Brewton

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Trip Wheelless – Dothan

District 3

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Richard Coletta, CIC – Anniston

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District 5

Heather Thigpen – Florence

District 6

Vickie Fuller, CISR – Homewood

Ray Greer, CIC – Birmingham

Torie Nix – Columbiana

District 7

Thomas Humber – Tuscaloosa

Brandon LaBresh, CPIA, CIC – Tuscaloosa

Young Agents

Coley Boone, CIC – Mobile

Associate Member Advisory

Perry Grant

PRESIDENT'S LETTER

Dear Friends,

It is hard to believe we are so far through 2023. I want to begin by thanking those of you who had confidence in me back in 2021 and elected me to the Secretary/ Treasurer position. I pray that I don't let you down and that the executive committee always puts the best interests of the association at the forefront of all our decisions as we move forward in these trying times in our industry.

I want to thank Kevin Myrick for an exceptional job and his leadership this past year, as well as congratulate Kevin and the AIIA staff for another great convention in May at the Lodge in Gulf Shores. Being on the executive committee and seeing all the hard work the EC and staff do behind the scenes throughout the course of the year is unbelievable in and of itself.

AIIA has had many accomplishments throughout the years, but few as important as the new legislation passed in the 2023 Legislative Session in Montgomery that addressed our outdated Liquor Liability laws. With the leadership of Todd Roberts who spearheaded this effort, along with Rick Brown and his team at ARC, Alabama has new Liquor Liability Legislation that should open the door for more companies to enter the LL market and give agents more options to retain the LL business on their books and write new LL business. Most importantly, it offers long overdue protection to our customers that they have not seen before.

Speaking of Legislative issues, a total of 18 people went with the Alabama delegation to the National Big I Conference in Washington, D.C., in April. We were able to sit down with our Congressmen and Congresswomen or their staff and discuss issues facing our industry including topics such as the National Flood Program, Crop Insurance, Small Business Tax fairness and tax credits and the Federal Trade Commission's non-compete proposal.

Thanks to your contributions to InsurPac, Alabama was able to achieve Eagle Status for the first time. So, thank you to each one who gave! From the smaller contributions to the larger contributions, it took every one of them to achieve Eagle status. I also want to say a big Congratulations to Ivie Isler for being named the 2023 National Young Agent of the Year.

As I begin my term as your AIIA President, I urge each one of you to get involved in our association. As our industry faces challenging times from carriers pulling out of states, markets drying up, rates skyrocketing, and recruitment of talent, I would not want to face any challenge without the support of AIIA. There are so many different moving parts that you can find an area to get involved in and to serve. I promise you, you will get much more out of our association than you can ever put into it. The contacts I have made, relationships I have formed are priceless and most would have never happened without me getting involved in



KELLY ADAY

the AIIA Committees and joining the Board of Directors, which eventually led me on to the Executive Committee. Allow your young agents to get involved and join a Young Agent Committee and attend the Young Agent events held across our state as well as send them to the annual young agents' conference. If you don't allow your young agents the opportunity to build the same type of relationships that you have made over the years, you are not only hurting their career, but you are also limiting your employees and their abilities to help grow your business. I can say without a doubt, getting involved in the AIIA has been one of the best decisions for me and my business that I have ever made.

The AIIA Executive Committee strongly urges you to push the Steve Sprayberry Education Initiative locally in your respective area. This initiative gives our industry the potential to have licensed individuals graduating high school ready to enter the work force or, at least, a very educated consumer.

The EC is also keeping a close eye on issues with National as well as state issues in Montgomery as we have started back quarterly meetings with the Department of Insurance, making sure we are keeping the best interests of our members first and foremost.

I look forward to serving as your President this year and honored to serve alongside the members of our EC and Board of Directors. With the challenges our industry is facing, I would offer two words of advice... Brace Yourself! I think some of you understand where I come from with that. Thanks again to Kevin for his past leadership, Coley Boone for her leadership of the Young Agents this past year and to all of the AIIA staff for everything that you do on a daily basis.



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EDITOR'S LETTER

Dear Members,

It has been a great season of events, and we are accomplishing numerous goals and growth, all while finding balance in the workplace and on our calendars. First, the dram shop liability legislation caught the attention of the Insurance Services Office, ISO, and they have already lowered our dram shop score from a 10 to a 5!

Second, our association thrives when we work together for what is best for the membership. We have hard-working leaders in place on our executive committee and state board. We are looking to grow and ignite the flame in some of our local associations and newer agents (not just "young"). Yes, our industry has generational and workplace differences - isn't that term just noise pollution? Like Hillary said, "What difference does it make?". Everyone has something to contribute, and we can all learn from one another!

Third, AIIA is glad face-to-face events are seeing attendance gains, but where are our education students? Personally, in-person courses serve my needs much better, especially if I need clarification or have questions. Seriously, has anyone ever asked a question on a webinar other than "Can you please mute yourself?" Please let us know what would drive you to return to class.

Exciting news! We received a grant through the Trusted Choice® brand to help Make-A-Wish of Alabama fulfill a wish kid's special dream. This is happening in October. Bringing a little hope into these kids' lives is a wonderful feeling. AIIA and the Young Agents Committee will continue supporting Make-A-Wish through next March's Spring-Cleaning Drive and Young Agent philanthropic work. Additionally, the YA Community Service subcommittee adopted St. Jude's Children's Hospital and Backpacks for Buddies where we will collect backpacks for kids go back to school next summer.

Thank you all for your patience this year! We made style improvements to our building and now a magazine redesign. Please enjoy the newfound pep in our AIIA footprint. Next on the list - updates to email communication preferences. And, more to come as we strive to meet your needs and to create enriching experiences for all. Remember to let us know how we can help YOU!



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THE 127TH AIIA CONVENTION



RICHARD COLLETTA



LARRY BURKMAN



CHRIS REYNOLDS



EDWARD RAGLAND

The 127th AIIA convention was held in May at The Gulf State Lodge in Gulf Shores. On the first day, the AIIA Board of Directors held their annual meeting in preparation for the leadership changeover. During the meeting, outgoing President Kevin Myrick presented a few awards. Richard Colleta was named the Outstanding Director of the Year, and Larry Burkman, the Outstanding Committee Chair (Legislative) of the Year. Outgoing Directors Chris Reynolds and Edward Ragland were also recognized. Ed is the newest member of the executive committee (see page 15).

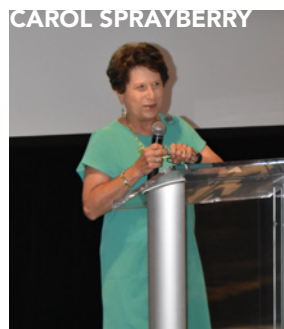
That evening guests gathered outdoors for the welcome reception and a huge southern feast. Kevin Myrick made a special presentation to Carol Sprayberry, who is continuing the high school education initiative begun by her late husband, AIIA Past President Steve Sprayberry. You'll hear more about this in the coming year or two. The foundation is laid, and grassroots efforts can begin. A retired teacher, Carol demonstrated much of the program's reasoning, especially from an educator's perspective.

The next morning, more than 65 vendors jammed our Trade Show floor. The atmosphere buzzed as everyone increased their market awareness and found new markets for their agency. Popular third-party

systems, disaster restoration companies, tech vendors and more fostered relationships in the day-to-day work of insurance.

Guest speakers on our final day included Kristin Scroggin of GenWHY, IIABA Chair John Costello, Bradley Flowers of Alabama-based Portal Insurance & "Insurance Guys" Podcaster. Marit Peters was the closing speaker. She is President and Executive Director, IIA of Texas.

IIABA's Chairman John Costello inaugurated new board members and executive Officers. We installed new board members in districts 1, 3, 5, and 7.



CAROL SPRAYBERRY

- District 1 adds Coley Boone of Thames Batre and Lane Chavers of Horton's Insurance in Brewton. District 3 adds Dori Harmon from LaFayette, who replaces Chris Reynolds of Anniston.

- District 7 adds Brandon LaBresh of Tuscaloosa, who replaces Lin Moore.

There are still a few board spots open since Edward Ragland has moved to the Executive Committee. If you are in the Huntsville area, please let us know.

Kelly Aday is the new President; Todd Roberts is the new President-Elect. Edward Ragland is confirmed as Secretary Treasurer; and Kevin Myrick becomes Past President.



ACCOLADES & AWARDS

The final night served up a beautiful gulf red snapper carving station that was as gorgeous as it was delicious. More accolades and awards lifted spirits and rewarded those who put their heart where their mouth is, and they get things done for the greater of society.

Jeremy Giadrosich of The Sheffield Fund was named Associate Member of The Year. Nancy Gothard accepted the award on his behalf.

Beth Muncher with FCCI won the Top Underwriter Award.

Kevin gave his Presidential Citation Award to Ivie Isler of McGriff.

Best Booth was WorkersFirst CompFund.

Todd Roberts was honored as the AIIA Insuror of the Year for his work on the dram shop / liquor liability legislation. Todd also spearheads the Excalibur Clay Shoot, raising scholarship funds for college insurance students.

Jann Robinson of Astoria RMS received the Community Impact Award. Presented by Alison Ray, we learned that Jann is a champion servant. She assisted with the recent AIIA office remodel. She is part of the CISR High School Initiative and can be seen on TV promoting REATIST Buddy Backpacks – where book bags are filled with healthy snacks that kids can take home after school.

Kevin Myrick passed the gavel to Kelly Aday of Sam Newton Insurance. Kelly said a few words, relating the Biblical story from John 6 of the young boy who gave all he had to Jesus, who fed the masses (see page 13).

To close the event, Casino Night filled the room with dings, bells, cheers, and sometimes jeers. Guests played with fake money to earn tickets, which became chances to win some stellar prizes like a Yeti Roadie, a high-end bourbon basket, a strand of pearls and more. Everyone had fun and the new experience was well-liked.

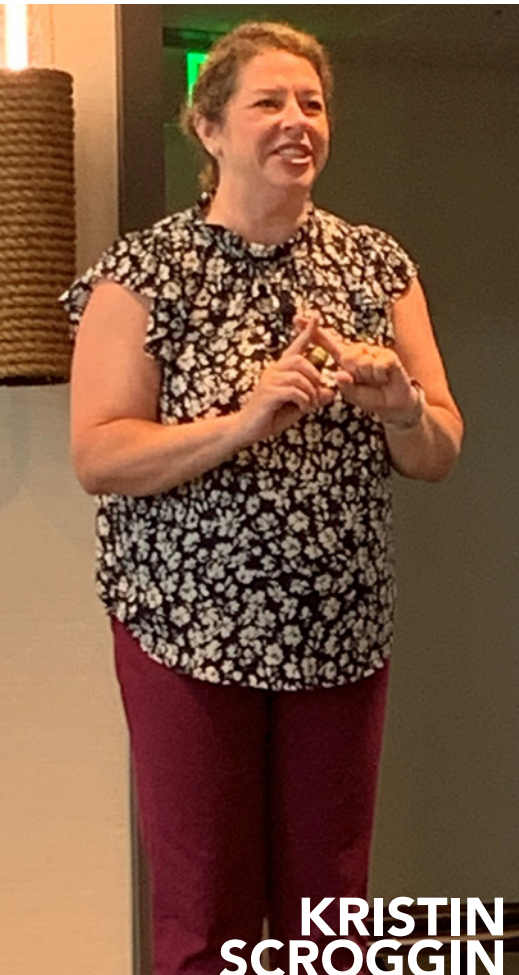
Outgoing President Joni Holt and hubby had a lucky night, taking home a 65" TV. We're glad Pete brought the truck!

We will be back at **Gulf State Lodge** next year for the
128th Annual Convention
May 5-7, 2024





MARIT PETERS



KRISTIN SCROGGIN



BEST BOOTH WORKERSFIRST COMPFUND



AIIA'S NEW PRESIDENT KELLY ADAY



// **A LOT
HAS BEEN
ACCOMPLISHED
BUT THERE IS
SO MUCH MORE
TO DO.** //

Please welcome Kelly Aday as the new AIIA President. Kelly is currently the owner of Sam Newton Insurance, as well as Small and Rural Services, Inc. The agency has locations in Lexington and Florence. Small & Rural Services, Inc., focuses on agriculture and farm insurance in six states. Kelly has a heart for community; he sees the needs and contributes to the cause.

Regarding his move to president, Kelly posted on Facebook,

"To follow in the footsteps of so many great leaders of past as President of the Alabama Independent Insurance Association is humbling and a true honor. I'm thankful to Jesus for the opportunity to serve our association and for Kevin's leadership this past year. I look forward to continuing working with him, the EC, all the board members and the staff to achieve the tasks before us. A lot has been accomplished but there is so much more to do."

Known for feeding and nurturing relationships with family, staff and colleagues, Kelly gives of his time and leads by example. Kelly uses common sense and real talk to solve problems.

At events, he shows up early and enjoys catching up with folks. Kelly encourages both professional, and personal, development of his employees. He brings them to association events, assists them to develop networks and provides direction to get involved. He even supports their charitable causes with time and action. Case in point - agency team member Heather Thigpen is on the

AIIA Board of Directors, and Chasity Maxwell is a Young Agents subcommittee chair. "You'll get more out of the association than you'll ever put in, if you'll just commit," he says.

Before he was snagged by Sam Newton and the insurance industry, Kelly served as a firefighter / EMT. Although currently on a brief leave, he is Fire Chief for Nitrate City's Volunteer Fire Department. He previously served as president of Colbert County Volunteer Fire Association, too.

In addition to holding a seat on AIIA's Board of Directors, Kelly served many terms as the Chair of the Small & Rural Agents Committee, which was the genesis of the Fall Education Conference & Trade Fair.

During his term as president, he would like to continue pushing the CISR High School Initiative program and to continue sharing legislative education with members. He believes in the important work of Insurpac and our state Big I Pac. Regardless of how anyone feels about politics, they affect our livelihoods. He will continue the Casino Night at convention in May 2024. He has a few more fun event surprises to come so stay tuned to your AIIA news.

Kelly is a humble, family man. He adores daughter Lila and provides her with love, boundaries, life lessons and opportunities to make her goals and follow her passions. You will see Lila at events when school is not in session.

Kelly can be quiet, but his actions prove he is an "All-In" kind of man. Our association is lucky to have him at the helm.

AIJA'S LARGEST D.C. DELEGATION EVER



You've heard a lot recently about our AIJA delegation to Washington, D.C., for the IIAA National Legislative Conference. This trip was our largest group ever, and we are showing the national groups of independent agents that Alabama is an impact player on the national level. The National Legislative Conference is a busy, quick trip. Our attendees always make the most of it.

Ever wonder why we do it? Let's review.

- Insurance legislation happens at the federal level as well as the state level - Think flood insurance.
- The national association home office for the Independent Insurance Agents & Brokers of America is located in Alexandria, Virginia, just outside of D.C.
- Attending delegates visit all representatives' and senators' offices to build and solidify relationships. They learn how to navigate the halls and how to move through the U.S. Capitol. Should our state association need to represent our industry interests on the national level, AIJA will have contacts in place to assist with grassroots efforts.
- It is important to cultivate and to send our young leaders so they can build these important connections and know what to be aware of on the Horizon.

If you have never been to Washington, D.C., it really is a must-see trip. Just to experience the imposing architecture, the rich history, the education and the humongous Abraham Lincoln, upon whose memorial walls whisper with engraved words of freedom. At The National Archives, even though it's hard to read the Declaration of Independence and supporting documents, their important framework on such fragile paper is symbolic of the fragility of democracy and its people.

SECRETARY TREASURER EDWARD RAGLAND



Please help us welcome Edward Ragland, Jr., as the newest member of AIIA's Executive Committee. An agent in the Huntsville area, Edward is owner of the Ragland Agency and an owner/ partner in AIB, American Insurance Brokers. He has been the Commercial Lines Committee Chair twice and has served on the AIIA Board of Directors several terms, as well as member positions on more than five other AIIA committees.

"The AIIA Board is very enjoyable, and it is great to work with good people on the same page," he says. "I am honored to be elected to the Executive Committee. I want to keep the momentum going and to continue the success of recent years. Let's also have fun while we do it."

Edward grew up in the wholesale grocery industry owned by his grandfather and father. He started at the bottom and grew up learning the value of hard work and how to treat customers and co-workers. After college, he worked his way to the sales department where he loved cultivating relationships with current and new clients. Although the family business was doing well in numerous Southeastern states, the time for change arrived. The generational family business experienced large grocery conglomerate mergers

and acquisitions in the 1980s.

After the grocery business sold, he enjoyed time in the automotive industry. His love of sales and cars helped him transition as he searched for the perfect career. While working on the leasing side of car sales he considered being a stockbroker, but his acquaintance Steve McCurry had an agency and was looking for a producer.

"You will meet a lot of interesting people in insurance. Get them to tell you their stories," Edward recalls his earlier experiences. "It's like being on a field trip without the bus ride."

Seeing the need to recruit young talent to offset retiring insurance folks, one of Edward's goals during his EC term is to continue to share and to build the high school education initiative established by Steve Sprayberry. The initiative's goal is to funnel high school students into insurance. "No one ever really thinks about getting into insurance, but it is a wonderful career to be a part of. We need to show this to young students who may not consider us as a profession."

Edward has connections to the Alabama State Department of Education. "We hope that we can get this program into as many high schools and tech schools as we can. If anything, we could have more educated insurance customers when it's their turn to buy insurance."

He is loving the AIIA energy this year and hopes to keep the fun factor going up, especially when it comes to young insurance professionals and local events. He also plans to stay on top of national and state legislative issues.

Edward's long history of association service work includes a long stint with USA Hockey, serving as the Southeastern District Representative with the USA Hockey Association's Disabled Hockey. Here, he represented the second largest division with more than 60,000 members. He is a past president of Huntsville Amateur Hockey. He also served on the Huntsville Municipal Board of Control.

A NASCAR card holder, Edward raced stock cars. "Growing up, I was either on the football field, ice rink for hockey or on the racetrack," he recalls. His dream car is his first car - a 1969 Chevelle SS 396.

All the sports and racing competitions combined with the friendly atmosphere of the grocery business created a well-balanced marketer in Edward Ragland. "I love developing relationships and working alongside good people," he says. "The goal is to get people happily involved in what you do. Even if we are in the rejection business sometimes."

A huge hockey fan, Edward played hockey growing up and went to college to play hockey at Bentley University in Boston and Chicago State University in Chicago. He appreciated the different view from his southern roots and still visits each city to catch a Boston Bruins or Chicago Blackhawks hockey game.

Edward is married to Laura, a retired elementary school educator. They have two adult children.

INDUSTRY NEWS

ALABAMA RESILIENCE COUNCIL ESTABLISHED

Governor Kay Ivey signed Executive Order 736, establishing the Alabama Resilience Council. This action is a key part of the Ivey Administration's ongoing effort to make Alabama the most resilient state in the nation by protecting the lives, property and economic well-being of Alabamians against possible hazards, both natural and man-made.

The Alabama Resilience Council will work with local, state, federal and private partners to help communities build stronger, live safer and recover quicker. The work of the Council will be aimed at better preparing Alabama's communities to withstand events that result in harmful societal impacts.

"Protecting the well-being of our people, both physically and financially, should be a top priority shared by leaders at all levels of government," said Governor Ivey. "Alabama is growing like never before, and it's imperative we take necessary steps today to preserve our historic progress for tomorrow. By proactively re-imagining our approach to events with harmful effects on Alabamians before they occur, we can save lives, protect jobs and ensure our state's future remains bright."

The Council will be tasked with helping Alabamians understand and mitigate their personal risks, empowering the private sector and other communities to direct resilience efforts that best serve their needs and identifying risk-reduction alternatives to guide statewide strategies. By including stakeholders with different perspectives from both the public and private sectors, the Council aims to create a holistic approach to mitigation and resilience efforts. Alabama Emergency Management Agency Director Jeff Smitherman and Alabama Department of Insurance Commissioner Mark Fowler will serve as co-chairs of the Council.

"This council presents a great opportunity to bring stakeholders together to explore partnerships and create synergy in our efforts in our state," said Alabama Emergency Management Agency Director Jeff Smitherman. "It creates a platform to include key players that can significantly increase the strength and resilience of Alabama at all levels."

"I want to thank Governor Ivey for her leadership and vision in creating this important Council. We believe Alabama will set the national standard for preparedness and resilience," said Alabama Department of Insurance Commissioner Mark Fowler. "The Alabama Resilience Council will be a whole-of-government response, with the input of private industry, aimed at making that a reality."

"I am excited to be a part of this effort to maximize the physical and economic resilience of Alabama," said Lars Powell, director of the University of Alabama Center for Insurance Information and Research. "Governor Ivey has always shown the safety and security of Alabamians to be her top priority, and the creation of the Alabama Resilience Council is further evidence of that commitment. Significant opportunities exist to increase the resilience of Alabama, and I am honored by the confidence Governor Ivey shows in the Center to contribute its talents in assessing disaster risk-reduction alternatives."

For more information on the Alabama Resilience Council, go to

www.safestrongal.com

In addition to the Alabama Emergency Management Agency and the Alabama Department of Insurance, the heads of the following agencies will be permanent members of the Council:

- The Alabama Department of Agriculture and Industries
- The Alabama Department of Commerce
- The Alabama Department of Conservation and Natural Resources
- The Alabama Department of Economic and Community Affairs
- The Alabama Department of Environmental Management
- The Alabama Department of Public Health
- The Alabama Department of Transportation
- The Alabama Forestry Commission
- The Alabama Geological Survey
- The Alabama Law Enforcement Agency
- The Alabama National Guard
- The Alabama Office of Information Technology

Other local, state, federal and private partners invited to appoint a representative to the Council include:

- The Alabama Association of Regional Councils
- The Alabama Indian Affairs Commission
- The Alabama League of Municipalities
- The Alabama Soil and Water Conservation Committee
- The Association of County Commissions of Alabama
- The Business Council of Alabama
- The Economic Development Administration
- The Energy Institute of Alabama
- The Federal Emergency Management Agency
- Manufacture Alabama
- The National Federation of Independent Business
- The Small Business Administration
- The United States Army Corps of Engineers
- The United States Forest Service
- The University of Alabama Center for Risk and Insurance Research
- The National Weather Service



GOVERNMENT RELATIONS MANAGER HEATHER LOWE

The Alabama Department of Insurance welcomes Heather Lowe to the role of Government Relations Manager. Previously with Alabama Law Enforcement Agency, Lowe's roles included Governmental Relations Manager and Assistant Director. While at ALEA, she prepared legislative agenda for the agency and ensured bills were passed, facilitated agency communications and more.

"Heather's extensive background in government relations will bring new depth and dimension to our department," said Insurance Commissioner

Mark Fowler. "Her skills will be vital in helping implement important legislation to protect Alabama insurance consumers."

She previously worked at the Legislative Services Agency, where she analyzed the fiscal impacts of legislation and drafted legislation and amendments, among other duties.

She began her career in state service at the Executive Budget Office, assisting agencies with budgetary needs, as well as preparing and reconciling General Fund and Education Trust Fund budgets.

Lowe is a graduate of Auburn University of Montgomery with a Bachelor of Science in Business Administration and a Master of Business Administration. She is married to Bryant Lowe; they have six children.

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Small & Rural Services, Inc.

Sola Insurance

SouthEast Personnel Leasing

SSIU / South Shore Insurance Underwriters

SteadPoint Insurance Group

Stonetrust Workers' Compensation

SwissRE Corporation

TAPCO Underwriters

The National Security Group

The Sheffield Fund

TheZenith A FAIRFAX Company

Travelers

Westfield Bank

WorkersFirst CompFund

Universal Property & Casualty

USG Insurance Services

Wilmington Insurance Company

VIVA Health

***Indicates FirstSTEP Sponsor**

ALDOI CELEBRATES IBHS MILESTONE: 50,000 FORTIFIED HOMES



Regional and state officials joined the Insurance Institute for Business & Home Safety (IBHS) in May to recognize a significant milestone in the effort to help communities reduce the cycle of loss caused by severe weather at an event marking 50,000 FORTIFIED designations.

Based on decades of research by IBHS, FORTIFIED is a voluntary beyond-code construction and re-roofing method that reduces storm damage by strengthening areas of homes typically vulnerable to high winds and heavy rain.

"In Alabama, we know first-hand the devastation a storm can bring to a family and a community," Alabama Governor Kay Ivey said. "We also know that every home FORTIFIED is a life changed. It's a family that's safe and whole, it's a community that can recover quicker from the physical damage a powerful hurricane or tornado brings and from the financial impacts that follow those storms. As the most FORTIFIED state in the country, we will continue to lead the way in keeping our citizens safe and our economy strong."

"Congratulations to IBHS on their historic milestone of 50,000 FORTIFIED homes and to the Strengthen Alabama Homes program at the Alabama Department of Insurance for fortifying 6,000 homes in our state," she added.

With more than 80 percent of all FORTIFIED designations in Alabama, the state has become a leader in resilient construction and, increasingly, a model for the rest of the nation in creating a wide-ranging solution to promote stronger, more resilient communities that can bounce back faster after a severe storm.

"Severe weather has been relentless in Alabama. Yet, the state's leadership was visionary in this space, understanding the necessity of a comprehensive approach to better prepare communities," said Roy Wright, president and CEO of IBHS.

"Using FORTIFIED as the backbone for its program, state leaders took unprecedented steps to support Alabama families in making their homes and businesses more storm-resistant, underpinning generational change to escape the repeated pattern of destruction."

By combining financial incentives for homeowners with Strengthen Alabama Homes (SAH), an innovative grant program created in 2011, the state established a lasting path to keep Alabama families in their homes. SAH requires a FORTIFIED designation for its mitigation grants, which cover 100 percent of the cost of a FORTIFIED designation, up to \$10,000.

"The work of IBHS and Strengthen Alabama Homes is making our state a safer, more prosperous place to live and work," Alabama Insurance Commissioner Mark Fowler said. "FORTIFIED homes not only provide families peace of mind that they'll be safe from a storm, but they also provide a foundation for a faster recovery after the storm passes. By fortifying homes, we fortify the local economy and provide opportunities for Alabama and its citizens to thrive."

Other states that, like Alabama, face the growing threat of more frequent and severe storms, are paying attention. In 2019, the North Carolina Insurance Underwriting Association (NCIUA) launched its Strengthen Your Roof grant program, which has provided thousands of homeowners on the Outer Banks and Barrier Islands with up to \$6,000 toward the cost of a FORTIFIED Roof. Building on that initiative's success, NCIUA introduced a second grant program, Strengthen Your Coastal Roof, to expand the reach of its mitigation efforts and build the resilience of the entire North Carolina coast.

More recently, states such as Louisiana both on the hurricane coast and into the Midwest are benefiting



from Alabama’s SAH model, which includes providing comprehensive incentives, FORTIFIED Roof endorsements and requiring FORTIFIED construction for disaster recovery projects. Efforts vary across the country but are suited to individual state needs:

- The Louisiana State Legislature created the Louisiana Fortify Homes grant program in 2022.
- Mississippi, Louisiana, Oklahoma and North Carolina offer wind mitigation incentives for properties constructed to the FORTIFIED standard.
- In Minnesota, legislation is under consideration to establish a Strengthen Minnesota Homes program.
- State agencies in Louisiana and Iowa require homes rebuilt after storms to be constructed to the FORTIFIED standard.
- Key stakeholders in Kentucky are using FORTIFIED to repair and rebuild homes following recent devastating tornadoes.
- Building codes in Florida closely mirror FORTIFIED Roof and FORTIFIED Gold. The state has long been recognized as a leader in establishing and enforcing engineering-based state building codes and is ranked highest in IBHS’s Rating the States report, which looks at building codes along the hurricane coast. “Other states have wisely taken notice,” said Wright. “We are turning the tide and seeing a marked shift, with more than half of all FORTIFIED designations being earned in the last three years. Yet, there is more work to do, especially in areas without modern building codes where it falls on the individual homeowner to lean in and take the lead on resilience.”

The FORTIFIED program continues to expand, with designations for homes, commercial properties and most recently, multifamily communities, to ensure more people, whether they live in rural, suburban or urban areas, can benefit from what we know about how to prevent storm damage.

ABOUT THE INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY (IBHS)

www.ibhs.org

The IBHS mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural disasters and other causes of loss.

ABOUT FORTIFIED

www.fortifiedhome.org

FORTIFIED is a voluntary construction and re-roofing program designed to strengthen homes against severe weather, including high winds, hurricanes and tornadoes.

ABOUT STRENGTHEN ALABAMA HOMES

www.strengthenalabamahomes.com

Strengthen Alabama Homes, a division of the Alabama Department of Insurance, provides grants to Alabama residents for residential wind mitigation on existing, owner-occupied, single-family homes. The program was created by the Strengthen Alabama Homes Act of 2011.

Sources: Strengthen Alabama Homes, ALDOI, IBHS



The Certified Insurance Service Representative (CISR) High School Program

Offers students the opportunity to earn a nationally recognized industry designation before they graduate, equipping them with vital pre-career exposure and technical industry training – providing a significant advantage as they enter the workforce.



Nationally Recognized Designations

Comprehensive training program for risk and insurance industry professionals, created in 1986 by The National Alliance for Insurance Education & Research.



Work-Based Learning Opportunities

Engagement with industry professionals enhance classroom learning and can lead to work-based learning such as shadow days, office visits and internships.



Post-Secondary Options

With the CISR designation, students are employable upon high school graduation. Post-secondary education options at 2- and 4-year institutions also exist.

A FOUNDATION FOR A REWARDING CAREER

The CISR High School Program provides students with technical knowledge and expertise in risk management and insurance and an understanding of liability, exposures and coverages. This prepares students for potential careers across the industry as Customer Service Representatives, Producers, Benefits Consultants, Managing General Agents, Claims Adjusters, Commercial & Personal Lines Underwriters, Risk Managers, Brokers and Agents.

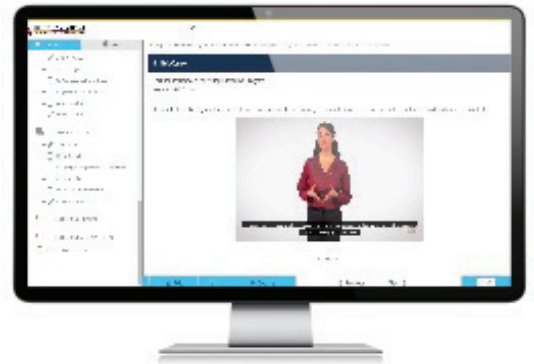
A DIGITAL CLASSROOM EXPERIENCE

The Program is designed to provide rigorous instruction while allowing schools the flexibility to incorporate the program into a wide variety of classroom settings.

Both students and facilitators access the program through an online learning management system (LMS) maintained by The National Alliance.

THE PROGRAM INCLUDES

- Video lectures enhanced with real-life examples
- Digital books and learning guides
- Study guides
- Practice exercises and quizzes
- Industry certification exams



Annual Site License fee provides unlimited seats for students and instructors. The school and instructors also receive as part of the license: Curriculum maps, lesson plans, and answer keys; Professional development and instruction for instructors, including CISR credentialing; and Program support including industry and subject-matter experts, curriculum writers, IT help desk, and CISR Program Director.

COURSE MODULES

*Elements of Risk Management**
*Personal Auto**
*Personal Residential**
*Commercial Property & Casualty**
Workers' Compensation
*Life & Health**
Dynamics of Service and Selling

EARNING THE CISR DESIGNATION

Students earn the Certified Insurance Service Representative Designation by passing five (5) certification exams during the program.

**Students must receive a passing score on each of the five certification exams over the course of the program. Students may have up to two retakes per topic.*

ALABAMA CISR PROGRAM

- ❑ CISR Designation – Approved CTE Career Readiness Indicator (effective 8/1/22)
- ❑ Cluster: Finance, Insurance Pathway
- ❑ Curriculum covers: Foundations of Insurance I: Property and Casualty, Foundations of Insurance II: Life and Health, and Risk Management and Commercial Insurance

High School
Enrollment 500+

\$4000/annually

High School
Enrollment <500

\$1275/annually

INSURANCE MARKET ANALYSIS REPORT

Ted A. Kinney, CIC CPCU ARM AU AAM AAI AINS CPIA CRIS

AlIA Director of Education and Technical Affairs

The 2023 Edition of the Property/Casualty State/Line Report published by A.M. Best reflects the Alabama P&C market based on 2022 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 2022 saw a slight decrease in market share, with 52.3%, which reflects a .3% decrease from 2021. This represents \$6.13 billion of the \$11.71 billion dollar Alabama market. National/State agency companies produced 47.7% of the market in 2022, which reflects a .3% increase from 2021. National/State agency carriers wrote \$5.58 billion of the \$11.71 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 74.8% of the \$2.33 billion dollar Homeowners market, 76.5% of the \$1.66 billion Private Passenger Automobile Liability market and 80.0% of the \$1.50 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 73.8% of the \$330.0 million dollar premium writings and the Allied Lines market with 67.6% of \$348.8 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 69.5% of the \$558.0 million dollar Commercial Multi-Peril Non-Liability market, 73.1% of the \$263.3 million dollar Commercial Multi-Peril Liability market, 72.1% of the \$470.0 million dollar Inland Marine Market, 84.5% of the \$418.0 million dollar Workers Compensation market, 85.1% of the \$610.7 million dollar Commercial Auto Liability market, 83.6% of the \$220.5 million dollar Commercial Auto Physical Damage market, 89.1% of the \$5.35 million dollar Products Liability - Occurrence market, 80.5% of the \$749.6 million dollar Other Commercial Liability - Occurrence market, and 70.8% of the \$155.4 million dollar Medical Malpractice - Claims Made market.

FIRE INSURANCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Starr International Group	7.2	23,649
2.	Berkshire Hathaway	5.8	18,996
3.	American International Group	5.3	17,375
4.	Liberty Mutual	5.1	16,721
5.	Farmers Insurance Group	4.8	15,692
6.	FM Global	3.7	12,254
7.	Zurich Insurance US PC Group	3.6	11,916
8.	Core Specialty Insurance Group	3.5	11,682
9.	Auto Owners Insurance Group	3.5	11,595
10.	Munich-American Companies	3.0	9,902

The Fire insurance market in Alabama represents approximately \$330.3 million dollars. Direct Writers produced \$86.5 million dollars or 26.2% of this amount. National/State agency companies produced \$243.7 million dollars or 73.8% of the total.

ALLIED LINES

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	FM Global Group	6.9	24,021
2.	Zurich Insurance US PC Group	4.8	16,602
3.	Munich-American Companies	4.7	16,405
4.	Farmers Insurance Group	4.7	16,402
5.	Assurant P&C Group	4.6	15,914
6.	Sompo Holdings US Group	4.5	15,767
7.	American International Group	4.0	13,895
8.	Travelers Group	3.9	13,495
9.	USAA Group	3.8	13,181
10.	Swiss Reinsurance Group	3.6	12,667

The Allied Lines insurance market in Alabama represents approximately \$348.8 million dollars. Direct Writers produced \$112.9 million dollars or 32.4% of this amount. National/State agency companies produced \$235.9 million dollars or 67.6% of the total.

HOMEOWNERS

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	27.4	640,417
2.	ALFA Insurance Group	13.2	307,790
3.	Allstate Insurance Group	11.7	272,714
4.	USAA Group	8.8	205,809
5.	Liberty Mutual	5.4	125,263
6.	Travelers Insurance Companies	4.9	113,500
7.	Farmers Insurance Group	4.1	95,370
8.	Auto-Owners Insurance Group	2.6	60,402
9.	Country Financial	2.2	50,583
10.	Nationwide Group	2.1	48,879

The Homeowners insurance market in Alabama represents approximately \$2.3 billion dollars. Direct Writers produced \$1.7 billion dollars or 74.8% of this amount. National/State agency companies produced \$589.3 million dollars or 25.2% of the total.

PRIVATE PASSENGER AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	22.3	486,434
2.	Allstate Insurance Group	14.7	319,960
3.	Progressive Group	13.1	284,991
4.	ALFA Insurance Group	12.5	272,369
5.	Berkshire Hathaway	10.3	223,718
6.	USAA Group	6.9	151,334
7.	Liberty Mutual	3.0	65,405
8.	Travelers Group	2.3	49,753
9.	Farmers Insurance Group	2.3	49,584
10.	Nationwide	1.6	35,700

The Private Passenger Auto Liability insurance market in Alabama represents approximately \$2.18 billion dollars. Direct Writers produced \$1.6 billion dollars or 76.5% of this amount. National/State agency companies produced \$513.8 million dollars or 23.5% of the total.

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	State Farm Group	25.1	471,712
2.	Allstate Insurance Group	15.3	287,349
3.	ALFA Insurance Group	14.7	275,999
4.	Progressive Group	11.0	207,813
5.	Berkshire Hathaway	9.2	173,612
6.	USAA Group	7.4	139,094
7.	Liberty Mutual	2.6	49,412
8.	Travelers Group	2.1	39,332
9.	Farmers Insurance Group	2.1	39,043
10.	Nationwide	1.7	31,595

The Private Passenger Auto Liability insurance market in Alabama represents approximately \$1.88 billion dollars. Direct Writers produced \$1.5 billion dollars or 80.0% of this amount. National/State agency companies produced \$377.3 million dollars or 20.0% of the total.

COMMERCIAL MULTI-PERIL (NON-LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	10.0	55,821
2.	Nationwide Group	6.9	38,593
3.	Auto Owners Insurance Group	6.0	33,281
4.	Cincinnati Insurance Companies	5.8	32,482
5.	ALFA Insurance Group	5.5	30,652
6.	State Farm Group	5.2	29,153
7.	Alabama Municipal Group	4.8	26,906
8.	Chubb INA Group	4.8	26,889
9.	Hartford Insurance Group	4.3	24,223
10.	Liberty Mutual	4.1	22,950

The Commercial Multi-Peril (Non-Liability) market in Alabama represents approximately \$558.0 million dollars. Direct Writers produced \$170.1 million dollars or 30.5% of this amount. National/State agency companies produced \$387.8 million dollars or 69.5% of the total.

COMMERCIAL MULTI-PERIL (LIABILITY)

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Auto-Owners Insurance Group	11.7	30,772
2.	Alabama Municipal Group	10.7	28,117
3.	Travelers Insurance Companies	10.1	26,239
4.	Cincinnati Insurance Companies	5.1	13,413
5.	Nationwide Group	4.9	12,831
6.	Tokio Marine US PC	4.4	11,592
7.	Liberty Mutual Insurance Companies	4.3	11,437
8.	Frankenmuth Insurance Group	4.1	10,708
9.	FCCI Insurance Group	3.9	10,358
10.	State Farm Group	3.3	8,610

The Commercial Multi-Peril (Liability) market in Alabama represents approximately \$263.3 million dollars. Direct Writers produced \$70.8 million dollars or 26.9% of this amount. National/State agency companies produced \$193.1 million dollars or 73.1% of the total.

INLAND MARINE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	CNA Insurance Companies	14.5	68,278
2.	Liberty Mutual Insurance Companies	13.3	62,455
3.	State Farm Group	5.1	24,026
4.	Allianz US PC Companies	4.3	20,346
5.	Progressive Group	4.1	19,396
6.	American International Group	3.7	17,573
7.	Zurich Insurance US PC Group	3.7	17,443
8.	Travelers Group	3.3	15,363
9.	Chubb INA Group	2.6	12,082
10.	Assurant US PC Companies	2.3	11,043

The Inland Marine market in Alabama represents approximately \$470.8 million dollars. Direct Writers produced \$131.2 million dollars or 27.9% of this amount. National/State agency companies produced \$339.6 million dollars or 72.1% of the total.

WORKERS COMPENSATION

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Group	10.4	43,547
2.	Zurich Insurance US PC Group	10.3	43,154
3.	Hartford Insurance Group	7.4	30,764
4.	Liberty Mutual Insurance Companies	5.6	23,360
5.	Chubb INA Group	5.5	23,058
6.	Great American P&C Group	5.3	22,252
7.	Old Republic Insurance Group	3.9	16,395
8.	Berkshire Hathaway	3.8	15,893
9.	American International Group	3.5	14,705
10.	AmTrust Group	3.5	14,530

The Workers Compensation market in Alabama represents approximately \$418.0 million dollars. Direct Writers produced \$65.1 million dollars or 15.6% of this amount. National/State agency companies produced \$352.7 million dollars or 84.4% of the total.

OTHER LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Travelers Insurance Companies	5.6	41,833
2.	Fairfax Financial USA Group	5.1	38,059
3.	Liberty Mutual Insurance Companies	4.9	37,049
4.	Berkshire Hathaway	4.8	35,924
5.	Cincinnati Insurance Companies	4.7	35,003
6.	Chubb INA Group	4.3	32,184
7.	W.R. Berkley Insurance Group	3.3	24,637
8.	Auto-Owners Insurance Group	3.1	23,057
9.	Markel Corporate Group	3.1	22,911
10.	Zurich Insurance US PC Group	2.9	21,368

The Other Liability market in Alabama represents approximately \$749.6 million dollars. Direct Writers produced \$146.2 million dollars or 19.5% of this amount. National/State agency companies produced \$603.3 million dollars or 80.5% of the total.

COMMERCIAL AUTO LIABILITY

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	17.4	106,237
2.	Auto-Owners Insurance Group	8.4	51,386
3.	Travelers Insurance Companies	6.1	37,369
4.	Sentry Insurance Group	5.0	30,389
5.	Nationwide Group	3.6	21,881
6.	Zurich Insurance US PC Group	3.4	21,061
7.	Liberty Mutual	3.1	18,950
8.	Cincinnati Insurance Companies	2.8	17,144
9.	Old Republic Insurance Group	2.8	16,906
10.	Arch Insurance Group	2.6	15,769

The Commercial Auto Liability market in Alabama represents approximately \$610.7 million dollars. Direct Writers produced \$90.5 million dollars or 14.8% of this amount. National/State agency companies produced \$520.1 million dollars or 85.2% of the total.

COMMERCIAL AUTO PHYSICAL DAMAGE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Progressive Group	18.9	41,630
2.	Auto-Owners Insurance Group	10.8	23,760
3.	Travelers Insurance Companies	4.6	10,182
4.	Sentry Insurance Group	3.5	7,651
5.	Zurich Insurance US PC Group	2.9	6,379
6.	Alfa Insurance Group	2.8	6,284
7.	Intact US Insurance Group	2.8	6,279
8.	Great American P&C Group	2.8	6,193
9.	State Farm Group	2.7	5,938
10.	Liberty Mutual	2.7	5,887

The Commercial Auto Physical Damage market in Alabama represents approximately \$220.5 million dollars. Direct Writers produced \$36.0 million dollars or 16.4% of this amount. National/State agency companies produced \$184.4 million dollars or 83.6% of the total.

PRODUCTS LIABILITY - OCCURRENCE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	American International Group	11.2	5,520
2.	Cincinnati Insurance Companies	7.8	3,840
3.	Penn National Insurance	6.7	3,331
4.	Liberty Mutual Insurance Companies	6.2	3,066
5.	Fairfax Financial (USA) Group	5.9	2,929
6.	Chubb INA Group	5.5	2,718
7.	Travelers Insurance Companies	5.4	2,688
8.	W.R. Berkley Group	4.9	2,405
9.	Arch Insurance Group	4.0	1,951
10.	Federated Mutual Group	3.3	1,636

The Products liability market in Alabama represents approximately \$49.4 million dollars. Direct Writers produced \$5.3 million dollars or 10.8% of this amount. National/State agency companies produced \$43.9 million dollars or 89.2% of the total.

MEDICAL PROFESSIONAL LIABILITY – CLAIMS MADE

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	ProAssurance Group	35.5	55,248
2.	MAG Mutual Group	11.0	17,080
3.	Berkshire Hathaway	9.1	14,189
4.	Inspieren Insurance Company	7.3	11,378
5.	Centennial Casualty Company	6.4	10,008
6.	Liberty Mutual Ins. Cos.	6.1	9,437
7.	Southwest Physicians RRG	4.5	6,928
8.	CNA Insurance Companies	2.9	4,515
9.	Doctors Company Insurance Group	2.5	3,896
10.	Fairfax Financial (USA) Group	1.8	2,772

The Medical Malpractice – claims made market in Alabama represents approximately \$154.4 million dollars. Direct Writers produced \$45.3 million dollars or 29.2% of this amount. National/State agency companies produced \$110.1 million dollars or 70.8% of the total.

FEDERAL FLOOD

Rank	Company	Market Share (%)	Premium Written (\$000)
1.	Wright National Flood Insurance	21.4	5,791
2.	Assurant US PC Companies	21.4	5,786
3.	Selective Insurance Group	14.1	3,807
4.	Allstate Insurance Group	9.0	2,443
5.	Auto-Owners Insurance Group	8.9	2,398
6.	USAA Group	7.3	1,965
7.	Farmers Insurance Group	5.0	1,348
8.	Hartford Insurance Group	4.8	1,296
9.	Progressive Group	1.7	450
10.	Trisura US Insurance Group	1.5	403

The Federal Flood market in Alabama represents approximately \$27.0 million dollars. Direct Writers produced \$6.2 million dollars or 23.2% of this amount. National/State agency companies produced \$20.7 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	14.6	1,716,022
2.	ALFA Insurance Group	8.5	996,156
3.	Allstate Insurance Group	8.0	936,074
4.	Progressive Group	6.2	721,573
5.	Berkshire Hathaway	5.0	580,443
6.	USAA Group	4.5	527,112
7.	Travelers Insurance Companies	4.4	509,866
8.	Liberty Mutual Insurance Companies	4.2	497,268
9.	Auto-Owners Insurance Group	2.7	317,045
10.	Nationwide Group	2.3	273,164
11.	Chubb INA Group	2.1	242,883
12.	Farmers Insurance Group	2.0	236,888
13.	Cincinnati Insurance Companies	1.7	203,256
14.	Zurich Ins US PC Group	1.7	199,035
15.	CNA Insurance Companies	1.5	174,066
16.	American International Group, Inc.	1.3	154,054
17.	Hartford Insurance Group	1.2	142,236
18.	Country Financial PC Group	1.0	120,636
19.	Tokio Marine US PC	1.0	118,285
20.	W.R. Berkley Insurance Group	0.9	108,484

The total Property and Casualty insurance market in Alabama represents approximately \$11.7 billion dollars. Direct Writers produced \$6.13 billion dollars or 52.3% of this amount. National/State agency companies produced \$5.58 billion dollars or 47.7% of the total.

HOW DOES RLI'S PERSONAL UMBRELLA COMPARE?



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

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

EDUCATION CALENDAR

OCTOBER

- 10** CISR Commercial Casualty 2 – Hybrid
- 12** CISR Commercial Casualty 2 – Webinar
- 17** CISR Commercial Casualty 2 – Webinar
- 25** 9 am - 12 noon
E&O Loss Prevention Seminar – Webinar
- 25** 1pm - 4 pm
Ethics – Webinar
- 30 – NOV 3** Property & Casualty Licensing School – In-person Birmingham

NOVEMBER

- 7** AIIA Webinar: "What Do You Mean It's Not Covered?"
- 8 – 9** CIC Ruble Graduate Seminar – Hybrid
- 14** CISR William T. Hold - Webinar
- 16** CISR Commercial Casualty 1 – Hybrid
- 21** CISR Commercial Property Casualty 1 – Webinar
- 30 – DEC 1** PROFOCUS Contractors Program, Wind Creek Casino & Spa

DECEMBER

- 5** CISR Agency Operations – Webinar
- 7** CISR Agency Operations – Webinar
- 12** CISR Agency Operations – Webinar / Live Birmingham
- 13** AIIA Webinar: "Common Commercial Lines Gaps"
- 14** 9 am - 12 noon
E&O Loss Prevention Seminar – Webinar
- 14** 1pm - 4 pm
Ethics – Webinar

TED'S TABLET



Q. We have an insured who just co-signed a loan with his 18-year-old college student, for a vehicle that is in the daughter's name. The question is, what are the gaps the student would have if the vehicle were put on his father's Auto Insurance, since the child is already listed as a driver on the policy, versus setting up a policy in the child's name?

A. Without a copy of the policy, it's difficult to say. Does the college student live at home or at college? Is the college out of state? If so, does the policy comply with any state insurance requirements such as no-fault, mandatory UM, or other coverage? The "out of state" coverage would not apply if the vehicle were garaged there. Is the student's primary residence at the school? If so, she is no longer a "family member" and has no coverage for borrowed or rented vehicles. If still a "family member", there is no Transportation Expense coverage or automatic coverage for newly acquired vehicles. Ask the carrier if the student can be added as a named insured. How is the vehicle titled – in her name alone or her name and her father's name? You will need to cover the insurable interest of the co-signer – at least as a loss payee, if titled in both names, ISO has a Joint Ownership Endorsement. I think it's a good idea for a vehicle owner to have his or her own policy. You can protect dad as a loss payee or on the Joint Ownership Coverage endorsement on the separate policy.

Q. Would hired auto liability and non-owned auto liability coverage extend over volunteers?

A. I see two possible questions here:

The first question is, does the coverage protect the BAP named insured if volunteers use their personal autos, or rent autos, for use on behalf of the named insured? The answer to that is yes, non-owned auto coverage would protect the named insured for autos used on their behalf – whether it is employee's owned or rented autos or volunteer's owned or rented autos.

The second question is, does the BAP provide coverage for volunteers for autos they own or rent for use on behalf of the named insured? The answer to that question is no. The volunteers would have to look to their own Personal Auto Policies. It is possible to provide excess liability coverage on the BAP using two endorsements: CA 05 24 Non-Ownership Liability Coverage for Volunteers (for volunteer's owned autos) and CA 04 39 Volunteer Hired Autos endorsement (for autos rented by volunteers). Both types of vehicles must be used on behalf of the business.

AIIA EDUCATION DEPARTMENT WINS TWO AWARDS

AIIA is proud to report we've earned a Gold 2023 Excellence in Insurance Award. The Gold award recognizes state associations that have proven their dedication to promoting quality insurance education. Thanks to AIIA Staff Ted Kinney and Tangerie Underwood, as well as our wonderful instructors: Lisa Worley, Earlie Simmons, Frank Millsaps and the array of knowledgeable insurance experts who grace our classroom. Thanks to all our students for your loyal support. We'd love to hear from you about how we can make your educational experience better.

Additionally, The National Alliance for Insurance Education & Research announced the prestigious recognition of their Awkward Insurance Podcast at the 65th Annual Insurance Marketing & Communications Association (IMCA) Showcase Awards. The podcast episode, "What's Legal Isn't Always What's Fair," won Silver in the Best Single Podcast Episode category. The episode evolved from a discussion between host Dustyne Bryant and faculty member Ted Kinney about his Ruble Graduate Seminar "Exploring Personal Auto Claims & Coverage Scenarios." One of Mr. Kinney's real-life experiences resonated deeply.

You can read the full article at <https://www.insurancejournal.com/services/newswire/2023/07/10/729219.htm> or listen to the podcast at <https://www.scic.com/whats-legal-isnt-always-whats-fair/>

Sources: Insurance Journal, The National Alliance



SUPPORT LOCAL!



NOVEMBER 8

Montgomery IIA David Peel Memorial Sporting Clay Shoot

DECEMBER 6

Birmingham IIA Holiday Open House

DECEMBER 7

Montgomery IIA Christmas Party

JANUARY 19, 2024

Birmingham IIA Charity Gala



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RLI Changes Coming - Make Sure Your Agency is Ready!

As technology has developed over the years, a substantial portion of RLI's new business has been submitted electronically, including electronic signature and payment. For years, retail agents have had access to our producer portal and quoting platform to quote and submit business to you for final submission.

RLI has been working on transitioning away from account current/agency bill new business for some time, and we are ready to make the move permanent. Therefore, by the end of 2023, account current/agency bill ("Submit Signed Application and Payment to Administrator") will no longer be an option.

- RLI has implemented a new PUP Application beginning immediately.
- RLI is phasing out of Account Current/ Agency Bill by Yearend. A paper application and check will no longer be acceptable after this year.
- All brokers, / CSRs, producers, etc. need to make sure they have access to the RLI portal at www.rlicorp.com in order to write RLI PUP and @Home Business. Individual agent logins are necessary.
- **If you do not currently have a login, please contact Tangerie Underwood at tunderwood@aiaa.org or call 205.326.4129, ext. 105 to make sure your team is set up for this transition.**

This change will help streamline our business as all new policies will be required to be paid in full prior to final submission to RLI.

Multiple e-signature options are available and can be adjusted based on your preferences.



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ORION180 NAMED TOP INSURANCE EMPLOYER IN U.S.

Orion180, a premier provider of insurance solutions founded in 2016, has been named a Top Insurance Employer by insurance trade publication Insurance Business America. Orion180 was recognized among a total of 16 insurance firms as a 2023 Top Insurance Employer. Orion180 was one of just three insurance carriers recognized.

"Orion180, headquartered in Melbourne, FL, operates within a market predominantly dominated by major defense corporations. Ensuring competitiveness remains a priority for us, achieved through attractive compensation/benefits and team-focus collaborative work environment aimed at attracting top-tier talent, both from the local area and beyond," states Kenneth Gregg, CEO and founder of Orion180. "Attentiveness to our staff's needs and their preferences regarding benefits in the current economy is paramount. By doing so, we not only foster our own growth but also enhance the opportunity for growth of our valued clientele – our employees."

Among the Orion180 workplace elements recognized by the top insurance employer award are: employee recognition programs, flexible work options, community and charitable support, sustainable business practices, pay equity, employee resource groups, minority and veteran recruiting, a strategic training program, paid licensing for customer service and claims teams, continuing education programs, and an annual training and development allowance.

ABOUT ORION180

Orion180 is a people-focused, technology-driven insurance brand that offers proprietary technology, real-time data and straightforward underwriting, enabling independent insurance agents to provide their customers a premier insurance experience.

Learn more at www.orion180.com

BIRTHS

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

RETIREMENTS

Congratulations to Kris Cook of Lakeview Risk Partners, who retired after 17 years.

Ken Kennemer of The Zenith has retired and moved to Kentucky to be near his grandkids. He will be missed by many.

DEATHS

Jason O'Rear of Nesbitt & Associates in Birmingham passed away suddenly in July. Please keep his family and coworkers in your thoughts and prayers.

We lost an insurance Icon as we said good-bye to Jackie Harbuck, retired. Jackie, a true pioneer as a woman in a man's industry, loved this industry, her agents and co-workers. She will be missed.

Robert McDonald, formerly of The Gulf Agency, passed away in July.

NEW MEMBERS

Agency

1st Choice Insurance - Decatur

Feed Your Success With a Broad Manufacturing Appetite.

EMC provides tailored protection for the needs of countless types of manufacturers—plus robust loss control, claims and medical management services to help maximize their uptime. And as our agency partner, you can count on a high-performing program that helps your business thrive. Ask us how the EMC Manufacturing Program can feed your success today.

Check us out:
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One Platform by IPFS

Less doing, more done.
That's the power of one.

Offering insurance can be a complicated, multi-step process. But it doesn't have to be that way. Not when you have the power of ONE digital platform, designed to work seamlessly with your existing agency management system.

Premium Financing

We offer premium financing for our partners and insureds. As a privately owned company with a nationwide network, we're able to provide faster, customized solutions above and beyond other providers.

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Streamline operations by enabling insureds to choose the method of payment for their premiums: in full or with financing. You'll also benefit from faster payment processing for all transactions.

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Combine document distribution, eSignatures, and payment options into a single link for insureds. By digitizing processes, you can reach customers where they are, shorten the sales cycle, and reduce paperwork.

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About IPFS

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- Originates and services more than 700,000 loans per year
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Rebecca Miller | rebecca.miller@ipfs.com | 850.661.7802

¹Fees may apply where applicable by state law. ACH payments may result in a fee where applicable by state law. For credit card payments, our electronic payment processing service provider charges a technology fee of \$12.50 for payments under \$400 or 2.99% for payments of \$400 or more. IPFS' down payment processing services are provided as a convenience only and are subject to prior agreement to IPFS' terms and Conditions. Imperial PFS® is a trade name affiliated with IPFS Corporation® (IPFS®), a premium finance company. Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend. Access to products described herein may be subject to change and are subject to IPFS' standard terms and conditions in all respects, including the terms and conditions specifically applicable to use of IPFS' website and mobile application and IPFS' eForms Disclosure and Consent Agreement.