



JULY BOARD MEETING

July 16 – 17th, 2025
Omni Las Colinas | Dallas, TX

WEDNESDAY, JULY 16, 2025

**9:00 AM -
4:00 PM**



Producer Academy

12:15 PM - 1:15 PM **Producer Lunch + Update from Philadelphia**

12:15 PM - 2:00 PM **Lunch & Learn from fellow CAA agents in State Regional Roundtables**

2:00 PM - 5:00 PM **Business Meeting (CAA Members Only)**

Call to Order – Bob Wood

A. Consent Agenda – Bob Wood

B. Financial Report – A.J. Lovitt

C. CAA Staff Update – CAA Staff

D. New Business – Bob Wood

E. Member Discussion

1. CAA Executive Council Elections

2. Bridgemark Insurance & INSight Capital

F. Member Private Time

G. Adjourn

5:00 PM **Happy Hour & Celebrity Guest with Burns & Wilcox**

6:00 PM **Dinner on Your Own**

CAA Events App

**WE DON'T COMPETE
WE LEAD**



Schedule, Attendee List & Push Notifications



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JULY BOARD MEETING

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THURSDAY, JULY 17, 2025

**7:30 AM -
9:00 AM**

Breakfast Buffet

**8:00 AM -
8:45 AM**

**Foremost New Product (TX launch) Presentation
National General New Product Presentation**

**9:00 AM -
10:30 AM**

Welcome & Keynote Motivational Message with Alison Levine "On the Edge" - Sponsored by CRC

**10:30 AM -
12:15 PM**

Conversations & Collaborations Morning Session (Carrier & Vendor Partners)

**12:15 PM -
1:45 PM**

Lunch & Motivational Speaker Ernie Johnson from Inside the NBA - Sponsored by EMC

**1:45 PM -
3:00 PM**

**Conversations & Collaborations Afternoon Session
(New set of Carriers/Vendors than AM)**

**3:00 PM -
5:30 PM**

Roundtable Breakouts



5:30 PM

Happy Hour Sponsored by AIS & AfcoDirect

6:30 PM

**Dinner Sponsored by Nationwide + Evening Entertainment
(Gaming, DJ, & Fun) Sponsored by Burns & Wilcox Brokerage**

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Speaker Bios



ALISON LEVINE

New York Times bestselling author, world-renowned leadership expert, and history-making polar explorer, Alison Levine has built a career shattering limits and inspiring others to lead. As team captain of the first American Women's Everest Expedition, she completed the Adventure Grand Slam—climbing the highest peak on each continent and skiing to both poles—despite health challenges like three heart surgeries and Raynaud's disease.

Levine has also held leadership roles in pharma, tech, and finance, including work at Goldman Sachs and a senior role in Arnold Schwarzenegger's gubernatorial campaign. A former adjunct professor at West Point, she now trains executives through the Thayer Leader Development Group and has served on leadership boards at Duke University.

She founded the Climb High Foundation to empower women in Uganda and is executive producer of a film about the first female Sherpa to summit Everest. A sought-after speaker, Levine uses her extreme expeditions to teach lessons on risk, resilience, and leadership in uncertain times.



ERNIE JOHNSON

Ernie Johnson, Jr. is one of sport's most respected and loved personalities. The six-time Sports Emmy Award winner and host of TNT's "Inside the NBA" has helped audiences break down games and belly laugh for decades. Ernie is also co-host of The Steam Room podcast and a host for Turner and CBS's NCAA Division I Men's Basketball Championship coverage.

In his new book, *Unscripted: The Unpredictable Moments That Make Life Extraordinary*, Ernie takes readers behind the scenes of those very moments. With grace and humility, Ernie gives readers a look at TV's most popular shows and broadcasts, as well as into the privacy of his own home to share hard-won lessons in being open and slowing down to savor moments that really matter.



BRAVERA
INSURANCE

BISMARCK, NORTH DAKOTA

AGENCY REVENUE: \$9.3 MIL

**KEY CARRIERS: AUTO OWNERS, NORTH STAR MUTUAL, FARMERS
MUTUAL, ACUITY, SECURA, TRAVELERS, EMC, FARMERS
ALLIANCE, CINCINNATI, SAFECO, PROGRESSIVE, CWG**



BRENDAN QUINTUS



JORDAN HERMAN



FLURY-HINDERKS
I N S U R A N C E

OVERLAND PARK, KANSAS

AGENCY REVENUE: \$2 MIL

KEY CARRIERS: NATIONWIDE, PROGRESSIVE, SAFECO, TRAVELERS



BILL ROWLEN



JON ROSS



MARBLE FALLS, TEXAS

AGENCY REVENUE: \$2.8 MIL

**KEY CARRIERS: CHUBB, CINCINNATI, PROGRESSIVE, RT
SPECIALTY, BERKLEY SOUTHWEST, TRAVELERS**



KYLE STRIPLING



MIKE STRIPLING



BEN STRIPLING



RANDAL DAHL



MANSFIELD, TEXAS

AGENCY REVENUE: \$2 MIL

KEY CARRIERS: HARTFORD, PROGRESSIVE, SAFECOS



JOHN PARKER



HANNER SHIPLEY



SHANE CARPENTER



CAA BOARD OF MEMBERS BUSINESS MEETING

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CONSENT AGENDA

July 16th, 2025

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FEBRUARY MINUTES
COMBINED AGENTS OF AMERICA, LLC
Omni Las Colinas | Dallas, TX
February 12, 2025

Wednesday, February 12, 2024

The CAA Board of Members meeting was held at the Omni Las Colinas in Irving, TX.

All member agencies were represented except the following:

- T.R. Baker
- Insurors of the Ozarks
- Ryder Rosaker McHue and Huston
- Porter Spears & Bundy
- Bridgemark Insurance
- The Dana Company
- Truly Insurance

BUSINESS MEETING

Chairman Bob Wood called the meeting to order.

A. CONSENT AGENDA

Bob Wood asked for a motion to consent to the agenda and approve the minutes from the November 2024 meeting.

MOTION WAS MADE BY **Michael Bosworth**. AND SECONDED BY **Shane Davolt**.
MOTION CARRIED.



B. FINANCIAL REPORT

CAA CEO A.J. Lovitt presented the financials to the board.

MOTION WAS MADE TO APPROVE FINANCIALS BY **Kyle Becker** AND SECONDED BY **Michael Bosworth**. MOTION CARRIED.

C. STAFF UPDATE/Q&A - CAA Staff

- CAA 2026
- 2024 Results
- YERF
- Shaved 13 points off our loss ratio
- 290 million in revenue
- Overall successful year despite challenges,
- Membership Update: 81 members in 9 total states
- 5 new members and three prospects
- 2025 Carrier Compensation
- Travelers profit share is biggest change - Fixed base 1.5%
- Other companies we're talking to: Cincinnati, Auto Owners, United Fire. Almost 140 million of aggregated premium there.
- Any other carriers? National General - Nikki working on; they write in all our states besides Colorado
- Cincinnati was impressed with what we're doing with KPI
- Also talking to Ideal Ag & Marine
- What else can we do to make CAA so valuable that you don't want to leave? Talk to staff about your thoughts. From "nice to be part of" to "cannot live without."
- 2024 Profit Share – 33% increase! With the loss of 11 members. Congrats, CAA!

D. NEW BUSINESS



1. Open Position on Executive Council - Taking nominations and filling out an electronic vote will come out in the next 30 days.

E. MEMBER DISCUSSION

1. Clifton Fendley - Optional meeting every other year for purely golf outing / de facto vacation.
2. Rick Elliott - YERF not being filled out in a timely manner causes issues and loss of money. Should there be a rule that you get charged 25% more of what you were charged last year? AJ said let's revisit in November to make official regulation.
3. AgencyKPI Update - Bobby Billman & Matt Peterson

F. MEMBER PRIVATE TIME

G. ADJOURN

MOTION WAS MADE TO ADJOURN MEETING BY **Philip Quintanilla** AND SECONDED BY **Kelli Stanford**. MOTION CARRIED.



FINANCIAL REPORT

July 16th, 2025
A.J. Lovitt, CEO

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COMBINED AGENTS OF AMERICA LLC

Budget vs. Actuals: FY_2025 - FY25 P&L

January - May, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
CAAIS Reimbursable	25,711.79	37,500.00	-11,788.21	68.56 %
Capital Contribution	24,845.52	25,000.00	-154.48	99.38 %
Meeting Sponsorship	171,000.00	200,000.00	-29,000.00	85.50 %
Member Assessments	1,275,568.64	1,281,813.00	-6,244.36	99.51 %
New Member Fee	25,000.00	15,000.00	10,000.00	166.67 %
Technology Fee	144,900.00	72,000.00	72,900.00	201.25 %
Total Income	\$1,667,025.95	\$1,631,313.00	\$35,712.95	102.19 %
GROSS PROFIT	\$1,667,025.95	\$1,631,313.00	\$35,712.95	102.19 %
Expenses				
Agency KPI Subscription	226,924.76	189,105.00	37,819.76	120.00 %
Bank Charges	2,810.85	2,708.30	102.55	103.79 %
CAA Staff Travel	34,235.91	45,833.30	-11,597.39	74.70 %
CAAIS Expenses	17,113.17	37,500.00	-20,386.83	45.64 %
Charity/Contributions	5,058.34	3,750.00	1,308.34	134.89 %
Contract Labor	7,174.42	10,000.00	-2,825.58	71.74 %
Dues/Membership	15,775.00	3,750.00	12,025.00	420.67 %
Gifts	1,704.65	3,333.35	-1,628.70	51.14 %
Insurance - CAA	-1,236.75	40,000.00	-41,236.75	-3.09 %
Internet Provider Fees	284.08	625.00	-340.92	45.45 %
Licenses and Permits	-16,932.29	2,500.00	-19,432.29	-677.29 %
Meeting Expense	179,940.09	318,749.95	-138,809.86	56.45 %
Miscellaneous	129.15	1,500.00	-1,370.85	8.61 %
Office Supplies	3,177.91	3,750.00	-572.09	84.74 %
Office-Small Equipment & Furn	2,656.41	4,166.65	-1,510.24	63.75 %
Payroll Benefits	113,945.61	70,250.00	43,695.61	162.20 %
Payroll Expenses	418,000.03	453,520.85	-35,520.82	92.17 %
Postage Expense	467.70	416.65	51.05	112.25 %
Prof Development	727.39	8,333.30	-7,605.91	8.73 %
Professional Fees	31,441.64	47,083.30	-15,641.66	66.78 %
Promotional	598.16	4,166.65	-3,568.49	14.36 %
QuickBooks Fees	844.24	1,041.65	-197.41	81.05 %
Rent	19,636.07	25,416.65	-5,780.58	77.26 %
Repairs & Maintenance	11,259.81	8,333.35	2,926.46	135.12 %
Software	2,679.84	7,500.00	-4,820.16	35.73 %
Subscriptions & Journals	2,957.95	5,000.00	-2,042.05	59.16 %
Taxes	150.00	4,166.65	-4,016.65	3.60 %
Telephone	3,884.10	5,000.00	-1,115.90	77.68 %
Total Expenses	\$1,085,408.24	\$1,307,500.60	\$ -222,092.36	83.01 %
NET OPERATING INCOME	\$581,617.71	\$323,812.40	\$257,805.31	179.62 %
Other Income	\$31,465.52	\$0.00	\$31,465.52	0.00%
Other Expenses	\$ -0.07	\$0.00	\$ -0.07	0.00%

Cash Basis Tuesday, June 3, 2025 01:43 PM GMT-05:00

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COMBINED AGENTS OF AMERICA LLC

Budget vs. Actuals: FY_2025 - FY25 P&L

January - May, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
NET OTHER INCOME	\$31,465.59	\$0.00	\$31,465.59	0.00%
NET INCOME	\$613,083.30	\$323,812.40	\$289,270.90	189.33 %

Income Statement - One Comparison Variance

		Current Period						Year to Date					
		Actual Amounts		2025 Budget				Actual Amounts		2025 Budget			
		May 2025	%	May 2025	%	Variance \$	Var %	May 2025	%	May 2025	%	Variance \$	Var %
INCOME													
400000	Agency Bill (Commission) I	\$403.81	0.2	\$16,666.66	7.5	-\$16,262.85	-97.6	\$13,373.40	1.6	\$83,333.30	7.5	-\$69,959.90	-84.0
***Subtotal	Agency Bill Income	\$403.81	0.2	\$16,666.66	7.5	-\$16,262.85	-97.6	\$13,373.40	1.6	\$83,333.30	7.5	-\$69,959.90	-84.0
401000	Direct Bill (Commission) In	\$128,720.91	69.7	\$191,666.67	86.0	-\$62,945.76	-32.8	\$631,926.01	77.5	\$958,333.35	86.0	-\$326,407.34	-34.1
***Subtotal	Direct Bill Income	\$128,720.91	69.7	\$191,666.67	86.0	-\$62,945.76	-32.8	\$631,926.01	77.5	\$958,333.35	86.0	-\$326,407.34	-34.1
405000	Contingency & Profit Shari	\$55,556.21	30.1	\$14,583.33	6.5	\$40,972.88	281.0	\$169,724.39	20.8	\$72,916.65	6.5	\$96,807.74	132.8
***Subtotal	Other Income	\$55,556.21	30.1	\$14,583.33	6.5	\$40,972.88	281.0	\$169,724.39	20.8	\$72,916.65	6.5	\$96,807.74	132.8
TOTAL INCOME		\$184,680.93	100.0	\$222,916.66	100.0	-\$38,235.73	-17.2	\$815,023.80	100.0	\$1,114,583.30	100.0	-\$299,559.50	-26.9
EXPENSE													
501000	Broker Commission Expens	\$99,391.55	53.8	\$178,333.33	80.0	-\$78,941.78	-44.3	\$493,653.99	60.6	\$891,666.65	80.0	-\$398,012.66	-44.6
***Subtotal	Selling Expense	\$99,391.55	53.8	\$178,333.33	80.0	-\$78,941.78	-44.3	\$493,653.99	60.6	\$891,666.65	80.0	-\$398,012.66	-44.6
601000	Software Expense	\$4,170.31	2.3	\$2,833.33	1.3	\$1,336.98	47.2	\$22,905.08	2.8	\$14,166.65	1.3	\$8,738.43	61.7
601100	Bank Charges	\$0.56	0.0	\$145.83	0.1	-\$145.27	-99.6	\$0.56	0.0	\$729.15	0.1	-\$728.59	-99.9
603000	Payroll Employee Benefit -	\$2,125.22	1.2	\$3,416.67	1.5	-\$1,291.45	-37.8	\$10,237.71	1.3	\$17,083.35	1.5	-\$6,845.64	-40.1
604000	Gifts Expense			\$83.00	0.0	-\$83.00	0.0			\$415.00	0.0	-\$415.00	0.0
605000	Licenses	\$0.00	0.0	\$583.33	0.3	-\$583.33	0.0	\$816.00	0.1	\$2,916.65	0.3	-\$2,100.65	-72.0
606000	CAAIS Staff Travel			\$583.33	0.3	-\$583.33	0.0			\$2,916.65	0.3	-\$2,916.65	0.0
607000	Miscellaneous			\$83.33	0.0	-\$83.33	0.0			\$416.65	0.0	-\$416.65	0.0
608000	Office Supplies	\$0.00	0.0	\$291.67	0.1	-\$291.67	0.0	\$362.17	0.0	\$1,458.35	0.1	-\$1,096.18	-75.2
608200	Office - Small Equipment &	\$88.28	0.0	\$333.33	0.1	-\$245.05	-73.5	\$1,879.21	0.2	\$1,666.65	0.1	\$212.56	12.8
609000	Payroll Expenses	\$26,404.84	14.3	\$26,115.01	11.7	\$289.83	1.1	\$126,531.84	15.5	\$130,575.05	11.7	-\$4,043.21	-3.1
609100	Contract Labor	\$980.20	0.5	\$1,666.67	0.7	-\$686.47	-41.2	\$13,023.07	1.6	\$8,333.35	0.7	\$4,689.72	56.3
609200	Employee Potential Bonus			\$2,166.67	1.0	-\$2,166.67	0.0			\$10,833.35	1.0	-\$10,833.35	0.0
610000	Postage Expense	\$35.09	0.0	\$83.33	0.0	-\$48.24	-57.9	\$125.45	0.0	\$416.65	0.0	-\$291.20	-69.9
611000	Professional Development	\$0.00	0.0	\$416.66	0.2	-\$416.66	0.0	\$149.00	0.0	\$2,083.30	0.2	-\$1,934.30	-92.8
612000	Professional Fees/EPay	\$25.00	0.0	\$62.50	0.0	-\$37.50	-60.0	\$125.50	0.0	\$312.50	0.0	-\$187.00	-59.8
612100	Advertising/Promotional Ex			\$62.50	0.0	-\$62.50	0.0			\$312.50	0.0	-\$312.50	0.0
616000	Internet Provider/Telephon	\$240.50	0.1	\$683.33	0.3	-\$442.83	-64.8	\$1,164.73	0.1	\$3,416.65	0.3	-\$2,251.92	-65.9
617000	Rent	\$4,003.06	2.2	\$3,583.33	1.6	\$419.73	11.7	\$19,270.87	2.4	\$17,916.65	1.6	\$1,354.22	7.6
618000	Insurance - CAAIS	\$22.00	0.0	\$1,166.67	0.5	-\$1,144.67	-98.1	\$263.50	0.0	\$5,833.35	0.5	-\$5,569.85	-95.5

The report results displayed are based on the structure access of the user generating the report.

Income Statement - One Comparison Variance

		Current Period						Year to Date					
		Actual Amounts		2025 Budget				Actual Amounts		2025 Budget			
		May 2025	%	May 2025	%	Variance \$	Var %	May 2025	%	May 2025	%	Variance \$	Var %
***Subtotal	Operating Expense	\$38,095.06	20.6	\$44,360.49	19.9	-\$6,265.43	-14.1	\$196,854.69	24.2	\$221,802.45	19.9	-\$24,947.76	-11.2
TOTAL EXPENSE		\$137,486.61	74.4	\$222,693.82	99.9	-\$85,207.21	-38.3	\$690,508.68	84.7	\$1,113,469.10	99.9	-\$422,960.42	-38.0
NET PROFIT/LOSS		\$47,194.32	25.6	\$222.84	0.1	\$46,971.48	21078.6	\$124,515.12	15.3	\$1,114.20	0.1	\$123,400.92	11075.3



STAFF UPDATE

July 16th, 2025

CAA Staff

CAA Events App

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NEW BUSINESS

July 16th, 2025

Bob Wood, Chairman

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MEMBER DISCUSSION

July 16, 2025

1. CAA Executive Council Elections

2. Bridgemark Insurance & INSight Capital

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MEMBER DISCUSSION

July 16, 2025

CAA Executive Council Elections

- **Nominations by 10/1/2025**
- **Election at November Meeting**

Position	2025	2026
Past Chair	Mark Smith	Bob Wood
Chair	Bob Wood	Open
Vice Chair	Ashley Hart	Open
Central Rep	Andrew Plummer	Open
Southwest Rep	Michael Bosworth	Michael Bosworth
At Large Rep	Maureen Wagoner	Maureen Wagoner
At Large Rep	Kyle Becker	Kyle Becker

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