

Andy graduated from Birmingham-Southern College with honors in 1984, where he immediately joined First Protective Insurance Group. He has served as an Area Sales Manager for over 11 years where his area was consistently one of the largest areas in the company. He obtained both his CLU and his ChFC degrees at age 27.

In 1997 he became responsible for the day-to-day operations and now serves as President of First Protective Insurance Group, Protective Life Insurance Company's largest region. First Protective paid for over \$10 million in securities commissions and fees to their reps in 2006. They paid for over \$17 million in annualized life premiums with their various carriers in 2006 and deposited over \$63 million in fixed and indexed annuities in 2006. First Protective is the only master agency in Alabama as conferred by GAMA, and is believed to be the largest life insurance operation in the southeast as measured by commissions.

Andy is also a talented personal producer. He was a regular member of the Million Dollar Round Table. He has consistently been a top producer for ProEquities, Protective's broker/dealer, where he was a charter member of the ProEquities' Advisory Board. He has qualified for fifteen consecutive conventions with Protective Life Insurance Company, thirteen Convention Colonel's Cabinet, the highest honor at Protective Life, and thirteen consecutive Equity Leader's Conferences with ProEquities.

He has been honored to speak at national conventions such as the Million Dollar Round Table, State Farm and Farm Bureau and most recently at the annual conference of Insurance and Financial Practitioners of Taiwan in Taipei, Taiwan.

He is married to the former Kathy Hammond and has three children, Lauren, Mary Ann, and Matthew.