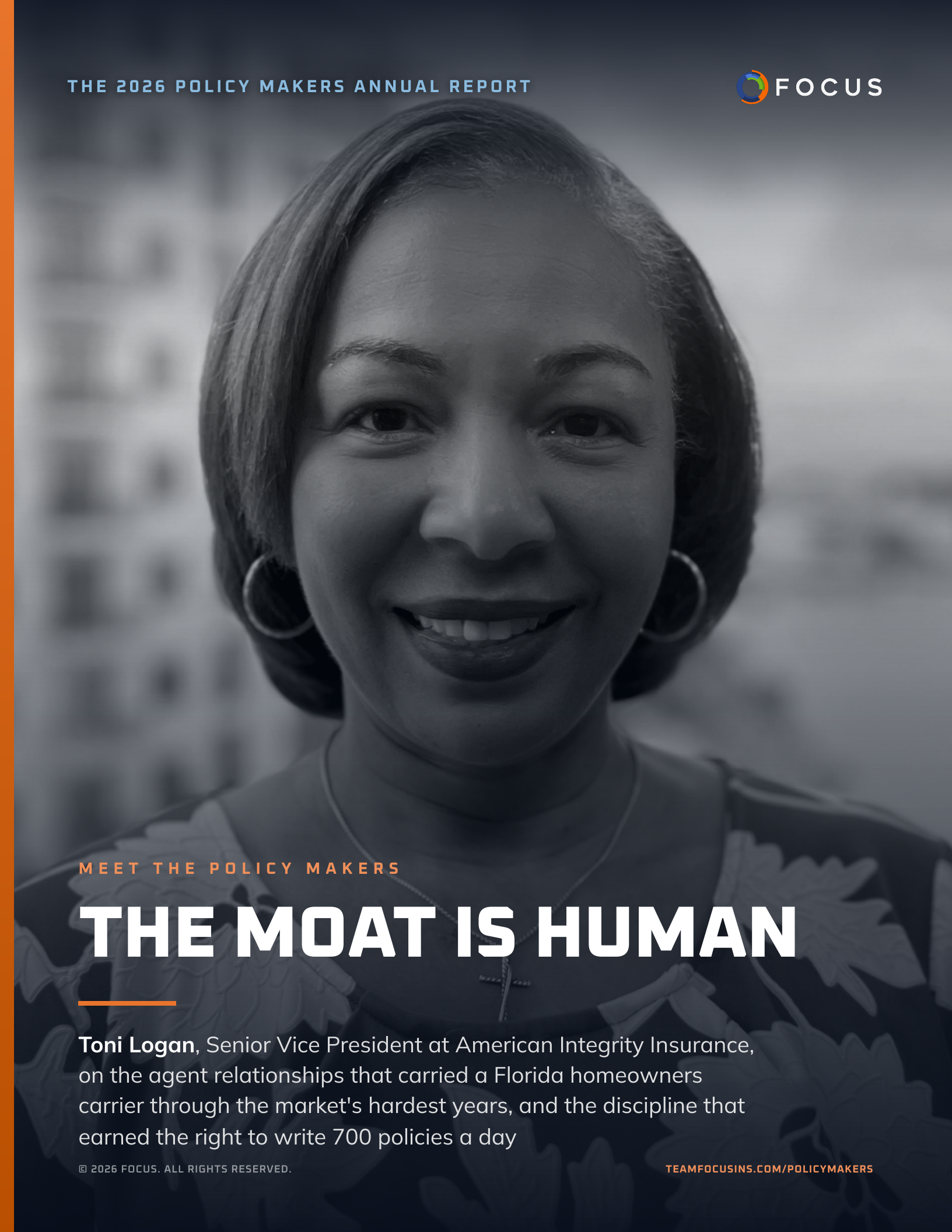
FOCUS



MEET THE POLICY MAKERS

THE MOAT IS HUMAN

Toni Logan, Senior Vice President at American Integrity Insurance, on the agent relationships that carried a Florida homeowners carrier through the market's hardest years, and the discipline that earned the right to write 700 policies a day

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FEATURED POLICY MAKER

Toni Logan, APR

Senior Vice President · American Integrity Insurance

IN HER WORDS

“People think insurance is boring. I would kill for a boring day.”

Toni Logan is Senior Vice President at American Integrity Insurance, the Tampa-based homeowners carrier (NYSE: AII) with 437,000 policies in force across the Southeast as of the first quarter of 2026, written through more than 1,000 independent agents. She has spent nearly three decades in insurance communications, with stops at Allstate and USAA before joining American Integrity in 2015, and she leads the marketing and communications function through the most consequential stretch in Florida property insurance history.

> *“We help people get back in their homes and restore a sense of normalcy and peace after they’ve suffered a loss. It’s a noble job.”*

FOCUS sat down with Logan this summer, and her story runs on one conviction: in a business everyone calls a relationship business, very few carriers actually operate like one. Her account arrives in three parts. Education built trust when the market was in crisis. Relationships are engineered with intent, from the CEO’s cell number on down. And the discipline to say hard things earned the loyalty that lets the brand grow into new states today.

SOURCE: FOCUS INTERVIEWS

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IN HER WORDS

THE MANIFESTO

Years before Florida's reforms took hold, American Integrity told its agents exactly what would happen without them. Then it all happened.

Agents are policy experts, Logan says, but most are too busy writing business to track the forces moving underneath the market. So when the pandemic collided with Florida's fraud crisis, American Integrity chose to become the industry's teacher. The company launched quarterly webinars, armed agents with white papers and talking points built with its VP of Legislative Affairs, and showed up to legislative Capitol Days **30 to 35 people deep**, with CEO Bob Ritchie routinely the only carrier CEO in the building, President Jon Ritchie beside him, and top agents invited along so legislators could hear from them directly.

> **"In 2020, Bob wrote what we refer to internally as a manifesto: right now you don't see this, but let me tell you what's going to happen if we don't get reform. He predicted pretty much everything."**
>
> TONI LOGAN

At the time it sounded like hyperbole. Three years and a wave of carrier failures later, agents were telling him he had called every beat of the crisis, down to how many companies would go out of business.

> **"They really started to see us as a thought leader, a partner who had the best interest of the whole industry at heart, not just our own individual success."**
>
> TONI LOGAN

The education campaign never told agents what to do. It laid out what was happening and let them decide, and that restraint is precisely what converted attention into trust.

2007

Founding year of American Integrity, now nearly two decades into serving the Southeast.

437K

Policies in force across Florida and the Southeast, as of 1Q 2026.

30–35

People American Integrity brought to legislative Capitol Days at the height of the reform fight.

1,000+

Independent agents who exclusively represent the carrier across the Southeast.

SOURCE: FOCUS INTERVIEWS · AMERICAN INTEGRITY COMPANY REPORTING

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IN HER WORDS

RELATIONSHIPS BY DESIGN

The agent loyalty that looks effortless from the outside is engineered with intent, from the CEO's cell number to a trip agents never forget.

Every carrier calls itself relationship-driven. Logan can list what that actually costs: leadership that answers its own phone, a sales team trained on the economics of the business, dinners across the state where the first question is about the kids, and an annual trip for top producers that Logan herself plans. The result is a bond that behaves less like a distribution channel and more like a family.

> **"They have Bob's number. They can text him, they can call him. That makes a world of difference when you feel like your voice is being heard."**
>
> TONI LOGAN

Access runs through the whole leadership team. Agents know their underwriter, the claims leadership, and the executives over sales, product, and pricing, and they use those lines all year long. Her sales team earns its seat differently too: "They don't just go drop off trinkets. They really understand the business."

> **"This is about creating memories, about cementing the partnership on a much more emotional level."**
>
> TONI LOGAN

The annual top-producer trip has spawned its own communities. One group of agents met on the trip, named themselves the Diamond Dolls, and now runs standing calls to trade what is working in their markets. "These are connections that wouldn't have been made without us. There's enough room for all of us to be successful together."

FOCUS PERSPECTIVE

Relationship capacity is an operations problem

Logan's playbook takes something most carrier teams cannot find: time. Hours absorbed by servicing backlogs and data entry are hours no one spends at an agent's dinner table. FOCUS exists as an operations partner so carriers can run policy servicing at scale while their people do the relationship work Logan proves is the durable advantage.

- **Servicing and FNOL** absorbed at partner scale
- **Licensed agents** on the work that requires them
- **AI-enabled workflows** with human sign-off
- **Operating cost** that flexes with volume

PETE CROWE, PRESIDENT · FOCUS

SOURCE: FOCUS INTERVIEWS

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IN HER WORDS

THE UNVARNISHED TRUTH

Trust earned in the crisis met its real test in the recovery, when American Integrity reopened capacity slowly and on its own terms.

When fraud was bleeding the Florida market, American Integrity was among the first carriers to pull back capacity. Agents pushed back and thought the company was overreacting. Then the market moved exactly as the carrier said it would. When reform finally arrived, the company held its line again, waiting to be sure the changes would stick before reopening, and it kept agents informed at every step.

> ## “Sometimes you’ll like what I have to say, sometimes you won’t.”
>
> BOB RITCHIE, CEO, AS LOGAN TELLS IT
>
> The unvarnished truth became the brand’s signature. Agents accepted the early pull-back they disliked because the reasoning was shared openly, and the track record kept proving out.

> ## “We told them: we’re going to slowly open up the pipe, but once we do, you get first dibs.”
>
> TONI LOGAN
>
> Top-producing agents were first in line when capacity returned, a promise made in the hard years and kept in the good ones.

> ## “Now we’re writing almost 700 policies a day.”
>
> TONI LOGAN
>
> The brand equity built with agents now filters down to policyholders, many of whom are agents themselves and among the company’s loudest advocates. With Florida stabilizing, that engine is carrying the carrier into Georgia, South Carolina, and North Carolina, with Bob Ritchie, President Jon Ritchie, and the leadership team visiting each new state to start the relationship work all over again.

SOURCE: FOCUS INTERVIEWS

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IN HER WORDS

REAL PEOPLE, REAL REACH

Nearly 40,000 LinkedIn followers later, the content strategy is the same one the relationships run on: show real people doing real work.

Few regional carriers can claim an audience like American Integrity's. Logan credits a mix most brands never attempt: thought leadership from a bought-in executive team, a year-round series with staff meteorologist Natalie Ferrari, testimonials from agents and policyholders about the moment of truth after a loss, and genuinely playful culture content that leadership is willing to star in. Fun is one of the company's six core values, and it shows up in the feed.

> **"People like to see real people. Sure, we want to show our expertise, but we also want to show that we're having fun."**
>
> TONI LOGAN

The strategy became possible when the team got room to think. Director of Brand Management Alexandra Rodriguez brought a cohesive strategy and a modernized website in under a year, and graphic designer Caitlin Hart gives the feed its look. Ideas arrive from employees across the company.

> **"All we're doing is taking information and sharing it with the right people to get them the exposure they rightfully deserve."**
>
> TONI LOGAN

The team turned that lens inward this year and put individual leaders up for industry recognition. Five American Integrity leaders were named 2026 Insurance Luminaries finalists, and three were selected as winners, including Ritchie as a thought leader of the year. Asked what happens as automation hands every carrier more time to chase relationships of their own, Logan is unbothered: "I think our authenticity shines through. It's just easier to talk to somebody when you know them."

REPRESENT AMERICAN INTEGRITY

American Integrity Insurance (NYSE: AII) writes almost 700 policies a day through more than 1,000 independent agents across the Southeast, and its top producers get first access as capacity grows. Independent agents interested in an appointment can start the conversation at **aii.com**.

SOURCE: FOCUS INTERVIEWS · AMERICAN INTEGRITY COMPANY REPORTING

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