

BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 44 • NUMBER 1 • WINTER 2024



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MEMBER BENEFITS
& SERVICES



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insurance
partners, inc.



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CHAIRMAN'S MESSAGE

by Gwen Jolly

As we enter the year 2024, I realize my time as your Chairman is moving fast. The legislature is back in session, and our association will keep you informed on all issues through the Member Bulletin.

We have a full schedule of upcoming events, including the Agency Management Conference on February 20th and 21st at the Country Club in Jackson. This event will feature two great speakers, Carey Wallace, who founded AgencyFocus, and Virginia Bates, co-founder of CMB Associates. In addition to our speakers, we will host company vendors at the Meet the Companies reception on Tuesday night.

And don't forget to mark your calendars for the annual Young Agent Governor Cup Baseball outing on May 1st at Trustmark Park in Pearl. This is always a fun time, so I encourage you to come out and join in the festivities.

Lastly, our annual convention is on June 9-12, which is the association's largest event of the year. Big I Mississippi is known for its convention in Destin. Make sure to join us for fun, sun, sand, and great fellowship with all of you.

If you have any questions or suggestions, please do not hesitate to contact me anytime.

Insurance they can rely on from a company you have trusted for over 75 years.

National Security has provided competitive, affordable insurance to policyholders for over 75 years. We also provide our agents with competitive commissions, excellent customer service and experienced company adjusters.

National Security prides itself on fast, efficient service from our experienced staff teamed with an agent website that provides fast quotes, online policy issuance, and real-time policy information.

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Dedicated exclusively to construction since 1984, we understand this industry better than anyone else. We will be here for years to come to protect you, your employees, and your business.

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MISSISSIPPI BUSINESS OWNERS HAVE A STRONG COMMERCIAL CARRIER CHOICE

You will have
Peace of Mind
knowing that your business
is protected by SafePoint.

OFFERING COMMERCIAL
PROPERTY & CRIME
COVERAGES

OFFERING COMMERCIAL
HABITATIONAL
COVERAGES

OFFERING COMMERCIAL
GENERAL LIABILITY
COVERAGES



DECADES OF EXPERIENCE AND FINANCIAL STABILITY

SafePoint is a premier, admitted provider of insurance protection. In the state of Mississippi, with above average levels of policy holder surplus, SafePoint has the resources to protect your client's most important assets.

Our Management Team is comprised of highly experienced professionals with over 100 years of combined experience in the insurance industry.

COMPETITIVE PRODUCT PRICING KNOWLEDGEABLE & FRIENDLY STAFF

**ACCOUNTS ARE QUOTED AND
SUBMITTED VIA OUR ON-LINE PORTAL**

VARIETY OF PAYMENT OPTIONS

24/7 CLAIMS SERVICES

WIND CAPACITY

RATED "A" EXCEPTIONAL BY DEMOTECH AND BBB+ BY KBRA (KROLL)

Our reinsurance carriers are all approved by the Mississippi Department of Insurance and are rated "A" or better by AM Best. SafePoint purchases reinsurance in excess of a conservatively modeled 100 year return on a first event basis.

Kroll has assigned Safepoint a BBB+ rating. According to KBRA, a BBB rating means that the insurer's financial condition is good and the entity is likely to meet its policyholder obligations.

OUR MISSION IS TO DELIVER
SUPERIOR CUSTOMER SERVICE,
COMPREHENSIVE COVERAGES,
EXPEDITED CLAIM SERVICE
AND TO GIVE POLICYHOLDERS
PEACE OF MIND.



Peace of Mind Starts Here.

FOR MORE INFO, CONTACT:
DAN O'BRIEN
AGENCY RELATIONS MANAGER
813-579-9881
DOBRIEN@SAFEPOINTINS.COM
SAFEPOINTINS.COM



FROM THE COMMISSIONER

by Mike Chaney
INSURANCE
COMMISSIONER

I hope you enjoyed the holiday season and are excited about the promise of the New Year.

As we embark on a new legislative session, the Mississippi Insurance Department is pursuing initiatives to uphold high standards of trust and integrity industry-wide, including agents, producers and adjusters. I may consider legislation to bolster and strengthen our current Producer Licensing law, which would give MID the ability to require agents who violate their fiduciary duty to consumers, especially with health care insurance, and whose licenses have been accordingly revoked or forfeited, to wait up to five (5) years before they may reapply for licensure. By championing reforms that hold agents accountable to fiduciary principles, we hope to promote an environment where trust between advisors and policyholder's can thrive.

As fiduciaries, agents must always act in policyholder's best interests. This means providing sound advice on coverage options and rates, transparency around changes that may impact premiums, and education to support policyholders' decisions. Give good advice to policyholders. Talk to them about deductible and coverage options to keep rates lower. Make sure that consumers have advance notice of rate changes and educate them about market conditions contributing to these rate changes. Be transparent, for their sake and the sake of your business.

Even amid market challenges like inflation and supply chain issues, independent agents have tremendous growth opportunities ahead in 2023. I encourage you to leverage this time to build trust and long-term relationships by arming customers with education around their best available choices. Your commitment to transparency and integrity in fiduciary partnerships with policyholders will drive mutual success.

Reflecting on 2023, our licensing division managed over 800,000 licensees, registrants and appointments - plus 51 newly licensed companies. Our Consumer Services Division recovered \$9 million for policyholders - near a 23% increase over 2022.

Over 1,400 Mississippians claimed life insurance benefits in 2023 using our free Life Insurance Locator tool maintained by the National Association of Insurance Commissioners (NAIC). \$95 million in benefits have been claimed since the program's inception in November 2016.

Long-serving Deputy Commissioner Mark Haire retired at the end of 2023. Mark served as Deputy Commissioner for MID since July 2009. He also served the office in several other positions over the years including as a staff attorney, a Special Assistant Attorney General, and General Counsel. I will greatly miss Mark's wise counsel and friendship.

As we carry this momentum into the New Year, I'm excited to announce David Browning as our new Deputy Commissioner. David brings over 20 years of financial and regulatory expertise to support our mission of consumer protection through high insurance industry standards around trust and fiduciary duty. He has worked on legislation for the MID and was responsible for maintaining the MID's Accreditation status. David's financial expertise and years of experience at the department makes him a solid choice for this position. Here's to an outstanding 2024 founded on integrity and service to all Mississippians. I welcome your partnership as we work to strengthen bonds of trust and confidence across the insurance sector.

As always, if you need assistance, please call my office at 1-800-562-2957. MID is here to help you!

Blooming new partnerships
in the Magnolia State.



Nothing compares to in-person meetings when it comes to building lasting relationships. And that starts with a simple hello. At FFVA Mutual, we'd love to get to know you as an agency partner and everything you look for in a workers' comp carrier for your Mississippi-based coverage. We'll also let you know a little about us – like how our commitment to worker safety, broad underwriting and high retention rates, dedicated service approach, and decades of experience can help you grow your book of business.

**Find out more about FFVA Mutual.
Connect with us today.**

Customer Service: 800-346-4825 | ffvamutual.com/agents



Relationships at Work

2023

CHAIRMEN'S SCHOLARSHIP RECIPIENTS

Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to four outstanding students for the Spring 2024 Semester.

Established in 2003, IIAM awards multiple \$1,000 Chairmen's Presidential Scholarships annually. These scholarships are open to any full-time student who is a

sophomore, junior, or senior at any accredited Mississippi college. This includes community colleges, as well as public or private institutions. Recipients must be a dependent of a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2025 semester scholarships in the fall of 2024.

HASTING HITT

Hasting, daughter of Oliver Hitt with Southgroup Insurance in Collins, is a senior at Mississippi State University where her major is Elementary Education.

MATTHEW SHOWS

Matthew, son of Terry & Brandie Shows with Lemon Mohler Insurance Agency in Ocean Springs, is a senior at Mississippi State University where his major is Accounting.

JOHN CARTER KENNEDY

John, son of Matthew Kennedy with Terral Insurance in Quitman, is a sophomore at Meridian Community College where his major is Business.

ANNA GRACE PURSER

Anna, daughter of Melissa Blakeney with Cadence Insurance in Hattiesburg, is a sophomore at the University of Southern Mississippi where her major is Accounting.



WHAT DOES RELIABILITY MEAN TO YOU?

To us, it means being there every step of the way. At Stonetrust, we value relationships and work hard to be a great partner for our agents—and that makes all the difference. Consider Stonetrust as your “first choice” for workers’ compensation coverage.



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IIAM

MEMBER BENEFITS & SERVICES

IIAM members receive numerous benefits and services, but do you know them all? This list gives you a look at the products and services you may not be familiar with but that can benefit your agency. All of these benefits and services can be found at www.msagent.org or www.iiaba.net. If you need your login and password for these sites contact Sara Welch at slane@msagent.org.



ADVOCACY – STATE AND NATIONAL

IIAM and IIABA are constantly working on your behalf at all levels of government. IIAM serves as the independent agent's voice to legislators and regulators. IIAM proposes solutions to industry problems, monitors insurance-related bills introduced in the Mississippi Legislature, and communicates with the membership. IIAM regularly communicates with the Insurance Commissioner and other Department of Insurance leaders.

Consistently ranked as one of the most influential lobbying organizations, IIABA focuses on protecting independent agents on federal issues. Independent agents have a strong political voice on Capitol Hill as IIABA lobbies on their behalf. Each year, IIAM members attend IIABA's annual Big I Legislative Conference in Washington, D.C., where members attend briefings, meet vital congressional leaders and visit with the Mississippi delegation to the U.S. Senate and House of Representatives.

HOW CAN I GIVE TO SUPPORT THESE EFFORTS?

MISSISSIPPI IIAM-PAC

IIAM-PAC is a non-partisan political action committee established by IIAM to raise funds for contributions to candidates for elected office in the state. It does not contribute to federal candidates.

IIAM-PAC can accept both **corporate and personal contributions**. The IIAM-PAC giving year corresponds with IIAM's fiscal year (September 1 - August 31).

TO CONTRIBUTE:

Please make checks payable to IIAM-PAC and mail to:
Independent Insurance Agents of Mississippi
P.O. Box 321474
Flowood, MS 39232

FEDERAL InsurPac

InsurPac is the political action committee of the Independent Insurance Agents & Brokers of America (IIABA). This non-partisan political action committee raises funds for contributions to candidates for national office on behalf of independent agents. Contributions support federal candidates only.

InsurPac can accept personal contributions only. The InsurPac giving year is the calendar year (January 1 - December 31).

TO CONTRIBUTE:

Please send the InsurPac Contribution Form along with your contribution to:
InsurPac
20 F Street, NW #610
Washington, DC 20001

36TH ANNUAL MSU INSURANCE DAY APRIL 2-3, 2024



CREDITS

Up to 12 hours
of CE and
9 CLE hours

**GOLF
TOURNAMENT**
Old Waverly

**BASEBALL
GAME
RECEPTION**
Dudy Noble



MISSISSIPPI STATE UNIVERSITY™
RISK MANAGEMENT & INSURANCE

REGISTRATION LINK
WWW.BUSINESS.MSSTATE.EDU/IDAY

EDUCATION

People from across the state, both IIAM members and non-members, look to IIAM as a source for insurance education. IIAM strives to offer quality, professional instruction that meets everyone's needs. The Agents License Review provides students the opportunity to study, in person, under some of the industry's most knowledgeable instructors as they work to earn their Property and Casualty Insurance license. These classes are held at IIAM's headquarters periodically throughout the year. For more information on the dates for these classes, please visit the Education Calendar at msagent.org. In addition to our classroom pre-licensing course, IIAM is pleased to offer members access to discounted online pre-licensing through ExamFX. ExamFX will allow your agency to prepare new talent when travel is not an option. ExamFX also provides pre-licensing for Life/Health. If you want to know how to receive the member discount for these courses, contact Sara Lane at slane@msagent.org.

Online learning is a flexible and immediate solution as you hire staff and look to train your existing team. My Agency Campus offers affordable options for members. My Agency Campus is the go-to site for agents and brokers seeking to onboard and develop staff with comprehensive online courses including, business skills, employee benefits, and leadership modules. Lessons also contain knowledge checkpoints and a final assessment to track the student's retention of course material.

Agents who need continuing education hours can choose between the classroom or online courses. Classroom courses are offered throughout the year at the IIAM headquarters. On-demand online training through ABEN webcasts allows students to choose from multiple courses from the comfort of their home or office. With interactivity, expert instructors, and no testing requirement, ABEN offers year-round continuing education when you need those last-minute hours to renew your license.

VIRTUAL UNIVERSITY

The Big "I" Virtual University is the more innovative way to build your knowledge base through online education and research, with more than 18,000 pages to help you find answers to tough insurance questions. With articles, resources, and the Ask the Expert section, Virtual University has the answers you need. Go to www.independentagent.com/vu for more information.

WHERE DO I REGISTER FOR THESE COURSES?

Agents License Review
www.msagent.org/education

Classroom Continuing Education
www.msagent.org/education

My Agency Campus
www.myagencycampus.com

ABEN Webcasts
iiam.aben.tv

HOW DO I CHECK MY CE STATUS?

www.sircon.com

2024 BIG I | MISSISSIPPI AGENTS LICENSE REVIEW

ARE YOU INTERESTED IN BECOMING A
LICENSED PROPERTY AND CASUALTY
INSURANCE AGENT?

WE HAVE YOU COVERED! WE OFFER A COMPREHENSIVE PRE-LICENSING COURSE THAT COMPLIES WITH STATE REGULATIONS, AND OUR EXPERIENCED INSTRUCTORS WILL ANSWER ALL YOUR QUESTIONS. OUR THREE-DAY CLASS IS HELD FIVE TIMES A YEAR AT OUR OFFICE IN FLOWOOD, MAKING IT EASY TO FIT INTO YOUR SCHEDULE.

**ELEVATE
YOURSELF,**

EMAIL [SLANE@MSAGENT.ORG](mailto:slane@msagent.org)
FOR MORE INFORMATION

AVAILABLE DATES

APRIL	2 - 4
JUNE	25 - 27
SEPTEMBER	10 - 12
NOVEMBER	12 - 14

EVENT NETWORKING

IIAM offers events geared toward networking among agents and company representatives each year. The year begins with the Agency Management Conference in February, which provides 6 hours of continuing education and a Meet the Companies Reception set up like a mini trade show.

IIAM's InsurCon takes place in June in Destin, Florida, and offers four days of networking, education, and family fun. This event is where agents, companies, and others involved in the insurance industry in Mississippi come together once a year. The Trade Show typically boasts around 60 vendors, and the convention has over 600 participants.

IIAM also has other smaller events throughout the year to take a break from the daily grind and meet new people in the industry. An example of this would be our annual PAC Golf Outing, a fall golf event each year at Dancing Rabbit in Philadelphia, MS. Attendees spend the day on the course and rejoin that evening for dinner and door prizes, all in the efforts to raise money for our PAC.

WHAT DO I NEED TO KNOW ABOUT THE 2024 CONVENTION AND TRADE SHOW

We are excited to announce that the convention received an upgrade and is now being reintroduced as InsurCon.

This year's convention will be held June 9 -12 at the Sandestin Hilton in Destin. IIAM has again waived the registration fee for all agents from member agencies that register by May 8.

Hotel reservations can be made by calling the Sandestin Beach Hilton at 850-267-9500 and requesting the Mississippi Big I rates. To ensure your accommodations, reserve your room today. After May 6, the hotel will not offer convention rates and will increase the room rate. For more information or to register online, please go to www.msagent.org.

YOUNG AGENTS

Young Agents comprise of members under 40 years of age and is an excellent group for professional growth and lifelong relationships in our industry. The future of the independent agency channel rests on developing the next generation of agency leaders and their success within the industry.

IIAM hosts a Young Agents Baseball Outing in Pearl each spring for the Governor's Cup baseball game between Ole Miss and Mississippi State. The pregame social before the game offers a time for young agents to interact with other young agents and company representatives.

In August, IIAM joins with the Insurance Agents and Brokers of Louisiana (IIABL) for a joint Young Agents Conference. Over 300 agents, exhibitors, and company representatives make this an excellent place for young agents to connect. Young Agents also host a Skeet Shoot at Providence Hill Farm in Jackson in the fall.

HOW CAN I JOIN THE YOUNG AGENTS?

If you are 40 years old or younger and work at an IIAM member agency, you can join Young Agents! It is free, and all you need to do is send your name, agency name, email and birthdate to Abbey Wilkerson at alea@msagent.org.

COMMUNICATIONS

IIAM gives you key access to current events and resources within your industry through email bulletins, social media, and our magazine, *Big I Mississippi*. *Big I Mississippi* chronicles informative articles regarding industry news, while also highlighting our members and their involvement at IIAM events.

GET CONNECTED WITH IIAM

The best way for IIAM to connect with members is by email. If you believe you are not receiving our bulletins and event alerts, please contact Abbey Wilkerson at alea@msagent.org

BE SURE TO FOLLOW US TO RECEIVE RELEVANT
INDUSTRY NEWS, INFORMATION ON UPCOMING EVENTS
AND OTHER GREAT CONTENT TO KEEP YOU CONNECTED



@IndependentInsuranceAgentsOfMississippi



@bigimississippi



@IIAofMS



@IndependentInsuranceAgentsofMississippi

ERRORS AND OMISSIONS COVERAGE

As an independent agent, your clients trust you to handle their insurance needs. Who do you trust to handle your own agency's professional liability insurance?

The Big "I" Professional Liability program has provided a reliable E&O program for more than 30 years. With comprehensive rates and a long-term market, the Big "I" Professional Liability program is properly positioned to meet your professional needs, protecting not only the future of your agency but also your career.

We can tailor coverage to your exposures and can also help you save on select insurance products. Diverse coverage features are available that are important to independent

agents from both property & casualty and life & health operations including:

- Competitive pricing
- Comprehensive coverage
- Range of deductibles
- Liability limit options
- Multiple rating structures

WHO DO I CONTACT TO GET E&O COVERAGE FOR MY AGENCY?

For more information, contact IIAM's E&O administrator Melissa Reed at 703-706-5409 or msteameo@msagent.org, or check out the Agents Professional Liability link at www.msagent.org.

RETIREMENT PROGRAMS

IIABA offers the only retirement consultants who cater exclusively to independent agents and brokers.

The Big “T” MEP 401(k) Plan is sponsored by Big I Retirement Services, LLC. It is a multiple-employer plan also known as the MEP, which is a great way to lower your overall retirement plan costs while receiving consulting, helpful educational tools, and low-cost investment options. Big I Retirement Services, LLC has partnered with national firms to provide a unique member-only plan that simplifies plan sponsors’ administrative responsibilities while limiting your fiduciary exposure. By partnering with a 3(38) fiduciary and MVP Plan Administrators, a customer service-oriented record-keeper, the Big “T” MEP 401(k) plan is designed to maximize cost savings through our unique association design.

The Big “T” IRA Program offers Traditional IRAs, Roth IRAs, and IRA plans such as SIMPLE IRAs and SEP IRAs. Administrative services are provided by iraLogix and

investments are offered from a variety of fund families, including the Empower Guaranteed Income. With great program features such as no minimum balance requirements, no front or back-end sales charges and no market rate adjustments for transfers between funds, the Big “T” IRA Program is designed to offer maximum flexibility at a competitive cost.

You can get your new plan, or your existing plan rollover started today with a free, no-pressure consultation.

HOW DO I SIGN UP FOR THE IIABA RETIREMENT PROGRAM?

You can get your new plan or your existing plan rollover started today with a free, no-pressure consultation.

Call Christine Munoz at 800-848-4401 or Christine.munoz@iiaba.net to see how you can save.

INSURANCE COVERAGE FOR YOUR EMPLOYEES

IIAM agencies can also choose from several plans for Group Life, Group Short and Long Term Disability, Group Dental, and Group Vision at competitive group rates through an IIAM endorsement with The Guardian Life Insurance Company of America. For information on The Guardian group coverage, contact Christine Munoz at Christine.munoz@iiaba.net or 800-848-4401.

INSURANCE COVERAGE FOR YOUR CLIENTS

The Big “I” Flood program through Selective delivers members an unparalleled flood program. Together, they offer agents several support layers to meet all flood insurance needs. With personalized support, competitive commissions, and an easy-to-use quoting platform, it is easy to start writing your flood business through the Big “I” Flood-Selective partnership today.

As an IIAM member, you have access to two stand-alone personal umbrella markets, enabling you to write about almost any risk you will run into. Whether the risk qualifies for the market with endorsed carrier RLI or, for risks RLI will not write, the alternative market via Anderson & Murison, you can support IIAM by placing your stand-alone umbrella business with the Big I Advantage® Umbrella Program.

RLI’s Home Business Policy provides affordable coverage for those people who operate small home-based businesses. It is specifically targeted for over 100 retail and services risks operated from the insured’s residence and presenting minimal product liability, professional liability and/or off-premises exposures.

Big “I” Markets is an online market access system available exclusively to Big “I” members. Benefits of Big “I” Markets include ownership of expirations, no initial access

or termination fees, no obligation to submit other accounts, EFT commission payments, only one login needed to access all programs, a weekly e-newsletter featuring product knowledge and special interest pieces, and doing business with Big “I” Markets supports IIAM.

FLOOD BENEFITS

- Big “I” Flood and Selective Insurance Company of America are proud to celebrate twenty years of partnership and mutual dedicated service to Big “I” agents and their consumer clients.
- To mark over 20 years of partnership between Big I Advantage® and Selective Flood, Selective has created a portfolio of services and products dedicated to agents writing flood insurance through Big “I” Flood.
- The package provides two levels of benefits based on written premium volume. Both versions consist of competitive commissions, direct access to flood professionals through ‘Flood Chat’, a comprehensive flood resource center, and Flood Perks, a collection of discounts on goods and services to help clients reduce the risk of loss or provide assistance in event of a claim.

WHO DO I CONTACT ABOUT THESE PROGRAMS?

Flood Insurance Program

Gregg Porter with Selective at
225-397-3658 or
gregg.porter@selective.com

RLI Programs

Claire Willis with CRC Group at
601-326-3865 or cwillis@crcgroup.com

Big “I” Markets

703-647-7800 or bigmarkets@iiaba.net

WHAT'S THE SELECTIVE FLOOD DIFFERENCE?



EASE OF DOING BUSINESS

- **API connection** – Create a seamless connection from Selective's flood portal into your agency management system.
- **Real time policy transactions** – No need to wait for overnight batch process to get a dec page or endorsement.
- **Live Chat** – Connect with your Selective Flood Underwriting or Customer Service teams effortlessly.
- **Quote It Now** – Embed this tool on your website or add link to communications, allowing customers to get a flood quote quickly and easily.
- **More than NFIP** – Get access to additional products including private and excess flood markets.
- **Speak with a decision maker** – Get direct access to knowledgeable Selective Flood staff, not a third-party service.

AGENCY ENGAGEMENT

- **Producer council meetings** – Agents share thoughts and suggestions to continually improve the program.
- **They've got a seat at the table** – Selective Flood managers have strong relationships with key players at FEMA, giving agents a voice to program changes.
- **Co-branding opportunities** – Attach your agency logo and contact information to marketing material to educate your clients about flood insurance.
- **Involved flood leaders** – Newsletters from management team keep you abreast of WYO program revisions.
- **Nationally endorsed carrier of the Big "I"** – We represent your interest with NFIP reform on Capitol Hill.
- **Big "I" Member's Only Benefits** – Receive benefits from Selective Flood unique to Big "I" members.

SUPPORT

- **Underwriters that know your state** – Selective's dedicated staff are assigned to each agency based upon geographic location.
- **RCBAP Experts** – Underwriting staff are considered experts with RCBAP underwriting.
- **Dedicated Flood Territory Managers (TMs)** – TMs are spread around the country with regional knowledge to help you communicate the need for flood insurance to your clients.
- **Dedicated rollover team** – Let Selective take the work out of your hands.
- **Expertise** – Selective's underwriting and sales teams collectively have over 300 years of experience in the flood industry. We know flood!
- **Dedicated claims staff** – Selective team members are on call to support you and policyholders during a flood claim event.
- **Continual learning** – Access comprehensive flood training materials through Selective's agency portal.

CUSTOMER ENGAGEMENT

- **Flood Perks program** – Get discounts on services and products to help customers reduce the risk of loss and assist with recovering from a loss.
- **Customer self-service portal** – Give customers easy access to manage their account, from making payments, filing a notice of loss, or getting claim status updates.
- **Receive advance claim payments** – Before final settlement, clients can receive payments to help them recover sooner.
- **Claim process support** – Clients have access to resources, including claims videos and dedicated Selective claim staff to help guide them through the claims process.
- **Direct bill payment options** – Clients select payment methods, including credit card, automatic withdrawal, phone payment and more.
- **Customer Chat coming soon** – Customers will have an additional channel to contact Selective quickly and easily.

SELECTIVE
BE UNIQUELY INSURED®



LEARN MORE AT
INDEPENDENTAGENT.COM/FLOOD

PREMIUM FINANCE PROGRAM

IPFS® is proud to connect IIAM agents with competitive rates and terms, superior technology, and Legendary Service®. At IPFS, we put our clients and their needs at the center of what we do and how we do it. Our capability for providing Legendary Service is one of our most important market differentiators, and we are here to support you in your efforts to provide the best possible service to your insureds. Our solutions enhance efficiency, reduce the time and financial cost invested in operations, and empower you to provide great service to insureds.

IPFS® Premium Financing Made Easy

As the endorsed premium finance provider for the IIAM, IPFS® proudly offers competitive rates and terms, superior technology, and Legendary Service® to IIAM agents. At IPFS®, we know that your number one priority is providing the best possible service to your insureds. We're here to help you do just that.

With IPFS, you can quickly and easily:

- Streamline payments, accounts receivable, and accounts payable processes.
- Access free premium finance and ethics continuing education classes.
- Take advantage of online quoting capabilities.
- Utilize ipfs.com and the IPFS Connect® mobile app to make payments, monitor accounts, view policy information, and more.
- Provide insureds with the ability to pay by installment or in full with IPFS TotalPay®.
- Offer cancellation alerts via email and text message to insureds.
- Create a better insured experience.

IPFS creates competitive advantages for our customers by offering holistic premium financing and payments technology. When your back office saves time, your front office (and your insureds) will benefit. That's why we provide tools designed to enhance your office's efficiency and reduce the time and cost invested in operations.



To learn more, contact your **local representatives:**

Randi DuLaney
randi.dulaney@ipfs.com
(601) 715-2412

Baylie Babin
baylie.babin@ipfs.com
(504) 228-7160

BIG I HIRES

Big I Hires is a one-stop shop resource for independent insurance agencies to find, recruit and assess new producers and other agency personnel.

BIG I HIRES OFFERS A VARIETY OF HIRING RESOURCES, INCLUDING:

- **Recruiting with Ideal Traits:** IdealTraits is an insurance agency-specific recruiting portal that has helped more than 6,000 agencies nationwide successfully source top-performing sales and service staff. Agents can post jobs, receive resumes, send assessments and identify the right recruit. Posted jobs will appear on top recruiting sites, including Indeed, Zip Recruiter, and more.
- **Do it Yourself Hiring Toolkits:** For agents who want to take a hands-on approach to find the right staff member,

the DIY Toolkits include sample job descriptions, interview questions, offer letters, and more. Agents can follow up with Caliper profiles and knowledge assessments to ensure they have found the right fit for their agency.

- **Superior Professional Development:** Agents can access onboarding resources, skills assessments and state-specific courses to help employees continue to develop their skills. Agents will also find thousands of articles on commercial lines, personal lines, forms and more to help troubleshoot tough technical insurance issues.

For more information on how your agency can utilize this resource, visit www.bigihires.com.

TRANSFORM YOUR AGENCY'S TECH STACK WITH FREE CATALYIT ACCESS FOR IIAM MEMBERS

The number of ways independent insurance agencies can leverage tech to increase profit and serve customers is seemingly unlimited. But time, know-how, and fear of risk are getting in the way – *that's where Catalyit comes in!*

Catalyit (catalyit.com) serves as a tech hub for independent insurance agents, offering tools, resources, and training to enhance their operational efficiency. It helps agents in selecting appropriate technologies, optimizing their workflows, and staying updated on industry trends, enabling better service to their clients.

Activate Your FREE Full Access Catalyit Subscription

Great news! If you are a current IIAM member, you can access Catalyit (catalyit.com) for free. A full access subscription to catalyit.com is available as part of your Big I Mississippi membership.

To activate your account, go to catalyit.com/bigims-fasub/

Technology Guidance from a Team of Trusted Advisors

- **Consulting:** Catalyit's team of experienced advisors can work directly with your agency.
- **Guides & Reviews:** Not sure which AMS to choose? Don't have time to research 5 quoting platforms? We've done the work! Catalyit's guides help agencies compare solutions in minutes and include reviews by peers and experienced advisors.
- **Training & Demos:** From the latest insurance technology news to on-demand demos and training, Catalyit helps agencies stay current on technology trends and solutions. Unlimited access includes the TechTips weekly insights newsletter.
- **Tools:** Catalyit's in-depth Agency Tech Assessment and TechSelectors™ provide agencies with a custom roadmap for success and the tools to get it done. Have the right tech stack? We have a guide for that too.

All the Agency Tech Guidance You Need, in One Place

- **Stop making costly mistakes**
Purchase technology confidently, knowing it's the right solution for your agency.
- **Stay informed**
Always be in-the-know about the latest trends, products, and updates.
- **Stop wasting time**
Catalyit shows you where to start and how to get the job done, freeing up time for what matters most – your customers.
- **Achieve more**
Don't stress over agency tech. Catalyit reviews your tech, charts your path, and guides you forward.
- **Build confidence**
Learn how to get the most out of your tech stack from the industry's most trusted consultants.

Take Catalyit's free Agency Tech Assessment

Finding the right tech solutions for your agency can feel overwhelming. Take Catalyit's free Tech Assessment to get a clear picture of where you're at with your technology and where there's room to grow. Get started at <https://catalyit.com/techassessment/>



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TRUSTEDCHOICE.COM

Exclusively for Big I members, TrustedChoice.com is the #1 online resource for connecting insurance buyers with independent insurance agents. Through constant research, Search Engine Optimization (SEO) refinement, and insurance buyer data gathering, they have attracted over 36 million online insurance shoppers. Recently selected as the 2020 Best Insurance Website by WEBAWARDS, TrustedChoice.com's mission is to give independent insurance agents the digital advantage they need to beat out the competition online. Every

minute, TrustedChoice.com's Appetite Recommendation Engine™ matches a real insurance buyer to the right local independent insurance agent.

For more information and to get started with TrustedChoice.com, go to trustedchoice.com/advantage. As a TrustedChoice.com state partner, our members have access to free Member Plus profiles. If you have any questions or need help getting started, call TrustedChoice.com at 855-372-0070.

TRUSTED CHOICE

Trusted Choice, established in 2001, serves as a unified brand for independent agents and offers a comprehensive suite of free resources to enhance local marketing efforts for Big "I" members nationwide. As a member benefit, these resources are designed to support agencies of varying sizes at no extra cost.

Top 5 Reasons to Utilize Trusted Choice Resources at Your Agency

1. MAXIMIZE BRAND IMPACT WITH TRUSTED CHOICE

Utilize the Trusted Choice brand and logo in your marketing to bolster recognition and trust among consumers. As a Big "I" member, you have exclusive rights to use the Trusted Choice logo, a symbol of a nationwide network of Independent Agents committed to excellence and community enrichment. This branding can significantly enhance your agency's market presence.

2. BOOST MARKETING EFFORTS WITH REIMBURSEMENT DOLLARS

For many agencies with limited marketing budgets, the Marketing Reimbursement Program (MRP) from Trusted Choice is a game-changer. It allows agencies to apply for up to \$1,000 in reimbursement for consumer-facing marketing incorporating the Trusted Choice logo. This includes a wide

range of activities, from print ads to social media campaigns, event sponsorship and even store signage. Additionally, the TechCompare platform from Trusted Choice offers a vetted selection of digital marketing providers, with reimbursement available for vendors tagged with MRP. Most vendors work exclusively with independent agents and provide services ranging from website building to SEO, automation and much more. New companies are added regularly.

3. ACCESS PROFESSIONAL MARKETING MATERIALS AT NO COST

Save time and resources with Trusted Choice's array of free, professionally designed marketing materials. These include videos, print and digital ads, many from nationally run campaigns seen by millions of consumers.

All materials will be delivered customized to include your agency's logo, website, contact information and in some cases even agent headshots.

Tip: Combine these materials with the marketing reimbursement program for maximum effectiveness

4. ADAPT TO MARKET CHALLENGES WITH THE HARD MARKET TOOLKIT

The Hard Market Toolkit by Trusted Choice provides valuable insights from industry veterans, renewal strategies, remarketing tactics, and more to help agencies

navigate current market challenges. This toolkit has already been utilized by thousands of agents across the country. Marketing materials designed specifically to support this toolkit are available and new business quote sheets have recently been added.

5. ELEVATE YOUR SOCIAL MEDIA PRESENCE

For agencies seeking to improve their social media outreach, Trusted Choice offers a range of resources, including a content library, a monthly content planning

calendar, and a self-guided social media training program tailored to different skill levels. These tools are designed to simplify content creation and enhance platform-specific strategies.

Trusted Choice is committed to empowering agents with free, effective marketing tools. New resources are added regularly and team members are available for any inquiries about utilization or implementation. Access all resources at trustedchoice.independentagent.com and stay informed with our monthly newsletter for the latest product updates.

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FREE ACORD FORMS

IIAM members can access ACORD forms at no charge for their agency. This benefit is a great cost-saving measure for agents and is only available through membership with IIAM. Recognized as an industry leader in insurance forms, ACORD has maintained a list of industry-specific forms for almost 50 years. Effective January 1, 2020, ACORD implemented a new fee structure for end-user licenses (EULs). While the fees were previously built into management system fees for both forms and EULs, the new fee structure requires that agents obtain their own licenses directly from ACORD but will still access forms directly from their agency management systems.

IIAM's national association, IIABA, has worked to ensure that IIAM members will not incur EUL fees when accessing necessary ACORD forms. IIAM members with less than \$50 million in annual property and casualty revenue will receive an EUL at no charge as part of their IIAM membership, a valuable benefit that can only be obtained through membership with the association. This benefit alone could represent savings up to \$2,500 for an agency based upon size of the agency. For more help, call ACORD directly at (800) 444-3341 or email them at MemberServices@acord.org.

AGENTS COUNCIL FOR TECHNOLOGY

The Agents Council for Technology, ACT, is a partnership of independent agents, companies, technology vendors, user groups and associations dedicated to enhancing the use of technology and improved work flows within the Independent Agency System. ACT has created a website of valuable information designed to provide practical technology information for independent agents and brokers and to describe more about the ACT initiative. Go to www.iiaba.net/act for more details.

NON-INSURANCE PRODUCTS

DOCUSIGN

Big “I” members enjoy 20% off new annual subscriptions from the industry’s #1 esignature solution, DocuSign. DocuSign is used to accelerate transaction times to increase speed to results, reduce costs, improve customer service and reduce E&O exposure. Learn more at docusign.com/iiaba.

TALOGY/CALIPER

Big “I” Members receive exclusive discounted pricing on the premier personality testing product in the industry. Members get \$98 off the Caliper Essentials Report (final price of \$270) and 10% off other products. www.calipercorp.com/iiaba.

UPS

IABA and UPS took the guesswork out, and put the easy in. **Members now have access to new and improved flat rate pricing with savings of 45% on Domestic Next Day/Deferred, 25% on Ground Commercial / Residential and up to 50% on additional services.** In addition, members can take advantage of UPS Smart Pickup service for free. Open a new account, or if you are already taking advantage of our UPS savings program, re-enroll and apply the new discounts to your existing account by visiting: www.savewithups.com/iiaba or call 1-800-MEMBERS (1-800-636-2377)

INSURBANC

InsurBanc is an independent community bank founded by agents exclusively for agents. Organized in 2001 by the Big “I” specifically to serve independent insurance agents, they have developed a distinctive culture that allows them the opportunity to work with you as a partner to help

optimize growth opportunities and manage your agency efficiently. They specialize in agency financing including acquisition and perpetuation and custom cash management services. Learn more at <http://www.insurbanc.com/>.

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ROUGHNOTES ADVANTAGE-PLUS

Rough Notes Advantage Plus, (formerly the Big “I” Virtual Risk Consultant / VRC) is a trusted insurance knowledge base platform available at a member exclusive discounted price to Big I members. Quickly get the information you need to understand your customers operations and exposures while identifying appropriate coverages. Gain access to the resources your agency needs, such as E&O checklists, sales and marketing tools, proposal language, plus training and development support. Use the Big “I” member promo code “IIABA” to receive a \$200 discount!

INSURE RESPONSE

Big “I” members can save up to 40% off of monthly fees with Insure Response--our new, U.S.-based call answering service partner. Forward your phones to Insure Response’s insurance savvy team during lunch hours, after hours, over the weekend, on holidays, or 24/7! Learn more at www.insureresponse.com/iiaba.

THE MINES PRESS

Order your Big “I” and Trusted Choice logo calendars, business cards, and stationery from The Mines Press, and you’ll know that your promotional gifts and correspondence will deliver the message of quality as well as care.

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LESSONS LEARNED

BE WISE, DON'T ADVISE

BUT IF YOU DO, BE RIGHT AND
DOCUMENT YOUR ADVICE

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“Lesson’s Learned” is a recurring article by David A. Barfield based on real errors and omissions cases in Mississippi. David has represented insurance agents for over 30 years. The names of all parties and all case citations have been omitted to preserve anonymity of the parties.

ALLEGATIONS:

Plaintiff had coastal residential property that was insured under two different insurance policies. One was a homeowners policy and the other was a windstorm policy issued by the Mississippi Windstorm Underwriting Association (the Wind Pool policy). The homeowners policy contained a wind damage exclusion.

The homeowners policy had coverage limits of \$314,100.00 on the dwelling; \$31,410.00 on other structures; \$219,870.00 on personal property; and \$62,820.00 for loss of use. The Wind Pool policy provided coverage in the amount of \$206,000.00 on the dwelling, and no other coverages. Both policies were purchased from the same agent.

After a hurricane struck the coast and damaged Plaintiff’s

property, Plaintiff collected the policy limits under the Wind Pool policy and \$5,000 under her homeowners policy. Plaintiff sued the homeowners insurer and the agent. Plaintiff contended the homeowners policy was ambiguous and the carrier owed additional insurance proceeds. Plaintiff claimed the agent was negligent in advising that the Wind Pool policy limits was the most that could be obtained and for advising that no contents coverage was needed under the Wind Pool policy, because her contents would be covered under the homeowners policy.

The case was filed in state court. The homeowners insurer removed the case to federal court asserting that there was no valid claim against the agent and the agent had been improperly named as a defendant to avoid federal court jurisdiction. The Plaintiff filed a motion to remand the case to state court.

FACTS GIVING RISE TO THE LITIGATION:

Plaintiff alleged that she inquired of the agent about the advisability of obtaining no contents coverage under the Wind Pool policy and was advised that in the event of a hurricane, the homeowners policy would pay for the contents. Plaintiff also complains that the agent advised her that the limits of insurance on the Wind Pool policy on the dwelling was all that was available.

The agent contradicted Plaintiff's allegations. The agent contends that he did not speak directly with Plaintiff about contents coverage under the Wind Pool policy but stated that based upon his review of the file, the plaintiff requested personal property coverage under the Wind Pool policy but never paid the premium for that coverage.

There was a factual dispute. Under the law, the court, in deciding a motion to remand had to resolve the factual dispute in favor of the Plaintiff.

WHAT HAPPENED?

The Court held that if the agent did make the statements as alleged by Plaintiff that there may be a valid claim against the agent. Under Mississippi law, an agent has a duty to a customer to exercise reasonable care. Such statements, if made by the agent, could be an actionable misrepresentation. The court pointed out that this case is different from those cases where an agent is alleged to have made a misrepresentation that is contrary to the express provisions of a policy. In this case, Plaintiff alleges the agent made representations concerning the relationship of the coverages provided under two types of policies. An agent who undertakes to give advice concerning the coverages the insured should purchase may incur liability if the advice is the product of a failure on the part of the agent to exercise reasonable care.

The federal court remanded the case to state court. From available information, it is unclear how the case turned out in state court.

LESSONS LEARNED

- You have no duty to advise the insured what coverages they need. If you undertake a duty to advise them of the coverages they need, you must exercise that degree of skill, care, and diligence someone in your profession would be expected to use. Document any advice you do decide to provide the insured.
- Document all coverages offered to the insured.
- Also, document coverages rejected by the insured.
- If you can, don't just document these in your agency management system but confirm with the insured that you offered the coverage, and identify the coverages they rejected.
- You have to assume, that if an insured suffers an uncovered loss, their recollection of the facts will differ from yours. That is why consistent and thorough documentation is required.
- In this case, it would have been great to have documentation which conveyed to Plaintiff that if her personal property was destroyed by wind there would be no coverage and, ask the Plaintiff to confirm they did not want the coverage. Make sure you receive a reply.



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