

MISSISSIPPI  
AGENT

VOLUME 34 • NUMBER 3

SUMMER 2014



2014-15 IIAM CHAIRMAN

Scott Gray

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# MISSISSIPPI AGENT

VOLUME 34 • NUMBER 3

SUMMER 2014

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### CHAIRMAN

Scott Gray, Meridian

### CHAIRMAN-ELECT

Durr Boyles, Ridgeland

### VICE CHAIRMAN

Brian Berry, Centreville

### TREASURER

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### NATIONAL DIRECTOR

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Richard Mattiace, Gulfport

Ray Robertson, Ridgeland

Josh Smith, Brookhaven

Seldon Van Cleve, Indianola

Cecil Vaughan, Columbus

Pam Wilson, Ocean Springs

Dudley Wooley, Jackson

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Charles Crain, Byhalia

Oliver Hitt, Collins

Susan Lofin Johnston, Vicksburg

Gwen Jolly, Aberdeen

Linda Keenum, Biloxi

Gray Montgomery, Hattiesburg

Jon Pointer, Southaven

Seldon Van Cleve, Indianola

Cecil Vaughan, Columbus

Steven Wallace, Brandon

Pam Wilson, Pascagoula

### AREA PRESIDENTS

Hugh Brown (North), Oxford

John Harless (Central), Jackson

Frank Bordeaux (Gulf Coast), Gulfport

Josh Smith (Southwest), Brookhaven

## STAFF:

Clinton Graham, President

Lauren Hawkins, Editor

Kathy Roberts

Stephanie Spahn

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ADDRESS ALL CORRESPONDENCE TO:  
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# MEET IIAM CHAIRMAN

## Scott Gray

The 2014-2015 IIAM Chairman is Scott Gray, an agent, owner and personal lines manager at Insurance Solutions of Mississippi in Meridian. Scott has been active in the association including serving as Chairman-Elect and Vice Chairman, as a member of the Executive Committee, as a member of the Board of Directors, and as Young Agents Chairman. We recently had the chance to speak with Scott regarding his insurance career and his plans for IIAM for the upcoming year. His responses follow:

### Tell us a little about yourself.

I was born and raised in Meridian, Mississippi. I was a Kappa Sigma at Mississippi State University where I graduated in 1986. Dawn Marie and I married on April 10, 1993 and we have three children – Lewis Scott III, Taylor Marie and Madelyn Rush. I love to hunt deer and turkey, fish and play volleyball. I also like to volunteer...a lot! I am currently a member of Optimist, coach the West Lauderdale High School boys soccer team, serve as the Commissioner of Volleyball for State Games of Mississippi, serve on the LOVE's Kitchen Board, and serve as Deb Dad for Deb's Social Service Club of which Taylor is a member. I am an Eagle Scout and have served as Scout Master of Troop 2 at Central United Methodist Church for seven years. Over the years, I have also been a member of the Jaycees, served as a board member for Lauderdale County Tourism including six years of which I served as chairman, and taught Junior Achievement at Meridian High as well as visited many high schools as a guest teacher for business, insurance and real life topics. I have coached swimming, baseball, football and volleyball, and have taught almost every age of Sunday school available including the nursery. People gave of their time for me when I was growing up, so I have always felt it was up to me to return the favor. I couldn't do any of this without Dawn's support!



Taylor is a member. I am an Eagle Scout and have served as Scout Master of Troop 2 at Central United Methodist Church for seven years. Over the years, I have also been a member of the Jaycees, served as a board member for Lauderdale County Tourism including six years of which I served as chairman, and taught Junior Achievement at Meridian High as well as visited many high schools as a guest teacher for business, insurance and real life topics. I have coached swimming, baseball, football and volleyball, and have taught almost every age of Sunday school available including the nursery. People gave of their time for me when I was growing up, so I have always felt it was up to me to return the favor. I couldn't do any of this without Dawn's support!

### How did your career in the insurance industry begin?

I started out selling electrical supplies for five years and flower bulbs for the next five years. After a couple of weeks of unemployment in 1995, my dad, who had never asked me to join the agency, called me every day for two weeks. I earned my insurance

*continued on page 13...*



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# IIAM's New Officers, Board and Executive Committee Members

## Officers



Scott Gray  
Meridian  
Chairman



Durr Boyles  
Ridgeland  
Chairman-Elect



Brian Berry  
Centreville  
Vice Chairman



Ray Collins  
New Albany  
Treasurer



Shaw Johnson III  
Clarksdale  
National Director

## Executive Committee



Dudley Wooley  
Jackson  
Past Chairman



Richard Mattiace  
Gulfport  
Young Agents Chairman



Tatum Brown  
Oxford



Ray Robertson  
Ridgeland



Josh Smith  
Brookhaven



Seldon Van Cleve  
Indianola



Cecil Vaughan  
Columbus



Pam Wilson  
Ocean Springs

## New Directors Elected at 2014 Convention



Susan Loflin Johnston  
Vicksburg



Gray Montgomery  
Hattiesburg

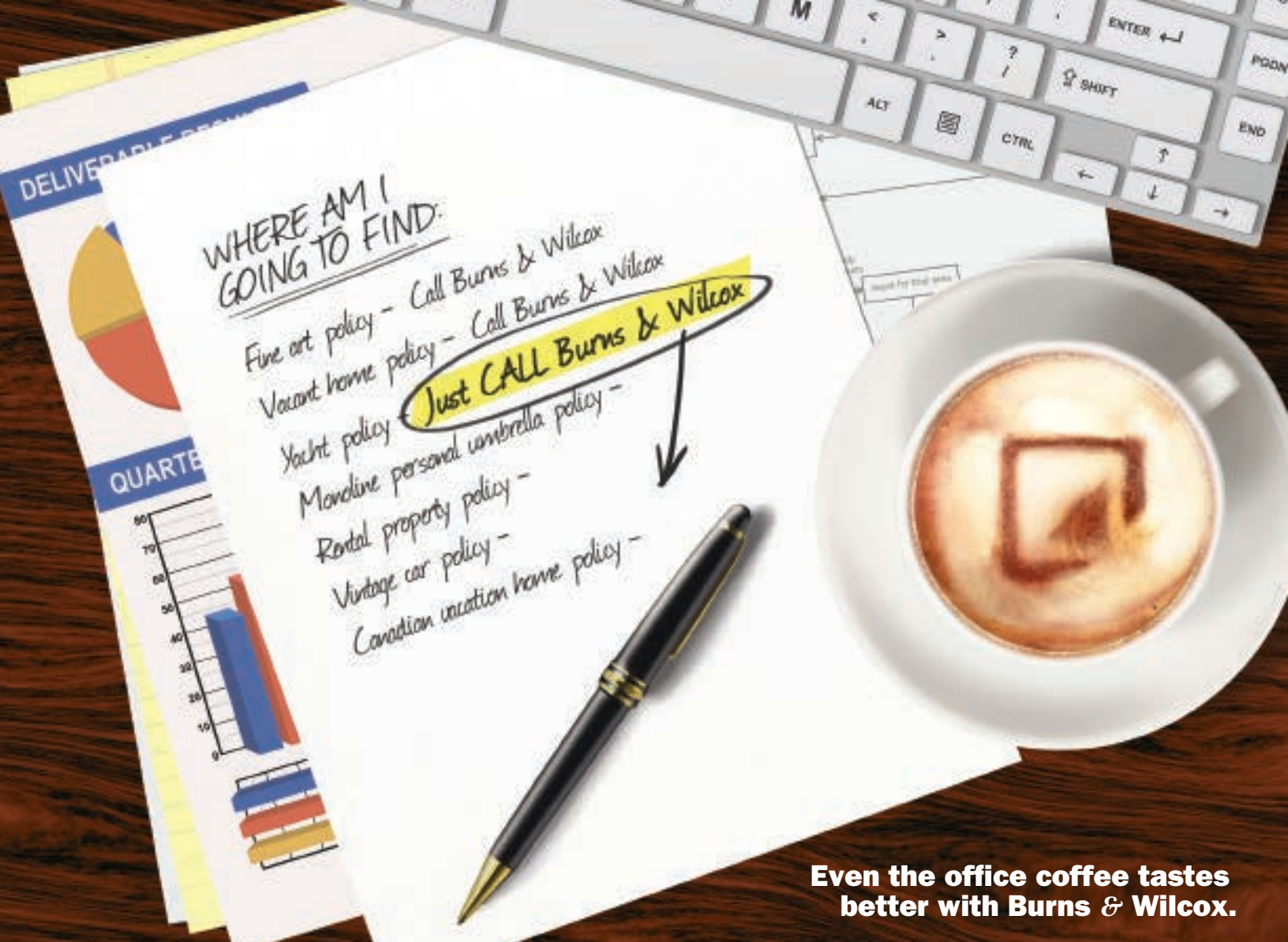


Cecil Vaughan  
Columbus



Pam Wilson  
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# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE COMMISSIONER



Mother Nature unleashed the fury of multiple tornados on our state on April 28, 2014, causing significant damage to Pearl, Brandon, Tupelo and especially the town of Louisville. Deputies from the State Fire Marshal's Office and representatives from our Consumer Services division moved quickly to assist storm victims. Within days of the storm MID had a mobile claims assistance center set up in Tupelo and worked out of the MEMA Disaster Recovery Center in Louisville. I want to commend the insurance industry for their handling of storm claims. As of July 1, over 70% of the 9,771 claims filed had been closed with over \$138.8 million being paid out in losses.

The Department has received a very small number of complaints regarding storm claims. Of the complaints received, the main issue was consumers being unaware their policies had actual cash value coverage instead of replacement costs.

Two major pieces of legislation which passed in the 2014 Legislative session took effect on July 1, 2014.

The first, SB 2733, deals with uninsured motorist coverage. The bill requires the Department to develop a uniform form that insurers shall use to ensure that a policyholder has made a knowing, voluntary rejection of coverage. The Department issued MID Bulletin 2014-4 which provides guidance to insurers and agents regarding the implementation of and compliance with SB 2733. Bulletin 2014-4 contains the UM Selection/Rejection of Coverage Form which provides the minimum information companies must use in providing information to their policyholders regarding the benefits of and reasons for electing UM coverage. Pursuant to the provisions of SB 2733 and Bulletin 2014-4, if the insured rejects UM coverage, the signed form shall create a presumption of a knowing, voluntary rejection of coverage. Furthermore, the rejection or selection of coverage is binding on all insureds under the policy and will continue until such time as the policyholder requests a change in UM coverage.

The second, HB 756, required the Commissioner to establish by regulation uniform policy language regarding the applicability of hurricane deductibles in homeowners' insurance policies. MID promulgated a Regulation entitled "Named Storm Deductibles and Hurricane Deductibles" that became effective on July 1, 2014. This Regulation establishes uniform policy language and notices for homeowners' insurance policies or endorsements which contain a Hurricane Deductible or Named Storm Deductible. This Regulation is codified at 19 Miss. Admin. Code, Part 1, Chapter 41 which can be accessed on the MID website and at the Mississippi Administrative Code published at the Secretary of State's website.

We are continuing our work on a new Small Business Health Options Program (SHOP) for Mississippi small employers.

The Affordable Care Act gives states the authority to create health insurance exchanges, which serve as marketplaces for purchasing insurance in the individual and small employer markets. Mississippi has decided to establish and operate a health insurance marketplace for small employers, known as *One, Mississippi*. *One, Mississippi* is available to small employers in

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Mississippi that employ fifty (50) or fewer full-time equivalent employees. The benefits of using *One, Mississippi* include:

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*One, Mississippi* enrollment is now open. Employers should monitor the *One, Mississippi* website at [www.onemississippi.com](http://www.onemississippi.com), or call 1-855-9MS-SHOP (1-855-967-7467) for more infor-

mation. Employers can enroll online with the help of certified licensed insurance agents or brokers.

Our staff is closely reviewing the recent United States Supreme Court decision regarding Hobby Lobby to determine what, if any, effects the ruling will have in Mississippi.

Thanks to a DHS grant, the State Fire Marshal will soon be launching an intensive fire safety campaign that will include billboard, radio and television commercials. The commercials were recently filmed in Raymond, MS with the assistance of the Raymond Fire Department. We thank them for their hospitality and help. The commercials will begin airing later this summer.

Lastly, but certainly not least, after over 30 years of service to the state, my administrative assistant, Elizabeth "Cookie" Bell retired. Please join me in wishing her well in her retirement and welcome Mary Ellen Dillard as my new administrative assistant.

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## MEET IIAAM CHAIRMAN SCOTT GRAY | *(continued)*

license in July of 1995 and went to work for the agency. In 1999, we were a small agency that was being choked by technology expenses in preparation for Y2K. That is when Gray Insurance Services, Thompson Group and Weems Randall and Christian joined together to form Insurance Solutions of Mississippi.

### What do you find fulfilling about being an insurance agent?

I am a social creature and with that a relationship person. I love having a good relationship with everyone possible. I have called on prospects for a couple of years before asking for their business. Sometimes I even wait on them to ask me for a proposal because winning the trust of others is a great feeling. One of the best feelings is when a customer who has left for whatever reason comes back.

I think helping others through service is always great. Whether you're helping with a small claim or cutting trees off of a customer's home, it's nice to know you are helping someone through a life changing event.



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## What advice would you give to someone starting a career?

I would say to follow the old saying, “they don’t care how much you know, they want to know how much you care.” It is my belief that if someone trusts that you are working in their best interest at all times they will stay with you. Always advise your clients with this in mind, even if it is to advise that they buy from another agent. They will remember that and you.

## What have you gained from being an IIAM member professionally and/or personally?

I will always have great memories from years of IIAM trips and conventions. Some of my favorite memories are the Broadwater Beach Big I conventions in the 70s. My family shared a cabin with Richard and Scott Davis’ family. Nothing compares to grown up years. Dawn and I have so many cherished friendships from our time in the association – from the young agent years, to the not so young, and I hope the later years, God willing.



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## What do you see as some of the biggest issues facing Mississippi's independent agents today?

Our competition is coming from everywhere, even our own companies. This association will continue to help agents be equipped for and aware of emerging changes that seem to happen almost weekly. Many companies thought that new business models would make independent agents a thing of the past, but we have already proven them wrong. I believe our biggest challenges are ahead, but we will adapt. We as independent agents will survive!

## What are some of your goals this year?

TrustedChoice.com is at the forefront. Technology is a challenge for us older guys, and some have already checked out. I hope to have education opportunities for social media and new technology as well.

We will also be focusing more on IIAM-PAC – our state political action committee. We need to pay attention to who runs

our government today or we will pay for it tomorrow.

Lastly, we will work on connecting agencies with new talent. There are many new faces in the companies, and we need to start seeing new faces in our member agencies.



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### Property Coverage Available:

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- Contractors' Equipment
- Equipment Breakdown
- Outside Signs

\* Available coverages and markets may vary dependent upon risk characteristics.



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# CONVENTION MEMORIES



Hugh Brown, Lindsey Cella, and Lain and Tatum Brown enjoy the Past Presidents Brunch.



Thanks to Travelers Insurance for sponsoring the Past Presidents Brunch.



It was great to see sixteen of our past presidents and chairmen at this year's Past Presidents Brunch.



Crystal DePascual stops for a picture with Pam and Steve Wilson during the Trade Show.



Thanks to Safeway Insurance Company and Selective Insurance Company of America for sponsoring our registration refreshments.



The Young family poses with the new Trusted Choice ad sign.





Thanks to Southern Cross Underwriters for helping get the convention started with our Welcoming Cocktail Party.



Stephanie Spahn visits with her long time friends Kenneth and Virginia Stevens.



Gray Montgomery, Scott Palmer and Tom Montgomery catch up at the Welcoming Cocktail Party.



Mike Horlock welcomes registrants to the Monday morning breakfast cart sponsored by Zurich North America.



Thanks to Chubb Insurance, Eastern Alliance Insurance Group, LUBA, and MetLife Auto and Home for sponsoring Ice Cream by the Pool.



Thanks to FCI Insurance Group for sponsoring another fun year of Kids Nite Out.





Yates Elfert and Preston Dordon show off their safari hats at Kids Nite Out.



Kip Crawford and Jeff McLaurin greet attendees at the cocktail reception sponsored by Progressive Insurance.



Thanks to Bailey Special Risks for sponsoring the Dinner/Dance Drink Tickets.



IIABA Chairman-Elect David Walker and his wife Barbara visit with IIAM Chairman Dudley Wooley and his wife Julie.



What a group! Thanks to Travelers Insurance for sponsoring our Dinner/Dance.



James and Crystal Gooden smile for a quick picture at the Dinner/Dance.



Everyone had a "wild" time at this year's Dinner/Dance listening to the Atlanta All-Stars.





Thanks to Wright Flood for sponsoring the always popular Treasure Chest.



Thanks to Gulfstream Property and Casualty Insurance Company for sponsoring our Tuesday morning breakfast cart.



Thanks to Republic Group for sponsoring the General Session Coffee Breaks.



Thanks to Liberty Mutual Insurance for sponsoring our Keynote Speaker, Andy Taggart, and congratulations to John Pittman on winning an autographed copy of Andy's book.



Gray Montgomery won the \$500 Visa card General Session Grand Prize sponsored by Mathison Insurance Partners.



IIAM-PAC Chairman Josh Smith presents Pat Morris with a YETI cooler he won in a drawing for PAC contributors.





Thanks to Foster Welburn and Renee Johnson for always dressing in theme during the Frozen Drinks by the Pool sponsored by MMA Insurance Services.



Thanks to Mathison Insurance Partners for sponsoring the Cookout Dinner Cocktails.



Thanks to AmFed Companies, LLC, State Auto Insurance Company and Stonetrust Commercial Insurance for sponsoring the Cookout Dinner.



Thanks to Anchor MGA/Sentry Insurance, a Mutual Company; Columbia Insurance; United Fire Group; and Summit Consulting, Inc. for sponsoring our Pool Party.



Everyone enjoyed listening to the Pool Party Band sponsored by Amerisafe, Inc.



Mary Brown Hilbun, Salem Hawkins, Karie Wright and Sunny Hawkins have a great time at the Cookout Dinner and Pool Party.





Kathy and Lee Rogers and Scotty McBeth enjoy visiting during the Cookout Dinner.



Tim and Connie Hart visit with Representative Mark Formby at the Cookout Dinner.



Amy Smith makes a special presentation to outgoing IIAM Chairman Dudley Wooley on behalf of the employees at Ross & Yerger.



IIAM Chairman Dudley Wooley addresses attendees at the Jazz Brunch



Tiffany Hawkins presents the FCCI Insurance Group Children's Grand Prize to Karie Wright.



Scott Gray presents Brian Berry with the \$500 Williams-Sonoma gift certificate given by LUBA Workers' Comp.





Jeffrey Carver presents Angelyn Zeringue with the \$1000 "Quench Your Thirst!" cash prize sponsored by Berkley Southeast Insurance Group.



Scott Gray presents Mark Mohler with the \$1000 Exhibitors Prize.



Ray and J Beasley present Paige Bernegger with a full length mink coat given by Beasley General Agency/ BGA Finance.



Jamie Renton and Brooke Buoy present Shaw Johnson III with the four-wheeler given by Imperial PFS and Westport Insurance.



Incoming IIAM Chairman Scott Gray thanks Dudley Wooley for his service as IIAM Chairman.



Thanks to Safeco Insurance Company for again sponsoring the Jazz Brunch and teen prizes.



# BEACH FUN



Wilkes Wallace builds his Hilton hotel sandcastle during this year's sandcastle contest.



Thanks to Dixie Specialty Insurance for sponsoring our sandcastle building and beach volleyball.



It was a beautiful day for volleyball sponsored by Dixie Specialty Insurance.



These girls are "Wild About the Big I"!



TPI-Tim Parkman, Inc. brought a crew with them to hand out drinks by their beach chairs.



Avery, Champ and Lauren Butler get ready for the crab chase.



Devin Smith and his family have a great time hunting for crabs!



Thanks to Erik Case and Sean Hulen from Dixie Specialty Insurance for handling Charlie's Crab Chase.



Thomas Elfert and his family take a quick break from chasing crabs.



2014 IIAM

# CONVENTION SPONSORS

We want to thank the following for their contributions to the 2014 IIAM Convention and their support of our association.

## SPONSORS

### BEACH ACTIVITIES:

Charlie's Crab Chase, Volleyball and Sandcastle Building:  
*Dixie Specialty Insurance, Inc.*

### REFRESHMENTS FOR BEACH ACTIVITIES:

(Monday) *Dixie Specialty Insurance, Inc. and TPI – Tim Parkman, Inc.*  
(Tuesday) "Quench your Thirst" Beach Refreshments:  
*Berkley Southeast Insurance Group*

Beach Chairs: (Monday & Tuesday) *TPI – Tim Parkman, Inc.*

Breakfast Cart: (Monday) *Zurich North America*

Breakfast Cart: (Tuesday)  
*Gulfstream Property and Casualty Insurance Company*

Children's Prizes: *FCCI Insurance Group*

Cocktail Reception: *Progressive Insurance*

Convention Programs: *EMC Companies*

Cookout Dinner Cocktails: *Mathison Insurance Partners, Inc.*

Cookout Dinner: *AmFed Companies, LLC, State Auto Insurance Company and Stonetrust Commercial Insurance*

Dinner/Dance: *Travelers Insurance*

Dinner/Dance Drink Tickets: *Bailey Special Risks, Inc.*

Four Wheeler: *Imperial PFS and Westport Insurance*

Frozen Drinks by the Pool: *MMA Insurance Services*

General Session Coffee Breaks: *Republic Group*

General Session Grand Prize: *Mathison Insurance Partners, Inc.*

Ice Cream by the Pool: *Chubb Insurance, Eastern Alliance Insurance Group, LUBA, and MetLife Auto and Home*

Jazz Brunch: *Safeco Insurance Company*

Keynote Speaker: *Liberty Mutual Insurance*

Kids Nite Out: *FCCI Insurance Group*

Lanyards: *BCAM*

Mink Coat: *Beasley General Agency/BGA Finance*

Newsletters: *Main Street America Group*

Past President's Brunch: *Travelers Insurance*

Pool Party: *Anchor MGA/Sentry Insurance, a Mutual Company, Columbia Insurance, United Fire Group, and Summit Consulting, Inc.*

Pool Party Band: *Amerisafe, Inc.*

"Quench Your Thirst" Cash Award:  
*Berkley Southeast Insurance Group*

Registration Refreshments:  
*Safeway Insurance Company and Selective Insurance Company*

Registration Booklets: *CNA Insurance*

Teen Prizes: *Safeco Insurance Company*

Treasure Chest: *Wright Flood*

Welcoming Cocktail Party: *Southern Cross Underwriters*

Williams-Sonoma Gift Certificate: *LUBA*

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# Chris Boone Receives J.H. JOHNSON AWARD

Chris Boone of Madison received the J.H. Johnson Memorial Award at IIAM's 116th Annual Convention in recognition of his distinguished service to the insurance industry.

Chris began his insurance career in 1986 working as a casualty underwriter for Aetna Casualty & Surety. In 1992, he began working as a producer at Stewart Sneed Hewes, and today he serves as Executive Vice President and Chief Marketing Officer for BancorpSouth Insurance and as President of Gumtree Wholesale Insurance Brokers.

Chris has served as IIAM Chairman, President-Elect, Vice President, Executive Committee member, Finance Committee member, and Government Affairs Chairman. He is also the current Chairman of the Board of Directors of the Mississippi Windstorm Underwriting Association and has served as the Chairman of the National Flood Insurance Producers Council. He also serves on the Commissioner's Coast Mitigation Council.

Chris serves on the board of the Mississippi Surplus Lines Association as a Past Chairman, and was a shareholder and board member of Mississippi Insurance Managers until it was sold.

Chris is a member of the MSU Risk Management & Insurance Advisory Board, and is a 2010 inductee to the MSU Insurance Hall of Fame.

Chris is a native of Jackson and a graduate of Mississippi State University. He and his wife Beth have been married for 28 years and are the proud parents of two adult children, Carley and Bailey.

Chris is the 43rd recipient of the J.H. Johnson Award. O. Shaw Johnson, Sr. of Clarksdale established this award in 1952 as a memorial to his father, Colonel J.H. Johnson, an early founder of the Independent Insurance Agents of Mississippi.



Dickie Greenlee presents Chris Boone with the J.H. Johnson Award in recognition of his distinguished service to the insurance industry.



# IIAM Holds Young Agents Baseball Outing

IIAM recently held the annual Young Agents Baseball Outing to watch the Governor's Cup Baseball Game between Mississippi State and Ole Miss at Trustmark Park in Pearl. Agents and company representatives gathered at the Holiday Inn Trustmark Park for a pre-game social with hamburgers and hotdogs before heading to the park to watch the game.

**IIAM would like to thank  
the following sponsors for helping make  
this event a success:**

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# Independent Insurance Agents of Mississippi Classroom Education Calendar

View up-to-date calendar and course descriptions  
and register online at [www.msagent.org](http://www.msagent.org)

Please circulate this information around your office.

## August

Aug. 8-9 Young Agents Conference Ed Lamont New Orleans

Aug. 19 ACSR 7: Personal Automobile Insurance Charmie Weeks Howood

## September

Sep 16 (a.m.) Commercial Crime in the 21st Century John Fubank Hattiesburg

Sep 16 (p.m.) Cyber Liability/Crime/Data Breach John Fubank Hattiesburg

Sep 17 (a.m.) Commercial Crime in the 21st Century John Fubank Howood

Sep 17 (p.m.) Cyber Liability/Crime/Data Breach John Fubank Howood

Sep 18 (a.m.) Commercial Crime in the 21st Century John Fubank Oxford

Sep 18 (p.m.) Cyber Liability/Crime/Data Breach John Fubank Oxford

## October

Oct. 27 F&O Risk Management\* Becky McCormack Hattiesburg

Oct. 28 F&O Risk Management\* Becky McCormack Howood

Oct. 29 F&O Risk Management\* Becky McCormack Howood

Oct. 30 F&O Risk Management\* Becky McCormack Oxford

## November

Nov. 13 ACSR 8: Commercial Automobile Insurance Ray Dixon Howood

\*Counts for 3 hours of ethics credit

This is the current continuing education calendar. Classes may change and new classes may be added. All CE credit is pending insurance department approval.

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# COMPANY NEWS

## News and Noteworthies from IIAM Company Partners

### Travelers Signs on as Project CAP Investor

Travelers recently signed on as an investor, as well as a listed carrier on [www.trustedchoice.com](http://www.trustedchoice.com). Travelers is one of the largest property casualty companies in the U.S. and works with more than 13,000 independent agents.

Travelers involvement will help aid in the ongoing development of Project CAP, which offers a broad selection of digital marketing services to independent insurance agencies, including [TrustedChoice.com](http://TrustedChoice.com). In addition, Greg Toczydowski, President of Personal Insurance at Travelers, will serve on the Project CAP Board of Directors.

“We are very excited to have Travelers on board,” said Charles “Chip” Bacciocco, CEO of Project CAP. “Their leadership, support and active participation on [TrustedChoice.com](http://TrustedChoice.com) will be critical as we move forward, building the online marketing

platform of the future for independent agents and brokers.”

“We couldn’t be more pleased to invest in Project CAP and help our agents compete more effectively in the digital space,” said Toczydowski. “This partnership further demonstrates our commitment to the independent agent channel.”

“This is an exciting time for the independent agent channel,” says Robert Rusbult, Big “I” president and CEO. “[TrustedChoice.com](http://TrustedChoice.com) has enjoyed tremendous growth, and we’re happy to have Travelers as a partner to help us better position agents to compete in a digital world.”

### McGehee Joins Argos Group

Argos Group, Inc. is pleased to announce that Tonya McGehee, CIC has joined Argos Group as Senior Underwriter. Tonya has spent the last fifteen years as an underwriter with



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Argos Group, Inc. is a general agent specializing in work comp in Alabama, Tennessee and Mississippi.

### **Wilson Joins Russell Bond**

Philip C. Wilson has joined Russell Bond. He brings over 33 years' experience handling critical insurance coverage's for banks and real estate investors as well as Casualty, Property, Professional and Transportation for large accounts. Operating out of Nashville, TN he will focus on providing solutions for retail brokers located in Tennessee, Louisiana, Mississippi and Alabama.



Russell Bond & Co., Inc. is an Insurance Wholesaler headquartered in Buffalo NY. Founded in 1950 the firm maintains binding authorities and brokerage access for

Standard, Specialty, and Surplus Lines through admitted and non-admitted markets for clients throughout the USA.

The firm also maintains offices in Hamilton, NJ and Westfield, MA.

### **Mike Dorr Joins Dixie Specialty Insurance**

We are pleased to announce the addition of Mike Dorr to the staff of Dixie Specialty for the purpose of underwriting, marketing and development of products for our new Admitted / Standard Market Division.



In the industry since 1976, Mike's background encompasses both agency and company involvement. He understands the needs of the local agent and how to present the opportunity to the company to get the best conditions for your client. Mike has extensive experience with accounts driven by significant property values as well as large builder's risk.

Give Mike a call and put his experience to work for you and your insured.

### **Beasley General Agency Announces New Hires**

Beasley General Agency is pleased to announce their new employees. They are Roberta Hayman, Dana Ray, and Gail West. Chris Cockrell has also joined as a part-time employee.

Roberta Hayman comes to us with over 28 years of insurance experience. She has worked as an underwriter in commercial lines and workers compensation. She holds designations in CPIW (Certified Professional Insurance Women), AU (Associate of Underwriting) and CIC (Certified Insurance Counselor). Her position at BGA is an underwriter in commercial lines.

Dana Ray recently joined us after attending Mississippi State University. Her position includes working in the finance and accounting areas of Beasley General Agency.

Gail West joins us with over 36 years of experience in the insurance industry. Her positions have included working in both commercial and personal lines in underwriting. She holds designations in CPIW (Certified Professional Insurance Women) and CISR (Certified Insurance Service Representative). Her position at BGA will be in commercial lines.

Our primary goal has been to provide the best of service to the specialty lines insurance marketplace. Understanding the needs and providing rapid response to the independent agent has been and remains our number one priority.

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Chris Cockrell is no stranger to BGA. While attending school, Chris worked with us for several years. He has now joined us again on a part-time basis.

It is with personal regret but warm wishes that we announce the retirement of Jo Lawrence. Jo has been with us for over 25 years. Jo has been in the finance and accounting areas of Beasley General Agency. We wish her much success.

### Seasoned Insurance Marketer Retires After 37 Years

ATLANTA, GA – July 21, 2014 – Joe Berryhill, Territory Manager for Columbia Insurance Group, will retire from Columbia on July 31, 2014 after 37 years of service.

“I’ve had the opportunity and pleasure to work with Joe since 2008,” says Sheldon Palefsky, Atlanta Branch Marketing Manager. “He has built unprecedented relationships that will benefit Columbia for years to come. We all can learn from his positive attitude and his ability to be a positive influence in those he works with every day.”

During his career, Joe opened up the state of Alabama as part of Columbia’s operating territory. He also transitioned the Mississippi territory from predominantly mono-line Workers Compensation to Commercial multi-lines, all while maintaining strong agency relationships. Joe served on the Advisory Board for Alabama LP Gas Association, Alabama and Mississippi Forestry Associations, and the Program Committee for the Mississippi State University Insurance Day Program.

Joe served Georgia Casualty & Surety Co. and then Columbia Insurance Group loyally since 1977.

CIG has five branch locations: Atlanta, GA; Austin, TX; Columbia, MO (Home Office); Omaha, NE; Salina, KS. Klug is located in the Home Office.

For nearly 140 years, it’s been the mission of CIG to build enduring relationships with customers by providing value and exceptional service in fulfilling the promise of all CIG insurance products.

### LUBA Named Gulf Coast Regional Finalist

LUBA Workers’  
Comp board Chairman  
Chip Marionneaux, board  
member Steve Moore,



along with LUBA CEO David Bondy and board member Steve Boudreaux, attended the Ernst & Young Entrepreneur of the Year awards gala in June in Houston, where Bondy was a Gulf Coast regional finalist in the services category. Now in its 28th year, the awards program celebrates entrepreneurial leaders in 25 U.S. regions.

### DHANDHO HOLDINGS TO ACQUIRE STONETRUST COMMERCIAL MUTUAL INSURANCE HOLDING COMPANY AND RELATED COMPANIES

Stonetrust Commercial Mutual Insurance Holding Company announced that it has entered into an agreement to be acquired by Dhandho Holdings, LP and Dhandho Holdings Qualified Purchaser, LP (Dhandho), based in Irvine, CA. Stonetrust is a Louisiana-domiciled mutual insurance holding company and the parent company of Stonetrust Commercial Insurance Company which provides workers’ compensation and employers’ liability insurance coverage to over 5,100 policyholders in Louisiana, Mississippi, Arkansas, Oklahoma, and Texas. The \$35 million cash acquisition will include Stonetrust Commercial Mutual Insurance Holding Company, Stonetrust Commercial Insurance Company, and Stonetrust Realty, LLC, as well as Stonetrust Management Services, LLC, the independently owned managing general agent. As a result of the transaction, the Stonetrust companies will become subsidiaries of a new stock holding company created by the Dhandho partnership. Stonetrust operations will remain unchanged and continue to be headquartered in Baton Rouge, Louisiana, under current President and CEO Tim Dietrich.

The transaction, which has been unanimously approved by the Board of Directors of Stonetrust Commercial Mutual Insurance Holding Company, is expected to close within 90 days. The Plan of Conversion will require approval of policyholders and the Louisiana Department of Insurance. Proceeds of the transaction will be paid to eligible policyholders.

Dhandho has further agreed to infuse an additional \$30 million capital contribution into Stonetrust Commercial Insurance Company, thereby doubling total surplus to over \$60 million and providing an immediate boost to its premium to surplus ratio. Stonetrust anticipates the additional capital will facilitate its expansion plans and aid the company in achieving its goal of an “A” rating by the global credit rating agency A.M. Best. Stonetrust is currently rated “B++”.



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Effective January 1st Union Standard Insurance Group in Mississippi is now **Berkley Southeast Insurance Group**

Berkley Southeast Insurance Group (BSIG) is a member company of W. R. Berkley Corporation, a Fortune 500 Company, whose insurance company subsidiaries are rated A+ (Superior) by A. M. Best Company.



Our independent agents and policyholders can expect to continue to receive the same outstanding products, services and solutions, as our staff remains unchanged.

Jeffrey Carver, Regional Vice President, continues to lead our staff at the local branch office at 4909 Great River Drive, Meridian, MS 39305.

BSIG takes a broad approach to underwriting for 'best in class' business primarily in the construction, light manufacturing, hospitality, real estate, mercantile, wholesale and business service industries. At Berkley Southeast Insurance Group we have **local people finding practical solutions**.... for our agents and policyholders.

For additional information please contact:

**Jeffrey Carver at [jcarver@berkleysig.com](mailto:jcarver@berkleysig.com) | 601.581.4134**

[berkleysig.com](http://berkleysig.com)

*local people finding practical solutions*

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# SouthGroup Awarded Dan Fulwider Award for 5K Benefitting Blair E. Batson Hospital for Children

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SouthGroup Insurance Services presents a check for \$30,000 to Friends of Children's Hospital. From left: Amanda Sartain, FOCH Board Member; Melanie Schade, FOCH Project Manager; Cyndi Tullos, Angie Barr, Ronnie Tubertini, Jimmy Newquist, SouthGroup; John Scarbrough, FOCH Board Member; David Wall, SouthGroup; and Andrew Leach, FOCH Board Member

Trusted Choice® has awarded the annual Dan Fulwider Award for Community Involvement to SouthGroup Insurance Services.

“We’re proud to present the Dan Fulwider Award for Community Involvement to Ronnie Tubertini of SouthGroup Insurance Services for his hard work and dedication to serving Mississippi’s children,” said Tom Minkler, Big “T” chairman who presenting the award at the annual gathering in Washington, D.C. “When Blair Batson Hospital for Children in Jackson, Miss.—the only hospital in the state dedicated to treating children—needed help in 2009, Ronnie and his team at the SouthGroup Insurance agency answered the call and they have continued to raise thousands of dollars with an annual 5K race.”

As the recipient of the Dan Fulwider Award for Community Involvement, the agency will receive a \$2,500 contribution for Blair E. Batson Hospital and was recognized at the 2014 Big “T” Legislative Conference.

In 2009, SouthGroup Insurance started a 5K race to fundraise

for the Blair Batson Hospital for Children’s Child Life Program, which focuses on patient services that help kids understand and prepare for medical procedures. The now annual event has averaged more than 500 racers each year with more than 100 agency employees and spouses serving as race volunteers. In the past five years, the agency has raised more than \$140,000 for the hospital.

“This annual award is presented in memory and honor of Dan Fulwider who passed away after a valiant fight with cancer and recognizes Trusted Choice® member agents for going above and beyond in volunteering time and enthusiasm to causes close to their heart,” says Dave Evans, Trusted Choice® executive director. “Dan Fulwider was a beloved member of the Big ‘T’ family, a huge proponent of Trusted Choice® and served as the Independent Insurance Agents of Iowa government affairs coordinator and membership liaison at the time of his passing.”

The award was presented during the association’s recent Legislative Conference in Washington, D.C.





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# IIAM Presents Company Awards at Annual Convention

Every year, the Independent Insurance Agents of Mississippi gives two special awards – Company Representative of the Year and Top Partner Award – to recognize outstanding commitment and support from our company partners to Mississippi’s independent insurance agents and our association.

Nominations for these annual awards are accepted from IIAM member agents, and the awards were presented to this year’s recipients at the IIAM Annual Convention and Trade Show in June.

The Company Representative of the Year Award is awarded to an individual employed by a company currently doing business

in Mississippi who has done the most in the past year to promote IIAM, foster better company/agent relations, produce new business and/or help agents give their clients superior customer service. The recipient of this year’s Company Representative of the Year Award was Kip Crawford of Progressive Insurance Company.

The Top Partner Award was established to recognize a company doing business in Mississippi that has demonstrated during the past year outstanding commitment to, and support of, its independent insurance agent partners and our association. The recipient of this year’s Top Partner Award was State Auto Insurance Company.





# LICENSABLE VS. NON-LICENSABLE ACTIVITIES

While serving as an Attorney and Director of Licensing for the Mississippi Insurance Department for ten years I often received the following question from insurance producers: “What kind of general activities can my clerical staff perform without having to obtain an insurance producer license?”

The law of the State of Mississippi requires any person who is selling, soliciting or negotiating insurance in Mississippi to have obtained an insurance producer license before conducting such business. Furthermore, the law prohibits insurance producers from paying, directly or indirectly any valuable consideration (i.e. money) on account of insurance being written to a person not duly licensed as an insurance producer.

The terms selling, soliciting and negotiating insurance are defined in the Mississippi Code. The term “sell” means to exchange a contract of insurance by any means, for money or its equivalent on behalf of insurance company. The term “solicit” means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company. The term “negotiate” means the act of conferring directly with or offering advice directly to a purchaser or prospective purchaser of a particular contract of insurance concerning any substantive benefits, terms or conditions of the contract if that person sells insurance or obtains insurance from insurers for purchasers. A person who is not selling, soliciting or negotiating insurance as defined above is not required to obtain an insurance producer license.

In 2000 and 2013, the National Association of Insurance Commissioners (NAIC) released a guideline table chart which listed several general activities which often occur within an

insurance agency. Within the guideline the NAIC addressed whether a license as an insurance producer was required to perform each activity.

Pursuant to the NAIC guideline the following activities may appear on the surface to constitute selling, soliciting or negotiating insurance but in the mind of the NAIC does not require clerical staff to obtain an insurance producer license to perform such activities.

- 1.) Dispense brochures and other general information (so long as no conversation relating to contract terms occurs).
- 2.) Disseminate buyer’s guides, applications for insurance, coverage selection forms or other similar forms in response to a request from a prospective or current policyholder.
- 3.) Receive and record information from a policyholder to give to an insurance producer for his or her response.
- 4.) Schedule appointments with insurance producers to discuss insurance.
- 5.) Communicate with a policyholder or prospective policyholder in order to obtain factual information necessary for an insurance producer to complete a review.
- 6.) Receive requests for coverage for transmittal to a license insurance producer or for processing through an automated system developed and maintained under the supervision of an insurer or licensed insurance producer.
- 7.) Receive and record information from an applicant or policyholder and prepare an application for insurance pursuant to instructions from and for review of an insurance producer.
- 8.) Obtain underwriting information from credit agencies, DMV, and other insurance agencies and companies.

- 9.) Receive insurance premiums at the recorded place of business where the payment is being made on a binder, endorsement or existing policy.
- 10.) Provide a rate quote on a requested change in coverage only.
- 11.) Inform an insured as to his or her coverage as indicated in policy records.
- 12.) Receive telephone calls reporting additional or replacement items for policies currently in force.
- 13.) Open mail, office filing and mailing billings.

Pursuant to the NAIC guideline, the following general activities may only be performed by licensed insurance producers:

- 1.) Disseminating information as to rates secured by reference to a published or printed list or computer data base of standard rates. (Note: Providing a rate quote on a requested change in existing coverage may be performed by unlicensed clerical staff)
- 2.) Explain, discuss or interpret coverage, analyze exposures or policies, or give opinions or recommendations as to coverage.
- 3.) Discuss the effect of age, health or other risk-related conditions of the prospective policyholder.
- 4.) Counsel, urge or advise any prospective purchaser to buy a particular policy or to insure with a particular company.
- 5.) Indicate that requested coverage is or will be bound or issued.
- 6.) Bind coverage.

The Mississippi Insurance Department has the authority to interpret and enforce the insurance licensing provisions of the Mississippi Code. The list of thirteen non-licensable activities and six licensable activities above are merely persuasive authority provided by the NAIC. If you have any specific questions

regarding your insurance agency activities as it relates to licensable and non-licensable activities you should contact the Mississippi Insurance Department.

*Robert L. Perkins, Esq.  
Assistant Professor  
Mississippi College  
School of Business*

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# NO SUCH THING AS A STUPID QUESTION

By Richard F. Lund, J.D., Vice President, Senior Underwriter, Swiss Re\*

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“There are naive questions, tedious questions, ill-phrased questions, questions put after inadequate self-criticism. But every question is a cry to understand the world. There is no such thing as a dumb question.”

—Carl Sagan, *The Demon-Haunted World: Science as a Candle in the Dark*

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“There’s no such thing as a stupid question so feel free to ask whatever you want.” That is one of the first things you hear from a teacher, professor or educator when you go into any learning environment once you reach the high school level. As a matter of fact, I say the very same thing when I’m presenting at an E&O risk management seminar. How many times have you been in a seminar where you’re afraid to ask a question, because you think it seems so obvious, that you’re afraid other people will think you’re foolish for asking it? Trust me, if you are thinking it there are probably at least 3 other people who are thinking the same thing but THEY ALSO don’t want to ask because THEY don’t want to appear to be foolish. So, let’s forget about the risk of appearing foolish and ask the question! It’s been said before that pride goeth before a fall so if you fail to ask the question, you might just be opening yourself up to an E&O claim.

As the risk management coordinator for the Swiss Re Corporate Solutions/Westport Insurance Corporation Insurance Agents Errors and Omissions Professional Liability program, I am asked questions all the time about any number of E&O subjects. While I may have answered the same question many times, I treat each one as if it’s a brand new question. The reason is simple: if the person knew the answer, they wouldn’t be asking and while it may be old hat to me it’s new to them. They have never run across the subject before because they might be new to the insurance industry, be a new agent, a new E&O insured, or maybe even a more seasoned insurance veteran. My

experience has been that they are really asking because something is going on in their business that could ultimately lead to an E&O incident and they don’t know what to do.

So what kind of questions do I get asked? The questions may be simple, complex and anything in between. While some might be general in nature, some may also depend on a specific state law or regulation. But I don’t rely on just my knowledge. I’ll ask our claims team and insurance experts I know, for their opinion, before I provide an answer. Why do I do that? Because I’m not afraid to ask a stupid question.

Here are just a few of the most common:

**Q:** Do I really have to document every phone call with my customers? I know which are important and which aren’t. I’ll remember.

**A:** Yes, you should document every phone call, even if it is just a short note. If your customer is calling you, it’s because they are having an issue that may or will involve their insurance policy. Why else would they be calling? Even if it is something so innocuous as to ask what the limits are on their policy or what their premium is, what is the underlying reason why they are asking? If it is about limits, have they had a claim? Why do they need to ask about that? If it’s about their premium, do they owe it? Are they trying to reduce it? Are they looking for another quote? If they call about their auto policy and ask who is listed on it, why do they want to know? Little things can mean a lot when it comes



to an E&O claim and consistency, especially when it comes to documentation can be the key to making it defensible.

**Q:** I heard at an E&O seminar that I shouldn't call my customers who have company direct bill policies when their premium is due. But I know they won't remember to pay the bill if I don't call them. They just expect that as part of my customer service. Do I really have to quit calling them?

**A:** YES, yes, a thousand times yes. If you haven't stopped calling them, stop immediately. But before you do, send a letter to all of your company direct bill customers, preferably certified mail-return receipt requested, that effective immediately you will no longer be calling them to advise them when their premium is due. The reason is simple, by calling them you have created a duty that you did not otherwise have. And the one time you forget or miss calling them is the one time they don't pay their premium, their policy is cancelled for non-payment, they then have an uncovered claim, and they blame YOU because they didn't get your call telling them the premium was due. We recently had a claim where an agency didn't call any of their direct bill customers, except one. It was a big account and they knew that they would only pay their premium when the agency called them. Of course, the agency person who was responsible for calling the customer was on an extended vacation, and no one called

the customer when the premium was due. The customer received the direct bill notice of payment, but ALWAYS waited to pay it until they received the call from the agency. Since they didn't get the call, they forgot to pay the premium, the policy cancelled, they had an uncovered loss of \$65,000 and made a claim against the agency. The agency is clearly in error but had they not taken on that duty, they would not have been responsible. The agency has now sent a letter to the customer, certified mail, and return receipt requested, that they will no longer be notifying them when their premium is due.

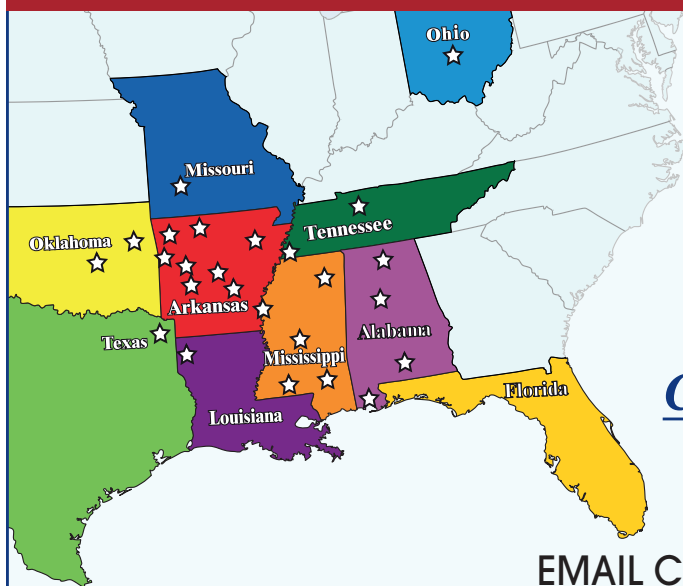
**Q:** Why do you want to send the letter certified mail with return to receipt requested?

**A:** To document in your file that your client received the letter advising them that they would no longer be notified by the agency.

**Q:** Our office has recently gone paperless, i.e. we scan and store all documents electronically. Do we still need to retain the paper files and documents?

**A:** No, once you have scanned the documents and store them electronically, the original documents should be shredded and disposed of. The underlying question from an E&O standpoint here is whether an electronic copy of an original document can be used as evidence when there is a claim, and the answer is yes. The Uniform

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Electronic Transactions Act (UETA) was developed by the National Conference of Commissioners on Uniform State Laws (NCSL) in the late 1990's and has been adopted by all states except Illinois, New York and Washington, which developed their own laws regarding electronic transactions. Among the basic tenants of the law is that any document that is electronic is the same as a paper document and as such, is admissible as the original of the document. In addition, in 2000 the United States Congress enacted the Electronic Signatures in Global and National Commerce Act (E-SIGN) which established the validity of electronic records and signatures under federal law. The key to remember is that once you create an electronic record, you should immediately destroy the paper document.

And here is the most recent question I received.

**Q:** Our agency is trying to get our arms around some social media opportunities to help promote our agency. When we started our website redesign last year, I recall that we went through some hoops with our E & O carrier about what was permissible and what was not. This year we are crawling into Facebook and Twitter and wonder about the E & O implications, if any. Do you have any information about that?

**A:** Swiss Re Corporate Solutions and the IIABA have a module that specifically addresses Social Media in the new E&O seminar materials, "E&O Risk Management: Meeting the Challenge of Change". Those materials are available on the E&O Happens Website. I also went to the E&O Happens website and entered "social media" in the search tool and got 30 responses. I then did the same thing on the IIABA main site and got 150 responses that are throughout the website including E&O Happens, ACT, and Virtual University, some of which specifically reference Facebook and Twitter. I recommend you go to the websites and do the same and take a look at those that are of particular interest to you.



If you would like to ask a question about anything involving insurance agents errors & omissions, you have many resources available to you. If you have question about your E&O Policy or would like more information about the Swiss Re Corporate Solutions E&O Policy, contact your state IIABA and ask for the E&O Administrator. If you are a Big "I" member and have a question about how to prevent E&O claims or have a question about E&O risk management, go to the E&O Happens Website at [www.IIABA.net/eohappens](http://www.IIABA.net/eohappens). You can also contact Richard Lund at [richard\\_lund@swissre.com](mailto:richard_lund@swissre.com). If you have questions about insurance in general, go to the IIABA Virtual University at [www.IIABA.net/vu](http://www.IIABA.net/vu) and use the search tool. If you can't find an answer and are a Big "I" member, you can use the VU "Ask An Expert" and utilize the shared experience of the VU faculty to find an answer. If you have a technology question, go to the Agents Council for Technology [www.IIABA.net/act](http://www.IIABA.net/act). Regardless of what your question is, if it has anything to do with insurance, you have a wealth of resources available to you.

These are just a few of the questions that have come to me in the last year. The first three I have been asked several times before and the answers are readily available on several different IIABA resources, including the E&O Happens Website, the Virtual University, and the Agents Council for Technology. As you can see from the last question, many times I'll take the subject that is being asked about, enter it in the Search feature on the main page of the IIABA website or on the E&O Happens page, and I'll get numerous results pointing to different places in all three of those locations where the answers can be found. The reason I do this is not necessarily because I don't know the answer, but because I want to know if there is a place for you as an agent and member of the IIABA and a Swiss Re Corporate Solutions policyholder to locate that information in the quickest manner possible and then to be able to pass that on to you.

So remember, there's no such thing as a stupid question. The only stupid question is the one left unasked.

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*\*Richard F. Lund, JD, is a Vice President and Senior Underwriter of Swiss Re/Westport, underwriting insurance agents errors and omissions coverage. He has also been an insurance agents E&O claims counsel and has written and presented numerous E&O risk management/ loss control seminars, mock trials and articles nationwide since 1992.*

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# WAIVER OF UNINSURED MOTORIST COVERAGE:

## LEGISLATIVE AND REGULATORY RESPONSE TO *HONEYCUTT*

Robert B. House • Christopher R. Shaw

At this time last year, we reported on the Mississippi Supreme Court’s decision in *Honeycutt v. Atlanta Casualty Companies*. This case provided a stark reminder that a valid and enforceable waiver of uninsured motorist (UM) coverage occurs only when an insured “knowingly and intelligently” rejects such coverage.

But what the *Honeycutt* case also provided was confusion and uncertainty regarding when and how a waiver of UM coverage is made “knowingly and intelligently” and when carriers and agents might rely on an insured’s written rejection of UM coverage.

Earlier this year, the Mississippi Legislature passed a bill in response to *Honeycutt*. Senate Bill No. 2733, which was introduced by Senator Dean Kirby and became effective July 1, amended Mississippi Code Section 83-11-101 in an effort to bring a certain amount of uniformity and predictability to what constitutes a valid rejection of UM coverage.

State law has long required that automobile liability insurance policies issued in Mississippi include UM coverage with limits no less than that set forth in the Mississippi Motor Vehicle Safety Responsibility Law. The law also allows an insured to reject UM coverage if done so in writing. But despite the mandatory liability insurance requirements under Mississippi law, according to a recent study by the Insurance Research Council, Mississippi leads the nation in uninsured motorists at 28%. This fact alone should be enough to cause an insured to think twice before rejecting UM coverage.

In any event, insureds sometimes reject UM coverage through the execution of a wide variety of UM rejection forms, some of which have been filed with the Mississippi Department of Insurance and others not. On occasion, the validity of such a

rejection is later challenged by the insured or a member of the insured’s family. That is what happened in the *Honeycutt* case. There, the plaintiff – a minor – was injured in an automobile accident in West Point. The plaintiff sued the driver of the other car and his own insurance carrier on the basis that his parents, who purchased the insurance for the automobile, never knowingly and intelligently waived the purchase of UM coverage. The Lowndes County Circuit Court granted summary judgment in favor of the insurance carrier on the basis that the plaintiff’s parents signed a waiver rejecting the purchase of UM coverage. The Mississippi Court of Appeals affirmed this ruling.

However, the Mississippi Supreme Court reversed the Court of Appeals and returned the case to the Lowndes County Circuit Court for a jury to decide whether the insureds gave a “knowing and intelligent” waiver. Thus, a jury was tasked with determining whether a knowing waiver and rejection of UM coverage occurred even though the insureds in the *Honeycutt* case placed a checkmark beside the statement “I reject uninsured motorist coverage in its entirety” and signed a provision exercising his option not to purchase UM coverage.

Nevertheless, the Mississippi Supreme Court ruled that while a signed waiver can be considered in determining whether a knowing and intelligent waiver was made, the written waiver is not outcome determinative. The court in *Honeycutt* held that even when an insured executes a written waiver rejecting the purchase of UM coverage – exactly what was done by the insureds in *Honeycutt* – there is no waiver absent a showing that the insureds fully understood what UM coverage provides and declined to purchase it anyway. In doing so, the court noted that the form at

issue in *Honeycutt* neither explained the benefits of UM coverage nor the consequences of rejecting it. The important takeaways from the *Honeycutt* decision are:

- the insurance carrier bears the burden of proving that any waiver of uninsured coverage was made knowingly and intelligently;
- the insurance carrier may meet that burden of proof by establishing that it provided an explanation, appropriate to the client, of UM coverage;
- any document signed by the insured which allegedly states that an explanation was given to the insured may be considered by the fact finder (jury or judge depending on the case), but this is not determinative as to whether the insured gave a knowing and intelligent waiver of UM coverage.

In response to *Honeycutt*, the Mississippi Legislature passed SB 2733. This bill amended Mississippi Code Section 83-11-101 to add the following provisions regarding the selection and rejection of UM coverage:

*(4) In the course of the sale or issuance of any automobile liability insurance policy, insurers shall inform the named insured or applicant, on a form approved by the Department of Insurance, of the benefits of and reasons for electing to purchase uninsured motorist coverage. If the insured named in the policy wishes to reject uninsured motorist coverage, such form shall be signed by or on behalf of the named insured. If this form is signed by or on behalf of the named insured, it is binding upon all persons insured by the automobile liability insurance policy and it shall be presumed that there was an informed, knowing rejection and waiver of uninsured motorist coverage.*

As a result of SB 2733, the Mississippi Department of Insurance issued Bulletin 2014-4 in which the Department adopted a Notice and Rejection of UM Coverage Form. The provisions contained within that form are considered by the Department to be the minimum information that insurers must provide to their insureds regarding the benefits of and reasons for electing to purchase UM coverage.

Insurers who adopt the Department's form may use it immediately without obtaining prior approval from the Department. Insurers who make substantive and material changes or additions to that form must have their own UM notice and rejection form approved by the Department prior to use. Any such notice and form filed with the Department that does not

contain the minimum provisions set forth in the form included in Bulletin 2014-4 will not be approved for use.

Hopefully SB 2733, Bulletin 2014-4, and more robust UM rejection forms will result in more UM coverage being written and fewer insureds rejecting such coverage. However, some insureds will continue to reject UM coverage. In those instances, where accidents and lawyers are involved a prior written rejection may nevertheless be challenged. Although the fact of each case will impact any judicial review under *Honeycutt*, compliance with SB 2733 should help insurers demonstrate that a written waiver was knowingly and intelligently made in that instance.

**Robert B. House (rhouse@joneswalker.com) is a partner with the Jackson, Mississippi office of Jones Walker LLP. His practice focuses on insurance business, insurance regulation and government relations.**

**Christopher R. Shaw (cshaw@joneswalker.com) is a partner with the Jackson, Mississippi office of Jones Walker LLP. His practice focuses on insurance coverage, claims handling disputes, and commercial litigation.**

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# SHOPPING SPREE WISH FOR JEROME

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This year, Trusted Choice® provided \$7500 to IIAM to be used as a sponsorship for Make-A-Wish Mississippi. IIAM used the funds to be the presenting sponsor for the 21st Annual Make-A-Wish Mississippi Golf Tournament, which raises funds to help grant the wishes of children with life-threatening medical conditions in Mississippi.

This Trusted Choice® grant allowed 14 year old Jackson resident Jerome to have his wish to “be treated like a celebrity on a shopping spree” granted.



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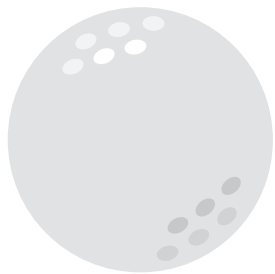


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# 2014

## Trusted Choice Big I Championship Qualifier

The 2014 Trusted Choice Big I Championship Qualifier was played on May 27-29 at the Ole Miss Golf Club. There was a field of 95 players this year which was a nice increase over last year.

The tournament was a major success considering there was a little rain delay, but it passed through fast enough that the players could finish. In the Boys A Division, Philip Heine of Madison shot an amazing -5 par to win the tournament and his division; Brandon Carpenter of Coldwater came in 2nd in his division and the overall tournament with a -4, and the defending champion Griffin Agent shot even par to come in 3rd in his division.

In the Boys B Division, Cameron Clarke of Pittsboro shot an overall score of -1 to win his division and come in 3rd in the overall tournament; Cameron Mobley of Brandon shot an amazing 67 to bring him down to +1 par for his overall score and to give him 2nd place in his division and Isaiah Jackson and CJ Easley tied for 3rd with overall scores of +2 par.

In the Boys C Division, Tate Dickerson of Booneville shot an overall score of +2 par to win his division; Moak Griffin of Columbus shot an overall score of +4 par to come in 2nd and Wilson Baker shot an overall score of +8 par to come in 3rd.

In the Girls 13-18 Division, Connor Beth Ball of Madison shot an overall score of +5 par to take 1st; Carlee Nanney of Fulton came in 2nd with an overall score of +15 par and Blair Stockett came in 3rd with an overall score of +19 par.

In the Boys D Division, Hayes Hinson of Meridian took 1st with an overall score of -3 par; Tripp Rush of Philadelphia came in 2nd with an overall score of +12 par and David Beard III came in 3rd in his division with an overall score of +13 par.

In the Girls 9 and Under Division, Callie Mobley of Brandon shot an overall score of +37 to win her division and Gracelynn Cooley of Hattiesburg came in 2nd with an overall score of +52.

The players who qualified for the Trusted Choice National Championship Big I Tournament are Philip Heine, Brandon Carpenter, Cameron Clarke, Connor Beth Ball and Carlee Nanney. Kathleen Gallagher will also represent Mississippi at the

National Tournament. Kathleen finished in a tie for 5th place in North Carolina last year which earned her an exemption.

Isaiah Jackson of Golden won the boys division of the Carr Haskins Memorial Long Drive Championship with a drive of 301 yards. Conner Beth Ball of Madison won the girls division with a drive of 210 yards.

IIAM is proud to have David Huggins on the National Golf Committee. David will be working hard to ensure that the event continues to be one of the most prestigious junior events in the country.

Thanks go out the Board of Directors and Executive Committee for the continued support of this worthwhile project. Each year parents express their appreciation for the contribution to junior golf in Mississippi.





## MARY STOGNER Named 2014 Outstanding CSR of the Year in Mississippi

The National Alliance for Insurance Education & Research has announced that Mary Stogner is the 2014 Outstanding CSR of the Year recipient for the state of Mississippi.

To qualify for this top state honor, Mary submitted the winning essay and demonstrated outstanding service and professionalism within the insurance community.

Mary began her insurance career in 1970. She has seen many events in the insurance industry – hard markets, soft markets and has also experienced various agency mergers. She is a consummate insurance professional. Mary is a commercial lines account manager with Insurance & Risk Managers in McComb.

In addition to winning this award on the State level, Mary was named a semi-finalist for the national level.



*Mary receiving her award at the 2014 Conferment Ceremony conducted on July 18 at the Hilton Garden Inn in Downtown Jackson. Pictured from left to right are Michael Kersgard, Life & Health Academic Director, National Alliance; Mary Stogner, ACSR; Melissa Oursler, CIC; and Sara Snowden, CIC, CPCU, CPIW*

## INDEPENDENT INSURANCE AGENTS OF NORTH MISSISSIPPI HOST ANNUAL GOLF OUTING



*From left to right in the photo; Aj Lunsford (Owens Ins), Charles Crain (CLM Ins Group), Van Zachry (Owens Ins), Richard Owens (Owens Ins).*

IIANM held their annual Tunica Golf Outing on July 22 at Tunica National Golf Club. Every year, Owens Insurance Agency of Clinton donates a “Spa or Golf overnight Package”. There is a raffle for this and the winner gets the option of a one night stay for 2 at The Alluvian Spa in Greenwood with a Spa day for 2 included or a one night stay for 2 at Old Waverly with Golf for 2 included.

This is a big hit with the area association and is always the most coveted prize of the tournament. IIANM appreciates Owens donating the trip.

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