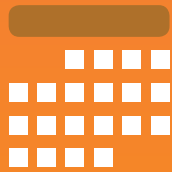


MISSISSIPPI  
**AGENT**

VOLUME 37 • NUMBER 1

WINTER 2017



Events



Communication



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# CHAIRMAN'S MESSAGE

by Durr Boyles



It is hard to believe, but somehow it is already 2017, and over half of my year as chairman has passed! We set several goals for IIAM in 2016 and our work has already begun to meet and exceed these goals. From an increased focus on technology that can help agencies, to getting more Young Agents involved in the association and industry, 2017 promises to be a great year for IIAM.

Our first goal was to help agencies in the area of technology. In such a quickly changing environment, it is always good to have someone working behind the scenes to keep up with what works, what doesn't work and what agents need to implement. Under the leadership of Pam Wilson from our Executive Committee, this year's Agency Management Conference was designed to get agents the information they need. Two technology experts – Ron Berg with the Agents Council for Technology and Ryan Hanley with Trusted Choice – bring a wealth of knowledge as this year's conference speakers.

In the Young Agents area of the association, Young Agents Chairman Brad Kent and his committee have done a great job getting involved and making Young Agents more active in the association. Our annual Young Agents Baseball Outing is set for April 25 at the Holiday Inn Trustmark Park in Pearl. It will be a time of fun and networking, and new this year will be a wine toss fundraiser for IIAM-PAC. Details can be found later in this issue of the magazine. Also mark your calendars for the Young Agents Conference set for August 17-19 at the Beau Rivage in Biloxi.

Stephanie, Kathy and Lauren are already hard at work on our annual Convention and Trade Show in Destin, Florida, from June 11-14. Join us for "Fun, Sun and Sand" as we do some business and have a good time. New this year we will have an optional three hour continuing education seminar presented by Dave Tralka of InsurBanc. If you need some continuing education hours, Monday morning is the time for you. We are also excited to have Richard Grant, author of *Dispatches from Pluto*, as our keynote speaker at this year's General Session. Many of you have read his book based in the Mississippi Delta and know this will be a General Session you don't want to miss.

If 2017 wasn't already busy enough, IIAM is also hosting the 2017 Trusted Choice Big "T" National Championship at Annandale Golf Club August 6-10. We will be hosting a fundraising tournament on April 25 at Patrick Farms Golf Course before the Young Agents Baseball Outing. Get your team together and sign up today! We also need volunteers for the National Championship in August. If you would like to help, please contact IIAM at 601-939-9909.

With all these activities going on, we want to take a moment to thank our many sponsors who make these events possible. Their support and participation is much appreciated, and you can find a complete listing of our 2016 sponsors in this issue of *Mississippi Agent*.

I'm exhausted just thinking about all these events, but it is going to be a great year! I encourage each of you to attend as many meetings and events as you can to get to know your fellow agents and company representatives. We are all in this together, and the relationships we build are key to the continued success of the association and industry. As always, if there is anything we as your association can do for you, let us know! See you soon!



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# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE COMMISSIONER



We have started the New Year with not only a new legislative session, but also a new President and federal administration. Much change that will affect the insurance industry will be coming from both. MID staff is hard at work monitoring legislation being discussed at the State Capitol and analyzing the impacts President Trump's executive orders will have on our state.

We continue to assist people in Lamar, Forrest, Perry and Lauderdale Counties who were affected by one of the three tornadoes that struck the state on January 21, 2017. These were powerful storms, registering as an EF-3 and EF-2 on the Fujita scale. Our State Fire Marshals and the Search and Rescue Team from the Mississippi State Fire Academy were on the ground within hours assisting in search and rescue and working with law enforcement to protect lives and property.

A first occurred during this disaster. The State Fire Academy's new search and rescue drone was used to assist in first responder and recovery efforts. Some of the first images of the devastation at William Carey College came from a flyover of the campus by that drone. That video footage can be seen on the MID YouTube page at <https://www.youtube.com/watch?v=7fEpYN3xfec>

There are many bills MID is monitoring during this Legislative session. I am pleased with the progress of HB 469, one of the first general bills to be passed out of committee this session. This bill will allow county boards of supervisors to dissolve, redraw, or reconfigure fire districts when such actions are economically beneficial to homeowners.

Giving the county board of supervisors this authority will help provide the most appropriate and efficient fire protection coverage for the citizens of their counties.

Representative Brad Touchstone of District 101, Lamar County, was the author of this bill and was instrumental in its success in the House.

An issue obviously generating a lot of discussion, and one which the MID is watching closely, is the effect of the Executive Order signed by President Trump which expresses an intent to relax enforcement of the Affordable Care Act until Congress and HHS can act further.

Currently there are 88,483 Mississippians enrolled in the federally facilitated healthcare market place. While the direct impacts of the Executive Order are still being evaluated, we do know that repeal and replacement of the ACA would have a direct effect on healthcare issuers. Many of the proposed reforms seek to lower premiums, require fewer mandated benefits, and generate more consumer shopping power.

A letter was sent by Senator Lamar Alexander, Chairman of the Senate Committee on Health, Education, Labor and Pensions, and Representative Kevin McCarthy, U.S. House Majority Leader to state insurance commissioners, requesting they provide general suggestions on how America's health insurance system can be improved. I replied with specific feedback on Mississippi's health insurance market place

In our letter, I made several suggestions regarding changes Congress should consider in granting more flexibility to states:

- Transitional Policy Relief

I have been advocating allowing transitional policies to continue indefinitely. Beginning January 1, 2018, Mississippi policyholders will see average rate increases exceeding 65 percent in the Individual Healthcare Market and 16 percent in the Small Group Market. As a result of such rate increases, the majority of over 200,000 Mississippians will be unable to afford their healthcare coverage and will likely join the ranks of the uninsured. By allowing transitional policies to continue indefinitely, this impact can be avoided. This led me to write three letters to HHS urging that transitional policies continue. I also wrote a letter to Mississippi Senators and Congressmen outlining the fact that Transitional Policy Relief could be accomplished through a Health and Human Services Bulletin.

- Reduce Federal control

Mississippi believes that health insurance is better regulated at the state level, as opposed to the national level. State regulators are better equipped to create and implement innovative solutions that meet the needs of their respective populations.

- Allow the use of Health Savings Accounts

- Consider an adjustable tax deduction cap on Business for employee contributions, which should be a minimum of \$10,200 for individuals, per annum and \$25,400 for family coverage, per annum

- Allow defined contribution plans combined with HSA's

We will continue to monitor changes to the ACA as the new administration further implements its plans.

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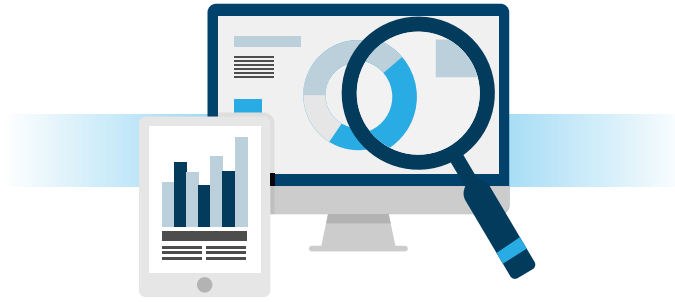
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# 2017 Agency Management Conference Focuses on Technology

The Independent Insurance Agents of Mississippi recently held its annual Agency Management Conference at The Country Club of Jackson. Ron Berg with the Agents Council for Technology and Ryan Hanley with Agency Nation were the speakers for this year's conference. Ron presented three hours on What's New in Agency Technology and Ryan presented three hours on Marketing Your Agency in the Digital Age. The IIAM Executive Committee has set a goal for the next few years of helping agencies with finding the technology they need to succeed. This conference was just the start of a number of projects aimed at technology advances for agencies.

Another highlight of the conference was the "Meet the Companies" reception where agents had a chance to visit with representatives from 23 of the 26 company sponsors.

IIAM would like to thank all of our sponsors for helping make this year's event a huge success:

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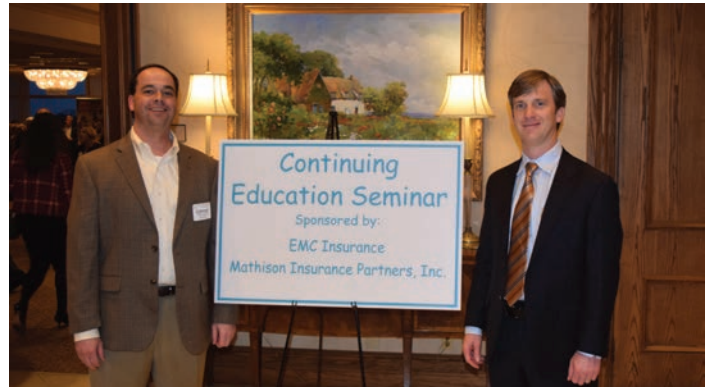
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# Save the Dates

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## Trusted Choice® Big "I" National Championship Fundraiser

April 25, 2017 • Patrick Farms Golf Club • Jackson

All funds will go toward Mississippi hosting the 2017 Trusted Choice® Big "I" National Championship at Annandale Golf Club in August.

## Baseball Outing

April 25, 2017 ~ Trustmark Park, Pearl

Join us for an evening at the ballpark to watch the annual Governor's Cup Baseball Game between Ole Miss and Mississippi State. IIAM will host a pre-game social at the Holiday Inn Trustmark Park prior to the game. After the social, we'll head over to Trustmark Park to cheer on the Rebels or Bulldogs in a special "Young Agents" area.

## IIAM IIABL Young Agents Conference

●●●●●●●● August 17-19, 2017 ●●●●●●●●

The 2017 Young Agents Conference will be held at the Beau Rivage in Biloxi, Mississippi. Larry Linne, President and CEO of InCite Performance Group, will be the conference speaker. On Saturday, there will again be round table discussions in the morning followed by the Meet the Sponsors Luncheon.



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## IIAM Awards Chairmen's Scholarships to Seven Students

The Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to seven students for the Spring 2017 semester. IIAM recognized this year's scholarship recipients at the luncheon of the Agency Management Conference, on February 16, at The Country Club of Jackson.

### IIAM Chairmen's Scholarship recipients:

- Sarah Ruth Andrews, daughter of Ronnie Andrews of Vicksburg Insurance Agency in Vicksburg. Sarah is a sophomore at Mississippi State University.
- Courtney Elizabeth East, daughter of Sandi East of HUB International in Ridgeland. Courtney is a senior at Mississippi State University.
- Jake Alexander Gartman, son of Stan Gartman of Gartman Insurance Agency in Ocean Springs. Jake is a junior at Mississippi State University.
- Samantha Taylor Metz, daughter of Lisa Metz of Pointer Insurance Agency in Southaven. Samantha is a sophomore at the University of Mississippi.
- Steven Tate Metz, son of Lisa Metz of Pointer Insurance Agency in Southaven. Tate is a senior at the University of Mississippi.
- Alexander Stephen Miller, son of Kala Miller of Stephens & Hobdy Insurance in Natchez. Alex is a sophomore at the University of Mississippi.
- Elise Marie Moore, daughter of Kendall Moore of Peakstone Financial Services in Ridgeland. Elise is a sophomore at Mississippi State University.



Alex Miller and Sarah Andrews were recognized as scholarship recipients at the Agency Management Conference luncheon. IIAM Chairman Durr Boyles presented them with their certificates.

Established in 2003, IIAM awards \$1,000 Presidential Scholarship annually. These scholarships are open to any full-time student who is a sophomore, junior or senior at any accredited Mississippi community college or public or private college or university and a dependent of a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2018 semester scholarships in the fall of 2017.

# E&O



If you're a lawyer,  
you don't need to read this.  
But if not, please read this carefully.

*by Richard F. Lund, J.D., Vice President, Senior Underwriter, Swiss Re Corporate Solutions*

Insurance agents and brokers should be wary of commercial insurance customers trying to impose unreasonable and potentially illegal heightened duties on them. Improvements to state laws have limited the ability for customers to ask agents to make changes to the standard ACORD 24 and 25 Certificate of Insurance forms. Instead, many commercial insurance customers are seeking “guarantees” from their agents and brokers that their insurance policies comply with insurance provisions of their contracts with third parties. These customers are looking to hold their agents responsible if a loss occurs that is not covered by those policies, regardless of whether the agent had any existing duty under state law.

Case in point: We have seen a recent trend of commercial insurance customers requiring that their agent sign a document stating that should any insurance policies procured by the agency

not comply with insurance provisions of a contract to which the customer is a party, then the agent would be liable for any uncovered losses. While this may appear to be straightforward, it actually requires that the agent act as a lawyer without the benefit of having attended law school or passing the bar exam. Consider the following statement contained in a document that was recently presented to a Swiss Re Corporate Solutions E&O insured for them to sign:

“I agree that the above referenced policy/policies meet or exceed the insurance requirements set forth in the contract provided by (name of commercial insurance customer). In addition, I agree to provide written notice if and when the policy/policies ever change to the extent that it no longer meets your insurance requirements.”

The first sentence requires that the agent: 1. review a written

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contract (the insurance policy/policies), 2. compare it to the contract between the customer and the third party, and 3. provide a legal opinion that the insurance meets all of the criteria set forth in the contract. In baseball terms, three strikes and you're out! Unless the agent is also a licensed attorney, they would not have the capacity to provide this legal opinion and, if they nonetheless attempt to do so, they could be subject to penalties for practicing law without a license.

The second sentence requires: 1. notice that is not required by an insurance policy, and 2. that the agent stay in constant contact with the customer to determine if any changes have taken place that would necessitate changes in the policies. This sentence is attempting to take the place of the ACORD Certificate of Insurance, and imposes duties that are not found on those certificates. If the customer attempted to require that they make the change to the certificate, they could be in violation of state law. The sentence is creating legal duties for the agent that they would not otherwise have.

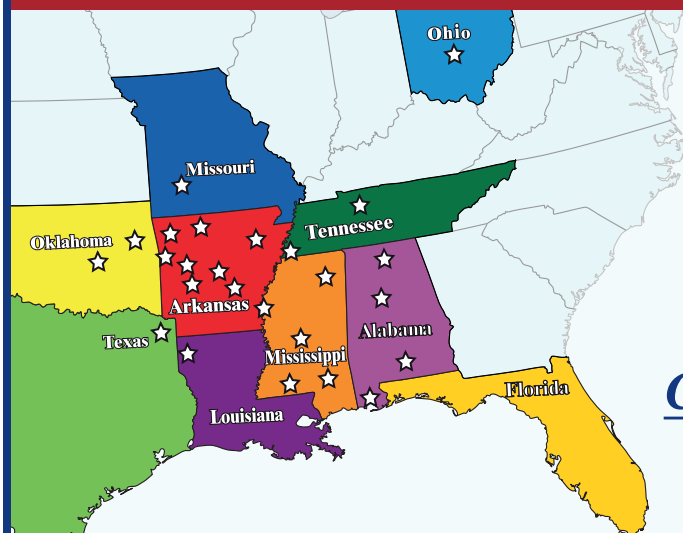
So what should you do if you are presented with this or any similar type of document? If your customer presents you with a written contract that includes insurance provisions setting forth the types of coverages they are to obtain, you should review them with the customer, clarify any ambiguities, and attempt to obtain the coverages. The general obligation of agents is to provide those insurance coverages requested by their customer, or to notify them if they are unable to do so. While individual state laws may create greater or lesser duties, this is the agent's primary obligation. If you are unable to provide the coverages, you must notify them immediately so that they can take appropriate action as they are required under their contract. Remember, you are NOT a party to the contract between the customer and the third party. Your only obligation is to obtain those coverages that your customer has requested, except as otherwise required by state law. In no event should you ever agree to sign any document that would require you to make any legal interpretation about whether or not an insurance policy meets or exceeds a contractual provision.

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\*Richard F. Lund, JD, is a Vice President and Senior Underwriter of Swiss Re Corporate Solutions, 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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FCCI Insurance Group  
Foremost Insurance  
Gulfstream Property and Casualty Insurance Company  
Imperial PFS  
Liberty Mutual  
LUBA  
Mathison Insurance Partners, Inc.  
MetLife Auto and Home  
MMA Insurance Services  
Progressive Insurance  
Republic Group  
Safeco Insurance  
Safeway Insurance Company  
SCU  
Selective Insurance Company  
Sentry Insurance  
State Auto Insurance Company  
Stonetrust Commercial Insurance  
Summit Consulting  
TPI – Tim Parkman, Inc.  
Travelers Insurance

United Fire Group  
Westport Insurance  
Wright Flood  
Wyatt, Tarrant & Combs, LLP  
Zurich North America

## Young Agents Conference

Access Home Insurance  
Accident Fund Ins. Co of America  
Americas Insurance  
Amerisafe  
AmTrust Group  
AmWINS  
ASI  
Assurant Flood Solutions  
Bankers Insurance  
Berkley Southeast Group  
Berkshire Hathaway  
GUARD Insurance  
Builders Mutual Insurance  
Burns & Wilcox  
Centauri Insurance  
CNA Insurance  
Commercial Sector Insurance Brokers  
Dixie Specialty Insurance  
EMC Insurance  
Farmers Insurance  
FCCI Insurance Group  
First Insurance Funding  
Forest Insurance Facilities  
Go To Premium Finance  
Gray Insurance Co.

Guarantee Restoration Services  
Gulfstream P & C  
Homebuilders SIF  
Imperial PFS  
Insurance Solutions Group  
Johnson & Johnson Insurance  
Lane & Associates  
LCI Workers' Comp  
LCTA Workers' Comp  
Lighthouse Property Insurance  
LRA SIF Workers' Comp  
LUBA Workers' Comp  
Maison Insurance  
Markel First Comp  
Mathison Insurance Partners  
MMA Insurance  
Progressive  
Republic Group  
RPS Covington  
Safeco  
Sagesure Insurance Managers  
Selective Insurance Co  
Southern Cross Underwriters  
State National Fire Insurance  
Stonetrust Commercial Insurance Co.  
Summit Consulting  
The National Security Group  
Travelers Insurance  
United Fire Group  
UPC Insurance  
U.S. Risk  
Wright Flood

## IIAM-PAC Fall Golf Outing

Amerisafe, Inc.  
Beasley General Agency  
Berkley Southeast Insurance Group  
Bolton and Co.  
Columbia Insurance Group  
Dixie Specialty  
Eastern Alliance  
EMC Insurance Companies  
FCCI Insurance Group  
Foremost Insurance  
Gulfstream Property and Casualty  
Imperial PFS  
Liberty Mutual Insurance  
LUBA Workers' Comp  
Mathison Insurance Partners  
Owens Insurance Agency  
Safeco Insurance  
SCU  
Selective Insurance Company  
of America  
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Strategic Comp  
Summit Consulting  
Travelers  
United Fire Group

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# Mississippi to Host 2017 Trusted Choice© Big I National Championship

The Independent Insurance Agents of Mississippi will be hosting the 2017 Trusted Choice© Big I National Championship at Annandale Golf Club August 7-10, 2017. Mississippi also hosted this event at Reunion Golf Club in 2011. The tournament featured 159 players from 36 states with girls and boys under the age of 19.

This event is the largest and most prestigious junior golf tournament in the nation, and it is an honor for Mississippi to be the host state again this year. The Trusted Choice® Big “I” National Championship has proven to be a critical test for many of today’s golf professionals. PGA and LPGA fields include numerous past champions and participants, including: Billy Andrade, David Duval, Charles Howell III, Cristie Kerr, Candie Kung, Justin Leonard, Phil Mickelson, Grace Park, Craig Stadler, Bob Tway, Cheyenne Woods, Tiger Woods and Fuzzy Zoeller.

State tournament winners from across the United States will come to Madison, Mississippi to compete in this tournament. IIAM is working with IIABA to find host housing for these players, find sponsors for the tournament and tournament events, coordinate volunteers, and much more!

A national event like this requires many sponsors and volunteers to make it a success. If you are interested in being a sponsor for the Trusted Choice© Big I National Championship this summer, contact Stephanie Spahn at IIAM. If you would like to volunteer to work at the tournament, call the IIAM office. More information is also available on the tournament website at [www.bigigolf.com](http://www.bigigolf.com).

















This year’s state Trusted Choice© Big I Junior Golf Classic, which is the Mississippi qualifying tournament for the national championship, will be June 19-21 at Patrick Farms Golf Course. Junior golfers from all over Mississippi participate in this three day event. For more information about the tournament, contact Hal Graves at 601-384-2308 or David Huggins at 662-627-4126



# Agency Risk Management Essentials: Is your website doing more harm than good?

Your agency's website is your "business card" to the world. Well managed, it can be the cornerstone of your operational and marketing strategy. If not, it can and will be used to strengthen a claimant's E&O case against you.

The Swiss Re Corporate Solutions claims team has seen an increasingly emerging issue stemming from this evolving part of your business. Seemingly harmless content on your website, emphasizing competitive advantages or certain expertise, can very quickly and unintentionally increase the agency's standard of care resulting in a higher duty than normally required. That can be detrimental to your defense in a claim situation. To help mitigate the risk of an increased standard of care, we consulted risk management professionals with expertise in this area. Their suggestions are shown below. We hope you find these useful in creating and reviewing your agency website's content.

- |  |  |
|--|--|
| <p> <b>Do</b> clearly specify in which states the agency is licensed.</p> <hr/> <p> <b>Clearly state</b> the lines of coverage the agency writes (or does not write). For example: not all P&amp;C agencies handle benefits lines.</p> <hr/> <p> <b>Do</b> clearly state that misstatements or omissions of relevant information by the client can lead to price variation or even declination or rescission of coverage.</p> <hr/> <p> <b>Do</b> clearly state that information requested to provide a quote or work on coverage will not be shared with carriers or with any other entity without the applicant's permission.</p> <hr/> <p> <b>Be clear:</b> requesting coverage does not guarantee coverage can be provided. Coverage can begin only with specific statement by a licensed member of the agency staff.</p> <hr/> <p> <b>Do</b> clearly state by including a disclaimer that none of the information provided in the website is a guarantee that insurance will be provided or that the agency is obligated to procure insurance for the website visitor.</p> <hr/> <p> <b>Do</b> obtain express written consent from your carrier(s) or any other entity(s) if you use their name or logo on your website.</p> <hr/> <p> <b>Do</b> use a Privacy Statement on your website and be sure to encrypt any pages that collect Personal Identifying Information, such as an online quote form.</p> <hr/> | <p> <b>Don't</b> say the agency does things or provides services it does not do or provide.</p> <hr/> <p> <b>Don't</b> say that you can ensure that any claim will be fully covered.</p> <hr/> <p> <b>Don't</b> use terms such as "expert", "specialists", "best price", "most comprehensive", "fully covered", or "partner".</p> <hr/> <p> <b>Avoid</b> terms promising absolutes such as "immediate response time", "ALL lines of insurance", "all risk", "24/7", "all carriers", "addressing ALL of your coverage needs", "constantly reviewing".</p> <hr/> <p> <b>Don't</b> include client testimonials that show the clients' names and identifying information without being sure the testimonial is specific to their experience thus avoiding an increase in your standard of care. Be sure to have their express written permission, along with a procedure to remove their testimonial if they are no longer a customer.</p> <hr/> <p> <b>Don't</b> launch a website without carefully reviewing the language, with an E&amp;O risk management eye. Template agency websites or advertising firms simply may not have E&amp;O on their radar. Involve your legal counsel in reviewing the language.</p> <hr/> <p> <b>Don't</b> have a quote mechanism (form-fill or Rater) and then fail to respond in a timely manner.</p> <hr/> <p> <b>Don't</b> use open text boxes for customers to type messages to you unless adequately encrypted. You have no control over the information entered in the text box. If a breach occurs during transmission of that message, your agency may be held liable for the release of Personal Identifying Information.</p> <hr/> |
|--|--|

**REMEMBER: Risk Management starts before the sale**

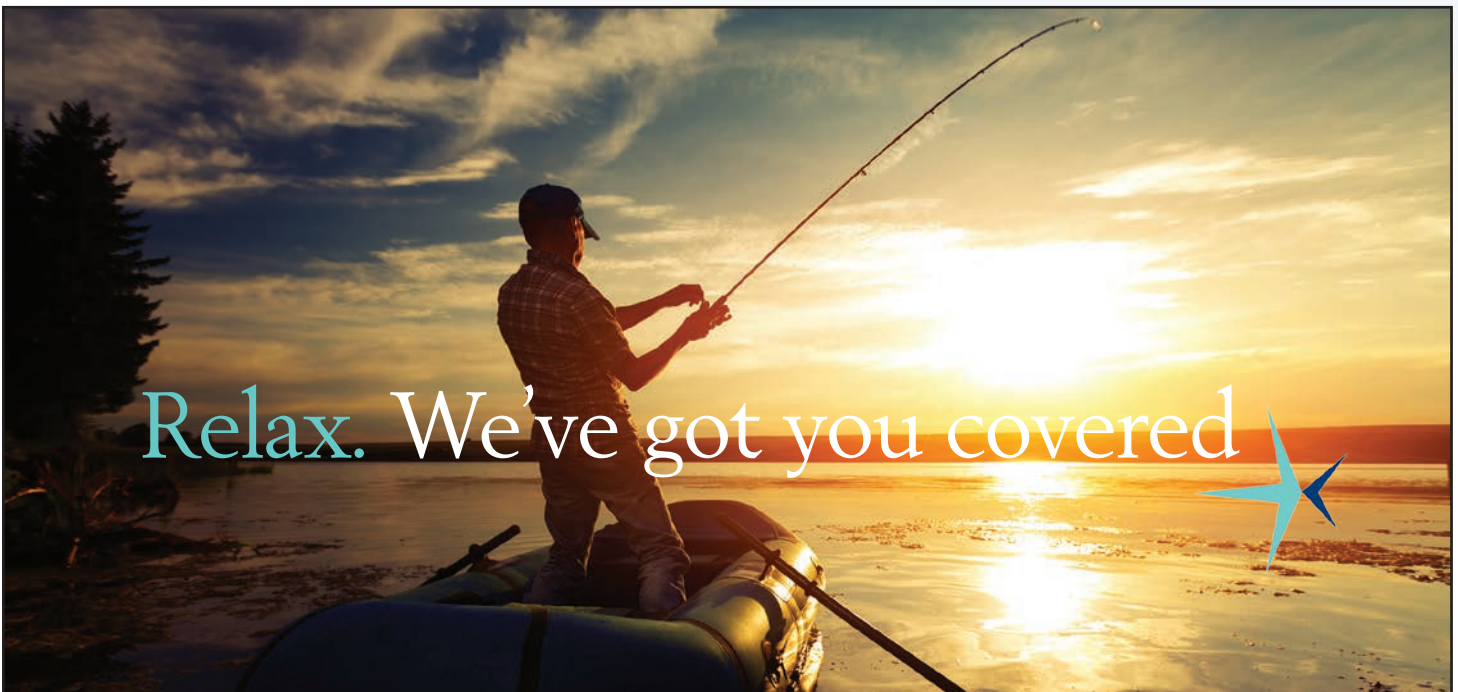


## Big "I" EMPLOYEE BENEFITS

# IIAM Announces New Endorsement with The Guardian Life Insurance Company of America

As an IIAM member, you have access to Group Life, Short-term and Long-term Disability, Dental and Vision. These employee benefits are underwritten through an IIAM endorsed program with The Guardian Life Insurance Company of America and are administered by a dedicated service team just for Big "I" members. The program offers various coverage options to meet the diverse needs of our members and also provides guaranteed issue with certain requirements being met.

Contact Christine Munoz at IIABA at 800-848-4401 or [Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net) to learn more about any of these options or visit [www.iiaba.net](http://www.iiaba.net).



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# NEWS & NOTEWORTHIES

## Joe Ulmer Becomes Shareholder of Mathison Insurance Partners

Mathison Insurance Partners is proud to announce that Joe Ulmer, CPCU, has become a shareholder of Mathison Insurance Partners effective January 1, 2017. Joe currently serves as Vice President of Mathison Insurance Partners and oversees the Agricultural Underwriting business along with the Property and Inland Marine business. We are excited to have Joe Ulmer as a shareholder of the Company. Joe is excited about continuing to help serve our Mississippi Agency Partners in his new role as a shareholder.

## Fisher Brown Bottrell Insurance Recognized in IA Magazine

Congratulations to Fisher Brown Bottrell Insurance for being recognized as a Smart Agency/Agency Profile in the December 2016 issue of IA Magazine.

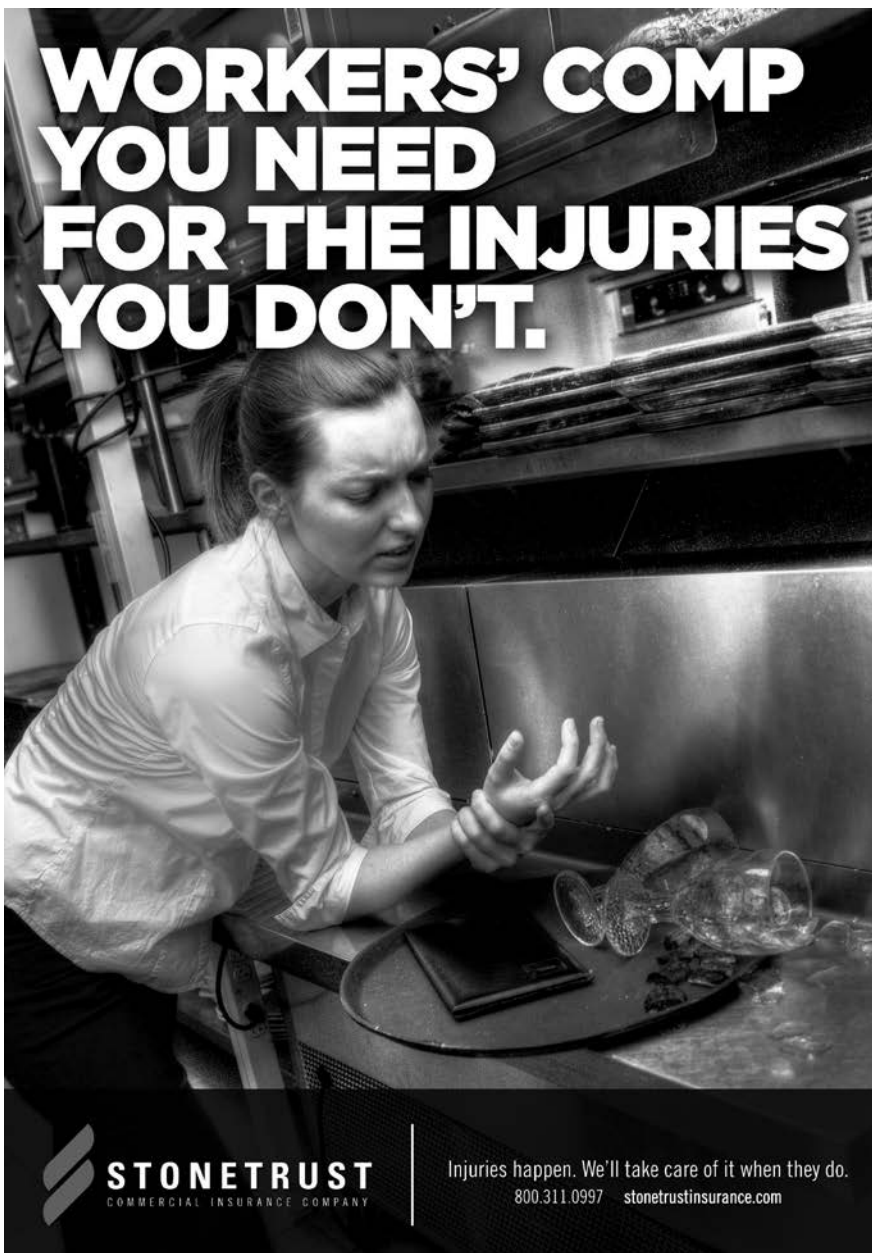
## Safeco Insurance Names New President

Tyler Asher has become president of Safeco Insurance. Tyler has been with Safeco for nearly 18 years, serving in a variety of roles spanning finance, accounting, management reporting and analysis. He succeeds Matt Nickerson, who was recently appointed executive vice president and chief operating officer of Liberty Mutual Insurance's Global Consumer Markets East Region.

Most recently, Tyler was Safeco's vice president, Distribution Insights, where he led strategy, planning, and innovation, in addition to managing operational and advanced analytics. As part of the company's innovation efforts, his team delivered Safeco's "Insurance Advisor" skill for Amazon Alexa, becoming the first insurance carrier to enable consumers to navigate the insurance process simply by using their voice.

## Welcome to New IIAM Associate Member

IIAM welcomes Genessee General as a new Associate Member.



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# IIAM — MEMBER BENEFITS AND 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](http://www.msagent.org) or [www.iiaba.net](http://www.iiaba.net). If you need your login and password for these sites contact Lauren Hawkins at [lhawkins@msagent.org](mailto:lhawkins@msagent.org).

## Advocacy – State & National

IIAM and IIABA are constantly working on your behalf at all levels of government. IIAM serves as the independent agents' voice to legislators and regulators and continues its diligent efforts to protect independent insurance agents as well as the business community. IIAM proposes legislative solutions to industry problems, monitors closely insurance-related bills introduced in the Mississippi Legislature, and communicates bill status and legislative concerns to the membership. IIAM also communicates with the Insurance Commissioner and other Department of Insurance leaders regularly.

Independent agents also have a strong political voice on Capitol Hill as IIABA lobbies on their behalf. Consistently ranked as one of the most effective lobbying organizations, IIABA focuses on protecting independent agents on federal issues. Each year, IIAM members attend IIABA's annual National Legislative Conference in Washington, D.C. where members attend briefings, meet key 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  
124 Riverview Drive  
Flowood, MS 39232-8908

### 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

## Communications

IIAM is the source for industry news with email bulletins and a quarterly magazine call Mississippi Agent. Mississippi Agent chronicles industry news and IIAM events with timely articles from members and other industry professionals.

## 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 education that meets everyone's needs. The Agents License Review provides students the opportunity to study under some of the industry's most knowledgeable instructors as they work to earn their Property and Casualty Insurance or Adjusters License.

For those who are new to the industry or just need more training, New Level Partners offers affordable options for members to train your employees on a self-paced online platform. Each course is designed with full interactivity including expert narration to keep the employee engaged in the content.

Courses 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 classroom and online courses. Classroom courses are offered throughout the year at the IIAM office and around the state. Online training through ABEN webcasts let students choose

from multiple courses each week, all from the comfort of their home or office. With real-time interactivity, expert instructors and no testing requirement, ABEN is the option for year-round continuing education or when you need those last-minute hours to renew your license. A discount is also available for traditional online courses through CEU.com when you use the IIAM link.

### Where do I register for these courses?

#### Agents License Review

[www.msagent.org/education](http://www.msagent.org/education)

#### Classroom Continuing Education

[www.msagent.org/education](http://www.msagent.org/education)

#### New Level Partners

<https://iiamstore.mycoursecenter.com/>

#### ABEN Webcasts

[iiam.aben.tv](http://iiam.aben.tv)

#### CEU.com

<https://www.ceu.com/customer/iiams>

### How do I check my CE status?

Go to [www.sircon.com](http://www.sircon.com) and select Look Up Courses or Transcript.





## Young Agents

Young Agents are the future of our industry, and IIAM wants to get them involved in the association. Each spring, IIAM hosts a Young Agents Baseball Outing in Pearl for the Governor's Cup baseball game between Ole Miss and Mississippi State. The dinner 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 sponsors make this a great place for young agents to connect.

### 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 the Young Agents! It is free and all you need to do is send your name, agency name, email and birthdate to Stephanie Spahn at [sspahn@msagent.org](mailto:sspahn@msagent.org).

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## Networking Opportunities

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

IIAM's Annual Convention and Trade Show takes place in June in Destin, Florida, and offers four days of networking, education and family fun. The Trade Show typically boasts around 60 vendors and over 600 participants.

### What do I need to know about the 2017 Convention and Trade Show?

IIAM's 119th Annual Convention and Trade Show will be held June 11-14 at the Sandestin Beach Hilton in Destin, Florida. IIAM has again waived the registration fee for all agents from member agencies that register by May 8. For more information, to download a registration form, or to register online, go to [www.msagent.org](http://www.msagent.org). 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 8, the hotel will not offer convention rates and will increase the room rate.

## Errors and Omissions Coverage

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IIAM's E&O coverage provides you strength and stability. This program has grown into the largest and most stable insurance agents E&O program in the nation. Specifically tailored for insurance agents, coverage benefits of this program include very competitive rates, the strongest comprehensive coverage form in the marketplace and liability limits up to \$15 million. E&O coverage written through IIABA's Professional Liability Program is available to all eligible IIAM member agencies. The Agency E&O Umbrella program provides broad coverage over primary casualty lines, including E&O with limits available up to \$10 million over underlying primary E&O policy.

### Who do I contact to get E&O Coverage for my agency?

For more information, contact IIAM's E&O administrator Kathy Roberts at 601-939-9909 or [kr Roberts@msagent.org](mailto:kr Roberts@msagent.org), or check out the Agents Professional Liability link at [www.msagent.org](http://www.msagent.org).

## Insurance Coverage for Your Employees

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Through Blue Cross Blue Shield of Mississippi, customized medical and life insurance is available to all



member agencies. Contact IIAM for more information. IIAM agencies can also choose from several different plans for Group Life, Short and Long-term Disability, Dental and Vision at competitive group rates through a new IIAM endorsement with The Guardian Life Insurance Company of America. For information, contact Christine Munoz at [Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net) or 800-848-4401.

## 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 "T" 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 "T" 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 Mesirow Financial, 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 and the 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

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Jack Curtis Insurance Agency

Lance Ewing  
EVP Global Risk Management & Client Services,  
Cotton Holdings, Inc.

David Repinski  
CEO (Americas), Cunningham Lindsey

Aaron Sisk  
President and CEO, Magnolia Health Plan

Glenn Spencer  
Global COO and President (US Operations), Lockton

Hank Watkins  
President, Lloyd's North America

Charles Westmoreland  
Senior Sales Consultant, Allstate Benefits

Joel Wood  
Senior VP of Government Affairs,  
The Council of Insurance Agents & Brokers

Early bird registration: \$175 • Registration after March 6: \$200  
Register at [rebelnetwork.olemissalumni.com/2017OMIS](http://rebelnetwork.olemissalumni.com/2017OMIS).

For more information contact:

Kathy Shoalmire @ (662) 915-2830 or [kshoalmire@bus.olemiss.edu](mailto:kshoalmire@bus.olemiss.edu)



by The IRA Center and investments are offered from a variety of fund families including the Prudential Guaranteed Income Fund. 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 “I” IRA Program is designed to offer maximum flexibility at a competitive cost.

## 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](mailto:Christine.munoz@iiaba.net) to see how you can save.

## Insurance Coverage for Your Clients

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

As a Big “I” member, you have access to two stand-

alone personal umbrella markets which enables you to write most any risk you will run across. Whether the risk qualifies for the endorsed market with RLI or, for risks RLI will not write, the alternative market via Anderson & Murison, you can support your state Big “I” association 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 featuring no fees, no volume commitments and competitive commissions. 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, weekly e-newsletter featuring product knowledge and special interest pieces, and doing business with Big “I” Markets supports your state association.

## Who do I contact about these programs?

### Flood Insurance Program

Gregg Porter of Selective at 225-397-3658  
or [Gregg.porter@iiaba.net](mailto:Gregg.porter@iiaba.net)

### RLI Programs

Claire Willis of SCU at 601-326-3865 or [cwillis@scui.com](mailto:cwillis@scui.com)

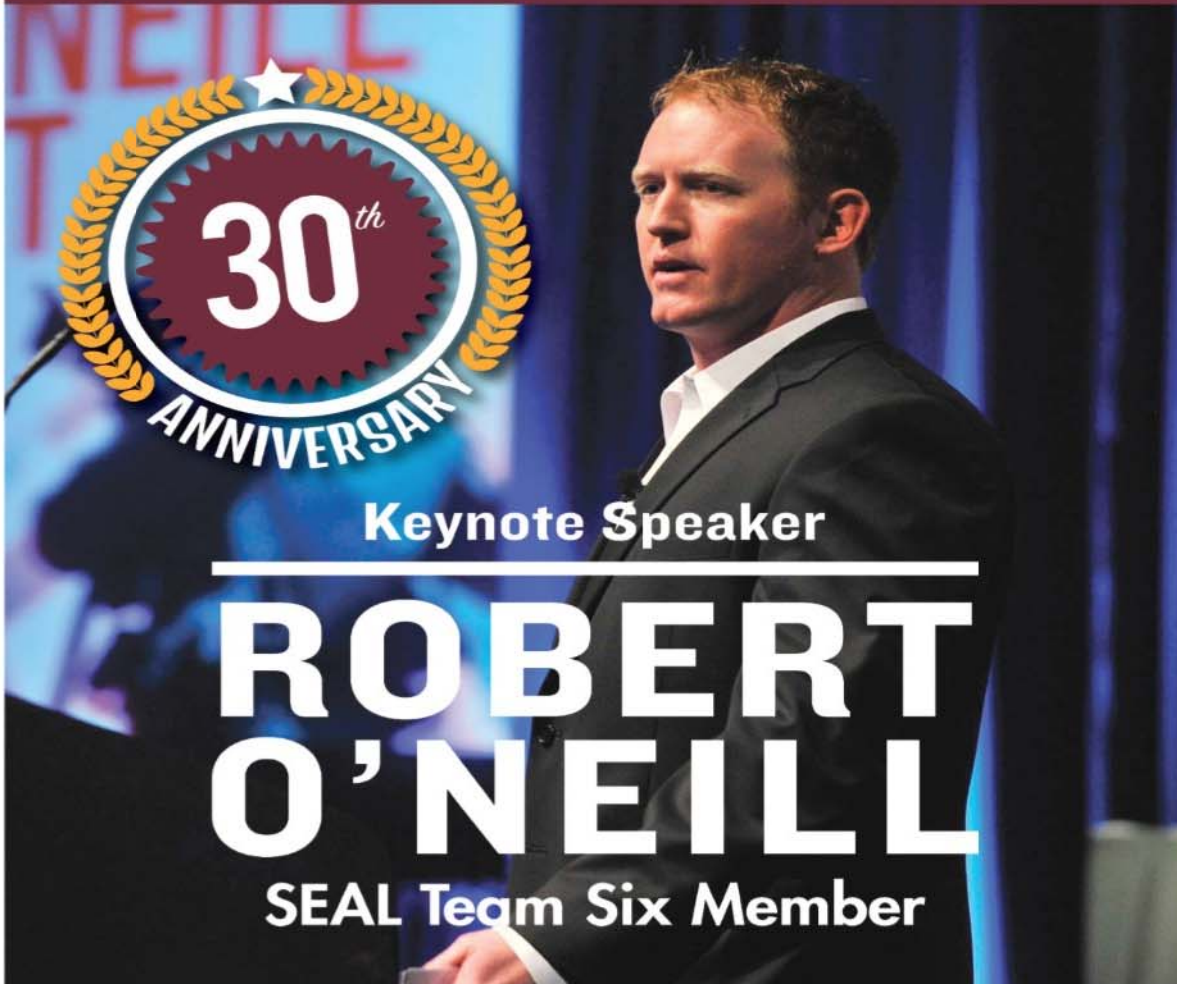
### Big “I” Markets

703-647-7800 or [bigmarkets@iiaba.net](mailto:bigmarkets@iiaba.net)

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Imperial PFS® has creative solutions for any and all of your agency's financing needs. To learn more, visit us at [ipfs.com](http://ipfs.com) or contact your local representatives: Alexander Beck: 601.715.2412 or Jamie Renton: 504.616.4931

\*\$10,000 maximum for credit card transactions, fee collected by Western Union, a third party vendor. IPFS™'s down payment processing service is provided as a convenience only and is subject to prior agreement to IPFS™'s terms and conditions.

## Trusted Choice and TrustedChoice.com

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Included in your membership is Trusted Choice®, the national marketing brand created exclusively for Big "I" members to help consumers understand the value that an independent agent offers. This is not a market access program, but a brand that is designed

to highlight the strengths of independent insurance agents: choice, customization and advocacy.

Trusted Choice® agencies benefit from licensed use of the consumer tested logo and Pledge of Performance, exposure through national advertising and public relations campaigns, customizable advertising materials, support from many Trusted Choice® industry partners, and the Marketing Reimbursement Program. To access the resources listed above, go to [TrustedChoice.com/agents](http://TrustedChoice.com/agents).

TrustedChoice.com digital solutions enable independent agents to compete and thrive in an evolving insurance marketplace. Its Advantage digital platform attracts millions of online consumers, referring real people with real insurance needs to the right independent agent at the right time. To learn more about how TrustedChoice.com helps agents get in front of more local insurance buyers for the types of business they like to write, visit [www.TrustedChoice.com/foragents](http://www.TrustedChoice.com/foragents).

## Agents Council for Technology

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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](http://www.iiaba.net/act) for more information.

## Virtual University

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IIABA's Virtual University offers a wealth of current insurance industry information. With articles, resources and the Ask the Expert section, Virtual University has the answers you need. Go to [www.independentagent.com/vu](http://www.independentagent.com/vu) for more information.

## Non-Insurance Products

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### DocuSign

Members receive exclusive discounted pricing from the industry's #1 e-signature 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 [www.docusign.com/iiaba](http://www.docusign.com/iiaba).

### Caliper

Members receive exclusive discount pricing on the premier personality testing product in the industry. Let Caliper tell you what you need to know before you hire. A test and comprehensive consultation is just \$245. Learn more at <https://www.calipercorp.com/iiaba>.

### Office Depot

An exclusive office supply program with Office Depot provides members with benefits that include substantial discounts off Office Depot's retail prices, specially negotiated low prices on your most frequently ordered items, free one or two-day delivery on orders

over \$50, and an easy order process through the Office Depot Business Service Division's website at <http://bsdnet.officedepot.com> or by phone at 800-928-3376.

### UPS

Members can save up to 34% on shipping services with UPS. For more information or to enroll in this program, please go to [www.1800members.com/iiaba](http://www.1800members.com/iiaba) or call 1-800-MEMBERS.

### 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/>. Member FDIC, Equal Housing Lender

### Virtual Risk Consultant

The Big I Advantage® Virtual Risk Consultant powered by Rough Notes ("VRC") is an online sales and service resource designed to help your agency better serve your customers. Using this tool can lead to increased sales by improving your staff's knowledge of a prospect's operation enabling them to better identify and cover customer exposures. Learn more at [www.iiaba.net/VRC](http://www.iiaba.net/VRC).





## Hertz

Members enjoy special savings and upgrades on car rentals from Hertz. If you need your corporate discount number (CDP#), contact Brett Sutch at [brett.sutch@iiaba.net](mailto:brett.sutch@iiaba.net).

## Big "I" Career Center

The Big "I" Career Center offers an online job and resume posting service for the insurance industry. Learn more by going to [www.iiaba.net](http://www.iiaba.net) and searching for Career Center.

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Our success is based upon the strength and experience of our employees' understanding of your business and concerns.

Beasley General Agency is committed to professionalism and reputable service. These qualities ensure that our agents receive personalized service and uncompromised integrity. Integrity forms the foundation of who we are.

We appreciate your business and the confidence you have shown in BGA. We hope to continue to earn your business with superior service and competitive products. You, our agents, continue to be the most important piece in the success of our agency!

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