

MISSISSIPPI
AGENT

VOLUME 37 • NUMBER 3

SUMMER 2017



2017-18
IIAM CHAIRMAN

Cecil Vaughan

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MISSISSIPPI AGENT

VOLUME 37 • NUMBER 3

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Gwen Jolly, Aberdeen
Brad Kent, Laurel
Pam Wilson, Ocean Springs
Scott Woods, Jackson

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Roman Gale, Hattiesburg
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Amy Smith, Jackson
Brent Tyler, Ridgeland
Scott Woods, Jackson

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Greg Cullom (Gulf Coast), Gulfport
Josh Smith (Southwest), Brookhaven

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Lauren Hawkins, Editor
Kathy Roberts
Stephanie Spahn

DEPARTMENTS

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MEET IIAAM CHAIRMAN

Cecil Vaughan

Tell us a little about yourself.

My family moved from the Mississippi Delta to Columbus in 1968. I attended New Hope High School where my father was the principal and my mom was a teacher. I graduated from New Hope in 1975, East Mississippi Junior College in 1977 and Mississippi State University in 1979. I have a B.S. in business from MSU with fields of interest in insurance and real estate.

I married my high school sweetheart, Dora Strickland, in 1980 and we recently celebrated our 37th wedding anniversary. We have been blessed with three wonderful children and three grandchildren. My oldest son Trae and his wife Michelle live in Chattanooga and have two boys – Ford who is five and Bob who will be two soon. Our daughter Dori lives in Nashville and our youngest son Drew lives in Columbus and has a daughter named Kimper who was born in January. Dora and I spend as much time as possible with our grandchildren!



How did your career in the insurance industry begin?



I spent five years in the real estate business before deciding to try the insurance industry. Jimmy Galloway bought the Wiggers Insurance Agency in June of 1983 and asked me to come work for him the next year and we've never looked back. Jimmy and I went to the same high school and his younger brother, Larry, was one of my best friends. Jimmy was always like a big brother to me.

If Jimmy is not the best insurance person I know, he's awfully close! He's been a wonderful encourager and mentor throughout my career.

What do you find fulfilling about being an insurance agent?

I love the insurance business! The people I've met through the years are still my friends today, both on the agency and company side. This is a great business to be in and

continued on page 15...



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IIAM'S New Officers, Board and Executive Committee Members

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Chairman



Ray Robertson
Ridgeland
Chairman-Elect



Josh Smith
Brookhaven
Vice Chairman



Ray Collins
New Albany
Treasurer



Shaw Johnson III
Clarksdale
National Director

Executive Committee



Durr Boyles
Ridgeland
Past Chairman



John Morgan Mims
Meridian
Young Agents Chairman



Tatum Brown
Oxford



Roman Galey
Hattiesburg



Gwen Jolly
Aberdeen



Brad Kent
Laurel



Pam Wilson
Ocean Springs



Scott Woods
Jackson

New Directors Elected at 2017 Convention



Thomas Elfert
Jackson



David Huggins
Clarksdale



Terry Pendley
Hazlehurst



Brent Tyler
Ridgeland



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FROM THE COMMISSIONER

by Mike Chaney
INSURANCE COMMISSIONER



The Legislature has completed its work for the year and the state books closed out our fiscal year at the end of June. This seems like an ideal time to look back at issues MID has addressed recently.

In calendar year 2016, our Consumer Services Division handled 16,345 requests for assistance, 1,790 formal complaints and collected over \$3.1 million for Mississippi consumers. Through March of 2017, there have been 1,108 requests for assistance, 347 formal complaints and we have collected over \$2.6 million for Mississippi citizens.

The Mississippi Insurance Department, in partnership with the National Association of Insurance Commissioners (NAIC), now offers a free service that helps Mississippi consumers in their search to locate a deceased loved one's unclaimed life insurance benefits.

The NAIC's Life Insurance Policy Locator provides nationwide access for assistance with finding life insurance policies and annuities. An estimated \$1 billion in benefits from life insurance policies are unclaimed, according to Consumer Reports. A link to the service can be found on the Mississippi Insurance Department Consumer Service page of the department's website at www.mid.ms.gov.

With the new service, requests are encrypted and secured to maintain confidentiality. Participating insurers will compare submitted requests with available policyholder information. Companies will then contact beneficiaries or their authorized representatives.

It's time to plan your next trip.



For Travelers Only

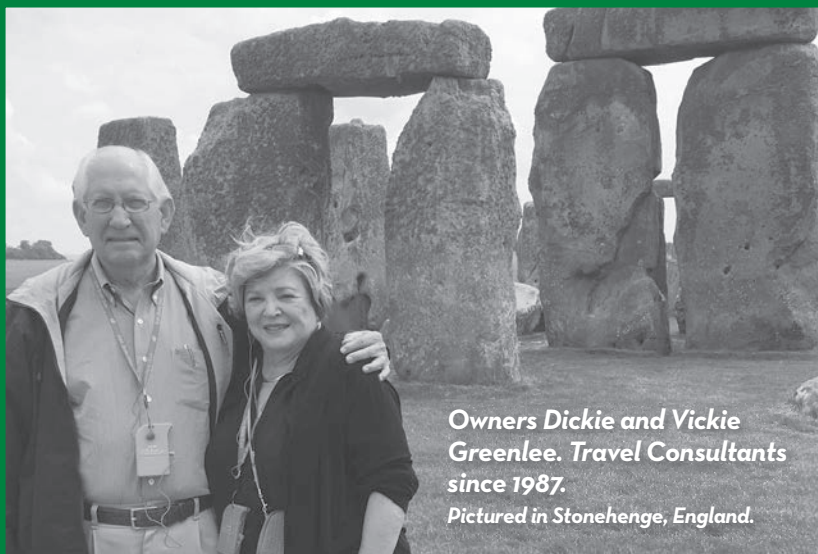
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Owners *Dickie and Vickie Greenlee*. Travel Consultants since 1987.
Pictured in Stonehenge, England.

Before utilizing this service, consumers should conduct a diligent search of the deceased person's records. This search should include looking through the decedent's personal files, contacting any previous employers and reviewing bank accounts. Anyone needing assistance can contact the MID Consumer Services Division at 1-800-562-2957 or online at www.mid.ms.gov.

Our Licensing Division has had an active year as well. In 2016, there were 96,922 total licensed producers/agents; 1,557 bail agents; 3,730 surplus lines producers; and 17,304 independent adjusters and public adjusters. The division processed over 30,000 calls for assistance.

Changes have been made to the Mississippi state insurance examination process. The primary purpose of a state examination and licensing program is to protect consumers. Examinations should be consistent across the states, and uniformly administered. Examinations should be psychometrically sound in accordance with testing industry practices. The Mississippi Insurance Department, along with Pearson Vue, held MS Test Development meetings with state Subject Matter Experts (SMEs). The SMEs were knowledgeable about the insurance

industry and specifically, Mississippi laws, regulations and requirements for licensing.

Effective July 1, 2017, Pearson Vue became the state insurance examination vendor for producers, adjusters and bail agents. The exam fee has decreased from \$85 to \$52. There are now 15 Mississippi test sites where candidates can take their state exam, and an additional 18 sites in Arkansas, Louisiana, Tennessee, and military sites. All exams will be administered electronically, and students will receive immediate notification of their scores. Mississippi test centers are located in Choctaw, Decatur, Ellisville, Fulton, Greenwood, Gulfport, Jackson (3), Meridian, Mississippi State, Raymond, Ridgeland, Summit, and Tupelo.

In 2013, the Department of Health and Human Services (HHS) allowed individuals and small groups to maintain certain "Grandmothered" insurance plans, also known as Transitional Plans. These are plans that were purchased after the enactment of the Affordable Care Act (ACA) and before October 1, 2013, that were not required to comply with certain ACA reforms. Transitional relief was set to expire at the end of 2017.

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Prompt, Local Service – Superior customer service and expertise by your Big "I" state association, who serves as your agent with underwriting authority offering prompt turn-around of quotes and policy delivery.

More premium discounts – Qualifying agents can save over 50% in premium discounts including the loss control, claims free, agency operations improvement review, efficiency, and carrier concentration credits.

Deductible Savings – Loss only deductible available along with deductible reduction feature offering up to 100% savings of deductible per claim.

Ease of Business – Our qualifying policyholders enjoy the benefit of automatic renewal available with no applications along with online applications when required.

Claims Handling – Prompt and thorough claims handling by an experienced staff made up primarily of licensed attorneys that stand ready to support policyholders with any potential incident or claim.

Flexible Underwriting – Targeting agencies of all sizes and unique operations including both P&C and L&H-only agencies.

Capacity – Limits up to \$25M with optional umbrella and excess quotes available over approved carriers.

Risk Management Tools – Policyholders have FREE access to the exclusive website E&O Happens (www.iiaba.net/eohappens) and the E&O Claims Advisor Newsletter.

Stability - Nationally endorsed program with over 25 years experience and the largest and most stable independent insurance agency E&O program in the country, rated "A+" (Excellent) by A.M. Best.

Exclusive - A Big "I" member exclusive policy form and premium credits filed on a Risk Purchasing Group basis give Big "I" members tailored coverage.

Member Oversight - A Professional Liability Committee, comprised of IIABA members, oversees and directly influences the program. Our program was designed by agents for agents.

Agent Advocacy - Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.

Swiss Re Corporate Solutions Policy Form Highlights

Big "I" Professional Liability program and Swiss Re Corporate Solutions pride ourselves on offering the strongest coverage form in the marketplace that continues to evolve to meet the changing needs of agents. Review the preferred policy form and you will find that these are just a few of the coverage benefits:

- Rated A+ by A.M. Best
- State of the art coverage form exclusive to Big "I" Members
- Claims-made coverage with full prior acts
- Coverage for the sale of both Property/Casualty and Life/Health insurance products
- Limits of liability up to \$25 million
- Broad definition of covered professional services and activities
- Comprehensive definition of insured
- Aggregate deductibles
- Defense cost outside the limit
- \$25,000 1st Party Personal Data Breach
- \$1,000,000 3rd Party Personal Data Breach sublimit
- 60/40 consent to settle clause
- Crisis Management coverage; up to \$20,000 per policy period for fees, costs, and expenses incurred within 6 months of a crisis event
- Deductible reduction up to \$25,000 per claim with proper documentation, no limitation on the number of claims
- Catastrophe Expense \$25,000 per incident, \$50,000 per policy period
- Regulatory defense \$60,000 per policy period
- True worldwide protection
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Big "I" PROFESSIONAL LIABILITY

Swiss Re Corporate Solutions

Senators Wicker and Cochran, along with 21 of their colleagues sent a letter to Secretary Price requesting that HHS extend the current transitional relief policy indefinitely, which would give the states the opportunity to allow individuals and small groups to maintain their current health plans.

MID has been working since early 2016 to seek the extension of the transitional relief policy for over 200,000 Mississippians. Earlier this year, in a move that gave thousands of Mississippians health insurance policy relief, HHS granted transitional relief for insureds living in Mississippi and possibly 34 other states. This action stopped a projected rate increase averaging 65 percent. Without the extension, those Mississippians could have joined the ranks of the uninsured.

Additionally, in June, the department obtained a federal waiver from the Centers for Medicare and Medicaid Services (CMS) to ensure that children in the 14 and under age category will not see large rate increases for health insurance coverage. Without the waiver, beginning January 1, 2018, many younger enrollees would have seen significant rate increases under the ACA.

The department has also taken steps to help combat the growing opioid crisis in our state. MID issued Bulletin 2017-4, which strongly encourages all issuers of health insurance products in Mississippi to

implement the Centers for Disease Control and Prevention (CDC) Guidelines for Prescribing Opioids for Chronic Pain.

Another challenge facing the insurance industry in Mississippi, particularly in healthcare, is Medicaid. Approximately 760,000 Mississippians depend on Medicaid, or the Children's Health Insurance Program, for care. As passed by the House on May 4, 2017, the federal bill, The American Health Care Act, would roll back the Medicaid expansion allowed under Obamacare, and it would move the entire program to a block grant program where the state would receive a fixed amount instead of a certain percentage of the costs. It aims to cut \$839 billion from the Medicaid budget nationally.

We continue to closely monitor proposed changes to the National Flood Insurance Program which is set to expire in September. It is hoped that Congress will soon take action for a timely and long-term reauthorization (minimum 5 years), as well as creating a clear path to privatization of the flood insurance market.

Finally, we continue to monitor the latest efforts in Washington regarding the DOL Fiduciary Rule.

Many issues face the insurance industry today and MID will continue to work with agents throughout the state in making sure all Mississippi consumers stay informed.

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it allows a person to succeed if they want to succeed. It allows a person the freedom to have personal and family time as long as they are taking care of their customers and managing their time wisely. This business has provided my family with a nice, comfortable lifestyle, and it allowed me and Dora to see the world. The insurance industry is also providing a livelihood to two

of my three children. I know that when I was in school and trying to decide on a career, if you had allowed me to look into the future and showed me this life, I would have taken it!

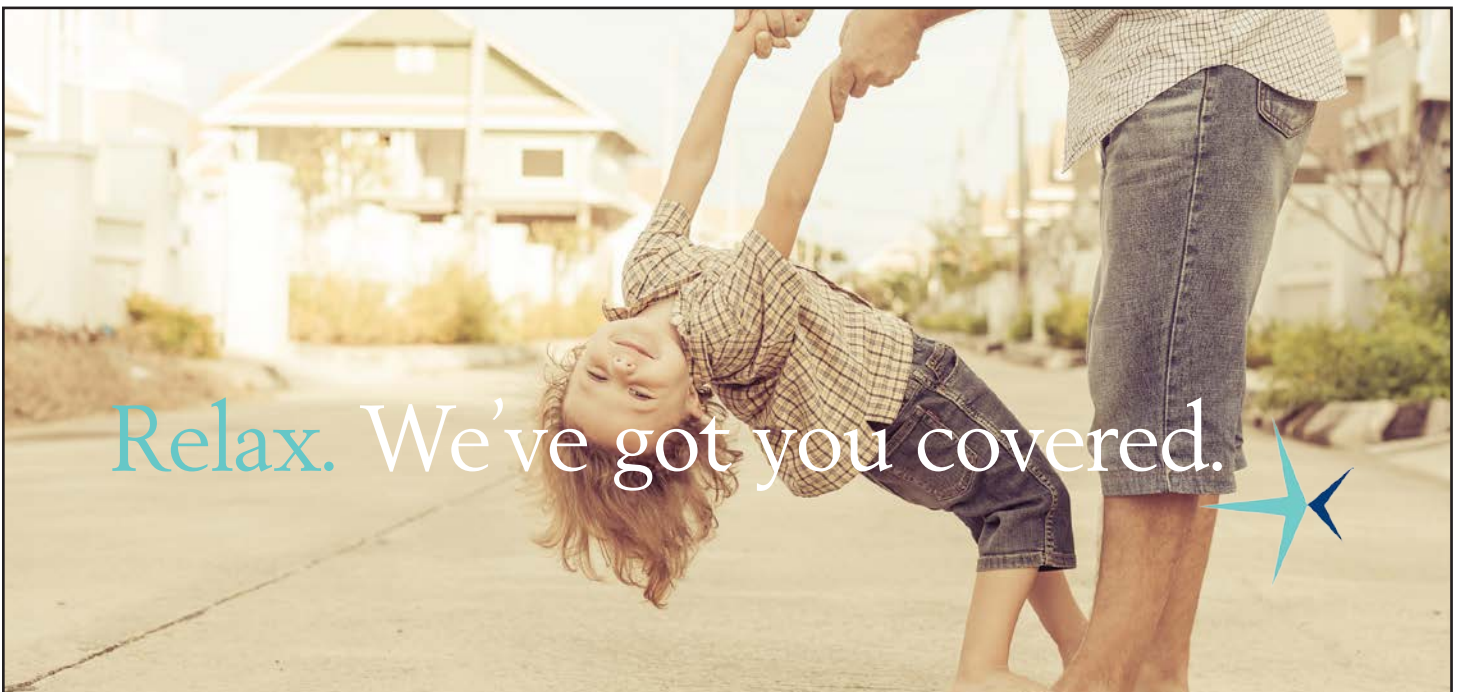
What advice would you give to someone starting a career?

As I mentioned earlier, two of my children are in the insurance industry and have successful careers. If I was recommending career

options to young people starting out, especially in the insurance business, I would recommend considering both the company and agency side of the business. Insurance takes a special individual and requires patience and persistence. We are fortunate in this state that we have two universities with great risk management and insurance curriculums to help students get started after graduation.

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

When I was beginning my career, Jimmy Galloway was good about encouraging me to educate myself. This allowed me to go to several classes at the Big I offices in Jackson including the CIC. That's really how I got introduced to IIAM. I was always very active in the Northeast Agents Association and have many wonderful friends through the years in both associations. My best friends in the business are those people I met through IIAM including those I met during my time in the Young Agents. The IIAM Convention has been our family



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vacation for over 30 years. One year, we gave our kids the option to go to Disneyworld or to the convention and they chose the convention!

It is so nice to be able to pick up the phone or send an email to an insurance friend in another part of the state to seek advice. I believe our business is unique in that way, and that all comes from our involvement in this association.

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

As in most industries today, insurance is facing an aging and perpetuation dilemma. We have to encourage young people to come into the industry and stay. I know my fellow agency principals get tired of us saying this, but it is true! During Durr's tenure, and under the leadership of Brad Kent, we made some positive changes and gained considerable momentum. I hope that my Young Agents Chairman, John Morgan Mims, and I can continue that momentum.

What are some of your goals this year?

My goals this year are to continue to build on the successes that the leaders before me have achieved and to continue to keep in place the strategic plans that have already been established. With mergers and

acquisitions occurring so often in our industry, it's important for our association to diversify and continue the path that we've started.

We need to further develop our Young Agents Committee and continue the path that we've already started

which includes establishing a chairman and a chairman-elect. This allows for continuity in the committee and helps in encouraging our committee to stay active in association events.

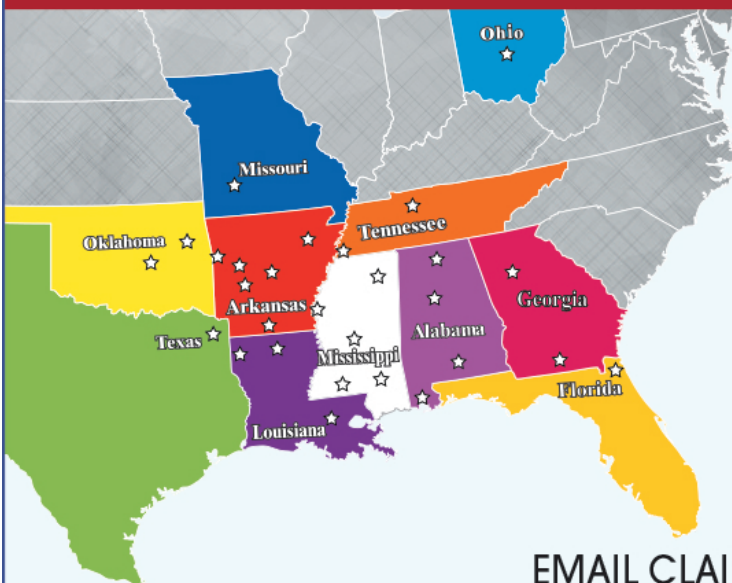
I also want to provide members technology advice through our top vendors at a reasonable cost and convenience.

Josh Smith has done a wonderful job of increasing our contributions and accumulation of funds for our IIAM-PAC which is very important to our association.

We have a good organization, and as I've learned through my experience with IIABA, we have a staff that is unrivaled. I'm just going to try to keep on keeping on!



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CONVENTION MEMORIES

PAST PRESIDENTS' BRUNCH



Derwood and Regina Boyles, parents of IIAM Chairman Durr Boyles, enjoy the beginning of their son's convention.



Thank you to Travelers for being the Past Presidents' Brunch sponsor again this year.



We were excited to have 17 IIAM Past Presidents/Chairmen at the brunch this year.



Roman and Keri Galey, Keith and Debra Bills and Tatum and Lain Brown enjoy visiting during the brunch.



Scott Woods, Robin and Durr Boyles, Shaw Johnson and Ray Robertson visit at the Past Presidents' Brunch.

REGISTRATION/TRADE SHOW



John and Beth Hinkle make their way through the Trade Show to get their exhibitor ticket punched.



IIAM Vice Chairman Ray Robertson and his wife Mandy visited with exhibitors during the Trade Show.



Scott Lemon visits with Brenda McNeill at the Genesee General booth.

REGISTRATION/TRADE SHOW

(continued)



Pam Wilson and her family are set for some fun in the sun after visiting all the Trade Show vendors!



RPS/Risk Placement Services was ready to visit with agents during the Trade Show.



Safeway Insurance Company, represented by Bin Boggess and Trey Chapman, and Selective Insurance Company of America, represented by Don Burke and Gregg Porter, again sponsored the convention Registration Refreshments.

COCKTAIL PARTIES



Thanks to SCU for bringing a big group to convention and for again sponsoring the Welcoming Cocktail Party.



Zach Necessary and Dori Vaughan enjoy the cocktail party Sunday night.



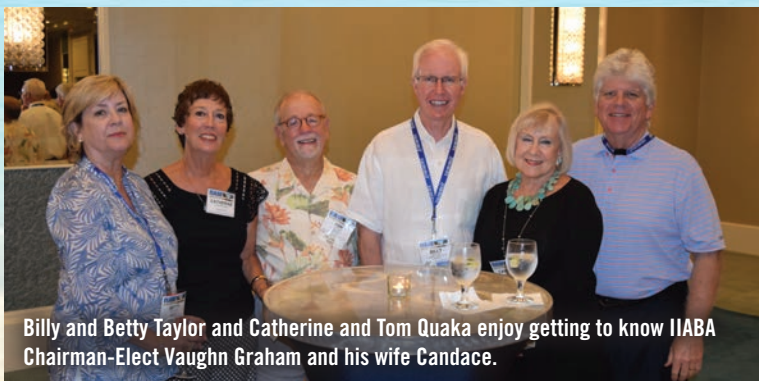
Tatum and Paula Brown smile for a quick picture during the cocktail party.



Anna and Melissa Oursler visit with Scott Palmer at the Welcoming Cocktail Party.



Brad Little, Brad Pence, Sonya Clark and Beth Little enjoy visiting during the Monday night Cocktail Reception.



Billy and Betty Taylor and Catherine and Tom Quaka enjoy getting to know IIABA Chairman-Elect Vaughn Graham and his wife Candace.



Jeff McLaurin and Keith Runnels represent Progressive/ASI, the sponsor of the Monday night Cocktail Reception.

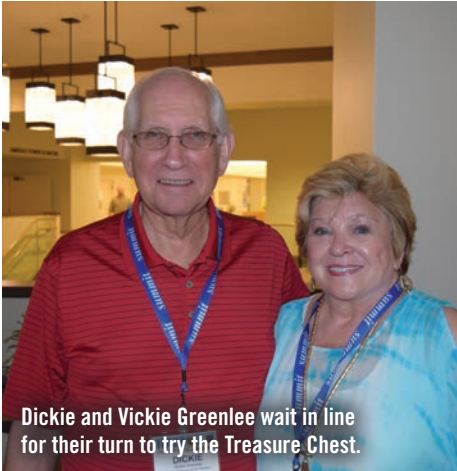
DINNER/DANCE



Thank you to Travelers Insurance for always sponsoring our Dinner/Dance and for bringing such a large delegation to convention.



Dinner/Dance Drink Tickets were sponsored by Builders Mutual represented by Amy Robinson.



Dickie and Vickie Greenlee wait in line for their turn to try the Treasure Chest.



Terry and Deana Pendley, Gray and Emily Montgomery and Daniel Wise and Emmalee Bolton enjoyed dinner at the Dinner/Dance.



Thanks to Dianna Sessums and Henry Korzen of Wright Flood for sponsoring the Treasure Chest and doubling the number of winners this year!



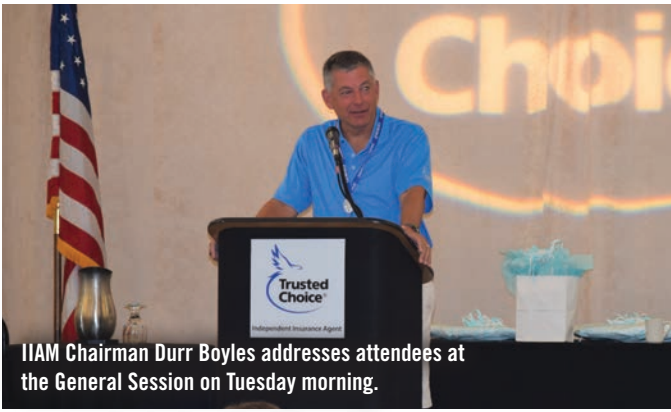
John Morgan Mims and daughter Anna Morgan show off the \$100 they won from the Treasure Chest.



Ronnie and Kathy Tubertini welcome IIAM Convention newcomers Henry and Holly Logue.



GENERAL SESSION



IIAM Chairman Durr Boyles addresses attendees at the General Session on Tuesday morning.



IIABA Chairman-Elect Vaughn Graham speaks to General Session attendees on IIABA matters.



It was a packed house as attendees listened to Insurance Commissioner Mike Chaney.



AmTrust Group sponsored this year's General Session Coffee Break.



Thanks to Scotty McBeth and United Fire Group for sponsoring the Keynote Speaker – author Richard Grant.



James Gooden was the happy recipient of the \$500 General Session Grand Prize presented by Chris Mathison and Mathison Insurance Partners.

COOKOUT DINNER/POOL PARTY



Thank you to Chris Mathison and Mathison Insurance Partners for sponsoring the Cookout Dinner Cocktails.



Jay Thames and his family take a break from dinner to smile for a picture.



Rick Riddell and Amerisafe, Inc. sponsored the Pool Party Band on Tuesday night.

COOKOUT DINNER/POOL PARTY

(continued)



Thank you to AmFed; Liberty Mutual/Safeco Insurance; Pettis, Barfield & Hester, PA; and Stonetrust Commercial Insurance Company for sponsoring the Cookout Dinner.



Terry Pendley and family enjoy the Cookout Dinner.



The Cookout Dinner may have been moved inside because of weather, but it sure didn't keep everyone from having a good time!



Thank you to Central Adjustment Co., Owens Insurance Agency, Premium Assignment Corp., Summit Consulting, Inc. and Zenith Insurance Co. for sponsoring the Pool Party.

OUTDOOR ACTIVITIES



It may have been moved inside by the indoor pool because of the weather, but no one had trouble finding the Ice Cream by the Pool sponsored by Chubb Insurance, Eastern Alliance Insurance Group, MetLife Auto and Home and Safeco Insurance.



Berkley Southeast Insurance Group again sponsored the Quench Your Thirst Beach Refreshments.



Thank you to Dixie Specialty Insurance for sponsoring beach refreshments, volleyball and the Sandcastle Building Contest again this year.



It may have been too windy for a tent, but TPI – Tim Parkman, Inc. had plenty of people at their beach chairs on Monday and Tuesday.

OUTDOOR ACTIVITIES

(continued)



Mickey and Angelyn Zeringue were two of the attendees who braved the wind to enjoy some time in the sand.



Thank you to Berkley Southeast Insurance Group for sponsoring the first annual Young Agents Cornhole Tournament.



Foster Welburn and Renee Johnson greeted attendees at the Frozen Drinks by the Pool sponsored by MMA Insurance Services.



Even Chairman Durr Boyles got in on the volleyball game this year.



The cornhole tournament was a huge success this year!

JAZZ BRUNCH



Thank you to Foremost Insurance Group for sponsoring the Coffee Station before the Jazz Brunch.



Thanks to Sentry Insurance for again sponsoring the Jazz Brunch.



Jeffrey Carver of Berkley Southeast Insurance Groups presents gift certificates to the cornhole tournament winners.



Erik Case and David Phillips of Dixie Specialty Insurance present the Charlie's Crab Chase awards at the Jazz Brunch.



Thanks to Dixie Specialty Insurance for also sponsoring the Sandcastle Building Contest.

JAZZ BRUNCH

(continued)



Chairman Durr Boyles presents a Chairman's Award to Brad Kent for his work as Young Agents Chairman.



Brian Berry was presented a Chairman's Award for stepping in as Chairman a year early.

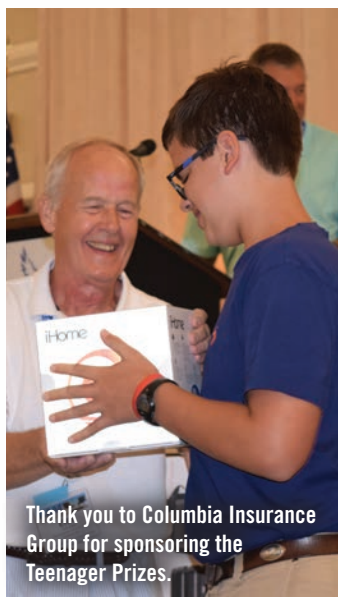


Incoming Chairman Cecil Vaughan thanks outgoing Chairman Durr Boyles for his service to the association.

PRIZES, PRIZES, PRIZES



Carol Mason presents the grand prize of the children's prizes sponsored by FCCI Insurance Group.



Thank you to Columbia Insurance Group for sponsoring the Teenager Prizes.



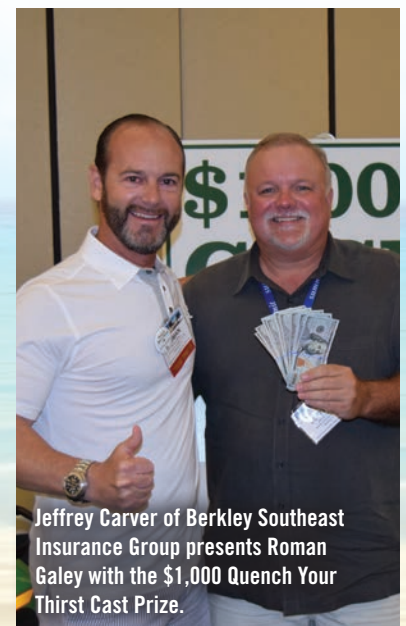
Matthew Koury was one of the winners of the IIAM-PAC Wine Raffle Fundraiser.



Alex Beck and Jamie Renton present Tatum Brown with the 4-wheeler sponsored by Imperial PFS and Westport Insurance.



Chairman Cecil Vaughan presents Debra Bills with the \$500 Williams Sonoma Gift Card sponsored by LUBA Workers' Comp.



Jeffrey Carver of Berkley Southeast Insurance Group presents Roman Galey with the \$1,000 Quench Your Thirst Cast Prize.

PRIZES, PRIZES, PRIZES

(continued)



Ray and J Beasley present Barbara Franks with the mink coat sponsored by Beasley General Agency/BGA Finance.



Chairman-Elect Ray Robertson presents Davy Hunt with the \$1,000 Exhibitors' Prize.

ADDITIONAL SPONSORS



Thanks to FCCI Insurance Group for sponsoring Kids Nite Out every year at convention.



Summit Consulting again sponsored the lanyards pictured here being modeled by Jose Silvestrini.



Thank you to CompTrust AGC for sponsoring the Tuesday Morning Breakfast Cart.



State Auto Insurance Companies sponsored the Monday Morning Breakfast Cart.



EMC Insurance Companies sponsored the Convention Program for all attendees this year.



Registration Booklets were sponsored by CNA Insurance.



Thank you to Columbia Insurance Group for again sponsoring the convention Newsletters.

NEW THIS YEAR



IIAM held a luncheon honoring the J.H. Johnson Recipients. Ten past recipients were able to attend this year.



Dave Tralka of InsurBanc led the first continuing education seminar at an IIAM convention. With over 20 agents in attendance, this was a great first-time attendance!

KIDS ON CAMERA



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 Stephanie Vann Tannehill. Stephanie is a sales executive at Travelers Insurance.

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 Summit Consulting. Summit Consulting is a provider of workers’ compensation services in the southeastern United States and is a member of the Great American Insurance Group.





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We want to thank the following for their contributions to the 2017 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) *State Auto Insurance Company*
- Breakfast Cart: (Tuesday) *Comptrust AGC*
- Children's Prizes: *FCCI Insurance Group*
- Cocktail Reception: *Progressive Insurance*
- Coffee Station: *Foremost Insurance*
- Convention Programs: *EMC Companies*
- Cookout Dinner Cocktails: *Mathison Insurance Partners, Inc.*
- Cookout Dinner: *AmFed, Liberty Mutual/Safeco Insurance, Pettis, Barfield & Hester, PA and Stonetrust Commercial Insurance*
- Dinner/Dance: *Travelers*
- Dinner/Dance Drink Tickets: *Builders Mutual Insurance Company*
- Four Wheeler: *Imperial PFS and Westport Insurance*
- Frozen Drinks by the Pool: *MMA Insurance Services*
- General Session Coffee Breaks: *AmTrust Insurance Group*
- General Session Grand Prize: *Mathison Insurance Partners, Inc.*
- Ice Cream by the Pool: *Chubb Insurance, Eastern Alliance Insurance Group and MetLife Auto and Home and Safeco Insurance*
- Jazz Brunch: *Sentry Insurance*
- Keynote Speaker: *United Fire Group*
- Kids Nite Out: *FCCI Insurance Group*
- Lanyards: *Summit Consulting*
- Mink Coat: *Beasley General Agency/BGA Finance*
- Newsletters: *Columbia Insurance*
- Past President's Brunch: *Travelers*
- Pool Party: *Central Adjustment Co., Inc., Owens Insurance Agency, Premium Assignment Corporation, Summit Consulting and Zenith Insurance Company*
- 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: *Columbia Insurance*
- Treasure Chest: *Wright Flood*
- Welcoming Cocktail Party: *SCU*
- Williams-Sonoma Gift Certificate: *LUBA*
- Young Agents Cornhole Tournament: *Berkley Southeast Insurance Group*

DOOR PRIZE CONTRIBUTORS

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| AmTrust Group | Genesee General | Small & Rural Services, Inc. |
| AmWINS Group, Inc. | Iroquois South | State Auto Insurance Company |
| Central Adjustment Co., Inc. | Main Street America Group | Stonetrust Commercial Insurance Co. |
| Commercial Sector Insurance Brokers | Owens Insurance Agency | Zenith Insurance Company |



LESSONS LEARNED¹

WHAT FREQUENTLY PROVIDES THE BEST DEFENSE TO AN ERRORS AND OMISSIONS CLAIM IN MISSISSIPPI?

By: David A. Barfield

Lara Ashley Coleman

Pettis, Barfield & Hester, P.A.

4450 Old Canton Road, Suite 210

Jackson, MS 39211

THE ANSWER: PROOF OF POLICY DELIVERY!

Mississippi is a duty to read state. That means if an insurance policy has been delivered to an insured, the insured is charged with the knowledge of the terms and conditions of the insurance policy, regardless of whether the insured reads the policy. The Mississippi Supreme Court has also held that when an insurance policy has been delivered, an insured's reliance on an agent's representations, which are contrary to clear and unambiguous language contained in the policy, is unreasonable. The interpretation of an insurance policy's language and whether such language is clear and unambiguous is a question of law for the court to decide.

Ideally, there should **always** be **evidence** of policy delivery. There are various ways a policy is delivered to an insured. If delivery is made by hand-delivery, get a signed policy receipt form from the insured at delivery. If delivery is made by mail, send the policy with a transmittal letter, preferably Certified Mail Return Receipt Requested. If the insurance carrier delivers the policy directly to the insured, upon receipt of the agent's copy or other notification of the company mailing the policy, reach out to the insured to confirm delivery by e-mail or a phone call to the insured and document confirmation of the policy being received.

If the policy is delivered to the insured electronically, the agent should first obtain the policyholder's written consent to receive the policy electronically and confirm that he or she is able

to access the electronic documents in the file format that is being used; advise the insured that he or she can change this election at any time or request a paper copy at no cost; deliver the document securely, and; receive acknowledgement of receipt that the policyholder has received the electronic policy. If no response or acknowledgement of receipt is received from the insured, follow up is required until you have some evidence the insured has received the policy. This might include sending the policy Certified Mail Return Receipt Requested or delivering the policy to the insured in person and obtaining a signed policy delivery receipt for same.

In addition, no matter which way delivery is confirmed, make a notation in your agency management system of same.

Evidence of policy delivery is key!

An example of the benefits of this practice from a real Mississippi' errors and omissions case is as follows:

Facts asserted by the Parties:

Plaintiffs advised their agent that they wanted "full protection" The agent advised the prospective insured that they would need to purchase a "hurricane policy". Plaintiffs claim they were assured by the agent that all damage from any named storm would be covered. The agent stated that "since you are not in the flood plain, the bank would not require a separate flood insurance policy". Based upon these representations, Plaintiffs concluded a separate flood insurance policy was not necessary

¹ "Lessons Learned" will be a recurring article authored by David A. Barfield and Lara Ashley Coleman, based on real errors and omissions cases in Mississippi. David and Lara Ashley have represented insurance agents for over 30 years and 20 years, respectively. The names of all parties and all case citations have been omitted to preserve anonymity of the parties.

to protect their property. The plaintiffs received their homeowner's policy approximately six (6) weeks after it was placed.

Under the heading of "Hurricane Coverage," the policy provided as follows:

[c]overage under this policy includes loss or damage caused by the peril of windstorm during a hurricane. It includes damage to a building's interior or property inside a building caused directly by rain, snow, sleet, hail, sand or dust if direct force of the windstorm first damages the building causing an opening through which the above enters and causes damages. Hurricane coverage does not include loss caused by flooding, including but not limited to flooding resulting from high tides or storm surges.

Plaintiffs testified that upon receipt of the policy, they filed it away and did not read it. Plaintiffs had no further conversations with the agent. The storm surge from Hurricane Katrina damaged the Plaintiffs' property.

Ruling of the Court:

The Mississippi Supreme Court held that even if the agent breached his duty to procure the coverage requested, the proximate cause of Plaintiffs' damages was the Plaintiffs' silence

after receiving their policy that clearly excluded damage caused by flood. If the Plaintiffs had exercised their duty to read their policy, they would have known the policy clearly did not cover things that they assumed "hurricane policies" would cover. Silent acceptance of their insurance policy bound Plaintiffs to the policy's terms and conditions. The Court affirmed the dismissal of the Plaintiffs' claim against the agent for negligent failure to procure the appropriate insurance coverage.

The Court also considered the question of whether the agent breached his duty to the Plaintiffs when he advised them that their property was not in a flood zone. The Court reversed the trial court and found that issue was a jury question, because part of the Plaintiffs' property was actually in a flood zone. Once the agent undertook to represent to the insured that their property was not in a flood zone, the representation should be accurate.

Lesson Learned:

This case is a prime example of why policy delivery is so important. It also demonstrates how an agent through his or her actions can extend his or her duties beyond that which the law requires. Be sure you have evidence that the policy was delivered, and do not make representations about whether a property is in a flood zone, unless you are certain the entire property is not in a flood zone.

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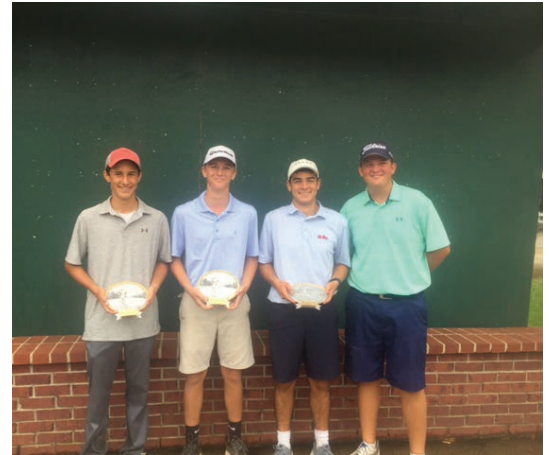
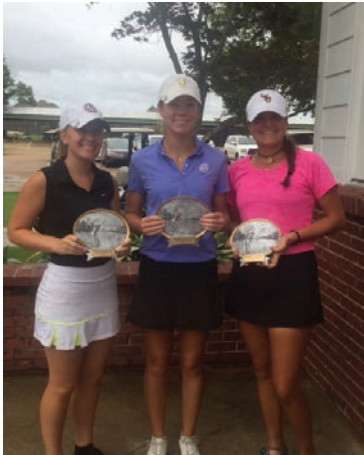
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2017 Trusted Choice Mississippi Qualifier



The 2017 Trusted Choice Big I State Championship for junior golfers was held at Patrick Farms Country Club on June 20-21. There were 88 boys and girls from across the state that started play on the 20th. The rain showers were plentiful so the event was shortened to 27 holes, ending with a 9 hole shotgun start on the last day. The top 4 boys and 3 girl players advanced to the national championship which was held at the Annandale Golf Club in Madison. This year the players who advanced on the boys side were Jake Crosson and Hunter Logan from Columbus, Matt Liddon from Yazoo City and Jack Gnam from Ridgeland. Girl winners were Blair Stockett from Jackson, Presley Baggett from Canton and Tristan Cooley from Sumrall. Simms Abney of Madison was also exempt to the National Tournament due to his 3rd place finish in Sacramento last year.

The winners in the Carr Haskins Memorial Long Drive Championship were Jacob Germany of Madison with a drive of 278 yards and Sarah Johnson of Florence with a drive of 221 yards.

The golf committee would like to thank IIAM for sponsoring this important event as well as the Mississippi Junior Golf Association for making this one of their feature summer events.

OUR WINNERS BY DIVISION WERE:

Division A(age 16-18)

Jake Crosson – Columbus 103
 Matt Liddon – Yazoo City 104
 Hunter Logan – Steens 106
 Jack Gnam – Ridgeland 106

Division B(14-15 years)

Karsten Bryan – Golden 114
 Spence Davis – Madison 115
 Jacob Germany – Madison 121

Division C(12-13 years)

Mateo Jiminez – Diamondhead 118
 Hayes Smith – Como 119
 Will Burnham – Jackson 123

Girls(13-18)

Blair Stockett – Jackson 105
 Presley Baggett - Canton 111
 Tristan Cooley - Sumrall 111

Division D(10-11)

Grayson Davis – Madison 84
 William Marshall – Madison 90
 Andrew Miller – Saltillo 95

Girls Division D(10 – 12)

Hannah Grace Hinckley – McComb 85
 Avery Weed – Ocean Springs 87
 Harper Anne Hinckley – McComb 91

Division (9 & under)

John Markow – Ridgeland 78

Girls Division E(9 & under)

Allie Myers – Pearl 84

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49TH ANNUAL TRUSTED CHOICE BIG I NATIONAL CHAMPIONSHIP

IIAM recently hosted the 49th Annual Trusted Choice Big I National Championship for junior golfers at Annandale Golf Club in Madison. Despite torrential rain and lightning throughout the week, golfers managed to get in 36 holes over four days of start and stop play. Emily Hawkins of Lexington, North Carolina, and Blake Tomlinson of Salt Lake City, Utah, won the girls' and boys' divisions, respectively.

This year's tournament featured 158 players from 35 states, and saw golfers come from as far away as Hawaii to participate. Mississippi was represented by 16 players including 10 boys and 6 girls. Cameron Clarke of Pittsboro tied for 2nd place in the boys' division with Jake Kight of Louisville and Benjamin Nelson of Madison tying for 6th place. In the girls' division Presley Baggett of Canton and Blair Stockett of Jackson tied for 4th place.

This tournament took many volunteers and sponsors and IIAM appreciates the support from both. The Host Committee was made up of Hal Graves, Chairman; Bill Allen; Brian Berry; Ray Collins; Denise Forsythe; Clinton Graham; Lauren Hawkins; Shaw Johnson III; Richard Mattiace; Ray Robertson; Debbie Shempert; Josh Smith; Stephanie Spahn; and Cecil Vaughan. In addition to the Host Committee, 65 IIAM members – agents, company representatives and retirees – volunteered throughout the week handling live scoring, serving as fore caddies and much more.

One of the unique aspects of this junior golf tournament is host housing being offered to the players. Twenty-seven local families housed a total of 61 golfers for the entire week of play. IIAM appreciates their willingness to house, feed and transport these players.





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IIAM also appreciates the support of the many generous sponsors of this tournament. Without them, this tournament would not have been possible.

Tournament Sponsors

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- BlueCross BlueShield of Mississippi
- City of Madison
- FCCI Insurance
- General Star
- Hederman Brothers
- Nationwide Insurance
- Nautilus Insurance Company
- National Security Fire & Casualty Co.
- RPS, Inc.
- Renn & Company, Inc.
- Ridgeland Tourism Commission
- Selective Insurance of America
- Tico's Steak House
- Travelers
- Trusted Choice
- United Fire Group
- Western World Insurance Co.
- Yazoo Delta Local Agents Association

Hole Sponsors

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- Boyles Moak Insurance Services
- Dixie Specialty Insurance
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- Foremost Insurance
- Galloway Chandler McKinney Insurance
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- James River Insurance
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- Main Street America Group
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2017 IIABA National Legislative Conference

In May, a delegation from the Independent Insurance Agents of Mississippi traveled to Washington, D.C., for the Independent Insurance Agents and Brokers of America Legislative Conference.

The conference included visits and discussions of crucial issues with Sen. Roger Wicker, Sen. Thad Cochran, Rep. Gregg Harper, Rep. Trent Kelly, and Rep. Steven Palazzo's office.

The following represented IIAM at this year's conference: Chairman Durr Boyles, Chairman-Elect Cecil Vaughan, Vice Chairman Ray Robertson, Treasurer Ray Collins, National Director Shaw Johnson III, Scott Gray, Brad Kent, John Morgan Mims, and President Clinton Graham.



Trusted Choice® Sponsorship Provides Playset for Christopher



Once again, Trusted Choice® provided \$7,500 to IIAM to be used as a sponsorship for Make-A-Wish Mississippi. IIAM used the funds to be the presenting sponsor for the 23rd 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 sponsorship provided a shopping spree for Christopher, an 8 year old from Vicksburg, Mississippi. Christopher needed a new liver from the time he was born. Thankfully, he received a liver transplant in July of 2016. Then, on the one year anniversary of his transplant, Make-A-Wish Mississippi granted his wish to have a shopping spree. Christopher and his family were picked up in a limo on Saturday, July 15th for this exciting adventure in Jackson. He spent the day shopping for all the toys and other items he wanted at Toys R Us, GameStop, and Wal-Mart.

NEWS & NOTEWORTHIES

FCCI Insurance Group Names New Leadership

FCCI Insurance Group (FCCI) recently announced the promotion of Tiffany Hawkins to regional vice president, and Trey Stone to assistant vice president in the Gulf Coast Regional office located in Ridgeland, Mississippi. In her new role, Hawkins will oversee agency relationships, underwriting, claims and risk management operations, working from the regional office in Jackson. Stone will continue to manage the Alabama office and will oversee FCCI's state directors and marketing underwriters in the Gulf Coast Region.

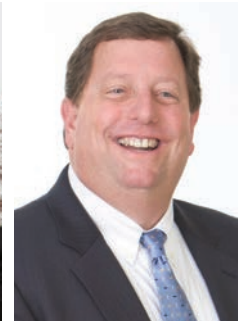
Ms. Hawkins joined FCCI in 2012 as a senior marketing underwriter. Successfully building agency partnerships in Mississippi, Arkansas and Tennessee, she quickly earned the state director role for those three states. Hawkins began her insurance career at the St. Paul Companies and later joined the Travelers Insurance Company in Mississippi as a Sales Executive. From Marks,



Tom Quaka



Tiffany Hawkins



Trey Stone

Mississippi, Hawkins graduated from the University of Mississippi with a degree in risk management. She will be relocating to Jackson, Mississippi.

Mr. Stone joined FCCI in November 2009 as a senior marketing underwriter and was quickly promoted to state director of Alabama. In June 2016, he was promoted to managing director of the Alabama branch office. He began his insurance career at Travelers Insurance Company

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in Birmingham, Alabama, and has worked for State Auto, AmTrust and Companion Property and Casualty Group. A graduate of Auburn University with a degree in Business Administration, Stone resides in Birmingham, Alabama.

Tom Quaka, who led the region for the past 20 years, will remain an integral part of FCCI's leadership team. He will assist Hawkins and Stone through the transition, then work with Chairman of the Board, President & CEO Craig Johnson on company-wide initiatives.

According to Quaka, both Hawkins and Stone have contributed greatly to the success of the Gulf Coast Region. "Tiffany has the great ability to interact with the community and the industry as a whole and has been instrumental in recruiting new talent for the region," he said. "Trey has been successful in creating and operating the branch office in Alabama while leading the market penetration and business development plans in the state."

Furthermore, Quaka noted, "I hope our agents, policyholders and teammates are as excited about the circumstances and the future of FCCI's Gulf Coast Region as we are. We have incredible talent here, and I look forward to seeing them carry the region forward."

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**Insurance Solutions of Mississippi
Named Weather-Ready Nation
Ambassador**

Insurance Solutions of Mississippi was recently named as a Weather-Ready Nation Ambassador. The Weather-Ready Nation Ambassador initiative is an effort to formally recognize NOAA partners who are improving the nation's readiness against extreme weather, water, and climate events. Weather-Ready Nation Ambassadors are committed to work with NOAA and other Ambassadors to strengthen national resilience against extreme weather.

**Dileo Named New
President of Stonetrust**

Stonetrust Commercial Insurance Company announced on Thursday June 22, 2017 that Michael G. Dileo, CPCU, will take over as President and Chief Executive Officer of Stonetrust, effective immediately. Stonetrust's founding President, Tim Dietrich, resigned after serving as its leader for 24 years. Dileo, a native of Baton Rouge, was formerly Senior



Fall 2017 Classroom Continuing Education

Sept.

The Questions We Don't Ask but Should (6 hours)

Instructor: Lisa Worley

September 26 - Oxford

September 27 - Flowood

September 28 - Hattiesburg

Oct.

E&O Risk Management/Ethics (6 hours)

Instructor: Tom Quaka

October 5 - Flowood

October 10 - Flowood

October 12 - Oxford

October 24 - Hattiesburg

Nov.

How Big I Best Practices Can Help
Improve Your Agency (6 hours)

Instructor: Jeff Albright

November 30 - Flowood

ABEN

ABEN Webcasts are available all year at iiam.aben.tv. These seminars are taught by national instructors and do not require at test for CE credit.

Vice-President of Operations for the company. He has more than 28 years of commercial insurance experience and has worked in executive leadership positions with other worker's compensation carriers including LWCC and Texas Mutual. Stonetrust is a \$140 million regional workers' compensation insurance company headquartered in Baton Rouge and currently operating in Louisiana and five other states.



Forbes Named Vice-President of Claims of Stonetrust

Melanie Forbes has been promoted to Vice-President of Claims/General Counsel at Stonetrust Commercial Insurance Company. She has been employed with Stonetrust for 12 years as the managing claims attorney and General Counsel. She

will continue in her role as General Counsel and will have overall management responsibility for the company's claims operations.



Jolly Wins North Association Golf Giveaway

Gwen Jolly recently won the North Association Golf Giveaway presented by Van Zachry of Owens Insurance Agency. Gwen gets to choose between a spa package for two at The Alluvian or golf for two at Old Waverly.

What's New?

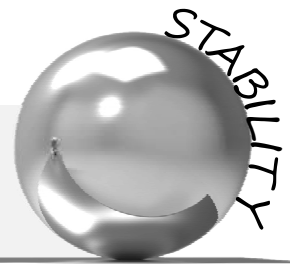
- Now a billion dollar company! (Sales passed the mark in 2016.)
- Nationwide geographical scope.
- An increasingly robust **One-Stop Insurance Shopping** solution via a **BizGUARD Plus** product suite that features Workers' Compensation, Businessowner's Policy, Commercial Auto, Umbrella, and Professional Liability coverage.
- Broader appetite for select risks (including Total Insured Property Values as high as \$50 million for certain industries and risks).
- Higher A.M. Best financial size (i.e., "X").
- Enhanced infrastructure to support growth.

What's Not?

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- Ongoing product and service enhancements to win renewals and keep a high retention ratio.
- Our focus on being data-driven and using business intelligence to gain a competitive edge.
- A superior combined ratio that (according to A.M. Best) outperforms our peers.
- Our commitment to distribution through independent agents!



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The Mississippi Manufacturers Association has expanded its Property & Casualty lines for the benefit of qualified members. MMA has found a superior partner in Berkley Southeast Insurance Group, a W.R. Berkley Company. By teaming with Berkley Southeast Insurance Group, MMA is able to offer other lines of P&C coverage in addition to Workers' Compensation. Our combined strengths now allow us to offer:

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- PRODUCT LIABILITY
- GENERAL LIABILITY
- UNPARALLELED CLAIMS AND LOSS CONTROL SERVICES

Submissions for premium quotations and questions regarding MMA Insurance Services should be submitted to your agency's assigned underwriter with Berkley Southeast Insurance Group. If no underwriter has been assigned, please use AGENCY CODE 3699 and contact Frank Bowyer, Berkley Southeast Insurance Group, 601-581-4135, or mobile 601-317-4161, fbowyer@berkleysig.com



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Service—Experience—Strength—Integrity

Beasley General Agency is built upon experience. We are a knowledgeable general agency with many combined years of service in the insurance industry.

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!

Our experienced personnel are here to solve your insurance needs.

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