

# BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 42 • NUMBER 1 • WINTER 2022

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# BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 42 • NUMBER 1 • WINTER 2022

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Gwen Jolly, Aberdeen

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Durr Boyles, Jackson

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Tatum Brown, Oxford

Terry Pendley, Hazlehurst

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Jason Ryder (North), Starkville

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Sara Lane

Abbey Lea

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# BIG I | MISSISSIPPI

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Independent Insurance Agents of Mississippi  
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# CHAIRMAN'S MESSAGE

by Scott Woods



Well, it's hard to believe that my time as your chairman has already passed its halfway mark! As we move through the first part of this year, we have several events I want to remind you about. First up is the Agency Management Conference on February 16 and 17 at the Country Club of Jackson. We have a great program including some timely speakers that I think you will really enjoy, and you can get continuing education hours!

Also, during AMC, we will be honoring longtime retiring Big I team member Stephanie Spahn with a special reception. Stephanie has been an integral part of our Association both on a daily basis and its events, particularly our Annual Convention for many years. Please come and join your fellow members in recognizing and wishing Stephanie all the best in the future at this reception.

I want to also give a shout-out to our latest Association team addition Sara Lane. Sara is a native of Brandon, Mississippi and comes to us by way of Mississippi State (yet another Bulldog) and from Cadence Bank. She joins us as the Director of Member Services. So the next time you see someone you don't recognize and it's not Abbey, say "hi" to Sara!

At this writing, our Young Agents are still planning their annual baseball outing at Trustmark Park. This is always a well-attended event and a lot of fun regardless of the outcome of the game so come on out and join in.

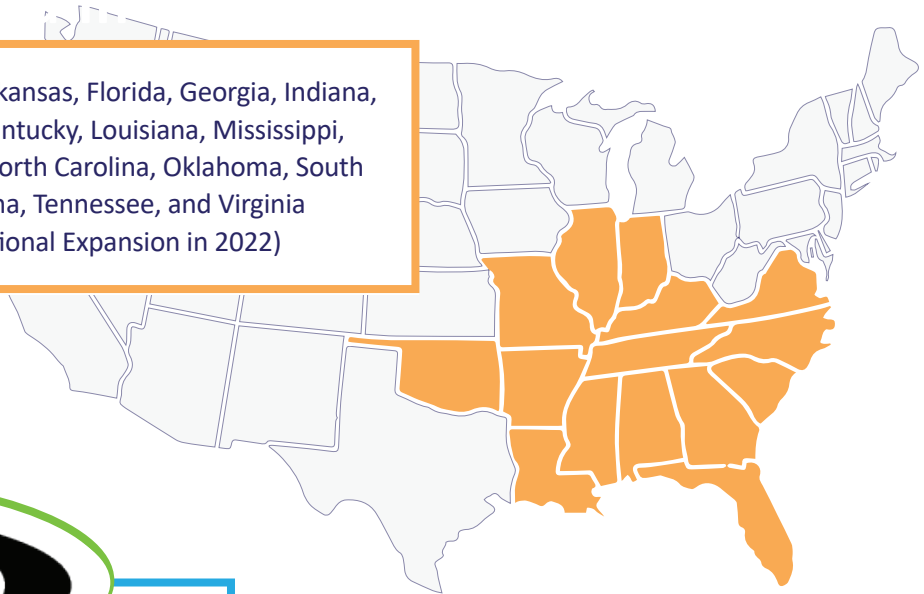
Finally, June 5-8 we return to Destin for our Convention. The theme this year is Aloha Destin. Both Casino night and Taco Tuesday will be making a return appearance and we hope for no new variants or rain and lots of sun! We will also be monitoring the college baseball season to see if there might be any games worth watching while we are down there too and if so will try and figure out how to work that into the program.

I had some folks ask me why we were using "Aloha" as part of our theme. Most folks think it means "hello" and/or "goodbye". Well, that's part of the meaning but there's more to the word itself than just that. In the Hawaiian language "Aloha may mean many things- love, affection, compassion, mercy, sympathy, kindness or grace". In this vein, some would say Aloha is more of a spirit or way to live by "thinking and expressing good feelings to others". One of the best things I have seen about the meaning of Aloha is that it "means mutual regard and affection and extends warmth in caring with no obligation in return". Nice right? Well, to me that sounds like a good way to describe how an independent agent works and lives every day. Now, that puts Aloha in a whole different light!

So, Aloha ya'll!

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# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE COMMISSIONER



Another eventful year has ended and I am reflecting on what my office has achieved in the past 12 months.

During 2021, we continued working on insurance-related fallout from the COVID-19 pandemic. In particular, I support continued, expanded access to telemedicine and will be closely watching legislation during the 2022 session. My office will also push legislation during the session to expand EMR training at the State Fire Academy. Additionally, we have a bill to make Company Privilege Licenses perpetual until suspended. This falls in line with what other states are doing and saves the department money.

During these winter months, I hope you will encourage your customers to decrease their risk of heating-related fires. Smoke alarms should be tested once a month, batteries should be replaced once a year, and the entire alarm should be replaced every 10 years. I also encourage you to install a carbon monoxide detector. In addition to saving lives, smoke alarms could save belongings and homes. Again, I urge policyholders to keep an updated home inventory to make claim filing easier and faster.

When heating your home, remember that all heaters need space. Keep things that can burn, such as paper, bedding or furniture at least 3 feet away from heating equipment and only use heating equipment that has the label of a recognized testing laboratory.

Finally, I'd like to recognize Nancy Cross for her 63 years of service to insurance regulation and her receipt of the 2021 Robert Dineen Award. Nancy joined MID in December of 1958 as the administrative assistant to the Deputy Commissioner. She has served under four different insurance commissioners and has risen through the ranks to become the Statutory Compliance Director where she is responsible for issuing new and renewal licenses for insurance companies, health maintenance organizations, societies and associations doing business in the state of Mississippi.

Nancy was one of three recipients of the award this year. The Robert Dineen Award was established by the National Association of Insurance Commissioners in June of 1989 for Outstanding Service and Contribution to the State Regulation of Insurance and named in honor of the founder of the NAIC's Support and Services Office.

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

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# NEWS & NOTEWORTHIES

## Big “I” Flood and Selective Celebrate 20 Year Anniversary with Dedicated Benefits Package

Big “I” Flood and Selective Insurance Company of America are proud to celebrate twenty years of partnership and mutually dedicated service to Big “I” agents and their consumer clients.

To mark the 20-year Big I Advantage® and Selective Flood partnership, Selective has created a package of benefits unique to agents writing with Selective through Big “I” Flood. These services are available to both current and new Big “I” Flood agents.

Agents are eligible for two levels of benefits, Basic or Concierge, based on written premium volume. Both levels enjoy:

- Competitive commissions
- Instant access to flood professionals by using the ‘Flood Chat’ feature
- Access to the Selective Flood Resource Center for support in selling NFIP coverage and to help agents better prepare clients for the storm ahead. Material includes:
  - NFIP training materials & courses
  - NFIP forms & documents
  - Claims forms & videos
  - Outreach materials
- Selective Perks Program\*, providing discounts on goods and services to help your clients reduce the risk of loss or provide assistance in event of a claim

Agents who qualify for the Concierge level will have access to the Basic level benefits plus:

- Higher levels of commission
- New business incentives
- Recognition as a Concierge level agency by having direct access to a dedicated underwriting team
- Agent development courses tailored to educate your staff
- Co-op advertising grants to promote flood awareness to consumers and businesses

Log into Big “I” Flood or contact your Selective Territory Manager to learn more.

## 2021 Chairmen’s Scholarship Recipients

The Independent Insurance Agents of Mississippi awarded Chairmen’s Scholarships to four outstanding students for the Spring 2022 Semester.

Established in 2003, IIAM awards \$1,000 Presidential Scholarships annually. These scholarships are open to a full-time student who is a sophomore, junior, or senior at any accredited Mississippi college. This includes community colleges, as well as public or private institutions. Recipients must be a dependent of a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2023 semester scholarships in the fall of 2022.

### MADELYN RUSH GRAY

Madelyn, daughter of Scott Gray with Insurance Solutions of MS, Inc. in Meridian, is a junior at the University of Mississippi where her major is Risk Management and Insurance.

### ANDREW BRAWNER PITTMAN

Andrew, son of Kristi Pittman with Renasant Insurance in Corinth, is a sophomore at Mississippi State University where his major is Civil Engineering.

### LAURA JANE MCKEE

Laura, daughter of Tina McKee with Renasant Insurance in Corinth, is a junior at University of Mississippi where her major is Allied Health Science.

### CADE MCBRIDE

Cade, son of Mike McBride with Renasant Insurance in Durant, is a sophomore at Holmes Community College where his major is Insurance Business.



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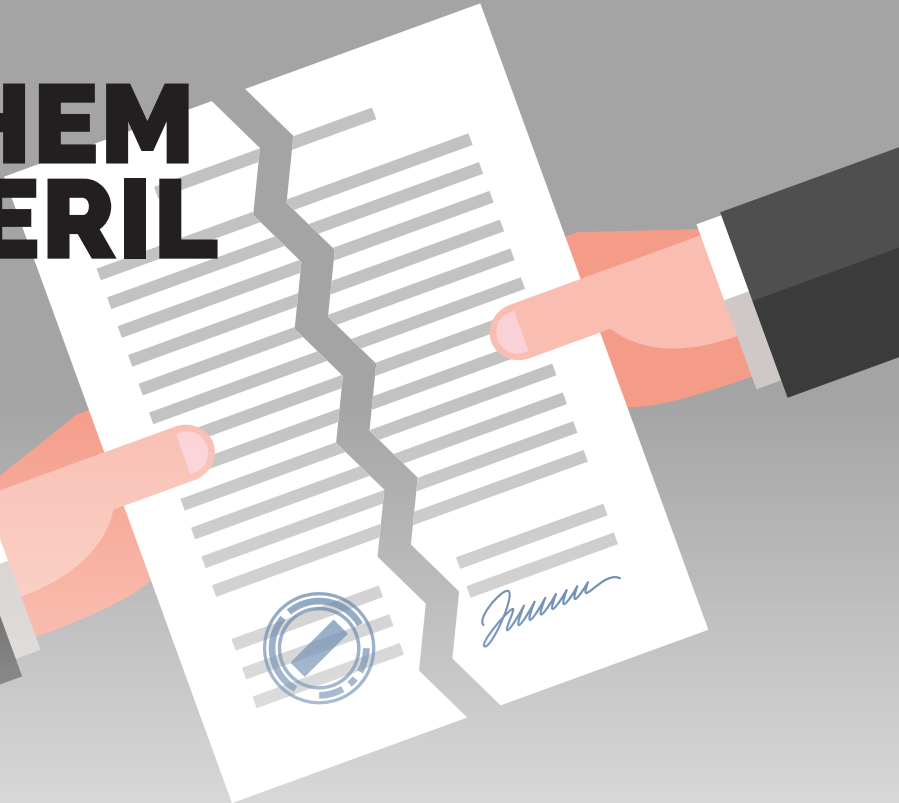
General  
Liability

OUR PRODUCTS

# LESSONS LEARNED

## NON-COMPETE/NON-PIRACY AGREEMENTS

# BREACH THEM AT YOUR PERIL



*By: David A. Barfield  
Biggs, Pettis, Ingram & Solop, PLLC  
111 East Capitol Street, Suite 101  
Jackson, MS 39201*

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

It has become rather commonplace for insurance agencies to require their agents to execute Non-Compete Agreements or to include non-compete provisions in a broader employment agreement. Such agreements will also typically include a non-piracy provision which precludes an agent who is leaving

an agency from soliciting the customers of his/her former employer for a period of time. If the agreement or provision is written in a way that it is enforceable, you must be prepared to abide by the agreement if you choose to work as an agent for a different employer.

**FACTS GIVING RISE TO THE LITIGATION:**

An insurance agent had worked at Agency A for approximately twelve (12) years. During that 12 year employment, Agency A required the agent to sign an agreement that, among other things, prevented the agent from accepting business from any of Agency A's customers for a period of two (2) years if he were to leave the agency. This is known as a non-compete agreement or non-compete provision. The agreement also included non-piracy provisions. The agent ultimately resigned from Agency A and accepted a job with Agency B. Agency B offered to pay the agent 100% of all commissions received from any Agency A customers he could bring to Agency B, as long as the agent agreed to indemnify Agency B from any legal action which might be brought by Agency A to enforce the non-compete clause.

Shortly after beginning work with Agency B, the agent communicated with a number of his former clients from Agency A. Within a few weeks, almost all of his former clients had sent out Agent of Record letters to their insurers switching agents from Agency A to Agency B.

**ALLEGATIONS BY AGENCY A:**

Agency A sued the agent for breach of contract, misappropriation of trade secrets, breach of fiduciary duty, tortious interference with business relationships, and sought a judgment against the agent for actual damages, punitive damages and attorneys' fees. While there are other issues in this case, we will specifically focus on the non-compete provision/non-piracy provisions of the agreement the agent had signed with Agency A.

The agent took the position that his contract with Agency A was void as a matter of public policy and/or for lack of sufficient consideration to enforce the agreement.

After trial, the trial court found in favor of Agency A and awarded it actual damages, punitive damages and attorneys' fees. The agent appealed.

As to the argument that the contract was void against public policy, the appellate court noted that generally, contracts which contain non-compete agreements have been viewed by the court as contracts that would restrict trade and individual freedoms and would not be favored by the law. Nevertheless, the appellate

courts have held that if such agreements are reasonable, they are valid and would be upheld by the court. Generally, there are three aspects that are examined to determine the enforceability of a non-compete agreement: (1) the rights of the employer, (2) the rights of the employee, and (3) the rights of the public. There are other factors that determine the enforceability of a non-complete agreement such as the length of time of the non-compete period, and the geographic area applicable to the non-compete agreement.

The agent argued that the public interest was negatively affected by enforcing the agreement because it denied third parties the right to choose their preferred insurance agent. The appellate court did not accept this argument. The court noted that the law in this state had long been that the public will not be deemed to have been harmed by a covenant not to compete when ample services are available in the marketplace and a monopoly is not created. The court found the agreement to be reasonable and that the interest of the public was not impaired.

As to the agent's argument that there was no consideration for the agreement and therefore, it should not be enforced, the court recognized that continued employment alone could be sufficient consideration to uphold such a contract. The court noted that it had previously upheld such an agreement between an employer and employee, even though the agreement did not specifically provide that continued employment was consideration for the agreement. The court said that because the employee continued to work and receive a salary for a number of years after the agreement was signed, it was implied that continued employment constituted sufficient consideration to support an agreement. The court held that continued employment was a valid consideration for the existence of the contract. Accordingly, the appellate court upheld the award of actual damages.

As for the claim of punitive damages, the court noted that punitive damages are recoverable in breach of contract cases where such breach is attended by an intentional wrong, insult, abuse or such gross negligence as to amount to an independent tort. The agent argued that he had received advice of counsel prior to accepting business from Agency A's customers, and that his reliance on the advice of counsel insulated him from

the imposition of punitive damages. The court acknowledged that under certain circumstances, good faith reliance on advice of counsel might prevent imposition of punitive damages. The court went on to state, however, that advice of counsel is only one factor to be considered, and that the overall reasonableness for the defense was an issue for the trier of fact. In this case, the trial court found that that agent willfully and with calculated intent violated the agreement, and that the agent had weighed his options and accepted this risk. Based on this finding, the appellate court upheld the award of punitive damages against the agent.

As for the claim for attorneys' fees, the court noted that attorneys' fees are recoverable in cases where punitive damages are awarded. The appellate court upheld a six figure award for attorneys' fees by the trial court.

## LESSONS LEARNED:

- First, non-compete and non-piracy agreements should not be ignored.
- If the terms of the non-compete agreement/non-piracy provisions are reasonable and within the rights of the employer, the employee or rights of the public, then they can be enforced.
- If valid, they have teeth, teeth that can bite you.
- If you have a non-compete/non-piracy provision in your employment agreement that is valid and you leave that agency to go to work for another agency, and you solicit or accept business contrary to your agreement, the court could find that you are doing so intentionally, and therefore intentionally breaching your agreement, possibly subjecting you to not only actual damages, but punitive damages and attorneys' fees.
- Make sure you are willing to abide by the terms of a valid non-compete/non-piracy agreement before signing it.





# 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 Abbey Lea at [alea@msagent.org](mailto:alea@msagent.org).

## ADVOCACY – STATE AND NATIONAL

IIAM and IIABA are constantly working on your behalf at all levels of government. IIAM serves as the independent 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.

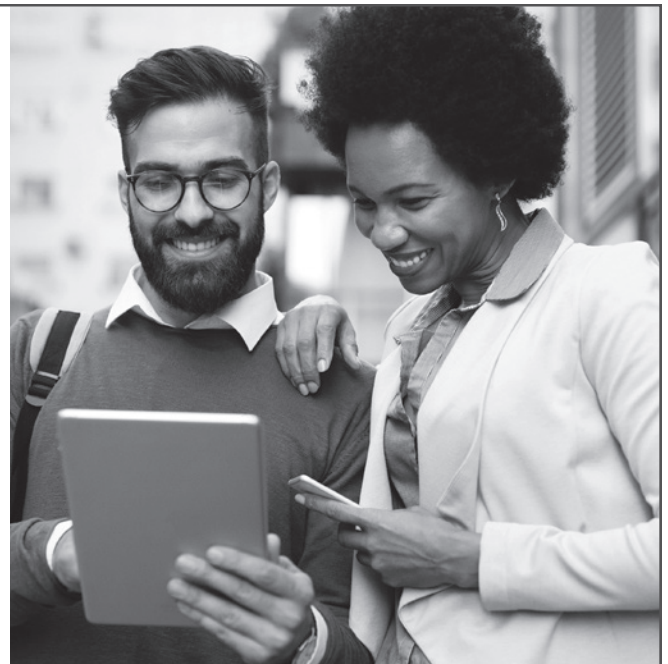
Independent agents also have a strong political voice on Capitol Hill as IIABA lobbies on their behalf. Consistently ranked as one of the most effective lobbying organizations, IIABA focuses on protecting independent agents on federal issues. Each year, IIAM members attend IIABA's annual National Legislative 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.



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- 3 Hours CE (Ethics) ..... 8:30 a.m. - 11:30 a.m.  
*The Mill Conference Center*
- Golf Tournament ..... Shotgun start at noon  
*Old Waverly Golf Course*
- 3 Hours CE (General) ..... 12:30 p.m. - 3:30 p.m.  
*The Mill Conference Center*

MSU vs Jackson State  
Reception ..... Dudy Noble Baseball Field

### WEDNESDAY, APRIL 20

Registration begins at 7:30 a.m., The Mill Conference Center

- 3 Hours CE (General) ..... 8:00 a.m. - 11:45 a.m.  
*The Mill Conference Center*
- 3 Hours CE (General) ..... 12:45 p.m. - 3:30 p.m.  
*The Mill Conference Center*



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### 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

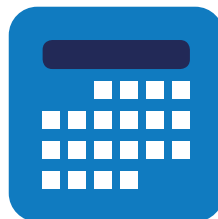
### FEDERAL InsurPac

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



## 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 would like to sharpen their skills, My Agency Campus offers affordable options for members. Formally New Level Partners, My Agency Campus is available for employee training on a self-paced online platform. Each course is designed with full interactivity including expert narration to keep the employee engaged in 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. On-demand online training through ABEN webcasts let students choose from multiple courses, all from the comfort of their home or office. With 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.

### 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)

**My Agency Campus**  
[www.myagencycampus.com/](http://www.myagencycampus.com/)

**ABEN Webcasts**  
[iiam.aben.tv](http://iiam.aben.tv)

### HOW DO I CHECK MY CE STATUS?

Go to [www.sircon.com](http://www.sircon.com).

## ONLINE PRE-LICENSING NOW AVAILABLE

In addition to our classroom pre-licensing course, IIAM is pleased to now offer members access to discounted online pre-licensing through ExamFX. This will allow your agency to prepare new talent when travel is not an option. This also provides pre-licensing for Life/Health as well. If you would like to know how to receive the member discount for these courses, contact Sara Lane at [slane@msagent.org](mailto:slane@msagent.org).

## NETWORKING

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 the convention over 600 participants.

### WHAT DO I NEED TO KNOW ABOUT THE 2022 CONVENTION AND TRADE SHOW

IIAM's 124rd Annual Convention and Trade Show will be held June 5-8 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 2. For more information, to download a registration form, or to register online, please 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 3, the hotel will not offer convention rates and will increase the room rate.

Online registration is available for agency and associate members.



Across the country people wake up every morning and head to work. They work in retail, construction, warehouses, and factories making sure they can support their families and make it home safely at the end of each day.

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## YOUNG AGENTS

Young agents play an important role in insurance and IIAM wants to get them involved in the association and the industry. 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 the fall, Young Agents also host a Skeet Shoot at Providence Hill Farm in Jackson. In August, IIAM joins with the Insurance Agents and Brokers of Louisiana (IIABL) for a joint Young Agents Conference. Over 300 agents, exhibitors and company representatives make this 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 Young Agents! It is free and all you need to do is send your name, agency name, email and birthdate to Abbey Lea at [alea@msagent.org](mailto:alea@msagent.org).

# Strickland General Agency



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[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

Trusted Choice® is designed to amplify your local marketing efforts and highlight the value that independent insurance agents bring to consumers. **All members automatically get access to these materials.**

Login with your Big "I" credentials at [www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

Need help resetting your password? Email us at [trusted.choice@iiaba.net](mailto:trusted.choice@iiaba.net)

## TOOLS TO STRENGTHEN YOUR ONLINE PRESENCE

**Digital Reviews** Is your website optimized? Need some help with social media? Our Digital Reviews provide a one-on-one consultation and detailed report. Gain insight on improving your agency website, how to optimize for SEO and the user experience, as well as a review of your social media outlets. Learn how to create or improve your website and/or social media accounts. You'll walk away with an actionable report that spells out your next steps.

**Website Partnership** Trusted Choice has partnered with five industry leading web service providers to give members the ability to select a vendor that best fits their needs. Members will be able to choose from a variety of price points, site capabilities, layouts and service levels. Some platforms offer full site management, others are DIY and some are in between. Schedule a demo with any of our partners to see how they can upgrade your online presence! Visit [trustedchoice.com/agents](http://trustedchoice.com/agents) for more info

## REIMBURSEMENT & REFERRALS

**Marketing Reimbursement** Trusted Choice can reimburse agents for marketing expenses incurred in 2021. Reimbursement is available in the following ways: up to \$750 when co-branding consumer facing items with the Trusted Choice logo, \$500 for upgrading to a new website with a Trusted Choice Preferred Partner and \$125 when purchasing an annual Advantage subscription on [trustedchoice.com](http://trustedchoice.com)

*\* \$750 is lifetime amount per agency location, \$500 and \$125 is lifetime amount per agency.*

### Additional \$750 available for 2021!

Funds must be used for digital marketing efforts that incorporate the Trusted Choice logo. Funds can be used towards ad creation or for cost of running ads online or TV. All members are eligible regardless of previous MRP utilization.

**Get Referrals** Want to boost your inbound sales referrals? Need to grow your book of business this year? Claim your Advantage Profile at [TrustedChoice.com](http://TrustedChoice.com)- our consumer website that receives traffic from millions of consumers each year. [TrustedChoice.com](http://TrustedChoice.com) delivers referrals to Big I members through their online portal: [trustedchoice.com/advantage](http://trustedchoice.com/advantage)

**CONTACT US:** [trusted.choice@iiaba.net](mailto:trusted.choice@iiaba.net)

[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

## COMMUNICATIONS

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

### GET CONNECTED WITH IIAM

The best way for IIAM to connect with members is by email. If you believe you are not receiving the monthly bulletin and event alerts, please contact Abbey Lea [alea@msagent.org](mailto:alea@msagent.org)

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



@IndependentInsuranceAgentsOfMississippi



@bigimississippi



@IIAofMS

## ERRORS AND OMISSIONS COVERAGE

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.

### 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) 487-7218 or [kroberts@msagent.org](mailto:kroberts@msagent.org), or check out the Agents Professional Liability link at [www.msagent.org](http://www.msagent.org).

## RETIREMENT PROGRAMS

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

The Big "I" MEP 401(k) Plan is sponsored by Big I Retirement Services, LLC. It is a multiple employer plan also known as the MEP, which is a great way to lower your overall retirement plan costs while receiving consulting, helpful educational tools, and low-cost investment options. Big I Retirement Services, LLC has partnered with national firms to provide a unique member-only plan that simplifies plan sponsors administrative responsibilities while limiting your fiduciary exposure. By partnering with a 3(38) fiduciary and MVP Plan Administrators, a customer service-oriented record-keeper, the Big "I" MEP 401(k) plan is designed to maximize cost savings through our unique association design.

The Big "I" IRA Program offers Traditional IRAs, Roth IRAs and IRA plans such as SIMPLE IRAs and SEP IRAs. Administrative services are provided by iraLogix and investments are offered from a variety of fund families including the 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 EMPLOYEES

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

## INSURANCE COVERAGE FOR YOUR CLIENTS

The Big “I” Flood program through 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 an IIAM 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 endorsed carrier RLI or, for risks RLI will not write, the alternative market via Anderson & Murison, you can support IIAM by placing your stand-alone umbrella business with the Big I Advantage® Umbrella Program.

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

Big “I” Markets is an online market access system available exclusively to Big “I” members. Benefits of Big “I” Markets include ownership of expirations, no initial access or termination fees, no obligation to submit other accounts, EFT commission payments, only one login needed to access all

programs, weekly e-newsletter featuring product knowledge and special interest pieces, and doing business with Big “I” Markets supports IIAM.

### NEW FLOOD BENEFITS

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

## WHO DO I CONTACT ABOUT THESE PROGRAMS?

### Flood Insurance Program

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

### RLI Programs

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

### Big “I” Markets

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



## PREMIUM FINANCE PROGRAM

As the endorsed premium finance provider for the IIAM, Imperial PFS® proudly offers IIAM agents competitive rates and terms, superior technology, and legendary customer service. Imperial PFS industry-leading technology features include: down payments by credit card or ACH; agency dashboard on ipfs.com with account holder activity data and electronic communication statistics; online quoting (new, renewal, AP); premium finance and ethics continuing education classes at no charge; IPFS Connect® mobile app, which allows you and your insureds to make payments, check account status, view detailed policy information, and more; software integration with agency management systems; eForms sent to both agents and account holders; online payments for both down payment and monthly installments; premium payments that can be made either in full or by installment with IPFS TotalPay®; cancellation alerts via email and text message; agency profit-sharing arrangements, and financing for difficult items, such as audits. To learn more, please visit ipfs.com or contact your local representatives: Alexander Beck at 601.715.2412 or Baylie Babin at 504.228.7160.



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## BIG I HIRES

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

Big I Hires offers a variety of hiring resources, including:

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

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

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

For more information on how your agency can start utilizing this resource visit <https://www.bigihires.com>.

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

As a Southeastern based regional company, National Security prides itself on fast, efficient service from a friendly small town company. Our agent website provides fast quotes, online policy issuance, and real-time policy information. Find out more about our products by calling **1-800-239-2358** or visiting [nationalsecuritygroup.com](http://nationalsecuritygroup.com).



Dwelling Fire • Limited Homeowners • Comprehensive Mobile Homeowners • Vacant Property • Life & Health

## TRUSTEDCHOICE.COM

Exclusively for Big I members, TrustedChoice.com is the #1 online resource for connecting insurance buyers with independent insurance agents. Through constant research, Search Engine Optimization (SEO) refinement, and insurance buyer data gathering, they have attracted over 30 million online insurance shoppers. Recently selected as the 2020 Best Insurance Website by WEBAWARDS, TrustedChoice.com's mission is to give independent insurance agents the digital advantage they need to beat out the competition online. Every

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

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

## TRUSTED CHOICE

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](https://TrustedChoice.com/agents).

## FREE ACORD FORMS

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

forms directly from their agency management systems.

IIAM's national association, IIABA, has worked to ensure that IIAM members will not incur EUL fees when accessing necessary ACORD forms. IIAM members with less than \$50 million in annual property and casualty revenue will receive an EUL at no charge as part of their IIAM membership, a valuable benefit that can only be obtained through membership with the association. This benefit alone could represent savings up to \$2,500 for an agency based upon size of the agency.

## AGENTS COUNCIL FOR TECHNOLOGY

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

## VIRTUAL UNIVERSITY

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

### 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. Learn more at [www.calipercorp.com/iiaba](http://www.calipercorp.com/iiaba).

### UPS

Members can save 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

### ROUGHNOTES ADVANTAGE-PLUS

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

### INSURE RESPONSE

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

### THE MINES PRESS

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

# DENTRELL TATE AND LUCAS AGENT RECEIVE DIXIE 1752 CLUB SCHOLARSHIPS

**D**entrell Tate and Lucas Agent were selected as the 2021 Dixie 1752 Scholarship recipients. The Scholarship is awarded to Junior or Senior students majoring in Insurance and Risk Management at a Mississippi college or university. Dentrell is a Senior RMI major and will be graduating in the Spring of 2022. He is excited about the opportunities open to him, whether it is in his home town of Clarksdale, MS or other locals across the nation. Lucas is a Madison, MS native. He is a Business Administrator major with an emphasis in Risk Management & Insurance and is currently interviewing with multiple companies in anticipation of graduation in Fall of 2022.

The Mission of The Dixie 1752 Club is education and promotion of the insurance industry. We would like to congratulate these young men on their selection and their bright future in the insurance industry or what ever endeavor their career paths take.

The Dixie 1752 Club would like to thank the following for their financial contributions in making the Scholarship(s) possible:

**Safeway Insurance Company**  
**CRC Insurance Services - Jackson**  
**FCCI Insurance Services**  
**Mathison Insurance Partners**  
**Berkley Southeast Insurance**  
**Dixie Specialty Insurance**  
**Frankie Box**  
**Owens Insurance Agency**  
**AmFed Companies**  
**Main Street America Group**  
**Tim Parkman, Inc.**  
**Beasley General Agency**  
**Combined Benefit Administrators**



# INSURANCE PROFESSIONALS OF JACKSON

**T**he Insurance Professionals of Jackson have a long history, in fact, we will celebrate 75 years in 2022! Our association was chartered in August 1947 with thirty-six (36) chartered members. Our association is a part of the International Association of Insurance Professionals (IAIP) - originally known as the National Association of Insurance Women (NAIW). The trade name was changed in 2011 to reflect the diversity of our membership. NAIW was organized in 1940 in Denver, Colorado representing 17 local associations and 2000 individual members.

The original emblem of NAIW was a triangle with two (2) sides representing Fellowship and Loyalty and the base or foundation being Education. Today the website for the national association ([internationalinsuranceprofessionals.org](http://internationalinsuranceprofessionals.org)) shows our new emblem of interconnecting triangles and provides information on our Mission - Vision & Value Proposition. The website reinforces that our foundation is still Education, with Fellowship now represented as “connecting members or networking” and Loyalty represented as “developing leaders for the insurance industry and our community”. There are seven (7) Regions and over 100 local associations with members spanning the United States, Canada, Puerto Rico and other countries. Our membership is open to all - male and female - and you do not have to live in the Jackson area to be a member.

In the area of Education, our local association, IPJ, has just sponsored our 10th annual Insurance Education Day. This is an opportunity to learn about diverse topics in our industry and earn continuing education credits. The profits from this are used to sponsor two (2) scholarships for college students interested in insurance and risk management as careers. We also offer education classes for various Insurance Institute (IIA)

programs on an “as needed” basis. IAIP membership allows you an opportunity to pursue a professional designation, Certified Insurance Industry Professional - CIIP, which was previously CPIW or Certified Professional Insurance Woman. There are a few other membership-exclusive designations as well. The IAIP website indicates that we are leaders in providing skills enhancement and leadership development to our members and partners of our industry. These programs include a public speaking program and a Comprehensive Leadership Program.

Our local association also sponsors an annual golf tournament and the monies generated are used to support various organizations in our community, such as the Wingard House Ministry, the Little Lighthouse of Central MS and Camp Kamassa, to name a few. We have participated in walks for the Leukemia & Lymphoma Society and American Diabetes Association. We have joined in ringing the bells for the Salvation Army and have promoted safety through the support of providing smoke detectors for all and in recognition of a local Firefighter of the Year.

The association offers membership to those in all lines of insurance or risk management. There is also a corporate membership available. Our local group is primarily involved in the property/casualty area and includes both agency and company representatives. We do have a Facebook page with some photos and contact information, just search for Insurance Professionals of Jackson. We welcome all and are glad to answer any questions. Our Membership Chairperson is Debbie Minton, AU, PIAM, CPIW. Feel free to contact Debbie at [dminton@mathisonins.com](mailto:dminton@mathisonins.com) or 601-499-0342.



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# Boost Your Sales



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, a W.R. Berkley Company. By teaming with Berkley Southeast, MMA is able to offer other lines of P&C coverage in addition to Workers' Compensation. Our combined strengths now allow us to offer:

- MULTI-STATE COVERAGES
- COMMERCIAL PROPERTY
- AUTO LIABILITY
- PRODUCT LIABILITY
- GENERAL LIABILITY
- UNPARALLELED CLAIMS AND LOSS CONTROL SERVICES

Submissions for premium quotations and questions regarding MMA Insurance Services should be submitted to our designated underwriter, Frank Bowyer, Berkley Southeast Insurance Group, 601-581-4135, or mobile 601-317-4161, [fbowyer@berkleysig.com](mailto:fbowyer@berkleysig.com).



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