

# BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 45 • NUMBER 1

## IIAM

MEMBER BENEFITS & SERVICES





mathison  
insurance  
partners, inc.



## Mathison Insurance Partners is a proven **Wholesale Insurance Distributor.**

Serving as an extension of your business, the team at Mathison works hard to deliver the results required for your success. We are focused on identifying insurance market niches and providing comprehensive insurance solutions and services. Engage us today to experience our dedication and commitment to our agency partners.

### COMMERCIAL

- Farm & Ranch
- Agribusiness
- Excess Casualty
- Financial Institutions
- Inland Marine
- Small Commercial
  - Admitted/E&S
- Management Liability
- Professional & Cyber

### PERSONAL

- Primary Residences
  - Admitted/E&S
- Automobiles
- Watercraft
- Excess Liability
- Vacation Homes
- Valuables & Collections

574 Highland Colony Parkway  
Ridgeland, Mississippi 39157

601.487.6145 | [mathisonins.com](http://mathisonins.com)

## OFFICERS

### CHAIRMAN

Seldon Van Cleve, Indianola

### CHAIRMAN-ELECT

John Morgan Mims, Meridian

### VICE CHAIRMAN

John Pointer, Ridgeland

### TREASURER

Durr Boyles, Ridgeland

### NATIONAL DIRECTOR

Scott Gray, Meridian

### EXECUTIVE COMMITTEE

Gwen Jolly, Aberdeen

PAST CHAIRMAN

Kelsey Sims, Ridgeland

YOUNG AGENTS CHAIRMAN

Jason Ryder, Starkville

Bradley Tyler, Kosciusko

Richard Mattiace, Ocean Springs

Roger Elfert, Jackson

Terry Pendley, Hazlehurst

Cyndi Tullis, Ridgeland

### ELECTED BOARD OF DIRECTORS:

Mary Margaret Williams

Robert Bills

Hugh Brown

Jason Ryder

Tamara Pharr

Joel Verdon

Matthew Koury

Jed James

David Krouse

Stan Gartman

Jared Thames

Clint Hanson

### AREA ASSOCIATIONS:

Clint Hanson (North), Starkville

### STAFF

Clinton Graham, President

Mike Radcliffe

Sara Welch

Abbey Wilkerson

# BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 45 • NUMBER 1

## DEPARTMENTS

Chairman's Message .....4

From the Commissioner.....7

## FEATURES

2024 Chairmen's Scholarship Recipients.....9

IIAM Member Benefits & Services .....10

2025 Agency Management Conference .....27

Lessons Learned.....29

# BIG I | MISSISSIPPI

### ADDRESS ALL CORRESPONDENCE TO:

Independent Insurance Agents of Mississippi  
PO Box 321474  
Flowood, MS 39232

p: 601.939.9909  
alea@msagent.org



@bigimississippi



@IIAofMS



# CHAIRMAN'S MESSAGE

by Seldon Van Cleve

I hope everyone had a Merry Christmas and is well on their way to a Happy New Year. The spring is a very busy time in our industry, with many companies hosting their roadshow meetings and visiting agencies. Hopefully, we will hear news from them that the extremely hard market is leveling off. I just started my 32nd year in this business, and I've never seen the market this hard. Our Association is also busy with just completing another successful Agency Management Conference in Jackson. This was very well attended and informative, with speakers on ways to improve our digital marketing with AI and agency finance. The Legislature is back in session and we will keep you informed on any important insurance legislation that may affect us. Clinton does a wonderful job with his lobbying efforts, and the relationships he's built are invaluable. On a side note, Clinton is now the 2nd longest-tenured President/Executive Director in the nation and just began his 26th year as our leader. Congrats to him on his longevity and leadership.

In January, the North MS Agents Association held its annual meeting in Oxford. I was asked to speak at this event and brought everyone up to date on what's happening with our state association. Scott Gray, our current National Director, then spoke about what's happening at the national level. The

Gulf Coast Association also met in January in Ocean Springs. I am grateful that we still have two active local associations in our state, and I urge you to attend these worthy events in the future.

Abbey is busy planning our upcoming events, including the annual convention. Also known as InsurCon25, our favorite time of the year is approaching quickly. Our state will be at Sandestin once again for this always enjoyable time at the beach with our company and agent friends. The dates are June 8-11, and if you have not already booked your room, please do so ASAP, as they are filling up fast.

Sara is doing a wonderful job with our education offerings, whether it's online or in person for the Agents License Review. She has also received several new membership applications, which are so important with the trend of mergers and acquisitions still ongoing. If you know of an agency that is not currently a member of our Association, please encourage them to join us. You may also want to notify Sara so that she may approach them as well.

I am enjoying my time as your Chairman, and I'm honored to serve you. Please reach out to me or anyone at the association for any questions or suggestions that can improve this great association.

DO. IT'S NOT WHAT WE DO. IT'S  
AT WE DO. IT'S NOT WHAT WE DO  
WHAT WE DO. IT'S NOT WHAT W  
NOT WHAT WE DO. IT'S NOT WH  
IT'S NOT WHAT WE DO. IT'S NOT  
DO. IT'S NOT WHAT WE DO. IT'S  
VE DO. **IT'S *why* WE DO IT.** IT'S NO  
S NOT WHAT WE DO. IT'S NOT W  
VE DO. IT'S NOT WHAT WE DO. IT  
HAT WE DO. IT'S NOT WHAT WE  
E DO. IT'S NOT WHAT WE DO. IT  
HAT WE DO. IT'S NOT WHAT WE  
OT WHAT WE DO. IT'S NOT WHAT  
S NOT WHAT

**BUILDERS  
MUTUAL**

Since 1984, Builders Mutual has built a commitment to the construction industry that goes way beyond insurance. When we say we're here to protect and advance the unique needs of the contractor community, we mean it.

**WE'RE PROUD TO BE AT WORK WITH YOU.**

Visit [buildersmutual.com/ourwhy](https://buildersmutual.com/ourwhy) to learn more.





# Experts at Building **WIN-WIN-WIN** Partnerships



Agents, carrier partners and Ironpeak™ have been winning together for 48 years.



**Perry Grant**  
Regional Manager  
Ironpeak South  
205.910.5961  
pgrant@ironpeak.com

- Win more new business through optimized markets.
- Grow top-line commission revenue.
- Increase profit-sharing revenue with enhanced incentives for profitable growth.
- Build equity value while remaining 100% independent.

**Learn more at [Ironpeak.com](https://www.ironpeak.com).**



# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE  
COMMISSIONER

It's that time of year once again - a new legislative session is underway and the Mississippi Insurance Department (MID) is working hard on legislation that will impact you. In the last issue, I wrote about my hope to have the office of the Insurance Commissioner changed from elected to appointed. My office has filed legislation to move forward with that plan. I believe that this is the right move for our state and the insurance consumers who rely on our office for assistance. It would also put us in line with the majority of other states where forty-four (44) appoint their commissioner versus only twelve (12) who elect.

MID has introduced other legislation including a bill to address cybersecurity insurance in the Mississippi Insurance Guaranty Association and a bill to rename certain buildings at the State Fire Academy. We're also asking to make certain amendments to the law governing the mitigation program; specifically to rename the program from the Mississippi Comprehensive Hurricane Damage Mitigation Program to Strengthen Mississippi Homes, increase the amount of the grant to \$15,000, and seek permanent annual funding.

The Mississippi Comprehensive Hurricane Damage Mitigation Program (Program) currently serves homeowners in the lower six counties. It was established to issue financial grants to encourage single-family, site-built, owner-occupied, residential property owners to retrofit their properties to make them less vulnerable to hurricane damage. In the 2024 Legislative Session, the Program was appropriated approximately \$5 million and is currently in the initial implementation phase. More information is available on the Strengthen Mississippi Homes webpage at <https://www.mid.ms.gov/mississippi-insurance-department/preparedness/mitigation/the-comprehensive-hurricane-damage-mitigation-program/>.

Looking back at 2024, the MID Licensing Division handled more than 850,000 licensees, registrants, certificate holders & appointments last year. The Statutory Compliance Division licensed 46 new companies in 2024. Additionally, the MID Consumer Services Division recovered more than \$10

million for consumers in 2024. The division handled more than 10,000 claims last year.

More than 1,600 Mississippians also used the Life Insurance Locator in 2024 to recover more than \$35 million. The Locator is a free tool, maintained by the National Association of Insurance Commissioners (NAIC). Mississippians have used it to claim nearly \$135 million in benefits since its inception in November 2016.

While we are transitioning from winter to spring, I hope you will encourage your clients to review their insurance needs and prepare their homes for changing seasons. Severe cold weather poses a threat to your home and vehicle. Homeowners should trim trees and limbs, clean gutters, and evaluate insulation and ventilation. We're also entering a season with a greater risk of flooding. Over one million properties in the state are not covered by any type of flood insurance. Considering how Mississippi has experienced significant flooding in recent years, going uninsured could be a terrible misstep for many people, causing hardship and financial loss to homeowners and business owners.

Finally, February is Earthquake Awareness Month. Although Mississippi is in a low-chance area compared to other states, there is still a risk of earthquakes here. Talk with insureds about earthquake insurance as well as starting a disaster savings account and making a plan for where they would go if an earthquake damaged their home.

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



# HOW RELIABLE IS **YOUR** WORKERS' COMPENSATION CARRIER?



Some companies complicate workers' compensation with fancy gimmicks and unclear incentives. Stonetrust offers accurate, up-front pricing to get you from point A to point B with no drops or delays. Experience exceptional and personalized service with Stonetrust every time.



**STONETRUST**<sup>®</sup>  
WORKERS' COMPENSATION



**RATED A-**  
EXCELLENT

**RELIABILITY. EVERY STEP OF THE WAY.**

STONETRUSTINSURANCE.COM | 800.311.0997



2024

## CHAIRMEN'S SCHOLARSHIP RECIPIENTS

**T**he Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to four outstanding students for the Spring 2025 semester.

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

junior, or senior at any accredited Mississippi college. This includes community colleges, as well as public or private institutions. Recipients must be dependent on a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2026 semester scholarships in the fall of 2025.

### ANDREW SMITH

Andrew, son of Amy Smith with Ross and Yerger in Jackson, is a sophomore at the University of Mississippi where his major is Mechanical Engineering.

### WHIT VAN CLEVE

Whit, son of Seldon Van Cleve with Van Cleve Insurance Agency in Indianola, is a junior at the University of Mississippi where his major is Multi-Disciplinary Studies.

### JAMES FORD

James, son of Jim Ford with Southgroup Insurance Agency in Hattiesburg, is a senior at William Carey University where his major is Christian Studies.

### JACKSON PARKE LEWIS

Jackson, son of Heather Lewis with Southgroup – Liberty in Liberty, is a sophomore at the University of Southern Mississippi where his major is Accounting.

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



The  
National Security Group  
Insuring your world.

**competitive.  
affordable.  
reliable.**

*National Security has provided competitive, affordable insurance to policyholders for over 75 years. We combine excellent customer service with an efficient user-friendly online platform providing fast quotes, policy issuance, and real-time policy information. Our commitment to serve both policyholders and agents remains unwavering, making us a trusted partner in the insurance industry for generations.*

1-800-798-2294

[nationalsecuritygroup.com](https://www.nationalsecuritygroup.com)

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

# IIAM

## MEMBER BENEFITS & SERVICES

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





## ADVOCACY – STATE AND NATIONAL

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

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

### HOW CAN I GIVE TO SUPPORT THESE EFFORTS?

#### MISSISSIPPI IIAM-PAC

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

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

##### TO CONTRIBUTE:

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

#### FEDERAL InsurPac

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

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

##### TO CONTRIBUTE:

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



## EDUCATION

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

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

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

### 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?

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

## MAXIMIZE YOURSELF THROUGH

## ABEN

It brings our members a top-tier educational experience tailored for insurance professionals:

### 24-HOUR CE BUNDLE-

GET ALL YOUR REQUIRED CE IN ONE CONVENIENT PACKAGE, AVAILABLE THROUGH ABEN! TAKE ADVANTAGE OF THE EXCLUSIVE MEMBER PRICING AND STREAMLINE YOUR EDUCATION. LEARN MORE AND GET STARTED TODAY!



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

Continuing Education

Group Viewing

Professional Development

## EVENT NETWORKING

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

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

IIAM also has other smaller events throughout the year to take a break from the daily grind and meet new people in the industry. An example of this would be our annual PAC Golf Outing, a fall golf event each year. Attendees spend the day on the course followed by an afternoon reception, all in the efforts to raise money for our PAC.

## WHAT DO I NEED TO KNOW ABOUT INSURCON25

This year's convention will be held June 8 -11 at the Sandestin Hilton in Destin. IIAM has again waived the registration fee for all agents from member agencies that register by May 4.

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 4, the hotel will not offer convention rates and will increase the room rate. For more information or to register online, please go to [www.msagent.org](http://www.msagent.org).

## YOUNG AGENTS ALLIANCE

Mississippi Young Agents Alliance is designed to support the success of current and emerging agent leaders.

Our YA Program is led by our YA Executive Committee, comprised of young agents dedicated to engaging and developing our future leadership. Membership in our Young Agents Alliance provides access to tools and resources that support the professional growth of our agents and help them thrive as trusted insurance advisors.

Any IIAM member 40 years or younger OR less than 5 years of industry experience can join at no additional charge.

### Benefits:

1. Receive updates on events and networking opportunities within our association
2. Gain access to our bi-monthly call series, Young Agents Resource Roundtables
3. Start growing your network of peers and connections with companies and vendors
4. Enjoy additional benefits and resources available through the program

## READY TO GET INVOLVED?



## COMMUNICATIONS

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

# GET CONNECTED WITH IIAM

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



@IndependentInsuranceAgentsofMississippi

## ERRORS AND OMISSIONS COVERAGE

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

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

We can tailor coverage to your exposures and can also help you save on select insurance products. Diverse coverage features are available that are important to independent agents from both property & casualty and life

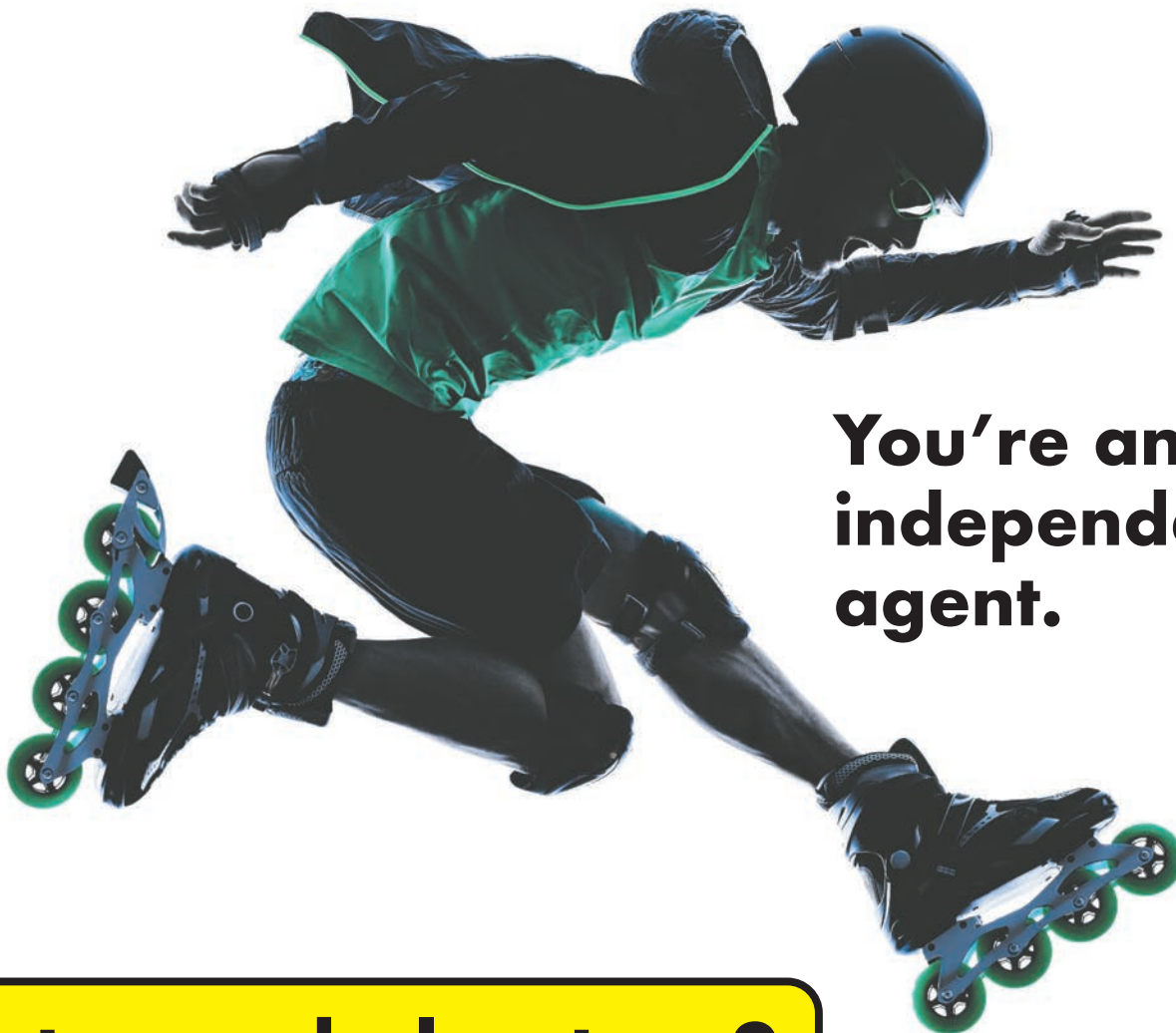
& health operations including:

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

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

For more information, contact IIAM's E&O administrator Mike Radcliffe at 703-706-5447 or [msteameo@msagent.org](mailto:msteameo@msagent.org), or check out the Agents Professional Liability link at [www.msagent.org](http://www.msagent.org).





**You're an  
independent  
agent.**

## **Got your helmet on?**

### **Prevent.**

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

### **Protect.**

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

### **Prosper.**

When you know you have the right agency E&O protection, you can focus on growing your most important asset—your business.

**Big "I" Professional Liability and Swiss Re Corporate Solutions are jointly committed to providing Big "I" members with leading edge agency E&O products and services. IIABA endorses Swiss Re Corporate Solutions' comprehensive professional liability program.**

**VISIT [INDEPENDENTAGENT.COM/EO](http://INDEPENDENTAGENT.COM/EO)**



*Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, a member of Swiss Re Corporate Solutions.*



## 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 Empower Guaranteed Income. With great program features such as no minimum balance requirements, no front or back-end sales charges and no market rate adjustments for transfers between funds, the Big "I" IRA Program is designed to offer maximum flexibility at a competitive cost.

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

### HOW DO I SIGN UP FOR THE IIABA RETIREMENT PROGRAM?

You can get your new plan or your existing plan rollover started today with a free, no-pressure consultation. Call Christine Munoz at 800-848-4401 or [Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net) to see how you can save.

## INSURANCE COVERAGE FOR YOUR EMPLOYEES

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



**Choosing your 401(k) plan partner should feel like this.**

**When it comes to securing your future, there's no room to miss the mark.**

The Big "I" MEP is a top-tier 401(k) plan with low cost mutual funds, competitive administrative costs, cutting edge educational tools and plan consulting. Learn how our plan compares; contact us for a complimentary consultation today. Participation in our plans is available exclusively to Big "I" members.

**BIG i**  
RETIREMENT SERVICES.

[www.iiaba.net/Retirement](http://www.iiaba.net/Retirement)

©2025 Big "I" Retirement Services, LLC ("BIRS"), sponsor of the Big "I" MEP 401(k) Plan. Participating employers may retain limited fiduciary responsibility in connection with a decision to participate in the MEP and other matters. BIRS assumes fiduciary responsibility of sponsorship and administration unless otherwise delegated. The 3(38) to the plan assumes certain assumes certain fiduciary responsibilities as investment manager for investment selection and other similar functions.

## INSURANCE COVERAGE FOR YOUR CLIENTS

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

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

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

### FLOOD BENEFITS

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

### WHO DO I CONTACT ABOUT THESE PROGRAMS?

**Flood Insurance Program**  
Jeff Lawrence with Selective at  
904-510-4400 or  
jeffrey.lawrence@selective.com

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

## THE BIG “I” ALLIANCE PROGRAM

We are pleased to share that Big “I” Markets has a new name and is now part of a powerful new suite market access solutions for independent agents: Big “I” Alliance.

Big “I” Alliance was created to bring our agent market access solutions and the former Eagle Agency program into alignment in service of our greatest goal: helping independent agents live, thrive, and survive.

The Alliance program encompasses three program tiers to serve agencies:

**Big “I” Alliance Blue**, formerly Big “I” Markets, provides a competitive market access solution for Big “I” member agencies. Members may access personal and commercial lines including auto and home, bonds, cyber, small commercial and more. There are no fees and no volume commitments, and your own your expirations. Our placement center staff assists with quoting, issuing and binding accounts for agents.

**Big “I” Alliance Gold** is an evolution of the legacy Eagle Agency program. Alliance Gold agents get direct access to carriers and underwriters, profit sharing and incentive eligibility, ownership of expirations and much more. Big “I” Alliance Gold is a true agency alliance designed to benefit agents by aggregating premium and expanding market access opportunities for our members. We are pleased to share that several member agencies have already joined Big “I” Alliance Gold.

**Big “I” Alliance Blue Plus** is an optional add on opportunity to receive discounted pricing from featured vendors offering operation and technology solutions, education and marketing support and more. Blue Plus status is automatically conferred on Alliance Gold agencies; Alliance Blue members may enhance their Blue registration with Blue Plus by paying an annual access fee. Registration for Blue Plus will open soon.

Existing registered Big “I” Markets agents may access available Big “I” Alliance Blue products through the familiar platform, now hosted at [www.bigimemberalliance.com](http://www.bigimemberalliance.com) (formerly [www.bigimarkets.com](http://www.bigimarkets.com)). Big “I” member agencies not yet registered for the placement center may do so at our registration page.

All Big “I” member agencies who wish to be considered for Alliance Gold membership can learn more at the Alliance Gold page.

Ready to connect and learn more about our Alliance Gold offering? Complete a pre-application form online and we will contact you.

The new Big “I” Alliance program has evolved from IIABA’s longstanding commitment to and experience with independent agencies. Together, we thrive. Our staff is ready to serve you and we look forward to working together towards our mutual success.

Please note that product availability varies by state. Learn more about Big “I” Alliance at [www.bigimemberalliance.com](http://www.bigimemberalliance.com).



## PREMIUM FINANCE PROGRAM

We are proud to connect IIAM agents with comprehensive solutions designed to meet your needs, including exclusive rates and terms, cutting-edge insurance technology, and personalized service – every step of the way. At IPFS®, we put you at the forefront of all we say and do – understanding that people are at the heart of insurance. With One Platform of products and services tailored to your business, you have One Partner dedicated to helping you provide the best possible service to your insurance customers. We empower you to enhance efficiencies, reducing manual intervention and the cost associated with your day-to-day operations – transforming the way you do business.

## IPFS® Premium Financing Made Easy

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

### With IPFS, you can quickly and easily:

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

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



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

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

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



## BIG I HIRES

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

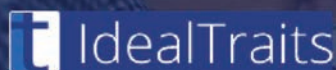
### BIG I HIRES OFFERS A VARIETY OF HIRING RESOURCES, INCLUDING:

- **Recruiting with Ideal Traits:** IdealTraits is an insurance agency-specific recruiting portal that has helped more than 6,000 agencies nationwide successfully source top-performing sales and service staff. Agents can post jobs, receive resumes, send assessments and identify the right recruit. Posted jobs will appear on top recruiting sites, including Indeed, Zip Recruiter, and more.
  - **Do it Yourself Hiring Toolkits:** For agents who want to take a hands-on approach to find the right staff member, the DIY Toolkits include sample job descriptions, interview questions, offer letters, and more. Agents can follow up with Caliper profiles and knowledge assessments to ensure they have found the right fit for their agency.
  - **Superior Professional Development:** Agents can access onboarding resources, skills assessments and state-specific courses to help employees continue to develop their skills. Agents will also find thousands of articles on commercial lines, personal lines, forms and more to help troubleshoot tough technical insurance issues.
- For more information on how your agency can utilize this resource, visit [www.bigihires.com](http://www.bigihires.com).

44% of Independent Insurance Agency Owners Say Finding Qualified New Recruits is Their Top Challenge.\*

# YOU'RE NOT ALONE.

Recruit with IdealTraits.



**Create Your Dream Team.**

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





# BIG I | MISSISSIPPI

## We Make Understanding Insurance Tech Easy

Many agencies struggle to understand, select, and implement their technology, leading to productivity bottlenecks that limit growth and profitability. Reaching your agency's full potential requires using the right technology.

Catalyit can help with that.



Effective Tech  
Selection and  
Guidance



Understand Your  
Technology  
Investment



Maximize Your  
Process and  
Workflow

### Full Access

#### FREE Big I Mississippi Member Benefit

- **Simplify** technology decisions
- **Eliminate** productivity bottlenecks
- **Stay ahead** of competitors
- **Focus** on what matters most

Get Started.



[catalyit.com/bigims](https://catalyit.com/bigims)



### Your Access Includes

#### Tech Assessment

Identify strengths and gaps in your agency's tech stack.

#### 20+ Guides

Compare tech solutions in minutes.

#### 260+ Solution Provider Profiles

Find the right fit for your agency.

#### 1:1 Help

Get personalized guidance.

#### Weekly TechTips

Stay up to date on trends and best practices.

#### Annual State of Tech Report

See what's working for other agencies.



## TRUSTED CHOICE

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

### Trusted Choice Resources Your Agency Needs to Know About

Trusted Choice (not to be confused with [trustedchoice.com](https://www.trustedchoice.com)) helps members amplify their local marketing efforts. As a member of Big I Mississippi, you have free access to a variety of marketing resources and programs that enhance your efforts in areas such as social media, SEO, advertising, and more. Below are 5 of the top resources you can begin using today to elevate your agency.

#### 1. MONITOR YOUR WEBSITE HEALTH IN REAL-TIME

In late 2024, Trusted Choice launched the Digital Performance Hub, which quickly became a top resource. This easy-to-read dashboard monitors key SEO metrics of your agency’s website and tracks them over time. It covers aspects that affect your search engine rankings such as metadata, ADA compliance, security features, and file sizes. The dashboard allows you to filter reports to highlight areas of your site that need attention. Additionally, you can request a user experience analysis report, offering suggestions to make critical information more visible and potentially increase conversions.

#### 2. AUTOMATE YOUR SOCIAL MEDIA WITH SOCIAL JAZZ

Leading agencies are effectively using social media as a tool for networking, advertising, and engaging with their local community. Managing one or more social media profiles can be challenging without enough time or resources. With Social Jazz, any agency can now maintain a robust social media presence. Just a few minutes of

setup automates 12 months of content. Agencies select topics relevant to their coverage and region, connect their accounts, and Social Jazz will create and post content according to your custom 12-month calendar. All graphics are professionally designed by Trusted Choice, focusing on insurance-related topics.

#### 3. BOOST YOUR MARKETING BUDGET

Access funds from the Marketing Reimbursement Program to enhance your marketing reach, capabilities, or knowledge. All member agencies can tap into as much as \$1,000 in funds for their 2025 marketing expenses, reimbursed at 50% of the cost until the maximum is reached. Eligible expenses include agency digital marketing, partnering with a pre-approved TechCompare vendor, or attending marketing education courses and conferences.

#### 4. ACCESS A LIBRARY OF PROFESSIONALLY DEVELOPED MARKETING MATERIALS

For agencies that advertise actively, particularly online, creating original ads can be challenging, time-consuming, and costly. Trusted Choice provides access to numerous marketing campaigns that feature videos, digital, and print ads. Although styles vary, all campaigns emphasize the value of using an independent agent. Materials can be customized with your agency’s logo, information, and headshot free of charge.

#### 5. LEVERAGE USEFUL TOOLKITS & GUIDES

As marketing and technology continually evolve, Trusted Choice develops various toolkits and guides that might be helpful for navigating modern tools. These include tactical toolkits for using AI tools, optimizing your Google Business Profile, and leveraging social media platforms, all available for immediate download.

## FREE ACORD FORMS

---

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

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

## AGENTS COUNCIL FOR TECHNOLOGY

---

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



## NON-INSURANCE PRODUCTS

### DOCUSIGN

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

### TALOGY/CALIPER

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

### UPS

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

### INSURBANC

InsurBanc is an independent community bank founded by agents exclusively for agents. Organized in 2001 by the Big “I” specifically to serve independent insurance agents, they have developed a distinctive culture that allows them the opportunity to work with you as a partner to help optimize growth opportunities and manage your agency efficiently. They specialize in agency financing including acquisition and perpetuation and custom cash management services. Learn more at <http://www.insurbanc.com/>. Member FDIC, Equal Housing Lender

### 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.

Keeping insurance human



# We're keeping insurance human.

To better support you and your customers.  
To help you protect businesses in your community.  
To keep your agency thriving.

This is our promise. Let's achieve it together.  
**Learn more at [emcinsurance.com](https://emcinsurance.com)**

**emc**<sup>™</sup>  
INSURANCE

©Employers Mutual Casualty Company 2024. All rights reserved.



# BIG I | MISSISSIPPI AGENCY MANAGEMENT CONFERENCE

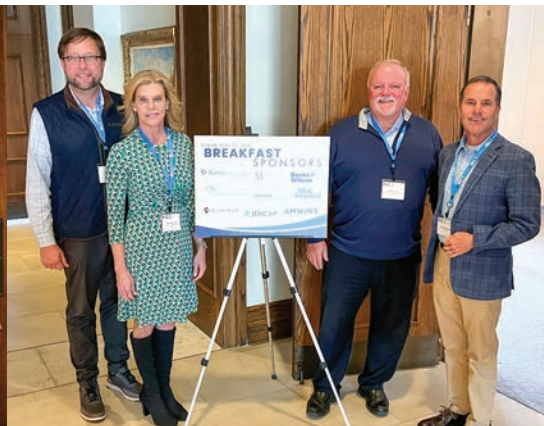
ELEVATING  
AGENCY  
LEADERSHIP

The 2025 Agency Management Conference was held on February 19 and 20 at the Country Club of Jackson. On the first day, speaker Joseph Cox presented a class called “Digital Marketing & AI – First Steps for Independent Agents.” Afterward, a mini trade show called Meet the Companies reception was held. We had a fantastic turnout at this year’s reception, with 25 exhibitors. This event is an excellent time for company reps and agents to network and create great lasting industry relationships.

On the second day, speaker Dave Tralka presented a class called “Key Considerations of Agency Perpetuations and Acquisitions.” This year’s conference started with an enjoyable breakfast where Chairman Seldon Van Cleve gave an update on association affairs. We would like to thank our many sponsors that helped make this year’s conference so successful! We are already excited about next year’s Agency Management Conference and will release the dates soon.







## BIG I | MISSISSIPPI AGENCY MANAGEMENT CONFERENCE

ELEVATING  
AGENCY  
LEADERSHIP





## LESSONS LEARNED

# DO NOT ASSUME

By: *David A. Barfield*  
*Maron Marvel Bradley Anderson & Tardy LLC*  
*1020 Highland Colony Parkway, Suite 400*  
*Ridgeland, MS 39157*  
*maronmarvel.com*

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

### ALLEGATIONS OF THE INSURED:

This action started off as a declaratory judgment action filed against the insurer against the insured seeking to have the Court declare there was no coverage for the insured’s motel which was destroyed by fire. The basis of the declaratory judgment action was misrepresentations made by the insured in the application process. The insured countersued the insurer and brought the agency into the lawsuit as a third party. The insured sued the insurer for coverage but argued that is the insurer was correct, and misrepresentations had been made, that such misrepresentations were the responsibility of the agency.

### FACTS GIVING RISE TO THE LITIGATION:

The agency had written the insurance on a motel account for twenty years. In 2023, the insured’s existing carrier was cancelling coverage mid-term because it was no longer writing motels. The agency marketed the account heavily. Two wholesale brokers were contacted. One of the brokers ultimately declined to quote.

Initially, the other broker advised that it would not have a market due to the property being an extended stay motel. The agent contacted one of the principals of the motel and inquired about the extended stay status of the motel. The insured advised that they only allow guests to stay for up to a week. This conversation was reflected in the agency management system. The agent advised the broker that the insured had stated that it is not a true extended-stay motel, and it only allowed a customer to stay up to a week.

Based on this information, the broker provided a quote. The email sending the quote advised that in order to bind

coverage, a request to bind would need to be sent prior to the effective date, with any subjectivities listed on the quote. The email also instructed the agent to review the binding instructions and underwriter notes on the quote. The quote itself provided the following pertinent contingencies.

This Quote is subject to our receipt and acceptance of the following items:

\*\*\*

4) Confirm if anyone lives on-site. Please provide PRIOR to binding.

5) Confirm if there are Kitchenettes/Kitchens located anywhere on the property. Please provide PRIOR to binding. Any Kitchenettes/Kitchens not currently reported to us, may affect our pricing, terms, and/or acceptability of this risk.

6) Confirm there are no long-term/monthly stays PRIOR to binding. This may affect our pricing, terms, and/or acceptability of this risk.

Contingency items must be submitted to an underwriter for favorable review, prior to a bind request to confirm this quote remains valid. Quote is subject to revision or withdrawal pending final review.

The agent again called the insured and believed, during this call, he asked the question about anyone living on the premises and was advised there was not. While the call was documented in the call log, the part of the conversation about anyone living on the premises was not documented. The agent admits he did not ask the insured about kitchenettes/kitchens. The reason for this will become clearer below. The agent had already advised the broker that the insured does

not let guest stay longer than a week. The agent sent an email to the broker asking that coverage be bound.

Some days later, the broker followed up with the insurer because a binder had not been received. The insurer advised that they were working on it and asked if the broker could help confirm the contingencies. The contingencies referenced were, was there anyone living on site, were there any kitchens/kitchenettes, and were there any long-term/monthly stays. The broker contacted the agent who replied that same day, stating nobody was living on the premises, there were no kitchens/kitchenettes and no long-term monthly stays.

Interestingly, the broker who quoted the account never requested or submitted any type of supplemental application whereby the insured would have to sign and answer any such questions. We know there was a supplemental application because the agent had been provided with one by the other broker which ultimately declined to quote the account. The agent had completed the supplemental application. The supplemental application asked no questions about anyone living on the premises or long-term/monthly stays. It did ask if there are any cooking facilities or hot plates provided in rooms. The agent marked this “no.” When completing the supplemental application, the agent saw that there had been a prior supplemental application from previous year policy.

That earlier supplemental application asked if there are cooking facilities provided in guest rooms. The answer to that question on that application, which was signed by the insured, was “no.” Knowing that the insured had answered this question previously, the agent assumed the answer would be the same.

The motel burned and it was a total loss. During the investigation of the claim, it was learned that there was a

manager living in the apartment above the office at the motel. A renter had signed up to stay for over a month. It was also discovered that at least 15 units had kitchenettes. The fire started in a kitchenette.

Not surprisingly, the insurer denied the claim due to the misrepresentations in the underwriting process. The only thing the insured had signed was an ACORD application which did not ask any of the questions the carrier required before binding coverage. The insured denied answering the question about anyone living on the premises and claimed that the renter had to re-rent the room weekly. The agent admitted the question about kitchenettes/kitchens was not asked. Of course, the insured said if it had been asked about the kitchenettes/kitchens it would have disclosed them. If someone had answered that question incorrectly on an earlier policy, the insured would have corrected it for this policy if the question had been asked.

### WHAT HAPPENED?

The case had to be settled. Even though the insured had misrepresented in a previous application that the motel did not have kitchenettes/kitchens in the rooms, the insured was not asked that question for this application. The agent provided the answer based on the previous application. The insured was not given the opportunity to correct the previous incorrect answer and stated that it would have disclosed that there were kitchenettes in some of the rooms. In this case, it was the agent who provided the answer which was a misrepresentation to the insurer.

## LESSONS LEARNED

- All questions on applications should be answered by the insured, not the agent. Even if the agent has had the account for years, the agent should not assume nothing has changed and should have the insured answer all pertinent underwriting questions.
- Subjectivities or contingencies such as the ones in this case must be directed to and answered by the insured. The fact that the insured provided the answers should be documented. It would be best to have documentation that the questions were answered by the insured. Sending the questions or supplemental applications to the insured via email and receiving the answers from the insured would be strong evidence for use in a lawsuit. If the insured is called and asked the questions, and verbally provides the answers, that conversation must be documented in detail in the agency management system.
- Don't assume that answers to questions in previous applications were correct, let the insured answer the questions again. This gives the insured an opportunity and an obligation to correct any incorrect previous responses.
- Don't assume the insurer will inspect the property and catch any misrepresentation made by the insured. In this case the policy provided that the insurer had the right, but not an obligation to inspect the property.
- All representations about the risk should be made by the insured, not the agent.
- If a written proposal is submitted to the insured, consider including any subjectivities/contingencies such as the ones in this case in the proposal and have the insured write the answer to the questions on the agent's copy of the proposal.





WE PICTURE  
THE WORST  
FOR YOU.

WHOLESALE BROKERAGE | BINDING AUTHORITY | EXCLUSIVE PROGRAMS

CONTACT: DEREK SINCLAIR | [DEREK.SINCLAIR@JENCAPGROUP.COM](mailto:DEREK.SINCLAIR@JENCAPGROUP.COM) | (251) 751-0504

[JENCAPGROUP.COM](http://JENCAPGROUP.COM)

Independent Insurance Agents of Mississippi  
P.O. Box 321474  
Flowood, MS 39232

PRST STD  
U.S. Postage  
PAID  
Jackson, MS  
Permit No. 180

## 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).



Mississippi Manufacturers Association  
**INSURANCE SERVICES**



WE SUPPORT MISSISSIPPI'S INDEPENDENT INSURANCE AGENTS

720 NORTH PRESIDENT STREET • JACKSON, MISSISSIPPI 39202  
601.948.1222 • [WWW.MMA-WEB.ORG/INSURANCE](http://WWW.MMA-WEB.ORG/INSURANCE)

Photo credit: NASA