

BIG I | MISSISSIPPI

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

VOLUME 45 • NUMBER 2



2025-26
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FROM THE COMMISSIONER

by Mike Chaney
INSURANCE
COMMISSIONER

Let's jump right in! Predictions show the 2025 Atlantic hurricane season to be a busy one. Please communicate with your clients to review their insurance needs. Make sure they understand things like multiple peril insurance and Named Storm Deductibles so that they are not caught off guard should we see a big storm this season.

We also remember Hurricane Katrina this year with the 20th anniversary of the storm. The hurricane caused \$125 billion in damage, with \$40-\$65 billion in insured losses, and destroyed over 60,000 homes in Mississippi. Katrina changed the insurance landscape in Mississippi and Louisiana. Some carriers exited the market, and non-admitted carriers filled the gap.

Over the years, Mississippi has made strides to prepare for the next big storm. I would say that if our coast were hit by a hurricane today, we are well equipped to handle it for three reasons. One, we're building most of the homes on the coast out of the floodplain. Two, we've enforced FEMA regulations and building codes. Third, we've built stronger homes. When we see lower rates, it's because of those factors: we're building higher, stronger, and out of the floodplain with stronger roofs.

During the legislative session, some insurance legislation of interest was passed.

- HB 1611 requires insurance companies to issue notices for renewal, cancellation, reduction of coverage, or nonrenewal of property and casualty insurance not less than 45 days before the effective date of the renewal, cancellation, reduction of coverage, or nonrenewal.
- SB 2415 extends the repealer on mandated coverage for telemedicine services.
- SB 2894 includes Cybersecurity insurance in Mississippi Insurance Guaranty Association statutes. It also revises certain definitions to provide limits on claims paid due to a cyber-liability and for property damage.
- The Rural Fire Truck Acquisition Assistance Program was granted a dedicated revenue stream through SB 2802.

The funds will come from non-admitted policy fees. For 2025, the revenue amounts to \$3.5 million for the Rural Fire Truck program and \$10 million for the municipal and county rebate program.

- During the 2025 Special Session, the Mississippi House of Representatives chose to remove the spending authority granted to the MID for Fiscal Year 2026 regarding the Comprehensive Hurricane Damage Mitigation Program, otherwise known as Strengthen Mississippi Homes ("SMH"). Effective immediately, the SMH grant program will be suspended and the 1,200 plus homeowners who have expressed interest will be notified that the grant funding will no longer be available after July 1, 2025 pursuant to House Bill No. 22.

We have an exciting new offering from the Mississippi Insurance Department (MID) Consumer Services Division. The division is launching an Artificial Intelligence (AI) service to help consumers complete the insurance company complaint form. Using the bot, affectionately called Janie, is as easy as picking up the phone. Once you've called in, you'll describe what happened and why you're making a complaint. Next, Janie will ask for information, including your name, phone number, address, insurance company, and policy information. Once you've provided the information, Janie completes the complaint form for you and submits it to the MID. You'll receive a written response within 20 working days. The bot was created using Entratus.ai.

This option will not replace the traditional means of speaking to a live representative. We aren't replacing people here at the MID, you'll still be able to talk to a real-life person. You'll also still be able to fill out the form using traditional channels, such as email, fax, or traditional mail.

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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MEET THE IIAA
CHAIRMAN

*John Morgan
Mims*



Background

I was born and raised in Vicksburg, Mississippi. After graduating from Warren Central, I went to Ole Miss to play baseball and got a degree in Insurance and Risk Management. I met my wife, Anna, while I was in college, and moved to Meridian in 2007 to start my insurance career. Anna and I have been married for 17 years and have three wonderful children. Walker is a sophomore in high school, Maddox is a freshman in high school, and Anna Morgan is in the sixth grade.

Describe your Career Path

Growing up in a family with a background in the insurance business, a career in the industry has always been of interest to me. My father was an Allstate agent in Vicksburg for many years. My uncle, Peter, is a life and health agent in Vicksburg, and my uncle, Paul, is an Allstate agent in Monroe, Louisiana. I was encouraged by family to go the independent agency route, and, coincidentally, Anna's father (Earl Aycock, Jr.) owned an independent agency in Meridian. After graduating from college, I moved to Meridian to work with him in his agency. In 2019, I purchased the agency, and we currently have offices located in Meridian, Brandon, Vicksburg, Ocean Springs, and Birmingham.

How did you become involved in the Big I?

Early on in my career, I became involved in the Big I by attending several of the young agent events. The relationships I built during that time encouraged me to continue participating and getting more involved with the association. Since then, I served as the Young Agents Chairman and have been on the Executive Committee for several years.



What do you think is the biggest challenge of running an agency today?

I believe that finding good employees is a big challenge for agencies today. Not only is finding good employees a challenge, but providing adequate training and retaining your employees is also an ongoing challenge for all agencies. Another challenge facing agencies today is learning how to adapt to all aspects of Artificial Intelligence (AI). Learning how to balance automation with personal service in a relationship-driven business is a challenge that all agencies will face for many years.



What are you looking forward to as Chairman?

I am honored to serve as the chairman this year. I look forward to working on issues that will help all agencies across Mississippi, regardless of agency size. One of my main goals as chairman is to assist agencies in successfully using AI in their agencies. I am also looking forward to working with the wonderful staff to continue to modernize and grow the association.

How has your Big I Mississippi membership helped you, both personally and professionally?

By being a member of this association, I have met so many amazing people and built wonderful relationships that have helped me tremendously throughout my career. Not only have these relationships helped me professionally, but they have also become some of my closest friends. This association is more than just business. It's a family of people who support and encourage each other. My family has experienced this amazing support firsthand as we navigated the toughest year of our lives, last year. This amazing association of people (and their families) supported and prayed for my family every step of the way throughout my son's cancer diagnosis and treatment, and, for that, I am forever thankful.

LIGHTNING ROUND

What is your favorite place to go?

I have several favorite places to go. Oxford is one of my favorite places. I love to go and hang out with my family, go to our favorite dinner spots, and watch the Rebels play football, baseball, and basketball. I also enjoy traveling all over to watch my kids compete in the sport they're playing at the time. I also love hunting and skiing with my family.

What is a fun fact people may not know about you?

A fact about me that almost everyone knows is that I am a huge Ole Miss fan! What people might not know about me is that I am a three-generation athlete for Ole Miss. My grandfather, Crawford Mims, was a Consensus All-American and played football for the Rebels from 1951 to 1953. My father, Johnny Mims, played baseball from 1977 to 1980, and I played from 2003 to 2005. As you can see, my love for the Rebels goes way back.

Advice you would give to your 25-year-old self.

I would tell myself that life is all about perspective and to live each day to the fullest. Life is too short, and your circumstances can change in an instant. I would also tell myself to invest early and often. Also, I would tell myself to focus on building relationships and fostering those relationships (both personally and professionally).

SCOTT GRAY HONORED WITH **INSURPAC'S HIGHEST INDIVIDUAL AWARD**

At the 2025 Big “I” Legislative Conference, Mississippi’s own Scott Gray was honored with the prestigious 2024 Bernard J. Burns Award, InsurPac’s highest individual recognition. Named after Barney Burns—who chaired the InsurPac Board of Trustees from 1975 to 1983—the award is presented annually to an individual who has made a significant and lasting impact on InsurPac’s success.

Scott’s contributions to InsurPac and the independent agency system are unmatched. A steadfast supporter for more than 30 years, Scott served as InsurPac State Chair for Mississippi for over a decade, leading the state to consistent growth in receipts and engagement. His leadership, influence, and results were not confined to the state level—Scott now represents our association on the national stage as our National Director.

Throughout his tenure, Scott has remained deeply committed to promoting political involvement within the insurance industry. His ability to educate, inspire, and connect with others has made him a trusted advocate and a driving force behind InsurPac’s continued growth. He doesn’t just explain the importance of InsurPac—he makes people believe in it.

Beyond his professional titles, Scott is a father, grandfather, coach, and respected community leader. His



passion is evident in every conversation, every initiative, and every effort to support the independent agency system. Whether rallying members or mentoring future leaders, Scott’s energy and dedication have had a lasting impact at every level.

Scott doesn’t just talk the talk—he walks the walk. His leadership has shaped our association’s success and strengthened InsurPac’s national presence.

CONGRATULATIONS TO SCOTT GRAY ON THIS WELL-DESERVED HONOR.

BIG I | MISSISSIPPI InsurCon 25

INSURCON25: WHERE BUSINESS MEETS THE BEACH

Agents and associate members from across Mississippi made their way to the Hilton Sandestin Beach Golf Resort & Spa from June 8–11 for InsurCon25. The tradeshow kicked off the convention with 53 booths, where agents and company reps had the chance to network, discover new connections and build relationships that will shape the year ahead. Chairman Seldon Van Cleve officially welcomed attendees at Sunday's opening reception, setting the tone for what would become a great event!

Monday morning brought the return of a fan favorite—the Treasure Chest giveaway—creating plenty of excitement before attendees and their families headed off to enjoy beach games, sandcastle contests, and downtime under the sun. That evening, everyone gathered for Casino Night. The night was full of fun and friendly competition.

On Tuesday morning during the General Session, keynote speaker Ernie Harker energized the room with a dynamic presentation on harnessing the power of artificial intelligence

in the insurance agency. His session offered practical insights and tools, giving agents a competitive edge in a rapidly evolving industry.

The morning also marked the official election of the association's new officers. John Morgan Mims of Meridian was named Chairman, with Jon Pointer of Ridgeland elected Chairman-Elect and Roger Elfert of Jackson selected as Vice Chairman. The Board also welcomed four newly elected members—Shea Hollingsworth, Nolan Andrews, John King, and John O'Neal—who will each serve a three-year term.

Later that afternoon, attendees gathered on the beach for the Young Agent Alliance PAC Cornhole Tournament, where the mix of networking, fundraising, and friendly competition created an unbeatable atmosphere. As the sun set, families joined together for the much-loved Chairman's Crab Chase, followed by a relaxing Bonfire on the Beach that closed the day on a perfect note.



Wednesday morning's Farewell Breakfast brought the convention to a meaningful close, honoring standout individuals for their contributions to the industry and the association. Shaw Johnson III received the James Henry Johnson Memorial Award, continuing a family legacy of leadership and dedication to insurance in Mississippi. Missy Creel was named Company Representative of the Year, recognized for her professionalism and service to the agent community. CRC Group was honored

as Top Partner, a reflection of their steadfast support and involvement in association programs.

InsurCon25 was a true celebration of progress, partnership, and people—and we extend our sincere thanks to the many sponsors, exhibitors, and attendees who helped make it happen. The energy from this year is already carrying us forward as we prepare for InsurCon26, set for June 7–10, 2026. We can't wait to see you there.













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Casino Night Drinks	Bluefire Insurance Builders Mutual Insurance Coastal American Insurance Company Johnson & Johnson Maron Marvel Bradley Anderson & Tardy Safeco Insurance The Hartford
Casino Night Prizes	Summit
Children's Door Prize	FCCI Insurance Group
Convention Program and Event App	Assurant
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Family Bingo	Imperial PFS
Farewell Breakfast	The National Security Group
General Session Grand Prize	Mathison Insurance Partners
General Session	Liberty Mutual Insurance Safeco Insurance State Auto
Ice Cream by the Pool.	Johnson & Johnson Liberty Mutual Insurance Maron Marvel Bradley Anderson & Tardy
Kids Nite Out.	FCCI Insurance Group
Ladies' Agent Breakfast	Travelers Bond Specialty Insurance
Ladies' Door Prize	Beasley General Agency/BGA Finance
Newsletter.	Mathison Insurance Partners
Past Chairman's Brunch	Travelers
Registration Giveaways	Big I Professional Liability
Registration Refreshments.	Safeway Insurance Group Selective Insurance of America
Sandcastle, Volleyball, and Beach Refreshments.	Owens Insurance & Novatae
Treasure Chest.	Wright Flood
Welcome Cocktail Party	CRC Group TAPCO Underwriters
Young Agent PAC Cornhole Tournament Prizes	Berkley Southeast Insurance Group
"Quench Your Thirst" Beach Refreshments.	Berkley Southeast Insurance Group MMA Insurance Services
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Corinth



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Ridgeland



Richard Mattiace
Ocean Springs



Bradley Tyler
Kosciusko

HONORING A LEGACY OF LEADERSHIP



SHAW JOHNSON III RECEIVES J.H. JOHNSON MEMORIAL AWARD

Each year, the Independent Insurance Agents of Mississippi presents its most distinguished honor—the J.H. Johnson Memorial Award—to an individual who has made a lasting impact on the insurance industry. This year, that honor was proudly bestowed upon Shaw Johnson III of SouthGroup Insurance Services in Clarksdale.

Created in memory of the late Col. James Henry Johnson, one of the founding fathers of the association and its president on five separate occasions, the award was established by his son, O. Shaw Johnson Sr., to recognize those who further the growth, integrity, and professionalism of the insurance industry. Since 1952, when the first award was presented to Julius Berry of Tupelo, the J.H. Johnson Award has symbolized excellence, leadership, and unwavering commitment to the welfare of the insurance profession.

Shaw Johnson III exemplifies everything this award represents. A fourth-generation insurance professional, Shaw continues a legacy rooted deeply in service and stewardship. His work through SouthGroup has not only strengthened the Clarksdale community but has also contributed significantly to the advancement of the independent agency system throughout Mississippi and beyond.

Much like his great-grandfather, grandfather, and father before him, Shaw has earned the respect and admiration of colleagues across the state through years of dedication and integrity. He has served our association in many leadership roles, including Chairman and National Director. In addition to these roles, Shaw has served in numerous capacities with the Independent Insurance Agents & Brokers of America (IIABA), demonstrating his deep commitment to the success and future of the industry.

It is with great pride that we recognize Shaw Johnson III as this year's J.H. Johnson Memorial Award recipient—an honor not only well-deserved but one that reflects the very foundation on which our association was built.



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J.H. JOHNSON RECIPIENTS

The James Henry Johnson Memorial Award is presented by IIAM for distinguished service to the insurance industry. It was created in memory of the late Col. J. H. Johnson in the interest of the furtherance of the insurance business. Col. Johnson was a founder of the association and served as its president on five occasions. The award is not restricted to agents. Anyone contributing to the welfare and advancement of the insurance profession is an eligible recipient.

1952	Julius G. Berry*	1974	O. Shaw Johnson, Jr., CIC*	1998	Anse Dees*
1953	Neville E. Allen*	1976	Austin Ferrell, Jr.*	2000	Ray Dixon, CIC
1955	David J. Brewer*	1977	Lyle Carroll, CAE*	2002	Robbie Bratcher Cross*
1956	I.A. Rosenbaum, Jr.*	1978	C.D. "Red" Galey*	2004	Kenneth Stevens
1957	Theo Hardy*	1979	Lamar McDonald, CPCU*	2005	Preston Gough, Jr.*
1958	Fred L. Hetzler*	1980	Richard Outzen*	2008	George Dale
1959	Robert E. Bobo, Sr.*	1981	Ned Mitchell, CPCU	2010	W. Tyler Wortham
1960	T.L. DeLashmet, Jr.*	1984	Ellis Koonce*	2012	Dickie Greenlee
1962	Clant M. Seay*	1985	Robert Wilkerson, III, CIC*	2014	Chris Boone
1963	Harold Eustis*	1986	Austin Ferrell, Jr.*	2016	Debbie Shempert, AAI
1964	Lee R Meyer, CPCU*	1989	Kenneth Gordon*	2018	Van Hedges, CPCU, CIC
1964	G.V. Montgomery*	1989	Glenn Galey, CLU, CIC	2021	Durr Boyles, CPCU
1966	A.Q. Greer*	1991	Tom Quaka, CPCU	2022	Billy Roberts, CPCU
1968	E.V. Thomas*	1992	Curtis Kyle, CIC*	2024	Dean Kirby
1969	Walter Dell Davis*	1993	Bill Allison, CPCU*	2025	Shaw Johnson III
1971	Robert Cochran, CPCU*	1994	Billy Taylor, CPCU, CIC		
1972	W.W. Norcross*	1996	Ronnie Tubertini, CIC		

*Deceased

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MEET OUR NEW BOARD MEMBERS



Nolan Andrews

How did you get your start in the insurance industry?

My father was an independent agent in Greenville for 52 years, so insurance has always been part of my life. At Ole Miss, I majored in Risk Management & Insurance. After college, I spent five years in commercial real estate in Memphis

before moving home to work in the family agency. I am in my 19th year as an agent in the Delta.

What inspires you?

The biggest inspiration in my life is my wife and two daughters. Their motivation helps me understand that hard work will produce results. After that, everything else seems to fall into place.

What aspect are you looking forward to the most on the Big I Board?

I look forward to representing the needs of all Independent Agents in Mississippi and advocating for favorable products to be available for all people and businesses in our great State.

What's the favorite part of your job?

The people. I've met so many great people in this career. To have the ability to secure protection for an individual's assets, then seeing the product provide results in the event of a claim is rewarding. Also, the unknown. I never know what the day is going to bring. Fortunately, most is positive. This is not a monotonous industry.

What would we find you most likely doing on the weekend?

My weekends are usually spent with family and friends. I love to cook, so something good is always on. In the fall, I try not to miss an Ole Miss game or a chance to hunt. I love the outdoors and all the opportunities the Delta presents.



Shea Hollingsworth

How did you get your start in the insurance industry?

I started at the reception desk of my aunt and uncle's local agency, initially intending for this to be a part-time role while pursuing my teaching degree at night. However, I became fascinated by the nuances and complexities of insurance

and fell in love with helping people navigate its challenges. Now, almost 20 years later, I'm still passionate about the industry and the impact I can make.

What inspires you?

I'm inspired by the opportunity to make a meaningful impact while helping others.

What aspect are you looking forward to the most on the Big I Board?

I'm looking forward to networking with industry colleagues and lawmakers to positively impact our industry, ultimately benefiting consumers through improved policies and services.

What's the favorite part of your job?

Helping people, colleagues and clients alike, by serving as a sounding board, listening ear, or strategic planner in implementing SOPs is incredibly rewarding. It's fulfilling to see my colleagues succeed and the needs of our clients satisfied.

What would we find you most likely doing on the weekend?

On the weekend, you will find me spending time with loved ones, either enjoying the outdoors or cozying up indoors to watch movies and play board games. It's all about relaxation and quality time with those I care about.



John King

How did you get your start in the insurance industry?

I began as an agent for a captive carrier after being recruited by an old

football coach. I then made the jump over to the company side for several years, which eventually led me to my position today.

What inspires you?

My children. Their outlook on life and drive to succeed leads me to push harder every day.

What aspect are you looking forward to the most on the Big I Board?

Our industry is rapidly changing. I look forward to being a part of the navigation of this change alongside some great insurance minds.

What's the favorite part of your job?

Helping clients' and managing staff. We are in this to solve our clients risk issues. I enjoy finding solutions. I work with a great staff that I am privileged to lead and grow with.

What would we find you most likely doing on the weekend?

One of three things...playing golf, doing play-by-play for sports events, or attending one of my children's many activities.



John O'Neal

How did you get your start in the insurance industry?

I got my start in 2008. At the time, I was working in the construction industry, but the company I worked for wanted me to relocate. Since I wanted to stay in South Mississippi, I began looking at other career opportunities, and that's when I was offered a position with a captive insurance agency. It was a big change, but I jumped in, and quickly fell in love with the industry.

In 2015, I made the switch to the independent agency side, and

I've loved it even more. Being able to offer a wider range of solutions to clients and having more flexibility to serve their unique needs really spoke to me.

What inspires you?

What inspires me most is the opportunity to truly make a difference in people's lives. As an independent insurance agent, I'm inspired every day by the responsibility and trust my clients place in me. I get to help individuals, families, and businesses protect what matters most to them—whether it's their home, livelihood, or future security.

I'm also inspired by the freedom and challenge of running my own agency. Building strong relationships, solving complex problems, and seeing the tangible impact of the work we do is what drives me.

What aspect are you looking forward to the most on the Big I Board?

I'm truly honored to serve on the Big I Board. What I'm most looking forward to is the opportunity to collaborate with other industry leaders to help shape the future of independent insurance in our state.

I'm especially excited about advocating for our agents, sharing ideas that support agency growth, and helping guide initiatives that strengthen our relationships with carriers, clients, and the communities we serve. I believe in the power of independent agents to deliver trusted, local service and being part of the board allows me to support that mission on a broader scale.

It's also a chance to give back to the industry that's given so much to me.

What's the favorite part of your job?

My favorite part of being an independent insurance agent is building lasting relationships with my clients. I love getting to know their stories, understanding what matters most to them, and being able to offer protection and peace of mind tailored to their specific needs.

What would we find you most likely doing on the weekend?

On the weekends, you'd most likely find me cheering on the Mississippi State Bulldogs. I also really value spending quality time with my family, my wife Courtney and son John Preston. We love socializing, whether it's getting together with friends for a casual meal, worshiping together or exploring new places when we travel. Family and faith are important to me, and those weekend moments of connection are some of the most fulfilling times I have.

LESSONS LEARNED

MARKETING: FRIEND OR FOE

*By: David A. Barfield
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“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.

INTRODUCTION

This issue of Lessons Learned departs from the usual format of discussing specific errors and omissions cases and, instead, discusses an issue that has arisen in multiple cases throughout the years. That issue is marketing. All agencies need to market their services. Marketing can certainly be a friend to the agency, but it can also be a formidable foe if litigation arises. Let me be clear, I do not have a degree in marketing, nor do I have experience in marketing. I do, however, have experience in how certain marketing statements can be used against an agent or agency in litigation.

AGENTS DUTIES IN MISSISSIPPI

An agent’s duty is to use reasonable care, skill, and diligence to procure the insurance requested at the limits requested by the insured, or, if unable to do so, to promptly advise the insured of the inability to obtain the insurance. The Mississippi Supreme Court has held that:

- An agent owes a duty to his principal to exercise good faith and reasonable diligence to procure insurance on the best terms he can.
- Any negligence or other breach of duty on the agent’s

part which defeats the insurance will render him liable for the resulting loss. The agent must faithfully carry out the instructions given him by his principal, his duty being not merely to obtain a policy, but to obtain one which conforms to the application.

- By holding himself out as being qualified to procure insurance, the agent is required to exercise the particular skill reasonably to be expected of one in that occupation, and to have adequate knowledge as to the different companies and the variety of terms available with respect to the undertaking he has assumed.
- Stated another way, an agent has a duty to use that degree of diligence and care regarding securing insurance which a reasonably prudent person would exercise in the transaction of that person’s own business of a like nature.

In 2010, the Mississippi Supreme Court held that insurance agents do not have an affirmative duty to advise insureds regarding their coverage needs, however, if an agent undertakes the duty to advise the insured on what coverage he needs, then the agent must exercise reasonable care in doing so. If you undertake to advise the insured as to the coverages they need, then you expand the duty you are obligated to fulfill.

A “SPECIAL RELATIONSHIP” COULD IMPOSE A DUTY TO ADVISE

Numerous Courts around the country have considered whether there is a fiduciary relationship between an agent and an insured. To date, the Mississippi Supreme Court has found that the purchase of insurance is an arm’s length transaction and that no fiduciary relationship exists. However, the Court has acknowledged that if a “special relationship” were to exist that it could impose a duty on the part of the agent to advise the insured regarding needed coverages.

Factors that might create a special relationship include, but are not limited to:

- the extent of the agent’s involvement in the insured’s affairs, including business or financial recommendations.
- claims of expertise.
- length of customer relationship.
- rendering of advice.
- charging an additional fee for risk management/loss control services.
- the extent of the insured’s reliance on the agent and his advice and recommendations.

Whether a special relationship exists is decided on a case-by-case basis. This is where marketing comes into play in determining whether a special relationship exists.

HOW MARKETING CAN BE USED AGAINST YOU IN LITIGATION

One of the first things a Plaintiff’s attorney will do, when approached about a possible claim against an agent, is to capture the agency’s website and obtain any written brochures, materials, or proposals of insurance. Mississippi has good law when it comes to claims against insurance agents. If the Plaintiff’s attorney can establish a special relationship, then he improves the Plaintiff’s chance of success. Agents should not give them ammunition to make this claim.

When marketing there is a desire to portray your agency as the best, most experienced, and most knowledgeable agency around. Your agency does things bigger, better, and more effectively than any other agency. This is great, until it is not. Some examples of marketing materials that I have seen used effectively against insurance agents are:

- We appreciate the opportunity to *evaluate* you and your company *to cover your insurance* and asset management *needs*.
- Your business represents a large investment of time, effort and money and it deserves the service of a company that can provide *a comprehensive analysis of all your insurance needs* and offer insurance programs that *extend full protection* to meet your specific needs.
- We provide the quality attention and *protection your company deserves*.

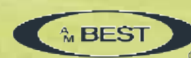




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WORKERS' COMPENSATION

EVERY STEP OF THE WAY

Step by step, shot by shot, decision by decision. Behind every successful agent is a workers' compensation partner they can trust completely.



RATED A-
EXCELLENT

- It is our privilege to assume the responsibility of *meeting your insurance needs*.
- Claims of *expertise*
- Offering loss control/risk management services and making statements like, “reviewing your current environment and operation including your physical assets, personnel practices and organization of management” unless, of course, you have the knowledge and ability to do so and will do so.
- Our goal is to help your business *avoid the unexpected*.
- We research your business to *uncover your risks* and then develop a *comprehensive solution that protects your assets from A to Z*.
- We *identify any gaps* in your coverage and provide specialized solutions.
- We ensure you are *fully protected*.

If a loss occurs that is not covered, which happens often, all these statements will be used against you in a deposition.

The agent will be grilled about these statements and asked to explain why the insured suffered an uncovered loss if you do the things represented. This can lead to an uncomfortable time in the witness chair. Statements such as these can also play a part in the court or jury determining whether or not a special relationship exists, thus creating an obligation to have advised the insured about needed coverage.

In one instance, after an agent endured extensive questioning about the representations on his agency’s website in a case of an uncovered loss, the agent jokingly told me he was going to change the website to read “we will do the best we can with what we’ve got.” While he certainly did not go that far, the website was changed to remove such statements but still maintained a professional appearance with impressive information about the services available through the agency.

LESSONS LEARNED

- Review your website, written materials, and proposals with an eye towards how the statements therein could be used against you in a lawsuit involving an uncovered loss.
- Do not obligate yourself to evaluate or perform an analysis of the insured’s needs, unless, on a case-by-case basis, you intend to do so. If you do such an evaluation or analysis, do it thoroughly and if you make any recommendations the insured declines to follow, document it.
- Avoid phrases like “all your insurance needs,” “provide full protection,” “help you avoid unexpected risks,” and “comprehensive protection of your assets from A to Z.
- Avoid claiming to be an expert or having expertise. Referencing areas of experience is fine without cloaking yourself with the title of an expert.
- Do not offer to identify gaps in coverage. They are too numerous and if one is experienced then you will have to explain why you did not identify that gap.
- Identify the types of coverages or products you provide, set forth your years of experience but avoid the superfluous language and overstating what it is you will actually be doing for the insured.
- Let marketing be your friend. Prevent it from being your foe.

The background of the advertisement is a vibrant, high-saturation photograph of a river flowing through a lush, green forest. In the distance, a large industrial facility with multiple smokestacks emitting white smoke is visible against a blue sky with scattered clouds. The river's surface is a mix of green and blue, reflecting the surrounding environment. In the foreground, the rocky riverbank is visible with various sized stones and pebbles. A large, irregular white shape, resembling a torn piece of paper, is superimposed over the center of the image. This white area contains a black and white sketch of four oil barrels floating in the water. One barrel in the foreground has a radiation symbol on its side. The text "EXPERTS IN SKETCHY SITUATIONS." is written in a bold, sans-serif font within this white area, with "EXPERTS" in black and "IN SKETCHY SITUATIONS." in green.

**EXPERTS
IN SKETCHY
SITUATIONS.**

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- 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.



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