

MISSISSIPPI AGENT

VOLUME 39 • NUMBER 1

WINTER 2019



**GOVERNMENT
AFFAIRS**



MARKETS



**BENEFITS
& SERVICES**



COMMUNICATION



EDUCATION



EVENTS



INSIDE THIS ISSUE:

IIAM Awards Chairmen's
Scholarships to Ten Students

Lessons Learned:
One Claim, Two Policies...

IIAM – Member Benefits & Services

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WINTER 2019

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DEPARTMENTS

Chairman's Message5

From the Commissioner.....7

FEATURES

News & Noteworthies.....9

Lessons Learned: One Claim, Two Polices...13

IIAM Member Benefits and Services.....16

2019 Event Calendar.....20

2019 Spring Education Calendar28

Thank You to our 2018 Sponsors.....33

IIAM Awards Chairmen's Scholarship to Ten Students34



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CHAIRMAN'S MESSAGE

by Ray Robertson



With the New Year brings new opportunity and I am excited for what 2019 will have in store for our association. To kick off 2019, I recently spoke at the North Mississippi Association winter meeting in Oxford. It was great to be able to get facetime with our north Mississippi members and I find it crucial to our state association's health to support our area associations. With that being said, the IIAM staff is hard at work finalizing the details for the Agency Management Conference in February. It will be February 20-21, 2019 at the Country Club of Jackson. This year's speakers will be George Robertson and Dave Evans. There will be ample opportunity to meet with company representatives at the welcome reception the first night. We will also be recognizing the talented 2018 Chairmen's Scholarship recipients at the luncheon the second day.

March and April will be full of education and professional development opportunities. Ole Miss will be hosting their insurance days March 20-21. The Elevate Conference will be held in New Orleans, March 24-26. This conference is put on by Agency Nation, which is a section of Trustedchoice.com. IIAM is supporting our Louisiana counterparts, who are hosting the conference. Many young agents from the association will be in attendance.

If you haven't already, I encourage all members to look into the conference to see if it can serve as an asset for your employees and agencies.

Moving into April, Mississippi State's insurance days will be April 3-4, and the Skeet Shoot/Governor's Cup Outing on April 23. All are invited to the Young Agents sponsored skeet shoot at Providence Farms. Last year's inaugural session was highly rated by everyone in attendance. Following the skeet shoot, the Young Agents spring outing will continue at Trustmark Park in Pearl to watch the Ole Miss and Mississippi State baseball teams play.

I cannot express enough how excited we are for the annual convention held in Destin, FL. This year's convention and trade show will be June 9-12 and it is sure to be an extra special year. Along with the traditional family fun activities, there will be a few surprises, including this year's dinner dance! To go along with our "Flappers, Gatsby and a Roarin' Good Time" 1920s theme, attendees are encouraged to attend the dinner dance in their best flappers and Gatsby attire. I am excited to fully embrace these last months as Chairman and as always, I am available at any time for questions, comments and concerns.

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FROM THE COMMISSIONER

by Mike Chaney
INSURANCE COMMISSIONER



A new year is upon us and with it comes another legislative session. I continue monitoring legislation and working with legislators on issues that are important to insurance consumers and agents in Mississippi. However, it is still early and so in the next article I will bring you up to date on a number of issues my staff and I are diligently watching this session.

The 2018 Hurricane season came to a close in November. The Mississippi coast is fortunate to have avoided any significant storms during the season. Florida, of course, did not fare as well and my thoughts and prayers are with those still rebuilding and recovering after Hurricane Michael.

It's a blessing that storms have turned away from us but also a reminder that we as communities and individuals should continue to prepare ourselves for the future while learning from past storms. As of December 31, 2018, there were just over 20,000 policies in force with the Wind Pool – which is a downturn. It's likely this trend will continue unless we experience a storm or serious threat of a storm.

I continue to be concerned about access to healthcare across our state. The Mississippi Insurance Department (MID) learned in October that Southwest Health System located in Pike County planned to drop its Wellcare Medicare Advantage agreement at the end of the year. That means some visits will be considered out-of-network and policyholders will receive reduced benefits.

While I do not regulate Medicare Advantage plans, I am charged with protecting consumers. It appears about 800 people have been effected in Pike County. A similar situation has played out in Tupelo. North Mississippi Health System ended a multi-year Medicare network agreement with Humana on December 31, 2018.

Amidst these changes, MID answered consumer questions and shared information about Medicare open enrollment which closed on December 7th. MID also helped those with questions about Open Enrollment in the federal marketplace through the December 15th deadline.

The Centers for Medicare & Medicaid Services (CMS) released preliminary data after the deadline showing approximately 8.5 million people enrolled for 2019 coverage compared to 8.8 million at the same time last year.

While enrollment numbers remain steady nationally, the number of Mississippians enrolled in the exchange increased significantly with 88,000 people enrolling for 2019. That's a 12% increase over 2018 numbers.

In November, MID learned that the Life Insurance Policy Locator — launched through the National Association of Insurance Commissioners — has matched 232 beneficiaries with \$3,538,544 since November 2016.

We saw there was a need for a tool like the Life Insurance Policy Locator several years ago. The tool helps us meet our goal of protecting consumers and connecting them with lost policies and possibly money that they're owed.

Finally, I'd like to announce the retirement of Donna Cromeans as Public Relations Director. Donna served in that position for more than 13 years and spent more than 18 years in State government. MID wishes her the best in her retirement!

I hope you all had a wonderful Christmas season and wish you a Happy New Year! As always, if I can help you, don't hesitate to call my office. It's my pleasure to serve!

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NEWS & NOTEWORTHIES

The Dixie 1752 Club Selects Turner & Holland as 2018 Scholarship Recipients



Dixie Scholarship Recipients (L to R: Sabrina Turner, Commissioner of Insurance Mike Chaney, McKenzie Paige Holland, Dixie 1752 Club President Erik Case)

The Dixie 1752 Club announced the recipients of their 2018 scholarships at the Mississippi Insurance Education Foundation's Education Day held recently at the Country Club of Jackson.

Sabrina Turner is a native of Gulfport, Mississippi and is a Senior at Mississippi State University. Upon completion of her undergraduate work, Sabrina plans to pursue a Master's in Advertising & Public Relations with the objective of employment in the insurance industry using those skills to attract new clients and retain existing customers.

McKenzie Paige Holland is a Senior at The University of Mississippi in Oxford and calls Coldwater, Mississippi home. After graduation, Ms Holland intends to pursue a career in Commercial Insurance Sales with specific focus on being a Producer. Each of the ladies received \$1,000 to be used toward their education and/or career pursuits.

The Dixie 1752 Club would like to thank the following for their contributions making this year's scholarships possible:

EMC Insurance Companies	Dixie Specialty Insurance
Safeway Insurance Company	Tim Parkman Insurance
Beasley General Agency	Frankie Box
AmFed Companies	IPFS Premium Finance
Owens Insurance Agency	Central Adjusting Company
SCU	FCCI Insurance
Mathison Insurance Partners	Berkley Southeast Insurance
United Fire Group	CNA Insurance

The Dixie 1752 Club Scholarship(s) are presented annually to students attending a Mississippi college or university majoring in Insurance and/or Risk Management.

IIAM welcomes Ashton Polk as new Director of Education and Communication



Ashton Polk, who joined the IIAM team in August 2018, is a graduate of Mississippi State University where she received her Bachelors of Business Administration in Marketing. So far her favorite part of working with the association has been getting to meet as many members as possible. She is the new contact for all things related to continuing education and communication. Make sure to add her email apolk@msagent.org to your contact list so you will receive correspondence!

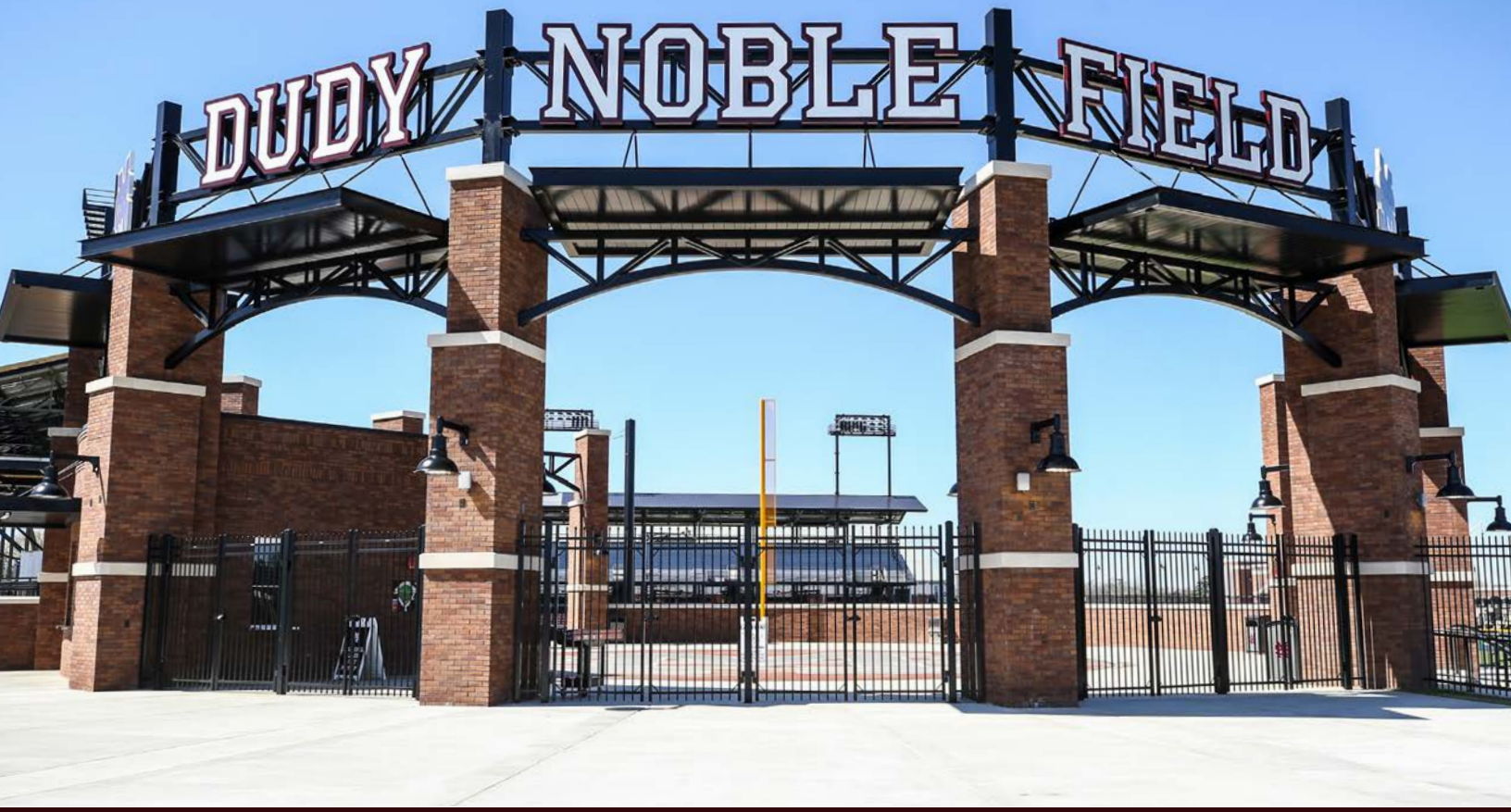
The Independent Insurance Agents of Mississippi is proud to welcome Ashton to the association.

Iroquois adds position to focus on middle market and specialty business



Charles Venus recently joined The Iroquois Group® as its Vice President, Middle Market & Specialty. The former Commercial Lines Leader for Brown & Brown of Virginia is a seasoned insurance professional who will help Iroquois members further develop their Middle Market and Specialty Insurance business. Prior to working for Brown & Brown, Venus served in varying leadership roles with Travelers and The Hartford.

"Charlie is uniquely qualified to fill this new role for Iroquois, based on his years of working with national carriers and strong regional agencies," said Iroquois Executive Officer Matt Ward. "His knowledge of our Carrier-Partner's appetite for Middle Market and Specialty lines will greatly assist our members in writing more of this business."



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Antique Plaques Donated to the Independent Insurance Agents of Mississippi



Christmas came early for the association when past president Van Hedges brought in dozens of antique plaques that mark the long history of the Independent Insurance Agents of Mississippi. These monuments of past companies that have worked with independent agents are now showcased on the classroom walls. We want to send a huge thank you to Van for not only donating these valuable plaques to us, but also for taking an entire day to hang them. We would also like to thank John Pittman for donating pieces as well on behalf of Bancorp South Insurance.

If your agency is interested in donating similar plaques to the association, please contact Ashton Polk at apolk@msagent.org or Stephanie Spahn at sspahn@msagent.org.

Kelli Bondy Troutman of LUBA Workers' Comp Recognized as *Baton Rouge Business Report's* Top Forty Under 40 Honoree



Greater *Baton Rouge Business Report* recently announced its top 2018 Forty Under 40 honorees of the capital region. These individuals represent the city's brightest young leaders, innovators, and business professionals. Kelli Bondy

Troutman, Director of Communications and Community Relations of LUBA Workers' Comp, is among the 40 honorees. Troutman was identified for her professional, personal, and philanthropic involvement in the business community—specifically

the workers' comp industry—and her passion to making the city a great place to live and work.

Troutman directs the company's marketing, advertising, and public relations initiatives across its four states of operation: Louisiana, Mississippi, Arkansas, and Texas. She has been with the company for eight years and has been involved with a rebrand of the company, reenergizing existing clients, and attracting clients in new markets. Since then, LUBA has grown from \$71M to \$78M in annual revenue and is firmly established outside of Louisiana state lines. Specifically in Mississippi, LUBA has gone from being an unknown carrier to the fourth largest writer of workers' comp.

Troutman has been instrumental in developing award winning ad campaigns and garnering recognition for LUBA as a "Best Place to Work" both locally by the *Baton Rouge Business Report*, nationally by *Business Insurance Magazine*, and as a "Company of the Year" by the Louisiana Association of Business and Industry (LABI) in their Free Enterprise Award program.

An advertisement for AMERISAFE. The background is a close-up, high-angle shot of a chainsaw cutting through a large log, with wood chips flying. A green diagonal banner at the top contains the text "WHERE PRIDE RUNS DEEP AND SAFETY OVERCOMES HAZARD." in white. At the bottom, the AMERISAFE logo (a green triangle with a white tree) is positioned above the text "AMERISAFE" in large white letters, followed by "Safe Above All" in smaller white letters. Below that, it says "WORKERS' COMP FOR WORKING PEOPLE" and "amerisafe.com - 800.897.9719". At the very bottom, in small print, it reads "© 2018 AMERISAFE, Inc. AMERISAFE is a registered trademark of AMERISAFE, Inc. SAFE ABOVE ALL and the AMERISAFE LOGO are trademarks of AMERISAFE, Inc. All rights reserved."



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LESSONS LEARNED: ONE CLAIM, TWO POLICIES...

*By: David A. Barfield
Lara Ashley Coleman
Pettis, Barfield & Hester, P.A.
4450 Old Canton Road, Suite 210
Jackson, MS 39211*

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

FACTS GIVING RISE TO THE LITIGATION:

The insured was a small business owner. The property he purchased for his business was in a flood zone. As such, the business owner procured, through his local insurance agent, a business owner’s policy and a separate flood policy to properly insure his business.

The insured suffered a water loss, but he was unsure as to the source of the water when he reported the claim to his insurance agent. He was not in town at the time of the water intrusion. Upon receipt of the claim from the insured, the insurance agent advised the insured that he would handle the reporting of the claim for the insured.

The insurance agent submitted the claim to the insured’s flood carrier since the water intrusion seemed to have occurred

due to flood waters. It appeared the claim for a flood loss would be paid by the flood carrier; however, the insured failed to timely submit his proof of loss to his flood insurance carrier, and as such, the flood carrier denied the claim.

ALLEGATIONS OF THE INSURED:

As a result of the denial of his flood claim, the insured filed suit against his insurance agent for what appeared to be a frivolous claim.

Unbeknownst to the insurance agent, during the process leading up to the lawsuit, the flood carrier’s adjuster opined that water had entered the insured’s business by flood waters, and that other water had penetrated the insured’s business through the walls where the wind had caused some damage to the insured

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premises. This latter damage would have been covered under the insured's business owner's policy.

After receiving the claim from the insured, and telling the insured, "he would handle the reporting of the claim", the insurance agent failed to send the claim to all possible insurance carriers that might have coverage available for the insured's damages to his business.

WHAT HAPPENED?

As a result of the facts stated above, and once the insurance agent became aware of the adjustment for the insured premises, he admitted in his deposition that he made an error by not submitting the claim to the insured's business owner's policy, in addition to submitting the claim to the insured's flood carrier. Therefore, the insurance agent had to settle the claim with the insured.

TAKE AWAYS:

If ever in doubt or if there is even a possibility that the insured has coverage under more than one insurance policy, report the claim to all insurance carriers and let them adjust the loss and determine whose policy should pay the claim or deny the claim. Do not become involved in claims or coverage decision or give the insured your opinion or same. We see this type of action leading to many claims and/or lawsuits against insurance agents.

Secondly, another small take away from this matter is to always be sure, even though it is not usually the responsibility of the agent, that an insured turn in his proof of loss to his insurer or adjuster of the claim in a timely manner!

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EDUCATION



EVENTS

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 or www.iiaba.net. If you need your login and password for these sites contact Ashton Polk at apolk@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.

HOW CAN I GIVE TO SUPPORT THESE EFFORTS?

MISSISSIPPI IIAM-PAC

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

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

TO CONTRIBUTE:

Please make checks payable to IIAM-PAC and mail to:
Independent Insurance Agents of Mississippi
124 Riverview Drive
Flowood, MS 39232-8908

FEDERAL InsurPac

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

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

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Please send the InsurPac Contribution Form along with your contribution to:
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EDUCATION

People from across the state, both IIAM members and non-members, look to IIAM as a source for insurance education. IIAM strives to offer quality, professional education that meets everyone's needs. The Agents License Review provides students the opportunity to study under some of the industry's most knowledgeable instructors as they work to earn their Property and Casualty Insurance or Adjusters License.

For those who are new to the industry or just need more training, New Level Partners offers affordable options for members to train your employees on a self-paced online platform. Each course is designed with full interactivity including expert narration to keep the employee engaged in the content. Courses also contain knowledge checkpoints and a final assessment to track the student's retention of course material.

Agents who need continuing education hours can choose between classroom and online courses. Classroom courses are offered throughout the year at the IIAM office and around the state. 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

Classroom Continuing Education
www.msagent.org/education

New Level Partners
<https://iiamstore.mycoursecenter.com/>

ABEN Webcasts – iiam.aben.tv

HOW DO I CHECK MY CE STATUS?

Go to www.sircon.com and select
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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 2019 CONVENTION AND TRADE SHOW?

IIAM's 120th Annual Convention and Trade Show will be held June 9-12 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 6. For more information, to download a registration form, or to register online, go to 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 6, the hotel will not offer convention rates and will increase the room rate.



2019 Event Calendar



February 20-21

Agency Management Conference
The Country Club of Jackson

April 23

Skeet Shoot/Governor's Cup
Providence Hill Farm/Trustmark Park
Sponsored by Young Agents

June 9-12

Annual Trade Show and Convention
Sandestin Hilton - Destin, FL

August 9-10

11AM/11ABL Young Agents Conference
Beau Rivage Resort & Casino - Biloxi, MS

October 17

11AM-PAC Golf Outing
Dancing Rabbit Golf Club - Philadelphia, MS

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. Young Agents will host the Skeet Shoot at Providence Hill Farm in Jackson prior to the Baseball Outing. In August, IIAM joins with the Insurance Agents and Brokers of Louisiana (IIABL) for a joint Young Agents Conference. Over 300 agents, exhibitors and sponsors make this a great place for young agents to connect.

HOW CAN I JOIN THE YOUNG AGENTS?

If you are 40 years old or younger and work at an IIAM member agency, you can join Young Agents! It is free and all you need to do is send your name, agency name, email and birthdate to Stephanie Spahn at sspahn@msagent.org.

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COMMUNICATIONS

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

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 Ashton Polk apolk@msagent.org

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 601-939-9909 or kroberts@msagent.org, or check out the Agents Professional Liability link at 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 FIA, 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 and the 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 The IRA Center and investments are offered from a variety of fund families including the Prudential Guaranteed Income Fund. With great program features such as no minimum balance requirements, no front or back end sales charges and no market rate adjustments for transfers between funds, the Big "I" IRA Program is designed to offer maximum flexibility at a competitive cost.

HOW DO I SIGN UP FOR THE IIABA RETIREMENT PROGRAM?

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

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Middle Market Choice Classes*

Below is just a broad listing. If don't see what your looking for, please contact us.

- General Contractors
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- Pavement Maintenance-Non DOT
- Services Contractors
- Building Cleaning & Maintenance Contractors
- Construction Material Suppliers
- Manufacturing
- Wholesale and Distributing

Disclaimers:

- * Contractors Questionnaire Required for all Contracting Classes.
- * All classes may not be available in all states.
- * Contact your Middle Market Underwriter or Territory Manager to discuss specific account eligibility.

Want to know more?

Contact **Abby Weathersby, Territory Manager**
or Your Middle Market Underwriter

aweathersby@berkleysig.com

601-581-4136

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Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

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INSURANCE COVERAGE FOR YOUR EMPLOYEES

Through Blue Cross Blue Shield of Mississippi, customized medical and life insurance is available to all member agencies. Contact IIAM for more information. IIAM agencies can also choose from several different plans for Group Life, 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 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.

WHO DO I CONTACT ABOUT THESE PROGRAMS?

Flood Insurance Program

Gregg Porter with Selective at 225-397-3658 or Gregg.porter@iiaba.net

RLI Programs

Claire Willis with SCU at 601-326-3865 or cwillis@scui.com

Big “I” Markets

703-647-7800 or bigmarkets@iiaba.net

PREMIUM FINANCE PROGRAM

As an endorsed premium finance provider for the IIAM, Imperial PFS® proudly offers IIAM agents competitive rates and terms, superior technology, and legendary customer service. Their industry-leading 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 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; 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: 601-715-2412 or Jamie Renton: 504-616-4931.

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TRUSTED CHOICE AND TRUSTEDCHOICE.COM

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.

TrustedChoice.com is a powerful technology designed to empower relationships. Trusted Choice believes relationships fuel the independent insurance industry. That’s why their technology doesn’t replace agent relationships, it empowers them. From solutions that connect the right person to the right agent at the right time to providing resources that help agents become digital dominators, TrustedChoice.com marketing solutions are designed to advance IA channel success.

NEW BIG I BENEFIT

BIG I HIRES: ONE-STOP RESOURCE FOR INDEPENDENT INSURANCE AGENCIES

IIABA and IIAM has launched Big I Hires, a one-stop 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>



2019 Spring Education Calendar



February

February 20 - InsurTech / Top Six Trends (3 hrs)

February 21 - Smart Planning Tools to Perpetuate Your Agency (3 hrs)

Agency Management Conference - Jackson, MS

March

March 26 - Boomers and Their Insurance Needs / Crime Insurance
(6 hrs) - Lisa Worley - Oxford, MS

March 27 - Boomers and Their Insurance Needs / Crime Insurance
(6 hrs) - Lisa Worley - Flowood, MS

March 28 - Boomers and Their Insurance Needs / Crime Insurance
(6 hrs) - Lisa Worley - Hattiesburg, MS

April

April 11 - Flood (3hrs) - Gregg Porter - Flowood, MS

April 30 - Topic TBD - Ed Wells - Flowood, MS

May

May 22- E&O Risk Management (6 hrs) - Tom Quaka -
Flowood, MS

ABEN webcasts are available on-demand for 24/7 continuing education credit with no test required. Visit www.msagent.org for more information.

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 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 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.

CALIPER

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

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An exclusive office supply program with Office Depot provides members with benefits that include substantial discounts off Office Depot's retail prices, specially negotiated

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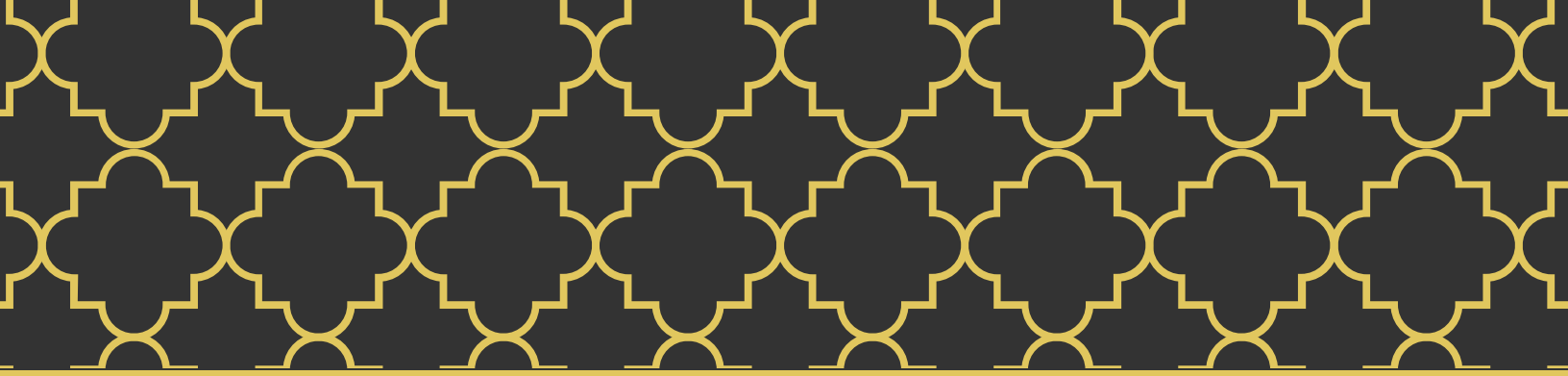
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INSURBANC

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

VIRTUAL RISK CONSULTANT

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



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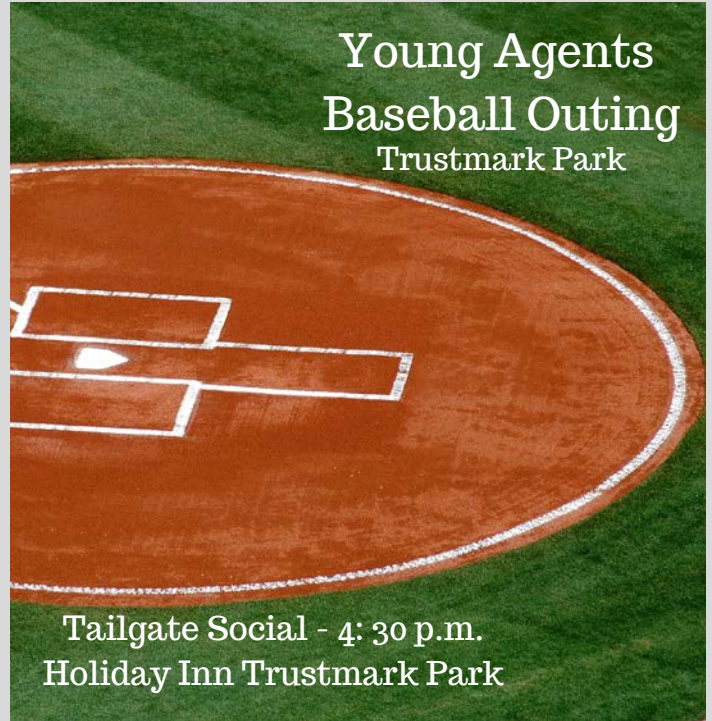
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APRIL 23, 2019



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**MARK YOUR CALENDARS
THE 2019 YOUNG AGENTS CONFERENCE WILL
BE AT THE BEAU RIVAGE IN BILOXI, MS
AUGUST 9-10, 2019**

Thank You to our 2018 Sponsors

IIAM always takes the time to thank sponsors following each event, but we wanted to emphasize our gratitude by saying thank you to all of the 2018 sponsors that made our events possible, as well as special!

2018 Convention Sponsors

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Centauri Insurance	Insurance Solutions Group, Inc.	Zenith Insurance Co.
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Young Agents Baseball Outing

AmFed	Foremost Insurance Group	Selective Insurance Co.
AmTrust North America	Mathison Insurance Partners	Sentry Insurance
Bass Underwriters	MMA Insurance Services	State Auto Insurance Co.
Dixie Specialty Insurance	National Security Group	SteadPoint Insurance Group
EMC Insurance	Progressive	The Main Street America Group
FCCI	SCU	United Fire Group

Young Agents Conference

Access Home Insurance Co	Country Living Insurance	Mathison Insurance CO
AccidentFund Insurance Company of America	Gray Insurance Co	National Security Fire & Casualty
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AmTrust North America	LCTA Workers' Comp	RISCOM
Berkley Southeast	Lighthouse Property Insurance Corp	Safepoint Insurance Co
Burns & Wilcox, Ltd	LRA SIF for Worker's Compensation	Southern Cross Underwriters
Centauri Insurance	LUBA Worker's Comp	Southern Fidelity Group
CIBA Insurance Services	LWCC	United Fire Group
Commercial Sector Insurance	Maison Insurance Co	UPC Insurance
		Wright Flood

IIAM-PAC Fall Golf Outing

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Beasley General Agency	Genesee	SCU
Berkley Southeast	IIAM-PAC Golf Outing	Selective Insurance
Bolton & Company	Imperial PFS	Stonetrust Commercial Ins. Co.
CompTrust AGC	Johnson & Johnson	United Fire Group
Dixie Specialty Insurance	LUBA Workers' Comp	Zenith Insurance Co.
Eastern Alliance Insurance Co.	Mathison Insurance Partners	
EMC Insurance Companies	Owens Insurance Agency	



IIAM Awards Chairmen's Scholarships to Ten Students



Woods Van Cleve

Nicholas Gartman

Brenton Shows

Taylor Pendley

Lauren Coakley

Dylan Winborne

Katelyn Graves

Dylan Sanford

Kyle Olivia Laws

Not Pictured: Kenzie Irons

The Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to ten outstanding students for the Spring 2019 Semester. Two of these scholarships were funded by the disbanded Central Mississippi Agents Association and the Yazoo Delta Agents Association.

Established in 2003, IIAM awards \$1,000 Chairman'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 college, 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 2020 semester scholarships in the fall of 2019.

SCHOLARSHIP RECIPIENTS:

- SELDON "WOODS" VAN CLEVE**
 Woods Van Cleve, son of Seldon Van Cleve of Van Cleve Insurance, is a junior at the University of Mississippi where his major is Marketing.
- NICHOLAS GARTMAN**
 Nicholas, son of Stan Gartman of Gartman Secure Insurance Agency, is a sophomore at the University of Southern Mississippi where his major is Business.
- BRENTON SHOWS**
 Brenton, son of Brandie Shows of Lemon Mohler Insurance Agency, is a sophomore at Mississippi College where his major is Communications.
- TAYLOR PENDLEY**
 Taylor, son of Terry Pendley of Old South Insurance Agency, is a junior at Mississippi College where his major is Marketing.
- LAUREN COAKLEY**
 Lauren, daughter of Amy Coakley of Bishop Insurance Services, is a sophomore at Mississippi State University where her major is Finance and Risk Management.
- DYLAN WINBORNE**
 Dylan, son of Sandra Winborne of Insurance & Risk Managers, is a sophomore at Mississippi State University where his major is Chemistry.
- KATELYN GRAVES**
 Katelyn, daughter of Hal Graves of Boyles Moak Insurance Services, is a senior at Mississippi State University where her major is Science and Interdisciplinary Studies.
- KENZIE IRONS**
 Kenzie, daughter of Renee Irons of Vicksburg Insurance Agency, is a sophomore at Mississippi State University where her major is Music.
- DYLAN SANFORD**
 Dylan, son of David and Melissa Keyes of Insurance Associates/ Assured Partners, is a senior at the University of Mississippi where his major is Finance and Insurance Risk Management.
- KYLE OLIVIA LAWS**
 Kyle, the daughter of Bill Laws of The Bridge Group, is a sophomore at the University of Mississippi where her major is Journalism and Integrated Marketing Communications.

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- 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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