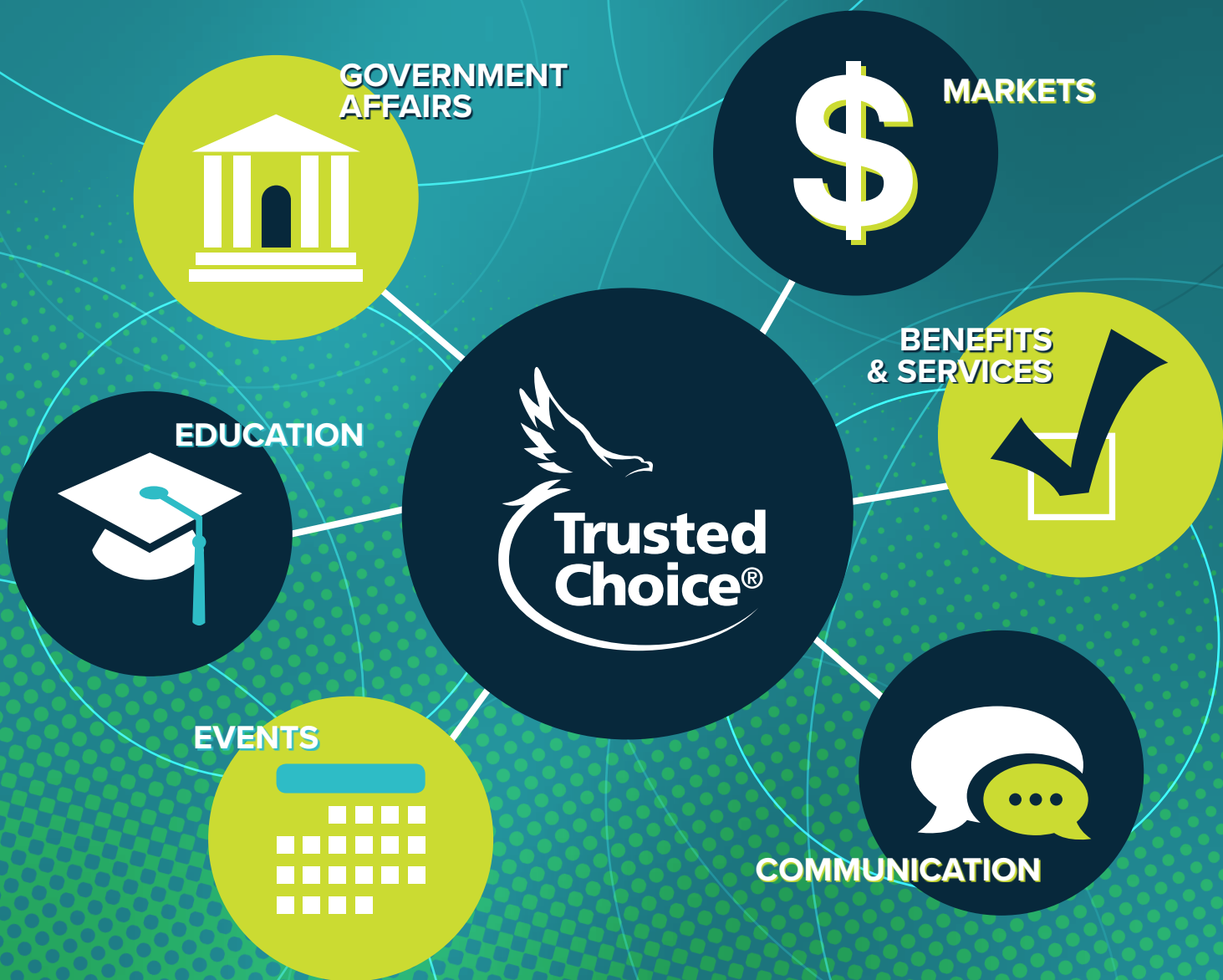


MISSISSIPPI  
**AGENT**

VOLUME 40 • NUMBER 1

WINTER 2020



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# MISSISSIPPI AGENT

VOLUME 40 • NUMBER 1

WINTER 2020

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Independent Insurance Agents of Mississippi  
124 Riverview Drive  
Flowood, MS 39232-8908

p: 601.939.9909  
iiam@msagent.org

# IIAM New Dues Schedule

The IIAM Board of Directors has approved a new dues structure to make our dues simpler and more reflective of the modern agency world. The last time our dues were changed was almost 20 years ago. Effective September 1, 2020, our annual dues will be assessed based on the following table. Thank you for your membership and rest assured we will continue to work every day to protect and support your business.

## DUES SCHEDULE (2020-2021)

MS Agency Revenue		Dues
More than	\$10,000,000	\$6,000
\$8,000,000	■ \$10,000,000	\$5,000
\$6,000,000	■ \$8,000,000	\$4,500
\$4,000,000	■ \$6,000,000	\$4,000
\$2,000,000	■ \$4,000,000	\$3,500
\$1,000,000	■ \$2,000,000	\$3,000
\$600,000	■ \$1,000,000	\$2,500
\$400,000	■ \$600,000	\$2,000
\$300,000	■ \$400,000	\$1,500
\$200,000	■ \$300,000	\$1,000
\$100,000	■ \$200,000	\$750
Less than	\$100,000	\$500

Please note that the \$300 branch fee has been eliminated.

Please call us if you have any questions or need assistance in any way.



# CHAIRMAN'S MESSAGE

by Josh Smith



On behalf of myself and the IIAM team, Happy New Year! The New Year is a time for renewal, and I'm not just talking about insurance policies. It is a physical marker of the renewing of mind, energy, and most importantly, spirit. 2019 was a very busy year at the association with continued modernization to make sure we stay relevant with the industry and our membership. Please help me carry this momentum into 2020 and support all IIAM's efforts and events.

To kick off 2020 I have some exciting news regarding convention. The 2020 IIAM Annual Convention and Trade Show theme will be "A Night in Monte Carlo". We have begun preparations for this year's convention, and while it will still be the family-friendly event that members have come to cherish, we have decided to make a few changes to continue to attract our membership and industry partners alike. This year, in lieu of a dinner/dance, we will be hosting a casino night and introducing a new event, family bingo. We will reveal other surprises as we get closer to convention including a new menu for Tuesday night and changes to the all-important sponsor drawings.

Events to look forward to in the coming months are the Young Agents Sponsored Skeet Shoot/Governor's Cup Outing April 21. This will be the third time Young Agents will host the skeet shoot at Providence Farms and YA Chair Chris Rhett is determined to make it the best one yet! Following the skeet shoot, we will rejoin at Trustmark Park in Pearl to watch Ole Miss and Mississippi State play. Ole Miss Insurance Day will be March 18 & 19 and Mississippi State's I-Day will be April 7 & 8.

The legislative session has begun for the year and IIAM will be including bill updates in the member bulletin. If you need to be added to the email list, please contact Ashton Polk at [apolk@msagent.org](mailto:apolk@msagent.org). These bulletins are the most effective and efficient way for the association to distribute information to members.

Although I am half-way through my chairmanship here with the association, I see many exciting developments still on the horizon for our association. To keep track with all that is going on, follow us on Twitter @IIAofMS and "Like" our page on Facebook.

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# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE COMMISSIONER



As my staff and I prepare for a new year and a new legislative session, I have considered everything the Mississippi Insurance Department (MID) achieved in 2019. I'd like to highlight some of those issues here.

In 2019, I approved several decreases in auto and homeowner's insurance premiums— a benefit for Mississippians statewide. The MID Consumer Services division collected more than \$3 million in benefit payments for consumers and handled more than 14,000 calls and emails. My office also took a proactive approach to protect consumer information with the passage of a cyber-security law during the 2019 legislative session.

The department received grants to create [www.MIDhelps.org](http://www.MIDhelps.org) – a dedicated website to help you understand health insurance and your healthcare benefits. We also spent a great deal of time and resources promoting the service statewide.

I am glad to report that fire deaths are down this year and fire rates have improved, saving homeowners money. There were 60 fire deaths statewide in 2019. That's down from 80 fire deaths in 2018. This year, my office used federal grant money to give more than 23,000 smoke alarms to county fire departments, for distribution to the public.

During the 2019 legislative session, the wind pool law was amended so that policyholders in the state will not be assessed for any short falls in case of a catastrophic event. Insurance companies will be assessed instead. The amendment also diverted \$3.5 million into the Rural Fire Truck Fund and Supplemental Rural Fire Truck fund for fiscal year 2020.

I am proposing further amendments to divert a portion of the surplus lines fees we have used for the wind pool. The diversion would fund the First Responders Safety Act, to provide benefits to first responders with occupational cancer and other diseases. Surplus lines fees generate between \$12 and \$13 million in revenue annually.

Hurricane season will be here before you know it. This is the time to remind your clients to protect against property loss and take an inventory of property to make claim filing easier.

I will update you on our work with elected officials once the session has ended. As always, if I can help you, don't hesitate to call my office. It's my pleasure to serve!

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TO GROW HIS BUSINESS AND  
WAS COMPETING FOR  
A LARGE CONTRACT.**

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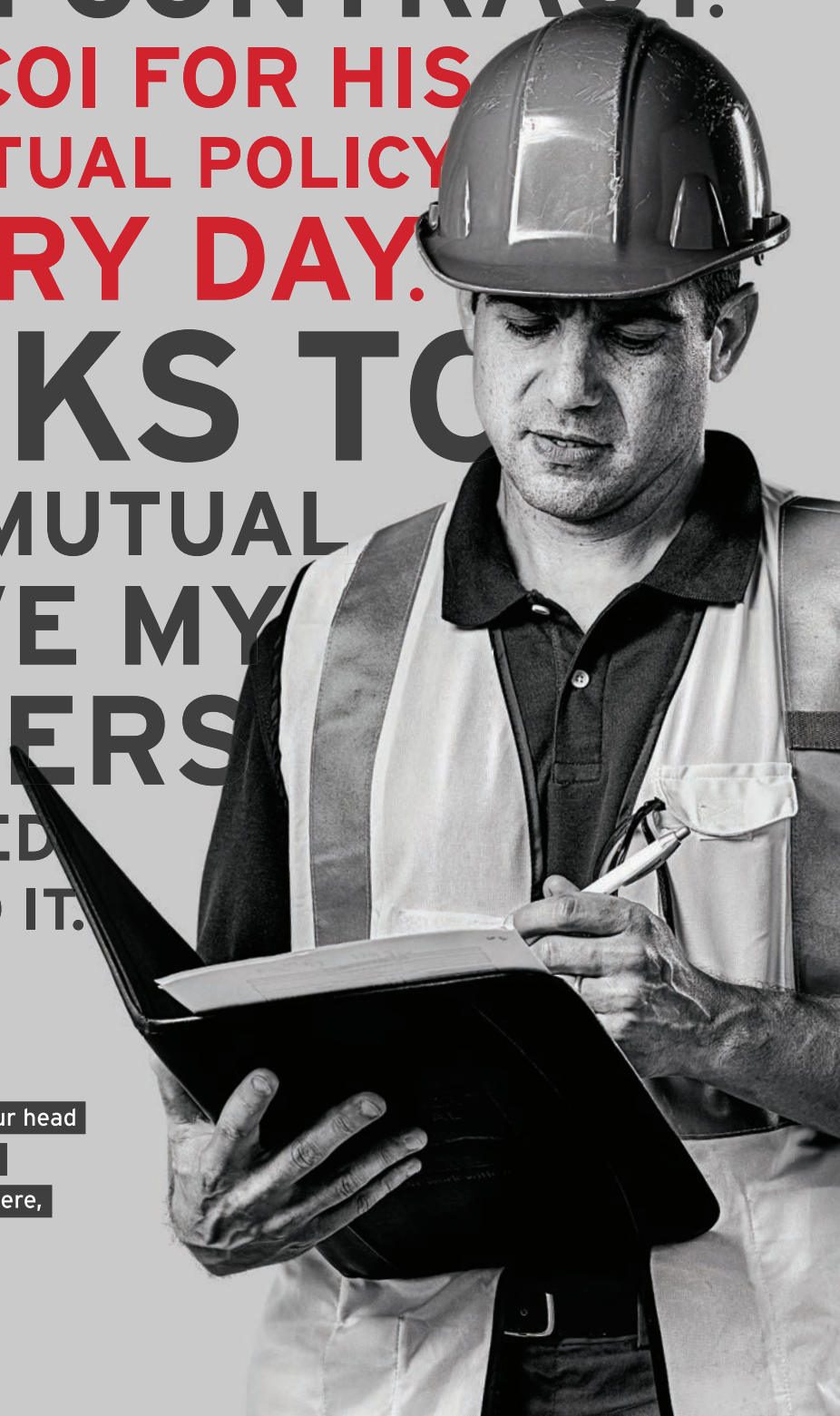
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# NEWS & NOTEWORTHIES

## Stonetrust hires three new members to their team: New Director of Compliance & Quality Management



Troy Prevot

Troy Prevot was hired as the Director of Compliance and Quality Management by Stonetrust Commercial Insurance Company. Prevot was previously the Executive VP of LCTA and was also a Senior Vice President with LUBA Workers' Compensation.

Stonetrust President and CEO, Michael Dileo, stated, "We are extremely pleased to have Troy join the Stonetrust team. He has an extensive background in insurance compliance and workers' compensation medical management cost containment. He will be a great asset to our company and he brings a wealth of experience that aligns well with our plans for regional expansion and continued rating progression."

## New Director of Loss Prevention



Brandon Lege

Brandon Lege, CSP, CHST, was hired as Director of Loss Prevention at Stonetrust Commercial Insurance Company. Brandon was formerly the Safety and Training Manager for Texas Petroleum Investment Company

in Lafayette and has more than 20 years of safety and loss prevention experience. He will have responsibility for providing risk management and safety services to all Stonetrust policyholders in eight states including Louisiana, Mississippi, Texas, Oklahoma, Arkansas, Nebraska, Missouri, and Tennessee.

## New MS Underwriter



John Moore

John Moore was hired as a Production Underwriter at Stonetrust Commercial Insurance Company and will work with agents in its Mississippi and Tennessee region. John earned his degree in Insurance and Risk Management

from the University of Mississippi and was formerly a Production Underwriter with AmFed. John is currently working on his CPCU certification.

## HUB International names Cali Benefits Consultant

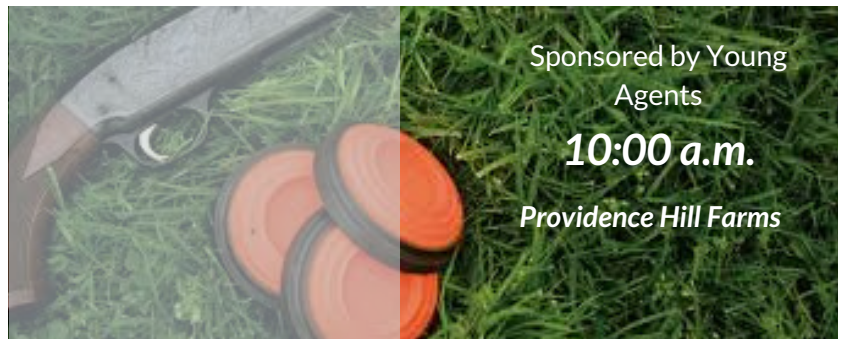


Stephen Cali

Stephen Cali is joining HUB International's Employee Benefits division, accepting the role of Sr. Vice President / Sr. Benefits Consultant.

Cali joins HUB from his most recent post as Director of Sales for GILSBAR, where he was employed since 2006. Cali oversaw all business development efforts across the U.S. for GILSBAR's benefit management segments, including population health, wellness and member advocacy, while maintaining a predominant focus on Third Party Administration (TPA) services.

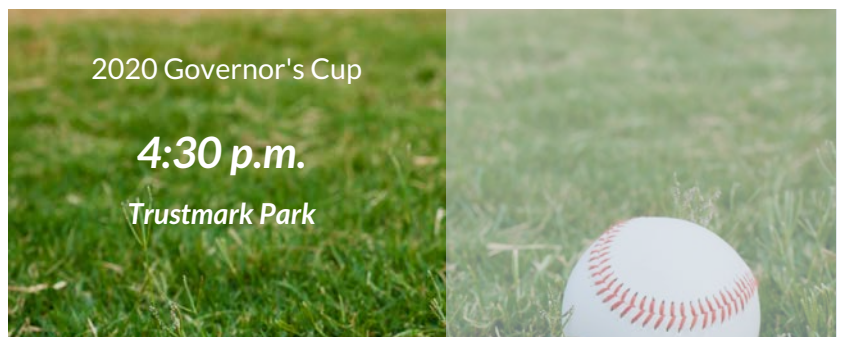
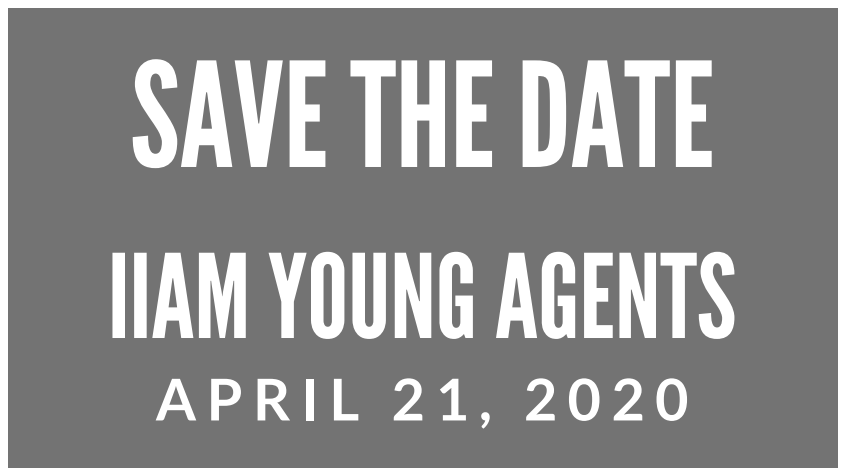
This marks Cali's second stint selling consulting and benefits services directly to retail clients. He began his career with Marsh McLennan in 1993 before moving into the arena of TPA work.



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Providence Hill Farms



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Cali brings to HUB over two decades of health insurance experience, including a depth of knowledge in the self-funded space. His resume lends itself to HUB's growth in the benefits sector, where they already control significant marketshare.

## Scott Douglas promoted to Business Development Specialist



*A message from Tiffany Hawkins, VP,  
FCCI Gulf Coast Region*

Dear Mississippi Agency Partners,  
With the recent retirement of Carol Mason, I am pleased to announce that Scott Douglas has been promoted to Business Development Specialist for Mississippi.

Scott Douglas

Scott is a native of Madison, MS and a graduate of the Ole Miss RMI program. While attending Ole Miss, Scott was

an Intern in our Underwriting department. Upon graduation in 2016, Scott joined FCCI as an Underwriter Trainee and was promoted in 2017 to a Commercial Lines Underwriter. Scott has worked with agencies in MS, AR and AL. He is very eager to help FCCI expand our footprint in the Mississippi marketplace and continue to build and serve our valued agency relationships. He looks forward to meeting all of our agency partners and working closely with you for mutual growth.

## Announcement from Beasley General Agency

Beasley General Agency is pleased to announce a new Personal Lines partner. We have contracted with Tower Hill Specialty to give our agents another GREAT option for personal property risks in Mississippi, Alabama and Tennessee. If you have any questions regarding this new partnership, please contact Tina Hughes at (601) 500-5207.

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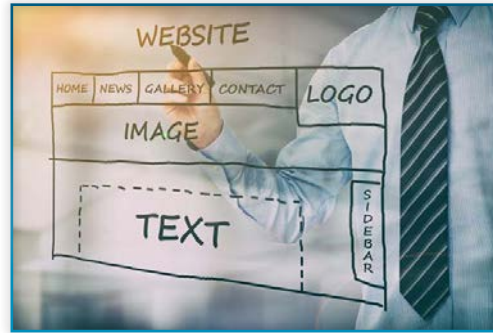
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# SMART SITE SAFETY

It won't surprise any reader of this magazine that, as the one insurance person in the family, I found myself going through his insurance papers after my father's funeral. I searched and searched for the umbrella policy I just KNEW he and my mother would have, but it was nowhere to be found. What I did find was his direct writer's local agent's name and phone number. She explained that there was no umbrella and when asked why, she was very clear: "He never asked for one." In his state, that was an acceptable answer because, like most of the United States, it required only an "order taker duty" or "duty to provide as requested". (IIABA.net/EOHappens has a map showing each state's standard of care, along with other helpful loss prevention information.)

Fortunately, it never became necessary to discover if that agent or carrier had expanded that duty by advertising or otherwise offering to go beyond that basic duty with coverage advice, exposure analysis, asset protection, and/or an ideal package of coverages to suit his needs. Any materials that indicated that the agency guaranteed a "special relationship" with its clients would have worked if we needed it.

Unfortunately, for many agencies, plaintiff attorneys DO have reason to find those indications and recent E&O claim history shows that they are having good success.

## AN AGENCY'S WEB PRESENCE HAS DUAL GOALS

Just about every agency realizes that it needs a social media presence and often, that starts with a strong website and an app. Like any marketing piece, good design starts with knowing the goal or goals. Good objectives can include:

- attracting new business
- giving current clients access to information on their account information

- allowing current clients "self-service" either because they prefer "doing it themselves" or need to do it during off-hours
- providing current clients and/or the community at large helpful insurance-related information such as disaster preparedness, differences between working with a direct writer vs. an independent agency, or the various ways property values can be computed/insured.

Most marketing seminars and E&O seminars provide very valuable recommendations but they often seem to conflict when it comes to site and app content. The marketing gurus use words like "creating client relationships", "differentiation", "hyper-value", "going the extra mile", "full coverage", proactive account rounding, "exposure analysis", and "value added". E&O seminar leaders urge caution about over-promising, creating that "special relationship", extending the "duty to provide" to coverage-recommending, and using terms like "full coverage". One multi-session attendee described feeling like the person between the rock and the hard-



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place: Should she be E&O-safe or should she be successful in an ever-more-competitive insurance marketplace?

**SAFE & COMPETITIVE**

The industry’s consensus is that an agency that waits for requests for coverage will miss important revenue opportunities and will not be competitive with other agencies that will be offering more analytical, recommendation-based insurance services. Most insurance people have a desire to guide and educate, not just follow instructions, especially if those instructions would leave important exposures uninsured.

Happily, an agency can be E&O-safe while it is presenting itself positively and proactively in the marketplace. A simple change in wording from “we will” to “we will endeavor to” can help. Here are some well-intentioned but dangerous examples of wording on websites that if shown on the “big screen” in court could turn the case against the agency, along with safer wording that still gets the message across to the site or app user.

Sample Original Site Wording	Suggested Rewording
“Full Coverage”	“Coverages that match your described needs”;
“We ensure that you have the right insurance plan to protect your family or your business”	“Our professional staff can help you select the right coverages for your family or business”; “We track our carriers’ financial rating.”
“Our financial services department can provide you with a safe retirement”	“Our financial services professionals can help you choose among retirement planning options”
“Providing the BEST solution for your own particular situation”	“We listen to what you need and provide strong coverage programs to match those needs” Be descriptive, not comparative or superlative. The word “Best” is not easy to defend!
“Complete this form to request a “certificate of insurance” and include any additional insured person to your policy”	“Please complete this form to request a certificate of insurance. You can also request a person/entity to be an additional insured.”
“Our goal is that every claim will be paid to your satisfaction”	“Our goal is that feel respected and well-informed in settling any claim that happens under the coverage you buy through us.”

E&O auditors review and comment on agency websites as part of their analyses and most Agency Principals immediately see the potential for problems when they are pointed out to them. Almost all of those Principals comment that they “just weren’t reviewing it for that exposure” when they approved the site – or the site got updated without as thorough review as when it was new. While your site may not use the exact wording

above, this may be a good time to go through it with a “jeweler’s eye” to see if modified wording is in order. You also may want to consult one of the site auditors listed on the E&O Happens site of IIABA.


**“SAY WHAT YOU DO & DO WHAT YOU SAY”**

A website or an app is not JUST a marketing tool. It really is a representation to the world (literally) of what your agency is. Even safe wording and reasonable descriptions of the agency’s business model can be used against you in a court of law or mediation if the “picture” painted on the site does not match the “reality” of your operation. What you reasonably say your agency does will be tested if a plaintiff alleges the agency’s work did not match that description.

Many agencies assure clients and prospects that each account is reviewed annually. In many of those agencies, automatic renewals are processed as they come in from the carriers with little or no pre-renewal or post-renewal or mid-term coverage review. It is not unusual for an agency to move a commercial book of business to a new carrier and discover it does not even have a record of what the client company does.

Here are some other examples of potential dissonance between a site or app description of what an agency does for its clients and reality:

What the Site or App Says We Do	The Reality in Many Agencies
“We represent many carriers and can help you decide which one is best for you.”	Few if any of the staff, including Producers, are able to point out meaningful difference between carriers’ forms in the same line of coverage.  The agency has no Coverage Spreadsheets to help differentiate between available coverage options.
“We protect your assets and can assist you in planning for your retirement needs.”	The agency has at best sparse documentation that an umbrella has been offered to every client.
“Anyone helping you with your insurance is a licensed agent.”	Not every service rep is licensed; one or more service reps is not licensed.
“We help you know what coverage you need in a confusing insurance world”	At most the agency sends out an annual exposure-update questionnaire but does not offer proactive coverage suggestions to make the account better. Some clients have not had a documented contact with the agency in years.



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What the Site or App Says We Do	The Reality in Many Agencies
“We are an all-lines agency that can help you with any of insurance-related questions and needs.”	All agency licenses are P&C or the staff with life & health licenses have little experience with those lines of insurance. A very small minority of current accounts have any non-P&C coverage.
The site has a quote request form	The agency does not have standards for immediate action on and response to web and app requests (or does have such standards but does not monitor and enforce them); clients can wait for days to hear back from the agency.
“We will partner with you to review your work contracts and make sure your coverage backs up those agreements.”	You staff are not legal experts or versed in contract law; often the contract has been signed before the agency even sees it.

**WEBSITE ESSENTIALS**

Swiss Re’s Corporate Solutions Department, like all E&O carriers, has seen plaintiff attorneys bring the defendant agency’s web-based statements as evidence of the agency’s negligence in not fulfilling its “promise” to the client. They have been very proactive in providing solid recommendations that are very easy

to incorporate into an existing agency site or app or that can be very helpful in developing a new agency site or app.

Some of those recommended “Essentials” are:

- clearly indicate the states in which the agency is licensed to offer insurance
- explicitly state that mis-statements or omitted information can and probably will change the pricing and availability that the agency can provide
- include a privacy statement (available from the E&OHappens website or your agency’s attorney) and be very clear that no information provided will be shared with other parties without the applicant’s explicit permission and provide a mechanism for the applicant to provide that permission
- encrypt all information that could jeopardize the user’s privacy and security. Those items include, but are not limited to, health information, full name, mother’s maiden name, social security and driver’s license and car registration numbers, as well as any free-form areas since the client could enter confidential information there

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- be clear that applying for insurance does not automatically lead to being insured. Specify exactly what the applicant will receive to verify that coverage has been put in force. Repeat (e.g. as a “footer”) on every page.
- obtain, by written or electronic signature, permission from any individual or business if you use a testimonial or quote from that entity
- avoid superlative and comparative words such as “the best” or “better than other providers” or “all risk” or “full coverage” or “the best insurance program”. Instead, promote the agency’s and its staff’s professionalism, experience, specialization, product line on their own merits
- set up a suspense system to ensure that the site and app information is current. Staff changes, carrier deletions and additions, product line updates, relevant law revisions, and agency hours changes and even location changes can get lost in the shuffle. One agency’s site very recently wished its visitors “A Very Happy 2010” which did not convey the message of competency that the agency intended!
- provide the agency’s credit & collection policy on any quote or coverage request page. Examples: if the prospect’s old/incumbent agency reminds them to pay their direct bills and your agency does NOT, the potential new client has no way of knowing that they should not wait for your reminder call unless you TELL them that. If their old/incumbent agency paid their agency-billed premium for them when their budget was tight and you do not advance premiums, the client deserves to be so informed. This will not only make the agency safer from E&O loss, but will begin client service off on the right foot.

### **VENDOR-PROVIDED INTERACTIVE SITES MAKE YOUR AGENCY’S DATA BASE AN EVEN MORE IMPORTANT E&O SAFETY MECHANISM**

The major vendors of agency management systems provide products that can be used as the agency’s site or that can be a “plug in” on the agency’s site. Most can also work as an app.

These products have been deservedly popular and allow integration with the agency’s data- base so that clients can not only look up their coverages, often through the agency’s portalling of the client’s policies and endorsements, but also the clients can effect service functions by interacting with the site, rather than by contacting a service rep in the agency. Clients are increasing comfortable and like “doing it themselves” at a site. Many clients want to handle their insurance matters during hours that the agency cannot be physically

available. These products, therefore, are becoming not just attractive, but necessary to meet market expectations.

It is not uncommon for an agency to offer an interactive site to its clients without verifying that its data base, which the client will now be using to get a certificate or a binder or report a loss, is not complete or accurate. Agency staff have been coping with that by using images of paper or the carrier websites – all of which is inefficient and has had its own E&O dangers – but now those dangers are accentuated. Recommended practice before opening up an interactive site to an agency’s clients includes:

- data audits for field completeness and currency
- workflows that update the agency system first (rather than doing the carrier’s site first and awaiting the download into the agency system) ensuring that backlogs of agency work are eliminated so that the system detail is as up-to-date as possible.

A very simple example might clarify the importance of site and system synchrony. An agency is short-staffed due to unanticipated staff departure and some work is not done in a timely manner. It might be the download suspense; it might be handling of an aged receivable.

The upshot is that a cancellation does not get updated in the agency’s system. A commercial lines client in that same timeframe obtains a certificate of insurance from the agency’s website and directs it to an entity for which he is working. A claim occurs during a period of “no coverage”. The agency will likely be found negligent for allowing certification of coverage when coverage was not in force. It is important to point out that, even in the absence of a loss, client confusion is enough reason to ensure that the agency’s data base is “ready for prime time”.

### **AMERICANS WITH DISABILITIES FEDERAL LAW**

One important consideration in agency website design is accessibility. 244 Federal accessibility cases were filed in 2016 in regard to public accommodation businesses. The Department of Justice responded to one defendant’s interpretation that “only physical locations are subject to Title III of the Americans with Disabilities Act (ADA) in this way:

“The United States respectfully submits this Statement of Interest to clarify public accommodations’ longstanding obligation to ensure that individuals with disabilities are not excluded, denied service, or treated differently from other individuals because of the absence of auxiliary aids and services, such as electronic technology. This obligation means that websites of places of public accommodation..... must be

accessible to people who are blind, unless public accommodation can demonstrate that doing so would result in fundamental alteration or undue burden.”

Since most agencies in their marketing materials offer its location(s) as open to clients, prospects, and visitors, it is a place of “public accommodation”. Note that the DOJ’s statement above is a Statement of Interest, not a court or administrative filing; but an agency in setting up a website would be wise to consider text alternative such as captions on-screen or available to be displayed. At minimum, this shows admirable concern for the vision-impaired and at maximum, it may keep the agency out of one of the expected multiple 2017 and beyond accessibility-based cases.

An agency’s web-presence is an integral and expected part of its overall business plan. Most clients will want and expect the agency to be accessible electronically. Agencies will continue to face strong competition and will want to differentiate themselves to keep current clients and attract new ones. Mindful setup of all information that is made available on the web and commitment

to keep that information up-to-date and carefully presented will allow the agency growth, retention, strong community reputation, and avoidance of E&O entanglements.

*Virginia M. Bates is an approved auditor and seminar leader for the ILABA/Swiss Re E&O Program as well as an educator for many other insurance subjects for state associations, vendors, carriers, and other organizations. She consults with agencies on reducing E&O exposure, profitability, Human Resource management, Best Practice processes, business planning, and sales planning/direction. She also provides in-agency and in-carrier classes and other educational materials.*

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# CLOSING THE LOOP:



## EFFICIENT OFFICE PRACTICES

### LESSONS LEARNED

*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.

#### ALLEGATIONS OF INSURED:

The insured was a poultry farmer, and on January 5, 2014, he suffered a complete fire loss to two of his chicken houses. He made a claim and his request for coverage was denied by the insurer. The broker advised the insurer that coverage was not in place for the insured’s chicken houses because the premium had not been received by the due date imposed by the broker. As a result of the denial of coverage, the insured filed a lawsuit against the producing agent, the broker and the insurer.

#### FACTS GIVING RISE TO THE LITIGATION:

The producing agent sought to procure a renewal policy for this insured’s chicken houses.

The producing agent and the broker had been writing insurance coverage for this insured since December 13, 2006, and up to the time of this renewal in December of 2013. The renewals had been placed with a couple of different insurance carriers, depending on the market each year.

The broker sent a quote and binding terms to the producing agent. The quote and binding terms gave the producing agent binding authority for ten (10) days and required a list of things, including the premium to be received within ten (10) days of the agent binding the risk. If these things, including the premium, were not received within ten (10) days, the broker advised that the policy would be cancelled flat with no coverage. The producing agent did not bind the coverage. Instead, the agent sent an application, supplemental application and premium finance agreement to the broker and requested coverage be bound. The broker, who had the pen of the carrier, issued a binder with no conditions or subjectivities.

The binder was for a policy term of December 13, 2013 through December 13, 2014. A representative of the broker emailed an invoice to the agent and advised that the premium would be considered timely if received on December 23rd. The premium was to be financed and the down payment was coming from the insured’s mortgagee. The funds from the premium finance company were received on December 18th. The down payment from the mortgage company was not received until December 26th.

During the time frame at issue, the primary agent on this insured’s account was out of the office due to extenuating family circumstances. She was the only employee of the agency that received emails related to this insured. Her out of office e-mail notification was not functioning so no one checked her e-mails during her absence. During this process, the broker emailed the agent a couple of times extending the due date for the premium. In the last email, the broker advised the agent that if the premium payment was received after January 2, 2014, that the effective date of the policy would be “re-set” to the date the premium payment was received.

The broker would not accept wire transfers or ACH payments of premiums. The agent was out of the office on Friday, December 27th. The agency mailed the premium to the broker, via the United States Postal Service, on Monday, December 30, 2013. The broker claimed the premium was not received until January 10, 2014. The broker unilaterally issued a revised binder, and “re-set” the effective dates to January 10, 2014, from the original bind date of December 13, 2013.

The insured’s loss occurred on January 5, 2014, which is in the gap between December 13, 2013, the original effective date of the coverage and the “revised” effective date of January 10,

2014. The claim was reported to the insurer and denied because the insurer and broker took the position that the insured did not have a policy in force on the loss date of January 5, 2014.

The December 13, 2013 binder identified a mortgagee. Neither the insurance carrier nor the broker gave notice of the purported change of the effective date of the policy from December 13, 2013 to January 10, 2014 to the mortgagee, so notice of cancellation of the coverage under the December 13th effective date of coverage was not sent. The position of the mortgagee and the agency was that the insurer attempting to “re-set” the effective date of the policy was a cancellation of insurance coverage by the broker and/or carrier for the period of December 13th to January 10th, and notice was required to be given to the insured and mortgagee in writing, pursuant to well established Mississippi law.

**WHAT HAPPENED?**

Multiple years of litigation ensued at substantial costs to the agency, its professional liability carrier and all other parties involved. We believed the binder, which is a temporary contract of insurance, was not cancelled properly pursuant to Mississippi law. This issue was fully briefed before the Court, but the Court denied our Motion for Summary Judgment.

Ultimately, after preparing for trial, only for it to be continued by the Court, this matter resolved at great expense to all Defendants.

**LESSONS LEARNED:**

- Always be sure your out of office email notifications are activated and functioning in your absence or that others are receiving and handling your emails in your absence. If your absence from the office is unexpected, the owners of the agency or the office manager, should always know your password, in case they are unable to reach you, due to an unexpected event in your life.
- Promptly submit premium payments to the broker or carrier upon receipt of the invoice. Again, in your absence from the office, be sure someone is looking for premium invoices and are handling prompt delivery of the premiums to the broker or insurer.
- If premium payments are required to be submitted by mail and the due date is close at hand, send them, preferably overnight, but always with a carrier, such as FedEx, UPS or USPS priority mail, where you can track receipt of same by the broker or carrier, or by certified mail, return receipt requested, if there is adequate time. Even though the binder did not have a deadline for payment of the premium and was not cancelled, if the premium payment had been overnighted on December 30th, the broker and the carrier would not have been able to even make an argument that they could unilaterally “re-set” the effective dates of coverage.

# Instant Win for Agents



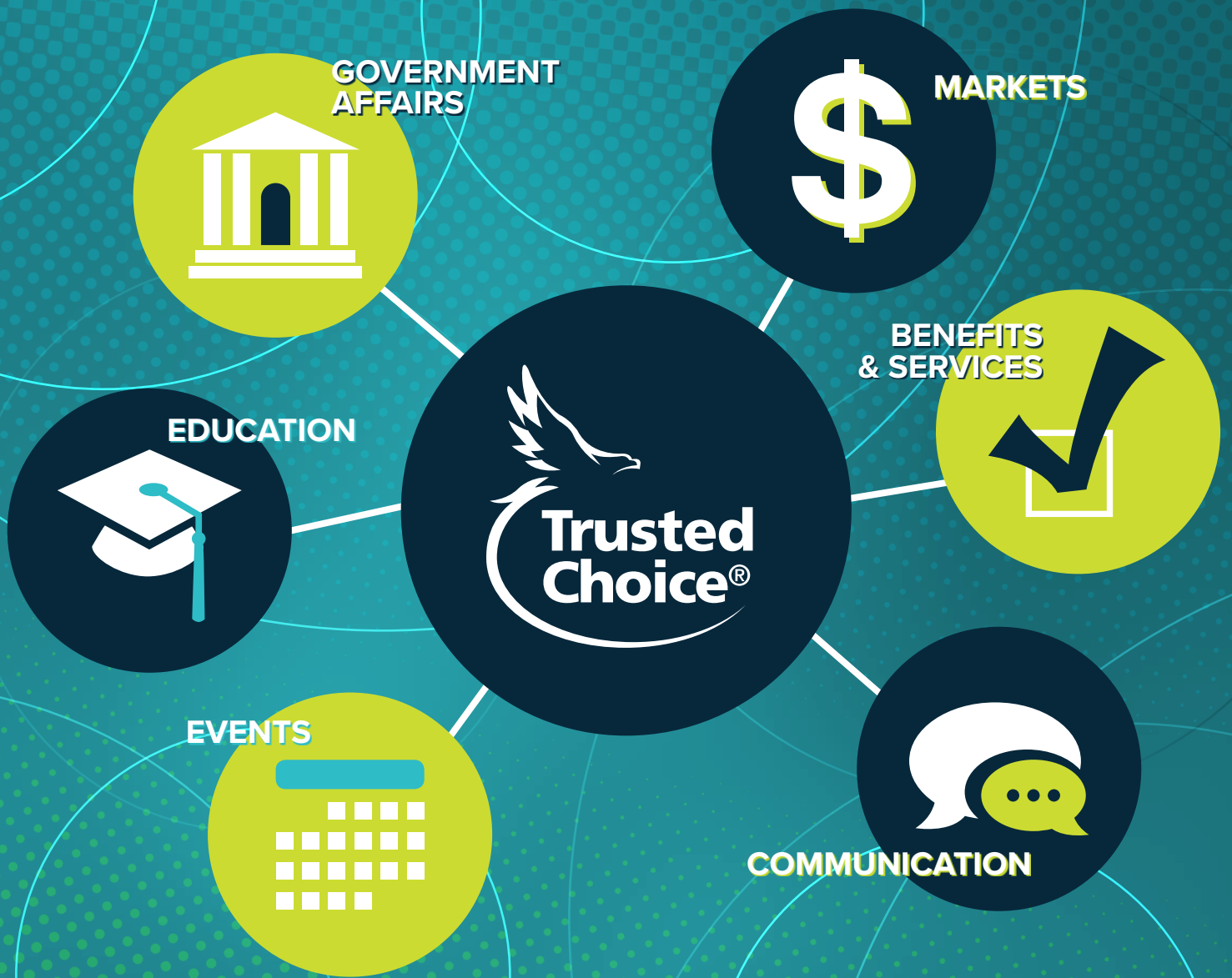
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# IIAM

## MEMBER BENEFITS AND SERVICES

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

##### TO CONTRIBUTE:

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

GENESEE YESTERDAY VS

# GENESEE TODAY

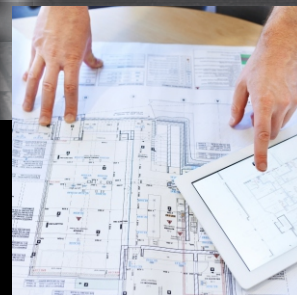
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## EDUCATION

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](http://www.msagent.org/education)

**Classroom Continuing Education**  
[www.msagent.org/education](http://www.msagent.org/education)

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

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

### HOW DO I CHECK MY CE STATUS?

Go to [www.sircon.com](http://www.sircon.com) and select  
Look Up Courses or Transcript.

## 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 2020 CONVENTION AND TRADE SHOW

IIAM's 121st Annual Convention and Trade Show will be held June 7-10 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 4. For more information, to download a registration form, or to register online, please go to [www.msagent.org](http://www.msagent.org). Hotel reservations can be made by calling the Sandestin Beach Hilton at 850-267-9500 and requesting the Mississippi Big "I" rates. To ensure your accommodations, reserve your room today. After May 4, the hotel will not offer convention rates and will increase the room rate.

Online registration is now available for associate members.

A vibrant, 3D-rendered graphic for a casino-themed event. The background is a dark red, glossy surface with circular patterns, resembling a roulette table. In the center, the text "A NIGHT IN MONTE CARLO" is displayed in a bold, golden, 3D font. The word "MONTE" is positioned above "CARLO". The letter "O" in "MONTE" contains a fan of playing cards (Jack of Spades, Queen of Clubs, King of Clubs, Ace of Clubs). The letter "O" in "CARLO" contains a roulette wheel. To the left of the "C" in "CARLO", there are stacks of colorful poker chips (green, red, black, and white). The overall aesthetic is glamorous and casino-oriented.

A NIGHT IN  
**MONTE**  
**CARLO**

**Independent Insurance Agents of Mississippi**  
**June 7-10, 2020 • Annual Convention & Trade Show**  
**Sandestin Hilton • Destin, Florida**



## 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 also host a 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 company representatives make this a great place for young agents to connect.

### HOW CAN I JOIN THE YOUNG AGENTS?

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



### WE ARE NOW ON TWITTER!

Be sure to follow @IIAofMS on Twitter to receive relevant industry news, information on upcoming events and other great content to keep you connected.

## ERRORS AND OMISSIONS COVERAGE

IIAM's E&O coverage provides you strength and stability. This program has grown into the largest and most stable insurance agents E&O program in the nation. Specifically tailored for insurance agents, coverage benefits of this program include very competitive rates, the strongest comprehensive coverage form in the marketplace and liability limits up to \$15 million. E&O coverage written through IIABA's Professional Liability Program is available to all eligible IIAM member agencies.

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

For more information, contact IIAM's E&O administrator Kathy Roberts at (601) 487-7218 or [kroberts@msagent.org](mailto:kroberts@msagent.org), or check out the Agents Professional Liability link at [www.msagent.org](http://www.msagent.org).

## RETIREMENT PROGRAMS

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

The Big "I" MEP 401(k) Plan is sponsored by Big "I" Retirement Services, LLC. It is a multiple employer plan also known as the MEP, which is a great way to lower your overall retirement plan costs while receiving consulting, helpful educational tools and low cost investment options. Big "I" Retirement Services, LLC has partnered with national firms to provide a unique member only plan that simplifies plan sponsors administrative responsibilities while limiting your fiduciary exposure. By partnering with 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](mailto:Christine.munoz@iiaba.net) to see how you can save.





## INSURANCE COVERAGE FOR YOUR EMPLOYEES

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

## INSURANCE COVERAGE FOR YOUR CLIENTS

The Big “I” Flood program through Selective delivers 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](mailto:Gregg.porter@iiaba.net)

#### RLI Programs

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

#### Big “I” Markets

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

## PREMIUM FINANCE PROGRAM

As 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](http://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.

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

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

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

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

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

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

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

## 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](https://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 MEMBER BENEFIT

The Independent Insurance Agents & Brokers of America and ACORD have launched a new Big I member benefit. On Jan.1, 2020, Big I members with annual P&C gross revenue of less than \$50 million received a complimentary license to use ACORD forms.

On Jan. 1, ACORD began charging all users of ACORD forms an End User License (EUL) fee including agents, brokers, and carriers. Currently, most agents access ACORD forms via their agency management systems or other ACORD-authorized third-party forms redistributors. IIABA negotiated an agreement with ACORD, wherein IIABA will cover the cost of the End User Licenses when accessing via a management system or redistributor, or provide an EUL discount when accessing directly through ACORD Advantage Plus Program.

The result of this agreement is that your agency will not have to pay the End User License fee to ACORD, and agents should experience no change in your management system workflow or use of ACORD forms- with the exception of an initial, and then annual, validation to confirm Big I membership. This will be executed via a click through acceptance. More background on ACORD Forms is available at [www.acord.org/forms](http://www.acord.org/forms), and members can also call ACORD directly at 845-620-1700.



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- Golf Tournament at Old Waverly
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To Register Online:  
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For more information: Contact Martha Galloway | [mgalloway@business.msstate.edu](mailto:mgalloway@business.msstate.edu) | 662.325.0357

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## AGENTS COUNCIL FOR TECHNOLOGY

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

## VIRTUAL UNIVERSITY

IIABA's Virtual University offers a wealth of current insurance industry information. With articles, resources and the Ask the Expert section, Virtual University has the answers you need. Go to [www.independentagent.com/vu](http://www.independentagent.com/vu) for more information.

## NON-INSURANCE PRODUCTS

### DOCUSIGN

Members receive exclusive discounted pricing from the industry's #1 e-signature solution, DocuSign. DocuSign is used to accelerate transaction times to increase speed to results, reduce costs, improve customer service and reduce E&O exposure. Learn more at [www.docuSign.com/iiaba](http://www.docuSign.com/iiaba).

### CALIPER

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

### OFFICE DEPOT

An exclusive office supply program with Office Depot provides members with benefits that include substantial discounts off Office Depot's retail prices, specially negotiated low prices on your most frequently ordered items, free one or two-day delivery on orders over \$50, and an easy order process

through the Office Depot Business Service Division's website at <http://bsdnet.officedepot.com> or by phone at 800-928-3376.

### UPS

Members can save up to 34% on shipping services with UPS. For more information or to enroll in this program, please go to [www.1800members.com/iiaba](http://www.1800members.com/iiaba) or call 1-800-MEMBERS.

### AGILITY RECOVERY

Agility works with over 1,000 insurance agencies helping them be prepared to get back in business after a disaster. Contact Agility for disaster preparedness services like remote location or "hot site" or their Agility ReadySuite mobile replacement office capability. Learn more at <http://www2.agilityrecovery.com/>.

### 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](http://www.iiaba.net/VRC).



# Enhance your marketing in 2020!

Get up to **\$1500** back via the **Marketing Reimbursement Program!**

## Option 1:

Up to **\$750** back for cobranding your marketing materials with the Trusted Choice® logo!



## Option 2:

**\$500** reimbursement for creating a new website through our partnership with web.com.

Amount fully covers set-up fee and first month of service.



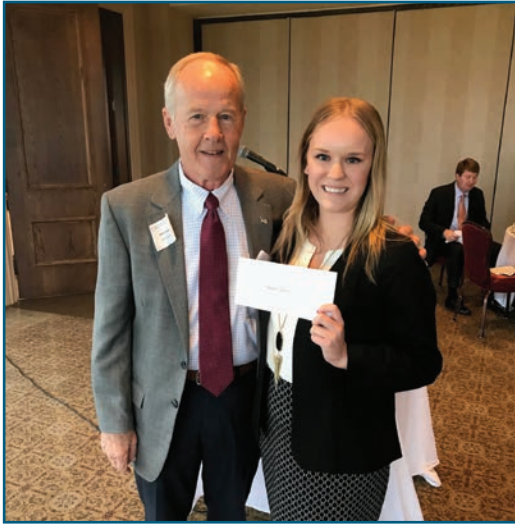
## Option 3:

Upgrade your trustedchoice.com agency listing to become an **Advantage subscriber** and receive a **50% reimbursement on your first 3 months of service of up to \$250!**



Visit [trustedchoice.com/agents](https://trustedchoice.com/agents) for more info!





## Janus & Lawrence Awarded Dixie 1752 Club Scholarships

The Dixie 1752 Club awarded scholarships at the Mississippi Insurance Education Foundation's Education Day held November 15, 2019 at the Country Club of Jackson. Ms. Hannah Janus and Mr. Blake Lawrence each received \$1,200.00 scholarships to be used as they see fit toward their education and/or career objectives. Ms. Janus, a Biloxi native, is a senior RMI major at The University of Mississippi anticipating graduation in May of 2020. After graduation, Hannah would like to intern in an underwriting assistant position to get experience before proceeding with selection of her career in the industry. Mr. Lawrence came to Mississippi State University from Franklin, TN. Blake is a senior working toward a Finance/Risk Management and Insurance degree looking forward to a May, 2020 graduation. Blake says he wants to follow in his dad's footsteps and enter the Group Employee Benefit Sales.

### **The Dixie 1752 Club would like to thank the following for their contributions to make the funds available for this year's scholarships.**

EMC Insurance Companies	United Fire Group
Safeway Insurance Company	TPI (Tim Parkman Ins)
Beasley General Agency	Frankie Box
AmFed Companies	Wright National Flood Ins.
Owens Insurance Agency	Dixie Specialty Insurance
Van Hedges	Imperial Premium Finance (IPFS)
Main Street America	FCCI Insurance Company
SCU Southern Cross Underwriters	Berkley Southeast Insurance Co
Mathison Insurance Partners	AFCO/ Prime Rate Premium Finance
Combined Benefit Administrators	

The Dixie 1752 Club is the Mississippi chapter of the national organization, "The 1752 Club" that has been in existence for over 70 years. The Club derives its name from the year 1752 when Benjamin Franklin and other investors formed "*The Philadelphia Contributorship for the Insurance of Houses From Loss By Fire*", the first mutual insurance company. The Club's membership is made up of insurance professionals for multiple areas of the insurance industry with the primary objective of education to the agents we serve as well as the industry as a whole.



# IIAM Awards Chairmen's Scholarships to Thirteen Students

The Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to thirteen outstanding students for the Spring 2020 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 Chairmen's Scholarship 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 2021 semester scholarships in the fall of 2020.

## SCHOLARSHIP RECIPIENTS:

- **ALLISON FREEMAN**  
Allison, daughter of Elizabeth Freeman with Byrne Insurance in Natchez, is a junior Mississippi College where her major is Chemistry Medical Science.
- **WILLIAM PITTMAN**  
William, son of Kristi Pittman with Renasant Insurance in Corinth, is a sophomore at Mississippi State University where his major is Business Information Systems.
- **BEN VAN CLEVE**  
Ben, son of Seldon Van Cleve with Van Cleve Insurance Agency in Indianola, is a junior at The University of Mississippi where his major is General Business/SRA.
- **DANIELLE GARFIELD**  
Danielle, daughter of Tammy Garfield with SouthGroup Insurance Agency in Bay St. Louis, is a junior at the University of Southern Mississippi where her major is Information Technology.
- **STACIE FAUVER**  
Stacie, daughter of Carlene & Don Fauver with Insurance and Risk Managers in Brookhaven, is sophomore at Copiah-Lincoln Community College where her major is Nursing.



Allison Freeman



William Pittman



Ben Van Cleve



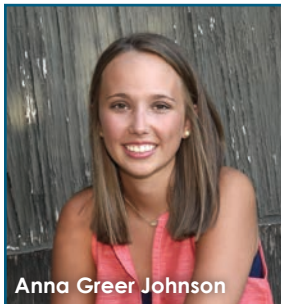
Danielle Garfield



Stacie Fauver



Thurman Caldwell, Jr.



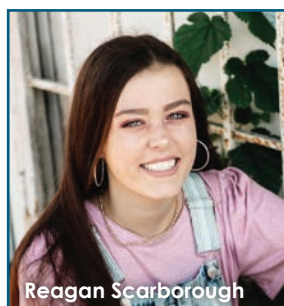
Anna Greer Johnson



Foster Cook



John Alex Floyd II



Reagan Scarborough



Elijah Hayes Kennedy



Toni Bounds

Not Pictured: Tyner Swedenburg



- **THURMAN CALDWELL JR.**

Thurman Jr., son of Thurman Caldwell with Caldwell and Meacham Insurance, is a Junior at The University of Mississippi where his major is Business.

- **TYNER SWEDENBURG**

Tyner, daughter of Steve Swedenburg with GCM Insurance Agency in Columbus, is a junior at Mississippi State University where her major is Finance with a concentration in Risk Management and Insurance.

- **ANNA GREER JOHNSON**

Anna, daughter of Jay Johnson with Cooke Insurance Center in Hernando, is a junior at The University of Mississippi where her major is Pharmacy.

- **FOSTER COOK**

Foster, son of Helen Cook with Boyles Moak Insurance in Ridgeland, is a senior at Mississippi State where his major is Business Administration.

- **JOHN "ALEX" FLOYD II**

Alex, son of John Floyd with Cornerstone Insurance & Financial in Booneville, is a senior at Mississippi State where his major is Finance with a concentration in Risk Management and Insurance.

- **REAGAN SCARBOROUGH**

Reagan, daughter of Kathleen Scarborough with BXS Insurance in Ocean Springs, is a sophomore at the University of Southern Mississippi where her major is Nursing.

- **ELIJAH HAYES KENNEDY**

Elijah, son of Matt Kennedy with Terral Insurance, is a sophomore at The University of Mississippi where his major is Music.

- **TONI BOUNDS**

Toni, daughter of David Bounds with Koonce, Erwin & Wilkes, is a junior at The University of Mississippi where her major is Integrated Marketing Communications.



# *Thank* YOU!

**HAPPY NEW YEAR** to our agents, policyholders, employees, and friends who made this past year a successful one for Berkshire Hathaway GUARD. We look forward to working with you again in 2020!

**APPLY TO BE AN AGENT AT:**

**[WWW.GUARD.COM/APPLY/](http://WWW.GUARD.COM/APPLY/)**

# Thank You to our 2019 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 2019 sponsors that made our events possible, as well as special!

## 2019 Convention Sponsors

Acadian Manager, LLC  
 Access Home Insurance  
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 FCCI Insurance Group  
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 Gulfstream P & C Ins. Co.  
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 MMA Insurance Services  
 Pennsylvania Lumbermens Mutual Ins. Co.  
 PRS Covington  
 SageSure Insurance Managers  
 Selective Insurance  
 South & Western  
 Stonetrust Insurance  
 Summit Consulting Inc.  
 Wright Flood

## Agency Management Conference

Agency Management Conference	Builders Mutual Insurance Company	MMA Insurance Services
Beasley General Agency, Inc.	Central Adjustment Company, Inc.	RISCUM
EMC Insurance Companies	Columbia Insurance Group	Southern Access Capital
Mathison Insurance Partners	CNA	Stonetrust Commercial Insurance Company
Berkley Southeast	Dixie Specialty	Summit
FCCI Insurance Group	First Insurance Funding	United Fire Group
Safeco/Liberty Mutual	Foremost Insurance	WAHVE
SCU	Genesee General	Zenith Insurance Co.
Accident Fund Insurance Company	Imperial PFS	
Bluefire Insurance	Johnson & Johnson	

## Young Agents Baseball Outing

Accident Fund	FCCI	SCU
AmFed	Foremost Insurance Group	Selective Insurance Co.
Bass Underwriters	Genesee General	State Auto Insurance Co.
Beasley General Agency	Imperial PFS	SteadPoint Insurance Group
Columbia Insurance Group	MMA Insurance Services	The Main Street America Group
Dixie Specialty Insurance	Progressive	United Fire Group
EMC Insurance	Safeway Insurance	

## Young Agents Conference

Accident Fund	Louisiana Restaurant Association SIF	LCTA Workers' Comp
Allsouth Pro	Nationwide Insurance	Lighthouse Property Insurance Corp.
AmWINS Access	Progressive	Maison Insurance Co.
Berkley Southeast Ins. Group	Strickland General Agency, Inc.	Mathison Insurance Partners
Commercial Sector Insurance Brokers	UPC Insurance	The Gray Insurance Company
Gulf States Ins. Co./Coastal	Amerisafe	UFG
American Ins. Co.	AmTrust North America	
LA Workers' Compensation Corp.	Centauri Specialty Insurance	

## Young Agents Skeet Shoot

IIAM Young Agents (Event Sponsor)	AmWINS	Imperial PFS
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## IIAM-PAC Fall Golf Outing

FCCI	CompTrust AGC	The Main Street America Group
EMC Insurance Companies	CRC Group – Jackson	Owens Insurance Agency
Berkley Southeast	Dixie Specialty Insurance	Progressive
Safeco Insurance/Liberty Mutual	Foremost Insurance	Selective Insurance
Beasley General Agency	Genesee	Stonetrust Commercial Ins. Co.
Mathison Insurance Partners	Imperial PFS	Strickland General Agency, Inc.
Accident Fund	Johnson & Johnson	United Fire Group
Central Adjustment Co., Inc.	LUBA Workers' Comp	Zenith Insurance Co.





## 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**



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