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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



The past few months have been unprecedented for the world. COVID-19 has changed all aspects of life as we know it. It is during times like these I remember why I became an insurance agent. Now more than ever our communities need us to support them through the unknown. We get to be there for our friends, family and clients. I have reminded my staff each morning that we are in the disaster business and our clients need our counseling and guidance more than ever. IIAM is doing its best to support its members by sending out member updates as governmental developments and new resources become available. It is our top priority to keep our membership informed and offer any aid we can during this time. I believe MS, the United States of America and the world will bounce back from this and we need to stay active and supportive as independent agents and an association to facilitate the recovery.

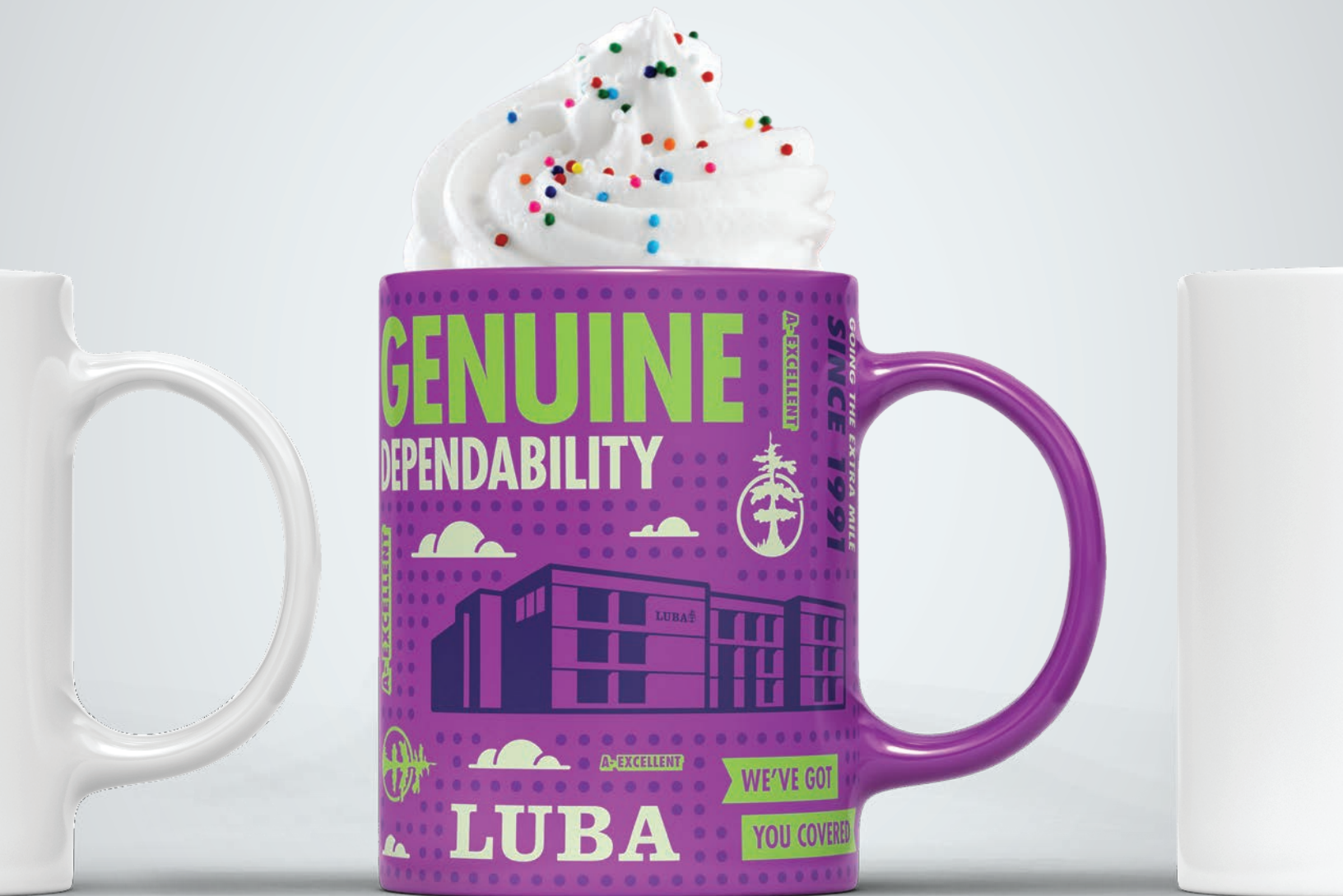
Normally I would be giving an update on our most recent events. However, in efforts to thwart the spread of COVID-19, I am delivering a summary of recent cancellations. IIAM had to cancel both young agents' events and the spring classroom continuing education. While we will not be able to reschedule the Governor's Cup, YA Chairman Chris Rhett and his committee have been able to restructure the skeet shoot and have rescheduled it for the fall. It will be held September 23 at Providence Hill Farm in Flora, MS. After the shoot, we will be hosting a catered lunch on the pavilion. Mississippi State and Ole Miss have both rescheduled their annual insurance days. The Ole Miss Insurance Symposium will be held on October 21-22, 2020. We are waiting to hear from Mississippi State for their rescheduled date and will release that to our membership as soon as we find out.

To protect our members and company partners, it was with great sadness that the IIAM Executive Committee has unanimously agreed to cancel the 2020 convention. With uncertain future government regulations, continued social distancing and closure of many restaurants and businesses, convention just would not have been the same. I hope you noticed our new logo on the cover of this magazine, which was to be unveiled at convention. We have always been known as the Big I, and this new logo connects our history to our future. We feel this change is a good indication of our association moving forward and honors our rich past.

To wrap up my final message as Chairman, I would like to thank my executive committee. Chairman-Elect Tatum Brown, Vice Chairman Scott Woods, Treasurer Ray Collins, National Director Shaw Johnson III, Young Agents Chairman Chris Rhett, Past President Ray Robertson, Seldon Van Cleve, Amy Smith, Gwen Jolly, John Morgan Mims, Terry Pendley and Bradley Tyler have all done a wonderful job this year. I thank them for their time and ideas that have supported our association's modernization. I also would like to thank you, the members. It has been a pleasure and an honor to serve as Chairman. Please be safe and healthy and I hope to see you soon.

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FROM THE COMMISSIONER

by Mike Chaney
INSURANCE COMMISSIONER



Coronavirus (COVID-19) response has taken up a good deal of time for my department. We began our response to this historic pandemic in late February, 2020.

In early March, we initiated our COOP (Continuity of Operations Plan) and the state Pandemic plan. We began analysis of the need for potential Bulletins and regulatory guidance that would be needed during the Pandemic.

The Mississippi Insurance Department (MID) office in the Woolfolk Building in Jackson was closed to the public on March 16, 2020 in order to protect staff and consumers from the spread of COVID-19.

MID staff are working remotely. However, MID staff is available to answer your insurance-related questions. We welcome your calls at 601-359-3569 and emails to consumer@mid.ms.gov. Many of our services are available online at www.mid.ms.gov

MID is closely monitoring the spread of COVID-19 (coronavirus) and working with health insurance carriers to ensure access to care for Mississippi residents.

Some of the critical steps taken so far are the following:

Consumers with fully-insured individual and group health plans will not be charged co-payments, co-insurance, or deductibles related to COVID-19 laboratory testing administered consistent with guidelines issued by the United States Centers for Disease Control and Prevention. Health Insurers are taking actions to ensure consumers have access to their prescription drugs. Consumers requesting an additional supply either due to their own concerns about being out in the public, or at the advice of their Physician, are being given priority approval review by the Health Insurer's Clinical Team.

My office has also directed insurance companies to adopt procedures that will encourage policyholders to use telemedicine in an effort to reduce the virus' spread. Additionally, Governor Tate Reeves has instructed the Mississippi Division of Medicaid (DOM) to expand and allow additional use of its telehealth services to limit unnecessary travel, clinic visits, and possible exposure through April 30, 2020.

The MID requested health insurance carriers in Mississippi put a contingency plan in place to deal with increased claims, member questions, and other communications. All carriers have complied.

The major carriers, including Aetna, Ambetter, Blue Cross Blue Shield of Mississippi, Molina, and United Healthcare, will waive the cost of medically necessary COVID19 treatment when ordered by a licensed, authorized healthcare provider.

To assist Mississippians impacted by this pandemic and the closures and quarantines it has caused, the Mississippi Insurance Department issued a sixty (60) day moratorium on the cancellation/non-renewal of policies for the non-payment of premiums, effective March 24, 2020. This moratorium shall apply to all policies issued or issued for delivery in this State.

I have had many requests about Business Interruption insurance. While the Mississippi Insurance Department often helps consumers as an advocate in the claims process, we do not have the authority to require insurers to extend coverage under existing policies the owner may have, especially if there are specific exclusions of Business Interruption coverage.

With the outbreak of the Coronavirus, some business owners may be wondering whether their insurance policies cover losses resulting from a business shut down or other losses related to the Coronavirus. So here is our advice.



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Business owners with questions about their coverage should:

1. Read their policy and contact their agent/broker or insurer directly for assistance.
2. Consider whether it is in their best interest to file a claim.
3. Consider financial stimulus options that may be available from both Federal and State governments.
4. Visit www.sba.gov for additional information.

Mississippi insurance producers, adjusters and bail bondsmen whose CE compliance periods end in March, April, May, or June 2020, should timely contact the MID requesting an extension for completing CE requirements in order to meet license require-

ments for renewals. This includes Mississippi nonresident adjusters with Mississippi as the Designated Home State. The MID will work with these licensees to ensure that they are given an appropriate opportunity to meet their CE requirements.

Property and Casualty Companies writing automobile and home owners insurance have established new policies and discounts to assist consumers affected by COVID-19. Information about individual companies may be found at www.mid.ms.gov

If I may assist you in anyway, please contact my office at 601-359-3581.

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NEWS & NOTEWORTHIES

The Main Street America Group Honors Top Field Sales Performer Susan Moran



Susan Moran

The Main Street America Group a super-regional property/casualty insurance carrier, is steadily growing in Mississippi thanks to the outstanding efforts of field marketing representative Susan Moran. Her accomplishments during 2019 placed her as the number one business development executive among Main Street America's nationwide network of field marketing representatives.

Since moving from Florida to Mississippi in 2017, Moran has doubled the amount of Main Street America's commercial lines written premium in the state. Her commitment to customers' successes generated a record number of policy quotes in 2019 – more than any other field marketing representative in the country. Moran was inducted into the 2019 Circle of Excellence, the highest honor awarded to employees for making a significant contribution to the company's success. She was one of ten

employees selected for the honor from a group of 49 nominations and 77 overall submissions.

"Susan is 100 percent committed to her agent-customers' success throughout the state of Mississippi," said Sarah Bourdeau, Main Street America's vice president, head of sales. "She works tirelessly to meet their needs and embodies our mission of taking care of our customers better than anyone else. She is an exceptional performer and is truly deserving of this recognition."

Young Agents Update



Jed James

The IIAM Young Agents Committee has elected Jed James with Renasant Insurance in Corinth to serve as Vice Chair under incoming Chair Meagan Cannada. Current Young Agents Chairman Chris Rhett states "They will make a great team and continue to move the IIAM Young

Agents program forward."



IIAM YOUNG AGENTS PRESENTS

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CRISIS MANAGEMENT COVERAGE



CRISIS!!!!

WHAT DO YOU DO WHEN YOU DON'T KNOW WHAT TO DO?

*By Richard F. Lund, J.D.,
Vice President, Senior Underwriter, Swiss Re Corporate Solutions**

Crisis! Scandal! Imbroglio! Disaster! What do these words have in common? They all relate to what could happen to your agency if someone or something causes your agency's reputation to be put on the line due to some outside force. Agencies from time to time will face significant incidents – from a disgruntled customer who turns to social media to damage your agency's reputation to an employee involved in a local scandal. Every day we see where an individual or company has had an event that suddenly causes a situation where they must deal with what are seemingly unbearable circumstances and they are thrust into the local, regional or even national news. As a result, the general public begins to take a different view of them and that could lead to a serious reputational problem.

Examples of what could happen include workplace violence, negative portrayals on social media, negative publicity from civil litigation, or even death of an individual. If you don't have Olivia Pope (the lead character in the TV show "Scandal" portrayed by Kerry Washington) on your speed dial, what do you do? You would turn to a crisis management specialist. These specialists can help an agency limit the negative impact of events on their reputation by helping you identify the issues and stakeholders, use clear decision-making to deal with the crisis, develop a plan to deal with the issues, and then proceed with the plan.

In 2016, Swiss Re Corporate Solutions implemented a new coverage for agents insured by Westport Insurance Corporation

to address just these issues called "Crisis Management." The coverage provides assistance, up to \$20,000 reimbursement per policy period, for fees, costs, and expenses incurred by a named insured in addressing a "crisis event." What is a "crisis event"? It can include the death or debilitating illness of a sole proprietor; national or regional news exposure regarding the professional services of an agency that is reasonably likely to have a negative impact on its reputation, community relations, public confidence or goodwill; an incident of workplace violence or the filing of an involuntary bankruptcy petition against the named insured. Think of this coverage as something to help protect your people, your assets, and your brand.



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Here are a few examples:

An agency had a disgruntled customer that began a social media campaign to discredit the agency due to their (unfounded) belief that the agency had failed to properly provide coverage for them. The carrier denied the customer's claim; they sued the agency and lost and then decided to exact their revenge via social media. The agency notified the Swiss Re claims department, and the claims team contacted a crisis management expert to assist in examining the problem and taking action to protect the agency's reputation.

What happens when a sole proprietor passes away and a family member wants to continue the business but is not sure what to do? In this situation, assistance is provided to help the family member take action to publicize the transition and work to develop a plan to let the public know.

Another situation might involve the negative publicity to an agency when it is determined that an employee committed a criminal act, be it fraud, embezzlement, or even some violent crime, that would cause the agency to be put in an unfavorable light. Again, the agency would contact the claims department and they would assist them in contacting a crisis management expert to help them work through the situation and help restore the public's confidence in the agency.

While the policy provision is for reimbursement, in all of these situations, the agency should contact the Swiss Re/Westport claims team at the start and they will assist them in contacting the appropriate party to help them work through the situation. Even if you aren't sure if there's a crisis event, contact them and they will be glad to help you work through it.

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**Richard F. Lund, JD, is a Vice President and Senior Underwriter of Swiss Re Corporate Solutions, underwriting insurance agents errors and omissions coverage. He has also been an insurance agents E&O claims counsel and has written and presented numerous E&O risk management/loss control seminars, mock trials and articles nationwide since 1992.*

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How agency management systems can help defend E&O claims

By John Nesbitt

Electronic communication is nothing new; independent insurance agencies have widely used e-mail and the internet for about 20 years, and there are many choices of agency management systems available. Despite this, too many errors & omissions claims still end up as a “he said/she said” credibility dispute. Documenting all interactions with customers and carriers and every insurance transaction can be critically important to the defense of an E&O claim. Without time-stamped documentation, an agency will be left with little more than its employees’ memories of conversations that may have taken place years earlier, and your E&O carrier may recommend that you settle your claim.

Agency management systems provide many benefits, not the least of which is the contemporaneous documentation they provide. Electronic documentation more definitively establishes what occurred than handwritten or paper files. Documenting a customer’s file through an agency management system is more credible evidence than paper files because the automated system creates a record of the date and time of the entries, which cannot be manipulated later. All employees should make electronic notes documenting every conversation with customers, carriers, or anyone else with whom they discuss coverage. Electronic documentation of coverages offered and declined or the specific type of coverage requested can be very persuasive evidence to defend an E&O claim.

Of course, while the quantity and consistency of documentation is important, so is the quality. Each entry about a conversation should include:

- Who - The names and roles of the person at your customer and at the agency involved
- What - The specific topics discussed and any actions or decisions reached
- When - The date and time of the conversation and any deadlines or next steps
- Why - The reason the conversation took place
- Where - Where are you in the process? If the activity can be closed, close it
- How - Was it a phone call? Email? In office visit? On location?



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Many agency management systems also integrate with other agency applications, such as e-mail and word processing systems. This can ensure that documents such as applications, quotes, change endorsements, rejections, checklists, and other correspondence is immediately placed in the customer's electronic file. If an agency's agency management system does not do this automatically, such documents should be scanned and routed to the system. Emails forwarding a copy of the policy to the customer or even just forwarding a link to the policy on the carrier's website can be documented in many systems, which can be used to confirm that the customer received a copy of the policy. Every certificate of insurance the agency issues for an insured should also automatically be entered as an activity into the agency management system. Some systems will even synchronize with

the agency's phone systems to send voice mail messages to the file.

Consider the following example in which electronic notes or a time stamped letter in the file would have helped defend an E&O claim. An agent procuring a new policy neglected to have his customer complete a required form. After realizing the mistake, the agent called the customer and asked her to come sign the form, but the customer did not do so and later had an uncovered claim. Documentation that the customer was given an opportunity to sign the form, but failed to do so, would be key to defending the resulting E&O claim. The agent said he had a log where he keeps that kind of information, which the E&O claims handler thought might establish that the agent gave his customer an opportunity to correct the initial oversight, putting at least some of the responsibility for the lack of coverage on the customer.

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However, the log the agent sent the claims handler to review turned out to be handwritten notes, which did not provide proof of when the agent made them. Without any other documentation that the customer was informed of the need to come sign the document, the claim became a simple swearing match between the customer's version of events and the agent's, on a claim in which the agent had admittedly neglected to have the customer sign in the first place. The E&O claims handler recommended settling the claim.

Handwritten notes or paper files should not be any modern agency's methods of documentation. An agency management system, when consistently and properly used, can increase an agency's efficiency and will be invaluable in successfully defending any E&O claims that arise.

John Nesbitt is an assistant vice president, claims specialist with Swiss Re Corporate Solutions and works out of the Overland Park office.



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2020 AGENCY MANAGEMENT CONFERENCE

Our annual Agency Management Conference was held February 19-20 at the Country Club of Jackson. This year we had two outstanding speakers who gave seminars on topics that are imperative to the operations of the modern agency, no matter the size! Andrew Frisbie, with LCG, spoke on how agencies of all sizes can manage their cybersecurity risk and navigate all the new cyber regulations. LCG is a cybersecurity firm that worked closely with Big I New York on agent and company compliance with New York's new cyber regulations. Following Andrew Frisbie's seminar, agents and company representatives were able to network and discuss new opportunities during the Meet the Companies Reception. The next morning, Tom Doran, with Regan Consulting, spoke on how to reinvest in your agency as well as how to measure your agency's performance and benchmark against your peer group. Following Tom's seminar, we held our luncheon where Chairman Josh Smith updated the attendees on upcoming association events and recognized the 2019 Chairmen's Scholarship recipients.



Andrew Frisbie helps agents understanding the ever-changing world of cybersecurity



Tom Doran discussing agency benchmarks and best practices

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2020 AGENCY MANAGEMENT CONFERENCE | *(continued)*



2020 AGENCY MANAGEMENT CONFERENCE | *(continued)*



A smiling couple, a woman in an orange top and a man in a grey shirt, are looking at a tablet together. The woman is holding the tablet, and the man is pointing at the screen. They are both smiling and appear to be in a professional or collaborative setting.

A Proven Partner for Your Success.

Mathison Insurance Partners is a **wholesale insurance distributor**, focused on identifying unique market solutions and providing agents with comprehensive solutions.

Commercial

- FARM & RANCH
- AGRIBUSINESS
- EXCESS CASUALTY
- SMALL COMMERCIAL:
BOTH ADMITTED
& NON ADMITTED
- INLAND MARINE
- MANAGEMENT LIABILITY
- PROFESSIONAL & CYBER
LIABILITY
- PROPERTY INSURANCE
- FINANCIAL INSTITUTIONS

Personal

- AUTOMOBILES
- WATERCRAFT
- EXCESS LIABILITY
- PRIMARY RESIDENCE
- VACATION HOMES
- VALUABLES & COLLECTIONS



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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:

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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.



Mississippi Manufacturers Association
INSURANCE SERVICES



WE SUPPORT MISSISSIPPI'S INDEPENDENT INSURANCE AGENTS

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