

MISSISSIPPI AGENT

VOLUME 38 • NUMBER 1

WINTER 2018

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CHAIRMAN'S MESSAGE

by Cecil Vaughan



As many of you know, 2017 was a very challenging year for me, especially on the personal front with the illness and passing of Jimmy Galloway. Not only was Jimmy my business partner for 30 years, but he was also a very close friend and mentor for almost 50 years. He was that big brother I never had. Not only did we work together, but we played together as well. You never know about these things, so make sure those people who mean something to you know how you feel. Jimmy left a great organization and his legacy will live on. We appreciate all of your prayers and kind words, and with God's help we will succeed.

On a lighter note, it's hard to believe my year as chairman is already past the halfway point. I recently attended a meeting of the North Mississippi Agents Association in Oxford that was very well attended and entertaining. Our local associations do a great job with their events throughout the year, so please support them as well.

Our Agency Management Conference is February 21-22 at the Jackson Country Club. The speaker for this year's event is Larry Linne who is most entertaining and informative. I had the opportunity to hear him at the Young Agents Conference last summer and he was great!

One of our goals for this year was to try to maintain the momentum we gained in our Young Agents program under the leadership of Durr's Young Agents Committee led by Brad Kent. I have to say that our current Young Agents Chairman, John Morgan Mims, has picked up the ball and run with it. Our Young Agents group continues to grow and has even added a new event for this year. In addition to their annual Baseball Outing for the Governor's Cup game between Mississippi State and Ole Miss, they have added a skeet shoot earlier the same day. Mark your calendar for April 24 because you do not want to miss these fun events. Please encourage all Young Agents in your office to get involved!

We are so fortunate to have two of our state universities who host insurance forums for our agents and company representatives. The Ole Miss Insurance Symposium is March 21-22 and the MSU Insurance Day is April 3-4. I hope you will do your best to attend these events and support our universities.

I am so proud to serve our organization this year and I look forward to completing a successful year for our association. We have a great group of agents in this state and an association staff that is second to none. It's been a real pleasure to work with them. We still have some time to go in my chairmanship and I hope to allow them to continue to do their jobs and not get in their way!

In closing, our annual Convention and Trade Show will be June 10-13 at the Sandestin Hilton. Stephanie, Kathy and Lauren are getting things ready for us to have a great time, so I hope you will join me and do some "Rockin' n Destin"!

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FROM THE COMMISSIONER

by Mike Chaney
INSURANCE COMMISSIONER



Welcome to 2018! The New Year has gotten off to a busy start. The legislature is in session, and the Mississippi Insurance Department is working diligently with legislators and monitoring any legislation that may have an effect on how agents do business. A complete legislative wrap-up will be the focus of our next article. In this article, I want to bring you up to date on a number of issues, including changes taking place at the department as well as key regulatory issues.

First, I am pleased to announce the promotion of Vanessa Miller to the position of Director of Licensing. Vanessa has been employed with the Mississippi Insurance Department for a period of nine years. During this time she has been working in the Financial and Market Regulation Division where she has demonstrated exemplary performance in all her duties and responsibilities. I know this same level of dedication and commitment will be applied to her new position. Please join us in welcoming Vanessa to the Licensing division and congratulating her on this promotion, effective February 1, 2018.

As happy as I am to make this promotion announcement, it is with mixed emotions that I announce the retirement of Wanda Magers, who retired on January 31, 2018. Wanda has been an esteemed member of our agency for 13 years. Her attention to detail has been invaluable. Her willingness to put in extra time and effort has demonstrated a commitment to excellence that we have come to depend upon. Among her accomplishments while serving as Director of Licensing are:

- Reduced paper documentation by 64% and company appointment paper flow has decreased 98%.
- Automated the State exam process which is now offered in over 13 locations within Mississippi and many locations in the surrounding states, as well as in all the US test centers as well as military sites.
- Obtained approval from the Department of Veterans Affairs (VA) to reimburse Veterans and their beneficiaries for taking the Mississippi license exam.
- Developed a new procedure to process electronic appointment invoices by email commencing April 1, 2016. This has saved agency expenses for processing, postage, envelopes, and staffing time.
- Developed a new procedure to process license renewal invoices by email commencing December 27, 2016. Annual savings exceed \$50,000 in processing, postage, equipment, supplies and staffing.

We are receiving many inquiries at the department regarding what effects the Tax Cuts and Jobs Act (TCJA) will have on Mississippi insurers. The short answer is none, although there may be some potential indirect effects from the bill that could be felt later. In other words, the tax bill presents no significant, immediate financial impact for Mississippians.

With respect to individuals, the TCJA bill:

- replaces the seven existing tax brackets (10%, 15%, 25%, 28%, 33%, 35%, and 39.6%) with four brackets (12%, 25%, 35%, and 39.6%)
- increases the standard deduction
- repeals the deduction for personal exemptions
- establishes a 25% maximum rate on the business income of individuals
- increases the child tax credit and establishes a new family tax credit
- repeals the overall limitation on certain itemized deductions
- limits the mortgage interest deduction for debt incurred after November 2, 2017, to mortgages of up to \$500,000 (currently \$1 million)
- repeals the deduction for state and local income or sales taxes not paid or accrued in a trade or business
- repeals the deduction for medical expenses

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- consolidates and repeals several education-related deductions and credits
- repeals the alternative minimum tax
- repeals the estate and generation-skipping transfer taxes in six years

For businesses, the TCJA bill:

- reduces the corporate tax rate from a maximum of 35% to a flat 20% rate (25% for personal services corporations)
- allows increased expensing of the costs of certain property
- limits the deductibility of net interest expenses to 30% of the business's adjusted taxable income
- repeals the work opportunity tax credit
- terminates the exclusion for interest on private activity bonds
- modifies or repeals various energy-related deductions and credits
- modifies the taxation of foreign income
- imposes an excise tax on certain payments from domestic corporations to related foreign corporations

The bill also repeals or modifies several additional credits and deductions for individuals and businesses.

Tax Cuts and Jobs Act Impact on ACA

The bill repeals the individual mandate, the provision in the Affordable Care Act (ACA) that requires individuals to have health insurance or face a penalty fee. Without the individual mandate, healthy people may opt out of purchasing insurance, and the number of uninsured Americans would increase by 13 million, according to the Congressional Budget Office.

Initially the tax bill included a provision that would repeal an itemized deduction of healthcare expenses. Cutting that deduction would hit people with high medical costs hard. Republican Sen. Susan Collins of Maine introduced an amendment that saved that deduction and even lowered the threshold of how much of a person's income is spent on healthcare expenses to qualify for the deduction from 10% to 7.5%.

There is no immediate impact on Mississippi insurers or premium taxes currently; however, that might change down the line. Since the bill repealed the individual mandate, this could lead to an increase in uninsured individuals. Healthy people will not be inclined to purchase health care coverage. By not having enough healthy people in the risk pool, there may be a rise in premiums. The impact of this bill won't be fully recognized until we see it take full effect in the years to come.

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Life and Health News

It was my distinct pleasure to recently announce that an agreement reached between the department and three major Mississippi insurance providers will result in lifting the age cap for coverage for Applied Behavior Analysis (ABA), a leading treatment for individuals diagnosed with autism.

State law currently mandates coverage for ABA therapies extend through age eight. (Miss. Code Section § 83-9-26). The law includes a safe harbor for coverage, pursuant to an ongoing treatment plan, beyond age 8 if medical necessity is determined to exist. BlueCross BlueShield of Mississippi, UnitedHealthcare of Mississippi, and Magnolia Health have voluntarily agreed to lift the age cap.

The MID has two new resources for individuals diagnosed with autism. An Autism Hotline (1-833-488-6472) and Autism Insurance Resources website (<http://www.mid.ms.gov/autism>) are now live and are designed to help consumers with any issues related to claiming health insurance benefits for screening, diagnosis, and treatment.

Resources on the new website include:

- An autism FAQ and glossary of common insurance terms
- A step-by-step guide to the health insurance claim/reimbursement process
- A link to a list of Mississippi licensed ABA therapy providers
- A list of providers currently in-network
- A link to the M-CHAT autism spectrum disorder screening tool
- Claim filing and credentialing procedures
- A step-by-step guide to the Mississippi Insurance Department's formal complaint process, among other resources.

Hundreds of Mississippians have utilized the Mississippi Insurance Department and National Association of Insurance Commissioners' (NAIC) Life Insurance Policy Locator tool. Since its launch in November of 2016, there have been over 500 searches for Mississippi policyholders with 68 beneficiaries being matched with \$1,130,432.54 in life insurance benefits. The Mississippi Insurance

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- Broader appetite for select risks (including Total Insured Property Values as high as \$50 million for certain industries and risks).
- Higher A.M. Best financial size (i.e., "X").
- Enhanced infrastructure to support growth.

What's Not?

- Secure financial strength that comes from being a member of the Berkshire Hathaway family.
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Department and the NAIC developed the locator in 2016 to provide search capabilities to help find lost life insurance policies and annuities. If Mississippi consumers need assistance in their search to locate a deceased loved one's unclaimed life insurance benefits, they may contact the Consumer Services Division of the MID at 1-800-562-2957 or visit the MID website at www.mid.ms.gov.

Property and Casualty News

Finally, there were an estimated one million vehicles damaged by flooding from Hurricanes Harvey and Irma inundating the market, so the department took steps to warn consumers to stay alert and aware when considering purchasing a vehicle.

To assist Mississippians in determining if a vehicle has been

flooded, the Mississippi Collision Repair Association (MSCRA) partnered with the department and the Mississippi State Attorney General's Office to offer free flood inspections of vehicles. Go to the MSCRA website <https://mscra.net/> for a list of member shops in your area. Consumers can contact a local shop and inquire if the shop is participating in the inspection program.

The National Motor Vehicle Title Information System (NMVTIS) is designed to prevent concealment of flood damage and other vehicle histories. Prospective buyers should consider obtaining a NMVTIS vehicle history report. A list of approved NMVTIS vehicle history report providers can be found at the official NMVTIS website at <https://vehiclehistory.gov/nmvtis-vehiclehistory.html>.

Consumers can also use the National Insurance Crime Bureau's VINCheck® database to see if the vehicle had a claim for flood or other damage filed. VINCheck is a free public service available at www.nicb.org/vincheck. For used cars, consumers can also check references services such as Carfax.

More Licensing News

To expand upon a licensing division accomplishment mentioned earlier in this article, the United States Department of Veteran Affairs has approved the reimbursement of the Mississippi licensing exam fees through a veteran's reimbursement program. Each examination is \$52 and the reimbursement program is retroactive effective September 15, 2017.

The Department of Veterans Affairs (VA) can reimburse veterans for taking a licensing or certification test. For information on the process, veterans can go to the following websites:

US Department of VA Affairs Licensing & Certification

https://www.benefits.va.gov/gibill/licensing_certification.asp

VA Licensing & Certification Pamphlet

https://www.benefits.va.gov/gibill/docs/pamphlets/lc_brochure.pdf

Application for Reimbursement of Licensing or Certification Test: VA Form 22-0803

<https://www.vba.va.gov/pubs/forms/VBA-22-0803-ARE.pdf>

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NEWS & NOTEWORTHIES

Brian Johnson, Senior Vice President at Fisher Brown Boffrell Insurance, Inc., Appointed to Serve on the Jackson State University Development Foundation Board



Brian Johnson was recently appointed to serve on the Jackson State University Development Foundation board. Brian has 12 years of experience in the insurance industry and has a master of business administration degree from Jackson State University and a bachelor of business administration degree from Alcorn State University. Brian was

also recently recognized as one of the 2017 Top 100 Producers in the country by Insurance Business America magazine.

LUBA Workers' Comp Named Company of the Year by The Louisiana Association of Business and Industry (LABI)



Stephen Waguespack, LABI president and CEO, presents Mike DePaul, Chief Operating Officer of LUBA Workers' Comp, with LUBA's Company of the Year Award.

LUBA Workers' Comp, a regional casualty insurance company, was named Company of the Year in the 100 employees or less category of the Louisiana Association of Business and Industry's 2017 Free Enterprise Awards. The awards recognize companies with an unparalleled dedication to their clients, employees, and local communities.

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services, and provide support for their communities to grow and prosper,” said Stephen Waguespack, LABI president and CEO.

Mike DePaul, LUBA Chief Operating Officer, accepted the award on behalf of LUBA Workers’ Comp at a reception where LABI formally recognized the recipients. “Being selected for this award by such a well-respected and highly regarded organization as LABI means a lot to our team,” said DePaul “Everyone at LUBA works hard to deliver an exceptional product and ‘go the extra mile’ every day for the independent insurance agents and policyholders we serve.”

Trent Bondy, LUBA Workers’ Comp Vice President and Sales Manager, Named Top 40 Under 40



Trent Bondy, Vice President and Sales Manager of LUBA Workers’ Comp, was named a Top 40 Under 40 honoree by the Greater Baton Rouge Business Report. The list recognizes the capital region’s brightest young leaders, innovators, and business professionals.

Trent has been with LUBA

Workers’ Comp for 12 years and has played a key role in expanding the company into Mississippi, Texas and Arkansas. Since Trent joined the sales team, LUBA has grown to become the fourth largest writer of workers’ comp in Mississippi and gained over \$15 million in annual premium. Trent is a member of the Fore!Kids Foundation, which funds programs for needy children in the New Orleans area, and a board member and past president of Karnival Krewe de Louisiane, a local mardi gras krewe that raises money for cancer research, education, and patient care.

“We are proud to highlight these deserving honorees who represent the best and the brightest in our area,” said Julio Melara, President & CEO of the Baton Rouge Business Report “Trent not only stands out because of his professional achievements but also his dedication to giving back to the community. We are excited to see where his career continues to take him!”

The honorees were selected by a panel of community leaders and staff members who reviewed a total of 543 nominations.

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In the Groove.

5 Steps for Onboarding New Producers

By Bill Harwood

New producers face a dual challenge when they join an agency: absorbing the massive range of information about their new employer, and gaining a clear understanding and appreciation for their new working environment.

The solution? A comprehensive and disciplined onboarding experience. According to the Brandon Hall Group, organizations with a strong onboarding process improve new hire retention by 82% and productivity by more than 70%.

A full orientation is essential for fully assimilating new employees to your agency—and, ultimately, to their success as a representative of your firm. But most new-hire orientations are limited to the agency's history, organizational chart and management team, brief descriptions of key staff and business units, and an introduction to the department they'll be joining (yawn).

1) DEVELOP A FORMAL PLAN.

Build a comprehensive, organized onboarding plan and timeline for the new hire. The onboarding plan should:

- Identify all critical knowledge elements the producer must acquire.
- Register all operational elements they must understand and execute.
- Document all critical background and historical contexts they need for efficient and effective performance.

An effectively designed onboarding plan expands the new hire's knowledge beyond their own practice, creating opportunities to not only meet and greet but engage with other individuals from the other practices or service teams. A holistic menu of what the agency offers creates a culture of collaboration from day one—and it can prove beneficial down the road.

Ideally, the onboarding plan should include detail for the first two or three weeks, with day-by-day goals and activities. After the first few weeks, it should transform into a month-to-month plan with big-picture objectives and goals for the individual to map into their days and weeks on the job, as well as real work contributions.

The plan must strike a balance between self-directed activities that motivate direct action and manager engagement that adds important details and context—and ensures the individual's onboarding stays on track. The onboarding plan should also include firm, realistic deadlines to hold your new hire accountable, plus give them a sense of accomplishment as they complete tasks on their list.

2) DON'T CURB THE ENTHUSIASM.

The traditional orientation process is fine, but it lacks passion, and it fails to give new employees enough opportunity to interact and engage with the content. The best orientations for today's worker offer extensive interaction with a firm's value proposition and strategy, including specifics about competitive advantages in the agency's territory and markets.

Ask yourself questions like: What differentiates your agency from the rest? Why did your new hire make the best choice by joining your agency? Why are you passionate about what you do? Good producers have a clear understanding of insurance coverage and sales tactics; great producers also lead with excitement and emotion. Give your salesperson the heart fuel they need to get their engines revving early, and keep it going to make sure they accelerate into the future.

Giving a new salesperson an assignment to research and articulate your agency's value proposition is an excellent, self-paced task for not only acquiring the necessary perspectives on operations, but also engaging with multiple internal resources. The process builds relationships across the agency, giving the new hire access to a range of valid perspectives on what drives agency success.

3) GAUGE EXISTING KNOWLEDGE AND SKILL LEVEL.

Next comes a big challenge: accurately understanding the new employee's knowledge, skills and competencies. While professional designations and certifications are decent indicators of previously acquired professional knowledge, how the employee

has used and leveraged their knowledge and skills in prior jobs can also be influenced by the environment of their prior agency.

For example, was your new recruit the lead resource or subject expert for certain topics, or was their role supporting the lead resource? Can they cite contextual examples or stories of how they applied their expertise to provide advice to a client? How complex were some of their account or clients?

Engage in open and positive discussion about the use and application of a new salesperson's knowledge and skills at their previous agency. Don't interrogate or give the impression that you are disappointed in what they tell you—very few new hires will share the exact skills and competencies of the most proficient of your existing staff. Most will be anxious to get involved and contribute as quickly as possible, but your agency's accounts may have other complexities, internal workflows and decision-making processes to which they must adjust.

4) COMPARE AND CONTRAST.

As you compile a summary of the new hire's knowledge and skills through ongoing discussions and interactions over their first weeks, you should also compare that summary with known job requirements. Most should already be codified in job descriptions, but your active engagement with the new hire will likely generate important customized knowledge and skills that will flesh out the original job description. For example, the role may have unique elements related to the type of accounts or territory the new hire will be responsible for.

Ultimately, the two-step process of compiling detailed knowledge and skills, then cross-referencing those elements to exact job needs, will serve both the new hire and manager well. The manager obtains an advanced set of validated expectations, while the new employee receives a detailed breakdown of most critical elements of the job.

5) SUSTAIN THE ENTHUSIASM.

Providing encouragement and observations immediately will set the pattern for future feedback discussions. After that, hiring is an investment that requires attention. Set up time each week to meet with the new recruit—you may have them accompany you to client visits or meetings, but that's no substitute for one-on-one time.

Try meeting every Monday for 20 minutes to set the week's objectives, and again on Thursdays to review progress. Ask questions and encourage the new hire to share their observations and perceived challenges. Part of creating an open dialogue is

avoiding judgement. Listen and offer suggestions—jumping to conclusions early in the process doesn't do any good.

As a new producer's onboarding moves past the initial phase and into the regular execution of their responsibilities, transitioning into ongoing development marks the handoff between the agency's onboarding track and the company's performance management process. New hires often sense a strong drop-off in coaching and feedback after demonstrating core performance over their initial three months with an agency—a transition gap with many negative consequences, considering most new employees are still adjusting into an agency during their first year of employment.

At most agencies, full orientation to a book of business happens over the 12-month renewal cycle. Regardless of account similarities, the full profile of accounts and the multitude of relationships involved with both clients and carriers is not complete until the producer has handled all renewals. And in addition to the account work, the new employee is still building cross-departmental relationships and skillsets during that first year.

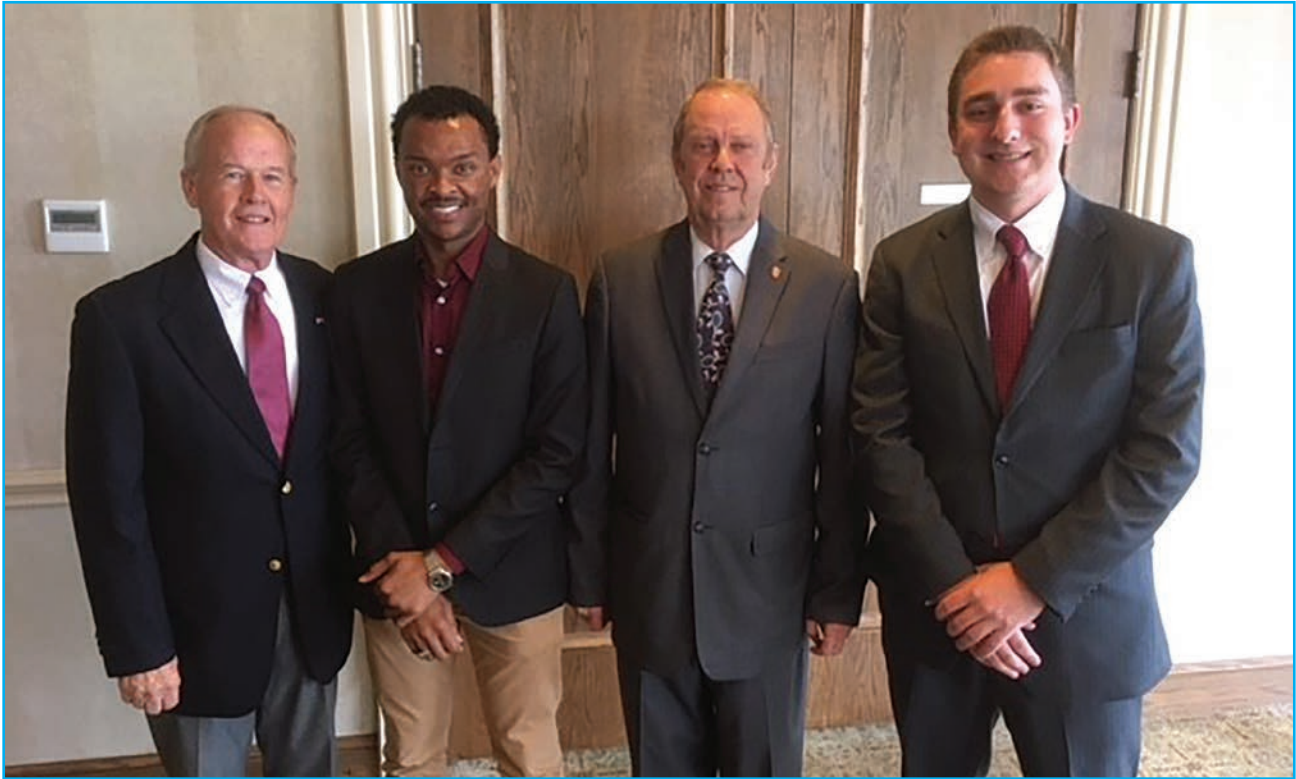
Even with solid introductions to all resources and experts at the beginning, a relationship isn't strong until a new employee regularly works with others to solve issues at hand. Once these relationships actualize, your new hire will achieve significantly higher job productivity—as well as job satisfaction.

With this combination, clients get better service, the new salesperson gains confidence and feels appreciated, and the agency team becomes stronger and more effective.

Bill Harwood is co-founder and managing partner of New Level Partners, LLC, a learning and development company specializing in insurance.

NEW LEVEL PARTNERS offers affordable options for IIA members to train 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. Go to <https://iiamstore.mycoursecenter.com/> for more information or to register.

Two Selected for Dixie 1752 Club Scholarships



L-R: Erik Case (Dixie 1752 Club), Dekendrick Rushing (MSU), Commissioner Mike Chaney, Robert Kudlicki, III (UM)

Dekendrick Rushing and Robert Kudlicki III are the 2017 recipients of Dixie 1752 Club Scholarships presented recently at the Mississippi Insurance Education Foundation's 36th Annual Insurance Education day. Both young men are seniors at their universities and plan to enter the insurance industry upon graduation.

The Dixie 1752 Club has been in existence in Mississippi since 1941. The Club derives its name from the year 1752 when Ben Franklin and other investors formed "The Philadelphia Contributionship for the Insurance of Houses From Loss By Fire"—the first mutual insurance company. The Philadelphia Contributionship remains in business today. The Club is made up of members from diverse areas of the insurance industry but with a common focus, education. Education to the independent agents they serve as well the industry the members represent.

This year's scholarships were made possible by the generous contributions and support of the following:

- Safeway Insurance Company
- AmFed Companies
- Tim Parkman Insurance
- SCU – Southern Cross Underwriters
- Frankie Box
- Beasley General Agency
- Mathison Insurance Partners
- AFCO Premium Finance
- Owens Insurance Agency
- Dixie Specialty Insurance
- EMC
- United Fire Group

Over the last 20+ years, the Dixie 1752 Club has awarded many thousands of dollars in scholarships to students at Mississippi institutions with a major or concentration in insurance. We look forward to continuing that tradition for many years to come.



THANK YOU

2017 IIAM

Event Sponsors

We always take the time to thank our events sponsors immediately following the specific event, but wanted to say an extra thank you to all of our 2017 Event Sponsors! Thank you for making these events possible!

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EMC Insurance
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Foremost Insurance
Genesee General
Imperial PFS
Johnson & Johnson
Liberty Mutual Insurance
LUBA Workers' Comp
Main Street America Group
Mathison Insurance Partners
Owens Insurance Agency
Safeco Insurance
Safeway Insurance Group
SCU
Selective Insurance Company of America
TPI – Tim Parkman, Inc.
United Fire Group

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 or www.iiaba.net. If you need your login and password for these sites contact Lauren Hawkins at lhawkins@msagent.org.



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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

IIAM

MEMBER BENEFITS AND SERVICES

EDUCATION

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

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

Agents who need continuing education hours can choose between classroom and online courses. Classroom courses are offered throughout the year at the IIAM office and around the state. On-demand online training through ABEN webcasts let students choose from multiple courses, all from the comfort of their home or office. With interactivity, expert instructors and no testing requirement, ABEN is the option for year-round continuing education or when you need those last-minute hours to renew your license.

WHERE DO I REGISTER FOR THESE COURSES?

Agents License Review – www.msagent.org/education

Classroom Continuing Education
www.msagent.org/education

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

ABEN Webcasts – iiam.aben.tv

HOW DO I CHECK MY CE STATUS?

Go to www.sircon.com and select
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 over 600 participants.

WHAT DO I NEED TO KNOW ABOUT THE 2018 CONVENTION AND TRADE SHOW?

IIAM's 120th Annual Convention and Trade Show will be held June 10-13 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 7. For more information, to download a registration form, or to register online, go to www.msagent.org. Hotel reservations can be made by calling the Sandestin Beach Hilton at 850-267-9500 and requesting the Mississippi Big "I" rates. To ensure your accommodations, reserve your room today. After May 7, the hotel will not offer convention rates and will increase the room rate.

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

HOW CAN I JOIN THE YOUNG AGENTS?

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

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COMMUNICATIONS

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

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. The Agency E&O Umbrella program provides broad coverage over primary casualty lines, including E&O with limits available up to \$10 million over underlying primary E&O policy.

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

For more information, contact IIAM's E&O administrator Kathy Roberts at 601-939-9909 or kroberts@msagent.org, or check out the Agents Professional Liability link at www.msagent.org.

INSURANCE COVERAGE FOR YOUR EMPLOYEES

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

Group Dental and Group Vision at competitive group rates through an IIAM endorsement with The Guardian Life Insurance Company of America. For information, contact Christine Munoz at Christine.munoz@iiaba.net or 800-848-4401.

RETIREMENT PROGRAMS

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

The Big "T" MEP 401(k) Plan is sponsored by Big "T" 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 "T" 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 Mesirow Financial, a 3(38) fiduciary and MVP Plan Administrators, a customer service oriented record-keeper, the Big "T" MEP 401(k) Plan is designed to maximize cost savings and the unique association design.

The Big "T" 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 "T" IRA Program is designed to offer maximum flexibility at a competitive cost.

HOW DO I SIGN UP FOR THE IIABA RETIREMENT PROGRAM?

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



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

RLI Programs

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

Big “I” Markets

703-647-7800 or 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 with account holder activity data and electronic communication statistics; online quoting (new, renewal, AP); premium finance and ethics continuing education classes at no charge; IPFS Connect® mobile app, which allows you to make payments, check account status, view detailed policy information, and more; software integration with agency management systems; eForms sent to both agents and account holders; online payments for both down payment and monthly installments; cancellation alerts via email and text message; agency profit-sharing arrangements; and financing for difficult items, such as audits.

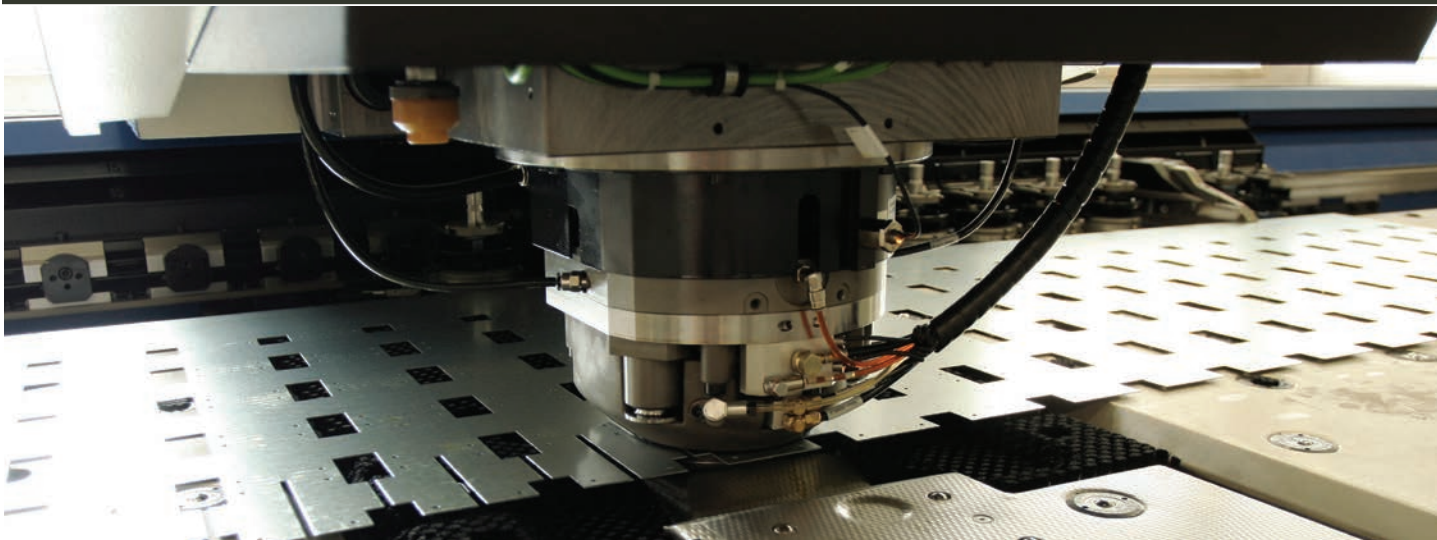
To learn more, please visit ipfs.com or contact your local representatives: Alexander Beck: 601-715-2412 or Jamie Renton: 504-616-4931.

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

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- Exclusive access to our Privacy Breach preparation and crisis management portal
- We are the endorsed carrier of the Mississippi Manufacturers Association

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Contact:

Abby Weathersby, Territory Manager
aweathersby@berkleysig.com
601-581-4136



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Berkley Southeast Insurance Group is a member company of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best. Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

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resources listed above, go to TrustedChoice.com/agents.

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

AGENTS COUNCIL FOR TECHNOLOGY

The Agents Council for Technology, ACT, is a partnership of independent agents, companies, technology

vendors, user groups and associations dedicated to enhancing the use of technology and improved work flows within the Independent Agency System. ACT has created a website of valuable information designed to provide practical technology information for independent agents and brokers and to describe more about the ACT initiative. Go to www.iiaba.net/act for more information.

VIRTUAL UNIVERSITY

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

[EXPERIENCE.]



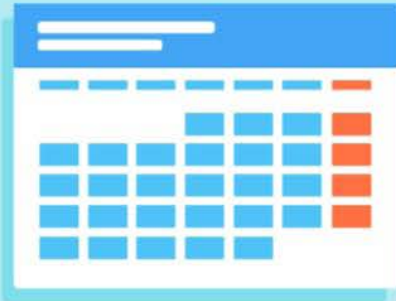
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2018 IIAM Calendar of Events

February 21-22

Agency Management Conference
Country Club of Jackson - Jackson

April 24

Young Agents Day
Skeet Shoot (a.m.)/Baseball Outing (p.m.)
Providence Hill Farm - Jackson/Trustmark Park - Pearl

June 10-13

Annual Convention and Trade Show
Sandestin Hilton - Destin, Florida

August 2-4

IIAM/IIABL Young Agents Conference
Ritz Carlton - New Orleans, Louisiana

October 18

IIAM-PAC Fall Golf Outing
Dancing Rabbit Golf Club - Philadelphia

NON-INSURANCE PRODUCTS

DOCUSIGN

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

CALIPER

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

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

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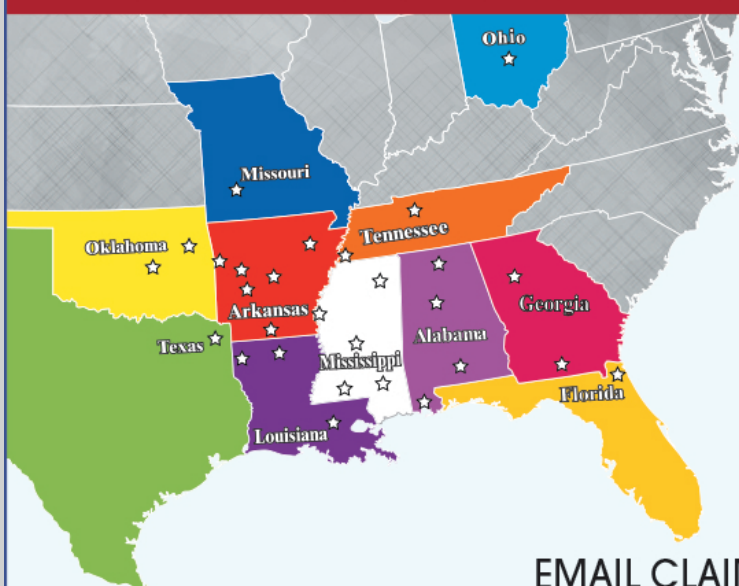
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AGILITY RECOVERY

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IIAM Awards Chairmen's Scholarships to Eight Students



Noah Allen

Abby Coleman

Taylor Gray

Shaw Johnson IV

Kasey McKee

Baylee Turner

Clay Wooley

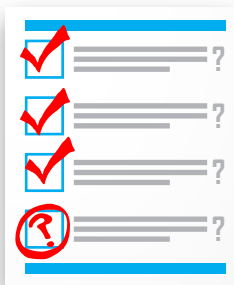
John Wooley

The Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to seven students for the Spring 2018 semester. For the first time, IIAM also awarded one additional scholarship to a student on behalf of the recently disbanded Central Mississippi Agents Association.

Scholarship recipients:

- Noah Allen, son of Roby Allen of Ross & Yerger Insurance in Jackson. Noah is a sophomore at the University of Mississippi where his major is Business.
- Abby Coleman, daughter of Diane Coleman of Ross & Yerger Insurance in Jackson. Abby is a sophomore at the University of Mississippi where her major is Nursing.
- Taylor Gray, daughter of Scott Gray of Insurance Solutions of Mississippi in Meridian. Taylor is a junior at the University of Mississippi where her major is Exercise Science.
- Shaw Johnson IV, son of Shaw Johnson III of SouthGroup Insurance Services in Clarksdale. Shaw is a sophomore at the University of Mississippi where his major is Accounting.
- Kasey McKee, daughter of Tina McKee of Renasant Insurance in Corinth. Kasey is a sophomore at Northeast Community College where her major is Nursing.
- Baylee Turner, daughter of Danny Turner of Renasant Insurance in Corinth. Baylee is a junior at Mississippi State University where her major is Elementary Education.
- John Wooley, son of Dudley Wooley of Ross & Yerger Insurance in Jackson. John is a sophomore at the University of Mississippi where his major is Accounting.
- Clay Wooley, son of Dudley Wooley of Ross & Yerger Insurance in Jackson is the recipient of the first Central Mississippi scholarship. Clay is a senior at the University of Mississippi where his major is Mechanical Engineering.

Established in 2003, IIAM awards \$1,000 Presidential Scholarship annually. These scholarships are open to any full-time student who is a sophomore, junior or senior at any accredited Mississippi community college or public or private college or university and a dependent of a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2019 semester scholarships in the fall of 2018.



LESSONS LEARNED

ALWAYS ASK ALL APPLICATION QUESTIONS

By: David A. Barfield

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Pettis, Barfield & Hester, P.A.

4450 Old Canton Road, Suite 210

Jackson, MS 39211

Facts Asserted by the Parties:

An agent took a new application for a commercial property policy for a local motel. In completing the application, the insured (new purchaser of property) advised that there had been no crimes at the property in the three (3) previous years.

At a subsequent renewal, although a new application was completed, this question was not re-asked by the agent. Also, at renewal, the only pages of the application submitted by the agent and/or customer service representative to the insured were the first page and the signature page, not the entire application, and more specifically, not the page that contained the crime question.

During the renewal policy term, a guest was fatally shot in the parking lot. This led to the claim at issue, and the motel was sued. The motel sought defense and indemnity from the insurer. The insurer denied the claim because it allegedly found evidence that numerous crimes had been committed on the property prior to the renewal application, several during the previous policy years.

The insurer filed a declaratory judgment action seeking an order that there was no coverage for the insured, due to alleged misrepresentations by the insured on the application. The agent admitted, that at renewal, these questions were not asked again and that the entire application was not sent to the insured.

The alleged misrepresentations related to whether any crimes had been committed on the property in the previous three (3) years.

What Happened?

The case was ultimately settled by the carrier. Fortunately, the agent was not added as a party, and was not sued separately. However, he was deposed, as a witness, and had to put his errors

and omissions carrier on notice of the potential claim. As such, counsel had to be retained on his behalf. The agent had to take time away from selling insurance to his clients in order to meet with counsel to be prepared for his deposition and then attend his deposition with defense counsel. Preparing for and giving a deposition is not an enjoyable experience, nor is it productive for your business. This was ultimately a very good result for the agent.

Lessons Learned:

The agent does not always come out of this situation this easily. The lesson learned is to always be sure you ask all questions on the original and renewal application, and review the entire application and, any supplemental application, with the insured each year prior to getting the application signed, if one is required. Also, always present the insured with the entire application and supplemental applications that are being sent to the broker or company. And never just send the insured the signature page of an application. You cannot assume that the answers to the questions will be the same, just because you were not aware of anything that would have changed the answer(s) to the question(s). After all, we all know what happens when we assume.

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

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