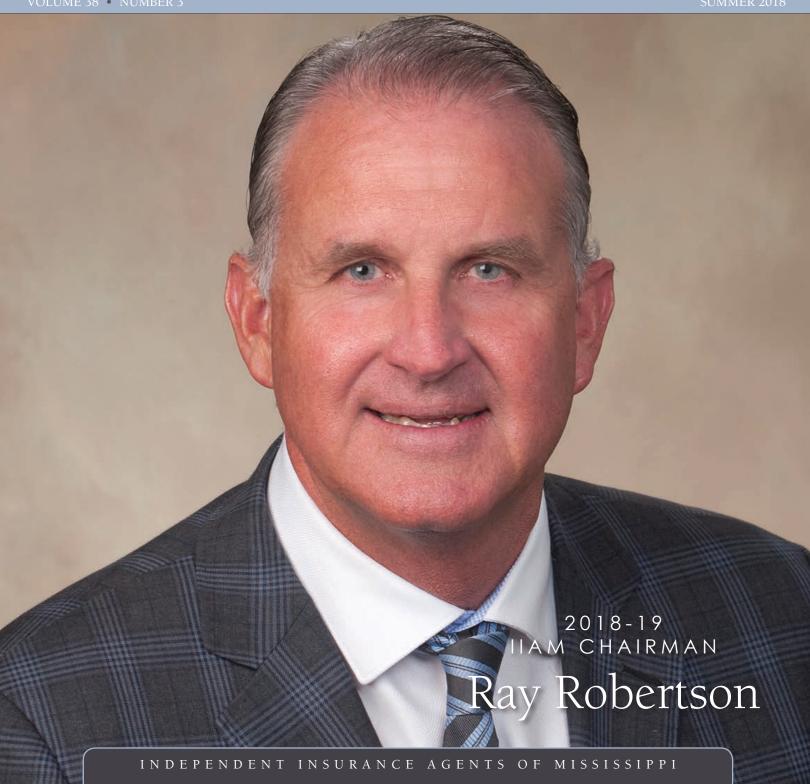
# M I S S I S S I P P I

VOLUME 38 • NUMBER 3



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# MISSISSIPPI A SISSIPPI

VOLUME 38 • NUMBER 2

SPRING 2018

# **DEPARTMENTS**

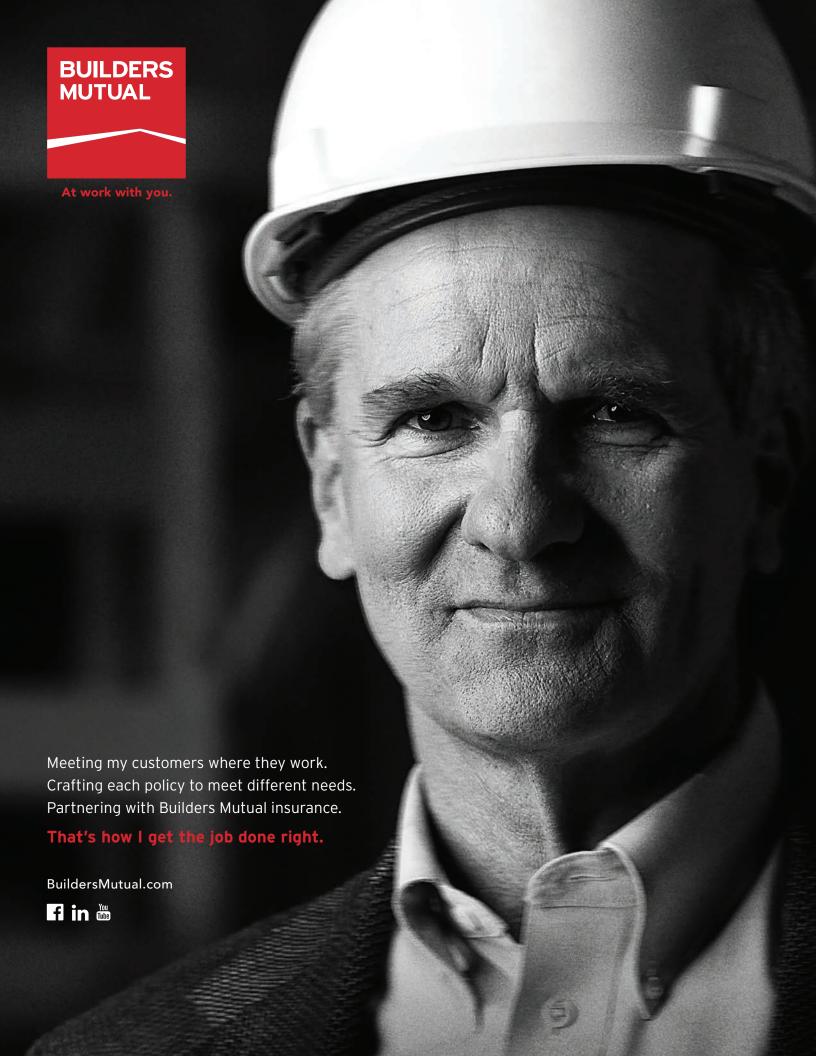
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Trusted Choice Offers Numerous Resources to Help Improve Your Agency



ADDRESS ALL CORRESPONDENCE TO:

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

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# MEET HAM CHAIRMAN Ray Robertson

# Tell us a little about your family.

I am married to Mandy McIntyre Robertson and we will celebrate our 30th anniversary in August. I have three sons: Reece, who was a biology major at Ole Miss and is now in the College of Veterinary Medicine at Mississippi State; Walker, who graduated from Ole Miss with an undergraduate degree in accounting as well as a master's degree in accounting and will begin work with Ernst and Young in Houston in September; and David, who graduated from Jackson Academy this May and will begin his freshman year at Mississippi State in August.



# How did your career in the insurance industry begin?

I graduated from Mississippi State with a business degree with an emphasis in risk management. I have been in the insurance industry since 1988 when I began with Mississippi Farm Bureau in Greenwood, Mississippi, as a claims adjuster. After that, I went to work for Lumbermen's Underwriting Alliance (LUA) as a loss control engineer and soon transitioned with LUA to a producer and then a regional manager based out of Memphis, Tennessee. In 1998 I partnered with John Marchetti in the independent agency business.



# What do you find fulfilling about being an insurance agent?

The thing I find most fulfilling are relationships with people, because I find it incredibly rewarding to have deep relationships with customers, carriers and fellow agents. That is the most rewarding thing about our business, and I have lifelong friendships that I attribute to the insurance industry.

continued on page 13...



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# FROM THE COMMISSIONER

by Mike Chaney INSURANCE COMMISSIONER



e're more than halfway through 2018, with many interesting developments at the Mississippi Insurance Department (MID) and within the industry. MID issued a Cease and Desist Order to James Michael Brand of Biloxi, MS, a resi-

dent insurance producer in the state who also serves as the owner/operator of Brand Insurance Services, LLC, d/b/a Gulf Coast Insurance.

MID received complaints and significant documented evidence from insureds and insurance companies that Brand failed to forward premiums received from insureds to the respective insurance companies. This is a direct violation of Mississippi Code Ann. §83-17-71(1)d.

As a result of the complaints and documented evidence, MID issued the Cease and Desist Order to Brand, Brand Insurance Services and Gulf Coast Insurance enjoining each from conducting the business of insurance in this state pending a final determination by the Commissioner of Insurance.

On June 22, 2018, the Mississippi Insurance Department (MID) accepted James Michael Brand's surrender of his insurance producer's license. The license of his agency, Brand Insurance Services, LLC,

d/b/a Gulf Coast Insurance, expired on May 31, 2018, and has not been renewed.

Anyone doing business with James Michael Brand, Brand Insurance Services, LLC or Gulf Coast Insurance who has questions about coverage or claims should contact their insurance company directly. Those who do not have contact information for their company may contact the Consumer Services Division at MID by calling 1-800-562-2957 for assistance.

While I recognize that 99.9% of agents are honest and looking out for their insureds, this should serve as a reminder that the department takes it very seriously when consumer trust is violated.

We are also closely watching to see if Congress will act to extend The National Flood Insurance Program (NFIP). The program is set to end July 31, if not reauthorized. The Senate passed a Farm Bill in June that includes a provision to extend NFIP through January 2019.

As the public official in this state charged with protecting the interests of both insurance and healthcare consumers, I remain very concerned about the ongoing contract dispute between Blue Cross and Blue Shield of Mississippi (BCBSMS) and the University of Mississippi Medical Center (UMMC).

I continue to believe, however, that a willingness to compromise and communicate, coupled with sincere negotiations, would allow the parties to identify common ground and to potentially resolve their differences. As a result, I requested that BCBSMS and UMMC appear at a mediation conference with a professional, independent mediator, in an effort to settle the matter. Both parties agreed to participate, and mediation proceedings will occur during the month of July.

This situation is unique in that it involves the state's largest health insurer and its only teaching and research hospital and Level 1 Trauma Center. Regulations prohibit the department from getting directly involved in contract negotiations between a healthcare provider and an insurer, I believe I am compelled as Commissioner of Insurance to step up and explore every possible alternative for a resolution in this case, and protect the citizens of our state.

Those with questions about their service may email the Mississippi Insurance Department at umcbcdispute@mid.ms.gov or call 1-800-562-2957 for assistance.

On June 19, 2018, the Department of Labor (DOL) released a final rule to expand access to Association Health Plans (AHP). The AHP Final Rule is designed to help millions of Americans obtain quality, affordable health coverage. The numbers are staggering: right now, 15 million Americans who work for a small business or operate a sole proprietorship lack health coverage. According to The Congressional Budget Office (CBO), 4 million Americans, including 400,000 who otherwise would lack insur-

ance, will join an AHP by 2023.

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The new rule is intended to provide: more coverage options, more affordable pricing, enhanced ability to self-insure, less regulatory burden and complexity, and reduced administrative costs.

The DOL will permit new AHPs to form to serve employers in a city, county, state, or a multi-state metropolitan area or to serve employers within a particular industry nationwide.

The Final Rule does not limit existing state authority under the Employee Retirement Income Security Act (ERISA) to subject AHPs to benefit mandates, licensing, registration, certification, financial reporting, and other state standards.

The legal or regulatory framework of Multi-Employer Welfare Arrangements (MEWAs), of which AHP's are one, will not be impacted by the final rule.

The Final Rule maintains state regulatory oversight of the policies. This allows States to retain some say in what benefits are offered and to monitor the financial health of the plans, depending on how the associations are set up.

States retain full authority under ERISA's saving clause to regulate the terms of the insurance coverage that may be offered to fully insure MEWAs.

Given that bad actors have historically used any ambiguity regarding ERISA preemption as a shield to challenge state oversight

and defraud consumers, it is critical that the final rule dispel any questions

DOL declined to require the new AHPs to meet the ACA's rules for essential health benefits or minimum value coverage. DOL would not prohibit AHPs from charging higher premiums for individuals based on age or gender. However, without protections for essential health benefits, there is concern over the risk of plan cherry-picking and adverse selection.

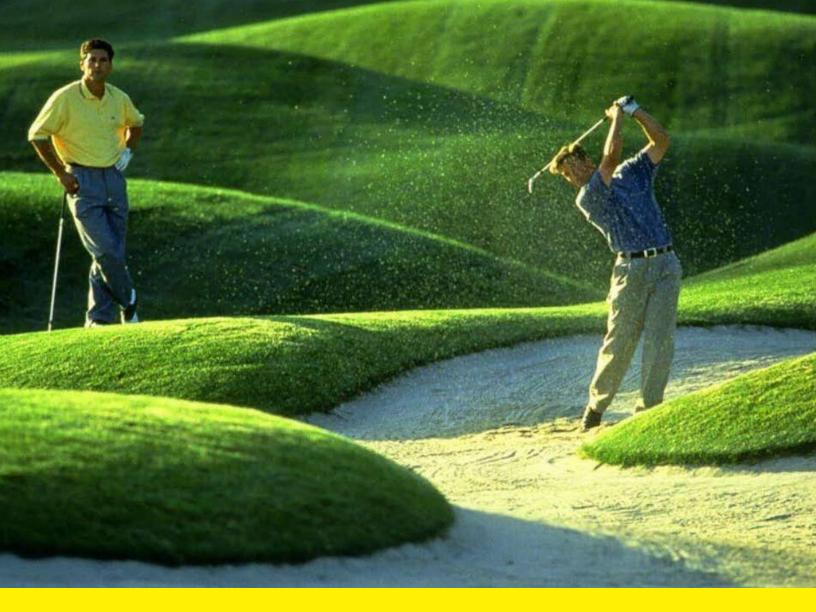
There are some important dates to remember: All associations, new or existing, may establish a fully-insured AHP on September 1, 2018.

Existing associations that sponsored an AHP on or before the date the Final Rule was published may establish a self-funded AHP on January 1, 2019. All other associations, new or existing, may establish a self-funded AHP on April 1, 2019.

Finally, I am pleased to announce Beth Reiss has joined our Public Relations Division. Many of you will recognize Beth from her work covering healthcare issues and the legislature for WJTV for the past 6 years. She is a graduate of the University of Southern Mississippi and lives in Brandon.

As always, I am pleased to serve you as Insurance Commissioner and am here to help as needed!





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# What advice would you give to someone starting a career?

- Always be transparent and honest with everyone you deal with.
- Take the long-term, not the short-term, success approach.
- 3. Be patient and learn something every day.
- 4. It takes time to reach your goals, but stay the course.
- 5. Don't forget your priorities in life.
- Your relationship with God and your family should always come first.

# What have you gained from being an IIAM member professionally and/or personally?

Professionally it has helped me gain great advice from my fellow agents. This has been a huge benefit to me. It has also helped with building strong, stable insurance markets that have helped us grow our business.

Personally the relationships I have been able to build with the IIAM staff, agents and carriers have been a great blessing in my life.

# What do you see as some of the biggest issues facing Mississippi's independent agents today?

One very important issue is bringing young professionals to work in our industry. We have seen great work by the Mississippi Young Agents and we need to continue and grow this work. We also need to continue to show the value of IIAM membership to agencies who are not members. We have so much to offer and the association can provide many resources to agencies.

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# What are some of your goals this year?

- 1. To give the resources needed to our Young Agents so they can continue their work to bring young talent into our industry.
- 2. To work hard to grow our membership by finding those agencies who are not yet members and showing them the value of membership in this great association.

Pets: Molly – my 9 year old yellow lab. Mandy calls her my girlfriend!

Hobbies: Too many! Running, working out, paddle boarding, swimming in the lake, spending time with my family.

Favorite place you've traveled: Anywhere out West to travel, but my favorite place is my home on Lake Lorman in Madison.

Favorite food: Fish

Favorite movie or TV show: O Brother Where Art Thou





# **CONVENTION MEMORIES**

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# REGISTRATION/ TRADE SHOW











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# **GENERAL SESSION**











# COOKOUT DINNER/ POOL PARTY

















# **OUTDOOR ACTIVITIES**



Ice Cream by the Pool was a big hit on Monday and was sponsored by Builders Mutual Insurance Company, Chubb Insurance, Eastern Alliance Insurance Group, MetLife Auto and Home and Liberty Mutual/Safeco Insurance.







and beach volleyball on Monday afternoon.



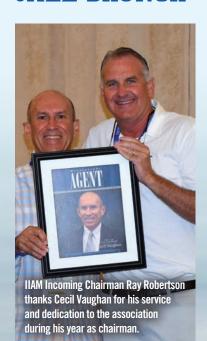








# JAZZ BRUNCH









# PRIZES, PRIZES PRIZES





















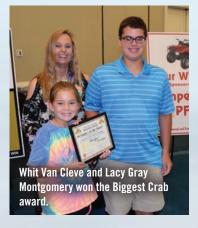
home a wagon full of wine!













### PRIZES, PRIZES, PRIZES

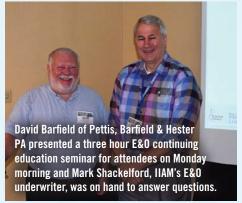
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# ADDITIONAL SPONSORS/EVENTS

















# **AWARDS**





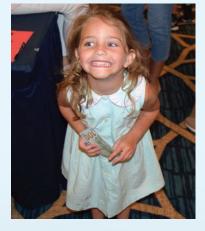
# **KIDS ON CAMERA**





















# IIAM Presents Company Awards at Annual Convention

Every year, the Independent Insurance Agents of Mississippi gives two special awards – Company Representative of the Year and Top Partner Award – to recognize outstanding commitment and support from our company partners to Mississippi's independent insurance agents and our association.

Nominations for these annual awards are accepted from IIAM member agents, and the awards were presented to this year's recipients at the IIAM Annual Convention and Trade Show in June.

The Company Representative of the Year Award is awarded to an individual employed by a company currently doing business in Mississippi who has done the most in the past year to promote IIAM, foster better company/agent relations, produce new business and/ or help agents give their clients superior customer service. The recipient of this year's Company Representative of the Year Award was Mollie McDonald. Mollie is a senior commercial account executive at State Auto Insurance Company.

The Top Partner Award was established to recognize a company doing business in Mississippi that has demonstrated during the past year outstanding commitment to, and support of, its independent insurance agent partners and our association. The recipient of this year's Top Partner Award was Beasley General Agency. Beasley General Agency produces and underwrites standard, specialty, and excess and surplus lines of property and casualty insurance business for independent insurance agents in Mississippi.





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# 2018 IIAM

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We would like to thank the following companies for their contributions to the 2018 IIAM Convention and their continued support of our association.

# **SPONSORS**

BEACH ACTIVITIES:

Charlie's Crab Chase, Volleyball and Sandcastle Building: Dixie Specialty Insurance, Inc.

Refreshments for beach activities:

(Monday) Dixie Specialty Insurance, Inc. and TPI – Tim Parkman, Inc. (Tuesday) "Quench your Thirst" Beach Refreshments: Berkley Southeast Insurance Group

Beach Chairs: (Monday & Tuesday) TPI - Tim Parkman, Inc.

Breakfast Cart: (Monday) State Auto Insurance Company

Breakfast Cart: (Tuesday) Comptrust AGC

Children's Prizes: FCCI Insurance Group

Cocktail Reception: Progressive Insurance

Coffee Station: Foremost Insurance

Convention Programs: EMC Companies

Cookout Dinner Cocktails: Mathison Insurance Partners, Inc.

Cookout Dinner: AmFed, Liberty Mutual/Safeco Insurance, Pettis, Barfield & Hester, PA and Stonetrust Commercial Insurance

Dinner/Dance: Travelers

Dinner/Dance Drink Tickets: Burns & Wilcox

Four Wheeler: *Imperial PFS* 

Frozen Drinks by the Pool: MMA Insurance Services

General Session Coffee Breaks: AmTrust Insurance Group

General Session Grand Prize: Mathison Insurance Partners, Inc.

Ice Cream by the Pool: Builders Mutual Insurance, Chubb Insurance, Eastern Alliance Insurance Group, MetLife Auto and Home and Liberty Mutual/Safeco Insurance

Jazz Brunch: Sentry Insurance

Jazz Brunch Mystery Prize: Westport Insurance/Swiss Re

Keynote Speaker: United Fire Group

Kids Nite Out: FCCI Insurance Group

Lanyards: Summit Consulting

Mink Coat: Beasley General Agency/BGA Finance

Newsletters: Columbia Insurance

Past President's Brunch: Travelers

Pool Party: Central Adjustment Co., Inc., Owens Insurance Agency, Main Street America Group, Summit Consulting and Zenith Insurance Company

Pool Party Band: Amerisafe, Inc.

"Quench Your Thirst" Cash Award: Berkley Southeast Insurance Group

Registration Refreshments: Safeway Insurance Company and Selective Insurance Company

Registration Booklets: The National Security Group

Teen Prizes: Columbia Insurance

Treasure Chest: Wright Flood

Welcoming Cocktail Party: SCU

Williams-Sonoma Gift Certificate: LUBA

Young Agents Corn Hole Tournament and Prizes: Berkley Southeast Insurance Group

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Ronnie Tubertini President SouthGroup Insurance Services

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# **LESSONS LEARNED:**

Be very aware of all deadlines you are responsible for, especially those relating to binding coverage; Calendar and cross-calendar all important deadlines.

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

### FACTS GIVING RISE TO THE LITIGATION:

The insured was a roofing contractor. He was sued by a homeowner for damage to the homeowner's dwelling following rain damage from a thunderstorm while the roof was being replaced. The homeowner sued claiming the damage was caused by the negligence of the roofing contractor. The contractor sought a defense and indemnity from his GL carrier. The GL carrier denied coverage for the contractor because the policy had expired. The homeowner sued the contractor who, in turn, filed a third-party complaint against the agent and broker for failure to procure coverage.

# PERTINENT FACTS RELATED TO THE AGENT'S FAILURE TO TIMELY PROCURE INSURANCE:

The insurance agent was aware that his insured's GL's coverage was expiring on April 3, 2012, at 12:01 a.m. The agent had asked a broker to provide him with a quote for coverage. On April 3, 2012, which is the morning after the policy expired at 12:01 a.m., the broker provided the agent with a quote for the insured, with a proposed policy term of April 1,2012 through April 1,2013. The quote was good for thirty (30) days.

On April 3, 2012, the agent's customer service representative ("CSR") asked the agent, via email, if he wanted to bind this coverage for this insured. The agent did not respond to the CSR. The CSR had no authority to bind the coverage. The homeowner suffered his loss due to a thunderstorm which occurred in the evening of April 3, 2012, after the existing insurance policy expired at 12:01 a.m. on April 3,2012.

On April 4, 2012, a day after the existing policy expired and after the loss occurred, the agent instructed the CSR to ask the broker to bind the coverage effective April 3, 2012. The broker bound the coverage, but for a policy period beginning April 4, 2012 through April 4, 2013, which was the date of the email in which the agent requested binding.

As such, there was no policy in effect for the contractor on the date of the loss, and the carrier denied the claim. The agent took the position that the quote should have been honored with the effective dates as quoted. The effective dates on the April 3, 2012 quote received from the broker were April 1, 2012 through April 1, 2013. The broker and carrier declined to honor the effective dates of the original quote.

### WHAT HAPPENED?

The agency and the broker ultimately settled the case, due to the admitted failure of the agent to timely bind the quoted coverage and the intervening loss.

### LESSONS LEARNED:

Specifically note and cross-note the deadlines associated with an insured's account on everyone who works on the account's calendaring or diary systems. Do not miss the deadline for requesting that coverage be bound, or any other important deadlines.





# **LESSONS LEARNED:**

(continued)

The CSR had asked the agent if she should bind the quote on April 3, 2012 and the agent did not respond. The agent's failure to respond put the CSR in a predicament, as the CSR had no authority to bind the policy. Under circumstances such as these, the CSR must do everything possible to get a response from the agent, and the agent must be diligent in checking emails and other forms of communications from the CSR. In situations like this, the CRS should call, text, email and then repeat this process, until such time as he or she gets a positive or negative response from the agent. This is especially true where, as in this case, the policy had already expired at 12:01 a.m. on the day the quote was received.

If the agency is large enough, the CSR should report this situation to a manager or other producing agent who should assist in getting a response from the agent. Lack of communication can result in errors and omissions claims.

If you are waiting to get authority from an insured to bind coverage, be sure and put the burden back on the insured by documenting that coverage is going to lapse if the insured does not authorize you to bind the coverage by a certain time in writing. Save this document to your document management system. If the policy can be cancelled flat, you can consider binding the coverage

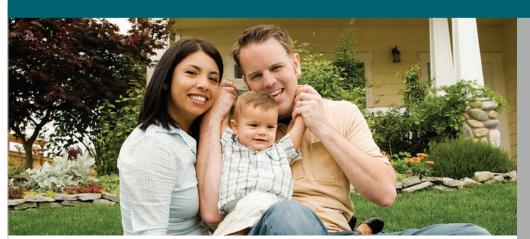
without the insured's specific authority to bind, then later cancel it, if the insured truly does not want the coverage. If flat cancellation is not available, then this is not an option, but you at least have placed the burden on the insured.

Do not wait until the last minute to bind a policy. In this matter, the agency did not get the quote from the broker until the morning after expiration. That puts the agent in a difficult situation. Try to request and receive quotes from brokers or carriers sufficiently in advance of the current policy's expiration terms, so all parties can make timely and informed decisions.

This policy lapsed for less than 24 hours before the loss occurred. You would not believe how many claims we have seen over the years that occur when there is even the shortest lapse in coverage. We have seen claims where insurance has been continuously in force for years, yet when a short lapse occurs, the loss occurs during the lapse.

"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 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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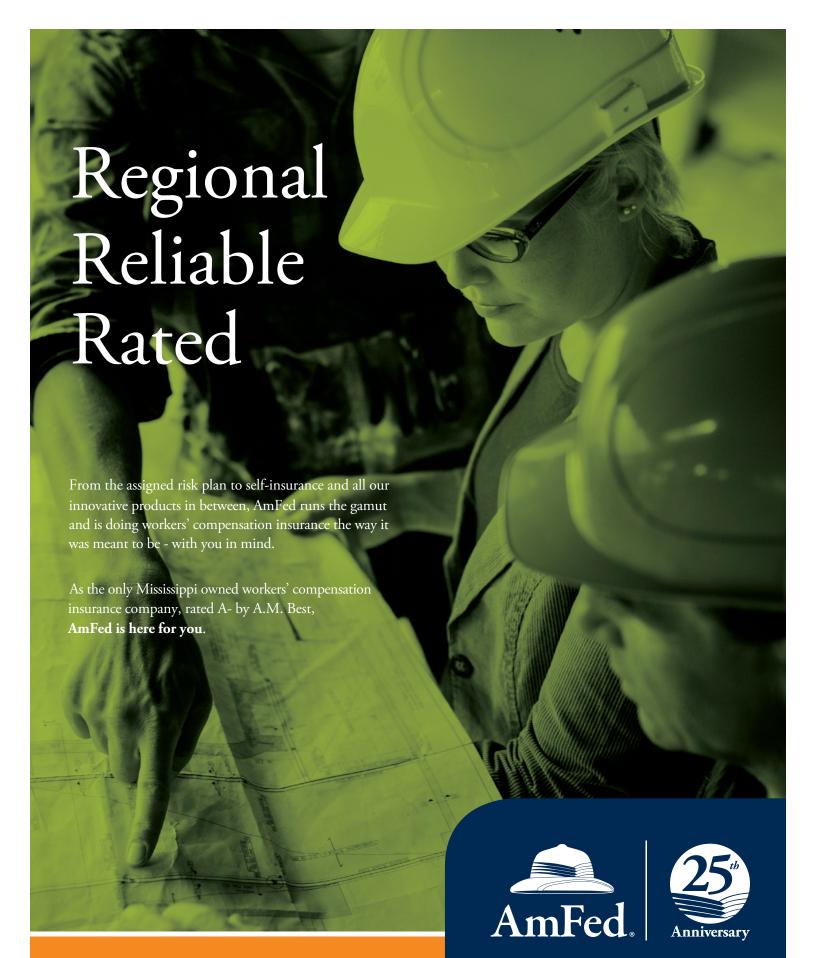
Find out more by calling Sharon at 1-800-239-2358 x213 or visit national security group.com.

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Flha Alahama





# Trusted Choice Big I State Qualifying Tournament Held at Deerfield Country Club

By Hal Graves



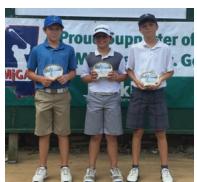












The Trusted Choice Big I State Qualifying Tournament was held June 26-28 at Deerfield Country Club in Canton. After two exciting days, a total of five golfers earned their way to the upcoming Big I National that will be held at the Daniel Island Club in Charleston, South Carolina, from August 6-9. There were also many deserving champions crowned in both the boys and girls divisions who fought through hot conditions to finish on top.

The overall boys winner was Connor Targonski of Hattiesburg who fired a one-under par 71 to finish with a total of 148. This gave him the Boys 16-18 title and the first of three qualifying spots. He was followed by Jackson Mills of Tupelo who finished four shots back after his final round 74 gave him a total of 150. Finally the last spot in the Big I had to be decided by a playoff as both Christopher Baker of Biloxi and Reeves Johnson of Canton finished tied at 154. Baker would win the playoff on the first hole to grab the last spot.

In the girls division Karley Whittington of Vicksburg dominated the field for two days and finished with a 75 and 74 for a two day total of 149. This gave her the first spot at the Big I National and also the Girls (13-18) Division title. She was followed up by Avery Weed of Ocean Springs, who shot 78 in the final round to secure the second qualifying spot for the girls. Katelynn Altese of Diamondhead and Madeleine Yu of Hattiesburg were third and fourth.

Two exempt players who will also be playing at Daniel Island due to their high finish in 2017 are Jake Kight of Louisville and current Womens State Amateur Champion Presley Baggett of Canton.

The Annual Carr Haskins Memorial Long Drive competition in the boys division was won by Jake Crossen of Columbus with a drive of 301 yards and the girls winner was Avery Weed with a drive of 253 yards.

Please visit www.missgolf.org to see all of the division winners and congratulate any players from your hometown.

Deerfield Golf Club was a fantastic host and we thank them for giving all the players a great test of golf. Congrats to all those who qualified and good luck at the Big I National in August.

The Trusted Choice Big I Tournament Committee thanks the Independent Insurance Agents of Mississippi for their support of this exciting event over the past 50 years.



# **NEWS & NOTEWORTHIES**

# Southern Insurance Underwriters and SuretyBonds.Market Expand Surety Alliance to Mississippi

Southern Insurance Underwriters recently announced an alliance with SuretyBonds.Market, a comprehensive provider of surety products to insurance agents. This alliance allows Mississippi agents direct access to multiple surety markets through an automated system that provides quotes in minutes. Southern Insurance Underwriter (SIU) agents can now provide commercial, court and contract bonds, regardless of complexity.

SIU Senior AVP, Rob Sherwood recognizes the benefits the surety relationship brings to the agents. Mr. Sherwood explained, "The businesses our agents insure often need surety. By using this automated surety engine, agents can directly access bonds and know they are giving their customers value with quotes from top-rated underwriters. This arrangement gives our clients the bonds they require, and our agents receive commission with little time invested."

"We see the addition of surety as a means of strengthening customer relationships. We know that when our agents can meet all their clients' needs, our agents can retain those clients for the long-term," continued Mr. Sherwood. "We are excited to have the most complete contract and commercial surety in the Southeast with this alliance." SuretyBonds.Market offers comprehensive surety solutions to most of the southeast including Alabama, Georgia, Florida, Mississippi, South Carolina, Tennessee, and North Carolina. SuretyBonds.Market also serves Maryland.

Lamon Warnock, President of The Warnock Agency, Inc. that operates SuretyBonds.Market began the agency-only platform to provide a central surety management system. Mr. Warnock explained, "We focus on being a great surety underwriting company with exceptional technology." He continued, "SIU is a leading MGA in the southeast, and we are proud to be affiliated with such a professional organization."



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# SouthGroup Wins Rough Notes Company Community Service Award and Receives \$5,000 Contribution to Friends of Children's Hospital



SouthGroup Insurance Services was recently chosen as the winner of the 2018 Rough Notes Company Community Service Award for their effort to support the only children's hospital in Mississippi. This award was created almost 20 years

ago to showcase an outstanding broker, agent or agency who give back to their communities in terms or philanthropy.

The award is given to representatives of the winner every year at the Rough Notes magazine's Agency of the Year

celebration in Indianapolis. The winner each year receives a trophy and their charity receives a \$5,000 contribution in the name of the winning agency.

Since 2009, SouthGroup has raised over \$250,000 for Friends of Children's Hospital through their annual Make a Difference 5k.

# Mississippi Agents Named among 2018 Top Producers by *Insurance Business America* magazine.

Congratulations to Ken Estes of BXS (BancorpSouth)
Insurance, Gene Horner of Fisher Brown Bottrell Insurance,
Sam Sackler of Fisher Brown Bottrell Insurance, and David
McKinnon of Fisher Brown Bottrell Insurance on being
named in the 2018 Top Producers by *Insurance Business America*magazine.



# CRISIS MANAGEMENT COVERAGE



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.

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.

This article is intended to be used for general informational purposes only and is not to be relied upon or used for any particular purpose. Swiss Re shall not be held responsible in any way for, and specifically disclaims any liability arising out of or in any way connected to, reliance on or use of any of the information contained or referenced in this article. The information contained or referenced in this article is not intended to constitute and should not be considered legal, accounting or professional advice, nor shall it serve as a substitute for the recipient obtaining such advice. The views expressed in this article do not necessarily represent the views of the Swiss Re Group ("Swiss Re") and/ or its subsidiaries and/or management and/or shareholders.

\*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 EEO 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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# Trusted Choice® Sponsorship Provides **Trip to Disney World for Lucy**



nce again, Trusted Choice® provided \$7,500 to IIAM to be used as a sponsorship for Make-A-Wish Mississippi. IIAM used the funds to be the presenting sponsor for the 24th Annual Make-A-Wish Mississippi Golf Tournament, which raises funds to help grant the wishes of children with life-threatening medical conditions in Mississippi.

This sponsorship provided a trip to Disney World for five year old Lucy and her family. Because of the Trusted Choice® sponsorship, Lucy was able to have her dream come true!

# Van Hedges Receives J.H. Johnson Award

Van Hedges of Nashville, Tennessee received the J.H. Johnson Memorial Award at IIAM's 120<sup>th</sup> Annual Convention in recognition of his distinguished service to the insurance industry.

Hedges is currently the president of Southern Insurance Consulting, where he assists insurance agencies with valuations and mergers and acquisitions. He also provides expert testimony, litigation support and coverage analysis.

Van received a BBA from the University of Mississippi in 1975, where he was a University Scholar and selected to the Hall of Fame. He earned a Master of Insurance degree from Georgia State University in 1977. He is a Chartered Property & Casualty Underwriter (CPCU), Chartered Financial Consultant (ChFC), Certified Insurance Counselor (CIC), Certified Risk Manager (CRM), a Chartered Life Underwriter (CLU) and an Accredited Advisor in Insurance (AAI).

In 1977, Van joined Fred Vann & Company in Corinth as vice president and agency manager. He then served as president of the Southern Insurance Group (SIG) from 1985-2000. During this time, Van was responsible for the acquisition and consolidation of the thirteen agencies which, together with Fred Vann & Company, came to form SIG. The agency grew to become one of the largest in Mississippi, with locations in six cities and a separate financial services division. In 1995, SIG was selected by the Mississippi Business Journal as one of the 40 Fastest Growing Businesses in the state. SIG was consistently recognized as one of the Leading





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Insurance Agencies in the United States by the IIABA and Reagan & Associates through their Best Practices Program. From 1997 to 2000, he negotiated the sale of the agencies to three banks and a former partner. Van co-founded Associated Insurors of Mississippi in 1991 and served as President of Magnolia Insurance Company, a Bermuda based captive insurer that the group formed in 1999.

In 2000, he joined the University of Mississippi faculty as Adjunct Professor of Insurance and taught Finance 341 – "Risk Management and Insurance" until 2017. In 2011, Van joined the faculty of The National Alliance for Insurance Education where he teaches "Legal & Ethical Responsibilities of Agents" under the CIC curriculum.

Van served as president of the American Association of Insurance Management Consultants (AAIMCo) from 2015-2017. He served on the Board of Directors of Mississippi Insurance Managers, the state's largest MGA, until its sale in 2009. He has

chaired the Ole Miss Insurance Advisory Council and received its Outstanding Supporter Award in 2002. He served on the National USF&G Agents' Council and was chairman of the Mississippi Council. He was a member of The Council of Insurance Agents and Brokers' (CIAB) National Agency Management Committee and was state chairman of their CouncilPac Committee.

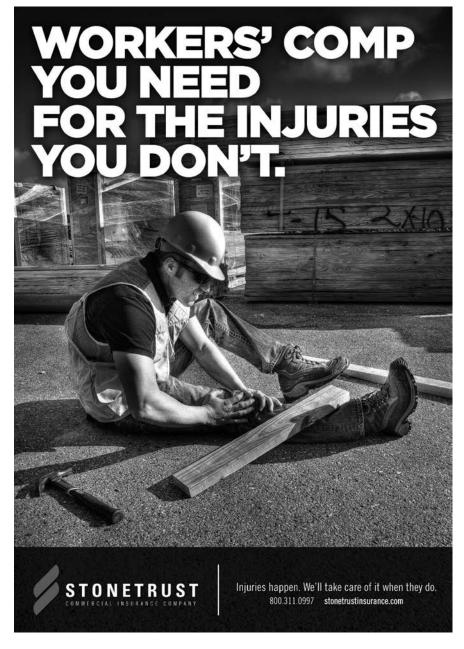
Over the years, Van has served IIAM as President, President-Elect, Vice President, and Executive Committee and Board member. For several years during Mississippi's workers' compensation "crisis", Van co-chaired the IIAM Workers' Compensation Task Force and co-authored the Mississippi Workers' Compensation Source Book. For many years he published the IIAM Directory of Self-Insured Workers' Compensation Groups. He served as IIAM's representative to the Banking and Insurance Working Group and helped draft the compromise provisions that were eventually adopted as the final regulations under which banks could sell insurance in Mississippi.

Hedges has served as a speaker and panel member for numerous insurance industry groups and has taught the IIAM Agents' Errors & Omissions Seminar. He has testified before the Mississippi Department of Insurance and before both the Mississippi Senate and House Insurance Committees.

Van has been President or Chairman of the Corinth Rotary Club, Alcorn County United Way, the Arts Council, the Corinth Business Association, the Corinth Preservation Commission, Friends of the Siege & Battle of Corinth, the Dorothy Garrett Girl Scout Camp and the Alcorn County Cancer Society. He has served on the Mississippi Republican Party Executive Committee, the Commission for Mississippi's Future and was a delegate to the 1988 Republican National Convention. He is a Paul Harris Fellow and has served on the boards of his Chamber of Commerce, Leadership Mississippi, the Mississippi Cancer Society and BIPEC.

Before moving to Nashville in 2016 to be nearer his grandchildren, he was a Ruling Elder and Trustee at First Presbyterian Church of Corinth and had served as Chairman of the Board of Deacons and Superintendent of the Sunday School.

Van is the 45<sup>th</sup> recipient of the J.H. Johnson Award. O. Shaw Johnson, Sr. of Clarksdale established this award in 1952 as a memorial to his father, Colonel J.H. Johnson, an early founder of the Independent Insurance Agents of Mississippi.



# Trusted Choice Offers Numerous Resources to Help Improve Your Agency

Most agents know Trusted Choice as the new Big I brand or the Trusted Choice.com website where they receive referrals, but Trusted Choice also offers a wide array of training modules and other resources available to help improve your agency. Read below to see how Trusted Choice can help you succeed.

### Measure Up!

Ever wonder how your agency's marketing compares to other agencies? Take a quick survey and Trusted Choice will provide you a marketing scorecard and ideas on how to improve. You can also compare your agency with other agencies based on several criteria. Take a minute to see if you MeasureUp! (Note that this tool is inteded for agency management only.)

### Digital Review of Your Agency Website and Social Media

Is your website optimized? Need some help with social media? Trusted Choice Digital Reviews provide a one-on-one consultation and detailed report on how you can improve your agency website and social media outlets. They will run a report of your website through their objective reviewing system. This report will provide a numbered score and "report card" with actionable takeaways to improve your website. This includes various elements such as design, organization, personalization and ways consumers find you online. The social media review looks at ways you can improve your social presence on Facebook, Twitter, Google +, Instagram, LinkedIn and more. They will compile the reports into a package with other educational materials to assist you and will email it to you. If you provide them with the invoice for online updates they will reimburse you up to \$500 as long as you have the Trusted Choice logo on your site and have signed the "Pledge of Performance". This service is included with your Trusted Choice membership - why not take advantage of it?

### The Power of 30 Seconds

The Power of 30 Seconds(TM) is a training series designed to help you maximize the experience of customers calling your agency on the phone. The training has 3 sections that focus on workflow, soft skills and automation. Once you complete the training, feel free to take a short quiz and receive a certificate of completion.

### Digital Update: Webinar

In need of an update to your online brand? Let Trusted Choice® review your website and social media. We will provide valuable feedback and the tools for improvement. Join our webinar to learn how you can utilize this member benefit, improve your digital presence and remain a leader in your industry.

### Leverage Your Membership Webinar

Trusted Choice is the national marketing brand created exclusively for Big "I" members to help consumers understand the value an independent agent offers. Learn how to utilize the resources available to you in order to differentiate your agency from the competition.

### "Advertising 101"

Advertising 101 is a nine part series designed to help you understand, design and execute a successful advertising campaign. Learn about advertising goals, market research, budgeting, strategy, media, advertising agencies, ad content and measurement.

### Logos You Can Use

IIAM members have access to Trusted Choice logos once they have signed the Trusted Choice Pledge of Performance. By going to cobrand.iiaba.net/logos, you can access several acceptable versions of the logo as well as the branding guidelines on how to use the logo appropriately since many situations call for different treatments and spacing requirements.

### **Content to Share**

Are you looking to increase your agency's posts on social media? Trusted Choice has over 150 articles, graphics and videos on topics from auto and renters insurance to holiday and fire insurance that you can share with your customers.

### **Made for You Customizable Advertisements**

Trusted Choice has various advertising campaigns available to member agencies. Each campaign has a different theme, so go to cobrand.iiaba.net/made-for-you to browse the templates and let their designers customize the ads specifically for your agency at no charge.

### **Marketing Reimbursement Program**

Trusted Choice will reimburse a portion of expenses incurred in 2018 by Trusted Choice agencies in cobranding advertising and marketing materials; and in creating or updating a digital presence to include the Trusted Choice logo, link to the Trusted Choice website and Pledge of Performance. This is not meant to replace your agency's brand, but to complement it by including the Trusted Choice branding in your marketing efforts. Reimbursement will only be made for use of the Trusted Choice logo (not the IIABA association logo, which looks very similar). All reimbursements will be made per the tiered schedule listed in the guidelines at cobrand/iiaba.net/money.

All of these resources are available to member agencies at cobrand. iiaba.net. For questions or to get started, contact Madeleine Stern at Madeleine.Stern@iiaba.net.

# **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

Insurance Group, a W.R. Berkley Company. By teaming with

Berkley Southeast Insurance Group, MMA is able to offer

other lines of P&C coverage in addition to Workers'

Compensation. Our combined strengths now allow us

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- GENERAL LIABILITY
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Submissions for premium quotations and questions regarding MMA Insurance Services should be submitted to your agency's assigned underwriter with Berkley Southeast Insurance Group. If no underwriter has been assigned, please use AGENCY CODE 3699 and contact Frank Bowyer, Berkley Southeast Insurance Group, 601-581-4135, or mobile 601-317-4161, fbowyer@berkleysig.com





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We appreciate your business and the confidence you have shown in BGA. We hope to continue to earn your business with superior service and competitive products. You, *our agents*, continue to be the most important piece in the success of our agency!

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Artisan	Worker's Compensation	Mobile Homes	Bank Draft
General Contractors	General Liability	DP1	Payment to Agent by
Tenant Occupied Dwelling	Automobile	DP2	check or wire
C-Stores	Property	DP3	Bonus commissions when
Vacant	Restaurants	20% Commission	you write and finance
Churches and	Many more ADMITTED	for all New Business	with us!
More classes	Classes		

"Proud Supporter of Independent Insurance Agents of Mississippi"