

# MISSISSIPPI AGENT

VOLUME 41 • NUMBER 1

WINTER 2021

## BIG I

MISSISSIPPI

*Supporting Independent Agents Since 1898*

## IIAM

MEMBER  
BENEFITS  
&  
SERVICES



GOVERNMENT  
AFFAIRS



EDUCATION



MARKETS



EVENTS



COMMUNICATION



BENEFITS &  
SERVICES

INDEPENDENT INSURANCE AGENTS OF MISSISSIPPI

# More than an account. A relationship.



## Partnering with people in business.

At FCCI, we've been working with businesses for more than 60 years. Now in 20 states and D.C., our financial strength, expertise and claim handling help businesses thrive and face the future with confidence.



More than a policy. A promise.

800-226-3224 | [www.fcci-group.com](http://www.fcci-group.com)

PROPERTY | CASUALTY | SURETY | RISK MANAGEMENT | SECTOR EXPERTISE

## OFFICERS

### CHAIRMAN

Tatum Brown, Oxford

### CHAIRMAN-ELECT

Scott Woods, Jackson

### VICE CHAIRMAN

Amy Smith, Jackson

### TREASURER

Ray Collins, New Albany

### NATIONAL DIRECTOR

Shaw Johnson III, Clarksdale

### EXECUTIVE COMMITTEE

Josh Smith, Brookhaven

Megan Cannada, Jackson

Bradley Tyler, Kosciusko

Gwen Jolly, Aberdeen

John Morgan Mims, Meridian

Jon Pointer, Southaven

Seldon Van Cleve, Indianola

Terry Pendley, Hazlehurst

### ELECTED DIRECTORS

Hal Graves

Gwen Jolly

John Morgan Mims

Larry Taylor

Brett Boykin

Clint Hanson

Matt Lewis

Josh Thompson

Brad Britt

Chris Rhett

Roger Elfert

Richard Mattiace

### AREA PRESIDENTS

Jason Ryder (North), Starkville

Josh Smith (Southwest), Brookhaven

Cale Merrill (Gulf Coast), Gulfport

### STAFF

Clinton Graham, President

Ashton Polk

Stephanie Spahn

# MISSISSIPPI AGENT

VOLUME 41 • NUMBER 1

WINTER 2021

## DEPARTMENTS

Chairman's Message .....5

From the Commissioner.....7

## FEATURES

News & Noteworthies.....9

Lessons Learned: *Deliver Promptly*.....11

IIAM Member Benefits and Services.....16

**BIG I** | MISSISSIPPI

ADDRESS ALL CORRESPONDENCE TO:

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

p: 601.939.9909  
iiaam@msagent.org



Genesee is part of the Jencap Group, #6 in the country. Jencap is a collection of some of the most successful brands in the industry.

We have the ability to write in all states offering expanded product lines across the country.

Featured products are Transportation, Garage, P&C, Professional, Specialty Property, Programs with Premium Financing offered.

Together we are better equipped to help you place your E&S accounts.

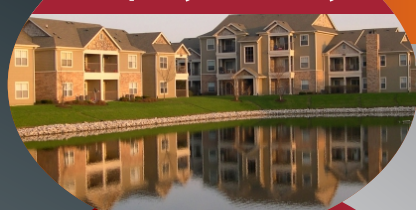
Transportation



10  
Companies

665+  
Team Members

Property & Casualty

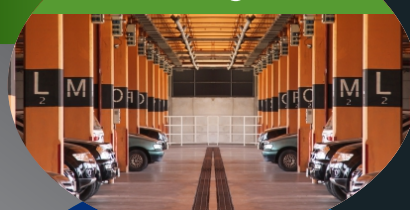


National  
Exclusive  
Programs



**FIVE-STAR ALL-STAR**  
RATED FIVE-STAR WHOLESALER/MGA  
2016-2020 by IBA Magazine

Garage



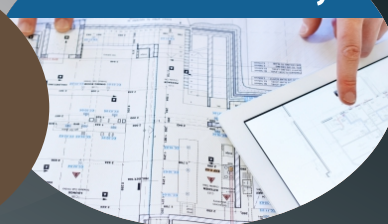
35  
Offices  
Countrywide

Specialty Property



6th  
Largest  
Wholesaler

Professional Liability



**Contact Us Today for 5 Star Service!**

[www.geneseeins.com](http://www.geneseeins.com)



**Home Office - Georgia**

3025 Windward Plaza  
Suite 400  
Alpharetta, GA 30005  
Phone: 770-396-1600  
Fax: 770-396-7699  
Toll Free: 800-282-8755

**Branch Office - Colorado**

390 Interlocken Crescent  
Suite 140  
Broomfield, CO 80021  
Phone: 303-791-0600  
Fax: 303-558-7942  
Toll Free: 866-847-4223

**Branch Office - North Carolina**

3440 Toringdon Way  
Suite 208  
Charlotte, NC 28277  
Phone: 704-424-3999  
Fax: 704-353-7077  
Toll Free: 1-833-Genesee (436-3733)



# CHAIRMAN'S MESSAGE

by Tatum Brown



In a year of the “new normal” and “unknown futures,” we are moving right along. We are closing out 2020 and hoping for a much better 2021. I am hopeful and optimistic that we are on the cusp of being able to once again hold classes and events for our membership. It is IIAM’s utmost priority to not only protect our members, but to serve them with our absolute best efforts. It is because of this, we regrettably had to cancel the 2021 Agency Management Conference. However, I am confident that 2021 is the year we will get to see each other again.

Our annual convention is scheduled for June 13-16 at the Sandestin Hilton and this year we will be “Dealn’ in Destin”. Monday night we will be hosting a casino night and Tuesday night’s pool party theme will be “Taco Tuesday”. Be on the lookout for your registration packet in the mail and online registration will be available soon!

I want to remind all members that we are a part of ABEN, which is a network of IIABA states providing top-notch online CE, on-demand. There have been new courses added to the Mississippi catalog so be sure to check those out. Traditional continuing education seminars will resume in the fall.

This is a special issue of MS Agent because it maps out our member benefits and services. There are quite a few new updates and new benefits being offered so be sure to read on to see all the ways IIAM can serve you and your agency!

## BIG I | MISSISSIPPI

### 2021 Annual Convention and Trade Show

JUNE 13 - 16

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

**I ISSUED A COI FOR HIS  
BUILDERS MUTUAL POLICY  
THAT VERY DAY.**

**THANKS TO**

**BUILDERS MUTUAL**

**I CAN GIVE MY  
CUSTOMERS**

**WHAT THEY NEED  
WHEN THEY NEED IT.**



Whether it's the voice in your head  
or the one right beside you,  
Builders Mutual is always there,  
at work with you.

[BuildersMutual.com](http://BuildersMutual.com)

# FROM THE COMMISSIONER

by Mike Chaney  
INSURANCE COMMISSIONER



As we begin a new year, I have reflected on the challenges of 2020 and all we've overcome from the pandemic. I have also reflected on the problems agents have had to address over the past year and I want agents to know that the Mississippi Insurance Department (MID) and I truly appreciate their positive work to serve policyholders.

Coronavirus reared its ugly head early in the year, shutting down the MID offices in mid-March. Despite this trial, my staff worked diligently. They continued to assist Mississippians with their insurance needs and successfully transitioned to a work-from-home set up.

By the time May rolled around, some staff members were back in the office and we'd accomplished many of our legislative goals. Among the legislation we are most proud of is House Bill 1253 which designates the State Fire Academy as an authorized medical first responder training program. I'm also proud of House Bill 95 which increases protection for consumers from balance billing. HB 95 gives my office the authority to resolve disputes between healthcare providers and consumers.

COVID-19 did not stop natural disasters from taking place. MID assisted those affected by the Pearl River flooding in February through our consumer service division. We assisted those affected by the April tornadoes in south Mississippi by setting up emergency response locations in Bassfield, Collins, and Prentiss. Our Consumer Services division staffed those locations for two and a half weeks and provided information to people with damage.

Additionally, MID assisted Gulf Coast residents following Hurricane Zeta in October. Our Biloxi office was staffed for several weeks. Consumers could visit with us in person or call or email with their questions.

Fire deaths in 2020 remained on par with those in 2019. I hope that in coming months and years we see an increase in funding for fire services and education so that we may prevent more deaths in the future.

I like to remind everyone at this time of year to check your smoke alarms. Those life saving devices should be tested once a month, batteries should be replaced once a year, and the entire alarm should be replaced every 10 years. I also encourage you to install a carbon monoxide detector.

Cooler temperatures at this time of year increase our chances of heating-related fire deaths. When heating your home, remember that all heaters need space. Keep things that can burn, such as paper, bedding or furniture at least 3 feet away from heating equipment and only use heating equipment that has the label of a recognized testing laboratory.

As always, if you need assistance, please call my office.



# GREAT BENEFITS ARE MUSIC TO THEIR EARS.

Your team works hard for you. So protect them with wonderful employee benefits that work hard for them, available exclusively through your membership with the Big "I." Guaranteed issue is available to groups of two or more with specific requirements being met. Choose from:

- ▶ **Group Life Insurance**
- ▶ **Group Short-Term Disability**
- ▶ **Group Long-Term Disability**
- ▶ **Group Dental**
- ▶ **Group Vision**

**Contact IIABA's Christine Munoz at [christine.munoz@iiaba.net](mailto:christine.munoz@iiaba.net).**

**[WWW.INDEPENDENTAGENT.COM/EMPLOYEEBENEFITS](http://WWW.INDEPENDENTAGENT.COM/EMPLOYEEBENEFITS)**



---

# NEWS & NOTEWORTHIES

---

## 2020 Chairmen's Scholarship Recipients

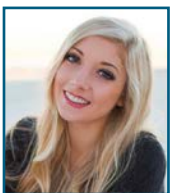
The Independent Insurance Agents of Mississippi awarded Chairmen's Scholarships to four outstanding students for the Spring 2021 Semester.

Established in 2003, IIAM awards \$1,000 Chairmen's Scholarships annually. These scholarships are open to any full-time student who is a sophomore, junior or senior at any accredited Mississippi college. This includes community college, as well as public or private institutions. Recipients must be a dependent of a full-time employee of any IIAM member agency. IIAM will begin accepting applications for the spring 2022 semester scholarships in the fall of 2021.



EMILY LEWIS

Emily, daughter of Dian Lewis with Ross & Yerger Insurance in Jackson, is a sophomore at The University of Mississippi where her major is Communication Sciences and Disorders.



GERI SAVANNAH CROAL

Savannah, daughter of E.J. Croal with BXS Insurance in Gulfport, is a junior at the University of Southern Mississippi where her major is Biochemistry.



KATHRYN ANN FREEMAN

Kathryn Ann, daughter of Elizabeth Freeman with Byrne Insurance Agency in Natchez, is a sophomore at Mississippi College where her major is Biology.



BRIAN WOODWARD, JR.

Brian, son of Malynda Woodward with Louisville Insurance in Louisville is a sophomore at East Central Community College, where his major is Business Administration.

## LUBA Workers' Comp Acquires Florida-based FHM Insurance Services

The Board of Directors of LUBA Workers' Comp, a 30- year-old regional casualty insurance company insuring businesses across the Gulf South, has approved the acquisition of Florida based FHM Insurance Services. FHM Insurance Company, founded in 1954, provides workers' compensation coverage through independent agents across seven states, including Florida, where it is domiciled. "This alignment will enable us to offer competitive options across a combined geographical footprint," said David Bondy, Founder and CEO of LUBA Workers' Comp. "The joining of LUBA Workers' Comp and FHM Insurance Company means we will be offering nearly a century of combined industry knowledge and expertise to the policyholders and agents we serve."

LUBA Workers' Comp and FHM Insurance Company will provide workers' comp coverage in Louisiana, Mississippi, Texas, Arkansas, Oklahoma, Alabama, Tennessee, Florida, Georgia, South Carolina, North Carolina, Virginia, and Kentucky. FHM Insurance Services and FHM Insurance Company will remain domiciled in Florida.

"FHM Insurance Company's operations, commitment, and high level of service to our agents and policyholders will continue with the added strength, stability and management experience of LUBA Workers' Comp," said Matthew Lupino, Vice President of Business Development of FHM Insurance Company. "The LUBA team brings 30 years of workers' compensation experience to FHM Insurance Company and the Florida market."

# WORKERS' COMP THAT'S ANYTHING BUT BASIC



Giving you more than you expect is what sets us apart.

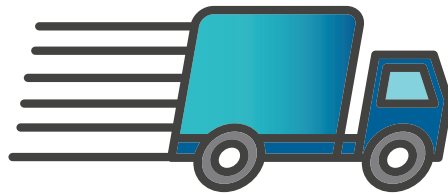
Discover the LUBA Difference at [LUBA.com](http://LUBA.com) 888.884.5822

888.884.5822 • [LUBA.com](http://LUBA.com) • Rated A- Excellent by 

**LUBA**   
**WORKERS' COMP**  
A CASUALTY INSURANCE COMPANY

# LESSONS LEARNED

## DELIVER PROMPTLY



*By: David A. Barfield  
Biggs, Pettis, Ingram & Solop, PLLC  
111 East Capitol Street, Suite 101  
Jackson, MS 39201*

“Lesson’s Learned” is a recurring article by David A. Barfield based on real errors and omissions cases in Mississippi. David has represented insurance agents for over 30 years. The names of all parties and all case citations have been omitted to preserve anonymity of the parties.

### ALLEGATIONS OF INSURED:

The insured was in the logging and transportation business. The insured frequently bought and sold various pieces of equipment, and would add and remove pieces of equipment from its inland marine insurance policy. Plaintiff purchased a new piece of equipment which was financed. The finance company faxed the insurance selection form for the new equipment to the insurance agency in July. The piece of equipment burned in November, nearly four (4) months after the insured had taken possession of it. The equipment was never added to the policy. Because the equipment was not added to the policy, the insurer denied the claim. The insured filed suit against the agency for failure to procure insurance.

### FACTS GIVING RISE TO THE LITIGATION:

The insurance agency had been procuring an inland marine policy for the insured’s business for approximately five (5) years at the time of the loss. The process of adding equipment to the policy was either initiated by the insured, the equipment seller or the financing company. The agency would be contacted by a person from one of those entities via telephone, email, text message or fax with instructions to add a specific piece of equipment to the policy.

When the agency received a request to add a piece of equipment from someone other than the insured, such as the equipment seller or financing company, the agency would contact the insured to gather information needed to procure the insurance on the new piece of equipment before submitting it to the insurance company. For each piece of equipment added or deleted from coverage, the insurance company would then issue new declarations pages and would mail the new declarations to the insured. The agency would send a proof of insurance to the insured or either the sales representative or the financing company.

In this case, the new equipment was purchased in July, the equipment sales company forwarded the sales contract, which had an insurance selection form, to the financing company. The financing company testified that they faxed the insurance selection form to the agency to ensure that the financing company was listed as a loss payee. There was a fax confirmation receipt showing the form was sent to the agency. The fax number was the correct number. All the agent could testify was that they never received it. Accordingly, the new equipment was not added to the policy.

There were no other communications between the insured and the agent, equipment seller and the agent, and/or the financing





**When it comes to supporting independent insurance agents, we believe that growth starts close to home.** That's why EMC has offices and representatives across the country—giving you personalized service from a trusted partner who knows the local market. And because we tailor our insurance solutions and loss control services to meet the unique needs of your customers, you can always count on bringing the best products to the table.



[www.emcins.com](http://www.emcins.com)

©Copyright Employers Mutual Casualty Company 2021. All rights reserved.

count on  
**EMC**  
INSURANCE



company and the agent. Both the insured and the financing company testified that the agency did not provide any proof of insurance on the equipment or any written confirmation that the agency would add the equipment to the policy. Likewise, neither the insured nor the financing company confirmed, prior to the equipment burning, whether the agency had received the insurance selection form via fax, or to inquire about evidence of insurance for the new equipment. In mid-October, after the purchase of the new equipment, the insurer sent a new declarations statement to the insured. The declarations statement contained an itemized list of all of the pieces of equipment insured under the policy. The new equipment was not listed. At the end of October, the insurer mailed another declarations statement to the insured. This declarations statement listed fourteen (14) pieces of equipment. Again, the new equipment was not listed. The equipment burned in early November.

The insured testified that they had received the statements. The insured further testified that when it received the declara-

tions statements, they would put them in a folder and would randomly review them every three to four months. When reviewed, they would compare them to the existing running equipment list.

#### WHAT HAPPENED?

The agency filed a motion for summary judgment. The trial court granted the motion on the basis of Mississippi's duty to read or imputed knowledge doctrine. The Court of Appeals agreed with the trial court. The Court held that Mississippi law is very clear that insureds are imputed with knowledge of the contents of their policy, whether or not they read it. The Court also acknowledged that the duty to read or imputed knowledge doctrine are firmly rooted in Mississippi precedence. The Court held that the insured could have ascertained that the subject equipment was not covered by the policy simply by reading the two declarations pages that it had received before the equipment burned, and that the insured was imputed with the knowledge

# Thank You! Agents

We appreciate your support in 2020 and wish you all the very best for the new year.

 **Berkshire Hathaway**  
**GUARD** Insurance Companies  
Commercial Lines | Personal Lines  
See state availability at [www.guard.com](http://www.guard.com)





OPEN

# Mississippi Business Owners Have A New Commercial Carrier Choice!

**SafePoint**  
insurance

Peace of Mind Starts Here.

## COASTAL EXPERTS



### Experience and Financial Stability

**Protecting Assets With a  
Dedicated Management Team  
& Exceptional Resources**

SafePoint is a premier, admitted provider of insurance protection in the state of Mississippi. With above average levels of policy holder surplus, SafePoint has the resources to protect your client's most important assets.

Our Management Team is comprised of highly experienced professionals with over 100 years of combined experience in the insurance industry.

Our mission is to deliver superior customer service, comprehensive coverages, expedited claim service and to give policyholders peace of mind.



### Comprehensive Benefits

**Competitive Product  
Pricing**

**Knowledgeable &  
Friendly Staff** of  
Insurance Professionals

**Accounts are quoted  
and submitted via our  
on-line portal.**

**Variety of payment  
options.** We accept  
MasterCard, Visa &  
Discover and eCheck.

**24/7 Claims Services** to  
handle claims efficiently  
and professionally.

**Wind Capacity** in all  
coastal counties



### Protecting With Exceptional Resources

**We are A.M. Best Rated  
and rated "A" Exceptional  
by Demotech**

Our reinsurance carriers are all approved by the Mississippi Department of Insurance and are rated "A" or better by AM Best. SafePoint purchases reinsurance in excess of a conservatively modeled 100 year return on a first event basis.

**You will have Peace  
of Mind knowing  
that your business  
is protected by  
SafePoint.**

Specializing In These  
**Commercial  
Coverages**

Property  
& Crime

Habitational

General  
Liability

OUR PRODUCTS

For more info, contact • **Dan O'Brien** • Agency Relations Manager • **813-579-9881** • [dobrien@safepointins.com](mailto:dobrien@safepointins.com) • [safepointins.com](http://safepointins.com)

that the policy did not cover the equipment. The proximate cause of the insured's damage was its failure to read the declaration statements, not the agency's failure to procure the insurance on the equipment.

The insured asserted several arguments to get around the duty to read or imputed knowledge doctrine. One argument was that the insured had insufficient time to review the declarations pages. The Court rejected that argument because there was no evidence that the declarations would have been read upon receipt. The insured had testified that when they received the statements, they would put them in a folder and would randomly review them every three to four months. The Court held that the insured may not negligently or purposely omit acquainting himself with the terms and conditions of his policy and then complain of his ignorance. The Court declined to apply an insufficient-time-to-review exception to the duty to read doctrine under these circumstances. The other arguments put forth to try to bypass the duty to read requirement were also rejected by the Court.

## LESSONS LEARNED:

- The duty to read or imputed knowledge doctrines are strong in Mississippi. However, in order for the doctrine to apply, there must be evidence that the insured received its policy or, as in this case, declarations.
- Any policies, endorsements or declarations that are sent to the agency to be delivered to the insured must be delivered promptly, and the agency must create evidence of the delivery of such documents. The Court's decision in this case reflects why a prompt delivery of insurance policies, endorsements and/or declarations is necessary. Based on the circumstances of this case, the Court held that there was no insufficient-time-to-read exception to the duty to read. However, a case with different circumstances might yield different results. Accordingly, it is imperative that policies, endorsements, declarations and other important documents be delivered as soon as possible after receipt by the agency, and that evidence of that delivery be created, and preferably, documented in the agency management system or via paper copy.



**With so many choices,  
choose **first class** service.**

A - Excellent Rated  
Admitted in 15 States  
[www.AmFed.com](http://www.AmFed.com)  
601.853.4949





**GOVERNMENT  
AFFAIRS**



**EDUCATION**



**MARKETS**



**EVENTS**



**COMMUNICATION**



**BENEFITS &  
SERVICES**





# MEMBER BENEFITS AND SERVICES

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

## ADVOCACY – STATE AND NATIONAL

IIAM and IIABA are constantly working on your behalf at all levels of government. IIAM serves as the independent agents' voice to legislators and regulators and continues its diligent efforts to protect independent insurance agents as well as the business community. IIAM proposes legislative solutions to industry problems, monitors closely insurance-related bills introduced in the Mississippi Legislature, and communicates bill status and legislative concerns to the membership. IIAM also communicates with the Insurance Commissioner and other Department of Insurance leaders regularly.

Independent agents also have a strong political voice on Capitol Hill as IIABA lobbies on their behalf. Consistently ranked as one of the most effective lobbying organizations, IIABA focuses on protecting independent agents on federal issues. Each year, IIAM members attend IIABA's annual National Legislative Conference in Washington, D.C. where members attend briefings, meet key congressional leaders and visit with the Mississippi delegation to the U.S. Senate and House of Representatives.

## Insuring the life you live and the home you live in for over 60 years.

National Security has provided competitive, affordable insurance to policyholders for over 60 years. We also provide our agents with competitive commissions, excellent customer service and experienced company adjusters.

As a Southeastern based regional company, National Security prides itself on fast, efficient service from a friendly small town company. Our agent website provides fast quotes, online policy issuance, and real-time policy information. Find out more about our products by calling 1-800-239-2358 or visiting [nationalsecuritygroup.com](http://nationalsecuritygroup.com).



Dwelling Fire • Limited Homeowners • Comprehensive Mobile Homeowners • Vacant Property • Life & Health

## 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





## 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 would like to sharpen their skills, My Agency Campus offers affordable options for members. Formally New Level Partners, My Agency Campus is available for employee training on a self-paced online platform. Each course is designed with full interactivity including expert narration to keep the employee engaged in content. Courses also contain knowledge checkpoints and a final assessment to track the student's retention of course material.

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

### WHERE DO I REGISTER FOR THESE COURSES?

**Agents License Review**

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

**Classroom Continuing Education**

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

**My Agency Campus**

[www.myagencycampus.com/](http://www.myagencycampus.com/)

**ABEN Webcasts**

[iiam.aben.tv](http://iiam.aben.tv)

### HOW DO I CHECK MY CE STATUS?

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

## NEW MEMBER BENEFIT

### ONLINE PRE-LICENSING NOW AVAILABLE

In addition to our classroom pre-licensing course, IIAM is pleased to now offer members access to discounted online pre-licensing through ExamFX. This will allow your agency to prepare new talent when travel is not an option. This also provides pre-licensing for Life/Health as well. If you would like to know how to receive the member discount for these courses, contact Ashton Polk at [apolk@msagent.org](mailto:apolk@msagent.org).



## NETWORKING

Each year, IIAM offers events geared toward networking among agents and company representatives. The year begins with the Agency Management Conference in February which offers 6 hours of continuing education along with a Meet the Companies Reception that is set up like a mini trade show.

IIAM's Annual Convention and Trade Show takes place in June in Destin, Florida, and offers four days of networking, education and family fun. The Trade Show typically boasts around 60 vendors and the convention over 600 participants.

## WHAT DO I NEED TO KNOW ABOUT THE 2021 CONVENTION AND TRADE SHOW

IIAM's 123rd Annual Convention and Trade Show will be held June 13-16 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 3. For more information, to download a registration form, or to register online, please go to [www.msagent.org](http://www.msagent.org). Hotel reservations can be made by calling the Sandestin Beach Hilton at 850-267-9500 and requesting the Mississippi Big "I" rates. To ensure your accommodations, reserve your room today. After May 3, the hotel will not offer convention rates and will increase the room rate.

Online registration is now available for associate members.

## 30 YEARS OF PROVEN SECURITY.

The Mississippi Truck, Food & Fuel (MTFF) Self Insurer's Fund has returned millions in dividends, while saved millions of dollars in workers' compensation insurance for members of MTA. MTFF SIF offers competitive rates and discounts, loss control, aggressive claims handling, underwriting, accounting and excess coverage with A-rated carriers. **For a no obligation quote, please contact your agent or the MTA at 601.354.0616 or [mstruck@mstrucking.org](mailto:mstruck@mstrucking.org).**

Only workers' compensation program sponsored and endorsed by:



Mississippi Petroleum Marketers and Convenience Stores Association



**250+**

TOTAL  
MEMBERS  
SERVED

**\$15.5M**

DIVIDENDS  
RETURNED TO  
MEMBERS

**\$3.6B**

LIFETIME  
PAYROLL  
EXPOSURE

**\$162M**

EARNED  
PREMIUM

**\$8M**

SURPLUS  
REMAINING

# O L E M I S S **VIRTUAL** **INSURANCE** S Y M P O S I U M M A R C H 2 4 - 2 5 , 2 0 2 1

Registration opens Feb. 1, 2021.  
Register at [olemissalumni.com/2021OMIS](http://olemissalumni.com/2021OMIS)  
12 hours total credit

For more information contact Kathy Shoalmire at  
(662) 801-6695 or [kshoalmire@bus.olemiss.edu](mailto:kshoalmire@bus.olemiss.edu)



## YOUNG AGENTS

Young agents play an important role in insurance and IIAM wants to get them involved in the association and the industry. Each spring, IIAM hosts a Young Agents Baseball Outing in Pearl for the Governor's Cup baseball game between Ole Miss and Mississippi State. The dinner before the game offers a time for young agents to interact with other young agents and company representatives. Young Agents also host a Skeet Shoot at Providence Hill Farm in Jackson prior to the Baseball Outing. In August, IIAM joins with the Insurance Agents and Brokers of Louisiana (IIABL) for a joint Young Agents Conference. Over 300 agents, exhibitors and company representatives make this a great place for young agents to connect.

### HOW CAN I JOIN THE YOUNG AGENTS?

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

# Strickland General Agency



**Strickland General Agency has a market offering Personal Lines for Mississippi. Strickland General Agency is offering coverages in Mississippi for Manufactured Home, Dwelling DP-1 and DP-3.**



Don't Forget, Strickland General Agency can also help with your Commercial P&C, Garage and Commercial Auto Risks as well!

**[www.sgainga.com](http://www.sgainga.com) \* 800-825-5742**

AL, AR, FL, GA, LA, MS, SC, TN

***"Think Strickland First"***



# Trusted Choice® Big "I" MEMBER RESOURCES



[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

Trusted Choice® is designed to amplify your local marketing efforts and highlight the value that independent insurance agents bring to consumers. **All members automatically get access to these materials.**

Login with your Big "I" credentials at [www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

Need help resetting your password? Email us at [trusted.choice@iiaba.net](mailto:trusted.choice@iiaba.net)

## TOOLS TO STRENGTHEN YOUR ONLINE PRESENCE

**Digital Reviews** Is your website optimized? Need some help with social media? Our Digital Reviews provide a one-on-one consultation and detailed report. Gain insight on improving your agency website, how to optimize for SEO and the user experience, as well as a review of your social media outlets. Learn how to create or improve your website and/or social media accounts. You'll walk away with an actionable report that spells out your next steps.

**Website Partnership** Trusted Choice has partnered with five industry leading web service providers to give members the ability to select a vendor that best fits their needs. Members will be able to choose from a variety of price points, site capabilities, layouts and service levels. Some platforms offer full site management, others are DIY and some are in between. Schedule a demo with any of our partners to see how they can upgrade your online presence! Visit [trustedchoice.com/agents](http://trustedchoice.com/agents) for more info

## REIMBURSEMENT & REFERRALS

**Marketing Reimbursement** Trusted Choice can reimburse agents for marketing expenses incurred in 2021. Reimbursement is available in the following ways: up to \$750 when co-branding consumer facing items with the Trusted Choice logo, \$500 for upgrading to a new website with a Trusted Choice Preferred Partner and \$125 when purchasing an annual Advantage subscription on [trustedchoice.com](http://trustedchoice.com)

*\* \$750 is lifetime amount per agency location, \$500 and \$125 is lifetime amount per agency.*

### Additional \$750 available for 2021!

Funds must be used for digital marketing efforts that incorporate the Trusted Choice logo. Funds can be used towards ad creation or for cost of running ads online or TV. All members are eligible regardless of previous MRP utilization.

**Get Referrals** Want to boost your inbound sales referrals? Need to grow your book of business this year? Claim your Advantage Profile at [TrustedChoice.com](http://TrustedChoice.com)- our consumer website that receives traffic from millions of consumers each year. TrustedChoice.com delivers referrals to Big I members through their online portal: [trustedchoice.com/advantage](http://trustedchoice.com/advantage)

## COMMUNICATIONS

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

### GET CONNECTED WITH IIAM

The best way for IIAM to connect with members is by email. If you believe you are not receiving the monthly bulletin and event alerts, please contact Ashton Polk [apolk@msagent.org](mailto:apolk@msagent.org)



### WE ARE NOW ON TWITTER!

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

## ERRORS AND OMISSIONS COVERAGE

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

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

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

## RETIREMENT PROGRAMS

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

The Big "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 FIA, 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](mailto:Christine.munoz@iiaba.net) to see how you can save.

## INSURANCE COVERAGE FOR YOUR EMPLOYEES

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

## INSURANCE COVERAGE FOR YOUR CLIENTS

The Big "I" Flood program through Selective deliver members an unparalleled flood program. Together, they offer agents several layers of support to meet any and all flood insurance needs. With personalized support, competitive commissions, and an easy-to-use quoting platform, it is an easy decision to start writing your flood business through the Big "I" Flood-Selective partnership today.

As an IIAM member, you have access to two stand-alone personal umbrella markets which enables you to write most any risk you will run across. Whether the risk qualifies for the endorsed market with endorsed carrier RLI or, for risks RLI will not write, the alternative market via Anderson & Murison, you can support IIAM by placing your stand-alone umbrella business with the Big I Advantage® Umbrella Program.

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures.

Big "I" Markets is an online market access system available exclusively to Big "I" members. Benefits of Big "I" Markets include ownership of expirations, no initial access or termination fees, no obligation to submit other accounts, EFT commission payments, only one login needed to access all programs, weekly e-newsletter featuring product knowledge and special interest pieces, and doing business with Big "I" Markets supports IIAM.

### WHO DO I CONTACT ABOUT THESE PROGRAMS?

#### Flood Insurance Program

Gregg Porter with Selective at  
225-397-3658 or  
[Gregg.porter@iiaba.net](mailto:Gregg.porter@iiaba.net)

#### RLI Programs

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

#### Big "I" Markets

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



## PREMIUM FINANCE PROGRAM

As an endorsed premium finance provider for the IIAM, Imperial PFS® proudly offers IIAM agents competitive rates and terms, superior technology, and legendary customer service. Their industry-leading features include: down payments by credit card or ACH; agency dashboard on ipfs.com 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](http://ipfs.com) or contact your local representatives: Alexander Beck, 601-715-2412 or Baylie Babin, (504) 228-7160.



**CASUALTY**  
Personal lines  
Commercial lines

**VEHICLE SERVICES**  
Vehicle Appraisals  
Heavy Equipment Appraisals

**PROPERTY**  
Home Owner Loss  
Commercial Loss

**WORKERS COMP**  
**TPA SERVICES**



**CLAIMS FAX HOTLINE 866-455-1777 • EMAIL CLAIMS TO [cac@centraladjustment.com](mailto:cac@centraladjustment.com)**  
**2207 Hidden Valley Drive, Suite 105 • Little Rock, AR 72221**  
**After Hours Emergency 24/7/365**  
**888-227-5506**

## BIG I HIRES

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

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

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

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

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

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



**For information about MSU IDAY 2021, please  
contact Martha Galloway  
at [mgalloway@business.msstate.edu](mailto:mgalloway@business.msstate.edu)**

## TRUSTEDCHOICE.COM

Exclusively for Big I members, TrustedChoice.com is the #1 online resource for connecting insurance buyers with independent insurance agents. Through constant research, Search Engine Optimization (SEO) refinement, and insurance buyer data gathering, they have attracted over 30 million online insurance shoppers. Recently selected as the 2020 Best Insurance Website by WEBAWARDS, TrustedChoice.com's mission is to give independent insurance agents the digital advantage they need to beat out the

competition online. Every minute, TrustedChoice.com's Appetite Recommendation Engine™ matches a real insurance buyer to the right local independent insurance agent.

For more information and to get started with TrustedChoice.com, go to [trustedchoice.com/advantage](https://trustedchoice.com/advantage). As a TrustedChoice.com state partner, our members have access to free Member Plus profiles. If you have any questions or need help getting started, call TrustedChoice.com at 855-372-0070.

## TRUSTED CHOICE

Included in your membership is Trusted Choice®, the national marketing brand created exclusively for Big "I" members to help consumers understand the value that an independent agent offers. This is not a market access program, but a brand that is designed to highlight the strengths of independent insurance agents: choice, customization and advocacy. Trusted Choice® agencies benefit from licensed

use of the consumer tested logo and Pledge of Performance, exposure through national advertising and public relations campaigns, customizable advertising materials, support from many Trusted Choice® industry partners, and the Marketing Reimbursement Program. To access the resources listed above, go to [TrustedChoice.com/agents](https://TrustedChoice.com/agents).

## FREE ACORD FORMS

IIAM members can access ACORD forms at no charge for their agency. This benefit is a great cost-saving measure for agents, and is only available through membership with IIAM. Recognized as an industry leader in insurance forms, ACORD has maintained a list of industry-specific forms for almost 50 years. On January 1, 2020, ACORD implemented a new fee structure for end user licenses (EULS), and while the fees were previously built into management system fees for both forms and EULs, the new fee structure requires that agents obtain their own licenses directly from ACORD, but will still access forms

directly from their agency management systems.

IIAM's national association, IIABA, has worked to ensure that IIAM members will not incur EUL fees when accessing necessary ACORD forms. IIAM members with less than \$50 million in annual property and casualty revenue will receive an EUL at no charge as part of their IIAM membership, a valuable benefit that can only be obtained through membership with the association. This benefit alone could represent savings up to \$2,500 for an agency based upon size of the agency.



## AGENTS COUNCIL FOR TECHNOLOGY

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

## VIRTUAL UNIVERSITY

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

## NON-INSURANCE PRODUCTS

### DOCUSIGN

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

### CALIPER

Members receive exclusive discount pricing on the premier personality testing product in the industry. Let Caliper tell you what you need to know before you hire. Learn more at [www.calipercorp.com/iiaba](http://www.calipercorp.com/iiaba).

### UPS

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

### AGILITY RECOVERY

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

### INSURBANC

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

### ROUGHNOTES ADVANTAGE-PLUS

Rough Notes Advantage Plus, (formerly the Big "I" Virtual Risk Consultant / VRC) is a trusted insurance knowledge base platform available at a member exclusive discounted price to Big I members. Quickly get the information you need to understand your customers operations and exposures while identifying appropriate coverages. Gain access to the resources your agency needs, such as *E&O checklists, sales and marketing tools, proposal language, plus training and development support.*

# A Proven Partner for Your Success.

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

## Commercial

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

## Personal

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



mathison  
insurance  
partners, inc.

## Boost Your Sales



The Mississippi Manufacturers Association has expanded its Property & Casualty lines for the benefit of qualified members. MMA has found a superior partner in Berkley Southeast, a W.R. Berkley Company. By teaming with Berkley Southeast, MMA is able to offer other lines of P&C coverage in addition to Workers' Compensation. Our combined strengths now allow us to offer:

- MULTI-STATE COVERAGES
- COMMERCIAL PROPERTY
- AUTO LIABILITY
- PRODUCT LIABILITY
- GENERAL LIABILITY
- UNPARALLELED CLAIMS AND LOSS CONTROL SERVICES

Submissions for premium quotations and questions regarding MMA Insurance Services should be submitted to our designated underwriter, Frank Bowyer, Berkley Southeast Insurance Group, 601-581-4135, or mobile 601-317-4161, [fbowyer@berkleysig.com](mailto:fbowyer@berkleysig.com).



Mississippi Manufacturers Association  
**INSURANCE SERVICES**



WE SUPPORT MISSISSIPPI'S INDEPENDENT INSURANCE AGENTS

720 NORTH PRESIDENT STREET • JACKSON, MISSISSIPPI 39202  
601.948.1222 • [WWW.MMA-WEB.ORG/INSURANCE](http://WWW.MMA-WEB.ORG/INSURANCE)