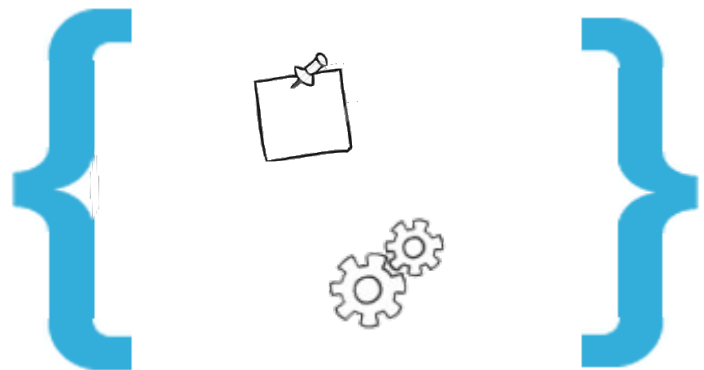




August 31, 2016 - In This Issue:

Sell Insurance to Skeptical Consumers
Coverage Gaps
Protect Your Clients from a Cyberattack
September Webinar
Stand Out.. Try Something Different
Regional Networking Socials



Register for an Upcoming Class

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Sign up for classes and events online at www.iiav.com

To register at member prices, you MUST enter your member ID and password. If you do not have this information, please call IIAV at 804-747-9300

Contact

Carter Lyons
IIAV Director of Education & Professional Development

AUGUST NEWSLETTER

How to Sell Insurance to Skeptical Consumers

by *Tom Dougherty*

Every independent agent faces the same question each day: "How do I convince consumers they should buy something they don't believe they need?"

Selling insurance isn't like selling material items people want. Consumers will gladly pony up for an iPhones or a nice car, but they don't want to think about what insurance is protecting them from: death, illness, fire, liability-the list goes on.

[For 3 common misconceptions and how to counter them, click here](#)



Leadership Corner

Let's be honest. Being a great leader ain't easy. As in an effective, inspiring, well-respected leader for your company.

[Consider these tips when upping your leadership game](#)



Quote of the Month

"I don't like that man. I must get to know him better."

Do Your Home-Sharing Clients Understand Their Coverage Gaps?

by *Jacquelyn Connelly*

Airbnb currently boasts more than 2 million home rental listings in 34,000 cities throughout 191 countries. HomeAway is close behind with 1.2 million in 190.

That's more lodging than any hotel chain in the world.

But while the enormous popularity of home sharing is undeniable, at least one aspect of the disruptive trend poses major concerns: insurance coverage-or lack thereof.

[READ MORE HERE](#)

How to Help Protect Your Clients from a Cyberattack

by *William Perry*

We live and work in an asymmetric threat environment. The risks to an organization's confidential information are increasing, and the total dollar amount of losses now exceeds that of the illegal global drug trade. Because it's hard to stop and difficult to prosecute, cybercrime is high return and low risk.

Cybercriminals are constantly on the prowl for vulnerabilities to exploit. Upon discovering openings, a malicious hacker is likely to take advantage of the weakness and intrude upon an organization's confidential information, which they can use to open charge accounts, make illicit purchases and gain access to private bank records-or worse. The victimized organization can face liability lawsuits, loss of business, damaged reputations and, in many cases, government fines.

Q: How can you best protect your clients while increasing their trust in you?

[READ THE ANSWER HERE](#)

New Overtime Ruling: Decisions to be Made

Veteran employment lawyer and agency consultant Don Phin will take attendees on a fast moving presentation designed to make sure your agency properly manages the new wage and hour regulations. Avoid agency fines, lawsuits, and more.

You will learn:

- The basics of the new regulations.



- Traps created by the "white collar" exemptions.
- Do we give them the raise...or change their classification?
- How omissions' and bonuses affect the minimum salary threshold.
- The Highly paid executive exemption.
- How independent contractors are affected....or not.

[REGISTER HERE](#)

If You Want to Stand Out.. Try Something Different

So you know all about insurance; but did you know that sometimes it is the seemingly unrelated skills like communication, collaboration, and developing trust that can make the difference in your sales, and therefore your profit?

If you think back to some of the best business experiences you've had, chances are that it wasn't the expertise of the person you were working with that stood out; more often than not, it was the service you experienced.

Join IIAV and Brandie Hinen with PowerHouse Learning for these upcoming sessions. We'll help you combine what you already know about insurance and business with these often underestimated skills to leave a lasting impression with your customer and your team.

- **October 11 (10:30-11:30 am) - Creating a Multi-Generational Workflow**
 - As the next generation of workers enter the workforce, a key to ensuring an effective and harmonious work environment is to create an open, collaborative sense of camaraderie, and accountability. In this time of overload and demands, learn how a simple 100 year old principle can transform your organization in less than 30 days! **\$15/\$30**
- **December 6 (10:30-11:30 am) - Interview Tips to Find Your Top Hires in 2017**
 - Use these tips to hire the right people and get the answers to questions you seek from potential candidates. You will learn the fundamentals on asking questions to get people to tell you what you need to know in the interview, not just what you want to hear! Learn hiring questions, practices, and powerful business practices that will keep you on task in the training process. Tips will be shared on how to spot red flags to address before they negatively affect your team. **\$15/\$30**

Please contact, Carter Lyons, clyons@iiaav.com with any questions.

Connect (and have FUN!) with Other Professionals!

Register for the FREE networking socials throughout Virginia for the opportunity to connect with CPAs, bankers, attorneys, and other



professionals.

These events are hosted by the Young Agents Committee - **but are for anyone who would like to attend**. The goal is to help you meet others not only within your own industry, but whose careers overlap with your own.

All events are very casual (and FREE!) and we encourage you to bring your family and friends!

[Please register so that we know you're coming!](#)



NOVA - Tyson's Corner:

September 22, 2016 (5:30-7:30) - [Tysons' Biergarten, Tysons, VA](#)



Lynchburg:

October 20, 2016 (5:30-7:30) - [The Depot Grille, Lynchburg, VA](#)

Williamsburg:

November 10, 2016 (5:30-7:30) - TBD

Thank You to Our Sponsors:

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If you are interested in being a sponsor on these events please contact, Carter Lyons, clyons@jiav.com



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