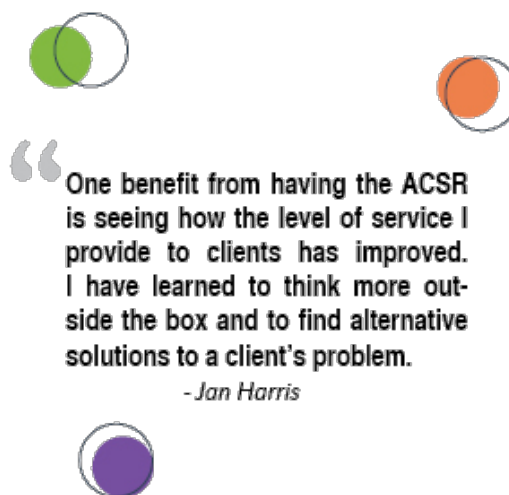




February 26, 2015 - In This Issue:

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See what people are saying about IIAV....



“One benefit from having the ACSR is seeing how the level of service I provide to clients has improved. I have learned to think more outside the box and to find alternative solutions to a client's problem.”

- Jan Harris

Register for an Upcoming Class

[VIEW UPCOMING CLASSES](#)

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

JANUARY NEWSLETTER

Top 3 Regulatory Issues to Watch in 2016

by Jacquelyn Connelly

Each year, the National Council on Compensation Insurance (NCCI) shares a short definition of the industry condition. At the organization's annual meeting last spring, Peter Burton, senior division for

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Volunteer Your Time

IIAV's non-profit Virginia Association of Insurance Agents continues to work with local high school, colleges, and universities to promote insurance literacy and career options within the industry. Here are some upcoming volunteer opportunities:

- **March 2** - Virginia Union University (VUU) Career Fair in Richmond
- **March 8** - RVA Career Expo - VA Tech Alumni Career Fair in Glen Allen

state relations, says the CEO called national workers comp insurance conditions "calm."

Don't necessarily expect it to last.

"There are some trouble issues ahead," Burton says. "Some topics could come up and really throw a monkey wrench into some of these good numbers."

In particular, medical and regulatory issues may have a dramatic impact on workers comp in 2016. Here are the ones you can't afford to ignore.

[READ FULL ARTICLE HERE](#)

How Should You Go About Correcting COI Mistakes?

by *Bill Wilson*

In light of the upswing in E&O cases involving agents and certificates of insurance (COIs), an agency is doing all it can to take care of COI requirements.

But no one is perfect.

Q: " I have two questions:

1. In one instance, we didn't show coverage on the COI because the customer cannot get the coverage. If we omit a coverage required by the contract, do we have an obligation to tell the requestor of the certificate that the coverage isn't there? Do we need to call this to the COI holder's attention?
2. When we discover we put something incorrect on the COI, can we fix that by sending a corrected COI?"

- **March 21** - Henrico County Public Schools College & Career Fair in Henrico
- **March 31** - Old Dominion University (ODU) Career Fair in Norfolk



Quote of the Month

"People often say that motivation doesn't last. Well, neither does bathing - that's why we recommend it daily."

~Zig Ziglar, American author, salesman, and motivational speaker



[SEE THE ANSWER HERE](#)

Don't Buy In To These 3 Data Recovery Myths

by *Sean Wade*

Data recovery: It's often overlooked and even more often misunderstood.

In order to succeed in the years ahead, insurance agents and carriers must develop a better understanding of data recovery-and the myths that surround it.

Myth 1: Data recovery doesn't affect your customers.

Consumers across generations are living their lives on mobile and computing devices. A majority of your personal lines customers have DVDs and flash drives full of family photos and computers with sensitive financial or personal data.

[READ THE FULL ARTICLE](#)

"Horrible Commercial Lines Policy Forms and Endorsements to Avoid or Be Wary Of"

- Webinar Taking Place in March -

On March 23, join IIABA from 1-4 pm for the following webinar, "Horrible Commercial Lines Policy Forms and Endorsements to Avoid or Be Wary Of" (3 P&C).

This program examines dozens of commercial lines policy forms and endorsements that business entities should avoid in their insurance programs if at all possible.

Discussion topics include:



- Introduction (why be concerned? ISO or equivalent?)
- Non-ISO Policy Forms and Endorsements (over 13 of them!)
- ISO Policy Forms and Endorsements (over 46 of them!)
- Conclusion (what to do?)
- Questions & Answers



At the conclusion of this seminar, attendees should be able to:



- Understand the importance of carefully reviewing customer insurance packages
- Determine if policy forms are standard ISO or non-ISO and how to determine their coverage impact
- Advocate for coverage strategies that best serve the interests of consumers and businesses
- Minimize legal liability for failing to identify and inform insureds about important coverage limitations



REGISTER HERE



Business Skills Webinar Series Starting Next Month

Enhance your professional skill set with this business focused webinar series IIAV is offering throughout 2016. These hour long webinars will be jammed packed with useful information you will be able to put to use right away. Brandie Hinen with Power House Learning will be leading each of these webinars. Here is what we have lined up for you:



- **[March 2 \(10:30-11:30\): New Business Development for Today \(NA\) \\$15/\\$30](#)**
- **[May 5 \(10:30-11:30\): Making the Most Out of Your Company Relationships \(NA\) \\$15/\\$30](#)**





- [August 9 \(10:30-11:30\): Emotional Intelligence \(NA\)](#) \$15/\$30
- [October 11 \(10:30-11:30\): Creating a Multi-Generational Workforce \(NA\)](#) \$15/\$30
- [December 6 \(10:30-11:30\): Interview Tips to Find Your Top Hires in 2017 \(NA\)](#) \$15/\$30



If you have questions please contact Kristina Preisner, kpreisner@iiav.com or 804-747-9300.



***insur*EXPO16 - IIAV's NEW Convention Format**



***insur*EXPO16** is IIAV's brand spanking new format of its annual convention, previously held in June.



It will take place April 25-26 at the Richmond Marriott Downtown in Richmond, VA.



This fast-paced, 24-hour expo offers maximized learning and networking while minimizing your time away from the office. This premier expo allows you to find markets for your agency and cultivate new relationships or expand current ones with a wide range of insurance companies and vendors. All employees are encouraged to attend, including principals, producers and account managers.



JSA will once again be filming this event. Stay tuned for details on what sessions will be broadcast.

Here is the agenda for *insur*EXPO16:

Monday, 25, 2016

10:30 am - 5:30 pm: Registration Open

10:30 am: Networking/Exhibit Hall Opens

11:00 am: Networking Lunch with Exhibitors





1:00 - 3:00 pm: Industry Trends with Bobby Reagan, CPCU, Reagan Consulting (2 OGI)

3:00 - 4:00 pm: Networking Break with Exhibitors

4:00 - 5:00 pm: Breakout Sessions

- Producer Recruiting and Development with Bobby Reagan, CPCU, Reagan Consulting
- Key Considerations of Agency Acquisitions and Perpetuation Part 1 with Dave Tralka, President of InsurBANC (1 OGI)

5:00 - 7:00 pm: Networking Reception w/ Exhibitors

7:00 pm: After Hours Networking/Dinner on own

Tuesday, April 26

7:00 am - 12:00 pm: Registration Open

7:30 - 8:30 am: Breakfast with Exhibitors

8:30 - 10:00 am: Breakout Sessions

- Unplug! What Customers Want! with Dr. Wayne Slough, VCU Professor of Marketing
- Key Considerations of Agency Acquisition and Perpetuation Part 2 with Dave Tralka, President of InsurBANC (1 OGI)

10:00 - 11:30 am: Networking with Exhibitors
(Including prize giveaways)

11:30 am - 12:30 pm: The Future of Virginia's Insurance Agencies with John Martin, CEO, GenerationsMatter

REGISTER HERE

Please email Teri Chester, tchester@iiaav.com with any questions.

Are You Registered for IIAV's Bowling Night?

Have you registered for IIAV's Bowling Night hosted by the Young Agents' Committee on March 3? Here are the details for this event:

This event will take place from *5:30 p.m. - 7:30 p.m.*



The following will be included:

- 2 hours of bowling
- Shoe rental
- Appetizers
- 1 adult beverage
- Billiards

You must be 21+ to attend the event. Friends and family are encouraged to attend this event as well. It is \$32 for members and \$64 for non-members.

Thank you to our sponsors:

Gold: Progressive

Silver: Alfa Alliance, JSA, Loudoun Mutual, Utica National and VFSC

If you are interested in being a sponsor of this event please contact Kristina Preisner.

If you have questions please contact Kristina Preisner, kpreisner@iav.com or 804-747-9300.

REGISTER HERE

VISIT WEBSITE

STAY CONNECTED

