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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

JANUARY NEWSLETTER

Happy New Year: Top Insurance Trends for 2016

by Richard Clark

As we kick off the New Year, many are wondering which trends will drive the insurance industry in 2016.

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

Contact

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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:

- **February 11 - Virginia Commonwealth University (VCU) Career Fair**

Current market conditions suggest this year will be shaped largely by the ongoing prevalence of cyber security, the aftershocks of major merger & acquisition deals in 2015, the emergence of new global competitors and modernization of the industry.

[READ FULL ARTICLE HERE](#)

How to Tackle the ACORD 23 and Loss Payable Clauses

by *Bill Wilson*

Upon reviewing the FIG for the ACORD 23, an agent encounters the following language:

"The title of the form, ACORD 23, Vehicle or Equipment Certificate of Insurance, is used to provide a coverage statement with respect to physical damage, property, and/or liability insurance coverage to the additional interest(s) of leased or financed vehicles or equipment, but only when the insurance policy covering the subject vehicle or equipment includes an endorsement or policy condition stating that the insurer will notify the additional interest(s) in the event of policy termination."

[READ THE FULL ARTICLE](#)

9 Reasons People Don't Meet Their Goals

by *Brandie Hinen*

People claim to understand the importance of setting goals to improve their lives. But in fact, about 80% of them never set personal goals-especially true among people who are not involved in a business or entrepreneurial endeavor that promotes goal setting.

- **February 17** - Old Dominion University (ODU) Insurance Career Night
- **March 2** - Virginia Union University (VUU) Career Fair
- **March 31** - Old Dominion University (ODU) Career Fair

Please email Kristina Preisner, kpreisner@iav.com, if you are able to help out.



Quote of the Month

"Approach the New Year with resolve to find the opportunities hidden in each new day."

~*Michael Josephson, American law professor and attorney*



Even more surprisingly, of the 20% who do set goals, about 70% fail to achieve them. When you consider that many of these goal setters strive for easily attainable objectives, it's a wonder that anyone accomplishes anything remarkable at all, in business or in life.

Before you rush out and set goals at random, you need to know the top nine reasons why people fail to achieve their business goals.

[READ THE FULL ARTICLE](#)

"Emerging Insurance Pricing Mechanisms"

- Webinar Taking Place in February -

On February 24, join IIABA from 1-3 pm for the following webinar, "Emerging Insurance Pricing Mechanisms" (2 OGI). This program examines past, recent, current, and emerging pricing mechanisms, from the inception of judgmental underwriting to class rating to data analytics and predictive modeling.

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

- Understand the evolution of P&C insurance pricing
- Explain pricing issues to your customers
- Advocate for pricing strategies that best serve the interests of consumers
- Minimize legal liability for pricing mechanisms

[REGISTER HERE](#)

Associate in Insurance Account Management Program Starts on March 9

Associate in Insurance Account Management (AIAM) is a 6-day course focusing on customer relationship management, workflow management, as well as how to apply the information on a day-to-day basis. Students' own actual experiences are discussed among the group, thus learning from each other's successes and failures. You must attend all six class dates to receive 10 OGI, 5 Ethics and 2 L&R VA C.E. credits.

Day 1 - March 9 - *Communication Jungle and Best Practices in Customer Service*

Day 2 - April 13 - *Company Relationships and How to Not Get In Trouble with Your Mouth*

Day 3 - May 11 - *The Write Stuff, Etiquette, and Take Control of Your Time*

Day 4 - September 14 - *Ethics and the Account Manager and Negotiating Conflict*

Day 5 - October 5 - *Building Relationships Through Sales and Why Politics Matter*

Day 6 - November 9 - *Leadership is Everyone's Job and Dealing with Stress*

All classes are from 9:00 a.m. to 4:00 p.m. The cost to attend is \$650/\$845.








Charlyne Meinhard, Next Level Consulting, Danny Mitchell, AAI, and Joe Hudgins, CPCU, are the instructors for this class.

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




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Are You Coming to *insurEXPO16*?

insurEXPO16 is IIAV's brand spanning 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. In addition to "can't miss" General Sessions, *insurEXPO16* will feature your choice of breakout sessions offering continuing education and valuable information to take back to your agency. This event is beneficial to all agencies - captive or independent. All employees are encouraged to attend including principals, producers and account managers.

Don't Miss Out...Register TODAY!

- Trends of Top Performing Agencies
- Continuing Education
- Special Guest, Bobby Reagan, CPCU - Reagan Consulting
- Inspiring Industry Speakers
- Exhibit Hall
- Networking Opportunities

[REGISTER HERE](#)

**IIAV's Bowling Night Takes Place in
March**

Save the date 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, 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@iiav.com or 804-747-9300.

REGISTER HERE

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