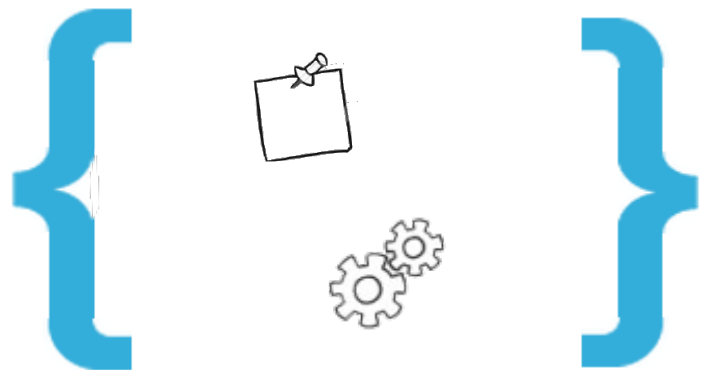




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## Register for an Upcoming Class

[VIEW UPCOMING CLASSES](#)

Sign up for classes and events online at [www.iiav.com](http://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

## MAY NEWSLETTER

### Hired and Non-Owned Auto Liability Coverage: Excess Over What?

by *Bill Wilson*

An agent's client has an employee who plans to rent vehicles in their own name. The client's business owner policy hired auto liability extends to the insured and the employee, but it is "excess coverage."

**Q:** "When hired auto liability coverage is under a commercial general liability or BOP form and the coverage is 'excess,' what is it excess over: the rental firm's liability coverage, the employee's auto liability coverage or both?"

[SEE ANSWER HERE](#)



## Quote of the Month

"I have never been able to think of the day as one of mourning; I have never quite been able to feel that half-masted flags were appropriate on Decoration Day. I have rather felt that the flag should be at the peak, because those whose dying we commemorate rejoiced in seeing it where their valor placed it. We honor them in a joyous, thankful, triumphant commemoration of what they did."

~Benjamin Harrison, 23rd U.S. President

# Distracted Driving: A Lesson in Risk Management

by Dave Evans

Mike LaRocco, CEO & president of State Auto Financial Corp., commented, "Distracted driving, notably due to smartphone usage, is a 'societal problem'" -and that insurance carriers "need to step up to help identify the severity of the problem" because they "can quantify it."

Not long after LaRocco's statement, a disturbing example was back in the spotlight: Last fall, 18-year-old Christal McGee crashed a Mercedes at 107 mph while taking photos for the Snapchat app, which features a filter that records speed of travel. McGee reached 113 mph on a suburban road outside Atlanta where the speed limit is 55 mph-and didn't see Maynard Wentworth, an Uber driver just starting his shift that night, until it was too late.

[READ FULL ARTICLE](#)

## Wage and Hour Division - Final Rule: Overtime

by United States Department of Labor

On May 18, 2016, President Obama and Secretary Perez announced the publication of the Department of Labor's final rule updating the overtime regulations, which will automatically extend overtime pay protections to over 4 million workers within the first year of implementation. This long-awaited update will result in a meaningful boost to many workers' wallets, and will go a long way toward realizing President Obama's commitment to ensuring every worker is compensated fairly for their hard work.

[READ THE FULL ARTICLE](#)

## "Drones: Problems, Solutions, & Insurance" Webinar Flying In On June 22

Join IIABA on June 22 from 1-3 pm for the following webinar, "Drones: Problems, Solutions, & Insurance" (2 P&C). Join IIABA on June 22 from 1-3 pm for the following webinar, "Drones: Problems, Solutions, & Insurance" (2 P&C).

One of the most fluid issues in insurance today involves drones. The technology, regulations, exposures, and coverages seem to change on a daily basis. This program is designed to bring the participant completely up to date with regard to the technology, laws and regulations, evolving exposures/uses, and what coverages (both personal and commercial lines) are available in the marketplace. It will also dispel some of the myths about coverage (or lack thereof), especially in the area of privacy.

At the conclusion of this webinar, participants should be able to:

- Become familiarized with the development of drone



technology

- Be aware of federal and state regulations that govern the use of both hobby and commercial drones
- Understand the loss exposures and sales opportunities presented by drones for at least 20 industries
- Cite the property and liability coverages and exclusions for hobby drones in ISO and non-ISO HO policies
- Cite the property and liability coverages and exclusions for commercial drones in ISO standard and drone-specific policy forms and also be aware of emerging markets

[REGISTER HERE](#)

## Being More Emotionally Intelligent Peak Your Interest?

Join IIAV on August 9 for the following webinar, "Emotional Intelligence". Brandie Hinen with Powerhouse Learning will lead this hour long session. IIAV will be offering two more business related webinars with Brandie. See the dates and topics below.

- **August 9 (10:30-11:30 am) - Emotional Intelligence**
  - Emotional Intelligence is the ability to understand and use emotions in positive ways to help overcome adversity, relieve stress, and diffuse conflict. Learn how to take on the over 22 adversities we face a day better so that you can be more productive in your day. We will talk about identifying the campers, climbers, and quitters in your organization and how to empower others to better performance. **\$15/\$30**
- **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](mailto:clyons@iiaav.com) with any questions.

**Thank You for coming to**

# Cocktails for a Cause

Thank you to all that attended IIAV's Cocktails for a Cause Social to raise awareness for the Huntington's Disease Society of America on May 11 at Hardywood Park Brewery in Richmond.

This event was held in tribute of Eddie Benson of Saunders & Benson. Together we raised a little over \$2000.

You can learn more about Huntington's Disease by [clicking here](#).

See event pictures, [here](#).

## Mix & Mingle at IIAV's Upcoming Regional Socials

IIAV Young Agents' Committee is hosting FREE networking socials throughout Virginia and hope you will be able to attend. This year we have teamed up with the young professional groups at the Virginia Society of CPAs (VSCPA), Virginia Bar Association and Virginia Bankers Association for some of these socials.

Come out for a casual get together - and bring your family and friends.

### **Richmond:**

August 11, 2016 (5:30-7:30) -TBD

### **Roanoke:**

July 14, 2016 (5:30-7:30) - Soaring Ridge Brewery

### **NOVA - Reston:**

July 21, 2016 (5:30-7:30) - Tavern64

### **Virginia Beach/ Hampton Roads:**

August 25, 2016 (5:30-7:30) - TBD

### **NOVA - Tyson's Corner:**

September 22, 2016 (5:30-7:30) - TBD

### **Lynchburg:**

October 20, 2016 (5:30-7:30) - TBD

### **Williamsburg:**

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

### **Thank You to Our Sponsors:**

Alfa Alliance, Atlantic Specialty Lines, JSA, Loudoun Mutual, Progressive, Purofirst, Utica National Insurance Group, and VFSC

If you are interested in being a sponsor on these events please contact, Carter Lyons, [clyons@iiv.com](mailto:clyons@iiv.com)

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