Dear IIAV Young Agent,

We hope everyone has a safe and fun Halloween weekend!

Thermal damage to Vinyl Siding...Covered by a CGL Policy?
by VU Faculty

“We insure a painter under a current ISO CGL policy. He painted a light colored vinyl-sided house. He used a brown colored paint. When the sun hit it, the darker color apparently absorbed more heat than normal and the siding has buckled. He checked with the paint store and they told him that they have heard that this might happen. The customer told him what color to paint but did ask the painter if it was OK and the painter told him he’d painted other vinyl through the years and had no problems.

“I have understood that it is being denied for work product reason but do not have a declination letter yet. My question involves the fact that he is painting siding already on the house. He is only applying the paint, not putting up siding. The adjuster apparently said if the buckling caused ensuing damage such as allowing water to come in that damaged sheetrock etc., then it would pay for the additional damage. Do you think the CGL policy excludes this?”

Read the full article here.

The New “Retention Dimension”
by Al Diamond

Over the past fifteen years Agency Consulting Group, Inc. has noticed that high performance agencies inevitably maintain controllable customer retention rates of 95% or more regardless of the market conditions, regardless of the insurance economy and regardless of competition. And these high retention levels at these successful, profitable agencies are not accidental.

Read the full article here.

Looking for Guest Speakers in the
Northern Virginia Area

It is that time of year again when schools start looking for volunteers to come into their classrooms to speak on different topics.

We are currently working with two schools that are need of guest speakers. Here are the dates and topics:

James Wood High School: Winchester, VA
- Nov. 17 (7:55-11:05) – Risk Management & Insurance Basics
- Nov. 17 (11:10-2:30) – Risk Management & Insurance Basics
- Nov. 19 (7:55-11:05) – Auto & Home
- Nov. 21 (7:55-11:05) – Life & Health
- Nov. 21 (11:10-2:30) – Life & Health

Liberty High School: Bealeton, VA
- Any day the week of Nov. 17-21 from 9:30-12:30 on Insurance for the Real World

Please email Kristina Preisner, kpreisner@iiav.com, if you are able to fill one of these time slots.

Thank You to All Who Attended the 2014 IIAV Young Agents’ Conference

Independent Insurance Agents of Virginia held its annual Young Agents’ Conference on October 9-10, 2014 at the Sheraton Hotel in Virginia Beach, Virginia.

The conference started off with a presentation on social media marketing, “How to Win Google’s Game” from Ryan Hanley, Digital Marketing Lead at TrustedChoice.com. Following this engaging presentation was a seminar on “Data Breach Liability and Its Perils” from Sharon Koches, CPCU, RPLU, AAI, AU, ITP, Vice President of Insurance Operations & Technical Affairs at IIANC. Attendees walked away from this class better understanding data breach and cyber liability coverages.

On Thursday afternoon, conference attendees got to network with 25 different vendors at the trade show. Trade show attendees also participated in a clothing drive for Dress for Success. Following the trade show was the Agency & Company Dinner. During dinner, the 2014 IIAV Young Agent of the Year award was presented to Jill Roth, Ahart, Frinzi, & Smith, Alexandria, VA.

The conference ended on Friday morning with a seminar showcasing how agents can stay out of trouble with the Virginia State Corporation Commission Bureau of Insurance.
Mike Beavers, Chief of Investigations at the Bureau of Insurance, enlightened the group by sharing “Common Problems Found During Agent Investigations”.

Make sure you save the date for next year’s conference taking place October 8 -9, 2015.

For more information on IIAV’s Young Agents’ Program or this conference please contact Independent Insurance Agents of Virginia at 804-747-9300.

View pictures from the event here.

Thank you to our sponsors:

- **Platinum**: AmTrust North America; Progressive
- **Gold**: Amerisafe; Berkley Mid-Atlantic Group; First Atlantic Restoration; Liberty Mutual; Markel FirstComp; and VFSC
- **Silver**: Alfa Alliance; Atlantic Specialty Lines; Commonwealth Underwriters; Jackson Sumner & Associates; Johnson & Johnson; Keystone Insurers Group; Loudoun Mutual; Penn National Ins.; and Southern Insurance Co of VA
- **Bronze**: Bailey Special Risks; Central Insurance; Imperial PFS; Northern Neck Insurance Co.; State Auto Insurance; Stonewood Insurance; and Utica National Insurance

To find out more about this event or become a sponsor please contact Kristina Preisner at kpreisner@iiav.com.

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**Agency Technology Guru, Steve Anderson, Coming to IIAV**

IIAV will be hosting a one-day seminar regarding Technology and Cyber Liability on November 13 from 9:00 am to 4:00 pm at IIAV in Richmond.

This seminar will feature renowned insurance technology expert **Steve Anderson**, presenting “Technology Tools that Build, Manage and Add Profit to Your Agency.” Steve has 30+ years in the insurance industry and speaks professionally to hundreds of agents at educational events, state association conferences and technology forums on the future of technology, the social web, and how insurance agencies can establish their Internet presence. He has authored many articles that have appeared in virtually every insurance industry publication. Those who attend Steve’s programs always leave with valuable technical information on how they can use technology to increase revenue and/or reduce expenses.

Also featured will be Sharon Koches, CPCU, RPLU, AAI, AU,
ITP, who is the Assistant V.P. of Insurance Operations & Technical Affairs for the North Carolina Big “I”. Sharon will present “Dissecting the Cyber Liability Policy – Don’t Sell What’s Not There” (CE Pending). Attendees will discover what cyber exposures are lurking out there, what coverages are and are not provided in existing property and liability policies, and what Cyber Liability Insurance does or should cover.

Space is limited, so don’t delay in registering for this dynamic event being held at IIAV in Richmond on November 13th from 9am to 4pm.

The cost is only $99 (lunch included).

**We would like to thank our company sponsors for their support of this special event:**
- AJ Wayne
- Arlington/Roe
- Berkley Mid-Atlantic Group
- Southern Insurance Company of Virginia

[Click here to register!](#)

**Are You Registered for the Up & Coming Insurance Professionals Panel?**

Do not miss IIAV’s Up and Coming Insurance Professionals Panel, hosted by the Young Agents’ Committee on November 20 from 3:30-5:00 pm at the VCU School of Business in Richmond, VA.

This panel includes:
- Ryan Andrew, The Andrew Agency
- Jason Angus, The Hilb Group
- Glen Harris, Markel FirstComp
- Crystal Miller-Johnson, Associated Ins. System Services
- Drew Monroe, Prosper Insurance Group
- Denise Perlman, Markel FirstComp
- Shane Powers, Imperial PFS
- Chris Rogerson, Hanover Insurance

There will be a social following the panel from 5:00-7:00 pm at Triple Crossing Brewery in Richmond.

It is $10 to attend this event.

[Register Here!](#)

Please contact Kristina Preisner, kpreisner@iiav.com or 804-747-9300 with any questions.

**The Final Regional Social is Heading to Northern Virginia on November 13**
It was a great evening for networking on October 23 at the Western Virginia Social at Parkway Brewing in Salem. Thank you to everyone who attended and to Sam Ross, Progressive, for delivering the collected canned goods to Feeding America Southwest Virginia in Salem. You can view pictures from this event by clicking here.

We hope you can make the next social. Each of the socials will take place from 5:00-7:00 p.m.

**November 13 – Northern Virginia Networking Social** at Dogfish Head Alehouse in Fairfax

Please register ahead of time for these FREE events so we know how many people will be attending.

To find out more about these events or get more involved with the Young Agents’ group please contact Kristina Preisner, kpreisner@iiav.com.