



**Young  
AGENTS**

**ON THE**

**MOVE**

**YOUNG AGENTS'**  
Newsletter

*August 31, 2016 - In This Issue:*

**Asking Customers the Right Questions?**

**Protect Your Clients from a Cyberattack**

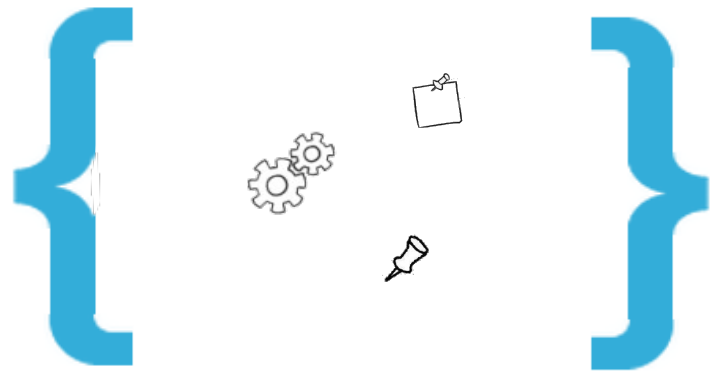
**Homeowners Policy Cover Water Damage?**

**How To Make More Money**

**September Webinar**

**Regional Networking Socials**

**Register for the Young Agents Conference**



**Register for an  
Upcoming Class**

**(Only 3 months left until  
November 30)**

**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

**IIAV July Young Agents' Newsletter:  
How to Help Protect Your Clients  
from a Cyberattack**

**Are You Asking Customers the Right Questions?**

*by Charles D. Brennan, Jr.*

During my graduate work in training and development, I took a psychology class. Toward the middle of the semester, the professor asked to help him review more than 20 years of research on the ways people communicate.

It sounded like a lot of work, and I really didn't have the time. But he had been very helpful to me, and now he needed my help. I agreed.

Most of the material I reviewed addressed open and closed

## Contact

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### Business Tip of the Month

"If you don't deliver a "wow" experience, it's guaranteed somebody else is, and you're going to lose your customers in about two seconds flat."

~ *Michele Cushatt, author, speaker, business coach*

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### Quote of the Month

"Don't live down to expectations. Go out there and do something remarkable."

~*Wendy Wasserstein, American playwright*

questions. Interestingly, what I learned applies to selling.

Q: Do your questions differentiate you?

**FIND OUT WHAT YOUR CUSTOMERS THINK**

## 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.

[Find out how to give your clients a comprehensive shield against cybercrime.](#)

## Does a Homeowners Policy Cover Water Damage?

by *Bill Wilson*

An insured's water service line for their house started leaking while he was out of town. It leaked for about a month. The city water supplier noticed it when the meter reported use of 30,000 gallons of water a day-  
**amounting to a bill of \$7,500.**

Q: "Does an HO-3 policy cover this?"

**CLICK HERE FOR THE ANSWER**

## You could be making more money. How? You may be surprised.

If you want to be more successful, make more money, and grow your business (who doesn't?), don't discount those skills that you *didn't* get from a textbook. [Forbes](#), [The Washington Post](#), [Monster.com](#) and endless other sources agree that finely-tuned soft skills will not only keep you employed but make you much more effective. Check out these upcoming sessions where Brandie Hinen of PowerHouse Learning will help you to focus on a few of them.



## Announcements

If you have any announcements please email [clyons@iiav.com](mailto:clyons@iiav.com)



- [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@iiav.com](mailto:clyons@iiav.com) with any questions.

## We Haven't Seen a Hurricane Yet...But..

Join IIAV and Annette Wilson on September 15 from 9:00am-12:00pm to brush up on your flood basics.

We've seen the devastation that a storm system can bring. The message is loud and clear: there's no such thing as being too prepared. Spend the morning with us to review [Flood Insurance Basics - FEMA Approved](#) - and give yourself and your customers some extra peace of mind. (And earn 3 L&R credits while you're at it!)

[CLICK HERE TO REGISTER OR FOR MORE INFO](#)

## We're Coming To You!

We're working our way around the state to help you get connected.

IIAV is partnering with other professional organizations like the Virginia Society of CPAs, the Virginia Bankers Association, and the Virginia Bar Association for a series of regional social events.

Why? For fun, of course, but also to help you better serve your customers. Stop by after work, grab a drink or two, and meet other professionals whose customers intersect 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:**

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@iav.com](mailto:clyons@iav.com)

**Young Agents Conference -  
Low Prices Are Going Fast!**

Early-bird registration discounts are about to end and the room block expires soon as well. [Register here](#) to save money and guarantee a spot!



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**STAY CONNECTED**

