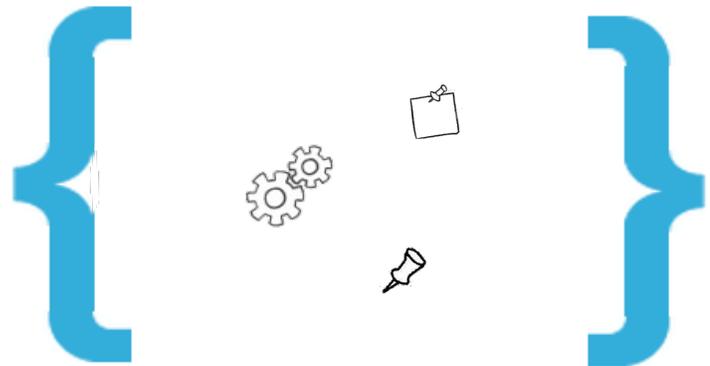




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Be Ready for Unplanned Communication
On-Demand New Hire Training
IIAV Holiday Social
IIAV Holiday Social



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

DECEMBER NEWSLETTER

Resident Child Owns Auto on Parents' Policy But is Not a Named Insured

by Bill Wilson

An agent inquires about a 24-year-old professional "rodeo guy" who travels around the U.S. in a \$50,000 Ford F-350 pickup truck titled in his name only. A captive agent insures the truck on the parents' personal auto policy, where the son is not listed as a

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Quote of the Month

"Call it a clan, call it a network, call it a tribe, call it a family. Whatever you call it, whoever you are, you need one.."

~Jane Howard, CBE, FRSL, English novelist



named insured but rather a driver who travels 1-3 miles to work.

Q:"Do you have any research in the Big 'I' Virtual University (VU) about parents insuring their child's car when the parents' name is not on the title and the child is not a named insured?"

[SEE THE ANSWER HERE](#)

How Wearable Tech Will Affect L-H and P-C Insurance in 2016

by Morgan Smith

Did your Cyber Monday purchases this year include a smartwatch or lifestyle activity tracker?

According to a new report from Signals and Systems Telecom, global machine-to-machine (M2M) and wearable devices could help "internet of things" service providers pocket as much as \$231 billion in service revenue by the end of 2020.

And while the average consumer probably thinks fitness bands or Apple watches when they hear "wearable tech," there are new innovations abound in the area. Sub-categories of wearables-coined "hearables" and "implantables"-are within grasp, introducing futuristic capabilities and possibilities as well as a host of insurance implications.

[READ THE FULL ARTICLE](#)

Why Are Millennial Homeowners Bundling Less?

by Morgan Smith

Only 65% of millennial homeowners insurance customers bundle multiple policies with their insurer-a

5% drop from last year and 13% less than all other generations, according to the J.D. Power 2015 U.S. Household Insurance Study.

What's responsible for the decline?

"Gen Y customers are saying they're unbundling to receive better coverage, different coverage or more competitive pricing and this is much more often when compared to boomers," says Valerie Monet, director of the insurance practice at J.D. Power.

[READ THE FULL ARTICLE](#)

"Insurance in the Headlines" Webinar Coming to You in January

Mark your calendars for the first Big "I" Virtual University webinar of 2016: Join Big "I" Virtual University director Bill Wilson on Jan. 27 as he presents Insurance in the Headlines.

This program will examine the insurance implications of more than dozen current issues in both consumer and industry news, with topics including:

- Homeowners insurance loopholes
- Car sharing and resulting coverage gaps
- Driverless and 'wired' vehicle dangers
- Fracking
- Terrorism
- Parents sued for failure to immunize children
- Climate change
- Homes and businesses under- or over-insured
- NARAB
- Diversity and generational changes
- Cyber issues

By the end of the webinar, attendees will be more



capable of counseling customers who question the exposures of these issues, and then respond where possible by matching them to insurance products and risk management techniques that can also help minimize agency E&O exposure.



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Associate in Insurance Supervisory Management Program Starts on March 10



Associate in Insurance Supervisory Management (AISM) is a 6-day course focusing on the transition to supervisor, improving communications, motivation, teamwork, leadership, coaching, understanding others, performance appraisals and fair employment laws and regulations. As you learn, you will be able to put your knowledge to work immediately! You must attend all six class dates to receive 21 OGI and 3 L&R VA C.E. credits.



- **Day 1 - March 10** - *Intro to Supervision & Management and Communication*
- **Day 2 - April 6** - *Coaching & Developing Employees and Situational Leadership*
- **Day 3 - May 12** - *Fair Employment Legal Issues and Recruiting, Selecting & Hiring*
- **Day 4 - September 15** - *Managing Performance*
- **Day 5 - October 13** - *Performance Evaluation and Recognizing/Rewarding Accomplishments*
- **Day 6 - November 10** - *Developing Teamwork and Leading Change*



All classes are from 9:00 a.m. to 4:00 p.m. The cost to attend is \$750/\$975.



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

[REGISTER HERE](#)

Take Part in an Upcoming Event

This winter IIAV has a few events that you will definitely want to check out. Here are the details as well as a link to register for the events.

February 4: IIAV Richmond Regional Social at Tobacco Company

IIAV Young Agents' Committee is hosting FREE networking socials throughout Virginia and hope you will be able to attend. Come out for a casual get together with the Virginia Bankers, Virginia CPA's, and Virginia Bar Associations.

[REGISTER HERE](#)

[VISIT WEBSITE](#)

STAY CONNECTED

