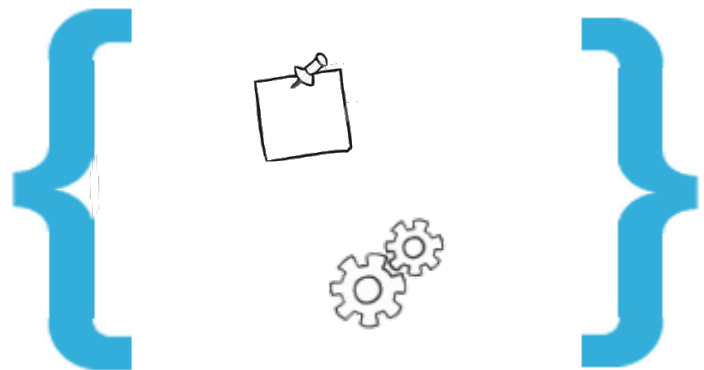




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Sign up for classes and events online at www.iiav.com

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

Contact

Carter Lyons
IIAV Director of Education & Professional Development

JULY NEWSLETTER

Are You Ready for a Data Breach?

by Judi Newman & Bill Larson

[Insurance company-agency agreement](#) wording for both property-casualty and group health agents requires unequivocal compliance with all current state and federal privacy and data breach response laws, including the following:

- Gramm-Leach-Bliley Act (GLBA)
- Fair Credit Reporting Act (FCRA)
- Fair and Accurate Credit Transaction Act (FACTA)
- [Health Insurance Portability and Accountability Act](#) (HIPAA)
- Health Information Technology for Economic and Clinical Health Act (HITECH)

Agency agreements tend to be one-sided and typically require that "the agency hold the company harmless for any claim, demand, liability, dispute, damage, cost, expense or loss including reasonable attorney's fees and cost of litigation arising as a direct result of the acts, errors & omissions and negligence of the agent."



Quote of the Month

"A man says a lot of things in summer he doesn't mean in winter."

~Patricia Briggs, *American fantasy writer*



[READ FULL ARTICLE HERE](#)

How to Retain Top Employees-Without Raising Wages

by Valerie Clark

As the labor market gets tighter-particularly for highly skilled workers-many employers automatically think higher wages are the answer to their retention problems.

But in many instances, enhanced benefits provide a more powerful incentive. Even better for employers, the cash cost of some enhanced benefits is significantly less than the cost of higher wages-especially once you factor in the expense of higher payroll-related taxes.

So...if you want to think like your employees, what should you consider?

[FIND THE ANSWER HERE](#)

How to Tell if Your Clients Need Discontinued Product Coverage

by Jacquelyn Connelly

An Iowa agency insured a plumbing and heating business with a CGL policy on a standard CG 00 01 occurrence form for many years before it closed in summer 2014. In spring 2015, a minor fire resulted from a furnace installation that occurred while the policy was in force and the company was still in business.

The agency submitted a claim, but the insurance company denied coverage under the CGL because the fire occurred after policy cancellation-and neither the occurrence nor claims-made CGL policies covers occurrences that result in bodily injury or property damage after expiration of the policy.

The above scenario-a [real-life case](#) outlined in a submission to the Big "I" Virtual University Ask an Expert service-highlights one of the most important aspects of insuring commercial clients' [product liability](#) today: coverage for discontinued products and operations.

[READ THE FULL ARTICLE](#)

Social Media Investigations and Use Webinar on August 23

Join IIAV and Patty Reynolds on *August 23* from 9:30am-12:30pm for the following webinar, "**Social Media Investigations and Use**" (3 OGI).

This course will provide information on how to use social media ethically during the course of an investigation. Specific Federal laws are reviewed in depth that govern privacy and pretexting,

demographics of social media websites are provided, along with demonstrations of the information available on these public sites and how to extract the information for use in the investigation.

[REGISTER HERE](#)

Want to Increase Your Profit? The Skills You Need to Develop May Surprise You.

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 with any questions.

Connect (and have FUN!) with Other Professionals!

We've all heard that it's not what you know, but **who you know**. So here's your chance to widen that circle. IIAV invites you to a series of **FREE** networking socials throughout and we hope you will join us! We are teaming 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.

At our last event, more than one member commented that they **made great connections that they could immediately use to help their clients.**

All events are very casual (and remember -they're FREE!) and we encourage you to bring your family and friends!

[Please register so that we know you're coming!](#)

Richmond:

August 11, 2016 (5:30-7:30) - [Southern Railway Taphouse, Richmond, VA](#)

REGISTER HERE

Virginia Beach/ Hampton Roads:

August 25, 2016 (5:30-7:30) - [O'Connor's Brewing Company, Norfolk, VA](#)

REGISTER HERE

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

**Annual Young Agents Conference
- Registration Opening Soon -**

We hope you've marked your calendar, because this year's Young Agents Conference, October 6-7, is one you won't want to miss. Not only will you connect with other amazing young professionals, but you'll learn from the following instructors who will send you home with new ideas designed specifically for your success.

Patrick Carroll, Sandler Institute - *Stop Telling and Start Selling*

Dorothy Howell, Amtrust - *Working with Different Generations to Make That Sale*

Patty Reynolds, Alfa Alliance - *Agents Fighting Fraud*

We'll present the Young Agent of the Year and the Company Person of the Year awards on Thursday evening, followed by music from the **Red Stapler Band**.



Oh - and did we mention that we'll be **at the beach**? Yep. That means [spending two days here](#). Is it October yet?

We've packed a lot into a short amount of time - so don't miss it! Look for an email in the next few days announcing that registration is open!

[VISIT WEBSITE](#)

STAY CONNECTED

