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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

OCTOBER NEWSLETTER

When Can Coverage Be Dropped on a Stolen Car?

by VU Faculty

Q. "My customer's car was stolen. He had liability only on the car so there is no coverage. When should he remove the car from his policy?"

A. What a great question. Unfortunately, we do not have a foolproof answer that would apply in every jurisdiction. We ran this question by the VU faculty and got the observations below. Your best bet is to

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Quote of the Month

"Ohana means family - no one gets left behind, and no one is ever forgotten." ~**Chris Sanders and Dean DeBlois, Lilo & Stitch**



consult an attorney well versed in local law.

This question has been asked and answered in other forums such as this. In my opinion, your customer should seek the advice of a local attorney who can advise him whether or when it is OK to remove coverage on the car from the policy.

[SEE FULL ANSWER HERE](#)

Usage-Based Auto Insurance: Friend or Foe?

by Jacquelyn Connelly

Quick show of hands: Would you sign up for Progressive's Snapshot program?

Unless you're a millennial, maybe not-but you might be failing to take into account about one-third of your clients who would.

A recent Towers Watson survey reports that millennials are the most enthusiastic generational cohort when it comes to buying usage-based insurance: 72% of young drivers prefer it to traditional premium calculation factors, compared to only 51% among other age groups.

[READ FULL ARTICLE](#)

Know Your Agency

The Customer Service Experience Series

The key is understanding your agency from the customer perspective. You need to understand what customers will perceive as distinctive about your agency and why it matters to anyone who might want



to do business with you. Independent agencies, unlike many captives and direct writers, can craft personalized stories and control telling those stories at every point of service.

Step 1. Define who you are

This step requires careful consideration. It's not about what you are - an independent agency operating in X town, with X years experience and X dollars in revenue. This is about the who of your story - what you stand for and how you serve the customer differently than any other agency.

It's best to set aside some time off-site with your agency leadership to give this assignment the focus it deserves.

[READ FULL ARTICLE](#)

ACSR Scholarships Up for Grabs

Jackson, Sumner, & Associates has teamed up with VAIA-IIAV to offer 5 ACSR individual class scholarships.

The Accredited Customer Service Representative (ACSR) is a nationally recognized designation program and a respected credential within the insurance industry. It is designed to improve the customer service and technical skills of your insurance staff.

This Scholarship covers the cost of (1) ACSR Designation classroom or webinar course for an employee of a member agency of the Independent Insurance Agents of Virginia. To be considered for this scholarship, the licensed agent must complete the application requirements below and return by



November 5, 2015.

Scholarship recipients will be notified the last week of November. If awarded a scholarship, it must be used within 12 months of the date awarded.

[CLICK HERE TO APPLY](#)

[PRINT APPLICATION](#)

For more information you can email Kristina Preisner, kpreisner@iiaav.com

Virginia Association of Insurance Agents is a 501 (c)3 non-profit education foundation. The mission of VAIA is to provide insurance education and training programs to facilitate insurance literacy and an awareness of career opportunities.

Take Part in an Upcoming Event

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

December 3rd - IIAV Holiday Social at IIAV in Richmond

Come celebrate the holiday season with colleagues, co-workers, and friends while saying thank you to our industry partners. Friends and family are welcome to attend.

[REGISTER HERE](#)

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