



**Young  
AGENTS**

**ON THE**

**MOVE**

**YOUNG AGENTS'**  
*Newsletter*

*July 28 , 2016 - In This Issue:*

**Discontinued Product Coverage**

**Attracting Residual Leads**

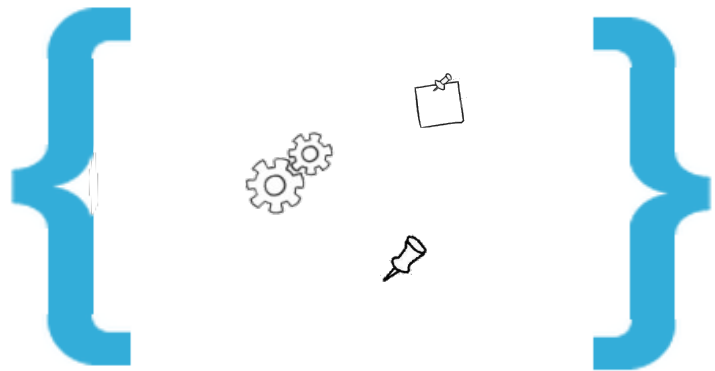
**Millennials Transforming  
Insurance**

**Want to Increase Your Profit?**

**August Webinar**

**Who You Know Makes a Difference**

**Register for the Young Agents  
Conference**



**Register for an  
Upcoming Class**

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To register at member prices, you  
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information, please call IIAV at  
804-747-9300

**Contact**

**Carter Lyons**  
IIAV Director of Education &

**IIAV July Young Agents' Newsletter:  
Register for the Young Agents  
Conference**

If you haven't already, check out a video of IIAV's Young Agents  
Committee as they explain what they believe goes into creating a  
successful 'Young Agents Program'. Special thanks to all who  
participated.

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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



## Announcements

If you have any announcements please



Carter Lyons, *Director of Education & Professional Development*  
Independent Insurance Agents of Virginia

## 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.

**Q:** Do you know the answer to one of the most important aspects of insuring commercial clients' product liability today?

[FIND THE ANSWER HERE](#)

## 3 Online Tools for Attracting Residual Leads

by Zachary Emly

It's every producer's dream to wake up to new leads in their inbox. Imagine coming into the office Monday morning with new warm prospects waiting for your call. All it takes is engaging in a couple of online strategies.

Click the link below to get the tools to increase your leads.

[CLICK HERE](#)

## Millennials Who Are Transforming Insurance

by Jacquelyn Connelly



Take a quick look at these young agents who are making major impacts in the industry. (Hint: They're a lot like you...it's worth the read!)

[Lissette Delgado](#) - Lissette Delgado's female mentors have encouraged her to pursue both insurance and legislative roles despite what Delgado calls a "big boys type of world."

[Kyle Beggs](#) - After three years as a captive agent, a family friend convinced Kyle Beggs to work for an independent agency. Now, he's a principal committed to telling his story and recruiting fresh faces.

[Kimberly Bass](#) -As the owner of a pet-sitting business, Kimberly Bass finds she can relate to her commercial lines clients and form relationships in ways other agents can't.

[Ashe Abebe](#) - Ashe Abebe struggled to find a job when he graduated college in the middle of the recession. After delivering furniture for a year, he turned to Craigslist to look for something different-and embarked on a new career in insurance.

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## 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@iiv.com](mailto:clyons@iiv.com) with any questions.

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## 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

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

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

## **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!

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