Quote of the Month

We make a living by what we get, but we make a life by what we give. ~Winston Churchill

Do Businesses Need to Buy UM Protection

by Bill Wilson

Businesses are always looking for a way to reduce premiums. One method that is sometimes used is to not carry UM coverage under the BAP. After all, if an employee is injured, there's workers compensation coverage, right? Answer: maybe, maybe not, and definitely not.

Log on to the IIAV website and view the full article here.

Tough Transitions

by Susan L. Hodges

Just because you’re family doesn’t mean agency perpetuation is easy.

Denise Johnson spent years building a book of business at her father’s agency. Then her dad decided to retire and her younger brother Scott joined the firm—and promptly was named president. Any other adult child of an agency owner might have been resentful, but not Denise. “Scott was at the point in his career that he had growing children he never saw,” says Denise, who is vice president. “He made a decision to put his family first, and Dad wanted him in here. Besides, Scott came in with a completely different background and perspective, so there was no problem at all.”

Log on to the IIAV website and view the full article here.

How to Maximize the Power of a Sales Call

by Dave Kahle

Have you ever driven past a billboard that would cause an accident if anyone actually read the whole thing? Or wished that a salesperson would stop blabbering about how perfect their product or service is? Worse yet, have you ever sat through a presentation that features a bunch of PowerPoint slides being read to you by the speaker?
The advertiser, salesperson and speaker all missed the opportunity to reach and influence their target audiences. Time and money are wasted. Productivity suffers. It’s time for an extreme messaging makeover.

Log on to the IIAV website and view the full article here.

**Are You Attending The Best Event of the Year?**
**IIAV Young Agent Conference in conjunction with PIA Young Professionals Council**
**October 20-21, 2011 at Norfolk Marriott Waterside**

**Agenda For Event:**

**Thursday – October 20**
8:30-9:00 am – Registration
9:00 am-12:00 noon – Teambuilding/Scavenger Hunt
12:00 noon-1:00 pm – Lunch
1:00-3:00 pm – Insurance Fraud Seminar (2 P&C)
4:00-6:00 pm – Trade Show
6:30-10:00 – Dinner/Entertainment on Spirit of Norfolk

**Friday – October 21**
9:00-10:00 am – Breakfast at the Marriott
10:00 am-12:00 noon – Cyber Liability Seminar

**Thank You to Our Sponsors:**

**Grand Conference Sponsors:**
AmTrust North America, Berkley Mid-Atlantic, Johnson & Johnson, & Northern Neck

**Silver Sponsors:**

**Exhibitors:**
AFCO-Prime Rate, AmTrust North America, Atlantic Specialty Lines, Berkley Mid-Atlantic, BIIA Insurance, Imperial PFS, Iroquois Mid-Atlantic, Jackson Sumner & Associates, Johnson & Johnson, Markel, Progressive, ServiceMaster, tioTERM-BSMG, Travelers, & Westfield

Register, sponsor or exhibit HERE.

**Help Out Your Community on November 5, 2011…IIAV Young Agent Community Service Day**

IIAV Young Agents will be joining forces on November 5, 2011 to make Virginia a better place. Help out in your community or join the group in Richmond that will be helping Habitat for Humanity. If you cannot make it to Richmond, find a local non-profit in your area that you can help out on Saturday, November 5. Be sure to send pictures to Kristina Preisner, kpreisner@iiav.com. Together we can make the world a better place.

**New Ethics Requirement for ACSR Designation**

As you may know, the relationship between Independent Insurance Agents & Brokers of America and The Institutes is evolving, and the Accredited Customer Service Representative (ACSR) designation has joined The Institutes’ growing family of professional development solutions. We’re hard at work updating ACSR content and integrating our systems to ensure a smooth
transition. We will be sending more information your way very soon. In the meantime, we wanted
to make you aware of one important change in the ACSR program.

Because the ACSR designation is now part of The Institutes’ family of credentials, anyone who
has not earned ACSR as of October 15, 2011, must complete either Ethical Guidelines for the
Insurance Professional (Ethics 311) or Ethics and the CPCU Code of Professional Conduct (Ethics
312) to earn the ACSR designation.

Ethical behavior is crucial to preserving, not only the trust on which insurance transactions are
based, but also the public’s trust in our industry as a whole. The Ethical Guidelines for Insurance
Professionals learning module was designed specifically for insurance practitioners and uses
insurance-based case studies to outline an ethical framework. This unique learning module can be
completed in several hours.

If you have any questions, please contact Kathy Hinkle at Hinkle@theinstitutes.org or 484-831-
9069.

Pictures from IIAV Young Agent Event at Washington Nationals Now Available

Thank you to everyone that attended IIAV’s Young Agent Outing at the Washington Nationals
game on September 24. It was a fun day of watching baseball and making new connections.
Look for pictures on Facebook and IIAV’s website.

Thank you again to our sponsors:
Insurance House, Johnson & Johnson, Loudoun Mutual, Progressive, Rockingham Group, and
VFSC.

Upcoming Classes *(All classes are non-company sponsored)*

Webinars:
- Oct. 19 (12:30-2:30): The Ultimate Submission: How to get Your App to the Top (2 P&C)
- Nov. 2 (12:30-2:30): Return to Sender: Overview of Product Recall (2 P&C)
- Nov. 9 & 10 (12:30-2:30): CRIS: Contractual Risk Transfer (4 P&C)
- Nov. 16 (12:30-2:30): CGL Additional Insured Endorsements (2 P&C)

Abingdon:
- Oct. 18 (8:30-10:30): Traps & Tricks of CGL (2 P&C)
- Oct. 18 (10:30-12:30): WC Oddities (2 L&R)
- Oct. 18 (1:00-3:00): Traps & Tricks of Commercial Property (2 P&C)
- Oct. 18 (3:00-5:00): Business Auto (2 P&C)
- Oct. 19 (8:30-10:30): Rental Car Issues (2 P&C)
- Oct. 19 (10:30-12:30): Misunderstood Homeowners Issues (2 P&C)
- Oct. 19 (1:00-3:00): Privacy & Cyber Liability: What’s the Agency Exposure (2 L&R)
- Oct. 19 (3:00-5:00): 2011 Laws & Regs (2 L&R)

Chesapeake:
- Oct. 11 (8:30-5:00): ACSR Mod 1 - Homeowners (2 P&C)
- Oct. 31-Nov. 4 (9:00-4:30): Property & Casualty Pre-Licensing (NA)
- Nov. 10 (8:30-5:00): ACSR Mod 3 - Other Personal Lines (8 P&C)
- Nov. 16 (8:30-5:00): CRIS - Property Insurance for Contractors (8 P&C)

Lynchburg:
- Oct. 12 (8:30-5:00): ACSR Mod 4 - Errors & Omissions (8 P&C/L&H) *
- Nov. 3 (8:30-5:00): AAI 81 A - Principles of Insurance (8 P&C/L&H)
Manassas:
Oct. 21 (8:30-5:00): AAI 83 C - Agency Financial Management (8 P&C/L&H)
Oct. 24 (9:30-12:30): Flood Insurance Basics (3 L&R)
Oct. 26 (8:30-10:30): Workers Comp Oddities (2 L&R)
Oct. 26 (10:30-12:30): VA Workers Comp Training for Insurance Agents (2 L&R)
Nov. 16 (8:30-5:00): CRIS - Contractual Risk Transfer (8 P&C)
Nov. 18 (8:30-5:00): ACSR Mod 4 - Errors & Omissions (8 P&C/L&H) *

Norfolk:
Oct. 13 (8:30-10:30): Workers Comp Oddities (2 L&R)
Oct. 13 (10:30-12:30): VA Workers Comp Training for Insurance Agents (2 L&R)

Richmond:
Oct. 10 (8:30-5:00): AAI 82 B - Commercial Lines (8 P&C)
Oct. 14 (10:00-12:00): Cyber Liability & Privacy Issues - What's the Agency Exposure (2 L&R)
Oct. 17 (8:30-5:00): ACSR Mod 6 - Commercial Property (8 P&C)
Oct. 18 (8:30-5:00): ACSR Mod 7 - Commercial Liability (8 P&C)
Oct. 19 (9:00-4:00): ACSR Mod 8 - Commercial Auto (6 P&C)
Oct. 20 (8:30-5:00): CRIS - Property Insurance for Contractors (8 P&C)
Oct. 20 (8:30-5:00): ACSR Mod 9 - Commercial Lines (8 P&C)
Oct. 21 (8:30-5:00): AAI 82 C - Specialized Commercial Lines (8 P&C)
Oct. 21 (9:00-12:00): Flood Insurance Basics (3 L&R)
Oct. 25 (8:30-5:00): ACSR Mod 6 - Commercial Property (8 P&C)
Oct. 31-Nov.4 (9:00-4:30): Property & Casualty Pre-Licensing (NA)
Nov. 17 (8:30-5:00): CRIS - Contractual Risk Transfer (8 P&C)

Roanoke:
Nov. 15 (8:30-10:30): Work Comp Oddities (2 L&R)
Nov. 15 (10:30-12:30): VA Workers Comp Training for Insurance Agents (2 L&R)

Salem:
Oct. 17 (10:30-5:00): ACSR Mod 8 - Commercial Auto (6 P&C)
Oct. 25 (9:00-4:00): ACSR Mod 2 - Personal Auto (6 P&C)
Oct. 26 (8:30-10:30): Traps & Tricks of CGL (2 P&C)
Oct. 26 (10:30-12:30): Traps & Tricks of Commercial Property (2 P&C)
Oct. 26 (1:00-3:00): Workers Comp Oddities (2 L&R)
Oct. 26 (3:00-5:00): Business Auto (2 P&C)

View the full list of classes here!

* These classes may qualify your agency for a loss control credit through IIAV’s Westport and Fireman’s Fund E&O programs.

Thanks,
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