



# Big I Virginia E-News

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May 2025

## The Security You Need. The Name You Trust.



Berkshire Hathaway GUARD Insurance Companies are rated A+ “Superior” by A.M. Best (as of July 26, 2023) and backed by the financial strength of our ultimate parent, Berkshire Hathaway, Inc. In Virginia, we offer a full product suite for your commercial clients that includes a Businessowner’s Policy (with typical limits up to \$20 million; \$50 million for select classes), Commercial Auto, Commercial Umbrella, Professional Liability, and Workers’ Compensation. “Pay-as-you-go” billing options are also featured.

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## Welcome to Our New Members!

### New Agency Members

- Regal Insurance Solutions LLC – Colonial Heights, VA
- TAJBIZ LLC dba Trinity Solutions – Glen Allen, VA

## Thank You to Our May VAPAC Contributors!

Thank you, Sherry Beachum from S L Nusbaum Insurance Agency in Norfolk, VA, for your contribution of \$250 to VAPAC!

## IIAV MEMBER RESOURCES

### IIAV 2025-26 Leadership

Effective July 1, 2025, IIAV will have new leadership for the association. Members on the IIAV ballot are the following agents. They will be installed at the upcoming convention in Virginia Beach. IIAV member agencies should look for an email ballot to be sent to agency primary contacts late May, early June.

[View the Leadership Nominees](#)

## FOOD FOR THOUGHT

### **Prioritizing Mental Health in the Workplace: The Key to Thriving Employees and a Stronger Business**

May is Mental Health Awareness Month, a time to spotlight the importance of mental well-being in the workplace. For business and HR leaders, it isn't just a once-per-year conversation. Workplace mental health and wellness impact all aspects of your business: performance, culture, retention, and the bottom line. Additionally, the company's reputation and employer value proposition (EVP) are built over years, sometimes decades, yet can be easily damaged in minutes if employee well-being is neglected. In today's landscape, prioritizing employee mental health isn't just a "people issue." It's a business necessity.

[Learn More...](#)



### **Streamlining Agency Hiring and Onboarding Processes**

One of the biggest challenges independent agencies are battling during the hard market is staff burnout and churn, which leads to hiring difficulties, a never-ending onboarding and training cycle, and reduced productivity and job satisfaction.

[Learn More...](#)

### **New Insurance Coverage Checklists Available**



The E&O Guardian website has an updated list of popular checklists available to download. These checklists cover topics such as business income, commercial lines coverage, contractual review, crops, personal lines coverage and much more. Besides new checklists, the [E&O Guardian website](#) also has a plethora of articles, webinars, downloadable guides, declination forms and other resources available. There is no charge to access E&O Guardian; it is provided as a Swiss Re policyholder and Big "i" member benefit. While some content is available to all members, certain exclusive resources are reserved only for Swiss Re policyholders. Simply log in to E&O Guardian with your Big "i" username and password to access these resources today.

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### **ACA Rate & Form Filing Information**

Important Filing Information: The federal Marketplace Integrity and Affordability Proposed Rule may have implications on plan year 2026 filings. The Bureau of Insurance does not anticipate any adjustment to our

current filing and certification deadlines due to these proposed changes.

Under our current deadlines:

- Carriers may make voluntary revisions to form and binder filings until July 1, 2025, and to rate filings until July 11, 2025.
- Filings should be compliant with current federal and state law at the time they are submitted. We may provide further guidance or consider a revision to our deadlines later, should that be necessary.

[Learn More...](#)

## Q&A with The Workplace Advisors – May 2025

**Question:** We have 55 employees across multiple states, with some working remotely. However, we do not have 50 employees in one location. What are our FMLA obligations?

[Answer...](#)



## ACT Letter to the Industry: People and Culture

The Big “I” Agents Council for Technology (ACT) letter features insights from industry stakeholders on how people and culture impact innovation.

[Read the letter.](#)



## IIAV NEWS

### 2025 IIAV Annual Awards Nominations

*IT'S NOT TOO LATE! Nominate agent of the year and company person of the year*

#### IIAV Golden Eagle Award

The IIAV Agent of the Year “Golden Eagle Award” recognizes the outstanding contributions of an agency member. Nominations may be made by any IIAV member on the basis of an individual’s industry/professional contributions, association involvement, continued growth, agency achievements, and community activities.

## IIAV Company Person of the Year Award

IIAV Company Person of the Year Award was established to recognize the outstanding contributions of a company representative. Nominations may be made by any IIAV member for an individual who has demonstrated professionalism in the insurance business, excellence in public relations, and fostering agent-company relations.

### NOMINATIONS DUE BY MAY 25

Send your name and the name of the nominee, with a brief description as to why your nominee deserves an award, to Sara Armor: [sarmor@iiav.com](mailto:sarmor@iiav.com).

*Winners will be announced and presented at the IIAV Annual Convention on June 24, at the Virginia Beach Oceanfront Marriott.*

## Making Life Better



At Penn National Insurance, we're on a mission to help people feel secure and make life better when bad things happen. For over 106 years, we've been a trusted partner to individuals, families and businesses because we are a mutual insurance company where service and support for our policyholders are at the heart of everything we do. We are committed to the independent agency system. Thank you for placing your trust in us.

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## UPCOMING EVENTS

### IIAV 2025 Convention and Tradeshow

The graphic features a background image of a sailboat on the water. Overlaid on the image is a dark blue banner with the text 'IIAV 2025 CONVENTION & TRADE SHOW' in white. Below the banner, the theme 'Navigating The Waters of Insurance in a Changing World' is written in a serif font. In the top right corner, there is a logo for 'Independent Insurance Agents of Virginia'. To the right of the sailboat, the text 'Register NOW!' is written in a bold, sans-serif font, followed by the dates 'JUNE 22-24, 2025' and the location 'Marriott Virginia Beach Oceanfront Hotel Virginia Beach, VA'.

This year's theme is "Navigating the Waters of Insurance in a Changing World." Join IIAV for 3 days of insurance industry insights, networking and fun! We look forward to seeing you in Virginia Beach from June 22–24, 2025!

[Learn More and Register Now!](#)

## IIAV Courses

June 2, 2025	CRIS: Property Insurance for Contractors (#228820)	<a href="#">Register</a>
June 3, 2025	NEW! Flood Basics - FEMA (#227661)	<a href="#">Register</a>
June 9, 2025	VA BOI and the VA Insurance Regulations (#225697)	<a href="#">Register</a>
June 10, 2025	E&O Risk Management: Coverage Essentials: Certificates of Insurance (COIs) and Evidences of Commercial Property Insurance (ECPIs) (#227934)	<a href="#">Register</a>
June 17, 2025	NEW! NFIP Enhanced Flood Course (#228769)	<a href="#">Register</a>



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