



Big I Virginia E-News

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September 2025

IIAV NEWS



New Members:

AGENCY:

- ABP Insurance Agency Inc Fairfax, VA
- Statewide Coverage Agency LLC Stafford, VA

[Press Release: IIAV and IA Valuations Partnership](#)

The IA Valuations website: <https://iavaluations.com/>

General contact email: contact@iavauations.com

What does IA Valuations offer?

- Agency Fair Market Valuations
- Agency Link

- Buy, Sell, or Merge advisory services
- Business Consulting Services
 - Perpetuation planning
 - Financial modeling
 - Transition planning
 - Optimizing internal operations
 - Template documents
 - **And more!**



Travelers Launches Initiative to Address Insurance Availability and Affordability Challenges

September 10, 2025

Travelers

Initiative to explore solutions for strengthening the insurance marketplace and building more resilient communities

HARTFORD, Conn., Sept. 10, 2025 – The Travelers Companies, Inc. (NYSE: [TRV](#)), today announced the launch of ***Risk. Regulation. Resilience. Responsibility.SM***, a new initiative of the ***Travelers Institute***. The multiyear initiative will focus on how policymakers, insurance agents, brokers, carriers and consumers can address the challenges of availability and affordability within the insurance marketplace.

[Read More](#)

How to Navigate Common Growing Pains in Independent Insurance Agencies

August 5, 2025

Agency Focus

As independent agencies grow, they often encounter a range of challenges that feel like growing pains. These hurdles can be frustrating, but they're also signs of progress. Recognizing them early and having a strategy to navigate each one can help agencies maintain momentum, preserve culture, and build a strong foundation for the future.

[Read More](#)

THC-Infused Beverages: Does CGL Liquor Liability Exclusion Apply?

Used with Permission

By William Jones

October 25, 2024

Big "I" Virtual University Faculty

Q: An establishment with the ISO commercial general liability policy CG00 01 0413 sells THC-infused beverages. Is there a liability coverage gap for the sale of these beverages, with or without the addition of liquor liability form CG00 33 0413? Does the definition of “intoxication” apply to only alcohol or more broadly?

Response 1: I’m assuming that the THC-infused beverage does not also include alcohol and that none of the insured’s operations involve making or selling products with alcohol.

The CGL’s liquor liability exclusion would not apply. The policy states:

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The Security You Need. The Name You Trust.



Berkshire Hathaway GUARD Insurance Companies are rated A+ “Superior” by A.M. Best (as of 4/20/2021) 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.

[Learn more](#)

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Virginia might have to pay \$234 million a year to preserve enhanced health insurance premium tax credits

By Emily Schabacker and Elizabeth Beyer

September 2, 2025

Cardinal News

Virginia will have to pay nearly a quarter of a billion dollars annually to maintain health insurance premium tax credits for plans purchased through the state’s marketplace if Congress does not act by the end of the year. If Congress fails to act and Virginia is unable to shoulder the cost, 203,057 people who currently benefit from enhanced premium tax credits will see a dramatic increase in how much they pay for health insurance in the coming year, according to data from the Virginia State Corporation Commission’s Bureau of Insurance and Virginia’s Insurance Marketplace, provided to Cardinal News by Sen. Scott Surovell, D-Fairfax County.

[Read More](#)

During National Preparedness Month, the SCC Reminds Virginians to Plan Now for Hurricanes and Other Disasters

September 10, 2025

State Corporation Commission

RICHMOND –

September is National Preparedness Month, an annual call to action to prepare for disasters and other emergencies that can happen anywhere and anytime.

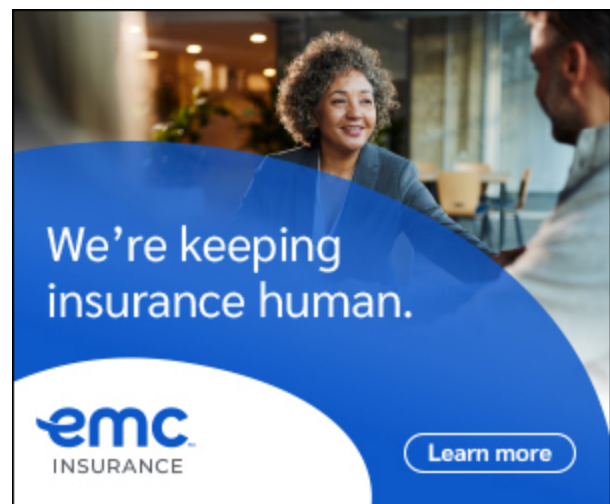
With almost three months to go in hurricane season, the State Corporation Commission's Bureau of Insurance urges Virginians to act now to assess their risk and protect themselves and their families physically and financially against disasters.

[Learn More](#)

Workplace Update: Making Employment Decisions in 2025

I speak with clients every day who want to terminate an employee for poor performance, unacceptable attendance, or personality clashes. They are concerned, rightfully so, about the impacts on their business by either keeping an employee who is not meeting expectations or by letting them go in this litigious time. It can seem like a no-win situation, which can paralyze employers, leading to problems such as low productivity or sales and increased turnover of valuable employees.

[Learn More](#)



Q&A with The Workplace Advisors – September 2025

Question: We have a remote workforce. One of our employees just moved to a different state. It does not impact their job performance or schedule, but is there anything we need to do?

Answer: Having remote employees does not negate an employer's obligation to follow the laws of the state and city where their employees work. This means that not only do companies need to comply with regulations in the state where their corporate office is located, but they also need to follow those wherever an employee works, including from a home office and, in some cases, where they will be working for an extended period. Since your employee has moved, you will need to enroll with their new state of residence to ensure that proper payroll taxes are withheld and unemployment records are maintained. You will also need to ensure your Workers' Comp coverage is valid for that state. Since all states and some cities have unique employment laws, you also need to research applicable employment laws, such as breaks, paid and protected time off, leaves of absence, and wage-and-hour laws.

If you do not have the capacity to expand into other states or do not want to be obligated to follow the more restrictive or beneficial laws of certain states, you can restrict where an employee is permitted to work from, either for a short or extended period of time. You can require them to get permission before working in a new location and reserve the right to deny such requests.

If you have any questions, please don't hesitate to reach out.

Finding the Balance- Workspace Personality vs. Professionalism

Personalizing a workspace can make employees feel more at home and even build team connections. A few pictures, diplomas, or meaningful items often create a welcoming environment, but what happens when decorations become excessive?

Why It Matters

While self-expression is beneficial, it can sometimes spill over into clutter that negatively impacts productivity, professionalism, and fairness across the team. Setting boundaries ensures a healthy balance.

Establish Clear Guidelines. For example:

- Allow professional credentials or diplomas
- Set a limited number of personal items and define what is acceptable
- When it comes to holidays, if decorating is permitted, realize you need to allow employees to decorate for the holidays they may recognize

Protecting Against Risk

Draw a hard line at anything offensive, harassing, discriminatory, or inflammatory. Make this a zero-tolerance policy to avoid hostile work environment claims before they arise.

Communicating the Policy

The key is balance. Promote personal expression while reinforcing productivity, safety, and fairness. Apply the policy consistently to all employees so no one feels singled out.

Help When You Need It

Real-world workplace issues deserve real-world answers. Members of our HR Support Plan have direct access to HR experts to guide them through everyday challenges.

[Learn more about our HR Support Plan and sign up today!](#)

U.S. Auto Insurance Trends Report Highlights Increases in Driving Violations and Shifting Consumer Demographics in Insurance Shopping

The 2025 LexisNexis® U.S. Auto Insurance Trends Report shares insights to help insurers make more informed future rating decisions with today's trend data, evolve to address new risk segments, and navigate the road to continued profitability.

June 12, 2025

ATLANTA — Today, [LexisNexis® Risk Solutions](#) released its [2025 U.S Auto Insurance Trends Report](#), which aggregates and analyzes annual market data from calendar year 2024 about consumer driving patterns, auto insurance shopping trends, claim frequency and severity, and consumer responses to rate increases to help insurance carriers better understand the changing trends impacting the U.S. auto insurance industry.

[Read More](#)

Local Presence. Regional Strength.



Penn National Insurance is small enough to provide personal, caring interactions, but large enough to serve you and your policyholders with the same sophistication and product offering of the largest carriers. We back our promise to help people feel secure and make life better when bad things happen with our strong financial position, and we remain committed to distributing our products and services through independent agencies.

[Learn More](#)

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UPCOMING EVENTS

The Coaching Manager - 3-session (virtual) series

Wednesday, November 5, 2025 1:00 PM - Wednesday, November 19, 2025 4:00 PM (CST)

Description

The Coaching Mindset is a three-part series designed for leaders who want to strengthen their ability to coach and support others in a way that drives performance and builds lasting trust. Through practical tools, real-world scenarios, and straightforward strategies, participants will learn how to lead more effective conversations, foster stronger connections, and encourage accountability. Each session focuses on key elements that make coaching successful—trust, integrity, and motivation—while keeping the emphasis on clarity, action, and results. Whether you're managing a team or working alongside clients, this course offers a clear and useful framework for becoming a more intentional and effective coach in your day-to-day work.

This series is ideal for new supervisors and managers, as well as seasoned leaders looking for a fresh, practical take on their leadership approach. The curriculum includes a mix of brief lectures, interactive activities, and focused discussion. In addition to attending each class, participants will be expected to complete weekly reading and homework assignments that put the principles into practice and reinforce the learning between sessions.

CE Approved: 10 hours general credit for OK agents (Other states pending - stay tuned)

[Register Now](#)



NEW! Personal Umbrella and Home-Based Protection - What You Need to Know

IIAV Webinar | Sep 23 | 2:00 pm - 3:00 pm | #229148 1 OGI | [Register Now](#)

Member Price: \$23 | Non-Member Price: \$53

Property & Casualty Pre-Licensing Course

IIAV Classroom | Oct 7-9 | 8:30 am - 4:30 pm | [Register Now](#)

Member Price: \$300 | Non-Member Price: \$300

E&O Risk Management: Power of Prevention: Agency Risk Management Essentials of Sales

Approved for Swiss Re & Allianz Risk Management Credit

IIAV Webinar | Oct 8 | 9:00 am - 12:00 noon | #229095 | 3 OGI | [Register Now](#)

Member Price: \$84 | Non-Member Price: \$120

VA BOI and the VA Insurance Regulations

IIAV Classroom | Oct 13 | 9:00 am - 12:00 noon | #225697 | 3 Ethics | [Register Now](#)

Member Price: \$68 | Non-Member Price: \$98

NEW! Personal Umbrella and Home-Based Protection - What You Need to Know

IIAV Webinar | Nov 6 | 2:00 pm - 3:00 pm | #229148 1 OGI | [Register Now](#)

Member Price: \$23 | Non-Member Price: \$53

Life & Health Pre-Licensing Course

IIAV Classroom | Nov 12-14 | 8:30 am - 4:30 pm | [Register Now](#)

Member Price: Life \$175 / Health \$125 combined \$300 | Non-Member Price: Life \$175 / Health \$125 combined \$300



REAGAN

Shifting Market Factors What You Need to Know

New macro-economic factors are at play. Insurance brokers are facing softening P&C pricing and an unpredictable interest rate environment. What challenges lie ahead and how can brokers respond to these new market conditions?

Zoom Webinar
Thursday, October 16, 2025
2:00pm - 3:00pm ET

SPEAKER:
Mark Crites
Reagan Consulting

Presented by: 
A Division of Connecticut Community Bank, N.A.*

Register Today!



**IT'S ~~NOT~~ PERSONAL,
IT'S BUSINESS.
WE GET IT.**

GROW WHAT YOU BUILT - WITH A PARTNER WHO UNDERSTANDS

You've invested years building your agency. At Hilb Group, we offer personalized support and national resources to help you move forward—whether you're expanding your reach or planning for a transition.

Let's talk about what's ahead—for you, your business, and your legacy.

LEARN MORE



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