

INDEPENDENT INSURANCE AGENTS *of* VIRGINIA



2026 USERS' GUIDE AND ANNUAL REPORT

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POLICYHOLDER RETENTION RATE
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COVERAGE SINCE 1986

*Policyholder retention rate based on voluntary business that we elected for renewal quote: 94.2% in 2024.
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WHO ARE THE... YOUNG AGENTS.



YOUR AGENCY IS A MEMBER OF THE INDEPENDENT INSURANCE AGENTS OF VIRGINIA

YOU ARE UNDER 41 YEARS OF AGE, OR

YOU HAVE BEEN IN THE INSURANCE INDUSTRY FOR LESS THAN 5 YEARS



The Trusted Choice®

All company representatives, regardless of age are encouraged to interact with the future leadership of the Big "I" and the insurance world.

Our industry is growing and changing rapidly - and within the next few years, as many longtime leaders begin a new phase of life, there is going to be an even greater need for others to step up.

IIAV's young agents have a long tradition of being actively engaged in the association and they are well-known for the energy and enthusiasm they generate.

WANT TO GET INVOLVED?
Contact our office!

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The IIAV 2026 Users' Guide and Annual Report is published for the

Independent Insurance Agents of Virginia

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Published by



550 SW 2nd Avenue, Suite 200
Gainesville, FL 32601
Toll-free: (800) 369-6220
www.naylor.com

Publisher: Kimberly Hough

Editor: Margaret Kuon

Layout and Design:

Karen McDonald/1815 Graphic Design

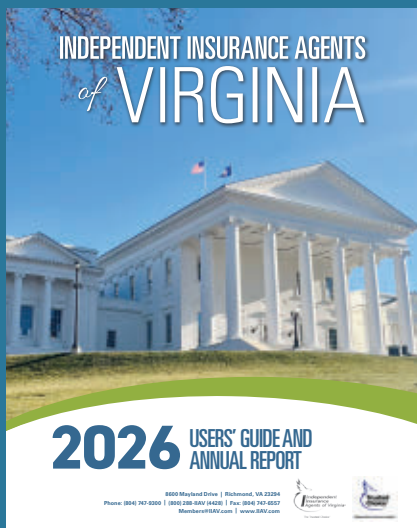
Cover Design:

David Cheetham/Pixel Pathway

PUBLISHED MARCH 2026/VIA-D0026

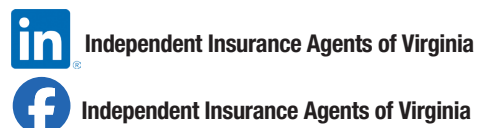
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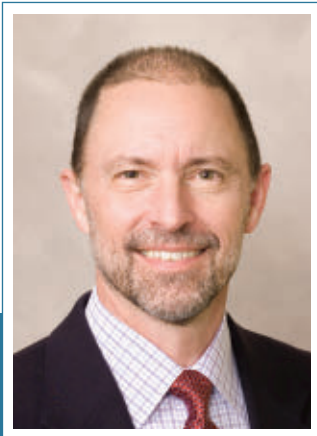
COVER CREDIT: MOLLY HAYDEN, IIAV



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IIAV 2026 Users' Guide and Annual Report data is current as of February 2026.





“Hey Siri! Where do I find the best single source of information about the insurance industry in Virginia?” ...

Siri replies in wonderfully captivating Aussie accent ... “you don’t need to ask me. Everyone knows to look in the Independent Insurance Agents of Virginia’s *2026 Users’ Guide and Annual Report!*”

The *IIAV Users’ Guide and Annual Report* is as historically fundamental to Virginia’s insurance professionals as the *Farmers’ Almanac* is to our farmers and growers. The *Guide* is a valuable resource for agents, agencies, insurance carriers, and all our associated members. Inside you’ll find pages of industry information and data, answers to many common questions, and directories to take you to those who have the answers to even more of your questions.

Want to know about past and current IIAV leadership? It’s in the *Guide*.

Excited to learn more about IIAV’s committees and how you can join the effort to promote and protect our industry? It’s in the *Guide*.

Desire to discover all the benefits available to you as an IIAV member? It’s in the *Guide*.

Need to locate access to additional or unique coverage for your clients? It’s in the *Guide*.

Have questions about licensing, the Bureau of Insurance, or the Virginia marketplace? You guessed it. It’s in the *Guide!*

I invite you to utilize the information in the *2026 Users’ Guide and Annual Report* regularly. After all, we created it exclusively for you! So, mark it as a favorite ... keep it at your fingertips.

And be sure to utilize our carriers and affiliates who support the IIAV through advertising, sponsorship, and partnerships. They are standing with us to protect and insure businesses, organizations, and residents across our great Commonwealth.

I wish you all the best in 2026!

Sincerely,

Troy Suter
2025–2026 IIAV Chairman of the Board



There has never been a better time to be a member of IIAV!

For over 125 years, IIAV has been making things happen to improve our industry and profession. IIAV is the premier agents' association in the Commonwealth of Virginia and is part of a network of more than 300,000 agents and agency employees nationwide. Our members are small, medium and large businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents offer all lines of insurance – property, casualty, life, health, workers compensation and employee benefit plans and retirement products. Having said that, we are confident that you will find many IIAV programs and member resources to help you and your agency in any industry facet. We take our mission seriously:

We are the unrelenting advocates of independent insurance agents in Virginia – quality education, information resources, legislative advocacy and agency protection.

- As an IIAV member, we will help you find the best possible errors and omissions insurance.
- As an IIAV member, you'll find access to the markets you need to represent your clients.
- As an IIAV member, you'll benefit from having your voice actively heard both in Richmond and in Washington, D.C. – we don't "monitor" legislation on your behalf, we "advocate" on your behalf!
- As an IIAV member, you'll benefit from high quality, professional education ... near you and how you want it – on-site, webinar, you name it.
- As an IIAV member, you will have access to industry professionals to either answer your questions immediately or research them on your behalf.
- As an IIAV member, you are associated with the premier insurance agent's association in Virginia.

Beyond this, your IIAV professional staff works for you. Let us hear from you. If there's something you or your agency needs, believe me, we'll do our very best to assist you in any way possible. And we can be reached toll-free at (800) 288-4428 or call (804) 747-9300.

Please don't hesitate to contact us and we hope you will find this publication useful. Thank you for the opportunity to serve you as your association's chief staff officer.

Sincerely,



Robert N. Bradshaw, Jr., MAM
President & CEO
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**A MESSAGE
FROM THE
PRESIDENT
& CEO**

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Elected	Name	Place of Convention/Installation	Elected	Name	Place of Convention/Installation
1899	*W. L. Deckert	Lynchburg	1971	*Charles M. Morrison	Hot Springs
1900-02	*L. W. Childrey	Oceanview, Roanoke, Oceanview	1972	*J. Victor Arthur, Jr.	Virginia Beach
1903-04	*Charles I. Lunsford	Washington D.C., Newport News	1973	*Thom W. Henderson, Jr., CPCU	Grand Bahamas, B.W.I.
1905-06	*W. T. Paxton	Richmond	1974	Robert K. Nein, CPCU, CLU	Hot Springs
1907-08	*Coleman Wortham	Richmond	1975	*John E. Sim	Hot Springs
1909-10	*W. L. Pierce	Richmond	1976	*Stephen A. Lester, Sr.	Hot Springs
1911-12	*T. G. Bruch	Cape Henry, Newport News	1977	Robert E. Mullen, Jr.	Williamsburg
1913-14	*J. D. Crowle, Jr.	Cape Henry, Newport News	1978	*Dwight L. Dillon	Bermuda
1915-16	*George McG. Goodridge	Richmond	1979	Daniel J. Arris, AAI	Hilton Head, SC
1917	*G. C. Price	Roanoke	1980	Philip A. Colclough, Jr.	Hot Springs
1918	*Refus Parks	Petersburg	1981	*Benjamin B. Dutton, Jr.	Williamsburg
1919-20	*James T. Catlin, Jr.	Richmond, Roanoke	1982	*L. Philip Cox, Jr.	Virginia Beach
1921-22	*E. E. Goodwyn	Lynchburg, Norfolk	1983	*Daniel J. Peacock, CPCU	Bermuda
1923-24	*L. T. Dobie	Richmond, Roanoke	1984	*Robert J. Dennis	Virginia Beach
1925	*C. P. Walford, Jr.	Newport News	1985	*Richard L. Meador	Hot Springs
1926	*John E. Overby	Charlottesville	1986	Wilford H. Ball, III, CPCU, AAI	Richmond
1927-28	*Calvert R. Dey	Virginia Beach, Old Point	1987	*Ralph Snead	Hilton Head, SC
1929	*T. Garnett Tabb	Alexandria	1988	Charles B. Gibson, Sr., CLU, CHFC	Virginia Beach
1930	*E. W. Kelley	Roanoke	1989	James S. Day, Jr., AAI, CLU	Hot Springs
1931-32	*W. O. Wilson	Bristol, Richmond	1990	Lowery D. Finley, III, CPCU, PFP, AAI	Nashville, TN
1933-34	*James J. Izard	Charlottesville, Staunton	1991	Barnard W. Grier, CPCU	Hilton Head, SC
1935	*D. C. Hancock	Virginia Beach	1992	*Vernell H. Hogan, CIC, AAI	Hilton Head, SC
1936	*Roger Clark	Lynchburg	1993	D. Wayne Smart	Norfolk
1937-38	*J. Davis Ewell	Old Point, Hot Springs	1994	R. David Priest, CPCU, AAI	Myrtle Beach, SC
1939	*Stuart Ragland	Richmond	1995	Harold D. Slemp	Myrtle Beach, SC
1940	*Benjamin Burroughs	Virginia Beach	1996	H. Powers Thomas	Virginia Beach
1941	*Edmund T. DeJarnette	Roanoke	1997	*Charles J. Crallé, CPCU, ARM	Hilton Head, SC
1942	*Caleb D. West, Jr.	Richmond	1998	Richard A. Farmer, III, CPCU, AAI	Hot Springs
1943	*Jacob Haun	Richmond	1999	James P. Bradner	Myrtle Beach, SC
1944	*Marvin L. Wilson	Roanoke	2000	C. Dwight West, III, CPCU	Myrtle Beach, SC
1945	*John T. Minter	Richmond	2001	Cyrus P. Barger, Jr.	Norfolk
1946	*Theo W. Kelley	Virginia Beach	2002	Stephen A. Lester, II	Wintergreen
1947	*J. Victor Arthur	Roanoke	2003	*Charles F. "Bill" Bullington	Virginia Beach
1948	*Warren F. Curtis	Virginia Beach	2004	M. Stevens Harris	Williamsburg
1949	*Frank E. Kinzer	Roanoke	2005	Thomas L. Welch, CPCU, CIC	Leesburg
1950	*H. Linwood Ford	Hot Springs	2006	Michael F. Funkhouser	Hot Springs
1951	*Walter G. Stephenson	Virginia Beach	2007	Tyler W. Hancock, AAI	Virginia Beach
1952	*Thom W. Henderson	Roanoke	2008	Cynthia Amick	Norfolk
1953	*William H. Branch	Roanoke	2009	Cruger S. Ragland, Jr.	Williamsburg
1954	*Albert E. Cox	Virginia Beach	2010	Robert A. Yergey	Virginia Beach
1955	*Edwin J. Morgan	Roanoke	2011	John O. Watson	Hot Springs
1956	*Giles M. Robertson	Old Point	2012	Thomas C. Via, Jr., CIC	Virginia Beach
1957	*C. M. Flintoff	Roanoke	2013	*Robert T. Short, CPCU, AIS	Charlottesville
1958	*G. Keith McMurrin	Virginia Beach	2014	William H. Talley, IV, CIC	Charlottesville
1959	*Jay C. Litts	White Sulphur Springs, WV	2015	Jason Angus	Richmond
1960	*Hugh H. Coiner	Virginia Beach	2016	W. Monty Dise	Richmond
1961	*Julian H. Rutherford, Jr.	Hot Springs	2017	Douglas B. Megill	Virginia Beach
1962	*J. Norvell Trice	Virginia Beach	2018	H. Hunter Odum	Virginia Beach
1963	*Richard L. Beale, Jr.	Roanoke	2019	Dennis C. Winfree	Virginia Beach
1963	*John G. Goodwin	Richmond	2020	Jill Roth	Richmond
1964	*Linwood G. Robinson	Virginia Beach	2021	Priscilla Hottle	Virginia Beach
1965	*L. Graham Haynie, Jr.	Virginia Beach	2022	Michael Yergey	Virginia Beach
1966	*Jack Neumann	Arlington	2023	Ryan Andrew	Glen Allen
1967	*Richard B. Elliot	Hot Springs	2024	Forest Wagner	Daleville
1968	*Yuille Holt, Jr.	Nassau, B.W.I.	2025	Troy Suter	Harrisonburg
1969	G. H. Story, Jr.	Arlington			
1970	*George D. Griffith, Jr.	Bermuda			

*Deceased

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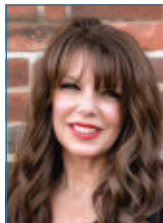
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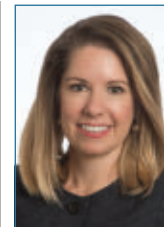
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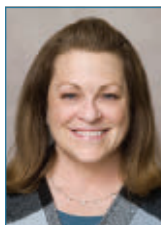
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IIAV Headquarters is located at 8600 Mayland Drive, in the west end of Richmond.
Mayland Drive is one block north of I-64, Parham Road North exit 181-B.
It can be easily accessed from all major roads coming into the Richmond area.



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IIAV Agency Membership Application

To qualify for membership in IIAV, an agency must have the ability to represent more than one insurance company.



Agency Information

Agency Name		Primary Contact			
Mailing Address		City		State	Zip
Phone	Toll Free		Fax		
E-Mail Address	Web Address		E&O Carrier		E&O Ex Date
Number one reason for joining:					

Branch Information Attach additional page to list branches if needed (including Branch Name, Address & Employees).

We understand that our agency may use the "Big I" and the Trusted Choice trademarks as long as this agency is a member of IIAV. If our agency non-renews membership, we will cease to use the trademarks on all advertisements, letterhead, business cards, forms, etc. We agree that in the event agency membership is terminated for any reason, no portion of these dues will be returned. In the event of mergers/acquisitions by a non-member agency, the member agency will immediately lose its rights and privileges of membership in IIAV. I certify that all of the information supplied on this form is correct.

Trusted Choice Program Trusted Choice Contact (if different than above): _____

By submitting payment of membership dues with this application, you are deemed to have accepted and be bound by the terms of the "Trusted Choice License Agreement." You may choose not to participate in the Trusted Choice Program and not be bound by the terms by opting:

OPT OUT. No license is then granted to use the mark or participate in the Trusted Choice Program.

Signature of Main Contact _____ Date _____



Dues Calculation - Provide Membership Primary Contact Info

Please provide the information below so we can administer an invoice for your dues payment. **Please use the space below to provide the primary contact information.** The invoice for membership will be sent to the individual listed, but be made out to the organization.

Your Name					
Email					
Designations					
Title					
Date of Birth (MM/YYYY)					
Circle One:	Part-time	or	Full-time		
License Type(s) & Certifications: Circle all that apply	P&C Health Variable Contract	P&C Consult. Life & Annuities	Title Personal Lines	LTC Other	

Dues are based on the **number of licensed employees**. Licensed employees include all P&C **and/or** Life & Health licensed employees, **as well as** any licensed independent contractors who work for your agency.

Dues are prorated for new members joining during the fiscal year, IIAV's fiscal year begins July 1.

TOTAL # of LICENSED EMPLOYEES _____

Would you like to be billed: MONTHLY or ANNUALLY
Circle One*

A portion of **IIAV dues** may be tax deductible as ordinary and necessary business expense, but dues are not deductible as a charitable contribution. To the extent IIAV and IIABA engage in lobbying, that portion of the dues is not deductible as ordinary and necessary business expense. The non-deductible portion of Big "I" dues for 2025/26 is 25%

PAYMENT METHOD: CREDIT/DEBIT CARD OR CHECK
Circle One*

To determine the pricing for your Agency please visit www.iiv.com/iiv-dues-table

IIV Associate Membership Application

Applicant is: P&C Company L&H Company Surplus Lines Broker Other _____



Company Information

Company Name		Main Contact	
Street Address		City	State Zip
Mailing Address		City	State Zip
Phone	Toll Free	Fax	
E-Mail Address		Web Address	

Additional Mailing Locations (Attach additional pages if needed.)

Name		Contact	
Street Address		City	State Zip
Mailing Address		City	State Zip
Pho		Fax	
E-Mail Address		Web Address	

Name		Contact	
Street Address		City	State Zip
Mailing Address		City	State Zip
Pho		Fax	
E-Mail Address		Web Address	

Annual Membership Fees

Insurance Company Fee	\$1,000.00
Non Insurance Vendor Fee	\$500.00
Pro-Rated Amount (if applicable)	\$ _____

Membership can be done on a Calendar Year Basis and dues may be pro-rated for members joining during the fiscal year. *IIV's fiscal year begins July 1.

PAYMENT INFORMATION <input type="radio"/> Check (payable to IIV) <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>			
Total	Card Number	Exp. Date	V-Code*
Billing Street Address		City/State/Zip	
Name on Card		Signature	

*The V-Code is the last three digits on the back of your credit card, in the signature panel. For AMEX it is the 4 numbers on the top right corner of the front.

A portion of IIV dues may be tax deductible as ordinary and necessary business expense, but dues are not deductible as a charitable contribution. To the extent IIV and IIBA engage in lobbying, that portion of the dues is not deductible as ordinary and necessary business expense.

I (we) hereby make application for Associate Membership in the Independent Insurance Agents of Virginia. I (we) agree and understand that such Associate Membership is non-voting membership in the Association.

Signature _____ Title _____ Date _____

Return this application with payment to: IIV Membership Department • 8600 Mayland Drive • Richmond, VA 23294

Fax: (804) 747-6557 • Email: members@iiv.com



THANK YOU

2025 InsurPac Contributors



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Atkinson Ins Agcy | Stevenson Cocke
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Redefining the Legal Experience for IIAV Members

Woods Rogers is committed to delivering uncommon service, perspective, and value across industries and borders. More than 135 attorneys collaborate across disciplines to provide business-focused legal advice to insurance professionals.

IIAV members look to Woods Rogers for tailored, value-driven advice in areas such as:

- | | |
|------------------------------|---------------------------------|
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| Insurance Defense | |



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For more information, contact Woods Rogers attorney Doug Palais or visit our website at [woodsrogers.com](https://www.woodsrogers.com).



Protecting the Interests of Independent Insurance Agents and the Independent Agency System

As an independent agent, you encounter various business challenges on a daily basis. Recently, legislative debates have centered around privacy liability, tort reform, and cyber liability—issues that directly affect you and your clients. Virginia boasts some of the most competitive premiums for auto, homeowner, and workers' compensation insurance in the country, primarily due to its business-friendly regulatory and legislative landscape. VAPAC plays a crucial role in maintaining this favorable environment by backing legislators who advocate for these beneficial conditions.

Established in the mid-1970s by the Independent Insurance Agents of Virginia, VAPAC aims to consolidate contributions to elect or re-elect Virginia legislators who support the independent agency system. VAPAC evaluates legislators' voting records to support those who promote a favorable business environment in Virginia.

PAC Contributors to Virginia Legislators

Trial Lawyers: \$1 million | Real Estate Agents: \$1.3 million | Hospitals: \$1.1 million | General Contractors: \$500,000

Insurance Agents \$0 without your support!

USE THIS CODE



TO MAKE A CONTRIBUTION TODAY



Giving to VAPAC:

VAPAC is a non-partisan, non-profit political committee.

VAPAC's contribution history can be found at www.vpap.org.

Contributions to VAPAC are not deductible on federal or state taxes.

Contributions can be made by personal or company check or card.

(updated 2/2025)

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IIAV Young Agents – 2006-2007

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IIAV Young Agents-2005-2006

IIV BUILDING CONTRIBUTION FORM – BUILDING FOR TOMORROW



Recognizing those who have contributed to a vision for our industry and profession.

IIV Building Fund contribution opportunities:

◆ Building Partners - \$75,000

For state of the art meeting/education classrooms, recognizing those contributors with a permanent recognition plaque mounted at the entrance to the meeting/education classrooms, as well as special recognition on the Wall of Honor.

◆ Building Patrons - \$50,000

For equipment and furnishings for the new conference room, recognizing those contributors with special recognition on the Wall of Honor.

◆ Building Benefactors - \$25,000

For an Executive Office, recognizing those contributors with special recognition on the Wall of Honor.

◆ Building Friends - \$10,000

For staff offices, recognizing those contributors with special recognition on the Wall of Honor.

◆ Building Backers - \$5,000

For office furnishings, to be recognized on the Wall of Honor.

◆ Dwight L. Dillon Wall of Honor Contributors - \$1,000

To honor an agency founder, agency principal, association leader, or loved one in a permanently mounted wall display to be placed in the lobby of the new headquarters building.

◆ Young Agent Contributors - \$400

With contributions going to the general building construction fund, with special recognition on the Wall of Honor.

◆ Other

Contribute any amount towards our building goal.



Yes, I want to contribute to the future of our association!

My initial installment is enclosed.

check (payable to IIV) Mastercard Visa Discover American Express

In addition to my initial installment, please bill me for subsequent installments.

Installment Amounts

(Payable in Five Annual Installments):

Building Partners – \$15,000/year

Building Patrons – \$10,000/year

Building Benefactors – \$5,000/year

Building Friends – \$2,000/year

Building Backers – \$1,000/year

Please print:

Name: _____

Agency/Company: _____

Address: _____

Today's Date: _____

Credit Card No.: _____

Expiration Date: _____

V-code: _____

Issued To: _____

Cardholder Zip Code: _____

Signature: _____

Return by email to members@iiv.com or mail to IIV Building Fund, 8600 Mayland Drive, Richmond, VA 23294

“Contributions to the IIV Building Fund may be deductible as ordinary and necessary business expense but are not deductible as charitable contributions for income tax purposes.”

Get Involved IN AN IIAV COMMITTEE

GOVERNMENT AFFAIRS

Monitors current state legislative, regulatory, and political activity proposals for the association and proactively explores legislation that provides a more favorable insurance marketplace for agents and the insurance buying public. Makes recommendations regarding the association's support or opposition to specific legislative proposals at both the state and national levels.

CONVENTION

This committee serves as the advisory committee for establishing plans for the convention agenda, including speakers, entertainment, guest programs, sponsorships, and hotel activities. This committee will be working on future IIAV Conventions!

MEMBER ENGAGEMENT

Creates strategies to assist IIAV staff in growing membership, retaining members and increasing association engagement among agency members.

PROFESSIONAL DEVELOPMENT

Develops and implements a strategy for professional development and networking of members through IIAV's education and conference offerings. Provides suggestions for relevant, timely subject matter of interest to IIAV members, including recommendations for instructors/speakers for education courses and programs. Provides input and recommendations regarding logistics (location, agenda, and speakers) and content for IIAV events.

YOUNG AGENTS

Empowers young insurance professionals to be leaders by providing opportunities for personal development, building lasting relationships and gaining valuable industry experience. Expands young agents' industry knowledge and enhances their skills to help their agencies evolve and grow.

LET US KNOW HOW YOU
WOULD LIKE TO GET INVOLVED!
(804) 747-9300
MEMBERS@IIAV.COM

WHY JOIN A COMMITTEE?

New ideas for your own agency. Networking with other agents and owners. Be the first to know about association and industry news. A chance to weigh in on new services and programs that members want and need. The ability to shape the future of our industry. These are just a few reasons why independent agents across the state choose to get involved on a IIAV committee. Joining a committee is a terrific opportunity for new and experienced agents to learn more about the association and help direct how the association can best serve member agencies like yours. Most committees meet two or three times per year either at the IIAV office in Richmond, by conference call or in conjunction with IIAV events.

Convention Committee

This committee serves as the advisory committee for establishing plans for the convention agenda, including speakers, entertainment, guest programs, sponsorships and hotel activities.

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Legislative Committee

The legislative committee looks at current laws and seeks ways to improve agency operations by removing old statutes or introducing new ones. This committee also works closely with the SCC and company associate members to maintain Virginia's positive legislative climate.

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Young Agents Committee

The mission of the Young Agents Committee is to provide young agents (age 40 and under) with opportunities to enhance their professional skills and development through programs and initiatives for their specific needs.

- | | | | | |
|---|--|--|--|--|
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6802 Paragon Pl, Ste 126
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<i>Ian York</i>
Hubbard Insurance Agency, Inc.
71 Dawson Ln
White Stone, VA 22578
(804) 435-1144
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|---|--|--|--|--|

Government Affairs

We represent YOU at the Virginia General Assembly and on Capitol Hill! By advocating and protecting the interests of Independent Insurance Agents and the Independent Agency System, IIAV keeps its members abreast of Virginia legislation that is important to you by providing:

- Weekly Legislative Reports
- Action Alerts
- Host Insurance Agents' Day on the Hill
- Prompt Final Legislative Report
- Table of all Insurance Bills/Legislation

Virginia Agents Political Affairs Committee (VAPAC): Established in the mid-1970's by the Independent Insurance Agents of Virginia, VAPAC's mission is simply stated: To consolidate contributions from industry leaders and help elect or re-elect Virginia legislators who support the independent agency system. VAPAC reviews the voting records of state legislators and works to support those legislators who recognize the importance of making the Commonwealth of Virginia a good place in which to do business.

The Independent Insurance Agents & Brokers of America, Inc. InsurPac raises and distributes approximately \$2.5 million each election cycle, making it one of the largest small business PACs in the country. It is funded by voluntary, personal, LLC and Partnership contributions from independent agents, brokers, and agencies throughout the country. It works hand in hand with the Big I advocacy team to promote, protect and perpetuate the independent agency system.

- Grassroots Actions
- Legislative Conference
- Nationally recognized Top DC Lobbyist

IIAV Find a Market

If you need a market for a special or hard-to-place risk, then IIAV's Find a Market program is for you! See why over 1,400 Virginia Agents have already used this member service. Just some of the hundreds of risks we've helped you write:

- Mono-line WC for contractor
- Underground storage tank removal contractor
- \$9.6 million home
- Vacant and unoccupied dwelling
- Vision care
- Fleet of dump trucks
- Real Estate agent E&O
- Airplane engine repair – liability
- Hull coverage for watercraft
- Life Insurance – guaranteed issue

For more information about this unique, free, and easy-to-use program contact us at 1-800-288-4428 or visit our website at www.IIAV.com.

IIAV Need an Agent

IIAV often receives inquiries directly from the insurance-buying public. As a service to IIAV members, we capture important information and immediately send this to our members in the geographical area of the inquiring consumer. All you have to do upon receiving this information is contact the consumer if you are interested . . . or simply ignore our email if you are not. We have received over 900 such referrals since this program began. This is NOT to be confused with any referrals that may come from Trusted Choice.

IIAV Young Agents'

YOUNG AGENTS.

Attracting and engaging young professionals is vital to the future of the industry.

LEADERSHIP

- Developing skills for industry leadership - now and in the future
- A path to professional growth
- Strengthen the future of the independent agency

EDUCATION

- Gain new skills and increase professional knowledge
- Find solutions to challenges
- Foster long-term success

SERVICE

- Visibly serving the local community
- Give back by supporting causes important to you

CONNECTIONS

- Develop lasting relationships
- Learn from those in a similar career phase
- Add an element of fun to your professional life

WHO ARE WE?

Insurance professionals 41 years old and under or with less than 5 years' experience in the industry. All company representatives, regardless of age are encouraged to interact with the future leadership of our industry.

Contact IIAV, members@iiaav.com | (804) 747-9300

IIAV Continuing Education Classes

Independent Insurance Agents of Virginia offers a large number of C.E. classes to meet your educational needs. Review IIAV's Education Calendar to create a customized learning plan, tailored to your needs.

- Flexible and varied course formats (Classroom, Webinars, In-house, Self-Study)
- Variety of course topics, from beginner to advanced
- Exceptional instructors
- New content developed regularly

IIAV Insurance Designation Programs

IIAV offers the following designation programs:

- AAI – Accredited Advisor in Insurance
- ACSR – Accredited Customer Service Representative
- AIAM – Associate in Insurance Account Management
- CLCS – Commercial Lines Coverage Specialist
- CRIS – Construction Risk & Insurance Specialist
- MLIS – Management Liability Insurance Specialist

Big “I” Virtual University



- **Your Link to Insurance Research** - 100's of insurance, business and technology articles, many full sample ISO forms, white papers and information on issues affecting today's insurance marketplace.
- **Ask Questions, Find Answers, Anytime** - Sometimes you need answers to questions that can't be found in the research library. To help with these “just in time” issues, we have assembled a faculty of leading experts from around the country.
- **Educational Opportunities** - The Virtual University team offers a number of webinars throughout the calendar year on a wide range of topics. These are available on our calendar, but only members may register.
- **Free VU Newsletter** - The weekly e-mail newsletter, Each issue includes six articles: (1) personal lines, (2) commercial lines, (3) agency management, (4) sales and marketing, (5) customer service, and (6) technology and in the internet. To subscribe, all that's required is an e-mail address. IIBA members and VU subscribers may be able to access bonus articles and white papers not available to the general public.

To access the Big “I” Virtual University, simply click on the Virtual University Link under Education – Online at www.IIAV.com.

Rough Notes Advantage Plus

Rough Notes Advantage Plus (formerly the Big “I” Virtual Risk Consultant “VRC”) is a trusted insurance knowledge base platform available at a member exclusive discounted price to Big “I” members. Quickly get the information you need to understand your customers' operations and exposures while identifying appropriate coverages. Gain access to the resources your agency needs, such as E&O checklists, sales and marketing tools, proposal language, plus training and development support.

- **Policy Forms & Manual Analysis (PF&M)**
An essential go-to guide to strengthen your property & casualty expertise on commercial, personal and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.
- **Coverages Applicable**
Learn appropriate coverages quickly and gain traction to remain competitive. Explore the insurance needs of more than 700 different kinds of risks with SIC and NAICS codes.
- **Personal Lines Risk Evaluation System**
A comprehensive checklist personal lines risk exposures.
- **Commercial Lines Risk Evaluation System**
A comprehensive checklist for more than 723 classes of business.
- **How to Insure Training Courses**
Educational tutorials assist covering the industry insurance knowledge gap.
- **Insurance Words and Their Meanings**
A guide to insurance terminology for you, your staff and your clients.
- **Business Building Letters**
Hundreds of business support templates used for sales, and renewals and to run an efficient business.

- **Blogs**
Over 300 short articles that agencies can use to blog, e-mail, or display on their websites to enhance sales lead generation pipelines.
- **Digital Media**
Animated videos used to book new clients and increase client retention.
- **In Action**
A monthly newsletter of how you can turn coverage knowledge into powerful sales opportunities.
- **Rough Notes magazine**
The industries leading insurance agent publication.
- **The Insurance Marketplace**
Agency professionals' number one source to find hard-to-find coverages.
- **Property and Casualty Insurance By Philip Gordis**
An easy-to-use, quick reference guide to property and casualty insurance coverages. The indexing and examples put the answers to your basic coverage questions at your fingertips.

Annual plans for only \$500/year per agency (unlimited users).

Questions? Contact Nancy Lynch at nancyl@roughnotes.com or call at (800) 428-4384 ext 1096.

My Agency Campus



LEARNING SOLUTIONS FOR AGENTS.

My Agency Campus provides a range of online course offerings including: Insurance Coverage Basics, Training by Job Role, Business Skills, Supervisor Training and more!

These courses provide:

- **Proven content** that is fully narrated, on-demand and interactive
- **Final assessment** at the end of each course to test your knowledge
- **Certificate of completion** issued after successful completion of curriculum
- **Transcripts** for students to track and print
- **Access for 4-months** per individual to the selected curriculum
- **CE Credits** available on coverage bundles

For more details, visit www.IIAV.com/myagencycampus.

Online Education

Can't find an education class or webinar that meets your schedule? Or maybe you are too busy at the office helping customers? Or maybe you would like to learn while in your pajamas? Whatever the case, we have a high-quality online option for you. IIAV has partnered with the following online education companies:



Agents & Brokers Education Network's (ABEN):

Their unique webcast platform and viewer delivers a training experience that is the next best thing to actually being there. ABEN users receive live, streaming video feed of the event, and useful PowerPoint presentations and other supporting materials, plus real-time interactivity with ABEN's expert instructors. In addition, ABEN provides simple e-commerce and an excellent customer service and technical help-desk staff who make the ABEN course experience a breeze even for the internet inexperienced.

Visit ABEN online at iav.aben.tv.



IIAV has teamed up with WebCE and IRMI to bring you VIRGINIA-SPECIFIC quality online insurance continuing education courses with a state-of-the-art delivery system and courteous customer service!

Get 10% off your CE course fees: Discounts are automatically applied online. How it works:

Order online and get immediate access to the study materials at webce.com/iav Or call WebCE at 1-800-488-9308, and tell your representative that you are affiliated with the Independent Insurance Agents of Virginia.



IIAV is now partnering with A.D. Banker to provide self-study materials.

A.D. Banker is an online education platform focused on insurance and securities licensing and compliance training. It provides a range of pre-licensing courses (to help candidates learn what they need to pass state licensing exams), continuing education (CE) courses (to fulfill ongoing state requirements), and certification courses – all accessible online, often with multimedia lectures and practice tools.

VAIA Pre-Licensing

Agencies and companies continue to trust Virginia Association of Insurance Agents to prepare their employees for the Virginia state licensing exam. VAIA offers both classes and self-study.

- Classes available in Life, Health, & Annuities and Property & Casualty
- Quality classroom instruction, covering the basics
- Frequent quizzes and final practice exam
- Knowledgeable instructors
- Multiple-day courses provide ample instruction time
- In-house classes available

For more information on IIAV's Educational Programs, please contact us at members@iav.com.

Virginia Financial Services Corporation - VFSC



Virginia Financial Services Corporation (VFSC) was formed on March 15, 1969 as a for-profit subsidiary of Independent Insurance Agents of Virginia (IIAV). It was in November of that year when VFSC would announce its first income-producing program: Insurance Agents and Brokers Errors and Omissions Insurance. VFSC would continue to seek programs for IIAV members, offering substantial discounts for programs which, secured individually, would have been prohibitively expensive, or perhaps unattainable, for the IIAV member. 50+ years later, Virginia Financial Services Corporation continues its mission to serve the members of IIAV through the development, implementation and marketing of products and services that benefit its member agents. Currently VFSC offers a wide spectrum of business solutions for today's agencies including not only E&O, but also Employment Practices Liability, Commercial Umbrella, and Cyber Liability. In addition, for your agency we offer through National Group, Health, Dental, Life, LTD and STD. VFSC also provides an array of products that agencies can offer to their clients. These products help agencies increase their commissions and agency revenues and offer the opportunity to be a more full service agency. As importantly, VFSC provides knowledgeable staff and expertise to help agencies select the coverages that best suit their business needs. In addition to the full customer service from your association, our carriers have strong financial ratings, excellent underwriting expertise, superior claims management and valuable risk management resources tailored to the specific needs of insurance agencies. Together, VFSC and IIAV are committed to delivering competitive, comprehensive, and state-of-the art solutions to our association members.

IIAV Technical Assistance

IIAV members have the privilege of enjoying their own "Virtual University" Virginia specific. This member protected area is populated with technical bulletins ranging from record retention guidelines, assistance with privacy concerns, and commercial/personal coverage issues. Visit www.IIAV.com under Member Resources.

IIAV Room Rentals

Is your company looking for a convenient location to offer training seminars or informational meetings? IIAV's training center has rental space available! Conveniently located at 8600 Mayland Drive in Richmond, VA (Take the Parham Road Exit Off Interstate 64), the Independent Insurance Agents of Virginia (IIAV) Training Center offers all the amenities for your training/meeting needs. ALL rooms are fully equipped with state-of-the-art AV services. Food and beverage service can be provided for an additional fee. Visit www.IIAV.com under About Us for a rental agreement and pricing information.

Independent Insurance Agents & Brokers of America



The Big “I” logo is a registered trademark backed by the Independent Insurance Agents & Brokers of America. Members of the Independent Insurance Agents of Virginia, Inc. are automatically members of IIBA. Use it proudly on your doors, signs, business cards, yellow page advertisements, and dress for SUCCESS by wearing your Big “I” lapel pin the next time you meet with an insured or prospect – don’t leave home without it! Promote your independence, be recognized by consumers and in your community through the use of the Big “I” logo!

Use of these logos is a privilege reserved exclusively for members of IIAV. For a high-resolution logo, email members@iiv.com.

What is Trusted Choice®?



Independent Insurance Agent

Trusted Choice® is designed to amplify your local marketing and highlight the value that independent insurance agents bring to consumers. As a Big “I” member, you automatically get access to materials that will benefit your business and enhance your bottom line.

Stay Ahead with the Full Suite of Trusted Choice Resources:

- **Branding Tools**
Use of Trusted Choice logo and custom campaigns, Trusted Choice brand resources can boost your business.
- **Content to Share**
Access a full library of videos, graphics, and articles to share with current and potential customers.
- **Training Materials**
Sharpen your team’s skills in advertising, customer service, and digital marketing.
- **Digital Review**
Evaluate your website and social channels.
- **Marketing Reimbursement**
Get reimbursed for co-branding marketing materials with the Trusted Choice logo.

Visit www.IIAV.com/nsc-resources/trusted-choice.

Virginia Association of Insurance Agents - VAIA



The Virginia Association of Insurance Agents (VAIA) is a non-profit 501(c)(3) education foundation created by the Independent Insurance Agents of Virginia (IIAV) in 2004. The goal of VAIA is to provide insurance education and training programs to facilitate awareness of insurance literacy and career opportunities within the industry. VAIA is committed to helping educators in the state of Virginia meet their financial literacy requirements by helping implement insurance curriculums in their classrooms and by providing insurance professionals as guest speakers. VAIA provides pre-licensing courses and entry level training in both commercial and personal lines. VAIA also continues to brand insurance as a career choice by visiting career fairs, local high schools, and colleges promoting IIBA’s Insurance Career Board. If you would like to get involved or find out more about VAIA – please visit www.vaia.info or email members@iiv.com.



INSURANCE COVERAGE FOR YOUR AGENCY

As an insurance agent, you know the importance of having the right coverage. Our mission is to provide agencies with insurance products to meet their specific needs.

Your IIAV membership gives you access to an array of insurance products such as: professional liability, cyber insurance, commercial umbrella, life, health, dental, long term and short term disability and retirement planning services for your agency and staff. Coverage is sold and administered locally by IIAV's wholly owned subsidiary, Virginia Financial Services Corporation (VFSC). VFSC's insurance products department staff are dedicated to giving you the same attention and commitment to service that you give your clients.

Contact IIAV/VFSC at members@iav.com or 804-747-9300/1-800-288-4428 with questions.

Cyber Insurance

To avoid damage to your agency's finances and reputation, a solid standalone cyber policy is increasingly critical. A full 80 percent of businesses that experience a data breach do not recover.

Cyber insurance covers your business' liability for a data breach that includes sensitive customer information. This could include things like Social Security numbers, credit card numbers, account numbers, driver's license numbers, and even medical records.

What does cyber insurance cover?

- Legal, Forensic & Public Relations
- Restoring personal identities of affected customers
- Notifying customers about a data breach
- Repairing damaged computer systems
- Recovering compromised data
- Business Interruption Loss resulting from security breach or system failure

Cyber insurance also covers damage and recovery from crimes including hacking and cyber theft and resultant lost business. Ransomware is one such attack. With ransomware attacks on the rise, the role of cyber insurance is becoming more important than ever.

Would you know what to do if in the event of a cyber breach or attack? Where would you begin? Cyber insurance provides the needed assistance to help lead you step by step through the processes required in a timely and efficient manner.

Many insurance companies offer cyber insurance, and it is a market that is ever-changing. The Independent Insurance Agents of Virginia, through their for-profit subsidiary, Virginia Financial Services Corporation, has several markets which enables us to work with you to find a solution.

Give us a call or visit our website for additional information and how to obtain a quote.

Website: www.IIAV.com

Phone: 804-747-9300 / 800-288-4428

Email: members@iav.com

Professional Liability Products - E&O Insurance

We realize that protecting the future of our agency is a major priority. Our team of agents are focused on helping member agents get the professional liability coverage they need at a competitive price.

Exclusive access to the admitted A+ rated Swiss Re product as well as access to carriers like Allianz and other admitted and non-admitted markets, IIAV is Virginia agent's go-to resource for professional liability insurance.

Experience

Coverage is sold and administered locally by IIAV's wholly owned subsidiary, Virginia Financial Services Corporation (VFSC). VFSC has been serving Virginia insurance agents for over 50 years. The team of agents at VFSC has decades of insurance industry experience and understands the value of good customer service.

Stability

VFSC uses top rated carriers with extensive backgrounds in agents E&O. Our member agents look for a program with competitive rates and a long-term market that they can rely on to protect their business.

Customer Service

High quality care and customer service by your state associations insurance administrators. Building long-term relationships is our objective and helping our agents is extremely important to us.

For a digital application log on to www.IIAV.com/E&O.

Swiss Re

Swiss Re



For more than 30 years, the Big “1” Professional Liability Program, underwritten by Swiss Re Corporate Solutions (rated A+ Superior by A.M. Best), has been the premier choice of IIABA member agents for insurance agents and brokers E&O insurance.

The Big “1” Professional Liability Program offers not just a policy, but a comprehensive program for insurance agents. For nearly the past two decades the Big “1” Professional Liability Program has grown into the largest and most stable insurance agents E&O program in the nation. Our member agents and brokers nationwide look to the program for stable rates and a long-term market that they can rely on to protect their greatest assets – their businesses.

Working with our partners at Swiss Re Corporate Solutions, we have created one of the strongest coverage forms in the marketplace.

Coverage Highlights

- Coverage for the sale of both Property/Casualty and Life and Health insurance products
- Limits of liability up to \$20 million
- Broad definition of covered professional services and activities
- Comprehensive definition of who is an insured
- Aggregate deductibles
- Defense cost outside the limits
- Available first dollar defense
- Full prior acts available
- No contractual liability exclusion
- Coverage for punitive damages (where available by state)
- Multiple extended reporting period options
- True worldwide protection
- Coverage for advertising, libel and slander
- Catastrophe Extra Expense in addition to policy limits
- Crisis Management Coverage in addition to policy limits
- Subpoena Coverage in addition to policy limits
- 1st Party Personal Data Breach (cyber) in addition to policy limits
- 3rd Party Personal Data Breach in addition to policy limits
- Regulatory Defense coverage limit of \$100,000 and in addition to limit
- Deductible Reduction – Three ways to reduce your deductible
- Insolvency Exclusion does not apply if coverage placed with a carrier rated B or higher by AM Best or rated A or higher by Demotech.
- In-house claims staff, primarily licensed attorneys. Your resource of help on claims or incidents
- Risk Management Credits
- 5-year 10% credit for completion of an agency audit
- Auto Renewals available
- Access to “E&O Happens” risk management website
- Pre-Claim Assistance
- Loss of Earnings - \$1,500 per insured per day/maximum \$75,000 per policy period
- Key Employee Assistance - \$5,000 sublimit
- Newly Acquired Organizations – Automatic if revenues less than 15% of named insured’s total revenues.

Optional Coverages

- Employment Practices Liability (EPL)
- Mutual Funds and Investment/Security Products
- Employee Benefits Specialist
- Human Resources Consultant
- Safety Consultants
- Real Estate E&O

Coverage Benefits

The only P/C insurance agents and brokers E&O program in the marketplace that contributes a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.

- State associations that serve to assist you should a claim arise
- Up to 20% risk management credits available
- An exclusive policy form and premium credits filed on a Risk Purchasing Group basis to give Big “1” members coverage tailored to their needs
- Competitive pricing supported by a critical mass of premium volume to maintain rate stability
- A partner in Swiss Re Corporate Solutions, a member of the Swiss Re Group, rated A+ Superior by A.M. Best
- Loss prevention materials to reduce the chance of a claim and improve business processes
- An exclusive comprehensive risk management website including practical information and tools to help your agency avoid E&O claims
- E&O Risk Management Web site – www.iiaba.net/EOHappens
- E&O Claims Advisor – a periodic E&O risk management newsletter available only to Swiss Re policyholders, providing valuable information to all positions in the agency
- A Professional Liability Committee comprised of IIABA member agents to oversee and recommend enhancements to the program to meet the ever-changing needs of agents

Non Standard E&O

If your agency doesn’t qualify for one of our standard markets and/or needs a specialty market for your unique insurance agents Errors and Omissions coverage, we have an array of surplus lines carriers we can access on your behalf.

Employment Practices Liability

Employment Practices Liability (EPL) coverage through Swiss Re is available for member agencies that have their E&O insurance. Like all employers, insurance agents face potential lawsuits regarding wrongful termination, acts of discrimination and sexual harassment. Limited coverage is available by endorsement to the Swiss Re E&O policy (policyholders with 10 or fewer employees) or broad coverage is available through stand-alone policy (policyholders with over 10 employees). In addition to the EPL product through Swiss Re, we have other markets available that we can offer depending upon which one best suits your needs.

An application can be found at www.IIAV.com under the Products & Services tab/ Insurance Coverage For Your Agency section and select Employment Practice Liability.

PENN NATIONAL COMMERCIAL UMBRELLA

The Big “1” and Penn National Insurance have partnered to offer Big “1” members a comprehensive commercial umbrella that includes coverage over E&O policies from a variety of carriers.

Program highlights include:

- Coverage available up to \$10 million for commercial and professional liability. (Higher limits may be available).
- Provides coverage over an agent/agency’s CGL, Business Owners, and may also include Employers Liability and Commercial Auto (available by endorsement).
- Excess limits protection on a following-form basis for E&O in the course of the agent/ agency’s business as an insurance professional. Coverage can be written over occurrence or claims-made forms of a variety of primary E&O.

An application can be found at www.IIAV.com under the Products & Services tab/ Insurance Coverage for Your Agency section and select Professional Liability.

Excess Professional Liability

The Excess Professional Liability product is designed for risks that need to build higher limits that follow the same extent of coverage provided by your primary insurance coverage. We have a number of potential markets for this additional layer of coverage that provides excess "follow-form" coverage over different types of primary claims-made professional liability policies.

For additional information and a quotation, please contact the IIAV office at 804-747-9300 / 1-800-288-4428 or email members@iiv.com.

Employee Benefits Coverages

Employee Benefits Coverages

You can offer protection and security to your employees with access to a variety of affordable life & health products. Many of these products can be paid by the employer or employee and are open to groups as small as two.

GROUP HEALTH AND GROUP DENTAL BENEFITS ARE AVAILABLE THROUGH IIAV FOR AGENCY MEMBERS AND THEIR CLIENTS.

The Independent Insurance Agents of Virginia, through their for profit subsidiary VFSC, partnered with Asset Protection Group, Inc. (AP Group) in 2012 to provide and administer Group Health and Group Dental Plans for member agencies and their clients of all sizes. Partnering with an employee benefit expert such as AP Group provides IIAV members with an array of products to choose from along with the service they expect and deserve.

This partnership also provides the tools and knowledge agents need today to market employee benefits to their clients without the headaches and increased errors and omission exposure. By offering these group benefits to your clients, IIAV members can earn commission to increase their revenue. The AP Group will work alongside you to offer these employment benefit choices to your clients and provide the expertise needed.

Group Health Insurance

Aetna, Anthem, CareFirst BC&BS, CIGNA, Optima, United Healthcare

- HMO, POS, PPO, HDHP, "HAS's"
- Choice of prescription plans
- Great coverage and pricing flexibility
- Multiple plans may be offered in your agency

Group Dental Insurance

Aetna, Anthem, Delta Dental, United Healthcare

- No deductible for preventative services
- Restorative & major annual deductible
- \$50/individual or \$150/family

Third Party Administration

- Section 125 Premium Only Plans
- Flexible Spending Accounts "FSA's"
- Dependent Day Care

For more information about these important employment benefits programs, contact Monty Dize at Asset Protection Group, mdize@apgroupinc.com, or call him at (804) 423-7700 / 1-800-644-9840.

GROUP LIFE, SHORT TERM DISABILITY AND LONG TERM DISABILITY ARE AVAILABLE THROUGH IIABA FOR AGENCY MEMBERS.

Group Life Insurance

Three plan options through Guardian Life Insurance Company of America offer members and their employees affordable term life insurance. You may select the employees you wish to cover, and three different pay levels are available to choose from.

Group Short Term Disability

Our Short Term Disability plans protect you from loss of income during an illness or accident that lasts between one and 26 weeks and protect you against financial loss prior to the date your long term disability becomes effective. Guardian Life Insurance Company of America has two plans to choose from, both of which offer weekly income benefits up to \$500 and special benefits for residual disability.

Group Long Term Disability

Protect your ability to earn a living. Underwritten by the Guardian Life Insurance Company of America, agency members can choose from two plan alternatives to fit your individual needs. This protection offers you up to \$10,000 per month income benefit, optional cost of living benefit and family protection, special benefits for residual disability, your choice of waiting periods and waiver of premium.

For more information about these important employee benefits programs, email IIAA Director of Employee Benefits, Christine Munoz at christine.munoz@iiaba.net or call her at 1-800-848-4401.

RETIREMENT PLANNING SERVICES ARE AVAILABLE THROUGH IIABA FOR AGENCY MEMBERS.

Having trouble deciding which retirement plan is right for you or your agency? Big "I" Retirement Services is here to help you choose which plan best meets your circumstances. We've worked with more than 1,000 agencies to help them achieve their retirement goals.

Plan Options

Plans for Agencies

- Safe Harbor 401 (K)
- Regular 401 (k)
- SIMPLE IRA
- SEP

Plans for Individuals

- Regular IRA
The Regular IRA allows you to contribute up to \$5,000 per person in tax-deductible contributions for 2012 (plus \$1000 per person if age 50 or older). There is no minimum balance requirements, no front-end or back-end sales charges, no restrictions on transfers between investment options, and no market rate adjustments for transfers between funds.
- Roth IRA
The Roth IRA has all of the great program features and investment options as the IIAA Regular IRA. It is eligible for non-deductible contributions up to \$5,000 annually, but unlike the Regular IRA, it does not treat withdrawals as taxable income. In a Roth, contributions can be withdrawn tax-free after five years and age 59 ½, or without penalty for the first home purchase and higher education. A Roth IRA account may also be passed on to your heirs income tax-free.

IIABA Support

With over 25 years in the retirement business, the Big "I" serves as a strong advocate for participating agencies. Whether it concerns a complicated transition from another provider, or perhaps a sale of the agency, we know your business, understand your market, and can grasp your needs.

Roll Over Your Plan and Save

Our advisers are available to all IIAA members to provide consultation on existing and new plans alike at no cost or obligation. At Big "I" Retirement Services, we consider you a member first, and a client second. Whether we're building a new plan for your agency from the ground up or simply rolling over your existing plan in order to save you money with our low administrative fees, we strive to make your experience with us pleasant, professional, and hassle-free.

A Plan for Every Need

Whether your goal is to maximize owners' contributions, lower your agency's tax burden, or retain key employees, our retirement professionals can tailor and customize a plan to fit your needs.

For any information (e.g., plan design, provisions, etc.), please contact Christine Munoz, Director, Employee Benefits at 1-800-848-4401 or christine.munoz@iiaba.net.

Cyber Insurance

Coalition

IIAV members also have access to the Coalition Cyber product through Big “I” Markets, IIBA’s online market access system exclusively available to Big I members.

Target Market & Eligibility:

Up to \$10M in coverage for U.S. companies with under \$250M in revenue/gross profits.

Up to \$15M in coverage for U.S. companies with revenue/gross profits of \$250M to \$1B.

Ineligible risks:

- Adult Entertainment
- Casinos
- Payment Processors
- Data Aggregators
- Cannabis growers & sellers (other tangential areas of this industry may be considered)

Coverage Highlights

- BI waiting period (as low as 1 hour)
- Systems failure
- Systems integrity
- Bodily injury/property damage
- Pre- and post-claims assistance
- BYOD coverage
- Social media/IoT coverage
- Full limits
- Full prior acts
- Cost of system upgrade
- Reputation repair
- Social engineering

For more information and assistance with quoting cyber insurance for your clients, visit <https://www.independentagent.com/big-i-markets>.

Big “I” Markets



Big “I” Markets is an online market access system available exclusively to Big “I” members featuring no fees, no volume commitments, and competitive commissions.

Benefits of Big “I” Markets:

- Ownership of expirations
- No initial access or termination fees
- No obligation to submit other accounts
- EFT commission payments
- Only one login needed to access all programs
- Weekly e-newsletter featuring product knowledge and special interest pieces
- Doing business with Big “I” Markets supports your state association

What can you access? A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

Log on to www.IIAV.com/BIM for a complete listing of available products and step-by-step instructions to register and access this program.

Flood Insurance

SELECTIVE

BE UNIQUELY INSURED®

Selective is a longtime supporter of IIBA and its member agents. Selective has been rated “A” or better by A.M. Best since 1930 and has participated in the NFIP WYO program since 1984.

Selective Flood Operations offers a state of the art processing system to make the policy quoting and issuance quick and seamless. In addition, Selective offers free flood zone determinations and market access for excess flood coverage.

Some quick facts about Selective:

- 39th largest P&C company
- Rated A (Excellent) by A.M. Best Company Inc. for 50 consecutive years
- \$2.44 billion net premium written in 2021
- A regional carrier with national capacity for flood
- Trusted Choice® company partner

Selective Advantages

Selective Flood Operations provides a quality of service that makes the process easier and less frustrating. Now you can participate in a program that provides education, guidance, assistance, and competitive commissions.

Here are a few other advantages:

- Free, guaranteed Zone Determinations
- Expertise on both Personal and Commercial Flood
- Dedicated and experienced Underwriter assigned to each agency
- Territory Managers with field underwriting experience to provide training and certified CE
- Courses

Agent Quoting

Selective Insurance makes writing flood insurance easy and profitable by providing several ways of obtaining a quote:

- Fax - Submit directly to Selective underwriters for a 24-48 hour turnaround
- Big “I” Markets.com - Submit via our website, which works with Selective underwriters for a 24-48 hour turnaround
- SelectiveFlood.com - Use Selective’s internet-based flood system for an immediate quote/application by the agent

Flood Operations

Selective employees provide Customer Service, Underwriting, Accounting, Claims and Marketing. These teams process all quotes, applications, policy changes, cancellations, commission payments and inquiries for Big “I” Flood.

Log on to www.IIAV.com/flood for full details and information on how you can participate.

Personal Umbrella Programs



As a Big "I" member, you have access to the RLI Personal Umbrella Policy. You can support your state Big "I" association by placing your stand alone umbrella business with the Big I Advantage Umbrella Program.

PREFERRED MARKET - RLI PERSONAL UMBRELLA

- Limits up to \$5 million available
- Excess UM/UIM available in all states
- You can keep your current homeowner/auto insurer
- New drivers accepted – no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature, credit card, EFT payment options
- Immediate coverage available in all 50 states plus D.C.

For more information, visit www.iiav.com/rli or contact RLI Administrator Rob Brill at rbrill@iiav.com.

In-Home Business Program – RLI



Home-based business owners are susceptible to losses just like any other business owners. Many discover that their homeowner's policy contains exclusions for business pursuits – but usually not until *after* they have suffered a loss.

RLI's Home Business Insurance, endorsed by IABA, responds to the needs of over 100 eligible business classes on an ISO BOP form. Premiums starting at \$201, competitive commissions, easy underwriting and a self-rating application should make this product an easy sell. More and more people are operating small, home-based businesses. RLI's Home Business Insurance offers them comprehensive coverage for business personal property (both on-premises and while temporarily off-premises), along with up to \$1,000,000 in business general liability protection. Loss of business income coverage and medical payments are also included.

Policy Features

RLI's Home Business Insurance is specifically designed to meet the insurance coverage needs of eligible home-based businesses at affordable prices. With pricing starting as low as \$201, the policy includes coverage for theft or damage to business property, liability coverage for clients visiting an insured's home for business purposes and liability coverage away from home in case of damage to other people's property. Features include:

- Designed for small retail and service risks operated from the insured's residence and presenting minimal product liability, professional liability and off premises exposures
- Complete list of eligible business classes (100+), published here
- Uses a self-underwriting application so you know immediately whether or not a risk qualifies for coverage
- Offers more coverage than standard homeowners endorsements, with a much lower price than a traditional BOP
- Optional coverages available for increased personal property limits, money and securities, electronic data processing equipment and additional insureds
- Basic rates start at \$201

Log on to www.IIIV.com/InHome for full details and information on how you can participate.

IIAV knows you are a busy person managing many priorities, so we are here to help with the business side of your agency. With access to an assortment of agency management tools and business programs, your IIAV membership is a valuable resource for running your business. Your agency can also enjoy discounts for a variety of business services!

The Workplace Advisors



If you are like most small or mid-sized businesses, finding appropriate support and assistance when faced with a difficult personnel issue can be challenging and expensive. Fortunately, because of your IIAV membership, you have an affordable, expert resource that is on hand to help you tackle challenging “people issues.”

Member services include:

- Recruiting & Retention
- Legal and Regulatory Compliance
- Performance Management
- Employee Training, Development and Coaching
- Compensation and Rewards
- Strategic Planning and Meeting Facilitation
- General support for all of your ongoing HR needs

The Workplace Advisors offers discounted pricing to IIAV members and also adjusts pricing based on company size – ensuring superior services at well below market prices. Call 1-877-660-6400 today for a free consultation.

Big “I” Hires



Big “I” Hires is a program developed by the Independent Insurance Agents and Brokers of America, Inc., and is intended to be a comprehensive solution to finding and recruiting new talent, then onboarding them with ease.

It was created as a one-stop resource for independent insurance agencies to attract, identify, assess and train top performing Producers and CSRs. An array of tools and online resources are available for members to allow them to find the right hires for their agency with a few simple clicks!

Contact Big “I” Hires today with any questions about the offerings!

<https://www.bigihires.com>

IIAV Career Board

As the destination for those interested in a career in the insurance industry, the IIAV Career Board provides an opportunity for individuals to connect with agencies or companies ready to hire.

To add a job posting, or to add your resume, go to iiav.com/careerboard.

Caliper Personality Testing



Caliper offers a comprehensive personality assessment, which enables their consultants to tell you whether an individual has the qualities needed to make it in management, supervisory, sales and similar high-level positions within your agency.

Big “I” Members receive exclusive discount pricing on the premier personality testing product in the industry. Members get \$98 off the Caliper Essentials Report and 10% off other products.

The Caliper Profile – Select and develop top people – all using one assessment. Measuring 23 personal attributes, 56 competencies, and 280 workplace behaviors, the Caliper Profile has been the industry standard in hiring and developing top performers for nearly 60 years.

Essentials for Selection - Get insights about an individual’s work style with an in-depth analysis of their personality dynamics against a scientifically validated job model or in a job-specific format to understand strengths and challenges; coupled with a fit score, behavioral interview questions, and tips for the manager.

Essentials for Coaching - Support a manager’s development efforts and provide insights into an individual’s job-related strengths and areas of developmental opportunity in order to build upon the strengths identified and improve in areas that might be holding them back.

Let Caliper tell you what you need to know before you hire.

For more information, visit www.calipercorp.com/associations/iiaba.

Criminal Background Checks

Have you heard? The law regarding the state of Virginia licensing process for individual insurance agents has changed. As a result of this new law, IIAV is no longer able to obtain criminal background reports from the Virginia State Police.

Resident applicants must schedule an appointment to be fingerprinted at one of Fieldprint’s 46 locations as part of the application requirements. Visit Fieldprint and use code “FPVABOICHRR” to create a secure user account. This Fieldprint code ensures that the results are provided to the Bureau of Insurance.

Bring the appointment number and two forms of valid identification to your Fieldprint appointment. Your fingerprints are collected electronically by Fieldprint’s trained technicians and are electronically transmitted to the Virginia State Police and FBI for a background check. The results are then sent to the Bureau of Insurance for review.

The fingerprinting cost is \$35.72 which includes the Virginia State Police and FBI fees.

Fingerprints must be no older than 90 days for use with an application.

Fingerprinting is not required if fingerprints have been submitted in the last 12 months and the applicant is currently licensed.

IA Valuations



- **We've partnered with the Ohio Insurance Agents to give members access to IA Valuations, a firm dedicated exclusively to independent insurance agency owners.**
- Understanding your agency's fair market value is essential – not only for strategic business decisions, but also for protecting and maximizing what's likely your greatest financial asset.
- **What IA Valuations Provides:**
IA Valuations delivers more than just a number. Their customized valuation reports (typically 40 pages) provide actionable insights to help agency owners:
 - o Identify growth opportunities
 - o Maximize agency value
 - o Build long-term wealth
 - o Prepare for perpetuation or transition
- In addition to valuations, they offer perpetuation planning, financial modeling, buy-sell advising, and other specialized consulting services.
- **Why IA Valuations Stands Out**
 - o With over 350 completed valuations, the IA Valuations team combines deep industry expertise with a mission-driven approach. Each engagement is personal and collaborative, helping owners understand not only their value but also their potential.
 - o Access to a powerful data platform to analyze trends across independent agencies – providing even more insights for growth and benchmarking.
 - o Accessible for All Agency Sizes by making professional valuation services affordable and accessible
- **Know Your Agency's Worth**
Your agency is a major financial asset – treat it like one. IA Valuations believes every owner should have an annual valuation, just as you'd review your investment portfolio each year.
 - o contact@iavaluations.com

Imperial PFS



Imperial PFS[®] (IPFS[®]) is IIAV's endorsed premium finance provider. IPFS produces a superior premium finance, payment, and insurance technology solution enabling insurance providers to focus on selling insurance.

The IPFS technology suite includes:

- Internet-based quoting system with enhanced capabilities to request approval for a specific loan structures on an account
- Interactive account management on active loans with the ability to run reports and view notices
- Integration with agency management systems including those managed by Applied Systems, Vertafore and other companies
- IPFS TotalPay[®] enables insureds to pay insurance premiums in full or by installments without the insurance provider having to requote
- Quivit[™] combines document signature, collection, storage, and payment options in a single link to expedite the insurance sales cycle

Contact Shane Powers at shane.powers@ipfs.com or call 540.246.9331 for more information.

InsurBanc



The bank of choice for Independent Insurance Agents and Brokers. InsurBanc is an independent community bank that was founded by agents exclusively for agents.

Organized in 2001 by the Big "I" specifically to serve independent insurance agents, InsurBanc has developed a distinctive culture that allows them the opportunity to work with you as a partner to help optimize growth opportunities and manage your agency efficiently.

InsurBanc specializes in agency financing, including acquisition and perpetuation and custom cash management services. InsurBanc also offers consumer banking products such as home mortgages, certificates of deposit, free checking available to you and your employees. Member FDIC, Equal Housing Lender.

Visit www.insurbanc.com for full details.

Big “I” Alliance



Alliance Gold, Alliance Blue, and Alliance Blue Plus. Each offering is built to meet your agency where you are, with the resources, relationships, and support to help you grow stronger, smarter, and faster.

Trusted by independent agencies for more than 125 Years, the Big “I” continues in our mission to help independent agents succeed.

Whether you’re looking to join an agency alliance, need quick access to markets, or are looking for new vendor solutions to grow your agency, Big “I” Alliance programs are here to help.

Learn more: <https://www.independentagent.com/alliance/>

ALLIANCE GOLD

An agency alliance opportunity available exclusively to Big “I” members is actively onboarding new agents.

The alliance was established to support independent agents by aggregating premiums and facilitating market access through membership.

Big “I” Alliance Gold benefits include:

- Direct Access to Carrier Systems and Underwriters
- Profit Sharing and Incentive Eligibility
- Ownership of Expirations and Carrier Codes
- National and Regional Carrier Partnerships
- Vendor Partnerships
- Agency E&O insurance through Big “I” Professional Liability’s Alliance E&O Program (optional)

ALLIANCE BLUE

Formerly known as Big “I” Markets, Big “I” Alliance Blue is IIAVA’s online market access placement center program. We provide Big “I” members with access to specialty/niche coverages, program business and hard-to-find markets. Our top-tier carrier partners offer access to the products you need, with new carriers being added in response to member needs.

ALLIANCE BLUE PLUS

Enhance your Alliance Blue registration with Blue Plus!

Big “I” Alliance Blue Plus agents have access to discounted pricing from these featured vendors in addition to their Alliance Blue placement center access. To take advantage of Blue Plus, members pay an annual fee.

For more information or to register for Blue Plus, contact our team

ACORD

As a member benefit, our national association funds ACORD form end-user licenses for the majority of member agencies (those with a group gross property/casualty revenue of under \$50 million), allowing them to claim these licenses free of charge. The ACORD licensing renewal and Big I membership verification need to be renewed on an annual basis, after Jan. 1 of each year.

If you need help with the license process call ACORD support at (845) 620-1700.

For more information: www.independentagent.com/ACT.

The Mines Press



Order your Big "I" and Trusted Choice logo calendars, business cards and stationery from The Mines Press, and you'll know that your promotional gifts and correspondence will deliver the message of quality as well as care.

For product information, visit insurance.minespress.com.

The Moberg Group



With over 20 years of experience in almost every aspect of the insurance industry, The Moberg Group can provide the solutions you need to help your agency succeed.

Specialists in agency operations, management, and business development, TMG offers on-site E&O Audits and follow-up reviews. IIAV & SwissRe provide a 5-year, 10% premium credit for completion and compliance with the audit. The program focuses on the agency's operations identification of potential E&O Exposure, and recommended timetable.

TMG is a leading provider of independent agency consulting services. Regardless of the size of your agency or brokerage, TMG's team of highly experienced consultants can assist your organizations in a cost effective manner to help you move forward profitably and efficiently into the future.

In addition to the above services, TMG publishes the most widely used Agency Operations & Procedures Manual for insurance agencies on which IIAV members will receive discounted pricing.

All IIAV members also receive a free 1-hour telephone consultation with TMG per member/per year.

For more information please visit www.IIAV.com/themoberggroup.

IIAV is a Member/Contributor to:

- Virginia Public Access Project
- DriveSmart Virginia – Coalition for Safe Driving

VAIA is a Member/Contributor to:

- Virginia Jump\$tart Coalition

Search for various companies and brokers to place business.

Associate Members: If you would like to have your company's information listed in our online resource library, please email Don Bragg at dbragg@iiv.com.

AGENCY PERPETUATION:

- Watney Insights Network, Inc.

AGGREGATORS/CLUSTERS:

- Risk Placement Services - Standard Lines Program
- Keystone Insurance Group
- IronPeak of Virginia, Inc.

ALLIED MEDICAL:

- Risk Placement Services

AMUSEMENT PARK OR EXHIBITION/OPERATION:

- Rockwood

APARTMENT PROPERTY MANAGERS:

- Rockwood

ASSESSMENTS - ENGAGEMENT/STRESS/BEHAVIORS/MOTIVATORS:

- Watney Insights Network, Inc.

AUTO:

- General Assurance of America for Veterans
- MMG Insurance
- Northern Neck Insurance Company
- Risk Placement Services
- Southern Insurance Company/ Donegal Insurance Group
- The Hanover Insurance Group

AUTO DEALERS:

- Risk Placement Services

AUTO SERVICE AND/OR BODY REPAIR:

- Rockwood
- First Benefits Insurance Mutual

AUTOMATED CLEARING HOUSE:

- Xpress Pay

BACKGROUND CHECKS:

- Trident National Corporation

BED & BREAKFAST:

- Commonwealth Underwriters
- Loudoun Mutual
- Risk Placement Services

BOAT:

- Risk Placement Services
- The Hanover Insurance Group

BOAT BUILDING OR REPAIR:

- Rockwood

BONDS SURETY & FIDELITY:

- CNA Insurance
- Main Street America Group
- Nationwide
- Service Insurance Company, Inc.
- Travelers
- Westfield Insurance

BOWLING LANES:

- Rockwood

BUILDING OR PROPERTY MANAGER:

- Rockwood

BUSINESS DEVELOPMENT/ CULTURE/GROWTH/STRATEGY:

- Podium
- Watney Insights Network, Inc.

BUSINESS OPERATIONS EFFICIENCY:

- Podium

BUSINESS OWNERS:

- Alfa Alliance Insurance Corp.
- Augusta Mutual Insurance Company
- Berkshire Hathaway GUARD Insurance Companies
- Goodville Mutual
- MMG Insurance
- Nationwide
- State Auto Insurance Companies
- Risk Placement Services - Standard Lines Program
- Westfield Insurance

BUSINESS PERFORMANCE COACHING:

- Watney Insights Network, Inc.

CARGO/MOTOR TRUCK CARGO/OCEAN CARGO:

- Risk Placement Services

CARPENTRY INSTALLATION:

- Rockwood

CHEMICAL BLENDING OR MIXING:

- Rockwood

CHURCH:

- Brethren Mutual Insurance
- Commonwealth Underwriters
- Goodville Mutual
- Loudoun Mutual
- Nationwide
- Risk Placement Services

CLASSIC AND ANTIQUE AUTOMOBILES:

- Safeco Insurance

CLIENT REVIEWS:

- eEndorsements

COMMERCIAL:

- Commonwealth Underwriters, Ltd.
- MMG Insurance
- Risk Placement Services
- Southern Insurance Company/ Donegal Insurance Group
- The Hanover Insurance Group
- Westfield Insurance

COMMERCIAL/BUSINESS AUTO:

- BIA Insurance
- Central Insurance Companies
- CNA Insurance
- Commonwealth Underwriters, Ltd.
- HICI Haulers Insurance Company, Inc.
- Jackson Summer & Associates, Inc.
- Medmarc Insurance Group
- MMG Insurance
- Nationwide
- Progressive Insurance
- Royal Oak Underwriters, Inc.
- Risk Placement Services
- Travelers
- Westfield Insurance

COMMERCIAL CONSTRUCTION:

- Bitco Insurance Company

COMMERCIAL HABITATIONAL:

- Millers Mutual Group
- Risk Placement Services

COMMERCIAL INLAND MARINE:

- Commonwealth Underwriters
- Nationwide
- Risk Placement Services
- Westfield Insurance

COMMERCIAL & GENERAL LIABILITY:

- All Risks, LTD
- Berkley Mid-Atlantic Group, LLC
- Bituminous Insurance Companies
- BIA Insurance
- Central Insurance Companies
- Commonwealth Underwriters, Ltd.
- General Assurance of America, Inc.
- HICI Haulers Insurance Company, Inc.
- Jackson Summer & Associates, Inc.
- Main Street America Group
- Medmarc Insurance Group
- Nationwide
- Royal Oak Underwriters, Inc.
- Risk Placement Services
- Southern Insurance Company of Virginia
- Travelers
- Westfield Insurance Company

COMMERCIAL PROPERTY:

- All Risks, LTD
- Berkley Mid-Atlantic Group, LLC
- Bituminous Insurance Companies
- BIA Insurance
- Builders Mutual Insurance Company
- Central Insurance Companies
- CNA Insurance
- Commonwealth Underwriters, Ltd.
- General Assurance of America, Inc.
- Guard Insurance Group
- HICI - Haulers Insurance Company, Inc.
- Jackson Summer & Associates, Inc.
- Main Street America Group
- Medmarc Insurance Group
- Millers Mutual Group
- Nationwide
- Risk Placement Services
- Rockingham Group
- Southern Insurance Company of Virginia
- Travelers
- Westfield Insurance Company

COMMERCIAL PROPERTY & LIABILITY:

- Commonwealth Underwriters
- Loudoun Mutual
- MMG Insurance
- Risk Placement Services

COMMERCIAL REAL ESTATE LRO:

- Millers Mutual Group
- Risk Placement Services

CONSTRUCTION:

- Aspera Insurance Services

COSTAL PROPERTY:

- Aspera Insurance Services

CRISIS RESILIENCE:

- Risk Placement Services

CYBER LIABILITY:

- Risk Placement Services

CYBER SECURITY:

- Assura Inc.
- CHECKLIGHT
- Securibly

DATA PRIVACY:

- Watney Insights Network Inc.

DRUG TESTING:

- Trident National Corporation

DWELLING:

- Augusta Mutual Insurance Company
- Commonwealth Underwriters
- Loudoun Mutual
- Risk Placement Services

DWELLING FIRE:

- Augusta Mutual Insurance Company
- Commonwealth Underwriters
- IMMG Insurance
- Northern Neck Insurance Company
- Risk Placement Services

D&O:

- Landers Underwriting

EMPLOYEE BENEFITS/HEALTH/ ANNUITIES/LIFE:

- Dixon Wells
- Nationwide

ENERGY:

- Aspera Insurance Services

ENVIRONMENTAL/ENERGY:

- Risk Placement Services
- Apera Insurance Services

EXCAVATION:

- Rockwood

EXCESS/SURPLUS LINES:

- All Risks, LTD
- Agents Insurance Markets, Inc.
- Atlantic Specialty Lines, Inc.
- Aspera Insurance Services
- Bailey Special Risks, Inc.
- Burns & Wilcox
- Commonwealth Underwriters
- Hanover Excess & Surplus, Inc.
- Jackson Summer & Associates, Inc.
- Landers Underwriting
- Markel
- Prime Insurance Company
- Professional Governmental Underwriters, Inc.
- Risk Placement Services
- TAPCO

FACTORY-BUILT & MODULAR HOMES:

- Aspera Insurance Services

FARM/FARMOWNERS:

- Augusta Mutual Insurance Company
- Goodville Mutual
- Loudoun Mutual
- MMG Insurance
- Nationwide
- Risk Placement Services
- Rockingham Group
- State Auto Insurance Companies

FINANCIAL ASSESSMENT SOLUTIONS:

- Watney Insights Network, Inc.

FIRE RESTORATION:

- Emergency Special Service
- Risk Placement Services

FLOOD:

- Selective
- Risk Placement Services

FORESTRY:

- Bitco Insurance Companies

FOUNDRY - FERROUS:

- Rockwood

GARAGE/SERVICES:

- Risk Placement Services

GASOLINE STATION: SELF-SERVE:

- Rockwood

GENERAL CASUALTY:

- Aspera Insurance Services

GLAZIER:

- Rockwood

Search for various companies and brokers to place business.

GROUP BENEFITS:

- Washington National Insurance Co.

HARDWARE STORE:

- Rockwood

HEALTHCARE (COMMERCIAL):

- Risk Placement Services
- Aspera Insurance Services

HEATING & AC INSTALLATION:

- Rockwood

HIGH VALUE HOMEOWNERS:

- Landers Underwriting

HOME:

- The Hanover Insurance Group
- Risk Placement Services

HOMEOWNERS:

- All Risks, Ltd
- Augusta Mutual Insurance Company
- Central Insurance Companies
- Coastal Agents Alliance, LLC
- Commonwealth Underwriters, Ltd.
- Encompass Insurance Company
- General Assurance of America, Inc.
- Goodville Mutual
- Jackson Summer & Associates, Inc.
- Loudoun Mutual
- Mercury Insurance Group
- MMG Insurance
- Mutual Assurance Society of Virginia
- Nationwide
- Northern Neck Insurance Company
- Risk Placement Services
- Southern Insurance Company/ Donegal Insurance Group
- The Philadelphia Contributionship
- Travelers

HOTEL:

- Rockwood

HUMAN RESOURCES:

- Affinity HR Group, LLC

IRON OR STEEL SCRAP DEALER:

- Rockwood

JANITORIAL SERVICES:

- Rockwood

JEWELER'S BLOCK:

- Risk Placement Services

JEWELRY:

- The Hanover Insurance Group

LAWYERS PROFESSIONAL LIABILITY:

- Berkshire Hathaway GUARD Insurance Companies
- Risk Placement Services

LIFE SCIENCES:

- Aspera Insurance Services

LIQUOR LIABILITY:

- All Risks, Ltd
- Commonwealth Underwriters
- Risk Placement Service
- Royal Oak Underwriters, Inc.

LOGGING:

- Bitco Insurance Companies

LONG TERM CARE (LTC):

- All Risks, Ltd

MACHINERY DEALER:

- Rockwood

MANAGEMENT LIABILITY:

- Aspera Insurance Services

MANUFACTURING:

- Risk Placement Services
- Rockwood

MARINE/MARINAS:

- Risk Placement Services
- Rockwood
- Aspera Insurance Services

MILLWORK:

- Rockwood

MOBILE HOMES:

- Augusta Mutual Insurance Company
- Commonwealth Underwriters
- Loudoun Mutual
- Risk Placement Services

MOLD REMEDIATION (RESIDENTIAL & COMMERCIAL):

- Emergency Special Service

MOTORCYCLES:

- Safeco Insurance

NURSING HOME:

- Rockwood

NUT OR BOLT MFG.:

- Rockwood

OIL OR GAS WELL:

- Rockwood

ORGANIZATION PERFORMANCE ASSESSMENTS:

- Watney Insights Network, Inc.

OWNERS LANDLORDS, & TENANTS:

- Aspera Insurance Services

OYSTER PROCESSING:

- Rockwood

PACKAGE:

- Risk Placement Services
- The Hanover Insurance Group

PALLET MANUFACTURING:

- Bitco Insurance Companies

PAYROLL PROGRAMS:

- Securibly
- HKA Enterprises

PERSONAL AUTO:

- Augusta Mutual Insurance Company
- Central Insurance Companies
- Commonwealth Underwriters, Ltd.
- Encompass Insurance Company
- GMAC
- HICI Haulers Insurance Company, Inc.
- Mercury Insurance Group
- Nationwide
- Progressive Insurance
- Risk Placement Services - Standard Lines Program
- Southern Insurance Company of Virginia
- Travelers

PERSONAL DWELLING FIRE (INCLUDES LLCs):

- Risk Placement Services
- Safeco Insurance

PERSONAL LINES:

- All Risks, Ltd
- Augusta Mutual Insurance Company
- Commonwealth Underwriters, Ltd.
- Encompass
- HICI Haulers Insurance Company, Inc.
- Loudoun Mutual Insurance Company
- Main Street America Group
- Mercury Insurance Group
- MMG Insurance
- Nationwide
- Northern Neck Insurance Company
- Progressive Insurance
- Risk Placement Services - Standard Lines Program
- Royal Oak Underwriters, Inc.
- Safeco Insurance
- Southern Neck Insurance Company of Virginia
- State Auto Insurance Companies
- The Hanover Insurance Group
- The Philadelphia Contributionship
- Travelers

PERSONAL UMBRELLA:

- Augusta Mutual Insurance Company
- Commonwealth Underwriters
- Loudoun Mutual
- MMG Insurance

PERSONAL UMBRELLA - FARM:

- Augusta Mutual Insurance Company
- Loudoun Mutual
- MMG Insurance

PREMIUM FINANCING:

- Imperial PFS Premium Financing
- Jackson Summer & Associates, Inc.

PRODUCT LIABILITY/RECALL:

- Risk Placement Services
- Aspera Insurance Services

PROFESSIONAL LIABILITY:

- Landers Underwriting
- Aspera Insurance Services

PROPERTY:

- Commonwealth Underwriters
- Farmers and Mechanics Mutual Insurance Co. of WV
- Nationwide
- Royal Oak Underwriters, Inc.
- The Philadelphia Contributionship

PROPERTY & CASUALTY:

- Southern Insurance Company/ Donegal Insurance Group

PROPERTY RESTORATION:

- First Atlantic Restoration
- ServiceMaster of Roanoke, Blacksburg, Martinsville & Princeton

PUBLIC ENTITY:

- Aspera Insurance Services

QUARRY:

- Rockwood

RAILROAD:

- Rockwood

RECREATIONAL VEHICLES (RV):

- Safeco Insurance

REPUTATION MANAGEMENT:

- eEndorsements

RESTAURANT NOC & CATERER:

- Rockwood

RETIREMENT LIVING CENTERS:

- Rockwood

SAW MILLS:

- Bitco Insurance Companies

SEO IMPROVEMENT:

- Podium

SNOWMOBILE:

- MMG Insurance

SOCIAL SERVICES:

- Risk Placement Services

SOFTWARE PLATFORM - TEXT MESSAGE COMMUNICATION/CUSTOMER REVIEWS:

- Podium

SPECIAL TRADE CONTRACTOR:

- MMG Insurance

SPECIALTY:

- State Auto Insurance Companies

SPORTS & LEISURE:

- Risk Placement Services

STORAGE WAREHOUSE:

- Rockwood

TERRORISM:

- Risk Placement Services

TRAINING PROGRAMS/TEAM BUILDING/ BEHAVIORAL PROGRAMS - SALES, LEADERSHIP, PRODUCTIVITY, & OTHER:

- Watney Insights Network, Inc.

TRANSPORTATION:

- Commonwealth Underwriters, Ltd.

UMBRELLA:

- Berkshire Hathaway GUARD Insurance Companies
- Commonwealth Underwriters
- MMG Insurance
- Northern Neck Insurance Company
- The Hanover Insurance Group

UNDERWRITING AUDITS & DUE DILIGENCE REVIEWS:

- Frank Noyes Insurance Consulting

WATER DAMAGE RESTORATION:

- Emergency Special Service

WATERCRAFT:

- MMG Insurance
- Safeco Insurance

WINERY & VINEYARD PROGRAM:

- Loudoun Mutual

WORKERS COMPENSATION:

- Accident Insurance Company, Inc. (AIC)
- Advantage Specialty
- All Risks, Ltd
- Amerisafe
- AmTrust
- BIA Insurance Berkshire Hathaway GUARD Insurance Companies
- Central Insurance Companies
- FFVA Mutual
- General Assurance of America, Inc.
- HKA Enterprises
- Markel
- Medmarc Insurance Group
- Nationwide
- Risk Placement Services
- Strategic Comp
- Securibly
- Travelers
- Westfield Insurance
- Zenith Insurance Company

WORKSHOPS & PRESENTATIONS:

- Watney Insights Network, Inc.

FREQUENTLY USED INSURANCE ORGANIZATIONS & WEBSITES



ACORD

Phone: (845) 620-1700
www.acord.org

A.M. Best

Phone: (908) 439-2200
www.ambest.com

Big "I" Virtual University

Phone: (800) 221-7917
www.iiaba.net/vu

Commonwealth of Virginia

Phone: (877) 482-3468
www.virginia.gov

Find your Legislator or Representative

<http://whosmy.virginiageneralassembly.gov>

Guaranty Fund Management Services

Phone: (800) 852-2003
Fax: (617) 305-0001
www.gfms.org

Independent Insurance Agents and Brokers of America (IIABA)

Phone: (800) 221-7917
Fax: (703) 683-7556
www.independentagent.com

Independent Insurance Agents of Virginia (IIAV)

Phone: (800) 288-4428
(804) 747-9300
Fax: (804) 747-6557
www.IIAV.com
www.facebook.com/IndependentInsuranceAgentsofVirginia

The Institutes

Phone: (800) 644-2101
Fax: (610) 640-9576
www.theinstitutes.org

Insurance Information Institute (iii)

www.iii.org

Insurance Services Office (ISO)

Phone: (800) 888-4476
www.iso.com

International Risk Management Institute, Inc. (IRMI)

Phone: (972) 960-7693
Fax: (972) 371-5120
www.IRMI.com

INVEST

Phone: (800) 221-7917
www.investprogram.org

National Council on Compensation Insurance (NCCI)

Phone: (800) 622-4123
Fax: (561) 893-1191
www.ncci.com

National Flood Insurance Program (NFIP)

Phone: (888) 379-9531
www.floodsmart.gov

National Provider Identifier (NPI) Registry

www.npir.org

Net VU

Phone: (800) 456-7799
www.netvu.org

Occupational Safety & Health Administration (OSHA)

Phone: (800) 321-6742
www.osha.gov

Pearson Vue

Phone: (888) 204-6272
www.pearsonvue.com

State Corporation Commission

Bureau of Insurance
Phone: (800) 552-7945
www.scc.virginia.gov/boi

Insurance Bureaus – Surrounding States

D.C. – <http://disb.dc.gov>
Maryland – www.mdinsurance.state.md.us
North Carolina – www.ncdoi.com
Tennessee – www.state.tn.us/insurance/index.shtml
West Virginia – www.wvinsurance.gov

Thomson Prometric

Phone: (800) 856-4308
www.prometric.com

Trusted Choice

Phone: (855) 825-3141
www.trustedchoice.com
www.trustedchoice.com/agents

Vertafore (formerly Sircon)

Phone: (877) 876-4430
www.sircon.com

Virginia Association of Insurance Agents (VAIA)

Phone: (800) 288-4428
(804) 747-9300
Fax: (804) 747-6557
www.IIAV.com/Resources/Pages/VAIA
www.facebook.com/pages/Virginia-Association-of-Insurance-Agents-VAIA/39407656906

Virginia Association of Insurance and Financial Advisors (VAIFA)

Phone: (804) 747-6020
Fax: (804) 965-0823
www.naifa-virginia.org

Virginia Automobile Insurance Plan (AIPSO)

Phone: (804) 217-9990
Fax: (804) 820-0170
www.aipso.com/va

Virginia Chamber of Commerce

Phone: (804) 644-1607
Fax: (804) 783-6112
www.vachamber.com

Virginia Code: Searchable Database

<http://leg1.state.va.us/000/src.htm>

Virginia Department of Motor Vehicles

Phone: (804) 497-7100
www.dmvnow.com

Virginia Financial Services Corp. (VFSC)

Phone: (800) 288-4428
(804) 747-9300
Fax: (804) 747-6557
www.IIAV.com

Virginia General Assembly

<http://virginiageneralassembly.gov>

Virginia Insurance Continuing Education Board

www.virginiainsurancece.com

Virginia Property Insurance Association (VPIA)

Phone: (800) 899-7973
Fax: (804) 591-3736
www.vpia.com

Virginia State Board of Elections

Phone: (800) 552-9745
Fax: (804) 371-0194
www.sbe.virginia.gov

Virginia State Police Insurance Fraud Dept.

Phone: (877) 623-7283
www.stampoutfraud.com

Virginia Workers' Compensation Commission

Phone: (877) 664-2566
www.wvc.state.va.us

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Phone: (804) 371-9741

Toll-Free: 1-(800) 552-7945 (Virginia Residents only)

Website: <https://www.scc.virginia.gov/boi/index.aspx>

Email: Bureauofinsurance@scc.virginia.gov

Agent Licensing

AgentLicensing@scc.virginia.gov

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AgentRegInquiries@scc.virginia.gov

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BOILicenseRenewal@scc.virginia.gov

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VIRGINIA INSURANCE LICENSE



An agent with the following license types may sell, solicit, or negotiate the following classes of insurance:

LIFE AND ANNUITIES LICENSE	
Annuities (except Variable)	Modified Guaranteed Annuities
Burial	Modified Guaranteed Life
Credit Life	Mortgage Redemption
Industrial Life	Mutual Assessment Life
Life	

HEALTH LICENSE	
Accident and Sickness	Health Services Plan
Credit Accident and Sickness	Long-Term Care
Dental Benefit Contracts	Mortgage Accident and Sickness
Dental Services Plans	Mutual Assessment Health
Health Maintenance Organizations	Optometric Services Plans

PERSONAL LINES LICENSE	
Aircraft	Legal Services
Animal	Marine
Automobile Club	Miscellaneous Property
Burglary and Theft	Mortgage Guaranty
Credit Involuntary Unemployment	Motor Vehicle
Credit Property	Mutual Assessment Property & Casualty
Farmowners	Personal Injury Liability
Fire	Pet Accident, Sickness and Hospitalization
Glass	Property Damage Liability
Home Protection	Travel
Homeowners	Water Damage

PROPERTY AND CASUALTY LICENSE*	
Boiler and Machinery	Fidelity
Commercial Multi-Peril	Surety
Credit	Workers' Compensation & Employers Liability

* Includes the personal lines classes of insurance.

Anyone who, for a fee, advises or purports to advise in the area of Life Insurance, Accident and Sickness Insurance, Property and Casualty Insurance, or Health Care Services as defined in the Code of Virginia is required to be licensed as an **INSURANCE CONSULTANT**. The only exceptions are:

- A licensed attorney acting in a professional capacity
- A trust officer of a bank acting in the normal course of his or her employment
- An actuary or certified public accountant who consults during the normal course of business
- Any person employed as a risk manager and who consults for his or her employer only

To be licensed as an INSURANCE CONSULTANT, the individual must first satisfy all pre-licensing requirements for insurance agents in the field of insurance in which he or she wishes to consult.

PRE-LICENSING REQUIREMENTS

Title license requires the completion of a pre-licensing study course prior to scheduling the examination. Life & Annuities, Health, Property & Casualty, Personal Lines, Title and Consultant licenses require an examination administered by Pearson VUE. All other licenses are issued without testing requirements.

NONRESIDENT LICENSING RECIPROCITY

An applicant from another state or province may obtain a license in this Commonwealth if the applicant files the proper application, submits the appropriate fee, is licensed in the applicant's home state or province of domicile, and the applicant's state or province of domicile will grant a similar license to a resident of Virginia under similar circumstances.

Virginia Insurance CE - Agent Related

The following are some of the frequently asked questions (“FAQs”) from agents regarding Continuing Education (“CE”). The term “agent” as used in this document refers to agents and consultants. “Handbook” refers to the Virginia Insurance Continuing Education Resident Agent and Provider Information Handbook.

Questions regarding the Virginia CE program should be directed to Pearson VUE, the Virginia Insurance Continuing Education Board’s (“Board”) administrator, and not to the Bureau of Insurance (“Bureau”) or the Board.

1. What should every Agent know?

- a. The following information may be found on the SCC website: www.scc.virginia.gov
 - New licenses or adding a line of authority
 - Details on the renewal process
 - Reinstating your license
 - CE requirements
- b. You may review your CE compliance status and number of credits on your CE transcript via your Sircon account: www.sircon.com/virginia

2. What contact information is now required?

- An accurate mailing address and email address
- Visit www.nipr.com or www.sircon.com/virginia to change your address. **DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING PO BOX) AS YOUR RESIDENCE OR MAILING ADDRESS.**
- If you are moving into Virginia, you must submit an application for a resident insurance license at www.sircon.com/virginia.
- If you are moving out of Virginia, you cannot change your address online. Send an email to AgentLicensing@scc.virginia.gov.
- You must notify the Bureau of any change in your residence address and/or email within 30 calendar days.
- Your residence address is your address of record to which, by law, all correspondence must be mailed.
- Pearson VUE will use only your email and/or address of record on file with the Bureau for correspondence and notifications.

3. What CE rules have changed effective January 1, 2021?

- The CE coursework requirements will not change.
- The Continuing Education (CE) due date will now be aligned with the agent’s license renewal date (odd or even year of the agent’s birth month). See chart below.
- There will no longer be a continuance fee; however, there will be a \$10 fee per line of authority to renew your license.
- If you fail to renew your license on time you have 12 months to reinstate your license by completing CE and submitting a reinstatement application.
- The Proctor Certification form is no longer required for online exams; however, the form is still required for paper and pencil exams.
- CE credits must be reported by the Provider within 10 days following the course completion.

LICENSING: FREQUENTLY ASKED QUESTIONS



Birth Month	2023 (Odd)	2024 (Even)	2025 (Odd)	2026 (Even)
January	Renew by Jan 31	Renew by Jan 31	Renew by Jan 31	Renew by Jan 31
February	Renew by Feb 28	Renew by Feb 29	Renew by Feb 28	Renew by Feb 28
March	Renew by Mar 31	Renew by Mar 31	Renew by Mar 31	Renew by Mar 31
April	Renew by Apr 30	Renew by Apr 30	Renew by Apr 30	Renew by Apr 30
May	Renew by May 31	Renew by May 31	Renew by May 31	Renew by May 31
June	Renew by Jun 30	Renew by Jun 30	Renew by Jun 30	Renew by Jun 30
July	Renew by Jul 31	Renew by Jul 31	Renew by Jul 31	Renew by Jul 31
August	Renew by Aug 31	Renew by Aug 31	Renew by Aug 31	Renew by Aug 31
September	Renew by Sep 30	Renew by Sep 30	Renew by Sep 30	Renew by Sep 30
October	Renew by Oct 31	Renew by Oct 31	Renew by Oct 31	Renew by Oct 31
November	Renew by Nov 30	Renew by Nov 30	Renew by Nov 30	Renew by Nov 30
December	Renew by Dec 31	Renew by Dec 31	Renew by Dec 31	Renew by Dec 31

4. Who must complete CE?

You must satisfy the Virginia CE requirements if you hold one or more of the following licenses:

- Producer
 - o Life and annuities
 - o Health
 - o Property and casualty
 - o Title
 - o Personal Lines
- Consultant
 - o Life and health
 - o Property and casualty

5. As a Virginia resident, how do I comply with Virginia's CE requirements?

- You must complete the required number of credits by your license renewal date.
- Sixteen credits are required if you hold only one of the licenses subject to CE, or if you hold both the Life & Annuities and the Health licenses. If you hold an agent license and a related consultant license, you need only satisfy the requirements for one in order to be in compliance for both.
- Twenty-four credits are required if you hold more than one license, with a minimum of eight credits applicable to each license type held.
- At least three credits in every renewal cycle must be in Ethics, which may include Virginia Insurance Law and Regulations.
- No more than 75 percent of your required credits may come from courses provided or given by insurance agencies or insurance companies. This includes all insurance companies or agencies, not just companies or agencies with which you are associated.

6. Residents Only - If I hold one license, what is the effect of adding another license/qualification?

- If you hold two licenses/qualifications or more (producer or consultant)/(Life, Health, P&C, Title) the requirement is 24 credit hours.
- If you have an exemption for your current line of authority it will not apply to the new line of authority. You will need to complete 16 credits for the new line of authority, including three credits in Ethics, which may include Virginia Insurance Law and Regulations.
- CE for the current renewal period may vary depending on when you add an additional line of authority.

7. Do I have a CE requirement if I add a line of authority within the 90-day renewal period?

If you add a line of authority within the 90-day renewal period that line of authority is not subject to CE and you will not be required to renew either.

8. When is my first CE due?

Your CE is aligned with your license expiration date. This date is calculated based on the end of your birth month in odd/even year of birth. If your license expires within 13 months of issuance, that license is not subject to CE; however, you must still submit a renewal application. CE will be due two years from the date you renew your license.

9. What if I fail to complete my CE and/or submit a renewal?

If you fail to complete CE and/or submit a renewal by the license expiration date you have a 12-month period to reinstate your license by completing any missing CE and submitting a reinstatement application.

Excess CE will not be carried over to the next renewal cycle.

Your next renewal date will be two years from the original renewal date not from when you reinstate your license.

10. Is CE required for individual public adjusters?

Yes. The Continuing Education (CE) due date will now be aligned with the agent's license renewal date (odd or even year of the agent's birth month). See chart on previous page.

Resident public adjusters must complete 24 hours of CE, three of which must be Ethics. The remaining 21 hours may be any combination of the following courses: Property and Casualty, Mitigation, Flood Public Adjuster and Ethics.

Public Adjusters will not receive CE credit for Virginia Insurance Law and Regulation or Other General Insurance courses.

11. How are course completions reported?

CE providers must submit rosters within 10 calendar days of course completion. You should review your transcript after the 10-day period at Vertafore's website: www.sircon.com.

12. Will I receive a certificate of course completion?

Yes. Providers must provide you with a certificate within 20 calendar days of a course completion.

13. Will I receive a confirmation once the CE provider posts the course roster?

No. Visit www.sircon.com to review credits posted to your transcript.

14. What do I do if there is an error on my transcript?

If you believe your transcript is not accurate, contact Pearson VUE either by phone at (877) 234-6093 or through email at VirginiaInsuranceCE@pearson.com.

15. Can I take duplicate courses?

No. Agents are not allowed to receive or carry forward credit for the same course in the same renewal cycle regardless of format when the course content is based on the same published materials. It is the agent's responsibility to check the course number to be sure a course is not a duplicate.

16. Can I earn credit for teaching an approved course?

Yes. If you have been approved by Pearson VUE as an instructor, you may receive credit only once in each renewal cycle. The number of credits you will receive for teaching a course will be the same as a student. No additional credits are given for course preparation time. The provider must include you on the roster for the course and give you a certificate of course completion.

17. Can excess credits be carried forward to the next renewal cycle?

Yes, provided you renew your license on time. Excess credit hours may be carried forward one renewal cycle and are automatically posted to your record.

Note: If you reinstate your license excess CE will not be carried over to the next renewal cycle.

18. Are partial credits allowed?

No. An agent must attend the entire course to receive credit.

19. How can I find Virginia approved courses?

- Visit www.VirginiaInsuranceCE.com to review course listings and provider course offering schedules. Various approved course lists by type and number of credits can be requested and displayed.
- Visit Vertafore's: www.sircon.com

20. Can I get a waiver of CE requirements for medical, military, or other reasons?

- Yes, the number of course credits required may be waived, in whole or in part, by the Board for good cause.
- If an agent is unable to complete all or part of their CE requirement as a result of being called to active duty, the Board is willing to consider a full or partial waiver.

21. How do I contact the Board directly?

The Board has contracted with Pearson VUE to handle the day-to-day operations of the CE program. All questions regarding the CE program should be directed to Pearson VUE.

Email: VirginiaInsuranceCE@pearson.com

Phone: (877) 234-6093

Live Chat (8am-6pm Eastern time, Monday through Friday)

Mail: Pearson VUE c/o VACE, 3 Bala Plaza West, Suite 300, Bala Cynwyd, PA 19004-3481.

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION

You are being provided this *2025 Virginia Annual P&C Marketplace Summary* covering the Virginia property and casualty (P&C) insurance marketplace as a benefit of your membership in the **Independent Insurance Agents of Virginia**.

What follows is a graphic and numeric presentation of the Virginia P&C industry data from an independent insurance agent's perspective (independent agent). The 2024 data used is the most recent available from A.M. Best Company (June 1, 2025) and includes all 50 states and the District of Columbia (equaling the 51 entities referred to in the data in this report). The *2025 United States Annual P&C Marketplace Summary* will be available to you as members of the **Independent Insurance Agents of Virginia** at www.independentagent.com.

This *Summary* focuses on direct premiums, direct losses, and associated underwriting results before reinsurance. It includes Direct data from nearly 3,000 U.S.-domiciled insurers, highlighting those that have written premiums in Virginia. Direct data is the insurer data that most closely demonstrates what is happening in the P&C marketplace. As independent agents, we operate within this marketplace – competing for, explaining, and placing P&C insurance across the state.

This *2025 Virginia Annual P&C Marketplace Summary* provides you with data and insights on the following important aspects of the Virginia P&C marketplace:

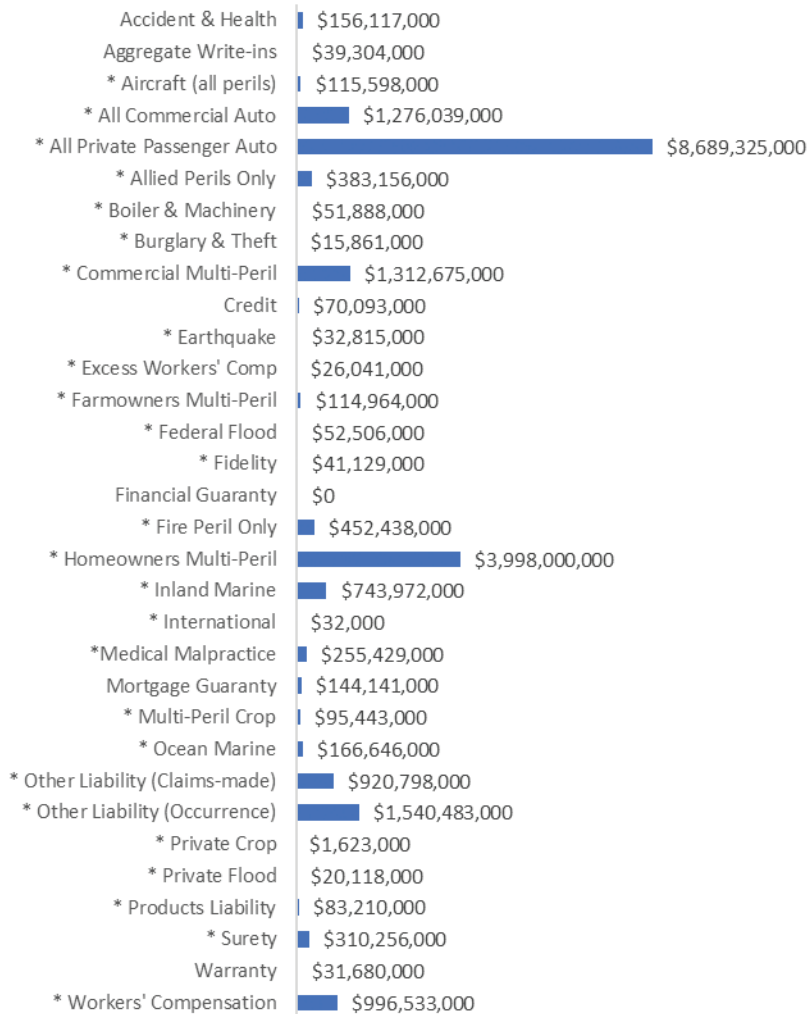
- Premiums for all 32 P&C Lines of Business
- The Top 10 Lines of Business for Independent Agents
- Loss and Combined Ratios
- Premium Change Rates
- Penetration Rate of Independent Agents
- Commission Rates
- Surplus Lines
- Premium Taxes
- Largest/Highest and Smallest/Lowest states, and U.S. Average
- Line of Business In-Depth Details on the Lines of Business focused on by Independent Agents

To enhance your understanding, this *Summary* includes five Appendices: Distribution Style Classification, NAIC Line of Business Definitions, Lines of Business – Visual Reference and Abbreviations of Key Terms, a Virginia All Active Insurers List, and Virginia Fastest Growing Insurers. This last appendix is new and allows you to see premium growth for the fastest growing insurers.

Premiums Overall

In 2024, Virginia property and casualty (P&C) Direct Premium Written reached \$22.3 billion, ranking Virginia 14 of 51 states for total premiums in the United States. That is 2.1% out of \$1.04 trillion in premiums nationwide. On a per capita basis, Virginia ranks 47 of 51 for all P&C premiums combined, 29 of 51 for Personal Lines, 45 of 51 for Commercial Lines, and 35 of 51 for Agricultural Lines.

2024 – Virginia Direct Premiums Written: By Line of Business



2024 Virginia Total Direct Premium Written For All Lines of Business is \$22,280,796,000

FIGURE 1 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION. NOTE: INDEPENDENT AGENT-FOCUSED LINES OF BUSINESS ARE DESIGNATED BY AN ASTERISK (*).

Lines of Business

In Virginia in 2024, the largest Line of Business for independent agents was All Private Passenger Auto, as determined by Direct Premium Written (DPW). The second largest Line of Business in Virginia was Homeowners Multi-Peril, and the third was Other Liability (Occurrence). For comparison, nationwide in 2024 those Top 3 Lines of Business were: All Private Passenger Auto, Homeowners Multi-Peril, and Other Liability (Occurrence).

2024 - Virginia Top 10 Lines of Business

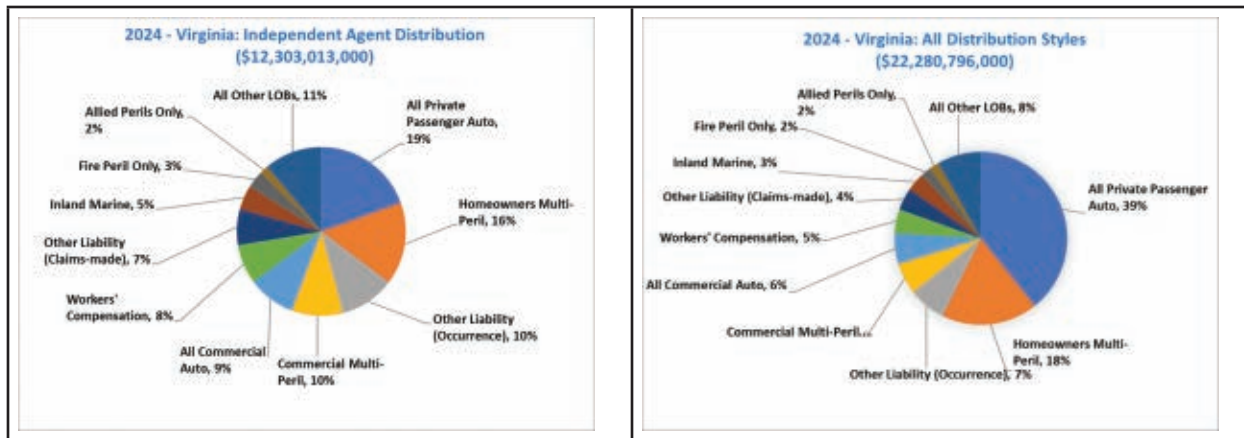


FIGURE 2

FIGURE 3

2024 - United States Top 10 Lines of Business

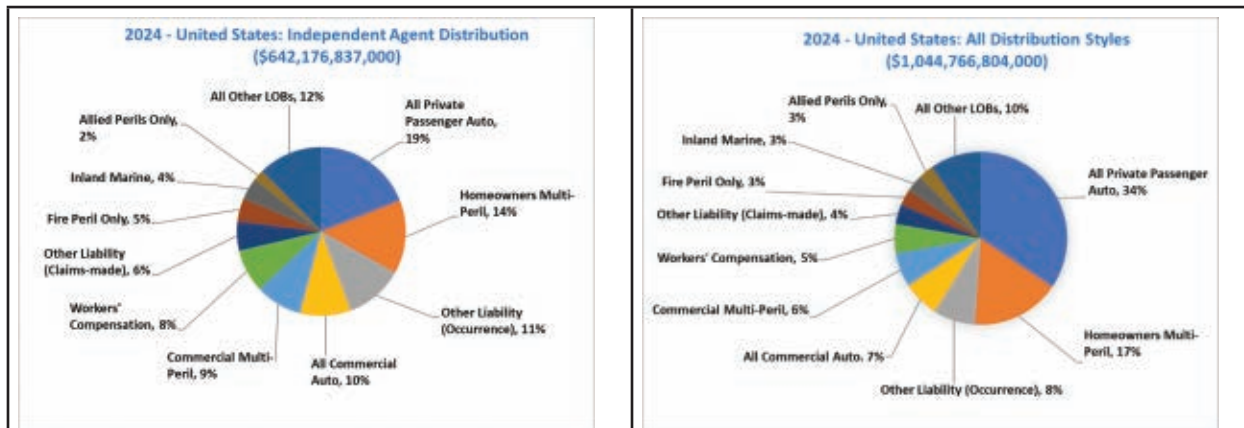


FIGURE 4

FIGURE 5

SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

Loss Ratios

In 2024 the Virginia average Loss Ratio across all P&C Lines of Business was 55.9%, with the highest Loss Ratios occurring in Private Crop (144.0%), Multi-Peril Crop (123.7%), and Excess Workers' Comp (78.6%). Nationwide in 2024 the average Loss Ratio was 62.3%, with the highest state-wide average Loss Ratio being 82.2% (Nebraska), and the lowest being 47.5% (Hawaii). Across the United States, the Lines of Business with the highest Loss Ratios are Federal Flood (237.8%), Private Crop (93.0%), and Multi-Peril Crop (85.9%).

2024 Virginia 1-Year and 5-Year Loss Ratios by Line of Business

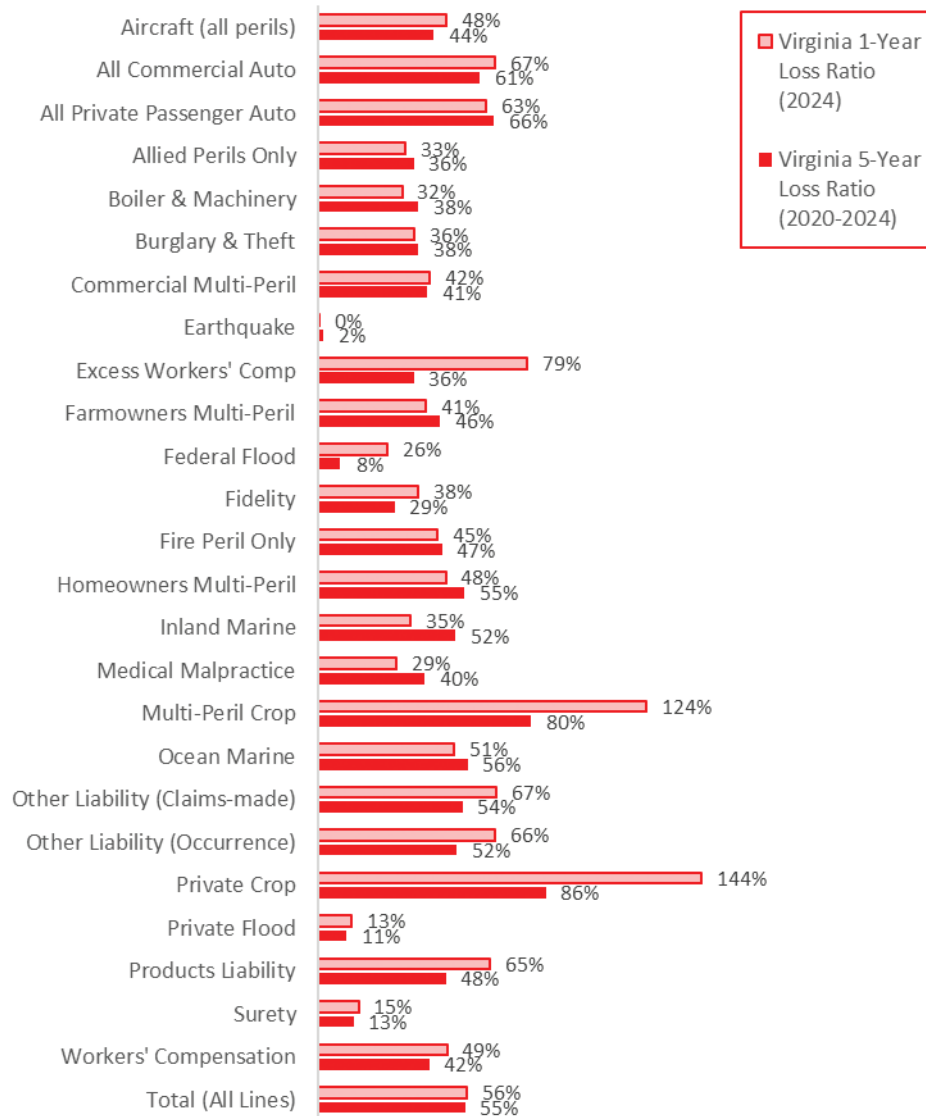


FIGURE 6 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION. NOTE: INTERNATIONAL NOT SHOWN, AS LESS THAN 5 YEARS DATA IS AVAILABLE.

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Premium Change Rates

From 2023 to 2024 premiums changed in Virginia by +9.6% for all P&C Lines of Business combined, placing it 22 of 51 in the United States and District of Columbia. The fastest-growing Lines of Business in Virginia were Aircraft (all perils) (+32.4%), Surety (+19.2%), and Private Crop (+16.6%). Nationally, P&C premium change averaged +9.6%, with the fastest growing percentage being + 15.2% (Washington), and the slowest being + 0.2% (North Dakota). The fastest-growing Lines of Business across the U.S. were Homeowners Multi-Peril (+13.4%), Farmowners Multi-Peril (+13.0%), and All Private Passenger Auto (+12.9%).

2024 Virginia 1-Year and 5-Year Direct Premium Written Changes

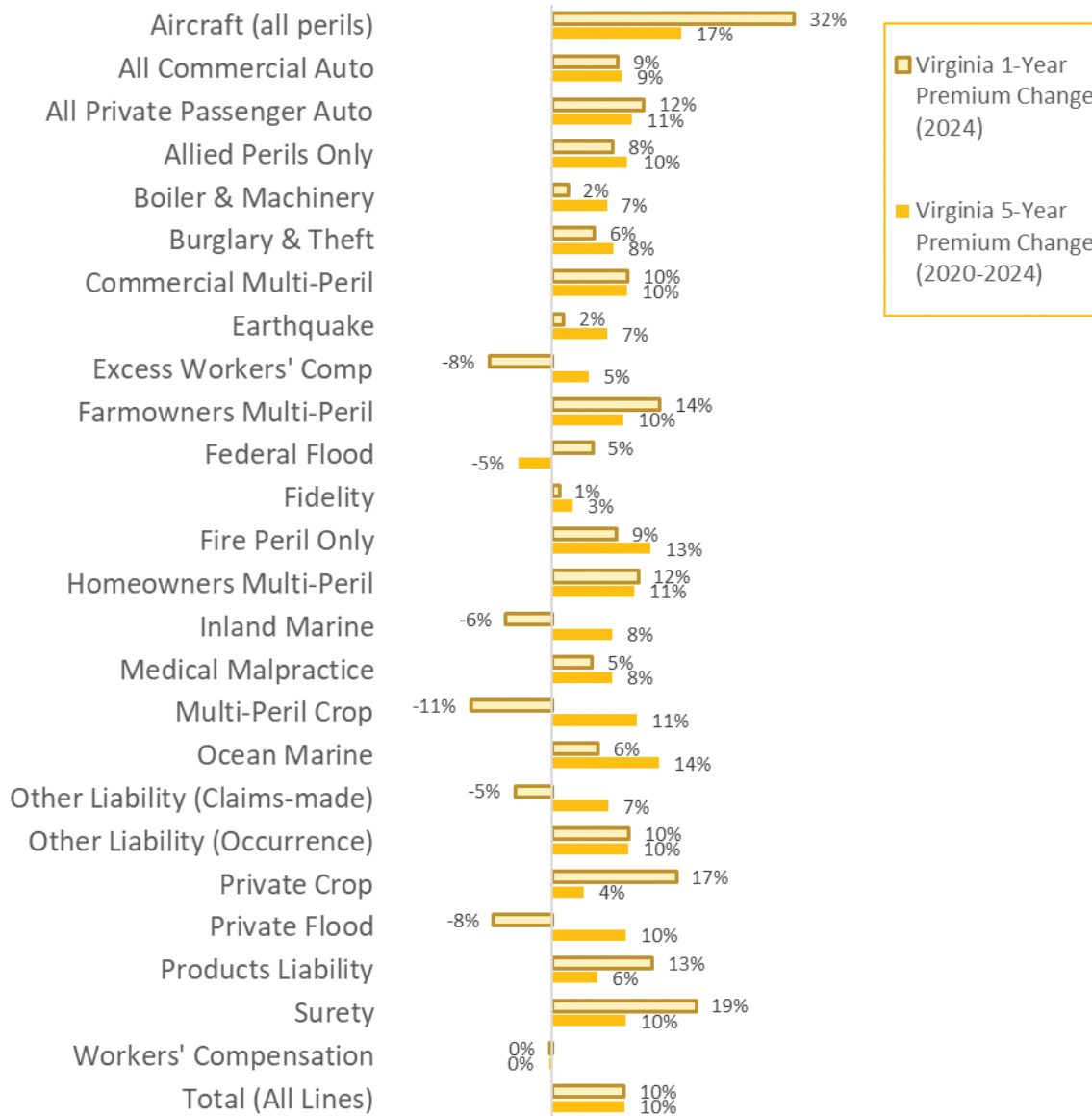


FIGURE 7 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION. NOTE: INTERNATIONAL NOT SHOWN, AS LESS THAN 5 YEARS' DATA IS AVAILABLE.

Independent Agent Penetration of the P&C Marketplace

During 2024, independent agents controlled 55.2% of the Virginia P&C marketplace. This compares to the United States average of 61.5%, with the highest Penetration Rate being 78.8% (Massachusetts), and the lowest being 51.4% (Alaska). In Virginia, the top Penetration Rates by Lines of Business were: International (100.0%), Burglary & Theft (99.1%), and Boiler & Machinery (97.5%). In the United States, top penetration rates by Lines of Business were: International (100.0%), Multi-Peril Crop (96.9%), and Private Crop (96.4%).

Virginia Top 10 Lines of Business and 5-Years of Penetration Rates

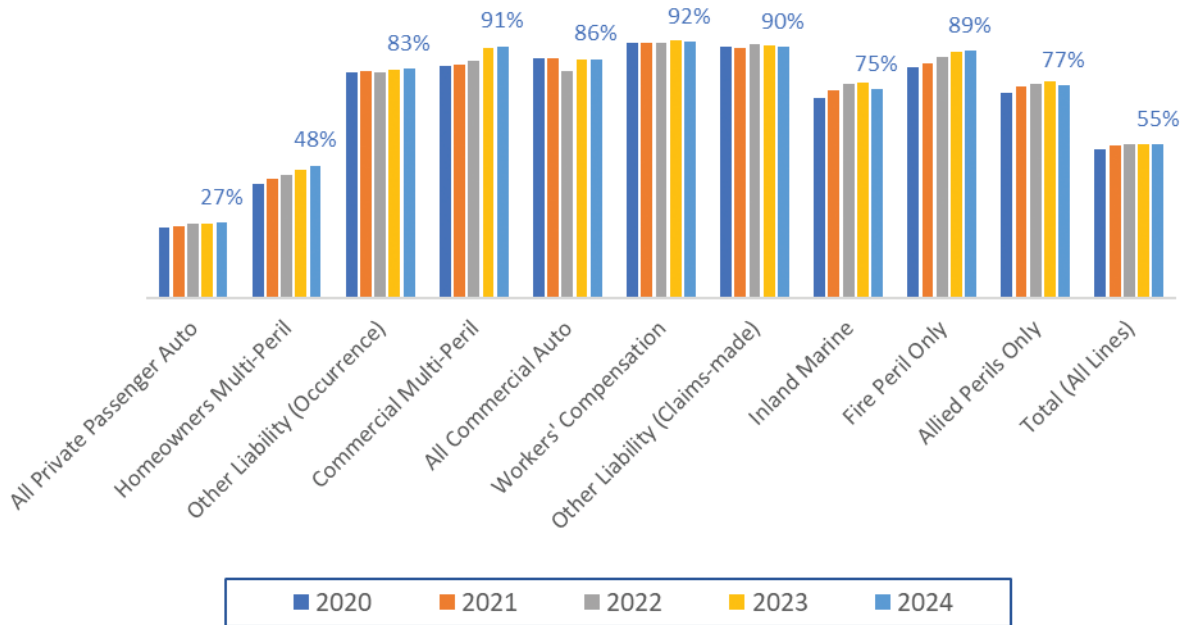


FIGURE 8 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

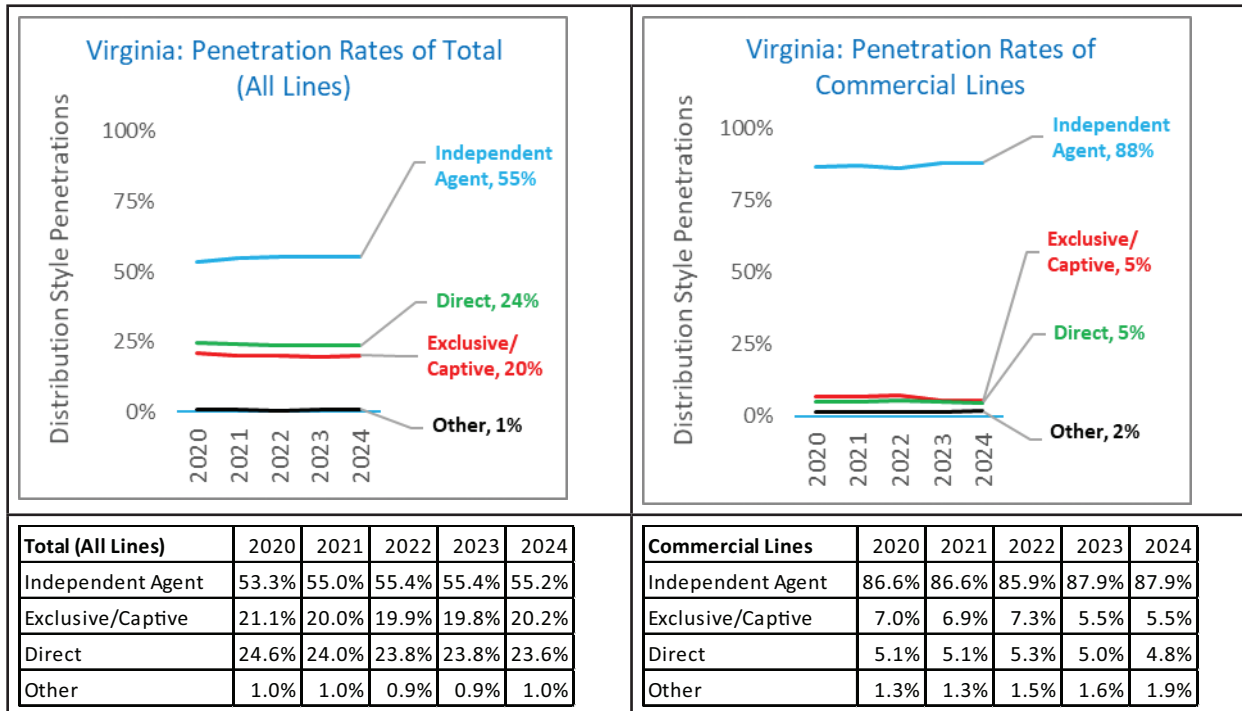
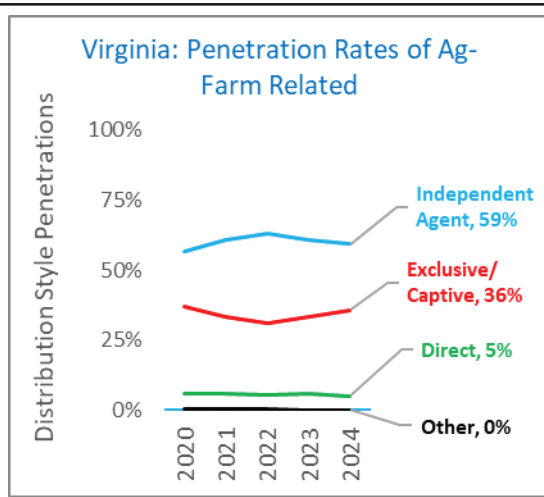
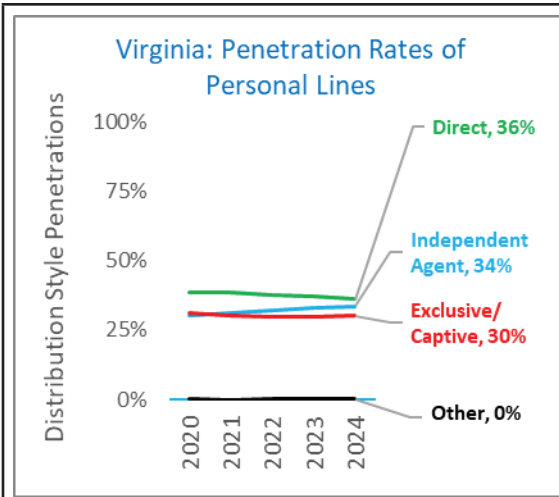


FIGURE 9

FIGURE 10

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Personal Lines	2020	2021	2022	2023	2024
Independent Agent	30.1%	31.3%	32.3%	32.9%	33.5%
Exclusive/Captive	31.4%	30.2%	29.7%	29.9%	30.1%
Direct	38.4%	38.4%	37.9%	37.1%	36.1%
Other	0.1%	0.1%	0.1%	0.2%	0.2%

Ag-Farm Related	2020	2021	2022	2023	2024
Independent Agent	56.8%	60.7%	63.3%	61.0%	59.3%
Exclusive/Captive	37.0%	33.3%	30.9%	33.3%	35.7%
Direct	5.7%	5.8%	5.6%	5.7%	5.0%
Other	0.4%	0.3%	0.2%	0.0%	0.0%

FIGURE 11

SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

FIGURE 12

Commissions

The average Commission Rate in Virginia in 2024 was 10.2% for all P&C Lines of Business combined. By contrast, the average Commission Rate in the United States was 11.5%. The highest average Commission Rate was 13.6% (Massachusetts), and the lowest was 10.1% (Delaware).

2024 Virginia 1-Year and 5-Year Commission Rates

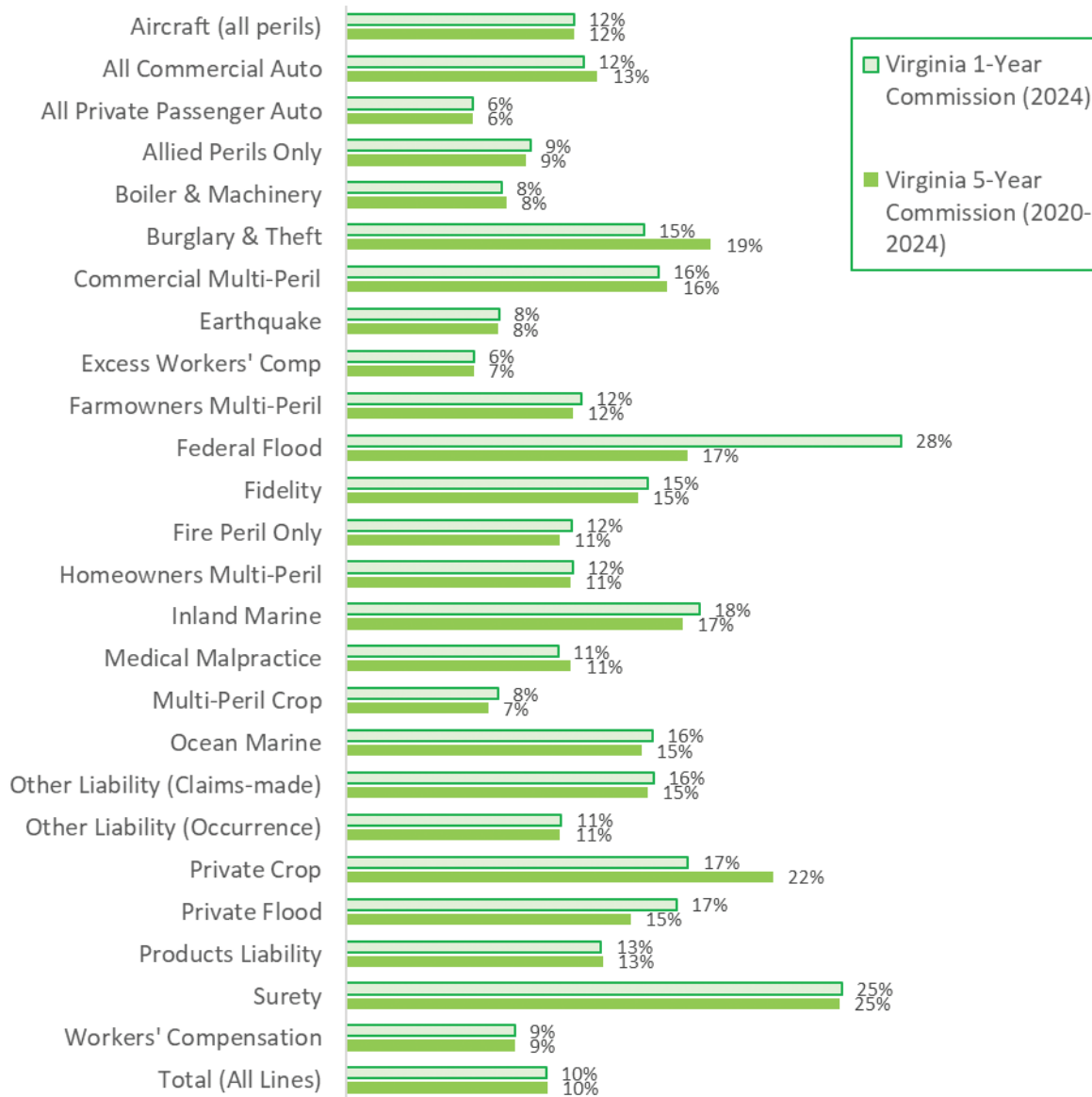


FIGURE 131 SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION. NOTE: INTERNATIONAL NOT SHOWN, AS LESS THAN 5 YEARS DATA IS AVAILABLE.

Surplus Lines

The percentage of P&C insurance premiums going to Surplus Lines is on the rise across all states. In Virginia in 2024, the percentage of premiums going to Surplus Lines Domestic insurers was 6.3%. That percentage was 6.4% in 2023, and 4.4% in 2020. In the United States the corresponding figures were 9.7%, 9.4%, and 7.0%, respectively. In Virginia, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only. In United States, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only.

Virginia 5-Years of Surplus Lines Premiums (Domestic Premiums Only)

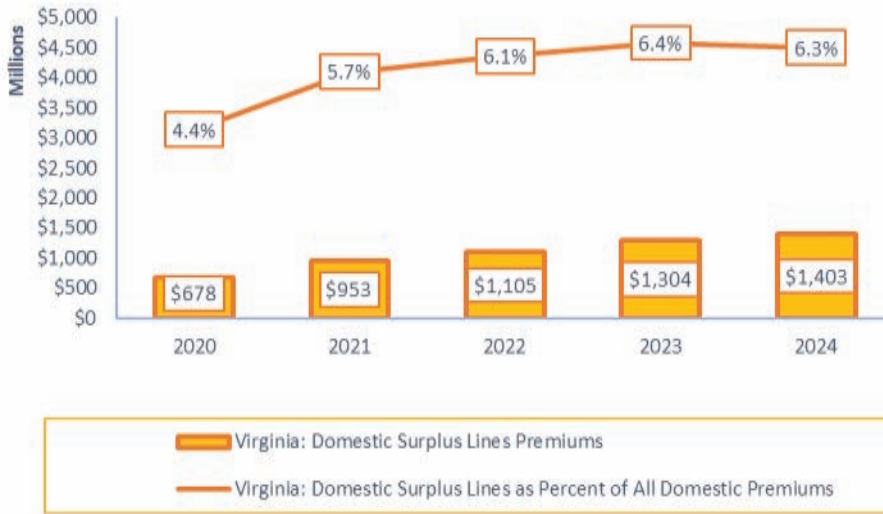


FIGURE 14 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION

2024 Virginia Surplus Lines: Top 10 Lines of Business

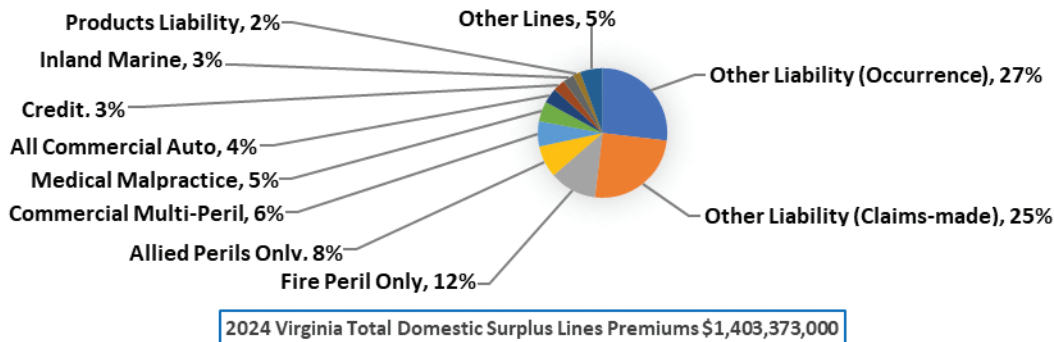


FIGURE 15 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION (PERCENTAGE SHOWN IS THE PERCENTAGE OF TOTAL VIRGINIA DOMESTIC SURPLUS LINES PREMIUMS)

2024 Virginia Admitted and Surplus Lines Premium Tax Revenues

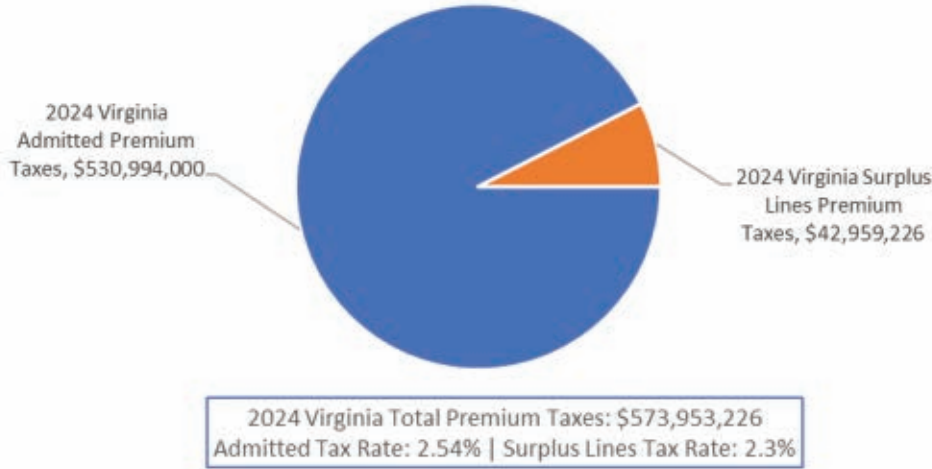


FIGURE 16 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION, NAIC IID SURPLUS LINES INDUSTRY SUMMARY AND 2024 EXCESS AND SURPLUS LINES LAWS MANUAL, TROUTMAN PEPPER LOCKE, LERNER & EMMANUEL

2024 Virginia Premium Taxes and State Revenue

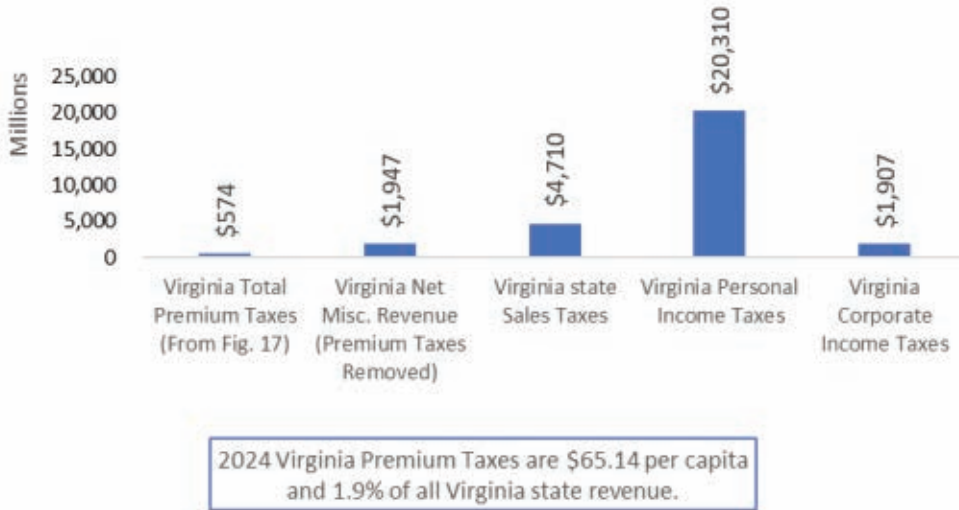


FIGURE 17 | SOURCE: A.M. BEST FINANCIAL SUITE (USED WITH PERMISSION) AND 2024 NATIONAL ASSOCIATION OF STATE BUDGET OFFICERS, GF REVENUE HISTORICAL DATASET AND UNITED STATES CENSUS BUREAU, POPULATION DIVISION AND ANNUAL ESTIMATES OF RESIDENT POPULATION (RELEASE DATE: DECEMBER 2024)

Premium Taxes

All U.S. states levy a tax on property and casualty (P&C) insurance premiums, commonly referred to as a premium tax. In Virginia in 2024, the average tax rate for Admitted premiums was 2.5%, while the Surplus Lines predominant tax rate was 2.3%. Together these taxes generated \$574 million for Virginia in 2024, accounting for approximately 1.9% of Virginia's total tax and fee revenue, or about \$65.1 per capita. Nationally, the average premium tax rates are 2.1% for Admitted premiums, and 3.9% for Surplus Lines premiums. In 2024 that equates to \$25 billion in premium taxes nationwide, or about 2.0% of all state tax and fee revenue.

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Largest Insurers

In 2024 State Farm Group (G) was the largest insurer group overall in Virginia, writing 10.8% of all P&C premiums. Erie Insurance Exchange emerged as the largest Pure Independent Agent-Broker Distribution Style individual insurer, State Farm Mutual Automobile Ins Co as the largest Exclusive-Captive Distribution Style individual insurer, and United Services Automobile Association as the largest Direct Distribution Style individual insurer.

Virginia Top 25 Fastest Growing Insurers: Total (All Lines)

Rank	Group	Virginia Direct Written Premium (DPW) Change	2023 to 2024 DPW Change Percent	Virginia Largest Line of Business
1	State Farm Group	+\$257,826,000	+ 22%	All Private Passenger Auto
2	Progressive Insurance Group	+\$178,223,000	+ 147%	All Private Passenger Auto
3	State Farm Group	+\$119,956,000	+ 14%	Homeowners Mult Peril
4	Berkshire Hathaway Insurance Group	+\$114,652,000	+ 60%	All Private Passenger Auto
5	Erie Insurance Group	+\$97,445,000	+ 34%	Homeowners Mult Peril
6	Progressive Insurance Group	+\$97,175,000	+ 51%	All Commercial Auto
7	Erie Insurance Group	+\$75,896,000	+ 12%	All Private Passenger Auto
8	Progressive Insurance Group	+\$70,385,000	+ 187%	All Private Passenger Auto
9	Allstate Insurance Group	+\$57,801,000	+ 20%	All Private Passenger Auto
10	USAA Group	+\$56,203,000	+ 7%	All Private Passenger Auto
11	Allstate Insurance Group	+\$50,736,000	+ 99%	All Private Passenger Auto
12	USAA Group	+\$48,339,000	+ 8%	All Private Passenger Auto
13	Allstate Insurance Group	+\$44,196,000	+ 26%	Homeowners Mult Peril
14	Travelers Group	+\$37,687,000	+ 18%	Homeowners Mult Peril
15	Allstate Insurance Group	+\$37,023,000	N/A	All Private Passenger Auto
16	Progressive Insurance Group	+\$32,029,000	+ 193%	All Private Passenger Auto
17	American Family Insurance Group	+\$31,142,000	+ 35%	Homeowners Mult Peril
18	USAA Group	+\$30,564,000	+ 13%	All Private Passenger Auto
19	American International Group	+\$29,374,000	+ 408%	Aircraft(all perils)
20	Zurich Insurance US PC Group	+\$27,820,000	+ 15%	Workers' Compensation
21	Auto-Owners Insurance Group	+\$26,318,000	+ 26%	Homeowners Mult Peril
22	Progressive Insurance Group	+\$26,040,000	+ 39%	Homeowners Mult Peril
23	...	+\$25,018,000	+ 22%	All Private Passenger Auto
24	Markel Insurance Group	+\$24,237,000	+ 489%	Commercial Multiple Peril (Total)
25	Assurant P&C Group	+\$23,900,000	+ 83%	Other Liab (Occurrence)

TABLE 14 | SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION

P&C Marketplace Summary provided by Real Insurance Solutions Consulting

This 2025 Virginia Annual P&C Marketplace Summary has provided the reader with both visual and numeric presentations of the 2020 through 2024 Virginia P&C marketplace data. This data is provided to you as a benefit of your membership in the **Independent Insurance Agents of Virginia**.

Other informative insurance industry data products are offered by Real Insurance Solutions Consulting (R.I.S.C.), which also may be available to you as members:

- Quarterly state-specific *Marketplace Summaries* are made available during the calendar year, as the data reported by P&C insurers becomes available.
- Individual P&C Insurer Snapshots are available as requested, based on the same data provided in the annual and quarterly summaries, with in-depth data and information provided both on a national, and state-specific basis.
- Annual state-specific *Storm Event Summaries* are made available upon request, based on data reported by the National Oceanic and Atmospheric Administration (NOAA) via its agency the National Center for Environmental Information (NCEI).

All questions, comments, need for further analysis, or orders for additional insurance industry data products are welcomed at the contact information below:

Real Insurance Solutions Consulting, LLC
 Paul A. Buse, Principal
 www.realinsurancesc.com
 (301) 842-7472

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