



Big I Virginia E-News

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May 2026

IIAV NEWS

BIG I MARYLAND  The Premier Choice

The Independent Insurance Agents of Virginia & Maryland

CONVENTION & TRADESHOW

Navigating the Changing Tides: Charting Insurance for a New Horizon

June 28 - 30, 2026

- ⚓ Networking and Connections
- ⚓ Gain Industry Insights
- ⚓ AI Strategies for You and Your Agency

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MAY CONVENTION & TRADESHOW
20 26
NAVIGATING THE CHANGING TIDES

Why attend

Join IIAV for 3 days, where you can:

- **Boost Your Confidence:** From peers, leaders, and insight, this event will leave you more confident in your role.
- **Build Relationships:** Not only with other Insurance Agents but with company reps eager to help you.
- **Gain Industry Knowledge:** from a robust schedule of industry leaders that will provide insights, along with tips and tricks.

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NEW MEMBERS

ASSOCIATES:

- Lift Local | Lehi, UT

AGENCY:

- AFM Risk & Insurance Advisors, Inc. | Chantilly, VA
- Gina Lynch Insurance Agency Inc. | Virginia Beach. VA

Your Business is Our Business ®



Berkshire Hathaway GUARD Insurance Companies is backed by the financial strength of our ultimate parent, Berkshire Hathaway, Inc. In Virginia, we offer a full product suite for your commercial clients that includes a Businessowner's Policy, Commercial Auto, Commercial Umbrella, and Workers' Compensation. "Pay-as-you-go" billing options are also featured.

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VAPAC CONTRIBUTIONS – MAY

John M Woleben – Friedman Agency, Inc. | Virginia Beach, VA | \$100

Virginia Agents Political Affairs Committee

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.

[Contribute to VAPAC](#)

IIAV Board of Directors Endorses Nominations Committee 26/27 Slate of Officers and Directors

In reviewing the slate of officers and directors, the following professionals were presented to the IIAV Board of Directors as required by the IIAV Bylaws for the 2026/27 Board of Directors:

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Covenants Not To Compete – Is their time done?

Covenants not to compete are not generally favored by the courts and in Virginia, have been subject to wide interpretations from one court to another. Moreover, they are generally interpreted very narrowly.

Recently, the Virginia legislature has further introduced a number of provisions and restrictions related to these employment agreements, making their utility in the insurance industry more and more problematic.

Effective July 1, 2026, for example, contractual non-compete provisions will be significantly restricted. A new covenant not to compete will be enforceable only if the employer either terminates the employee “for cause” or provides severance benefits or some “other monetary payment” disclosed in the covenant at the time the contract is signed.

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

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SCC Bureau of Insurance Seeks Public Comments Regarding Essential Health Benefits Benchmark Plan

RICHMOND – The State Corporation Commission’s Bureau of Insurance is seeking public comment on proposed updates to the state’s Essential Health Benefits (EHB) benchmark plan.

Comments may be sent to EHBComments@scv.virginia.gov through May 5, 2026. All comments will be posted publicly.

The EHB benchmark plan sets the required benefits that must be included in comprehensive fully insured individual and small-group health insurance coverage issued in Virginia. The updated plan would take effect in 2028, pending federal approval.

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Q&A with The Workplace Advisors – May 2026

Question: I saw there's been new guidance released on Form I-9 errors—do we really need to change anything if we've been completing them the same way for years?

Answer: If your process has been on autopilot, now is a good time to take a fresh look. ICE recently updated its audit guidance to reclassify several common Form I-9 errors from "technical," which gives employers 10 days to correct after an inspection, to "substantive," which means fines with no chance to fix them first. Things like a missing date of birth, date of hire, or a representative's signature, which might have felt minor before, can now trigger immediate penalties. And with audits projected to be ten times more frequent this year than last, the chances of flying under the radar are shrinking. A quick review of your process and a refresher for anyone who touches these forms can go a long way right now.

Prohibited Interview Questions: Why Interviews Carry More Risk Than You Think

The interview may seem like an informal chat, a way to get to know each candidate beyond their résumé. And to some extent, it is. But it is also one of the most high-risk, compliance-sensitive phases of the hiring process. A single poorly worded question can create significant legal exposure for the organization.

Often, these questions arise from good intentions in an attempt to build rapport, keep the conversation relaxed, or ease a candidate's nervousness. But when casual conversation drifts into personal territory, it can quickly touch on characteristics that are legally protected and unrelated to the role.

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PRIVATE EQUITY
In the Independent Agency System



IAvaluations

June 10th, 2026

12:00PM EST

iavaluations.com

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Insurance Happy Hour

Join Gamma Iota Sigma Alumni, Young Risk Professionals, and Richmond CPCU Society at VMFA for a summer happy hour.

Open to all insurance professionals. No RSVP required.

Where: Best Café @ VMFA
When: June 4th, 2026
from 5:00pm - 7:00pm

Sponsored by ... **AON**

GAMMA IOTA SIGMA Y R P The Institutes CPCU Society

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EDUCATION

IIAV EDUCATION & EVENTS

E&O Risk Management: E&O Coverage Essentials: Certificates of Insurance (COIs) and Evidences of Commercial Property Insurance (ECPIs) (Webinar) 06/10/2026

IIAV Webinar | June 10 | 9:00 am - 12:00 noon | [Register Now](#)

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

GROWTH Revenue Strategy Series| Session 2 6/11/2026

IIAV Webinar | June 11 | 9:00 am - 12:00 noon | [Register Now](#)

Member Price: \$100 | Non-Member Price: \$150

Property & Casualty Pre-Licensing

On-site IIAV | June 9 - 11 | 8:30 am - 4:30 pm | [Register Now](#)

Member Price: \$350.00 | Non-Member Price: \$350.00

Flood Basic - FEMA

IIAV Hybrid Course | June 17 | 9:00 am - 12:00 pm | [Register Now](#)

Member Price: \$68.00 | Non-Member Price: \$98.00

2026 IIAV Annual Convention & Tradeshow

Virginia Beach | June 28 - 30 | 6 hours of CE | [Register Now](#)

Member Price: \$450 | Non-Member Price: \$585

GROWTH
REVENUE STRATEGY SERIES

REVENUE STRATEGY, PIPELINE DISCIPLINE, AND MARKET POSITIONING FOR PRODUCERS AND AGENCY LEADERS

The GROWTH Masterclass Series is a six-part virtual program designed specifically for insurance producers and agency leaders who are committed to building sustainable, profitable growth in today's competitive market.

June 11 July 9 August 13 September 10 October 15

Hosted by Jen E. Miller | CEO of POWER Sales & Strategy

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