Big I Virginia E-News

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November 2026

IIAV NEWS

WELCOME OUR NEW MEMBER
AGENCY:

- Otis Insurance Solutions | Leesburg, VA

2027 Independent Agents Day on the Hill

If You Don't Tell Our Story, Someone Else Will.

Every legislative session brings decisions that affect your agency, your clients, and the future of independent agencies. Independent Agents Day on the Hill is your opportunity to shape conversations with lawmakers and ensure they understand the vital role we play in protecting Virginia consumers.

Join IIAV and PIA for a day of advocacy, education, and meaningful engagement with your elected officials who are making decisions that impact our industry. Whether you're attending for the first time, a seasoned advocate, or somewhere in between, we'll equip you with the tools, insights, and support you need to share your perspective.

What You'll Gain

- A briefing on the key insurance legislation and regulatory issues affecting independent agents
- Advocacy training and talking points to help you communicate effectively with policymakers
- Scheduled opportunities to meet directly with your Delegate and Senator
- Connections with fellow independent agents who share your commitment to strengthening our industry
- Lunch and a CE session presented by Joseph Hudgins, former Vice President of Technical Research and Government Relations for IIAV

Why Your Participation Matters

Lawmakers hear from many voices. Make sure they hear ours.

When constituents show up and share real-world experiences from their communities, we help policymakers make better-informed decisions for the people we serve. Your voice carries credibility, and together our voices have impact.

Join us in Richmond and help protect, strengthen, and advance the independent agency system.
REGISTER NOW

Launch Your Agents' Success with the Agent Development Program



The Agent Development Program provides a complete, turnkey training solution for new agents: expert-led webinars, interactive learning, and a dedicated Mentor Program to help learners build confidence and master essential skills.

Give your agency members the tools they need to grow – wherever they are and on their own schedule.

November Bonus: Take an additional 10% off when you enroll before November 30. Use promo code: **ADP-IIAV**
Explore the Program

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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BECOME A 2027 PARTNER

Put your organization in front of Virginia's independent insurance agency community throughout 2027. Sign up for the IIAV Partner Program by January 15, 2027, to strengthen relationships with agency leaders, showcase your expertise, and take advantage of valuable engagement opportunities all year long.

Whether you're renewing your partnership or joining for the first time, now is the opportunity to maximize your visibility and strengthen your connections with Virginia's independent insurance agency community.

New for 2027

- **Content Delivery Opportunities:** Receive priority consideration to share educational content, industry insights, and resources with IIAV members.
- **Expanded Networking Benefits**: Build relationships with agency leaders and insurance professionals at additional IIAV and VAIA events throughout the year, including the Women's Conference and charitable events.

Additional Partner Benefits

- Stay visible year-round brand through IIAV events, publications, newsletters, website and social media.
- Priority consideration for sponsorships, exhibits, and other engagement opportunities.
- Discounts and event access for the IIAV Convention & Tradeshow, Young Agents Conference, and other key industry events.
- Included IIAV Associate Membership with access to resources, advocacy updates, and member communications.

Links:

- Partner Application
- Partner Program
- Learn More About the Program

Help! A Key Carrier is Cancelling my Contract – How will it Affect my Agency Value?

You just got one of your least favorite notices: one of your key carrier partners has given you the dreaded 180-day written notice to terminate your agency agreement. Whatever the reason given, it likely does not matter because it is damaging to your business on so many levels.

It will impact your relationship with your clients, retention rate, growth, stress on your staff, carrier lineup, profitability, and agency value.

For the purposes of this article, we are going to explore how it will impact value and what to do about it to preserve your agency's value.
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Unlock New Opportunities with the Big "I" Alliance Program

Did you know that your IIAV membership provides access to the Big "I" Alliance Program? Designed to help independent agencies grow stronger and compete more effectively, the Alliance offers market access solutions, carrier relationships, and resources tailored to agencies at every stage.

Alliance Gold provides eligible agencies with direct carrier access, profit-sharing opportunities, ownership of expirations, and valuable national and regional partnerships.

Alliance Blue offers no-cost access to specialty, niche, and hard-to-place markets, with no monthly fees, production requirements, or long-term commitments.

Whether you're looking to expand carrier options, place difficult risks, or explore new growth opportunities, the Big "I" Alliance may have a solution for your agency.

Interested in learning more? Contact IIAV or explore the Big "I" Alliance programs today to discover how they can help your agency grow.

Stamp Out Fraud: Red Flags from the Virginia State Police

Your client calls you about a leak under her kitchen sink. On the next call, the water reached the subfloor. By the third call, it's in the hallway carpet; the repair estimate has doubled, and her contractor has offered to cover the deductible.

You've heard every version of that story, and you know her house. As her agent, that makes you one of the first people likely to notice when a claim or an application doesn't add up.

The Virginia State Police Insurance Fraud Program (IFP) investigates insurance fraud across the Commonwealth. Its investigators work along with insurer Special Investigation Units (SIUs), Commonwealth's Attorneys, local police, federal partners and the National Insurance Crime Bureau to build cases and bring them to prosecution. Additionally, the IFP will reward qualifying fraud reports that result in a conviction of up to $25,000.

You feel the cost of fraud at every renewal. Fraudulent claims in Virginia alone exceed $20 million a year and add as much as $1,000 to what families pay for goods and services. Those costs end up in premiums, and you're the one explaining the increases.
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Local Presence. Regional Strength.

PENN NATIONAL INSURANCE
Feel Secure®

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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Closing Out 2026: Is It Time to Revisit Your Compensation Strategy?

In brief: Year-end is one of the best times for employers to revisit compensation, because bonuses, budgets, open enrollment, and merit increases are all being decided at once. Before choosing a project, employers should agree on the outcome they want. Common options include market pricing, salary ranges, a bonus or incentive plan review, and a Total Rewards Statement (TRS), according to compensation advisors at The Workplace Advisors.
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Q&A with The Workplace Advisors – November 2026

Question: Some of our employees drive for their job duties, some are required to use an app on their cell phones to track their work time, and others who work from home are expected to provide their own internet and office supplies. Do we need to reimburse employees for any of these expenses?
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SCC Bureau of Insurance Encourages Businesses to Plan for Natural Disasters

Financial | SEP 09, 2026 | RICHMOND –

Hurricanes, tornadoes, wildfires, floods and other natural disasters can inflict serious damage on businesses, leading to closures or disruptions in operations that may last for days, weeks or longer. Some businesses may never reopen following a natural disaster, while others that reopen may fail soon after.
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SCC Bureau of Insurance Offers Health Insurance Shopping Tips

Financial | OCT 28, 2026 | RICHMOND –

If you're in the market for health insurance, it's important to compare prices, benefits, and restrictions to find a product that meets your individual needs.

With open enrollment just around the corner (November 1), many Virginians will shop for health care coverage through Virginia's Insurance Marketplace. Through this online, state-based exchange, consumers can shop for, compare and enroll in federal Affordable Care Act plans that offer comprehensive insurance coverage from licensed and regulated insurance companies.
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