

INDEPENDENT INSURANCE AGENTS *of* VIRGINIA

2024

USERS' GUIDE AND ANNUAL REPORT



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Published by
NAYLOR
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Toll-free: (800) 369-6220
www.naylor.com

Account Manager: Tamara Perry-Lunardo

Editor: Jennifer Lipner

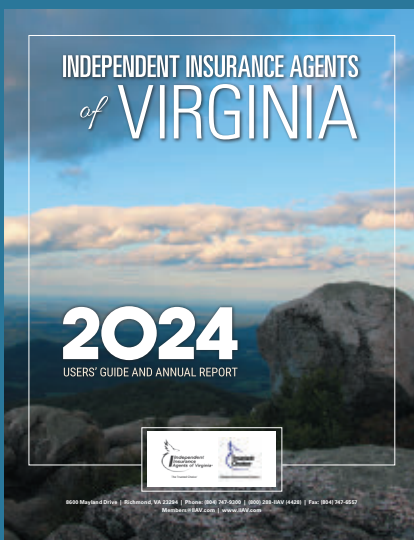
Layout and Design:
Susan Redfern | fairydustdesigns

Cover Design:
David Cheetham/Pixel Pathway

PUBLISHED MARCH 2024/VIA-D0024

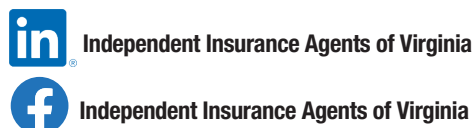
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COVER CREDIT: ISTOCK.COM/ADAM MUSTAFA



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IIAV 2024 Users' Guide and Annual Report data is current as of February 2024.





The Independent Insurance Agents of Virginia has created this *2024 Users' Guide and Member Directory* to help its members get the most value out of their membership. This publication provides resources that will give us a better understanding of the excellent resources available to us as members.

In the past, the *Users' Guide and Member Directory* has proven to be a valuable resource for agencies, insurance carriers and affiliated members. This resource can assist you in keeping track of your industry relationships or in finding new relationships that will be beneficial to the success of your organization.

The information in these pages makes it easy for you to stay connected and provides you with a framework of resources. You will find important contact information for insurance organizations that you or your clients may need.

IIAV's listing of its committees and their members are included to provide you with the most current contacts. Feel free to reach out with any questions, comments, or concerns. If you have not already signed up to serve on a committee yourself, now would be a great time to get involved!

Use this resource to take full advantage of your membership. Be sure to review the many benefits offered to you, ranging from classroom and online education to marketing support and discounts. These programs are designed to assist you in improving and growing, both personally and professionally.

Be sure to check out the Associates' Resource Library. This is an established resource, updated annually to provide IIAV's members with product availability offered by current associate members. Please don't hesitate to contact and work with all these companies. They work very hard to support our association and provide the critical insurance products and resources that you and your clients need.

Sincerely,

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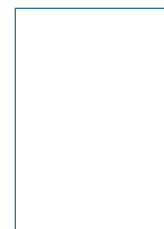
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| Elected | Name | Place of Convention/Installation | Elected | Name | Place of Convention/Installation |
|---------|----------------------------|----------------------------------|---------|---------------------------------------|----------------------------------|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

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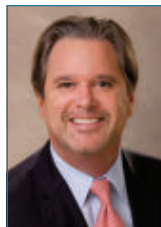
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IIAV Headquarters is located at 8600 Mayland Drive, in the west end of Richmond.
Mayland Drive is one block north of I-64, Parham Road North exit 181-B.
It can be easily accessed from all major roads coming into the Richmond area.



Robert N. Bradshaw, Jr., MAM
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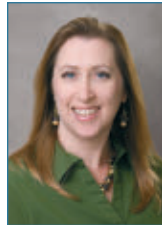
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IIAV Agency Membership Application

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



Agency Information

| | | | | | |
|--------------------------------|-------------|--------------|-------------|-------|-------------|
| Agency Name | | Main 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 nonmember 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" effective on or after 9/1/11. 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

Please list all licensed employees along with additional information requested below. (Attach additional sheets if necessary.) Be sure to include all licensed employees in main office and branches. IIAV membership dues are calculated on a full agency staff basis (not an individual basis) for all licensed employees. For IIAV reporting purposes, we also ask that you indicate which employees work less than 30 hours per week. Licensed employees includes all P&C and/or L&H licensed employees, as well as any licensed independent contractors who work for your agency. Please use the number of licensed employees when calculating your annual dues per the dues schedule on page 2.

NOTE: IIAV members who are also active members of, and primarily based in another state, may be eligible for Big I to pay half-dues to Virginia.

Please attach a list of all other employees with this application.

| | | | | | |
|-----------------------------------|-------------------|--------------|------------------|----------------|-------|
| Name: | | | | | |
| Designation(s): | | | | | |
| Title: | | | | | |
| Date of Birth: | | | | | |
| Circle One: | PART-TIME | | FULL-TIME | | |
| License Type(s) & Certifications: | P&C | Health | P&C Consult. | Title | LTC |
| *circle all that apply | Variable Contract | L&H Consult. | Life & Annuities | Personal Lines | Other |

Payment Information (Must be submitted with Application)
For your convenience, IIAV offers several options for payment of dues, based on your selected payment plan: Annual or Monthly Plan

- Automatic EFT/Credit/Debit Card Draft - Available for Monthly Plan Option (complete & return page 2 of the application)
- Check Enclosed (Payable to IIAV) - Available for Annual



| | | | |
|------------------------|-------------|----------------|---------|
| Total | Card Number | Exp. Date | V-Code* |
| Billing Street Address | | City/State/Zip | |
| Name on Card | | Signature | |

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

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 IIAVA engage in lobbying, that portion of the dues is not deductible as ordinary and necessary business expense.

Calculate dues using the table on page 2.

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 that you wish to include.

TOTAL # of LICENSED EMPLOYEES _____

TOTAL ANNUAL AGENCY DUES _____ *per Employee Calculation Chart

For Monthly Authorization, please see 2021-22 Recurring Payment Authorization forms and pay amount shown in column D to authorize first monthly installment.

IIVV 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. *IIVV's fiscal year begins July 1.

| | | | |
|--|-------------|----------------|---------|
| PAYMENT INFORMATION <input type="radio"/> Check (payable to IIVV) <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 IIVV dues may be tax deductible as ordinary and necessary business expense, but dues are not deductible as a charitable contribution. To the extent IIVV 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: IIVV Membership Department • 8600 Mayland Drive • Richmond, VA 23294

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

Thank You 2023 Contributors!



InsurPac

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Ted Bradley
Bob Bradshaw
Seth Clark
Glen Davenport
Monty Dise
Doug Favre
Mike Fink
Jessica Fitzgibbons
Mike Funkhouser
Eddie Gay
Chuck Gibson
Don Giles
Phil Hager
Jody Hales
Bryan Hargett
Shannon Herring
Priscilla Hottle
Scott Hundley
Robert Iocco
David Isaacs
Glenn Jones
Ryan Kuester
Jack Mallam
Chuck Mason
Tony McCraw
Jake Nelson
Jonathan Nobil
Michael Nusbaum
H. Hunter Odom
Jill Roth
Manly Rucker
Doug Russell
Mark Smith
Troy Suter
Mel Tull
Tommy Via
Forest Wagner
Matt Ward
John Watson
Dennis Winfree
Ben Winters
Winston Witt
Mike Yergey



VAPAC

Aegis Agency LLC
Ball-Martin Ins Agency
Burke, Powers & Harty
Camaco LLC dba Ligon Jones Insurance Services
Campbell Insurance
Cralle Ins Agency
Ensuirise LLC
F A Wagner Ins Agency
Hanckel-Citizens Insurance
Hanson Agency Inc
Haun Magruder Inc
Horizon Insurance Services
Hottle and Associates
Hundley Insurance
Insurance Agency Services
LeCompte, H Pettus
Leonard L Brown Agency
Lester Insurance LLC
Mason Insurance Agency
McCall Insurance Agency
Nusbaum, Charles
Partlow, Jerry B
Premier Insurance Agency
Riverland Insurers
S L Nusbaum Agency
South-West Ins Agency
Teagle Insurance Agency
Thrift Insurance Corp
Tull, Melvin
Woleben, John

**Make your PAC
donation online today at
www.iiav.com under
Legislative Affairs!**



Virginia Agents Political Affairs Committee

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.



PROTECTING THE INTERESTS OF INDEPENDENT INSURANCE AGENTS AND THE INDEPENDENT AGENCY SYSTEM

Issues of importance to independent agents range from licensing issues, business regulation, and insurance industry specific such as regulation of certificates of insurance, Workers Compensation, property/casualty and life health issues. Recent legislative issues have also involved privacy liability, tort reform and cyber liability.

Virginia now has some of the lowest auto, homeowner, and Workers Compensation premiums in the nation and that's due in large part to maintaining a regulatory and legislative climate that's good for business. VAPAC supports legislators who support this goal.

2022-2023 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

YES! I would like to support business friendly legislators.

Name: _____

Agency: _____

Address: _____

City/State/Zip: _____

VAPAC Century Club - \$100 VAPAC Founders Club - \$250

VAPAC Eagle Club - \$500 Other \$ _____

Payment Enclosed Credit Card (select one): Visa MC AMEX Discover

Card #: _____

Exp. Date: _____ V-code: _____ Billing St. Address: _____

City/State/Zip: _____

Issued To: _____

Signature: _____

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 2/2024)

Building Patrons



THE MAIN STREET AMERICA GROUP

NGM Insurance Company • Old Dominion Insurance Company
Main Street America Assurance Company • MSA Insurance Company
Information Systems and Services Corporation



Building Benefactors



Member of Liberty Mutual Group



Building Friends

Campbell Insurance
Chubb Group of Insurance Companies
In Honor of Dwight L. Dillon
Ewald-Lester Insurance Agency
James A. Scott & Son, Inc.
Lackey Saunders Co., Inc.
Markel Insurance Company
MetLife Auto & Home Company
Northern Neck Insurance Company
In Memory of
Ashton D. "Danny" Mitchell, III, AAI, AAI-M
In Memory of Robert T. "Bob" Short, CPCU, AIS

Building Backers

AIG Agency Auto
Alfa Alliance Insurance Corporation
Armfield, Harrison & Thomas, Inc.
B.H. Baird Insurance Agency
Ball-Martin Insurance Agency
C.D. West & Co.
DeJarnette & Beale, Inc.
Gloucester-Southside Insurance
Hanckel-Citizens Insurance Agency
Haun-Magruder
Horizon Insurance-Dennis Winfree
Horizon Insurance-Shurvin H. Winfree
HRH of Virginia
Independent Insurance Agents of Richmond
Insco Group, Inc.
Iroquois of Virginia, Inc.
S.L. Nusbaum Insurance
Richardson-Harris Boatwright
Saunders & Benson, Inc.
State Auto Insurance Company

Tabb, Brockenbrough & Ragland, LLC
USI Insurance Services
Virginia Commonwealth Corporation
The Ware Company
Welch, Graham & Ogden, Inc.
IIAV Young Agents – 2006-2007

Building Contributors

Barnes & Phillips, Inc.
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In Honor of Henry H. Brant
In Honor of G.T. Brooks, Jr.
In Honor of Leonard L. Brown
Jeffrey L. Brugh
In Honor of H. Aulick Burke
Citizens Insurance Agency
Evelyn & Johnie Carpenter
In Honor of C.I. Clark, III
Philip Colclough
Charles J. Crallè
In Memory of Lewis B. Cralle, Jr.
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Duncan-Brown Insurance Agency
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Gifford Insurance Associates
In Honor of Eugene V. Grimes
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Heathsville Insurance Agency
In Memory of Vernell H. Hogan
Horizon Insurance-Dennis Winfree

Humphrey, Stump & Haynie
Imperial Credit Corporation
L. Payton & Associates, LLC
Langley Financial Insurance Agency
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In Honor of Harry C. Mason
In Honor of Diane Mattis
McCaleb-Metzler, Inc.
Mid-Atlantic Insurance Specialists, Inc.
"H. Hunter Odom, Jr."
Peter K. Yang & Associates
Richard Leary Insurance Agency
In Honor of Thomas N. Richardson, Sr.
Robins Insurance Agency
In Honor of John W. Saunders
In Memory of John A. Senita
Short Insurance Associates, Ltd.
John E. Sim
In Honor of Harold D. Slemp
In Honor of Ralph Snead
Southern Insurance Co. of Virginia
In Honor of Thomas L. Stalnaker
Stephens City Insurance Agency
In Honor of Oliver H. Stoneburner
TAPCO Underwriters, Inc.
Thrift Insurance Corp
Towne Insurance
In Honor of William H. Talley, III & Son
W.T. Chapin, Inc. (Newport News)
W.T. Chapin, Inc. (Poquoson)
In Honor of H. Ewing Wall
In Honor of Ben A. Wallerstein
IIA of Northern VA
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 fax to (804) 747-6557 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 the 2022 and 2023 conventions in Virginia Beach.



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 owner. 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.



Professional Development and Education Committee

The purpose of this committee is to ensure that IIAV provides the high quality continuing professional education programs that our membership demands. The committee will seek to identify courses and evaluate instructors. In addition the committee will review how programs are provided to the membership via in-class, correspondence, online and webinars.

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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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WHEN IT COMES TO INSURANCE

STABILITY *Matters*

Goodville is always ready to serve our agents and members.



2010-2023



Goodville Mutual
Casualty Company



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@iiav.com | (804) 747-9300

IIAV Continuing Education Classes

Independent Insurance Agents of Virginia offers a huge 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. IIABA 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 industry's 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).

Find out more at independentagent.com/RoughNotes.

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 iiav.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 wece.com/iiav Or call WebCE at 1-800-488-9308, and tell your representative that you are affiliated with the Independent Insurance Agents of Virginia. Get 10% off your CE course fees.



ExamFX has helped thousands of career-minded people get started on a journey of future success with their pre-licensing study materials. Intuitive and easy-to-use, ExamFX's interactive learning portal allows the user to navigate through the material in the manner that fits their learning style. Whether desktop or on-the-go, learn in the environment that suits your needs. www.examfx.com/iiav

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@iiav.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. Fifty 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, Cyber Liability, Group Health, Dental, Life, LTD, and STD. In addition to products for agencies, VFSC provides an array of products 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

Building photo

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 IIAA. 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 IIAA. For a high-resolution logo, email members@iiaa.com.



Medmarc Insurance

Insuring the Life Sciences Industry Since 1979

- Products Liability
- Clinical Trials Liability
- Manufacturers E&O

MEDMARC
Treated Fairly

LEARN MORE
medmarc.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:

- **Agency Profile**
All members get a free profile listing in the Agent Directory on the consumer-facing site, TrustedChoice.com which had over 7 million visitors last year.
- **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.
- **Get Recommended**
An Advantage profile connects you with real insurance buyers in your area in real-time to bring you consumer leads.

Visit www.iiaa.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 (IIAA) 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 IIAA’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@iiaa.com.

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@iiv.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 everchanging. 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.iiv.com

Phone: 804-747-9300 / 800-28804428

Email: members@iiv.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/NAS 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.iiv.com/E&O.

Swiss Re

Swiss Re



For more than 30 years, the Big “I” Professional Liability Program, now underwritten by North American Specialty Insurance Company (NAS), a member of Swiss Re Corporate Solutions (rated A+ Superior by A.M. Best), has been the premier choice of IIBA member agents for insurance agents and brokers E&O insurance.

The Big “I” Professional Liability Program offers not just a policy, but a comprehensive program for insurance agents. For nearly the past two decades the Big “I” 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 (EPLI)
- 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 IIBA.

- 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 “I” 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 IIBA 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/NAS is available for member agencies that have their E&O insurance with NAS. 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/NAS 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/NAS, 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 “I” and Penn National Insurance have partnered to offer Big “I” 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 and \$5 million for personal exposures of owners and officers. (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.
- Options unique to this program include personal coverage for owners, partners, officers and their families and employment practices liability.

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

Quote a Cyber policy for your clients!

IIAV/VFSC has two Cyber Insurance resources for member agencies to sell to their clients.

IIAV/VFSC's leading provider Evolve, offers industry-leading cyber liability coverage for IIAV members not only for their agency, but also to sell to their clients.

Target Market & Eligibility:

Up to \$5M in coverage (MFA required for limits higher than \$2M).

Up to \$100M in revenue (MFA required for revenues above \$50M).

- Accounting
- Advertising/PR
- Construction
- Dental Practices
- Financial Advisors
- Healthcare
- Hospitality
- Insurance
- Membership Organizations
- Non-Profits
- Real Estate (no cyber crime)
- Religious Organizations
- Restaurants
- Retail/E-Commerce
- Staffing
- Venture Capital

Ineligible risks:

- Aerospace/Defense-Related
- Cannabis
- Call Centers
- Cryptocurrency-Related
- Direct Main Marketing/Printing
- Large Data Aggregators
- Law Firms
- Managed Service Providers
- Technology Companies Over \$25M in Revenue
- Title/Escrow Companies

Coverage Highlights:

- No Risk Management Warranties
Evolve does not have any risk management warranties.
- Unlimited First Party Reinstatement
Evolve's first party policy limits reload every claim.
- Business Interruption
Evolve offers "Systems Failure" and "Dependent Business Interruption (including Supply Chain Partners)"
- Cyber Crime (including "crypto jacking")
Evolve covers the next large hacking trend, cryptojacking, which grew by 4,000% in 2018.
- Hardware Replacement
Evolve will replace computer hardware or tangible equipment damaged in a hack attack.

For more information and assistance with quoting cyber insurance for your clients, contact Travis Whitmill, Vice President at Evolve MGA. travis@evolvemga.com

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 IIABA 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.

Big "I" Eagle Agency



What is Eagle Agency?

Eagle Agency provides Big "I" members with direct access to preferred personal lines and/or commercial lines in 49 states and the District of Columbia (not available in HI) with minimal volume commitment. The program strives to fit the member's personal lines needs by incubating until the member qualifies for a direct appointment. Eagle Agency company partners include:

- Met Life Auto and Home
- Safeco
- Travelers

Eagle Agency offers Big I member agents choice. There are two ways to write business through Eagle Agency: Eagle Agent and Eagle Express.

Features of Eagle Agency:

- Agency maintains ownership of business
- Direct access into the carrier's portal
- Graduated commissions based on volume
- Possible carrier appointment based on volume and profitability

Appointments are subject to review and approval by Eagle Agency and the carrier. Carriers might not be available in every state or may have territorial limitations.

Frequently Asked Questions

Q. Do I (agency) own the business including the expirations?

A. Yes, the agency maintains ownership of the business and expirations.

Q. Is there any cost to join Eagle?

A. No, the only cost is a current membership with your state association.

Q. What if I do not produce the required two (2) new lines each month?

A. The agency production is reviewed for new business activity every 12-16 months.

Q. Can I add the carrier(s) to my comparative rater?

A. Yes, you can.

Q. Is my agency assigned to a dedicated underwriter?

A. No, for underwriting questions and concerns you will dial into the carrier underwriting division and speak with the first available staff underwriter.

Q. Do I get the option to download policy detail and or commissions into my agency management system?

A. No, you do not. Eagle Agency receives the download into our agency management system to pay the agency commission.

Q. Does Eagle accept agency billed business or outside premium financed business?

A. No

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

Personal Umbrella Programs

RLI

As a Big “I” member, you have access to two stand alone personal umbrella markets which enables you to write most any risk you will run across. Whether the risk qualifies for the Preferred Market with RLI Personal Umbrella or the Alternative Market for more difficult to place risks via Anderson & Murison, 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.

ALTERNATIVE MARKET - ANDERSON & MURISON

Log on to www.iiav.com/PersonalUmbrella for full details and information on how to participate.

In-Home Business Program - RLI

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.iiav.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/iiava.

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.

The Simplest Way to Collect Insurance Payments

ePayPolicy

IIAV's Payment Processor of Choice

ePayPolicy is the insurance payment solution that's changing the insurance game. They enable agents and brokers to accept credit card and ACH payments online, while passing on transaction fees to the insured. With over 1,100 national clients, they help agencies speed up receivables and bind policies faster each day.

IIAV's partnership with ePayPolicy provides a simple, cost effective way for agencies to process electronic payments, and sign up takes less than 5 minutes! Get started today and start accepting payments tomorrow.

Don't forget to use referral code "iivamember" when you sign up!

Why ePayPolicy?

- Pass on the transaction fees to the customer
 - o 3.5% on credit cards
 - o 1.0% up to \$5 per ACH
- Accept all major credit cards
 - o Visa, MasterCard, American Express, & Discover
- No setup fee
- No contracts
- Subscribe for \$20 per month and cancel at anytime
- Start accepting payments within 24 hours
- Optimized across all devices
- Sign up takes five minutes - Be sure to use referral code "iivamember"

For more information about ePayPolicy, visit www.epaypolicy.com/endorsements/iivav.

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.

Podium



Modernize your Agency with Podium services!

IIAV and Podium have partnered to help insurance agents provide better customer interactions and grow their business. Podium is a multi-product platform that gives businesses and their customers the most convenient experience possible — from reviews to messaging and insights. Working with Podium can give you an advantage in the marketplace by helping you:

- Grow your book of business by increasing your ratings and visibility in the places policyholders are looking for you
- Keep your clients by staying connected to your policyholders in more convenient channels
- Stay connected as a team through seamless communication
- Create a one-stop shop for all your inbound and outbound communication channels

Products include:

- **REVIEWS** - Stand out on the sites that matter by easily collecting hundreds of customer reviews.
- **WEBCHAT** - Capture leads while they're on your website and move them automatically to a text message.
- **PAYMENTS** - Send a payment link through text, allowing your customers to pay the way they prefer.
- **FEEDBACK** - Learn exactly what customers love — or why they're leaving — so you can drive repeat business.
- **AUTOMATIONS** - Automatically send your customers the right message at the right time.
- **VIDEOCHAT** - Start a video call in seconds by sending a secure text link.

IIAV members receive a 15% discount! No discount code needed – just mention that you're an IIAV member!

Learn more at: www.podium.com.

Accelerate2Compliance

Accelerate2 Compliance™

WHAT WE DO:

Accelerate2Compliance™ (A2C) offers the most cost-effective and easy-to-use information security compliance solution designed to help small to mid-size businesses - and their vendors - achieve and maintain regulatory compliance requirements. A2C delivers this through the A2C Portal™, the only all-in-one cloud-based subscription software solution to empower businesses with the most simple and efficient assessment process, robust tools and reports, and best business practices to guard against ever-increasing information security threats all in one place.

WHY WE ARE THE BEST SOLUTION:

A2C™ is the only all-in-one integrated solution with easiest-to-use tools needed to manage the path to compliance on the A2C Portal™ including:

1. **A2C Portal™ Dashboard & Reports** - provide ongoing updates to information security compliance status with progressive assessment reports that provide visibility to deficiencies and progress along the path to compliance.
2. **A2C Simple Assessments™** - the fastest, easiest-to-use, self-administered assessments on the market.
3. **A2C Policies and Procedures™** - a full suite of enterprise-grade information security compliance policies and procedures that clients adopt, edit, and utilize as their own, and build the required Written Information Security Program (WISP).
4. **A2C Training and Testing™** - modules that provide annual information security awareness training and testing as required by federal and state regulations. The modules are designed to move at the “learners’ pace” with the ability to start and stop as needed throughout the process, and track participant progress through completion.
5. **A2C Vendor Assessment™** - a very simple vendor-completed solution to enable vendor compliance engagement. In addition, illuminated dashboards and reports provide visibility for both clients and their vendors to review the information security compliance posture at a glance.

IIAV members receive a 15% discount! Use discount code **IIAV2022**.

Agency Council for Technology (ACT)

When you're looking for technology solutions for your agency, turn to the Big “I” Agents Council for Technology. The industry's leading technology experts provide blueprints on disaster planning, cybersecurity, customer experience, and other emerging trends to help your agency. Look to ACT when you are looking for best practices or if you want to influence the industry's technology direction, join an ACT meeting or virtual workgroup.

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

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/WestportNAS 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 FREE (Foundation for Research & Economic Education)
- 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@iiaav.com.

AGENCY PERPETUATION:

- Watney Insights Network, Inc.

AGGREGATORS/CLUSTERS:

- Risk Placement Services - Standard Lines Program
- Keystone Insurance Group
- The Iroquois Group

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
- IMM 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

HIGHT 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 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.vwc.state.va.us



BUREAU OF INSURANCE, COMMONWEALTH OF VIRGINIA

Street Address:
The Tyler Building
1300 East Main St.
Richmond, VA 23219

Mailing address:
PO Box 1157
Richmond, VA 23218

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

Commissioners Office

Scott A. White - Commissioner of Insurance (804) 371-9787
Jacky Small - Assistant to the Commissioner (804) 371-9787
Vicki Ayers - Chief Insurance Market Examiner, Automated Systems (804) 371-9115

Agent Regulation Division - Fax: (804) 371-9290

Richard Tozer - Deputy Commissioner (804) 786-9525
Juan Rodriguez - Chief, Agent Regulations (804) 371-9930
Chuck Marshall - Manager, L&H Agent Investigations (804) 371-9990
Lee Wietz - Manager, P&C Agent Investigations (804) 371-9593
Shauna Clements - Supervisor, Agent Licensing Renewal Team (804) 692-0497
Tony Clayton - Supervisor, Agent Licensing Application Team (804) 692-0497
Angela Crooker - Manager, RESA (804) 371-9674

Financial Regulation Division - Fax: (804) 371-9511

Douglas C. Stolte - Deputy Commissioner (804) 371-9869
Gregory T. Chew - Chief Insurance Financial Analyst (804) 371-9869
David Smith - Chief Insurance Financial Analyst (804) 371-9637
Daryl Hepler - Manager, Company Licensing Regulatory Compliance (804) 371-9999
Connie Duong - Manager, Financial Analysis Domestic Companies (804) 371-9901
Stephen Thomas - Manager, Financial Analysis Non-Domestic (804) 371-9161
Kevin Knight - Manager, HMOs, Prepaids, GSAs and Liability Pools (804) 371-9175
Ken Campbell - Manager - Life, Accident & Health Examinations (804) 371-9226
Jennifer Blizzard - Manager - Property and Casualty (804) 371-9167
Craig Chupp - Manager, Life Accident Health Actuarial Reinsurance/EDP (804) 371-9131

Life and Health Division - Fax: (804) 371-9944

Julie Blauvelt - Deputy Commissioner (804) 371-9614
Jackie Myers - Chief Insurance Market Examiner (804) 371-9614
Julie Fairbanks - Chief Insurance Market Examiner (804) 371-9385
Bryan Wachter - Manager, Market Conduct Health (804) 371-9745
Melissa Gerachis - Manager, Market Analysis & Life, Annuity (804) 371-9880
Elsie Andy - Manager, Health Forms (804) 371-9072
Amanda McCauley - Supervisor, Life & Annuity Forms (804) 371-0034
Sharon Holston, Manager Plan Management & ACA Forms (804) 371-9153
Greg Smith - Manager, Health Rates (804) 371-9348
Michelle Harding - Manager, Consumer Services (804) 371-9691
David Shea - Life & Health Insurance Actuary (804) 371-9340
Kim Naoroz - External Appeals (804) 371-9913
Todd Bryant - Manager, Managed Care Ombudsman (804) 371-9760

Policy, Compliance and Administration Division - (804) 371-9873

Rebecca Nichols - Deputy Commissioner (804) 371-9331
Van Tompkins - Policy Advisor & Administrative Manager (804) 371-9802
Marly Santoro - Supervisor, Outreach (804) 371-9389

Property and Casualty Division - Fax: (804) 371-9349

Zuhairah Tillinghast - Deputy Commissioner (804) 371-9331
William Felvey, Manager - Consumer Services (804) 371-9741
Andrea Baytop - Manager, Market Conduct (804) 371-9547
Michael Smith - Manager, Commercial Multi Lines (804) 371-9667
Jessica Baggartley - Manager, Personal Lines (804) 371-9190
Lee Ann Robertson - Manager, Commercial Casualty (804) 371-9003

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.



LICENSING: FREQUENTLY ASKED QUESTIONS

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 P.O. 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.

| 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.

Independent Insurance Agents of Virginia 2024 Partner Program

Engage

Demonstrate your commitment to the industry through education, technical information, and legislative advocacy.

Energize

Create more consistent branding and name recognition for your company throughout the year.

Empower

Invest in the future of the independent agency system and solidify your position as a leading industry supporter and advocate.

The Partner Program provides an easy way to support our association and its programs all year. Participation guarantees high-profile, year-long exposure to the IIAV members with four levels of participation to fit any budget.

- Associate membership included
- Advanced priority selection of exhibit space
- Reduced pricing and complimentary attendees (varies by level)
- Complimentary/reduced pricing on exhibit space

Questions?

Rich Messler, Director of Industry Relations
rmessler@iiaav.com • 804-747-9300



Independent Insurance
Agents of Virginia

THANK YOU 2024 PARTNERS

Platinum



Gold



Silver



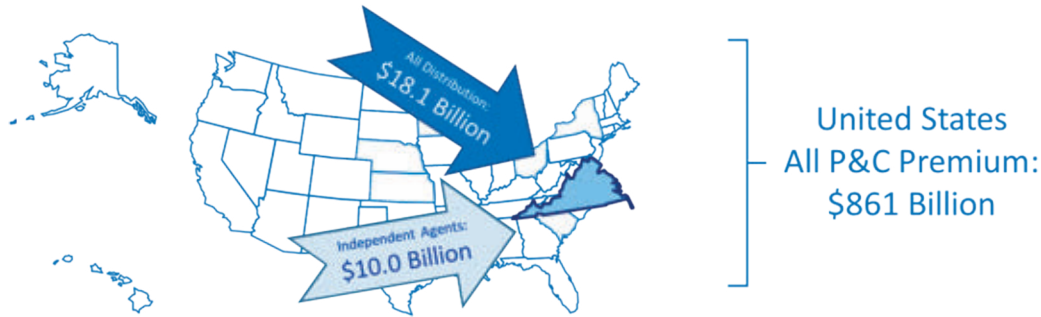
Bronze

Acuity
Amerisafe
Berkley Mid-Atlantic
Berkshire Hathaway
Central Insurance
Commonwealth Underwriters
Encova

Goodville Mutual
Jencap Ins Services
JM Wilson
Landin Services
Leavitt Group
Loudoun Mutual
Main Street America

National General
Normandy Ins Co
Openly Insurance
Penn National
Summit Consulting
West Bend Mutual
The Zenith

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



2023 Virginia Annual P&C Marketplace Summary

You are being provided this *2023 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 Agents of Virginia**.

What follows is a graphic and numeric presentation of the Virginia P&C industry data from an independent agent's perspective. The data used is the most recently available from A.M. Best Company. For this *Summary* that is the annual data for 2022.

This *Summary* emphasizes direct premiums, direct losses, and the associated direct underwriting results *before* reinsurance. Also included is data from nearly 3,000 insurers that are domiciled in the United States, and if they have written premiums in Virginia then their data is incorporated. As independent agents, this is the marketplace experience for the business we place (or compete against) for our clients in Virginia.

This *2023 Virginia Annual P&C Marketplace Summary* provides you with the following important information on the Virginia P&C Marketplace:

- Premiums for all 32 P&C lines of business in Virginia,
- The Top 10 lines for independent agents,
- Growth rates,
- Loss ratios,
- Penetration rates and trends,
- Commission rates, and
- Surplus lines utilization rates.

United States national data on each of the above is also furnished, to give perspective.

For those readers interested in line of business details, a separate page is provided for each of the lines of business that independent agents work with most in Virginia. For each of these lines of business data on premiums, loss and combined ratios, top insurers, surplus lines utilization rates and other facts are provided.

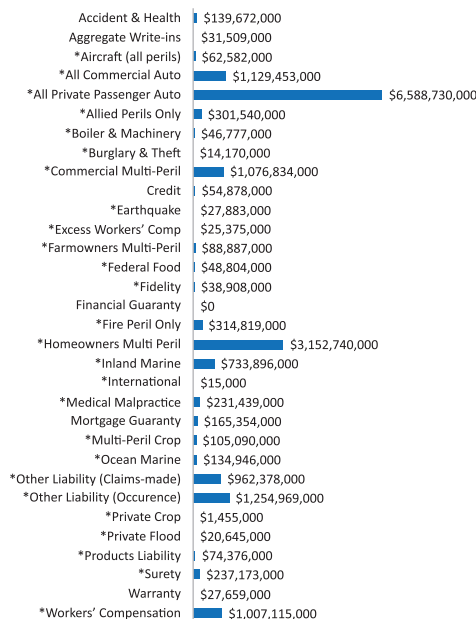
For detailed information on approaches taken in the research, formulation, and presentation of this *2023 Virginia P&C Marketplace Summary*, four appendices are provided for the reader.

Virginia Premiums: All 32 P&C Lines of Business

The below chart shows all 32 P&C lines of business that P&C insurers are required to report on, state-by-state, in their annual statement. They are listed in alphabetical order and in all subsequent tables/charts and graphs in this Summary. Of these 32 lines, 26 are primarily focused on by independent agents in Virginia and are emphasized above with an asterisk (*).

For more detail *Appendix #1: All Lines of Business-Additional Details* provides further data on the premiums, loss ratios, growth and penetration of these 32 P&C lines of business.

Premiums: By Line of Business



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

Virginia Total Premium Comparisons

To provide perspective, in the table below is comparative data on Virginia P&C premiums; and how Virginia premiums compare to the United States in total, including some common groupings of lines of business, on a per capita basis. Also provided are the smallest/lowest state, and largest/highest state for either total premiums, or per capita premiums.

Each of these groupings are organized as follows:

- **Total (All Lines)** includes premiums for all 32 P&C lines of business;
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril;
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation; and
- **Agricultural Lines** includes Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In each case, the basis of the per capita comparative premium uses the most recent population estimate from the U.S. Census.

| Groupings of Premiums | Virginia (Rank) | Smallest/Lowest State | Largest/Highest State | United States (Average State) |
|---------------------------------------|----------------------------|------------------------------|--------------------------------|------------------------------------|
| Total (All Lines) Premiums | \$18.1 Billion | Vermont (\$1.5 Billion) | California (\$104.8 Billion) | \$861,485,443,000 (\$16.9 Billion) |
| Total (All Lines) Per Capita Premium | \$2,084 (Rank is 47 of 51) | Ohio (\$1,803) | North Dakota (\$4,657) | \$2,585 |
| Personal Lines Per Capita Premium | \$1,122 (Rank is 30 of 51) | District of Columbia (\$885) | Florida (\$1,788) | \$1,233 |
| Commercial Lines Per Capita Premium | \$634 (Rank is 41 of 51) | Ohio (\$512) | District of Columbia (\$1,830) | \$860 |
| Agricultural Lines Per Capita Premium | \$23 (Rank is 34 of 51) | District of Columbia (\$0) | North Dakota (\$2,315) | \$77 |

SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION AND U.S. CENSUS BUREAU, POPULATION DIVISION AND ANNUAL ESTIMATES OF RESIDENT POPULATION (RELEASE DATE: DECEMBER 2022).

Virginia Top 10 Independent Agent Lines of Business

The below pie charts show which lines of business are the most important to independent agents, based on direct written premiums. The top 10 lines of business are shown in each pie chart, with premiums from all other lines of business combined in the "All Other" pie section.

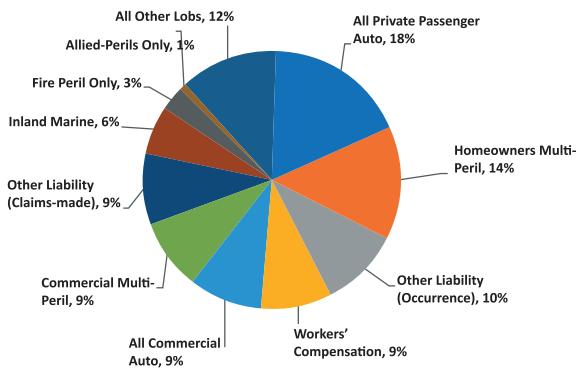
Data for Virginia is used in the top two pie charts, with the lines of business ordered by rank order of premiums through independent agents in Virginia. The left pie chart includes premiums only through independent agents. The right pie chart adds all premiums from all distribution styles included in each pie section.

For comparison, data for the United States is used for the second two pie charts. The rank-order for the United States pie charts is based on premiums through independent agents in all of the United States.

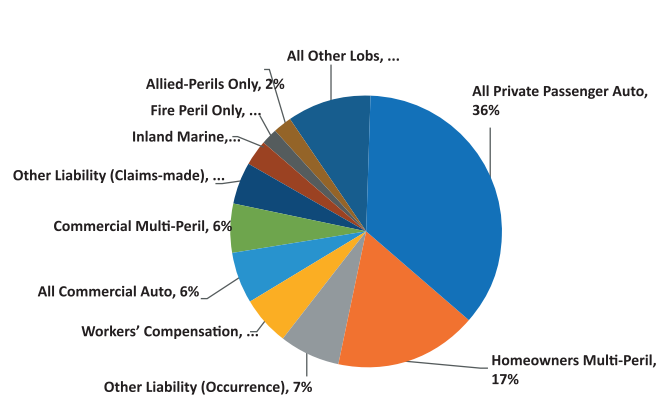
For further information *Appendix #2: Distribution Style Classifications* gives the reader a detailed explanation of the classification of insurers into distribution styles, based on insurer reported marketing types. Also included in *Appendix #2* is additional data on premiums by line of business for each distribution style, as well as the Top 10 insurers for each distribution style.

Virginia Top 10 Lines of Business

2022 - Virginia: Independent Agent Distribution (\$10,043,850,000)



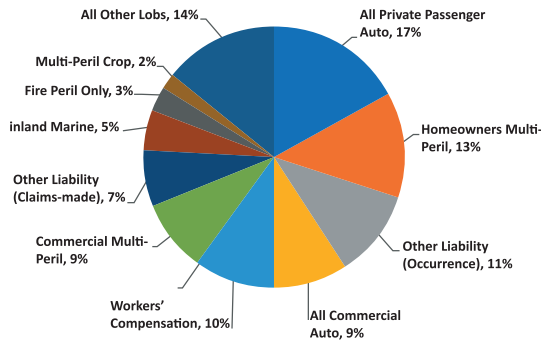
2022 - Virginia: All Distribution Styles (\$18,100,076,000)



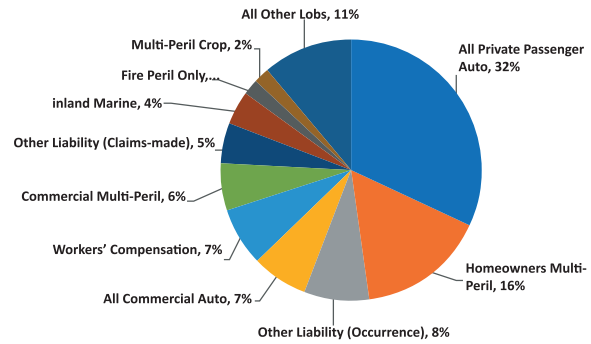
SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

United States Top 10 Lines of Business

2022 - United States: Independent Agent Distribution (\$536,792,056,000)



2022 - United States: All Distribution Styles (\$861,485,443,000)



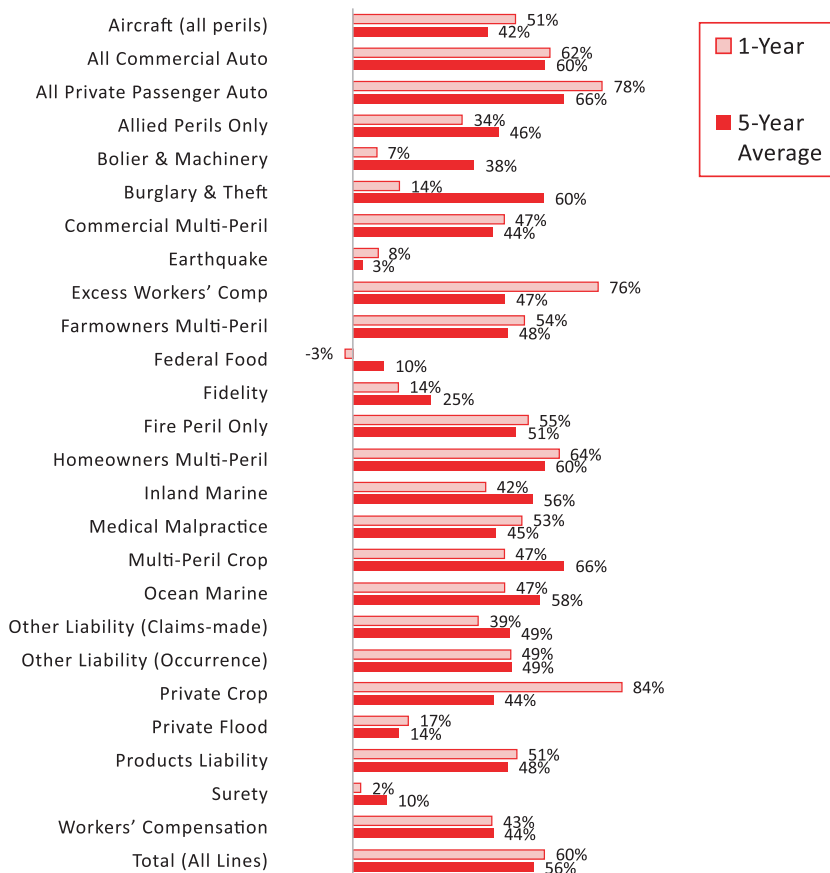
SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

Virginia Loss Ratios

The below bar chart shows loss ratios for the 26 P&C lines of business mainly focused on by independent agents. These lines of business were indicated with an asterisk on Page 3 of this Summary. The 1-year loss ratio is for 2022. The 5-year is the average loss ratio for 2018 to 2022.

Loss ratios are calculated as “adjusted calendar year loss ratios” as shown in the formula below the loss ratio bar chart. For each line of business, the losses used in the ratio of losses to earned premiums equals the paid losses that year, plus any estimates of future losses that will be paid from claims that year (new reserves), plus any changes in reserves from previous years made that year (prior reserves). The “adjusted” part is if dividends are paid out under a line of business, then the loss ratio is adjusted for that cost. When dividends paid out is a minor factor, the adjusted loss ratio and the unadjusted loss ratio are nearly the same. Where dividends are a factor, it is important to include them in the calculation whenever loss ratios of different lines of business are compared.

1-year and 5-year Loss Ratios by Line of Business



SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION. (INTERNATIONAL NOT SHOWN, LESS THAN 5 YEARS DATA IS AVAILABLE)

$$\text{Adjusted Calendar Year Loss Ratio} = \frac{\text{Paid Losses} + \text{New Reserves} \pm \text{Changes in Prior Reserves}}{\text{Earned Premiums} - \text{Policy Dividends}}$$

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Average Loss Ratio Comparisons

The first table below shows data which illustrates Virginia's 1-Year and 5-Year average loss ratios, as compared to the United States. Also provided is the state with the highest, and the lowest 1-Year and 5-Year loss ratios.

For additional perspective, the second table shows average loss ratios for the 26 P&C lines of business focused on by independent agents in Virginia, as compared to United States averages.

| All Lines Average Loss Ratio | Virginia | United States | Highest State | Lowest State |
|------------------------------|----------|---------------|---------------------|----------------------------|
| 1-Year Loss Ratio | 60% | 68% | South Dakota (101%) | Wyoming (45%) |
| 5-Year Loss Ratio | 56% | 63% | Louisiana (90%) | District of Columbia (47%) |

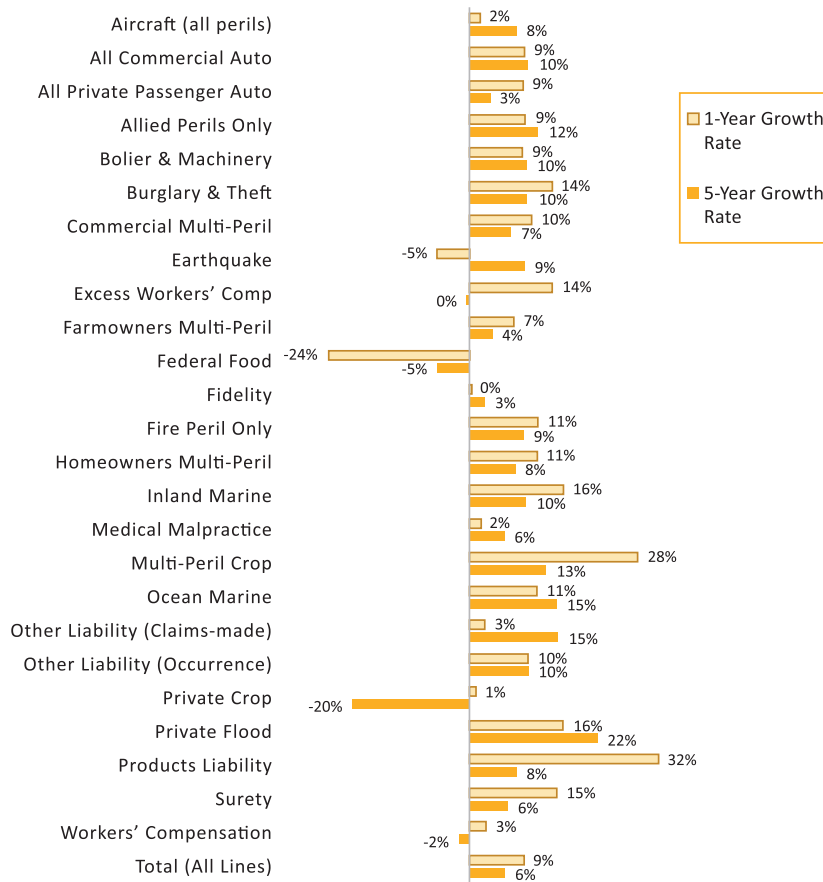
| Line of Business Average Loss Ratios | Virginia 1-Year Loss Ratio | Virginia 5-Year Loss Ratio | United States 1-Year Loss Ratio | United States 5-Year Loss Ratio |
|--------------------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|
| Aircraft (all perils) | 51% | 42% | 58% | 59% |
| All Commercial Auto | 62% | 60% | 70% | 68% |
| All Private Passenger Auto | 78% | 66% | 81% | 68% |
| Allied Perils Only | 34% | 46% | 77% | 78% |
| Boiler & Machinery | 7% | 38% | 39% | 40% |
| Burglary & Theft | 14% | 60% | 30% | 47% |
| Commercial Multi-Peril | 47% | 44% | 60% | 59% |
| Earthquake | 8% | 3% | 2% | 3% |
| Excess Workers' Comp | 76% | 47% | 47% | 61% |
| Farmowners Multi-Peril | 54% | 48% | 77% | 66% |
| Federal Flood | -3% | 10% | 119% | 57% |
| Fidelity | 14% | 25% | 32% | 35% |
| Fire Peril Only | 55% | 51% | 63% | 63% |
| Homeowners Multi-Peril | 64% | 60% | 71% | 67% |
| Inland Marine | 42% | 56% | 47% | 51% |
| International | 56% | 56% | -511% | 86% |
| Medical Malpractice | 53% | 45% | 55% | 55% |
| Multi-Peril Crop | 47% | 66% | 94% | 85% |
| Ocean Marine | 47% | 58% | 63% | 58% |
| Other Liability (Claims-made) | 39% | 49% | 51% | 53% |
| Other Liability (Occurrence) | 49% | 49% | 68% | 66% |
| Private Crop | 84% | 44% | 78% | 96% |
| Private Flood | 17% | 14% | 48% | 48% |
| Products Liability | 51% | 48% | 46% | 50% |
| Surety | 2% | 10% | 13% | 17% |
| Workers' Compensation | 43% | 44% | 46% | 48% |

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

Virginia Premium Growth Rates

The below bar chart shows the percentage change in direct written premiums for the 26 P&C lines of business focused on by independent agents. The 1-year growth rate is the percentage change in premiums from 2021 to 2022. The 5-year growth rate is the constant percentage from the first year to the last year, so the first year (2018) premium exactly equals the direct written premium in 2022. The Total (IA-Focused Lines) shown last is the average growth rates for the 26 P&C lines of business focused on by independent agents.

1-Year and 5-Year Premium Growth Rates



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

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Average Growth Rate Comparisons

The first table below shows average growth rate data, to provide perspective on Virginia's 1-year and 5-year premium growth rates, as compared to the United States. Also provided is the state with the fastest, and the slowest 1-year and 5-year growth rates.

The second table provides the 1-year and 5-year average line of business premium growth rates for the 26 P&C lines of business focused on by independent agents in Virginia, as compared to United States averages.

| Total (IA-Focused Lines) Average Growth | Virginia | United States | Fastest State | Slowest State |
|---|----------|---------------|--------------------|--------------------|
| 1-Year Growth | 9% | 10% | North Dakota (22%) | Delaware (2%) |
| 5-Year Growth | 6% | 7% | South Dakota (10%) | West Virginia (2%) |

| Line of Business Average Growth Rates | Virginia 1-Year Growth | Virginia 5-Year Growth | United States 1-Year Growth | United States 5-Year Growth |
|---------------------------------------|------------------------|------------------------|-----------------------------|-----------------------------|
| Aircraft (all perils) | 2% | 8% | 11% | 14% |
| All Commercial Auto | 9% | 10% | 11% | 10% |
| All Private Passenger Auto | 9% | 3% | 6% | 3% |
| Allied Perils Only | 9% | 12% | 19% | 16% |
| Boiler & Machinery | 9% | 10% | 10% | 9% |
| Burglary & Theft | 14% | 10% | 16% | 12% |
| Commercial Multi-Peril | 10% | 7% | 10% | 7% |
| Earthquake | -5% | 9% | 10% | 12% |
| Excess Workers' Comp | 14% | 0% | 8% | 3% |
| Farmowners Multi-Peril | 7% | 4% | 7% | 5% |
| Federal Flood | -24% | -5% | -12% | -1% |
| Fidelity | 0% | 3% | 5% | 4% |
| Fire Peril Only | 11% | 9% | 17% | 14% |
| Homeowners Multi-Peril | 11% | 8% | 12% | 8% |
| Inland Marine | 16% | 10% | 14% | 8% |
| International | -71% | N/A | 182% | N/A |
| Medical Malpractice | 2% | 6% | 5% | 6% |
| Multi-Peril Crop | 28% | 13% | 35% | 18% |
| Ocean Marine | 11% | 15% | 8% | 10% |
| Other Liability (Claims-made) | 3% | 15% | 3% | 16% |
| Other Liability (Occurrence) | 10% | 10% | 12% | 12% |
| Private Crop | 1% | -20% | 16% | 9% |
| Private Flood | 16% | 22% | 24% | 19% |
| Products Liability | 32% | 8% | 13% | 8% |
| Surety | 15% | 6% | 15% | 7% |
| Workers' Compensation | 3% | -2% | 9% | 0% |

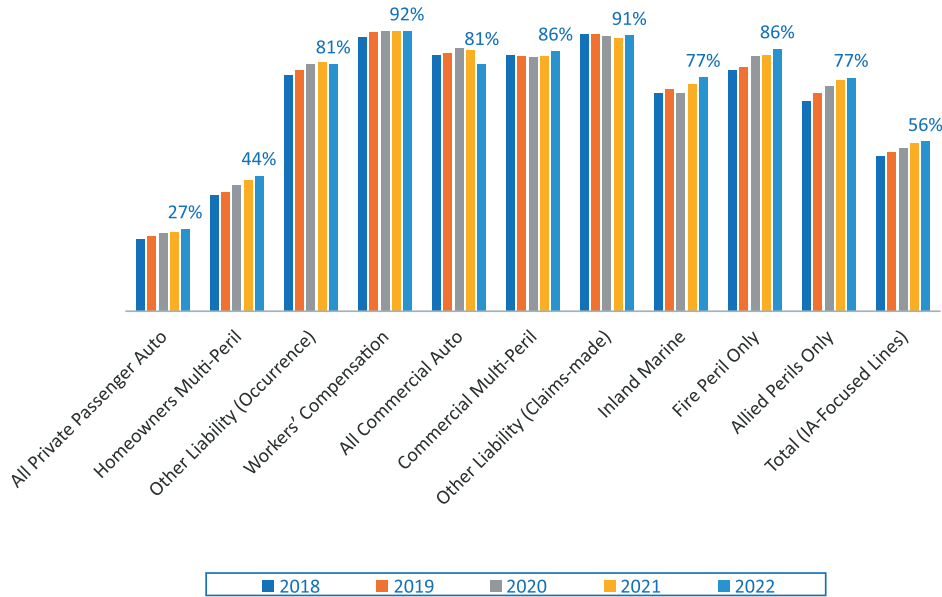
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Virginia Penetration Rates

The clustered bar chart below shows 5 years of penetration rates for the top 10 lines of business, written through independent agents, in order of direct written premium. The final cluster of bars labeled *Total (IA-Focused Lines)* is the trend for all 26 P&C lines of business focused on by independent agents in Virginia.

The formula shown below the clustered bar chart shows how the percentages are calculated, based on premiums written through independent agents in Virginia, divided by all premiums for each line of business in Virginia.

Independent Agent Top 10 Lines of Business: 5-Year Penetration Rates



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

Penetration = Independent Agent Written Premium by Line of Business

All Written Premium by Line of Business

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Independent Agent Penetration Comparisons by Line of Business

The first table below shows comparative data to give perspective on Virginia's independent agent penetration rates. Provided are the 1-year and 5-year average penetration rates. For additional perspective, the state with the highest, and the lowest independent agent penetration rate is shown.

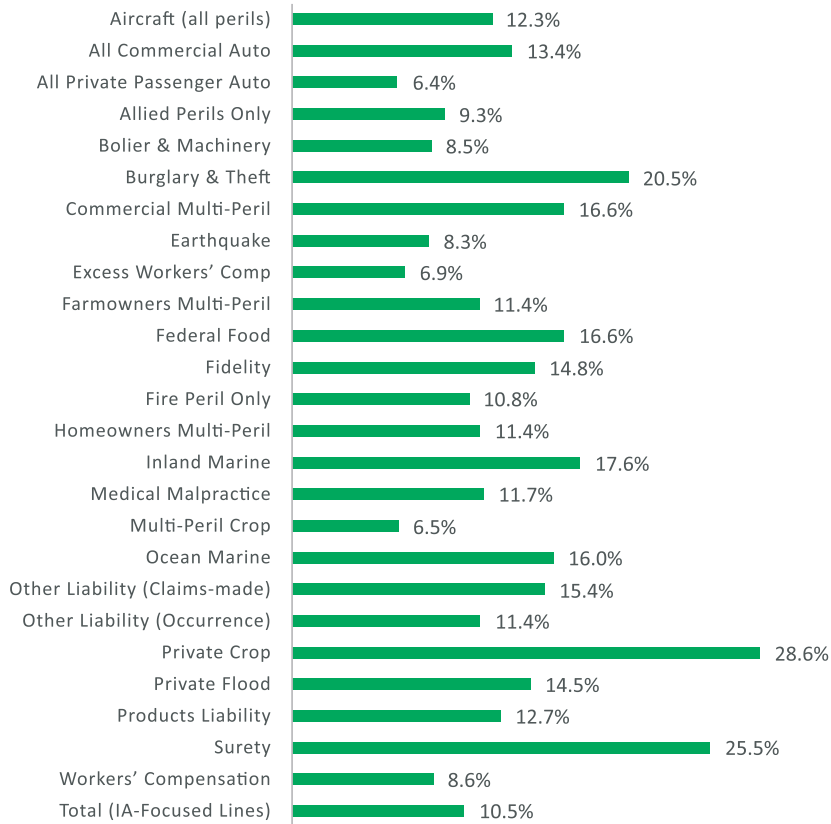
The second table shows penetration rates for the 26 P&C lines of business focused on by independent agents in Virginia, as compared to the United States averages.

| Total (IA-Focused Lines) Average Penetration | Virginia | United States | Highest State | Lowest State |
|--|----------|---------------|---------------------|------------------|
| 1-Year Penetration | 56% | 63% | Massachusetts (80%) | New Mexico (51%) |
| 5-Year Penetration | 54% | 60% | Massachusetts (78%) | Alabama (48%) |

| Line of Business Average Penetration Rates | Virginia 1-Year Penetration | Virginia 5-Year Penetration | United States 1-Year Penetration | United States 5-Year Penetration |
|--|-----------------------------|-----------------------------|----------------------------------|----------------------------------|
| Aircraft (all perils) | 93% | 92% | 95% | 94% |
| All Commercial Auto | 81% | 85% | 84% | 84% |
| All Private Passenger Auto | 27% | 25% | 33% | 32% |
| Allied Perils Only | 77% | 74% | 86% | 83% |
| Boiler & Machinery | 97% | 94% | 93% | 93% |
| Burglary & Theft | 98% | 97% | 96% | 95% |
| Commercial Multi-Peril | 86% | 84% | 84% | 84% |
| Earthquake | 72% | 72% | 86% | 85% |
| Excess Workers' Comp | 94% | 96% | 93% | 95% |
| Farmowners Multi-Peril | 29% | 29% | 40% | 40% |
| Federal Flood | 68% | 67% | 79% | 77% |
| Fidelity | 89% | 90% | 91% | 90% |
| Fire Peril Only | 86% | 83% | 89% | 86% |
| Homeowners Multi-Peril | 44% | 41% | 50% | 46% |
| Inland Marine | 77% | 74% | 78% | 76% |
| International | 100% | 100% | 100% | 100% |
| Medical Malpractice | 82% | 82% | 74% | 74% |
| Multi-Peril Crop | 93% | 93% | 96% | 96% |
| Ocean Marine | 96% | 96% | 95% | 95% |
| Other Liability (Claims-made) | 91% | 91% | 92% | 92% |
| Other Liability (Occurrence) | 81% | 80% | 86% | 85% |
| Private Crop | 80% | 75% | 97% | 96% |
| Private Flood | 89% | 83% | 86% | 82% |
| Products Liability | 90% | 90% | 92% | 93% |
| Surety | 85% | 84% | 85% | 86% |
| Workers' Compensation | 92% | 92% | 90% | 91% |

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

Virginia Commission Rates: Top Independent Agent Lines of Business



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

$$\text{Commission \%} = \frac{\text{Line of Business Direct and Contingent Commissions}}{\text{Line of Business Written Premium}}$$

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Average Commission Comparisons

The first table below gives comparative data to provide perspective on Virginia's 1-year commission rates. Provided is the overall average commission for all lines of business in Virginia, compared with the United States. For additional perspective, the state with the highest, and the lowest 1-year commission rate is shown.

The second table gives 1-year commission data for the 26 P&C lines of business focused on by independent agents in Virginia, as compared to the United States.

| Total (IA-Focused Lines) Average Commission | Virginia | United States | Highest State | Lowest State |
|---|----------|---------------|-----------------------|------------------|
| 1-Year Commission | 10.5% | 11.6% | Massachusetts (13.7%) | Maryland (10.4%) |

| Line of Business Average Commission Rates | Virginia 1-Year Commission | United States 1-Year Commission |
|---|----------------------------|---------------------------------|
| Aircraft (all perils) | 12.3% | 12.3% |
| All Commercial Auto | 13.4% | 13.4% |
| All Private Passenger Auto | 6.4% | 6.4% |
| Allied Perils Only | 9.3% | 9.3% |
| Boiler & Machinery | 8.5% | 8.5% |
| Burglary & Theft | 20.5% | 20.5% |
| Commercial Multi-Peril | 16.6% | 16.6% |
| Earthquake | 8.3% | 8.3% |
| Excess Workers' Comp | 6.9% | 6.9% |
| Farmowners Multi-Peril | 11.4% | 11.4% |
| Federal Flood | 16.6% | 16.6% |
| Fidelity | 14.8% | 14.8% |
| Fire Peril Only | 10.8% | 10.8% |
| Homeowners Multi-Peril | 11.4% | 11.4% |
| Inland Marine | 17.6% | 17.6% |
| International | 13.3% | 13.3% |
| Medical Malpractice | 11.7% | 11.7% |
| Multi-Peril Crop | 6.5% | 6.5% |
| Ocean Marine | 16.0% | 16.0% |
| Other Liability (Claims-made) | 15.4% | 15.4% |
| Other Liability (Occurrence) | 11.4% | 11.4% |
| Private Crop | 28.6% | 28.6% |
| Private Flood | 14.5% | 14.5% |
| Products Liability | 12.7% | 12.7% |
| Surety | 25.5% | 25.5% |
| Workers' Compensation | 8.6% | 8.6% |

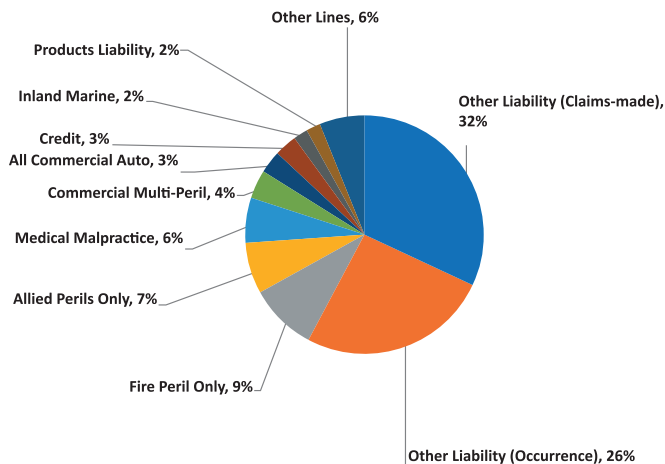
SOURCE: © A.M. BEST COMPANY — USED BY PERMISSION.

Virginia Surplus Lines

Below is information on surplus lines in Virginia. The pie chart shows the Top 10 lines of business by percentage of all surplus lines premiums in Virginia for 2022. Next is the total surplus lines premiums in Virginia for 2018 to 2022, with the corresponding percentage provided of those surplus lines premiums to all P&C premiums in Virginia.

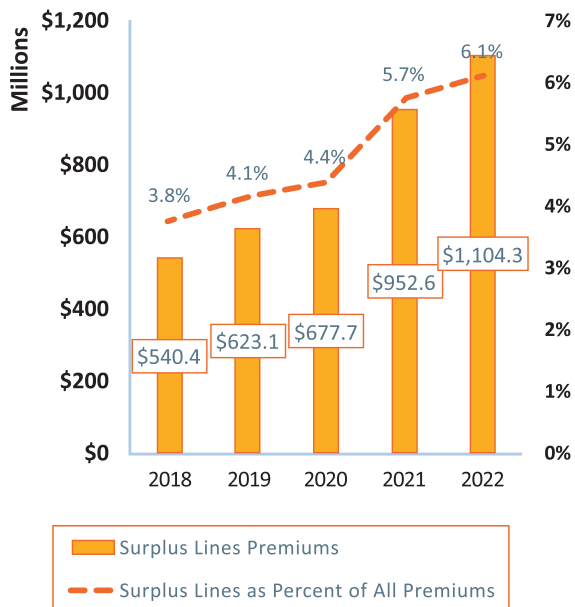
Readers should note the below data does not include alien insurers (insurers not domiciled in one of the 51 states). If alien premiums were included, it would increase the amount of surplus lines premiums by about 1 percentage point. An example of an alien surplus lines insurer is Lloyds of London. Alien insurer data is not included, as it is not tracked as consistently across states nor in the same time-frame.

Surplus Lines: Top 10 Lines of Business



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

Total Premiums and Percentage of All Premiums



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

VIRGINIA ANNUAL P&C MARKETPLACE SUMMARY



Average Surplus Lines Comparison

The first table below gives comparative data to give perspective on Virginia's surplus lines utilization rates. Provided is the average 1-year and 5-year surplus lines utilization rate in Virginia, as compared to the United States. For additional perspective, the state with the highest, and the lowest average 1-year and 5-year surplus lines utilization rates is shown.

The second table gives surplus lines utilization rates for the 26 P&C lines of business focused on by independent agents in Virginia, as compared to the United States.

| All Lines Surplus Lines Utilization Rates | Virginia | United States | Highest State | Lowest State |
|---|----------|---------------|----------------------------|-------------------|
| 1-Year Surplus Lines | 6% | 9% | District of Columbia (17%) | South Dakota (2%) |
| 5-Year Surplus Lines | 5% | 7% | District of Columbia (14%) | South Dakota (2%) |

| Line of Business Surplus Lines Utilization Rates | Virginia 1-Year Surplus Lines | Virginia 5-Year Surplus Lines | United States 1-Year Surplus Lines | United States 5-Year Surplus Lines |
|--|-------------------------------|-------------------------------|------------------------------------|------------------------------------|
| Aircraft (all perils) | 2% | 3% | 2% | 3% |
| All Commercial Auto | 3% | 4% | 7% | 6% |
| All Private Passenger Auto | 0% | 0% | 0% | 0% |
| Allied Perils Only | 26% | 22% | 31% | 28% |
| Boiler & Machinery | 7% | 6% | 8% | 7% |
| Burglary & Theft | 17% | 11% | 25% | 15% |
| Commercial Multi-Peril | 4% | 4% | 9% | 8% |
| Earthquake | 38% | 34% | 47% | 45% |
| Excess Workers' Comp | 0% | 0% | 1% | 1% |
| Farmowners Multi-Peril | 0% | 0% | 0% | 0% |
| Federal Flood | 0% | 0% | 3% | 2% |
| Fidelity | 3% | 2% | 2% | 2% |
| Fire Peril Only | 30% | 25% | 36% | 31% |
| Homeowners Multi-Peril | 0% | 0% | 2% | 2% |
| Inland Marine | 3% | 3% | 7% | 6% |
| International | 0% | 0% | 4% | 83% |
| Medical Malpractice | 28% | 27% | 25% | 23% |
| Multi-Peril Crop | 0% | 0% | 0% | 0% |
| Ocean Marine | 11% | 3% | 5% | 3% |
| Other Liability (Claims-made) | 37% | 33% | 38% | 33% |
| Other Liability (Occurrence) | 23% | 19% | 32% | 28% |
| Private Crop | 0% | 0% | 0% | 0% |
| Private Flood | 53% | 39% | 45% | 36% |
| Products Liability | 33% | 32% | 43% | 42% |
| Surety | 1% | 0% | 1% | 0% |
| Workers' Compensation | 0% | 0% | 0% | 1% |

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Virginia Line of Business Details

The following pages provide in-depth detail on the 26 P&C lines of business focused on by independent agents in Virginia. The lines of business are presented in alphabetical order.

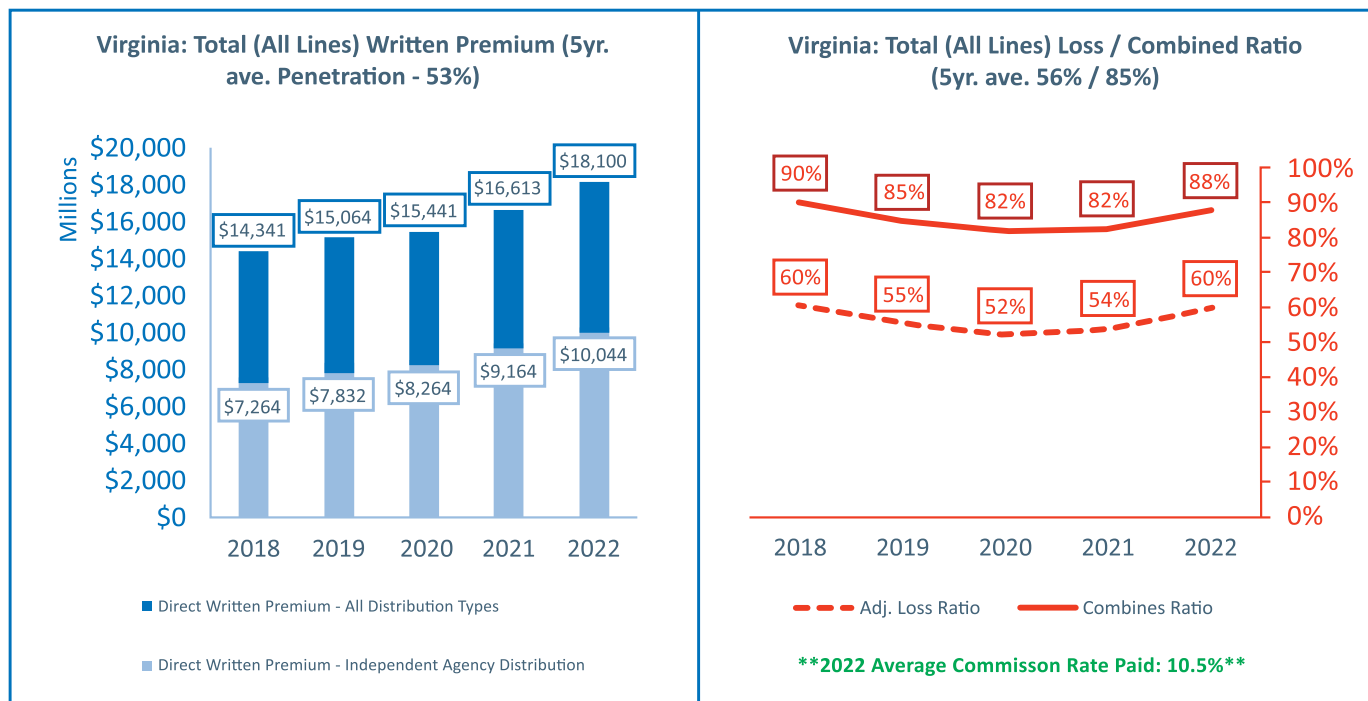
The facts and details provided on the following pages, for each line of business focused on by independent agents in Virginia include the following.

- A bar chart of 5-years data on premiums for all distribution types (dark blue), and premiums written through independent agents (light blue). For the premium chart the classification of premiums through independent agents is based on a categorization of agents by distribution style. The categorization approach is explained in *Appendix #2: Distribution Style Classifications*.
- 5-year line charts, showing the loss ratio (dashed red line) and combined ratio (solid red line).
- The direct written premium for independent agents, exclusive-captive agents, and direct insurers, with the percentage of the direct written premium to the total premium. Also, surplus lines premiums through any distribution style, with its corresponding percentage of all premiums.
- The number of active insurers, with the number of independent agent, exclusive-captive agent and direct insurers for each line of business. Also, the number of active surplus lines insurers.
- 1-year and 5-year growth rates for independent agent, exclusive-captive and direct insurers. The percentage premiums through insurers licensed as surplus lines is also provided.
- The top 5 insurer groups in each line of business, with that group's premiums, 1-year loss ratio, and 1-year growth rate. Groups of insurers sometimes are made up of multiple policy-issuing insurers in a particular group, but it can also be only one policy-issuing insurer in that group.
- Listed after the top insurer groups are the top policy-issuing insurers distributing insurance through independent agents, exclusive-captive agents, direct insurers, surplus lines insurers, and the top risk retention group (if any) for the line of business. For each policy-issuing insurer the premium for the insurer in that line of business is shown with the 1-year loss ratio and 1-year growth rate.

As you scroll through the following pages, take notice if a small pie chart thumbnail is presented at the upper-right. If there is a pie chart present, that means the product is in the top 10 lines of business for independent agents in Virginia. A broken-out pie slice in that small pie chart represents the position of that line of business and its rank-order, based on independent agent premium volume. The rank-order is based on direct written premium and corresponds to the pie chart slice highlighted on Page 5 of this *2023 Virginia P&C Marketplace Summary*.

For further clarification *Appendix #3: NAIC Line of Business Definitions* furnishes the reader with the definitions set forth and used by the NAIC for each line of business. And *Appendix #4: Line of Business Facts—Visual Reference* gives the reader a visual guide to the details presented for each line of business.

Total All P&C Lines of Business



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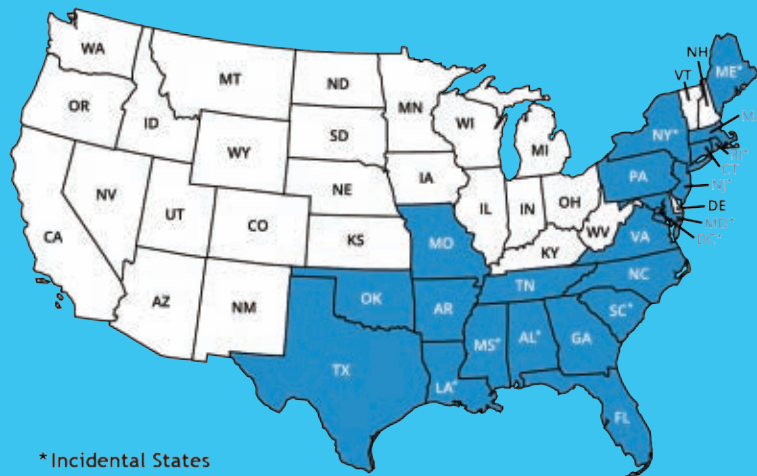
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