



Big I Virginia E-News

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July 2025

IIAV NEWS

IIAV 2025 Convention and Tradeshow Re-cap

Thank you to all the attendees, sponsors, and exhibitors who attended this year's Convention! It was an incredible turnout of 350 attendees and a sold-out Tradeshow. We were honored to recognize this year's Golden Eagle award winner, Priscilla Hottle and Company Person Dave Wolpert.

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The Growing Impact of Third-Party Litigation Financing

Third-party litigation financing raises serious concerns for insurers, agents, and policyholders as outside investors fund lawsuits with the goal of turning a profit – driving up claims costs and prolonging litigation. IIAV members now have access to a toolkit from Big I that can help equip you with all you need to know about legal system abuse, how it impacts claims and customers, and strategies for how you can help counter the trend. Inside the toolkit you will find data highlighting the true financial impact of legal system abuse on both insurance providers and consumers, as well as tips on how to combat this issue.

[Download the Big I Toolkit on Third Party Litigation Financing Now!](#)

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

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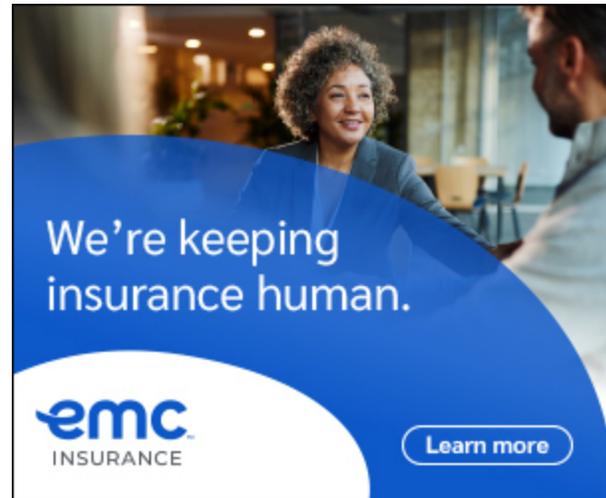
SCC: Protect Your Summer Fun by Double-Checking Your Insurance Coverage

RICHMOND – Summer may come with fun and travel, but it also poses a variety of risks.

The State Corporation Commission's Bureau of Insurance reminds Virginians to check with their insurance agent or company to ensure they have the coverage they need in the event of an illness, theft or mishap.

“With summer here, it’s important to protect yourself and your home, vehicles, and belongings against potential risks. This is true whether you are on the road, boating, at the pool, or grilling at home with friends,” said Virginia Insurance Commissioner Scott A. White. “Anticipate summer hazards now and minimize their potential financial impact by ensuring your insurance coverage is adequate and up to date.”

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[THC-Infused Beverages: Does CGL Liquor Liability Exclusion Apply?](#)

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

[Learn More...](#)

Q&A with The Workplace Advisors – July 2025

Question: We understand employees spend a lot of time at work, so we allow them to decorate their work spaces with personal touches. We expect employees to have a couple of pictures in their areas. However, we have two employees that go overboard in our opinion. Along with several pictures, they have wreaths, ribbons, figurines, and plaques with cutesy sayings all over their area and, when it’s a holiday, they hang even more things! They have so much they have little space to actually work and it creates a huge distraction for everyone else. How do we allow some self-expression while fairly controlling the excess?

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Local Presence. Regional Strength.



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

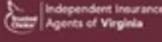
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UPCOMING EVENTS

SAVE THE DATE!

2025 IIAV YOUNG AGENTS CONFERENCE

October 22-24, 2025
The Williamsburg Lodge
Williamsburg, Virginia




SAVE THE DATE

BIG i

Young Agents Leadership Institute

Nashville, Tennessee | September 11-13

Registration Information Coming Soon!




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EDUCATION

FEATURED COURSES FROM IIAV

Property & Casualty Pre-Licensing Study Course

- Classroom | Aug 11-13 | 8:30 am - 4:30 pm
- Price: \$300

Life & Health Pre-Licensing Study Course

- Classroom | Aug 12-14 | 8:30 am - 4:30 pm
- Price: \$175 for Life | \$124 for Health | \$300 for Life & Health

VA BOI and the VA Insurance Regulations

- Classroom | Sep 17 | 9 am - 12:00 pm
- Member Price: \$125 | Non-Member Price: \$175

Independent Insurance Agents of Virginia

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