



Who is Virginia Financial Services Corporation (VFSC)?

By: Linda Loving

Virginia Financial Services Corporation (VFSC) was formed in 1969 as a for-profit subsidiary of Independent Insurance Agents of Virginia (IIAV). However, VFSC has come a long way since then with the ever-changing marketplace of insurance. Its mission is to serve the members of IIAV through the development, implementation and marketing of products and services that benefit its member agents. Although owned by IIAV, VFSC is governed by a Board of Directors.

Just like you, VFSC is an independent agency. VFSC's knowledgeable sales team will help you tailor coverage to your exposures and can also help you save on select insurance products such as the following:

- Insurance Agents Professional Liability (Errors and Omissions)
- Commercial Umbrella
- Cyber Liability
- Directors & Officers Liability
- Employment Practices Liability
- Excess Liability
- Group Health, Dental, Life, LTD and STD
- Access to RLI standalone Personal Umbrella and Business Owners (for your clients)

And checkout our website at www.iiav.com!

In addition to the full customer service from VFSC, our carriers have strong financial ratings, expansive forms, excellent underwriting expertise, superior claims management and valuable risk management resources. Together, VFSC and IIAV are committed to delivering competitive, comprehensive and state-of-the art solutions to our association members.

Since we're your association, it's our job to understand what it takes to operate an independent agency and to know your specific risks and exposures. You trust us to represent your interests at the highest level, and as your association, we also want to provide you with the security of knowing you are getting the best overall value in products and services in the marketplace. We are offering not just a policy but a comprehensive program.

The Rest of VFSC's Team



Bonnie J. Warren, ACSR, CPIW, DAE, RPLU Senior Ins Acct Exec bwarren@iiav.com



Melanie A. Miller, AINS, CPIW Ins Acct Exec mmiller@iiav.com



Bonnie Joyce

RLI Administrator

bjoyce@iiav.com



Linda S. Loving, CIC, AISM, AIAO Exec. Vice President

LLoving@iiav.com

Ashton "Danny" Mitchell, III,
AAI, AAI-M
VP Business Dev.
dmitchell@iiav.com