

Privacy Policy

Last Updated: August 2026

Virtual Agency Solutions (“VAS”) is a program offered by the Independent Insurance Agents of Wisconsin (“IIAW”) and Agents Assistance Corporation (“AAC”). This Privacy Policy applies to information collected through the Virtual Agency Solutions website, products, services, and related activities operated by IIAW and AAC.

IIAW and AAC (“we,” “us,” or “our”) respect your privacy and are committed to being transparent about how information is collected, used, and disclosed when you visit the VAS website, communicate with us, create an account, purchase or use VAS products or services, participate in assessments or surveys, or otherwise interact with the VAS program.

This Privacy Policy explains the types of information we may collect, how we may use and disclose that information, the technologies used on the VAS website, and the choices available to you.

Information We Collect

Depending on how you interact with VAS, we may collect information that you voluntarily provide, including:

- Name
- Agency or company name
- Job title
- Business or mailing address
- Telephone number
- Email address
- Account or subscriber information
- Event, course, or program registration information
- Payment and transaction information
- Survey and assessment responses
- Information submitted through forms, email, chat, or other communications

- Information and documents provided as part of consulting, E&O risk management, website reviews, operational reviews, or other VAS services

The information we collect depends on how you interact with VAS and which products or services you use.

Information Collected Automatically

When you visit the VAS website, certain information may be collected automatically through cookies and similar technologies.

This information may include:

- Internet Protocol (IP) address
- Browser type and version
- Device type and operating system
- Approximate geographic location derived from your IP address
- Pages viewed
- Links selected
- Referring and exit pages
- Date and time of visits
- Website navigation and interactions
- Browser or device identifiers
- Information about how you interact with website features

Some of this information may be collected or processed by third-party technology providers that provide services to us.

Cookies and Similar Technologies

The VAS website uses cookies and similar technologies to operate the website, provide website functionality, understand website usage, measure performance, and improve our website and services.

These technologies may include:

Essential Technologies. Technologies necessary to operate, secure, and provide the website and its features.

Analytics Technologies. Technologies that help us understand how visitors use the website, including pages viewed, traffic sources, website interactions, and website performance.

Functional Technologies. Technologies that provide additional website functionality or remember choices or preferences.

Where required by applicable law, we will provide appropriate notice or obtain consent before activating certain nonessential technologies.

You may be able to manage available cookie and tracking preferences through privacy or cookie controls provided on our website. Your browser or device may also provide settings that allow you to control certain cookies or tracking technologies.

Disabling certain technologies may affect the functionality or availability of portions of the website.

Google Analytics

The VAS website uses Google Analytics to help us understand how visitors use the website and to measure website traffic and performance.

Google Analytics may collect information such as your IP address, browser and device information, approximate geographic location, pages viewed, referring websites, links selected, and information regarding your interaction with the website.

Information collected through Google Analytics may be transmitted to and processed by Google in connection with providing analytics services to us.

Where required by applicable law, Google Analytics or other nonessential analytics technologies will be activated only after you have been provided an opportunity to make an applicable privacy or consent choice.

Online Chat

The VAS website includes an online chat feature that allows visitors to communicate with us. The chat feature may be operated or supported by a third-party service provider.

When you initiate or use the chat feature, the content of your communications and information associated with your interaction may be collected, transmitted, processed, or stored by us and the service provider supporting the chat feature.

Information associated with a chat interaction may include:

- Information you voluntarily provide

- The content of your chat communications
- IP address
- Browser and device information
- Date and time of the interaction
- Information regarding your interaction with the website

By initiating and using the chat feature after receiving applicable notice, you consent to the collection, processing, transmission, and storage of your chat communications as described in this Privacy Policy and any notice presented with the chat feature.

Please do not provide Social Security numbers, financial account information, payment card information, health information, passwords, or other highly sensitive personal information through the chat feature.

Information Provided Through VAS Services

When you or your agency participate in VAS assessments, surveys, consulting services, E&O reviews, operational reviews, website reviews, educational programs, or other services, you may provide information concerning your agency, employees, business practices, procedures, technology, operations, insurance practices, or customer files.

We may use this information to:

- Provide the products or services requested
- Conduct assessments, reviews, or consulting engagements
- Prepare reports, observations, and recommendations
- Communicate with your agency
- Provide follow-up services
- Administer and improve VAS products and services
- Maintain appropriate business records

Information provided during a consulting or review engagement may be accessed by IIAW or AAC personnel and service providers that assist us in providing or administering the applicable service.

Agencies are responsible for determining what information is appropriate to provide to us. Unless specifically requested and necessary for the service being provided, please do not

provide Social Security numbers, payment card information, health information, passwords, or other highly sensitive personal information.

How We Use Information

We may use information collected through the VAS website and services to:

- Provide requested products and services
- Create and administer user or subscriber accounts
- Process registrations, purchases, and transactions
- Conduct surveys, assessments, consulting engagements, and reviews
- Prepare reports and recommendations
- Respond to inquiries and communications
- Provide customer and subscriber support
- Operate, maintain, secure, and improve the VAS website
- Understand website traffic and usage
- Develop and improve VAS products, services, resources, and educational offerings
- Communicate about VAS products, services, programs, events, and resources
- Maintain business and transaction records
- Detect or prevent fraud, misuse, security incidents, or unlawful activity
- Comply with applicable legal, regulatory, contractual, or business requirements
- Establish, exercise, or defend legal rights

How We Disclose Information

IIAW and AAC do not sell personal information for monetary compensation.

We may disclose information to third parties when reasonably necessary to operate the VAS program, administer the website, or provide requested products and services.

These parties may include:

- Website hosting and technology providers
- Analytics providers
- Online chat and communications providers

- Payment processors
- Email and communications providers
- Software and cloud service providers
- Contractors or service providers assisting with VAS products and services
- Professional advisers
- Governmental, regulatory, or law enforcement authorities when required or permitted by law

These providers may receive or process information as necessary to perform services for us and may be subject to contractual, legal, or other restrictions regarding their use of that information.

We may also disclose information when reasonably necessary to protect the rights, property, security, or interests of IIAW, AAC, the VAS program, our customers, website users, or others, or when required by applicable law.

Payment Information

When you purchase a VAS product or service using a credit card or other electronic payment method, payment information may be transmitted directly to a payment processor or financial institution.

We do not intentionally retain complete payment card numbers after a transaction has been authorized, except to the extent information may be maintained by a payment processor or as otherwise necessary or permitted by law.

We may retain transaction information, such as the amount, date, product or service purchased, and transaction reference information, as part of our business records.

Email and Electronic Communications

When you send us an email, submit an online form, use our chat feature, or otherwise communicate electronically with us, we may collect your email address and any other information contained in your communication.

Electronic communications should not be considered a secure method for transmitting sensitive or confidential information unless a secure communication method is specifically provided.

Third-Party Websites and Services

The VAS website may contain links to or embedded content from websites and services operated by third parties.

Third-party websites and services are governed by their own privacy practices and terms. IIAW and AAC are not responsible for the privacy, security, content, or practices of websites or services that we do not control.

We encourage you to review the privacy policies of third-party websites and services before providing information to them.

Your Privacy Choices

Depending on your location and applicable law, you may have rights or choices concerning your personal information.

You may also be able to manage certain website tracking technologies through cookie or privacy preference controls available on the VAS website or through settings provided by your browser or device.

Where required by applicable law, we will provide mechanisms for exercising applicable privacy rights or choices.

California Privacy

California residents may have additional rights concerning their personal information under applicable California law.

Depending on the law applicable to IIAW, AAC, or the particular activity involved, these rights may include rights concerning access to, correction of, or deletion of personal information and choices concerning certain uses or disclosures of personal information.

Where required by applicable law, we will honor legally recognized browser-based privacy preference signals.

Nothing in this Privacy Policy is intended to waive or limit any rights provided under applicable law.

Data Security

We use administrative, technical, and physical safeguards intended to protect information under our control against unauthorized access, use, alteration, or disclosure.

Employees with access to confidential information are expected to maintain its confidentiality and follow applicable information-security practices.

However, no website, electronic transmission, or information storage system can be guaranteed to be completely secure.

Data Retention

We retain personal information for as long as reasonably necessary for the purposes for which it was collected, including to provide products and services, administer VAS activities, maintain business records, comply with legal or contractual requirements, resolve disputes, and establish or defend legal rights.

Retention periods may vary depending on the type of information and the purpose for which it is maintained.

Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices, technologies, products, services, or applicable legal requirements.

When changes are made, the revised Privacy Policy will be posted on the VAS website and the “Last Updated” date will be updated. Additional notice may be provided when appropriate or required by applicable law.

Contact Us

If you have questions about this Privacy Policy, our privacy practices, or information collected through the Virtual Agency Solutions program, please contact:

Independent Insurance Agents of Wisconsin

725 John Nolen Drive
Madison, WI 53713
Phone: (608) 256-4426

Virtual Agency Solutions is a program offered by the Independent Insurance Agents of Wisconsin and Agents Assistance Corporation.