



VRSA

Virginia Risk Sharing Association

Committed to reducing
our members' total
cost of risk through
expansive coverages,
services and
resources.





For nearly 40 years, the Virginia Risk Sharing Association (VRSA) has provided auto, property, liability, and workers' compensation coverage to more than 480 local political subdivisions across Virginia.

Virginia Risk Sharing Association

The Virginia Risk Sharing Association (VRSA) is the first and most financially sound self-insurance pool in the Commonwealth of Virginia. For nearly 40 years, VRSA has provided auto, property, liability, and workers' compensation coverage to more than 480 local political subdivisions across Virginia.

VRSA's programs are designed to meet the needs of all Virginia local governments – from the smallest to the largest. VRSA provides comprehensive risk management program support, human resources, communications, and law enforcement expertise and consulting, and more.

VRSA's staff includes safety professionals, two former police officers, one certified human resources professional, an accredited public relations specialist, and a team of seasoned claims representatives and underwriters.

VRSA is governed by a Members' Supervisory Board comprised of eight

elected or appointed officials from member jurisdictions and the executive director of the Virginia Municipal League. The board meets four times each year to establish goals, set rates, adopt a budget and handle other pool business.

As Virginia's insurance pools are assessable, it is vital that entities have their coverage with an organization that is financially secure. See our latest annual and financial reports for more information on VRSA's financial strength.

VRSA contracts with nationally recognized money managers, actuaries, financial and claims auditors to ensure that members' insurance dollars are maximized and risks mitigated.

If you would like more information about the Virginia Risk Sharing Association, please contact member services at: (800) 963-6800.



Programs and Resources:

The Virginia Risk Sharing Association (VRSA) offers a variety of programs and resources designed to maximize members' risk management efforts. They include:

Business Continuity Services:

VRSA provides online resources to aid members in planning for business continuity. In addition to sample continuity of operations plans, policies, forms, and documents, this resource allows members to store their recovery documentation in an accessible and secure environment – so that teams can be assembled and action plans implemented quickly in times of emergency.

Property Appraisals:

VRSA contracts for professional appraisals of all member locations valued at more than \$1 million on a five-year basis, at no charge to members with property coverage. In addition to providing buildings and contents values, appraisals also provide square footage, flood zone, and fire protection information to ensure adequate coverage in the event of a loss.

requests have been granted for the purchase of fit-for-duty workout equipment, law enforcement body cameras, lightning strike detectors, and more.



Risk Management Guidelines

(RMG): The RMG assessment reviews members' risk management initiatives, claims management, fleet safety, self-inspections, training attendance, safety awareness and more.

Members who meet their annual assessment goal are eligible to receive a premium credit.

Risk Management Grants:

VRSA offers Risk Management Grant funding to members for the purchase of vital equipment and training to strengthen risk management programs. Previous

Tenant User Liability

Program: Requests to use local government property and facilities by the public have become common. Individuals and organizations that use member facilities are not covered under the member's insurance program. The Tenant User Liability Insurance Program (TULIP) provides temporary insurance for those utilizing member facilities not under the members' insurance program.



Contract Review: VRSA offers contract review to ensure member contracts containing insurance requirements not only have the required insurance placement, but that member entities do not unintentionally waive rights or accept liability on behalf of another. This is offered at no cost.

Training Resources: VRSA offers a variety of online and in-person training resources at no cost. In addition to online training courses, free webinars are offered each month on safety, communications, human resources and law enforcement topics. Additionally, the VRSA website hosts a plethora of resources that can be downloaded or checked out, such as bulletins, recorded webinars, videos, modules, and more.



Governing Officials Training: VRSA's local government specialists provide training in-person and via webinars throughout the year on a number of topics relevant to governing officials. These include sovereign immunity, enterprise risk management, crisis communications, and issues pertaining to human resources liability including the Family Medical Leave Act (FMLA), and more.

VRSA Public Safety Academy: VRSA has partnered with LocalGovU to provide the VRSA Public Safety Academy. Virginia recognizes these courses as ongoing training for law enforcement, and accreditation for the training can be provided based on local law enforcement academy approval. Courses available include: Ethics in Law Enforcement, Constitutional Policing, Use of Force, Officer Liability, and more, as well as various series on topics such as leadership and communication.

VRSA Online University: The VRSA Online University provides FREE 24/7/365 online training for VRSA member employees, saving time out of the office as well as travel costs. The university provides courses in the areas of public safety, public works, defensive driving, parks and recreation, human resources, schools, law enforcement, and more on subjects such as bloodborne pathogens, sexual harassment prevention and stress management, to name a few.



Cyber Resources: VRSA members purchasing Cyber Liability coverage have access to a variety of resources to help mitigate security incidents. These include access to YourCISO from RiskBased Security, in addition to resources from Beazley Breach Solutions and a variety of VRSA trainings and white papers.

Data Analytics: VRSA has more than 35 years of experience collecting information on local government liability and workers' compensation claims. Our Information Services team utilizes this data to provide historical and predictive analytics to assist members in monitoring performance, recognizing trends and mitigating risk.



COVERAGES

VRSA offers comprehensive coverages tailored to meet a wide variety of local government exposure to loss.

Automobile, including:

Automobile Liability
Automobile Physical Damage
Automobile Replacement Cost on High Value Vehicles
No-Fault Property Damage

Property, including:

Boiler & Machinery (Equipment Breakdown)
Building & Contents
Building Ordinance
Bonds
Builder's Risk
Canine Mortality & Injury
Contractors Equipment
Crime
Earthquake
Electronic Data Processing
Extra Expense
Flood
Inland Marine (Misc. Equipment)

Liability, including:

Crisis Intervention/Violent Acts
Cyber Liability Coverage including Privacy Notification Costs
Employment Practices Liability
General Liability
Incidental Medical Malpractice
Injunctive Relief Coverage
Kidnap and Ransom
Land Use Liability
Law Enforcement Liability
No-Fault Property Damage
Pollution Liability & Clean-Up
Post Communicable Disease Outbreak Clean Up
Public Officials Liability
School Board Legal Liability
Suspension/Expulsion Liability
Volunteer Accident and Disability

Line of Duty Act

Workers' Compensation

WHO AND WHAT WE COVER

NUMBER OF VEHICLES: **24,165**



Trucks: 7,897



School buses: 5,229



Emergency: 4,542



Private passenger: 3,525



Trailer: 2,109



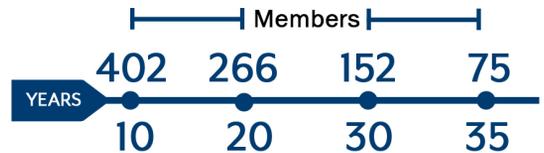
Transit buses: 863

MEMBERSHIP BY TYPE

Airport: 7
 Alcohol Safety Awareness Program: 14
 City: 28
 County: 9
 Criminal Justice Training Authority: 11
 Housing Authority: 17
 IDA/EDA: 22
 Jail/Juvenile Detention Center: 20
 Library: 6
 Other: 110
 Planning District Commission: 15
 Schools: 33
 Social Services: 36
 Towns: 166
 Transportation Authority: 12
 Water/Wastewater Authority: 41

Operating Expenditures:	\$5,354,038,075
Property values:	\$23,942,192,731
Electric payroll:	\$14,250,002
Water/sewer payroll:	\$167,645,778
Employees:	105,774
Law enforcement officers:	3,473
Population (# of citizens):	1,327,629
Number of buildings:	15,009
Number of students:	418,278
Governing officials:	3,329
Street/road miles maintained:	7,537

MEMBER RETENTION RATE



THE VRSA VALUE PROPOSITION

For nearly 40 years, the Virginia Risk Sharing Association (VRSA) has been Virginia's leader in group self-insurance. As Virginia's insurance pools are assessable, it is vital that you have coverage with an organization that is financially secure.

With assets greater than \$300 million and members' equity of more than \$106 million, VRSA is the most financially secure self-insurance pool in Virginia.

In addition to experience and financial stability, VRSA has developed a reputation for professional, responsive, timely and expert customer services.

From our experienced claims staff to specialized service providers, including nursing, human resources and public safety, law enforcement, communications and safety professionals, VRSA offers a comprehensive mix of coverages, services, programs and expertise designed to meet

the needs of all Virginia local governments, from the smallest to the largest.

Financial stability in insurance premiums helps localities budget effectively from year to year. Responsive staff ensure member claims are handled efficiently and with integrity.

Specialized services help member staff stay apprised of the latest in safety and risk management techniques and best practices, as well as those in human resources, law enforcement, and communications.

VRSA provides a comprehensive program tailored for Virginia's governmental entities. We are Virginia's local government specialists.

For more information on VRSA, visit us online at: www.vrsa.us, or on Facebook or Twitter.



Value-Added Services

The Virginia Risk Sharing Association (VRSA) offers more than just coverage.

VRSA offers more than just coverage. Our risk services, human resources, communications, local government and public safety specialists, as well as workers' compensation and claims staff offer members up-to-date information on the latest trends, news and best practices in their specialities. A sampling of services include:



Risk Services: VRSA provides safety consultative services as well as a wide variety of tools to help members develop, implement and maintain effective risk management programs. Experienced safety consultants are available to provide on-site consultation and facility assessments; program and policy review; and risk management trainings and workshops held on-site, online and regionally at no additional cost.

Access 24/7 to a variety of online and e-services, at no additional cost, including:

- VRSA Online University web-based training;
- Risk Management Guideline (RMG) tool;
- Training and reference resources;
- Webinars and risk management workshops;
- Sample policies on a wide range of topics; and
- Bulletins for use in training and risk management communications.

Training resources include:

- Accident review;
- Physical site and program assessments;
- Back injury prevention;
- Bloodborne pathogens;
- Confined space entry;
- Driver training;
- Fall protection;
- Fleet safety;
- Hazard communications;
- Incident investigation;
- Personal protective equipment;
- Safety coordinator training;
- Playground safety;
- Property loss prevention;
- Hearing conservation;
- Slips, trips and falls; and much more.





Communications Services: VRSA provides consultative services to members with public officials liability coverage to assist members in navigating the unique communications challenges local governments face in order to build trust and relationships with constituents, in addition to eliminating the significant cost of hiring outside consultants.

Communications services include:

- Custom communications consulting – phone-based or in-person – to assist with crisis communications, developing talking points and press releases, strategies, and more;
- Monitoring of current communications trends and strategies;
- Training and webinars on topics such as: effective crisis communications; engaging citizens and encouraging open government; prepping a spokesperson; social media; strategic communications; and much more.

Property & Liability Services: VRSA offers comprehensive property and liability coverages tailored to meet a wide variety of local government loss exposures.

- Property coverage includes buildings, facilities, automobiles, specialized vehicles, and major equipment, and liability coverage protects from a variety of local government exposures such as cyber breaches, land-use, public officials, law enforcement, and more.
- Each member is assigned claims professionals to investigate property/liability claims, provide fair and prompt settlement, defend claims where appropriate, and keep members fully informed of claim activity.
- Our Virginia-based staff handles all aspects of claims from the date of the incident until the close of the case.
- VRSA staff have the appropriate expertise required to promptly restore the member to their pre-loss position, and to minimize consequential losses as soon as possible.

Human Resources Services: VRSA provides human resources (HR) consultative services to members with public officials liability coverage. HR services are designed to mitigate employment-practices liability exposure, as well as to assist members in building a bright and productive workforce to serve the needs of their communities while eliminating the significant cost of hiring outside consultants.

HR services include:

- Review of member materials such as job postings/descriptions, policies, procedures, corrective actions, performance appraisals, and more;
- HR consultations - phone-based or in-person;
- Training – web-based and in-person on

topics such as the Family Medical Leave Act, Americans with Disabilities Act, sexual harassment, workplace violence, and more;

- Family Medical Leave Act consultation/research;
- Sample personnel policies and procedures;
- Sample interview questions and employment posters;
- HR audits;
- Access to EPL Assist, a resource providing access to essential employment law resources, including: legal content; forms and analysis; the ability to interface directly with lawyers from Littler Mendelson, P.C. the nation's leading employment and labor law firm; and much more.



Human Resources





Public Safety Services: VRSA provides risk consulting for the public safety sector including law enforcement, fire and emergency medical services. Our training programs assist in reducing accidents and injuries for law enforcement and fire/EMS staff.

Services include:

- Monitoring of current issues, court decisions, and changes in best practices;
- Technical assistance;
- Consulting to assist in the development and maintenance of policies and procedures, including access to sample procedures and a policy audit;
- Training on liability prevention with topics such as Below 100, First and Fourth Amendment Rights; and Protests/Demonstrations;
- Access to the **VRSA Public Safety Academy**, providing web-based training recognized by Virginia and eligible for accreditation based on local law enforcement academy approval. Additional courses designed for fire/EMS feature topics such as mental health and wellness for firefighters, emergency vehicle driving techniques, and more.
- On-site risk assessment;
- Liability training;
- Policy review and assistance, in addition to sample policies and procedures;
- Assistance developing fitness/wellness programs;
- Canine Property Coverage; and more.

Designated Team: Each VRSA member benefits from a designated services team. This team, made up of workers' compensation and property and liability claims specialists, as well as a designated underwriter, safety consultant, and member

services account executive ensures our staff can provide personalized and unparalleled service to their assigned members. This, in addition to services provided by our human resources and communications staff, ensures members receive total risk management services from our team of Virginia local government specialists.

Local Government Consulting: VRSA is proud to offer the consulting services and resources of a past town manager with more than 30 years of local government experience as our local government specialist. This position focuses on building relationships with members, local and regional government organizations, and associations, in addition to forming partnerships with local governments to help them protect their assets and achieve their strategic goals.

Services include:

- Identifying emerging risks and challenges in local government finance, budgeting, and compliance;
- Leadership consulting including:
 - Council/manager governance;
 - Community relationship management;
 - Ethics;
 - Strategic planning; and
 - Effective service delivery.





Workers' Compensation Services: In addition to receiving high quality medical care, VRSA provides personalized services to ensure that injured workers are provided with timely and appropriate treatment for their injuries and that member employers are kept apprised of claims. Our staff are dedicated to ensuring that injured workers receive the support needed to promptly return to light, modified or full duty employment – allowing members to maintain their workforce while facilitating the injured worker's physical, emotional and economic recovery.

- Access to medical care 24/7/365 through telemedicine, allowing injured workers to speak with board-certified physicians through an online platform.
- VRSA maintains recommended panels of physicians for employers and pays for the initial treatment of any injured employee utilizing a panel physician within 24 hours of an injury, regardless of compensability. This is to ensure the employee does not incur out-of-pocket expenses when following procedures.
- 24/7/365 access to nurse triage and reporting services, a first-fill prescription program ensuring no out-of-pocket costs for the employee, sample workers' compensation policies and bulletins on a number of topics, and much more.



VRSA Speakers Bureau: VRSA staff offer a variety of in-person training sessions designed to address risks or provide best practices in their specialities. Courses include (but are not limited to):

- Achieving Performance Excellence
- Active Shooter/Workplace Violence Prevention
- Attendance Management
- Avoiding Complaints, Challenges, and Claims
- Back Injury Prevention
- Behavior-based Safety Below 100
- Bullying
- Case Law Bootcamp
- Complaint Investigations
- Contract Review from a Risk Management Lens
- Controlling Workers' Compensation Costs
- Corrective Action and Termination
- Council/Manager Management
- Crisis Communications
- Crisis Communications: Responding After a Cyber Breach
- Cyber Security from a Risk Management Perspective
- Documentation
- Emergency Evacuations Plans, Problems, and Proactive Solutions
- Emergency Vehicle Operations and Liability
- Enterprise Risk Management
- Ethics in Jails
- Fleet Management
- FLSA
- Fraud Triangle
- Handbook 101
- Harassment in the Workplace
- Improving Responses to Emotionally Disturbed Persons
- In-custody Deaths Prevention
- Incident Investigation
- Interviewing and Hiring
- Jail Officer Safety & Liability Managing Risks in Jails
- Job Descriptions
- Lockout Tagout
- Models for Police Disciplinary Procedures
- OSHA at a Glance
- Paying Full Salary versus Workers' Compensation Benefits
- Performance Management
- Playground Safety
- PR Writing: Newswriting, AP Style, and Communicating Clearly and With Impact
- Preventing Arrest-related Deaths
- Proactive Leadership Strategies
- Public Officials Liability
- Recruiting and Retaining Jail Staff
- Releases & Owned Media in the Digital Age
- Risk Management Financing
- Safety Coordinator Training
- Self-inspections
- Settlement Decisions for Workers' Compensation Claims
- Social Media Concerns for Law Enforcement
- Special Events Liabilities
- Strategic Communications Planning
- Strategic Planning for Local Governments
- Stress in Jails
- Stress in Public Safety
- Subrogation Recovery
- Supervision and Leadership
- Supervisor Liability
- Understanding Body Language
- Understanding the Presumption Statute
- VRSA and Pooling 101
- VRSA Comp-Care On Call
- VRSA Safe Driver
- Who is Covered Under Your Workers' Compensation Policy
- Workers' Compensation 101
- Workplace Violence Communications





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