



VRSA

Virginia Risk Sharing Association



2022 ANNUAL REPORT



About Us

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

VRSA is here to ease what worries our members so they can focus on what matters most, serving their communities. We are positioned to deliver on this promise.

Through our coverages, services, and resources, VRSA provides more than insurance. VRSA provides comprehensive support to help members develop, implement, and maintain effective risk management programs. Additional services include personalized consultation in the areas of communications, human resources, local government, and public safety.

VRSA is governed by a Members' Supervisory Board comprised of eight officials from member jurisdictions and the executive director of the Virginia Municipal League. VRSA is sponsored by the Virginia Municipal League.

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



VRSA
Virginia Risk Sharing Association

A message from the chair and managing director

The last two years have been full of change and uncertainty for many. For some, it's been a chance to reflect on what's important in life and where their personal priorities lie. For many organizations, it's been a time to reflect and reexamine their mission, goals, and purpose.



Josh Farrar

Manager, Town of Ashland
Chair, Virginia Risk Sharing
Association Members'
Supervisory Board



Marcus Hensel

Managing Director, Virginia Risk
Sharing Association

For VRSA, the last two years have been a chance to reaffirm our mission and our reason for being. As always, 100 percent of staff time continues to be singularly devoted to providing outstanding service to our members.

We've done this by continuing to provide stable rates and dependable coverages. For example, when members needed protections for their employees exposed to COVID-19, VRSA provided them while others denied coverage.

As market challenges continue, VRSA has not altered coverage terms with new exclusions, mandatory deductibles or primary aggregates as we feel these terms are not in the best interest of our members or their governing bodies.

In fact, in response to our member experience, VRSA added a new coverage this year - Workers' Compensation Plus. This protection was added to provide coverage for expenses not covered under the Virginia Workers' Compensation Act.

We also continue to expand our risk management services through increased member engagements, site assessments, consulting, and more.

We are built for the long term, committed to providing our members peace of mind with stable rates and dependable coverages. In this year's report, you will learn more about how we have continued to keep their best interests in mind.

There is being covered, and then there is being taken care of.

Virginia Risk Sharing Association Members' Supervisory Board



Josh Farrar
Manager
Town of Ashland
Chair, VRSA MSB



Rodney Hathaway
Administrator
New Kent County
Vice-Chair, VRSA MSB



Bill Ashton
Manager
Town of Herndon
Member, VRSA MSB



John Budesky
Administrator
Hanover County
Member, VRSA MSB



Dr. Walter R. Clemons
Superintendent
Gloucester County
Public Schools
Member, VRSA MSB



Michelle Gowdy
Executive Director
Virginia Municipal League
Member, VRSA MSB



Amanda Jarratt
Manager
City of Franklin
Member, VRSA MSB



Michael McEvoy
Executive Director
Western Virginia
Wastewater Authority
Member, VRSA MSB



Gregory Thomasson
Executive Director
Harrisonburg-Rockingham
Regional Sewer Authority
Member, VRSA MSB



This is what we're made for: *Stable rates and dependable coverages in uncertain times*

We are all experiencing it - personally and professionally: *economic uncertainty*.

Uncertainty with prices at the fuel pump, at the grocery store, with heating and cooling costs, and in the costs to repair or replace vehicles. It seems like the price - for everything - is going up.

Overall inflation rose to 8.2 percent last year according to the U.S. Bureau of Labor Statistics. As a result, the average household is spending an additional \$445 per month.

Inflation doesn't only impact our personal finances.

Public entities, who typically budget for predictable inflation increases each year, are also experiencing increased costs for fuel, heating and cooling, construction, salaries, and more.

Inflation is at its highest peak since the 1980s - a time when many group self-insurance pools were created - including VRSA.

Back then, public entities relied on commercial insurance carriers - and when the market changed, they

were subject to volatile rates and limited coverages, if coverage could be found.

Faced with increased premiums or the frequent inability to secure coverage, the Virginia Municipal League stepped in to address this unmet need, lobbying for legislation which led to the formation of local government group self-insurance pools, and what is now VRSA.

Since starting more than 40 years ago with workers' compensation coverage, VRSA's mission has remained unchanged - to protect our members and their employees so they can effectively serve their communities.

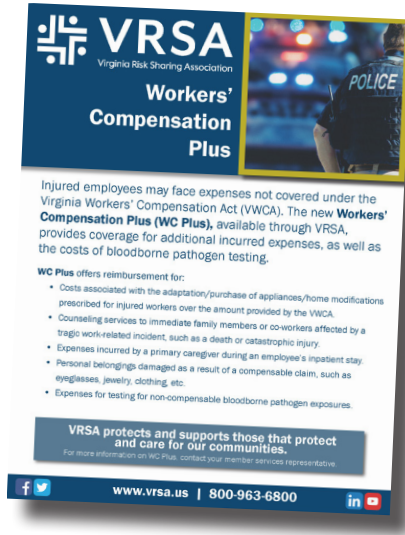
How do we do that? Through our financial strength.

Our members' equity of **\$106 million**, within our calculated target of \$65 to \$131 million, allows us to continue to provide stable rates and dependable coverages.

Although subject to changes in the economy, VRSA works to insulate the pool, and in turn, our members, from turbulent market conditions.

While others may add exclusions or alter coverage terms and conditions, increase premiums, and add mandatory deductibles and primary aggregates to their policies - **VRSA has been adding coverage options.**

This year we introduced **Workers' Compensation Plus**, a coverage designed to fill in the gaps left by expenses not covered under the Virginia Workers' Compensation Act.



“Our goal is to meet our members’ needs as long as it is not unfair to the collective membership,” said VRSA Managing Director Marcus Hensel. “This coverage part was created as a result of viewing our claims history and simply doing the right thing.”

Workers' Compensation Plus provides reimbursement for expenses including additional costs to adapt the home for injured workers, counseling services, expenses incurred by a primary caregiver, belongings damaged due to the claim, and more. Just months after launching, VRSA expanded the coverage after listening to feedback from members to include expenses related to boarding pets during an extended covered injury, as well as for funeral or burial-related expenses.

We've continued to focus on our mission in terms of providing outstanding service and risk management support.

Why do we do this? Because we are your **partners in risk management.** Working together to reduce losses benefits every member.

In fact, when group self-insurance pools were authorized through the Code of Virginia § 15.2-2703, it was done “for the purpose of providing to the participating political subdivisions **risk management services** as well as insurance coverage...”

We provide risk management services in the form of personalized consultation, with **nearly 1,300 consultations** provided last year in the areas of human resources, communications, public safety, local government, and risk management.

Public Safety Specialist Gary Dillon conducted **16 in-person trainings** for law enforcement agencies this year. This is in addition to more than **50 on-site or in-person training events**, with nearly **2,000 member employees in attendance.**

Nearly **18,000 member employees** took advantage of the FREE and UNLIMITED courses available through the **VRSA Online University**, completing more than **450 unique courses** throughout the year.



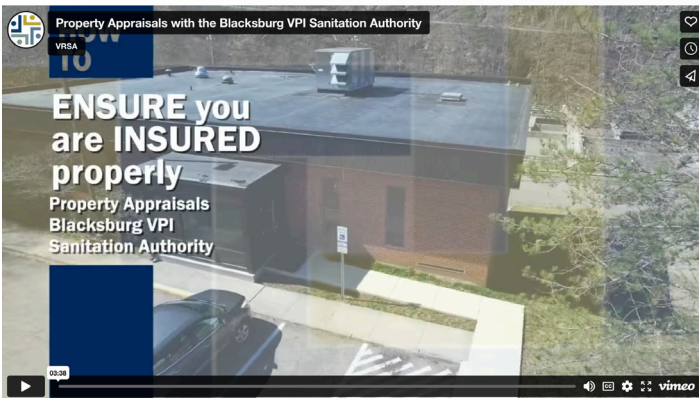
VRSA Public Safety Specialist Gary Dillon and Director of Education and Training Thomas Bullock presented at the Virginia Association of Chiefs of Police New Chiefs/Deputy Chiefs School.

In addition to training and consultations, VRSA staff provided site assessments for members across the Commonwealth to identify potential hazards and areas of concern.

For many of these hazards, VRSA provided funds for remediation through the **VRSA Risk Management Grant** program, which also funded the continuing education costs for member staff as they participated in professional development.

VRSA staff are committed to ensuring members are not only covered - but taken care of.

For example, as values for buildings and contents continue to increase due to supply chain and labor issues, VRSA ensures that **members with property valued at more than \$1 million receive a complimentary, comprehensive appraisal every five years.**



View the full video at: <https://vimeo.com/vrsa>

This year, the staff at Blacksburg-VPI Sanitation Authority were featured in a VRSA member story discussing the value of this service to their operations.

“If the replacement cost values aren’t correct, the accuracy of rates and thoroughness of coverage will be affected,” said authority director Michael Vaught. “Not only do they give us a significant peace of mind, but it also provides

savings to the authority. This is a service we would have to contract out if it wasn’t provided by VRSA.”



VRSA underwriting, member services, and risk services staff attended a sewer lateral repair being performed by staff of the Western Virginia Water Authority.

To fully partner with our members - and ensure we are acting in their interest, VRSA staff regularly interact and visit with members **to learn more about the unique risks and hazards they are exposed to** - so that we can assist in mitigating or covering those exposures.

To help protect the interests of our members, VRSA **reviewed 57 contracts last year** to confirm that insurance requirements are met, and that members’ do not unintentionally waive rights or accept liability on behalf of another.

It is this combination of financial strength and commitment to risk management that guides everything we do.

VRSA is the first and most financially sound group self-insurance pool in the Commonwealth. Our unparalleled financial strength allows us to protect and insulate our members, providing the peace of mind they deserve.

Virginia Risk Sharing Association

Staff Listing

Administration

Marcus Hensel, Managing Director

Analytics

Kari Soniat, Director of Analytics

Jen Lee, Business Data Analyst

Communications

Hollie Cammarasana, Director of Communications

Finance

Jeff Nickey, Deputy Managing Director

Human Resources

Tina Stevens, Director of Human Resources

Information Services

Mary Kay Marchetti, Director of Information Services

Judy Huang, Senior Software Engineer

Emily Murphy, Business Applications Administrator

Member Services

Harry McMillen, Member Services Specialist

Nora Pierre, Senior Account Executive

Lisa Schenk, Senior Account Executive

Peter Stephenson, Local Government Specialist

Karen Wall, Administrative Specialist

Operations

Lisa Hart, Operations Manager

Jackie Stauffer, Administrative Specialist

Lisa Welch, Accounting Assistant

Property & Liability (P&L) Claims

Tracey Dunlap, Director of P&L Claims

Pari Ashkani, Claims Rep.

Alyssa Barkins, Fast Track Rep.

Gloria Bell, Fast Track Rep.

Ryan Berberich, Claims Supervisor

Qiana Brandon, Claims Rep.

Melissa Cook, Claims Rep.

Joseph Cujas, Senior Claims Rep.

Pamela Jones, Senior Claims Rep.

Gail McWilliams, Claims Rep.

Sally Nutsford, Claims Rep.

Pam Pitts, Recovery Specialist

Kai Smith, Fast Track Rep.

Risk Services

Thomas Bullock, Director of Education and Training

Fonda Craig, Senior Safety Consultant

Gary Dillon, Public Safety Specialist

Christine Gillison, Safety Consultant

Eddie Shelton, Safety Specialist

Underwriting

Cathie Moreland-Hasty, Director of Underwriting

Ann Chandler, Senior Underwriter

Crystal Griffin, Senior Underwriter

Karen Nuckols, Underwriting Specialist

Workers' Compensation (WC) Claims

Robin Duvall, Director of WC Claims

Joanne Allen, Patient Advocate

Deborah Briggs, Claims Supervisor

Sheila Caudill, Senior Indemnity Claims Rep.

Tracy Christian, Indemnity Claims Rep.

Cheryl Jenkins, Senior Medical-Only Claims Rep.

Scott Lewis, Medical-Only Claims Rep.

Rose Mayo, Senior Administrative Technician

Jennifer Moore, Indemnity Claims Rep.

Connie Myers, Claims Supervisor

Kathy Nester, Claims Technician

Wendy Rice, Claims Specialist

Lora Robinson, Senior Administrative Technician

Mia Rogers, Medical-Only Claims Rep.

Bunny Slayton, Medical-Only Claims Specialist

Charmaine Spain, Senior Claims Technician

Robin Wiley, Administrative Specialist

Beth Willoughby, Senior Indemnity Claims Rep.

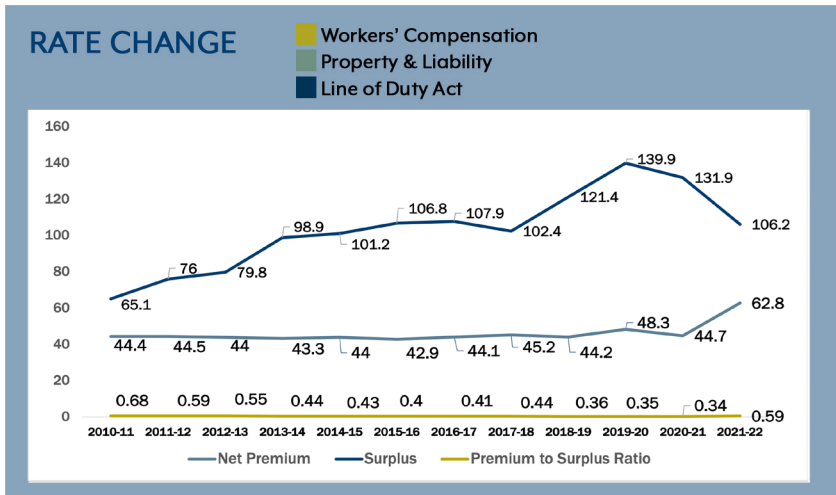
VRSA By The Numbers

Our People and Culture



VRSA is dedicated to attracting and retaining **engaged** and **professional staff** - and it shows. VRSA was named a top workplace in 2022 by the Richmond Times-Dispatch.

Our Financial Strength



Recovered:
\$2,309,954
 in Workers' Compensation and Property & Liability claims.

Saved:
\$7,219,384
 in medical management savings.

Training and Education



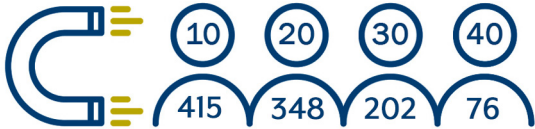
Member employees completed more than **140,000** courses this year through the **VRSA Online University**, **VRSA Public Safety Academy**, and **Safe Schools** platforms.

More than **270** member employees took part in **14** on-site member engagements, and **1,674** participated in **39** virtual engagements held throughout the year.

Our Members

MEMBER RETENTION RATE

Number of members in the program for more than 10, 20, 30 or 40 years.



Membership By Type:

- Cities: 27
- Towns: 163
- Counties: 7
- School divisions: 31
- Authorities: 251
- TOTAL: 479**

WHO AND WHAT WE COVER

Net operating expenditures: \$2,290,534,823
 Property values: \$27,492,244,410
 Water/sewer payroll: \$190,121,505
 Employees: 90,036
 Number of law enforcement officers: 3,019
 K-12 Students: 318,715
 Number of buildings: 15,255
 Street/road miles maintained: 8,124

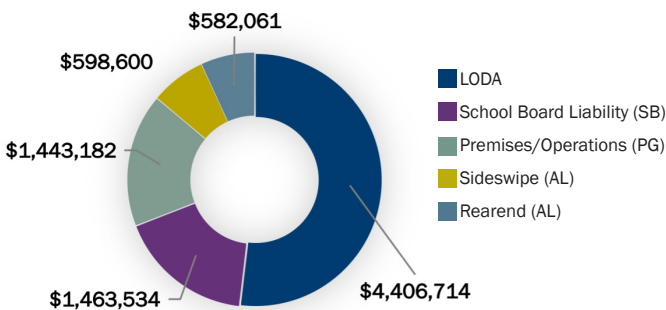
Number of Vehicles: **21,588**

- Trucks: 8,094
- School buses: 3,355
- Emergency: 4,334
- Private passenger: 3,008
- Trailer: 2,238
- Transit buses: 559

Claims

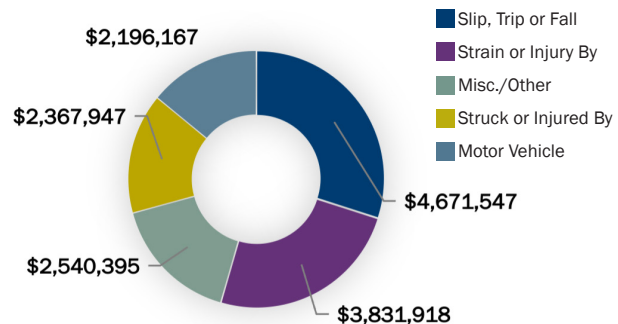
This year more than **3,600** new **property & liability claims** were filed, an increase of **14 percent**. There were **71** lawsuits filed and defended on behalf of our members. We have **47** open files in litigation at a cost of **\$592,395** with reserves of **\$5,288,600**.

Top Five Property & Liability Claim Categories FY 2021-22



This year more than **3,966** new **workers' compensation claims** were filed, an increase of **5 percent** over the year before. More than **\$16,500,000** was incurred in workers' compensation claims this reporting period.

Top Five Workers' Compensation Claim Categories FY 2021-22



VRSA Financial Results

Below are highlights of the 2022 financial results on an unaudited basis. We are in the process of completing our financial audit and will have it available as part of our Annual Comprehensive Financial Report (ACFR) by the end of December.

Members are encouraged to view the ACFR on our website at www.vrsa.us.

Member contributions totaled \$62.8 million which represents a 5.6 percent increase compared to the prior year. Contributions are dependent on numerous factors including changes in membership, member payrolls, payroll classifications, lines of coverage, quantity and value of owned property, member loss experience and underwriting rates. While these factors often fluctuate each year, the pool has emphasized rate stability throughout its history.

Investment income decreased 3.7 percent in 2022 to a total of \$7.9 million. The fair market value of investments reflects a decrease of \$35.5 million as compared to an increase of \$.2 million in 2021. The net increase or decrease in the fair market value of investments is dependent on many factors including the type of security, the maturity date, the credit worthiness of the issuer as well as changes in the general economy.

The change in fair market value of investments in 2022 was attributable to changes in these factors. The aggressive rate tightening posture by the Federal Reserve during 2022 caused rates on all fixed income securities to increase. Generally, when interest rates rise the values of securities held in the portfolio drop.

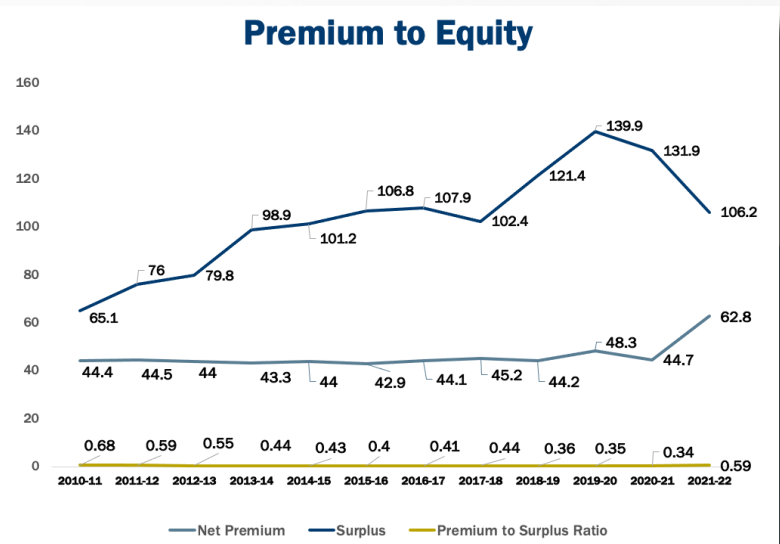
Losses for the year were \$45.9 million which represented an increase from the previous year of 5.8 percent. The **pool's overall loss ratio** for 2022

is 73.1 percent. The pool has experienced several years of better than expected loss results which have favorably impacted our financial results.

However, loss trends change quickly, and adverse development can have negative consequences on pool operations. VRSA carefully considers both actual losses as well as expected losses when setting rates and determining reinsurance retention levels.

Overall net position decreased by \$36.1 million driven largely by net decrease in the fair market value of securities. **This brings net position as of June 30, 2022 to \$106.2 million**, within the calculated \$65M - \$131M target equity range.

Net position is an important barometer in gauging the financial strength of an insurance pool. The more net position a pool has the more flexibility it has when it comes to setting rates, obtaining reinsurance, and expanding coverages.



VRSA Financial Results

Balance Sheet (Unaudited)

Years Ending June 30	2022	2021
Assets		
Investments, at fair market	\$312,516,482	\$335,334,563
Cash and cash equivalents	24,237,275	18,642,643
Restricted deposit	160,000	160,000
Accrued interest receivable	1,347,949	1,291,316
Ceded losses receivable	5,607,611	6,436,462
Accounts and contributions receivable	543,362	1,074,063
Prepaid expenses	153,913	79,845
Building, furniture and equipment (net of depreciation)	3,944,554	4,485,013
Total assets	\$348,511,146	\$367,503,905
Liabilities		
Reserve for losses	\$237,619,536	\$222,152,189
Contributions collected in advance	2,828,724	1,247,713
Other liabilities	1,880,652	1,859,305
Total liabilities	\$242,328,912	\$225,259,207
Net position (Equity)		
Unrestricted	\$ 85,628,913	\$122,159,662
Restricted	20,553,321	20,085,036
Total net position	\$106,182,234	\$142,244,698
Total Liabilities and Net Position	\$348,511,146	\$367,503,905

Statement of revenues, expenses, and changes in equity

	2022	2021
Revenues		
Contributions	\$62,828,531	\$59,511,531
Investment income	7,910,834	8,211,741
Net increase (decrease) in fair value of investments	(35,477,977)	150,313
Other income	167,380	237,464
Total revenues	\$35,428,768	\$68,111,049
Expenses		
Provision for losses	\$45,919,028	\$43,384,288
Program administration	11,810,842	11,550,679
Reinsurance	13,091,831	10,030,250
Other expenses	669,531	819,304
Total expenses	\$71,491,232	\$65,784,521
Changes in net position	(36,062,464)	2,326,528
Net position at beginning of year	\$142,244,698	\$139,918,170
Net position at end of year	\$106,182,234	\$142,244,698

Virginia Risk Sharing Association Membership

Airports:

- Breaks Regional Airport Authority
- Charlottesville-Albemarle Airport Authority
- Chesapeake Airport Authority
- Luray-Page County Airport Authority
- Middle Peninsula Regional Airport Authority
- Tazewell County Airport Authority
- Virginia Highlands Airport Authority
- Virginia Tech-Montgomery Exec Airport Authority

Alcohol Safety Awareness

Programs (ASAP):

- Alexandria ASAP
- Bull Run ASAP
- Capital Area ASAP
- Central Virginia ASAP
- Court Community Corrections ASAP
- Dan River ASAP
- District Nine ASAP
- James River ASAP
- John Tyler ASAP
- Peninsula ASAP
- Piedmont ASAP
- Southeastern Virginia ASAP
- Southside Virginia ASAP
- Tri River ASAP

Authorities

- Augusta County Landfill Trust
- Blue Ridge Cigarette Tax Board
- Bridgewater Industrial Development Authority
- Central Virginia Waste Management Authority
- Charlottesville- UVA - Albemarle Emergency Communication Center
- Charlottesville-Albemarle

- Convention & Visitors Bureau
- Chesapeake Bay Bridge & Tunnel District
- Colonial Group Home Commission
- Community Action Partnership of Staunton, Augusta & Waynesboro
- Danville-Pittsylvania Regional IFA
- Economic Development Authority of the City of Hampton Virginia
- Galax-Grayson EMS
- GO Northern Virginia Council Region 7
- Greater Richmond Convention Center Authority
- Halifax County Tourism Board
- Hampton Roads Workforce Council
- Harrisonburg Electric Commission
- Harrisonburg Rockingham ECC
- Lake Barcroft Watershed Improvement District
- Lewistown Commerce Center CDA
- Lexington & Rockbridge Area Tourism
- New River Valley Emergency Communications Auth.
- New River Valley Regional Commission
- New River-Mt. Rogers Workforce Investment
- Northern Neck Chesapeake Bay Public Access Authority
- Northern Shenandoah Valley Regional Commission
- Northern Virginia Cigarette Tax Board
- Northern Virginia Regional Commission
- Northern Virginia Regional Park Authority

- Peninsula Town Center CDA
- PlanRVA
- Rappahannock-Rapidan Regional Commission
- Richmond Ambulance Authority
- Roanoke Valley Broadband Authority
- Roanoke Valley-Alleghany Regional Commission
- Rockbridge Area Network Authority
- Rockbridge Area Recreation Organization
- Rockbridge Regional Public Safety Communications Center
- Sheltercare of Northern Virginia
- Shenandoah Valley Animal Services Center
- Smyth-Washington Regional IFA
- Southern Virginia Recreation Facilities Authority
- Southwest Virginia Regional Recreation Authority
- Timberlake WID
- Twin County E911 Regional Commission
- Vaco VML Pooled OPEB Trust
- Virginia Energy Purchasing Governmental Assoc
- Virginia Investment Pool Trust Fund
- Virginia Municipal Electric Association
- Warren County Volunteer Fire/EMS
- Western Virginia Regional IFA
- Wired Road Authority

Cities:

- Buena Vista, City of
- Charlottesville, City of
- Colonial Heights, City of
- Covington, City of
- Danville, City of
- Emporia, City of
- Fairfax, City of

- Falls Church, City of
- Franklin, City of
- Fredericksburg, City of
- Galax, City of
- Harrisonburg, City of
- Hopewell, City of
- Lexington, City of
- Lynchburg, City of
- Manassas Park, City of and Manassas Park City Schools
- Manassas, City of
- Norton, City of
- Poquoson, City of
- Radford, City of
- Roanoke, City of
- Salem, City of
- Staunton, City of
- Suffolk, City of
- Waynesboro, City of
- Williamsburg, City of
- Winchester, City of

Community/Health Services:

- Colonial Behavioral Health
- Piedmont Community Services Board (CSB)
- Rappahannock Area CSB
- Richmond Behavioral Health Authority
- Tidewater Youth Services Commission
- Valley CSB
- Western Tidewater CSB

Counties:

- Gloucester County
- Hanover County
- King William County
- Mathews County
- New Kent County
- Westmoreland County
- York County

Criminal Justice Training Authorities:

- Cardinal Criminal Justice Academy
- Central Shenandoah Criminal Justice Training Academy

- Central Virginia Criminal Justice Academy
- Court Community Corrections DCJS
- Court Community Corrections Drug Court
- Crater Criminal Justice Training Academy
- Hampton Roads Criminal Justice Training Academy
- New River Criminal Justice Training Academy
- Northern VA Criminal Justice Training Academy
- Piedmont Regional Criminal Justice Training Academy
- Rappahannock Regional Criminal Justice Academy
- Skyline Regional Criminal Justice Academy
- Southwest Virginia Criminal Justice Training Acad

Housing Authorities:

- Chesapeake Redevelopment & Housing Authority
- Covington Redevelopment & Housing Authority
- Danville Redevelopment & Housing Authority
- Hampton Redevelopment & Housing Authority
- Harrisonburg Redevelopment & Housing Authority
- Hopewell Redevelopment & Housing Authority
- Lee County Redevelopment & Housing Authority
- Lynchburg Redevelopment & Housing Authority
- Norfolk Redevelopment & Housing Authority
- Petersburg Redevelopment & Housing Authority
- Portsmouth Redevelopment & Housing Authority
- Richmond Redevelopment & Housing Authority
- Roanoke Redevelopment and

- Housing Authority
- Suffolk Redevelopment & Housing Authority
- Waynesboro RDHA
- Williamsburg Redevelopment & Housing Authority

IDA/EDA:

- Blue Ridge Crossroads EDA
- Campbell County IDA
- Central Virginia Partnership for Economic Development
- Charlottesville Redevelopment & Housing Authority
- Crossroads IFA c/o Joint IDA of Wythe County
- EDA of the City of Winchester
- Fredericksburg EDA
- Grundy IDA
- Halifax County IDA
- Hanover County EDA
- Middlesex County EDA
- Montgomery County EDA
- Newport News IDA/EDA
- Prince William County IDA
- Radford City EDA
- St. Paul IDA
- Vint Hill EDA
- Williamsburg EDA

Jails/Juvenile Detention Centers:

- Albemarle/Charlottesville Regional Jail Authority
- Appalachian Juvenile Commission
- Blue Ridge Juvenile Detention Commission
- Hampton Roads Regional Jail Authority
- Middle Peninsula Juvenile Detention Commission
- New River Valley Juvenile Detention Center
- Northern Virginia Juvenile Detention Center
- Northwestern Regional Juvenile Detention Center
- Peumansend Creek Regional Jail Authority

- Piedmont Regional Jail Authority
- Rappahannock Juvenile Center
- Roanoke Valley Juvenile Detention Center
- Shenandoah Valley Juvenile Center Commission
- Southside Regional Juvenile Group Home
- Western Tidewater Regional Jail Authority

Libraries:

- Alexandria Library
- Alleghany Highlands Regional Library
- Blue Ridge Regional Library
- Central Rappahannock Regional Library
- Eastern Shore Public Library
- Galax-Carroll Regional Library
- Handley Regional Library
- Jefferson- Madison Regional Library
- Lonesome Pine Regional Library
- Meherrin Regional Library
- Pamunkey Regional Library
- Rockbridge Regional Library
- Williamsburg Regional Library

Planning District Commissions:

- Accomack-Northampton PDC
- Central Shenandoah PDC
- Crater PDC
- Cumberland Plateau PDC
- Hampton Roads PDC
- Mount Rogers PDC
- Northern Neck PDC
- Southside PDC
- Thomas Jefferson PDC

Schools:

- Alexandria City Schools
- Appomattox Regional Governor's School
- Charlottesville City Schools
- Charlottesville-Albemarle Technical Center
- Chesapeake City Schools
- CodeRVA

- Colonial Beach Public Schools
- Commonwealth Governor's School
- Culpeper County Schools
- Danville City Schools
- Falls Church City Schools
- Gloucester County Schools
- Hampton City Schools
- Hanover County Schools
- King William County Public Schools
- Martinsville City Schools
- New Horizons Regional Education Centers
- Newport News City Schools
- Northampton County Schools
- PAVAN
- Poquoson City Schools
- Prince George County Schools
- Prince William County Schools
- Rowanty Vocational Technical Center
- Southampton County Public Schools
- Stafford County Schools
- Staunton City Schools
- The Governor's School at Innovation Park
- The Governor's School of Southside Virginia
- Waynesboro Public Schools
- York County Schools

Social Services:

- Accomack County DSS
- Botetourt County DSS
- Campbell County DSS
- Carroll County DSS
- Clarke County DSS
- Essex County DSS
- Franklin County DSS
- Fredericksburg City DSS
- Gloucester County DSS
- Goochland County DSS
- Grayson County DSS
- Greenville & Emporia DSS
- Hanover County DSS
- Harrisonburg Rockingham Social Services

- Henry/Martinsville Social Services
- Highland County DSS
- King & Queen County DSS
- Lancaster County DSS
- Lee County DSS
- Madison County DSS
- Mathews County DSS
- Northumberland County DSS
- Powhatan County DSS
- Radford City DSS
- Rockbridge Area DSS
- Russell County DSS
- Shenandoah County DSS
- Tazewell County DSS
- Washington County DSS
- York-Poquoson Social Services

Towns:

- Alberta, Town of
- Altavista, Town of
- Appomattox, Town of
- Ashland, Town of
- Bedford, Town of
- Berryville, Town of
- Blacksburg, Town of
- Blackstone, Town of
- Bloxom, Town of
- Boones Mill, Town of
- Bowling Green, Town of
- Boyce, Town of
- Boydton, Town of
- Boykins, Town of
- Branchville, Town of
- Bridgewater, Town of
- Broadway, Town of
- Brodnax, Town of
- Brookneal, Town of
- Buchanan, Town of
- Burkeville, Town of
- Cape Charles, Town of
- Capron, Town of
- Cedar Bluff, Town of
- Chase City, Town of
- Chatham, Town of
- Cheriton, Town of
- Chilhowie, Town of
- Chincoteague, Town of
- Claremont, Town of

- Clarksville, Town of
- Cleveland, Town of
- Clifton Forge, Town of
- Clifton, Town of
- Clintwood, Town of
- Coeburn, Town of
- Colonial Beach, Town of
- Craigsville, Town of
- Crewe, Town of
- Dayton, Town of
- Dendron, Town of
- Dillwyn, Town of
- Drakes Branch, Town of
- Dublin, Town of
- Duffield, Town of
- Dumfries, Town of
- Dungannon, Town of
- Eastville, Town of
- Edinburg, Town of
- Elkton, Town of
- Exmore, Town of
- Farmville, Town of
- Fincastle, Town of
- Floyd, Town of
- Fries, Town of
- Front Royal, Town of
- Gate City, Town of
- Glen Lyn, Town of
- Gordonsville, Town of
- Goshen, Town of
- Gretna, Town Of
- Grottoes, Town of
- Grundy, Town of
- Halifax, Town of
- Hallwood, Town of
- Hamilton, Town of
- Haymarket, Town of
- Haysi, Town of
- Herndon, Town of
- Hillsboro, Town of
- Hillsville, Town of
- Hurt, Town of
- Independence, Town of
- Iron Gate, Town of
- Irvington, Town of
- Ivor, Town of
- Jarratt, Town of
- Keller, Town of

- Kenbridge, Town of
- Keysville, Town of
- Kilmarnock, Town of
- Lawrenceville, Town of
- Lebanon, Town of
- Leesburg, Town of
- Louisa, Town of
- Lovettsville, Town of
- Luray, Town of
- Madison, Town of
- McKenney, Town of
- Middleburg, Town of
- Middletown, Town of
- Mineral, Town of
- Monterey, Town of
- Montross, Town of
- Mount Crawford, Town of
- Mount Jackson, Town of
- Narrows, Town of
- Nassawadox, Town of
- New Castle, Town of
- New Market, Town of
- Newsoms, Town of
- Nickelsville, Town of
- Occoquan, Town of
- Onancock, Town Of
- Onley, Town of
- Orange, Town of
- Painter, Town of
- Pamplin, Town of
- Parksley, Town of
- Pearisburg, Town of
- Pembroke, Town of
- Phenix, Town of
- Pocahontas, Town of
- Port Royal, Town of
- Pound, Town of
- Purcellville, Town of
- Quantico, Town of
- Remington, Town of
- Rich Creek, Town of
- Richlands, Town of
- Ridgeway, Town of
- Rocky Mount, Town of
- Round Hill, Town of
- Rural Retreat, Town of
- Saltville, Town of
- Saxis, Town of

- Scottsburg, Town of
- Scottsville, Town of
- Shenandoah, Town of
- Smithfield, Town of
- South Boston, Town of
- South Hill, Town of
- St. Paul, Town of
- Stanardsville, Town of
- Stanley, Town of
- Stephens City, Town of
- Stony Creek, Town of
- Strasburg, Town of
- Stuart, Town of
- Tangier, Town Of
- Tazewell, Town Of
- The Plains, Town of
- Timberville, Town Of
- Toms Brook, Town of
- Troutville, Town of
- Urbanna, Town of
- Victoria, Town of
- Vienna, Town of
- Vinton, Town of
- Virgilina, Town of
- Wachapreague, Town of
- Warrenton, Town of
- Warsaw, Town of
- Washington, Town of
- Waverly, Town of
- West Point, Town of
- White Stone, Town of
- Windsor, Town of
- Wise, Town of
- Woodstock, Town of
- Wytheville, Town of

Transportation Authority:

- Alexandria Transit Company
- Central Virginia Transit Management Company
- Central Virginia Transportation Authority
- Greater Roanoke Transit Company d/b/a Valley Metro
- Hampton Roads Transportation Accountability Commission
- Northern Virginia Transportation Authority

- Northern Virginia Transportation Commission
- Old Dominion Transit Mgmt Co DBA GRTC Transit System
- Potomac & Rappahannock Transportation Commission
- Richmond Metropolitan Transportation Authority
- Southwestern VA Transit Management Company
- Transportation District Comm of Hampton Roads

Water/Wastewater Authorities:

- Albemarle County Service Authority
- Alexandria Renew Enterprises
- Appomattox River Water Authority
- Augusta County Service Authority
- Bath County Service Authority
- Bedford Regional Water Authority
- Blacksburg VPI Sanitation Authority
- Campbell County Utilities & Services Authority
- Craig-New Castle PSA
- Dinwiddie County Water Authority
- Fairfax County Water Authority
- Fauquier County Water & Sanitation Authority
- Floyd-Floyd County PSA
- Frederick-Winchester Service Authority
- Halifax County Service Authority
- Harrisonburg Rockingham Regional Sewer Authority
- Henry County PSA
- Joint PSA of Wythe & Bland Counties
- Loudoun County Sanitation Authority
- Louisa County Water Authority
- Maury Service Authority
- Middlesex Water Authority
- Montgomery Regional Solid

- Waste Authority
- Nelson County Service Authority
- New River Regional Water Authority
- New River Resource Authority
- NRV Regional Water Authority
- Pepper's Ferry Wastewater Authority
- Prince William County Service Authority
- Rappahannock County Water & Sewer Authority
- Rivanna Solid Waste Authority
- Rivanna Water & Sewer Authority
- Roanoke River Service Authority
- Roanoke Valley Resource Authority
- South Central Wastewater Authority
- Southeastern PSA
- Sussex Service Authority
- Upper Occoquan Service Authority
- Virginia Peninsulas PSA
- Warm Springs Sanitation Commission
- Washington County Service Authority
- Western Tidewater Water Authority
- Western Virginia Water Authority



Virginia Risk Sharing Association

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