



# VRSA

Virginia Risk Sharing Association



# 2023

## Annual Report







## About Us

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

Our staff includes a team of professionals who are available to, and a familiar face for, our members. This includes claim professionals who handle and manage claims every day, coverage specialists who ensure the right protections are in place, safety professionals who work with our members to prevent and reduce losses, two former police officers, one certified human resource professional, an accredited public relations specialist, a former town manager, and more.

We contract with nationally recognized money managers, actuaries, and financial and claims auditors to ensure that member contributions are maximized.

Our Members' Supervisory Board is comprised of eight officials from member jurisdictions and the executive director of the Virginia Municipal League.

As a truly member-owned and governed organization, we are committed to providing stable rates and dependable coverages to ease our members' worries.



## Letter from the Chair

It is my pleasure to serve as Chair of the VRSA Members' Supervisory Board (MSB) and to present the 2023 Annual Report for the fiscal year July 1, 2022, to June 30, 2023.

Many of the accomplishments discussed in this report are a direct result of the leadership of my predecessors on the MSB. Their commitment to doing things the right way has built our financial strength which allows stable rates and dependable coverages year after year.

We have been able to leverage this financial strength - amounting to \$125 million in net position, so that we can focus on our mission of protecting our members and their employees.

While others may have new exclusions, altered terms and conditions, or mandatory deductibles and primary aggregates, our coverage specialists have been working with members to ensure they have the proper protections in place. We pride ourselves on providing the broadest protections tailored to our members' interests so there is coverage when they need it most. Our members can rest easy knowing that we're here to support them, every step of the way.

While members rely on stable rates and dependable coverages - ultimately, it is the handling of claims that has a significant impact on members' experience and the overall cost to the pool. When your employees are hurt, or your building and contents are damaged - when you need us most - we are there. This year our in-house claims staff received more than 8,400 claims, approving nearly 85 percent.

As county administrator, I appreciate knowing that my employees and my community are supported by the dedicated staff assigned to assist New Kent County.

As a truly member-owned and member-governed self-insurance pool, the MSB is dedicated to ensuring VRSA continues to provide coverages and services in the best interest of our members. We recognize that the best way to protect local public entities is not just by providing protections after incidents happen, but by helping them avoid or reduce the risk of incidents happening in the first place.

Thank you for your continued support and membership.



**Rodney Hathaway**  
Administrator, New Kent County  
Chair





## Members' Supervisory Board



Rodney Hathaway  
Administrator  
New Kent County  
Chair



Bill Ashton  
Manager  
Town of Herndon  
Vice-Chair



John Budesky  
Administrator  
Hanover County



Josh Farrar  
Manager  
Town of Ashland



Michelle Gowdy  
Executive Director  
VA Municipal League



Amanda Jarratt  
Manager  
City of Franklin



William E. Johnson, III  
Manager,  
City of Emporia



Michael McEvoy  
Executive Director  
Western Virginia  
Water Authority



Gregory Thomasson  
Executive Director  
Harrisonburg-  
Rockingham Regional  
Sewer Authority



# Protecting Virginia's Entities

Staff maintained their presence throughout the Commonwealth this year visiting with members - from the smallest to the largest local public entities.

Whether our risk services staff provided training or an inspection, or if a claims representative visited with their assigned member, we were, and continue to be there - present in the communities we protect.

The **Fall Education Forums** resumed for the first time in three years and were held in **Fredericksburg, Williamsburg, Wytheville, and Staunton.**

The forums were attended by more than 150 members and included presentations from the **Cities of Manassas and Suffolk**, the **New River Resource Authority**, the **Rivanna Water and Sewer Authority**, and the **Towns of Herndon and Vinton.**

"We have been intentional with bringing back in-person events," said VRSA Managing Director Marcus Hensel.

"We wanted to get back out into member communities and continue to build and strengthen relationships with our members face-to-face."

Soon after, VRSA brought back the **Risk Manager Forum**, gathering members from five cities, two counties, three towns, and several authorities to discuss marijuana in the workplace, driving safety, contracts, and insurance requirements.

As we continued to increase our presence across the Commonwealth, staff presented at events hosted by the **Virginia Municipal League**. In addition to their Annual and Local Elected Officials Conferences, staff joined them in the **Town of Marion** and the **Town of Onancock** to discuss topics such as legislative updates, the Freedom of Information Act, cybersecurity, marijuana legislation, reasonable suspicion, and site inspections.

As staff continue to engage, they have focused on connecting the dots between VRSA's coverages and services to help members prevent and reduce losses.



*Leanna Surratt with the Town of Hillsville presents at the Fall Education Forum in Wytheville, VA. The panel presentation was titled - Partners in Risk Management: A Member's Story.*





One service we have continued to highlight this year is our site inspections. **The Town of Herndon** allowed staff to capture and share their experience with VRSA site inspections through a feature video played at the 2023 Annual Meeting.

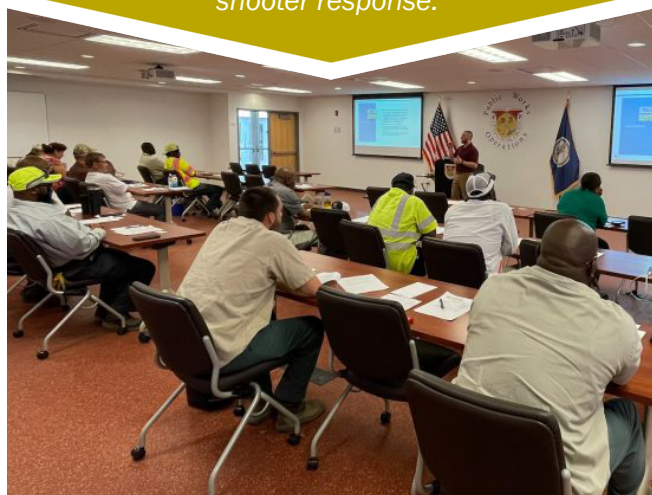
“It was like being immersed in an OSHA-10 class, but it was hands-on,” said Roxann Fox Simkins, risk manager with the Town of Herndon in the video.

Site inspections provide not only the service of identifying hazards in member facilities before an injury occurs but also allow staff to provide hands-on training on how to conduct in-house site inspections. As a result, citizens as well as staff are better protected.



*The Town of Herndon's site inspection program was highlighted at the 2023 Annual Meeting in a video featuring Risk Manager Roxann Fox Simkins.*

*Safety Specialist Edward Shelton provided OSHA-10 Construction training in the City of Suffolk to discuss identifying hazards in the workplace. Additionally, Public Safety Specialist Gary Dillon presented on active shooter response.*



*Safety Consultant Christine Gillison and Senior Safety Consultant Fonda Craig conducted an OSHA 10-Hour General Industry Course in Hanover County with attendees from five other members.*



*Fonda Craig, Christine Gillison, and Edward Shelton conducted an OSHA 30-Hour Construction Course in the City of Lexington. Staff from the Bedford Regional Water Authority, Augusta County Service Authority, and the Town of Elkton also attended.*

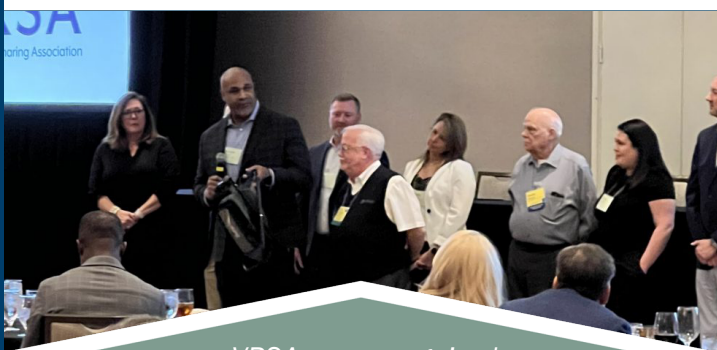


**“We’ve seen the benefit in getting injured employees treated quickly in better outcomes,” said Radford City Manager David Ridpath.**

*From left: Radford Director of Operations Basil Edwards, HR Director Dawn Diamond; WC Claims Representative Cheryl Jenkins; Claims Representative Jennifer Moore; and Radford City Manager David Ridpath.*



*The **Virginia Peninsulas Public Service Authority** utilized VRSA Risk Management Grant funds for personal protective equipment including a water bottle, cooling headbands, and high-visibility ranger hats for heat protection.*



*VRSA was recognized by the **Virginia Local Government Management Association (VLGMA)** as the first multi-year platinum sponsor. We look forward to many more years of supporting VLGMA as a truly member-owned and governed risk pool, with no outside interests, for cities, counties, towns, schools, and authorities only in Virginia.*

When employees are injured, timely reporting of workers' compensation injuries is crucial in accessing care and achieving the best outcome. Each quarter, VRSA publishes the **Gold Star List** to recognize members for reporting injuries within three days.

This year, we amplified this recognition by selecting members to share their messages of why timely reporting of injuries is one “dot” they have connected in their risk management program. The first member we visited for this recognition was the **City of Radford**.

We are also helping members strengthen their risk management efforts through the **Risk Management Grant** program. Each year the Members' Supervisory Board allocates these funds to go back into our member communities as part of our commitment to helping members prevent and reduce losses.

More than **\$380,000** was provided to **158 members** for the purchase of items such as security cameras and lighting, fall protection equipment, drones, respirators, chainsaw and mowing safety equipment, and more.

Nearly **\$40,000** was provided to member employees to fund professional education and training.

Recipients have used these grants to attend programs such as the Graduate Certificate in Local Government Management at Virginia Tech, the



VRSA worked with **Culpeper County Schools** as they held a "Safety Skills Rodeo" designed to reduce injuries by educating staff on proper ways to inspect ladders, handle cafeteria tables, and more.

Certified Playground Safety Specialist Edward Shelton met with Town of Blacksburg Director of Parks & Recreation Dean Crane to discuss how regular playground inspections protect the community.



VRSA Director of Education and Training Thomas Bullock provided training for department heads at a staff retreat for the City of Staunton.



VRSA spent time with City of Charlottesville Risk Manager Philip Spence for "a day in the life" of a risk manager.

University of Virginia's Leading, Educating, and Developing program, the Senior Executive Institute, and to take part in the Virginia Women's Municipal Leadership Institute.

As staff work with members to provide training, they have also supported their in-house training programs.

"One thing that sets VRSA apart is our focus on working with our members and being present" said VRSA Director of Education and Training Thomas Bullock.

As member needs evolve, VRSA evolves. Whether through training, services, or coverages - we continue to support members and their employees, so they can effectively serve their communities.





## By the Numbers

### Claims Count and Total Incurred

#### Workers' Compensation

**\$24.7M** Total Incurred

**3,976** Claims

#### Property & Liability

**\$24.6M** Total Incurred

**4,484** Claims

### Recovery and Savings

Recoveries

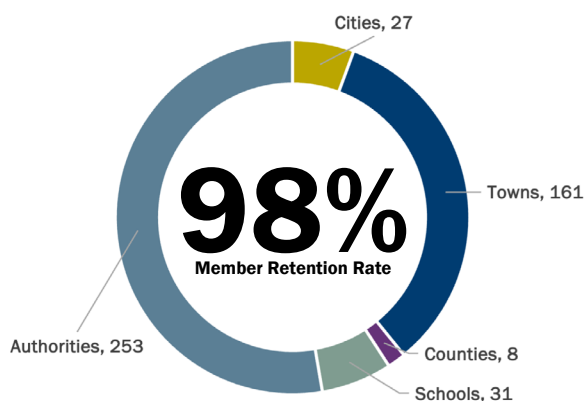
**\$2,527,482**

Medical  
Management  
Savings

**\$8,175,137**

VRSA is proud to protect Virginia's cities, counties, towns, school divisions, and authorities with the broadest protections. The law of large numbers is on your entity's side with us - and we are positioned to deliver on our promises.

### Membership By Type



## Who and What We Cover

**91,827**  
employees



**3,024**  
LE officers



**320,156**  
K-12 students



**\$2,707,410,560**  
WC Payroll



**\$28,560,903,571**  
Property Values



**\$2,419,959,889**  
Net Operating  
Expenditures



**364**  
Transit Buses



**317**  
Firetrucks



**2,937**  
LE Vehicles



**158**  
Ambulances



**37**  
Refuse Trucks



**3,355**  
School Buses



**21,588**  
All Vehicles



**7,808**  
Street Miles  
Maintained



**80**  
Water/Wastewater  
Facilities



**15,663**  
Buildings



**\$19,183,248**  
Fine Art



**32**  
Libraries







## Education and Training



**70,274**

Online University  
courses



**641**

attended 29  
in-person trainings



**1,241**

attended 25 virtual  
engagements



**14**

HRCI-approved  
trainings provided



**661**

consultations



**54**

contracts  
reviewed



**46**

site inspections



**1,649**

member visits



**\$380,000**

risk management  
grants

## Our People and Culture



**TOP  
WORK  
PLACES  
2023**

Richmond Times-Dispatch

**68%**

of staff hold  
professional  
designations.

**Years of  
Service**

10 % > 10 years  
15 % > 15 years  
25 % > 20 years

**491.5**

hours of professional  
development  
were completed  
by staff.



## Financial Results (Unaudited)

Below are highlights of the 2023 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 our annual and financial reports online at: [www.vrsa.us](http://www.vrsa.us).

Member contributions totaled \$68.1 million which represents an 8.5 percent increase compared to the prior year. Contributions are dependent on numerous factors including changes in membership, payrolls, coverage parts, quantity and value of covered 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 increased 18.3 percent to a total of \$9 million. The market value of investments reflects a decrease of \$4.8 million as compared to a decrease of \$35.2 million in 2022.

The net increase or decrease in the market value of investments is dependent on many factors including the type of security, the maturity date, the creditworthiness of the issuer as well as changes in the general economy.

The change in market value of investments in 2023 was attributable to changes in these factors. The aggressive rate tightening actions by the Federal Reserve since 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 2023 were \$23.6 million which

represented a decrease from the previous year of 50 percent. The Pool's overall loss ratio for 2023 is 34.6 percent.

Losses are determined by actuarial analysis and include many factors, such as historical patterns, anticipated inflation, and current retention levels.

Each year, a liability is recorded representing the estimated reserve for losses. As more information subsequently becomes available, changes in the estimated liability are reflected in current operations. Such changes in the estimated reserve for losses are referred to as development. Favorable (downward) development in the reserves for accident years 2022 and prior emerged in 2023.

The Pool has experienced several years of favorable development in loss results. However, loss trends change quickly, and prior development patterns cannot be relied upon for future results. The Pool carefully considers both actual losses as well as expected losses when setting rates and determining reinsurance retention levels.

Overall net position increased by \$20.5 million driven largely by the favorable development in losses. This brings net position as of June 30, 2023, to \$125 million.

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, procuring favorable reinsurance, expanding coverages, and making measured decisions.



## Financial Results (Unaudited)

### Balance Sheet (Unaudited)

Years Ending June 30	2023	2022
<b>Assets</b>		
Investments, at fair market	\$ 315,652,494	\$ 312,516,482
Cash and cash equivalents	22,401,258	24,237,275
Restricted deposit	160,000	160,000
Accrued interest receivable	1,833,095	1,347,949
Ceded losses receivable	3,033,275	5,607,611
Accounts and contributions receivable	2,223,829	527,679
Prepaid expenses	1,258,889	826,101
Building, Furniture and Equipment (net of depreciation)	3,917,320	3,944,551
<b>Total Assets</b>	<b>\$ 350,480,160</b>	<b>\$ 349,167,648</b>
<b>Liabilities</b>		
Reserve for losses	\$ 221,292,516	\$ 239,498,025
Contributions collected in advance	2,509,378	3,370,875
Other liabilities	1,711,338	1,823,932
<b>Total Liabilities</b>	<b>\$ 225,513,232</b>	<b>\$ 244,692,832</b>
<b>Net position (Equity)</b>		
Unrestricted	\$ 103,741,819	\$ 83,761,720
Restricted	21,225,109	20,713,096
<b>Total net position</b>	<b>\$ 124,966,928</b>	<b>\$ 104,474,816</b>
<b>Total Liabilities and Net Position</b>	<b>\$ 350,480,160</b>	<b>\$ 349,167,648</b>

### Statement of revenues, expenses and changes in net position

	2023	2022
<b>Revenues</b>		
Contributions	\$ 68,113,443	\$ 62,803,699
Investment income	9,043,076	7,645,007
Net increase (decrease) in fair value of investments	(4,848,793)	(35,212,149)
Other income	144,492	301,631
<b>Total revenues</b>	<b>\$ 72,452,218</b>	<b>\$ 35,538,188</b>
<b>Expenses</b>		
Provision for losses	\$ 23,583,618	\$ 47,797,515
Program administration	13,012,241	12,463,344
Reinsurance	14,595,859	12,354,288
Other expenses	768,388	692,923
<b>Total expenses</b>	<b>\$ 51,960,106</b>	<b>\$ 73,308,070</b>
<b>Changes in net position</b>	<b>20,492,112</b>	<b>(37,769,882)</b>
<b>Net position at beginning of year</b>	<b>\$ 104,474,816</b>	<b>\$ 142,244,698</b>
<b>Net position at end of year</b>	<b>\$ 124,966,928</b>	<b>\$ 104,474,816</b>





## Staff Listing

### Administration

Marcus Hensel, Managing Director  
Jeff Nickey, Deputy Managing Director

### Analytics

Kari Soniat, Director of Analytics  
Jen Lee, Business Data Analyst

### Claims: Property & Liability

Tracey Dunlap, Director of P&L Claims  
Pari Ashkani, Claims Rep.  
Alyssa Barkins, Fast Track Claims Rep.  
Gloria Bell, Fast Track Claims Rep.  
Ryan Berberich, Claims Supervisor  
Qiana Brandon, Claims Rep.  
Melissa Cook, Claims Rep.  
James Hembrey, II, Fast-Track Claims Rep.  
Joseph Cujas, Senior Claims Rep.  
Pamela Jones, Senior Claims Rep.  
Sally Nutsford, Claims Rep.  
Pam Pitts, Recovery Specialist  
Kai Smith, Fast Track Rep.

### Claims: Workers' Compensation

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.

### 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

### 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



## 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):

- 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
- Blue Ridge Court Services
- Central Virginia Partnership for Economic Development
- Central Virginia Waste Management Auth.
- Charlottesville- UVA - Albemarle Emergency Communication Center
- Charlottesville-Albemarle Convention & Visitors Bureau
- Community Action Partnership of Staunton, Augusta & Waynesboro
- Court Community Corrections Drug Court
- Floyd-Floyd County Tourism Development Council
- Galax-Grayson EMS

- Greater Richmond Convention Center Auth.
- Halifax County Tourism Board
- Hampton Roads Workforce Council
- Hampton Roads Workforce Foundation
- Harrisonburg Electric Commission
- Harrisonburg Rockingham ECC
- Joint PSA of Wythe & Bland Counties
- Lake Barcroft Watershed Improvement District
- Lexington & Rockbridge Area Tourism
- Montgomery Regional Solid Waste Auth.
- New River Resource Auth.
- New River Valley Emergency Communications Auth.
- New River-Mt. Rogers Workforce Investment
- Northern Neck Chesapeake Bay Public Access Auth.
- Northern Virginia Cigarette Tax Board
- Northern Virginia Regional Park Auth.
- Richmond Ambulance Auth.
- Rivanna Solid Waste Auth.
- Roanoke Valley Broadband Auth.
- Roanoke Valley Resource Auth.
- Rockbridge Area Network Auth.
- Rockbridge Area Recreation Organization
- Rockbridge Regional Public Safety Communications Center
- Shenandoah Valley Animal Services Center
- Southern Virginia Recreation Facilities Auth.
- Southwest Virginia Regional Recreation Auth.
- Tazewell Today, Inc.
- Timberlake WID
- Twin County E911 Regional Commission
- Vaco VML Pooled OPEB Trust
- Virginia Energy Purchasing Governmental Association
- Virginia Investment Pool Trust

### Fund

- Virginia Municipal Electric Association
- Virginia Peninsulas PSA
- Warren County Volunteer Fire/EMS
- Wired Road Auth.

### 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
- Colonial Juvenile Services Commission
- Piedmont 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
- Warren County
- Westmoreland County
- York County

**Criminal Justice Training Academies (CJTA):**

- Blue Ridge Criminal Justice Board
- Cardinal CJTA
- Central Shenandoah CJTA
- Central Virginia CJTA
- Court Community Corrections DCJS
- Crater CJTA
- Hampton Roads CJTA
- New River CJTA
- Northern VA CJTA
- Piedmont Regional CJTA
- Rappahannock Regional CJTA
- Skyline Regional CJTA
- Southwest Virginia CJTA

**Redevelopment and Housing Authorities (RHA)**

- Charlottesville RHA
- Chesapeake RHA
- Covington RHA
- Danville RHA
- Hampton RHA
- Harrisonburg RHA
- Hopewell RHA
- Lee County RHA
- Lynchburg RHA
- Norfolk RHA
- Petersburg RHA
- Portsmouth RHA
- Richmond RHA
- Roanoke RHA
- Sheltercare of Northern Virginia
- Staunton RHA
- Suffolk RHA
- Waynesboro RDHA
- Williamsburg RHA

**Industrial Development Authority (IDA)/Economic Development Authority (EDA):**

- Blue Ridge Crossroads EDA
- Bridgewater IDA
- Campbell County IDA
- Crossroads IFA c/o Joint IDA of Wythe County
- Danville-Pittsylvania Regional IFA
- Economic Development Authority of the City of Hampton Virginia
- EDA of the City of Winchester
- Fredericksburg EDA
- GO Northern Virginia Council Region 7
- Grundy IDA
- Halifax County IDA
- Hanover County EDA
- Lewistown Commerce Center CDA
- Middlesex County EDA
- Montgomery County EDA
- Newport News IDA/EDA
- Peninsula Town Center CDA
- Prince William County IDA
- Radford City EDA
- St. Paul IDA
- Vint Hill EDA
- Western Virginia Regional IFA
- Williamsburg EDA

**Jails/Juvenile Detention Centers:**

- Albemarle/Charlottesville Regional Jail Authority
- Appalachian Juvenile Commission
- Blue Ridge Juvenile Detention Commission
- Hampton Roads Regional Jail Authority
- Juvenile Detention Commission for Northern Virginia
- Middle Peninsula Juvenile Detention Commission
- New River Valley 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
- New River Valley Regional Commission
- Northern Neck PDC
- Northern Shenandoah Valley Regional Commission
- Northern Virginia Regional Commission
- PlanRVA
- Rappahannock-Rapidan Regional Commission
- Roanoke Valley-Alleghany Regional Commission
- 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

#### **Department of Social Services (DSS):**

- 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 DSS
- Henry/Martinsville DSS

- 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 DSS

#### **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
- Chesapeake Bay Bridge & Tunnel District
- 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
- Loudoun County Sanitation Authority
- Louisa County Water Authority
- Maury Service Authority
- Middlesex Water Authority
- Nelson County Service Authority
- New River Regional Water Authority
- NRV Regional Water Authority
- Pepper's Ferry Wastewater Authority
- Prince William County Service Authority
- Rappahannock County Water & Sewer Authority
- Rivanna Water & Sewer Authority
- Roanoke River Service Authority
- South Central Wastewater Authority
- Southeastern PSA
- Sussex Service Authority
- Upper Occoquan Service Authority
- Washington County Service Authority
- Western Tidewater Water Authority
- Western Virginia Water Authority





**Virginia Risk Sharing Association**

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**Glen Allen, VA 23058**

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