



Our financial strength eases our members' worries with stable rates and dependable coverages. Our protections are tailored to the interests of our members and their governing bodies.

Capital Adequacy

The VRSA Members' Supervisory Board selected a target range for capital to adequately weather a 1 x 1-in-200 year event to a 2 x 1-in-200 year event.

This translates to a current range of \$67M to \$137M, with **VRSA's** current net position at \$125M.





Net position protects against:

- Adverse claims development;
- · Liberalization of courts and commissions:
- Expansion of presumptions and benefits:
- Reinsurance market instability;
- · Investment losses; and
- Catastrophe claims such as fire, hail, or wind.

Our annual and financial reports can be found online at any time:







