



VRSA

Virginia Risk Sharing Association



Capital Adequacy

Our financial strength eases our members' worries with stable rates and dependable coverages. Maintaining adequate capital to pay claims is a responsibility we take seriously as a truly member-owned and governed organization.

The VRSA Members' Supervisory Board has 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 our **current net position at \$125M.**



Net position protects against:

- Adverse claims development;
- Liberalization of courts;
- Expansion of 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:



800-963-6800



www.vrsa.us