

## **Risk Services**

The purpose of risk pools, as defined by the Code of Virginia § 15.2-2703, is to provide participating political subdivisions "risk management services," as well as insurance coverage.

This mandate drives the work we do, offering unmatched education and training that matters. This includes in-person training, virtual engagements, local workshops, and online training to help prevent and reduce losses.

- Risk Management Grants: Our board allocates funds to help prevent and reduce losses. Funds may be used for professional education as well.
- Accident Review: Our safety consultants assist in investigations and provide recommendations to prevent or reduce the risk of future accidents.
- Contract Review: We provide contract review at no cost to review insurance requirements, ensuring members do not unintentionally waive rights or accept liability on behalf of another.
- Policy Review: Members have access to program and policy review from experienced safety consultants.
- Online Training: Free, unlimited training is available through the VRSA Online University, in addition to engagements held monthly.
- **Site Inspections:** Our safety consultants are available to conduct site inspections to identify hazards that may cause injuries or property damage, as well as provide recommendations.

- Driving: Members are provided defensive and distracted driving training to prevent and reduce automobile losses, the second most frequent type of loss for many public entities.
- OSHA: Safety consultants provide OSHA training designed to identify hazards in the workplace and work with members receiving violations.
- Cybersecurity: Members receive free cyber monitoring as well as a dedicated cyber defense attorney for incident response. They also have access to a security healthcheck application, sample incident response plan, training & more.
- Appraisals: We contract for regular property appraisals by independent, licensed contractors.

VRSA is here to protect our members and their employees, so they can effectively serve their communities.

