



VRSA

Virginia Risk Sharing Association

2024



ANNUAL REPORT

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VRSA

Virginia Risk Sharing Association



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, 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.

MEMBER OWNED MEMBER GOVERNED

with no outside interests.

Members' Supervisory Board



Rodney Hathaway
Administrator
New Kent County
Chair



Brian Thrower
Administrator
Southampton County
Vice-Chair



Leslie Beauregard
Manager
City of Staunton



John Budesky
Administrator
Hanover County



Josh Farrar
Manager
Town of Ashland



Michelle Gowdy
Executive Director
Virginia Municipal League



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

A MESSAGE FROM THE CHAIR

What are your biggest challenges? Ask anyone who works for a local public entity, and you are sure to receive a wide range of responses.

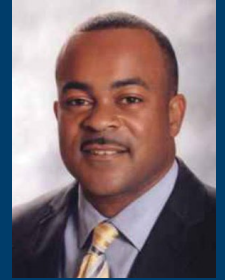
For some, the answer may be budgetary concerns. For others, it could be inflation, affordable housing, education, workforce development, infrastructure, transportation, and more.

For those of you insured by VRSA, something you don't have to worry about is - *are we covered?* For more than 40 years, VRSA has been committed to protecting our members - and their employees - so they can effectively serve their communities.

Your property - covered. Your employees - protected. And your budgets? Shielded.

One way we do this is by maintaining **stable rates**. As you will see in our financial reports, we have the financial strength needed to make measured decisions resulting in stable premiums. This ensures that you don't have to worry about premiums causing unexpected hits to your budget, and that claims are handled and managed effectively.

Public entities face unique exposures to loss. That's why VRSA prioritizes providing the **broadest protections and dependable coverages**. As your needs continue to evolve, so does our coverage. For example, we were the *first pool in Virginia to provide cybersecurity protections*, in addition to our broad auto, property, workers' compensation, and liability coverages.



Rodney Hathaway
Administrator
New Kent County
Chair



VRSA Managing Director Marcus Hensel discusses cybersecurity threats and protections at a VML/VRSA event in the Town of Chilhowie.



Senior Safety Consultant Fonda Craig provides OSHA-30 training to staff in the City of Manassas.

And those coverages? They provide real protection. We **accept more than 85 percent of the claims we receive** – delivering on our promise to protect your entity and your employees.

The best claims, however, are the ones that don't happen. The employees who don't get injured. The property that isn't damaged. The lawsuit that is never filed.

That's why we take the mandate to "provide risk management services, as well as insurance coverage" under § 15.2-2703 of the Code of Virginia, seriously.

Last year our staff hosted more than **40 training engagements**. These events, held both in-person and virtually, focused on a wide range of subjects from OSHA to FOIA, cyber, human resources, communications, driving safety, use of force, ethics in local government, and much more.



VRSA Safety Specialist Edward Shelton provided OSHA-10 General Industry training for staff at Chesapeake City Schools.



Supporting our members. Senior Safety Consultant Fonda Craig spent a "day in the life" with Charlottesville Risk Manager Philip Spence.



Local Government Specialist Peter Stephenson facilitated a retreat for the Bedford Town Council and management, discussing the town's strengths, challenges and opportunities, mission and values, priorities, goals, and more.



Public Safety Specialist Gary Dillon presents on navigating marijuana legalization in the workforce at the Virginia Municipal League Virginia Local Elected Officials Conference.



VRSA Safety Specialist Edward Shelton and Certified Playground Safety Inspector partnered with Dean Crane with the Town of Blacksburg to produce a playground safety video.



VRSA Safety Consultant Christine Gillison provides OSHA training to staff in the City of Emporia. Learning to recognize hazards in the workplace is one way to provide a safe work environment and protect employees.

You can rest easy knowing that we are here to ensure your employees have access to the training they need to work safely, avoid liabilities, and protect your property and equipment. Our safety consultants provide site and playground inspections, accident review, sample policies and programs, and much more to assist our members.

The Members' Supervisory Board allocates **\$400,000 in Risk Management Grant funds** each year back to our member communities to assist them in preventing and reducing losses. Last year 142 members received grant funds for equipment including drones, security cameras, gas monitors, fall protection gear, confined space entry equipment, and more.

A portion of these funds supports professional management and leadership training.

We have supported many member staff attending programs such as the Virginia Women's Municipal Leadership Institute, the Graduate Certificate in Local Government Management at Virginia Tech, the University of Virginia's Leading, Educating, and Developing (LEAD) program, and the Senior Executive Institute (SEI).

When a loss occurs, claims are handled professionally. Members are assigned a dedicated service team familiar with the entity,



VRSA highlighted the unique uses members have found for the Risk Management Grant Program, including an inspection robot requested by the Town of West Point.



VRSA highlighted Donna Collins from the Town of Vinton for her participation in continuing professional education, as well as staff from the Bedford Regional Water Authority and City of Hopewell.



Behind each claim is a story. VRSA revisited John Connelly from the Upper Occoquan Service Authority 19 years after his injury.





Deputy Town Manager Michelle Bixler with the Town of Woodstock receives cookies and balloons as the town is recognized on the Gold Star List!



VRSA Local Government Specialist Peter Stephenson serves on a panel at the VML Elected Officials Conference with Kelly Burk, Town of Leesburg and Jon Stehle, Jr., City of Fairfax.



VRSA staff and Members' Supervisory Board Members Josh Farrar, Manager, Town of Ashland, Rodney Hathaway, Administrator, New Kent County, and Brian Thrower, Administrator, Southampton County, receive the AGRiP Advisory Standards recognition for doing things the right way.



Director of Workers' Compensation Claims Robin Duvall and Safety Specialist Edward Shelton join other presenters for the Virginia Water Works Association meeting hosted by the Western Virginia Water Authority.

including claims representatives, member services and risk services staff, as well as coverage specialists. Our staff is 100 percent dedicated to ensuring member needs are met, so you can be sure your claim will be handled promptly and properly.

We are focused on doing things the right way. From providing the broadest and most dependable coverages, to stable rates providing budgetary protections, to trusted claims handling, grants and services, you have the peace of mind that VRSA members are not only insured, but covered.

I encourage you to review the data and stories shared throughout this report, and to follow us on our social media channels to continue to see the good work we are doing – in partnership with you, our members, each and every year.

Rodney A. Hathaway

BY THE NUMBERS

Workers' Compensation

3,538 Claims

\$18.4M Total Incurred

Property & Liability

4,094 Claims

\$35.5M Total Incurred

Recoveries

\$3,231,521

Medical Management Savings

\$7,446,829

Services



89,167
Online University
courses



573
attended 21
in-person trainings



801
attended 20 virtual
engagements



14
HRCI approved
training provided



700
consultations



78
contracts reviewed



33
site inspections



1,413
member visits



\$332,000
risk management
grants

Our People and Culture

**TOP
WORK
PLACES
2024**

Richmond Times-Dispatch

65%

of staff hold
professional
designations.

**Years of
Service**

34% < 5 years
18% > 5 years
11% > 10 years
9% > 15 years
28% > 20 years

365.4

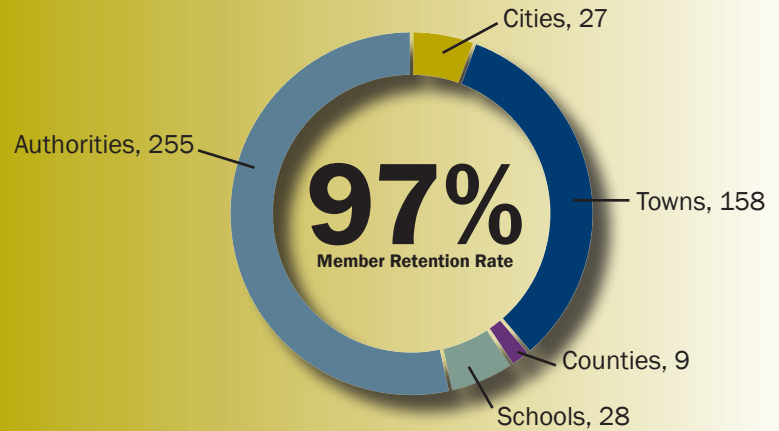
hours of professional
development
were completed
by staff.

WHO AND WHAT WE COVER

VRSA is proud to protect Virginia's cities, counties, towns, school divisions, and authorities with the broadest protections.

We are positioned to deliver on our promise to pay claims.

Membership By Type



475
Members

100,293
Employees

2,822
Police Officers

275,845
Students

\$2.5B
Payroll

4,321
Police
Vehicles

659
Fire/EMS
Apparatus

595
Transit Buses

3,158
School Buses

70
Refuse Trucks

\$30.5B
Property Values

15,222
Buildings

128
Bridges

\$22M
Fine Arts
Values

\$446M
Mobile
Equipment

FINANCIAL RESULTS (UNAUDITED)

Below are highlights of the 2024 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). Members are encouraged to view the ACFR on our website at www.vrsa.us.

Member contributions totaled \$70 million which represents a 2.7 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, VRSA has emphasized rate stability throughout its history.

Investment income increased 21 percent in 2024 to a total of \$11 million. The market value of investments reflects an increase of \$4.8 million as compared to a decrease of \$4.8 million in 2023. 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 credit worthiness of the issuer as well as changes in the general economy. The change in market value of investments in 2024 was attributable to changes in these factors.

Losses for 2024 were \$37.2 million which represented an increase from the previous year of 57.8 percent. VRSA's overall loss ratio for 2024 is 53.2 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 2023 and prior emerged in 2024. VRSA 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. VRSA carefully considers both actual losses as well as expected losses when setting rates and determining reinsurance retention levels.

Overall net position increased by \$17.3 million, driven largely by the favorable development in losses. This brings net position as of June 30, 2024 to \$142.3 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, and expanding coverages.

Virginia Risk Sharing Association (VRSA)

Balance Sheet (Unaudited)

Years Ending June 30	2024	2023
Assets		
Investments, at fair value	\$ 334,753,025	\$ 315,652,494
Cash and cash equivalents	18,517,595	22,401,258
Restricted deposit	160,000	160,000
Accrued interest receivable	2,289,085	1,833,095
Ceded losses receivable	5,675,552	3,033,275
Accounts and contributions receivable	1,304,691	2,223,829
Prepaid expenses	365,556	1,258,889
Building, Furniture and Equipment (net of depreciation)	3,794,533	3,917,320
Total Assets	\$ 366,860,037	\$ 350,480,160
Liabilities		
Reserve for losses	\$ 219,720,149	\$ 221,292,531
Contributions collected in advance	2,559,635	2,509,378
Other liabilities	2,313,800	1,711,323
Total Liabilities	\$ 224,593,584	\$ 225,513,232
Net position (Equity)		
Unrestricted	\$ 120,343,540	\$ 103,581,819
Restricted	21,922,913	21,385,109
Total net position	\$ 142,266,453	\$ 124,966,928
Total Liabilities and Net Position	\$ 366,860,037	\$ 350,480,160

Statement of revenues, expenses and changes in net position

	2024	2023
Revenues		
Contributions	\$ 69,963,887	\$ 68,113,443
Investment income	10,955,613	9,043,076
Net increase (decrease) in fair value of investments	4,752,734	(4,848,793)
Other income	163,440	144,492
Total revenues	\$ 85,835,673	\$ 72,452,218
Expenses		
Provision for losses	\$ 37,211,064	\$ 23,583,618
Program administration	13,134,867	13,028,976
Reinsurance	17,417,026	14,595,859
Other expenses	773,192	751,653
Total expenses	\$ 68,536,149	\$ 51,960,106
Changes in net position	17,299,525	20,492,112
Net position at beginning of year	\$ 124,966,928	\$ 104,474,816
Net position at end of year	\$ 142,266,453	\$ 124,966,928

Staff Listing

Administration

Marcus Hensel, Managing Director
Jeff Nickey, Deputy Managing Director

Claims: Property & Liability Claims

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

Claims: Workers' Compensation Claims

Robin Duvall, Director of WC Claims
Deborah Briggs, Claims Supervisor
Connie Myers, Claims Supervisor
Joanne Allen, Patient Advocate
Sheila Caudill, Senior Indemnity Claims Rep.
Tracy Christian, Indemnity Claims Rep.
Cheryl Jenkins, Senior Medical-Only Claims Rep.
Jamien Johnson, Medical-Only Claims Rep.
Scott Lewis, Indemnity Claims Rep.
Jennifer Moore, Indemnity Claims Rep.
Mia Rogers, Medical-Only Claims Rep.
Bunny Slayton, Indemnity Claims Rep.
Ivonne Teano-Washington, Med-Only Claims Rep.

Communications

Hollie Cammarasana, Director of Communications

Coverage Specialists

Cathie Moreland-Hasty, Director of Underwriting
Ann Chandler, Senior Underwriter
Crystal Griffin, Senior Underwriter
Karen Nuckols, Underwriting Specialist
Karen Wall, Administrative Specialist

Human Resources

Tina Stevens, Director of Human Resources

Information Services

Kari Soniat, Director of Information Services
Cody Childress, Application Support Analyst
Jonathan Howard, Data Analyst
Judy Huang, Senior Software Engineer

Member Services

Nora Pierre, Senior Account Executive
Lisa Schenk, Senior Account Executive
Peter Stephenson, Local Government Specialist

Operations

Lisa Hart, Operations Manager
Rose Mayo, Senior Administrative Technician
Kathy Nester, Claims Technician
Lora Robinson, Senior Administrative Technician
Charmaine Spain, Senior Claims Technician
Jackie Stauffer, Administrative Specialist
Lisa Welch, Accounting Assistant
Robin Wiley, Administrative Specialist

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

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 Executive 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 Waste Management Authority
- Charlottesville- UVA - Albemarle Emergency Communication Center
- Community Action Partnership of Staunton, Augusta & Waynesboro
- Court Community Corrections Drug Court
- Floyd-Floyd County Tourism Development Council
- Galax-Grayson EMS
- Halifax County Tourism Board
- Hampton Roads Workforce Council
- Hampton Roads Workforce Foundation
- Harrisonburg Electric Commission
- Harrisonburg Rockingham ECC
- Historic Triangle Recreational Facilities Authority

- Joint PSA of Wythe & Bland Counties
- Lake Barcroft Watershed Improvement District
- Lexington & Rockbridge Area Tourism
- Montgomery Regional Solid Waste Authority
- New River-Mt. Rogers Workforce Investment
- New River Resource Authority
- New River Valley Emergency Communications Auth.
- Northern Neck Chesapeake Bay Public Access Authority
- Northern Virginia Cigarette Tax Board
- Northern Virginia Regional Park Authority
- Richmond Ambulance Authority
- Rivanna Solid Waste Authority
- Roanoke Valley Broadband Authority
- Roanoke Valley Resource Authority
- Rockbridge Area Network Authority
- Rockbridge Area Recreation Organization
- Rockbridge Regional Public Safety Communications Center
- Shenandoah Valley Animal Services Center
- Southampton County Volunteer Fire/EMS
- Southern Virginia Recreation Facilities Authority
- Southwest Virginia Regional Recreation Authority
- Tazewell Today, Inc.
- Timberlake WID
- Twin County E911 Regional Commission
- Vaco VML Pooled OPEB Trust
- Virginia Career Works Piedmont
- Virginia Energy Purchasing Governmental Assoc
- Virginia Investment Pool Trust Fund
- Virginia Municipal Electric Association
- Virginia Peninsulas PSA
- Warren County Volunteer Fire/EMS
- 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, City of
- Manassas Park, City of and Manassas Park City Schools
- 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 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

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
- Southampton County
- Warren County
- Westmoreland County
- York County

Criminal Justice Training Academies (CJTA):

- Blue Ridge Criminal Justice Board
- Cardinal Criminal Justice Academy
- Central Shenandoah Criminal Justice Training Academy
- Central Virginia Criminal Justice Academy
- Court Community Corrections Department of Criminal Justice Services
- 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

Redevelopment and Housing Authorities (RHA):

- Charlottesville RHA
- Chesapeake RHA
- Covington RHA
- Danville RHA
- Hampton RHA
- Harrisonburg RHA
- Hopewell RHA
- Lee County RHA
- Lynchburg RRHA
- Norfolk RHA
- Petersburg RHA
- Portsmouth RHA
- Richmond RHA
- Roanoke RHA

- Sheltercare of Northern Virginia
- Staunton RHA
- Suffolk RHA
- Waynesboro RHA
- 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
- Joint IDA of Wythe Co, Wytheville & Rural Retreat
- 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
- Waynesboro 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

- 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
- Friends of the Staunton Library
- Galax-Carroll Regional Library
- Handley Regional Library
- Jefferson- Madison Regional Library
- Lonesome Pine 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-Albemarle Technical Center

- Charlottesville City Schools
- Chesapeake City Schools
- CodeRVA
- 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 William County Schools
- Rowanty Vocational Technical Center
- Southampton County Public Schools
- Staunton City Schools
- The Governor's School at Innovation Park
- The Governor's School of Southside Virginia
- Waynesboro Public Schools
- York County Schools

Departments 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
- Greensville & 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
- 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
- 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
- Shenandoah, Town of
- Smithfield, Town of
- South Boston, Town of
- South Hill, Town of
- Stanardsville, Town of
- Stanley, Town of
- Stephens City, Town of
- Stony Creek, Town of
- St. Paul, 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 & Service 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
- Rapidan 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



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