



Member Newsletter

Pooling Matters

Spring 2007

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1. Marketing and Underwriting Staff Announcements

To enhance our service to members, we are creating two separate departments from our current combined Marketing and Underwriting department. This is an important change for VML Insurance Programs which will focus our marketing efforts. The Member Services department will be responsible for providing an enhanced field presence, serving as liaison to resolve problems, retain members, and attract new members to our programs. The Underwriting department will now focus principally on the day to day delivery of services to our members. This will include the rating, pricing and issuance of policies as well as policy administration.

Cathie Moreland-Hasty has been promoted to Director of Underwriting. Cathie joined VML Insurance Programs in 1993. She previously worked for the Commonwealth of

Virginia's Division of Risk Management. Cathie is a graduate of George Mason University.

Greg Dickie will be the Director of Member Services. Greg also joined VML Insurance Programs in 1993. He previously worked for the Home Insurance Company as an underwriting manager. He is a graduate of St. Andrews Presbyterian College and holds an MBA degree from the University of Georgia.

Ann Chandler has been promoted to Underwriter. Ann joined our staff in 1996 and has been a member services representative. Ann is a graduate of Virginia Commonwealth University. She will join **Karen Nuckols** as one of two underwriters in the department.

Barry Green has been named the Member Services Specialist. Barry joined VML Insurance Programs in 2006. He is a graduate of St. Pauls College. He previously worked for Virginia Mutual Insurance Company. Barry will be a part of the Member Services Department.

2. Annual Meeting

VML Insurance Programs Annual Meeting will be held in Richmond on Friday, May 18, 2007 at The Place at Innsbrook. The registration form for the meeting is the last page of the newsletter. You can also register online at www.vmlins.org. We hope that you will mark this date on your calendar and plan to attend.

3. New Program Introduced for Non Governmental Entities

Members of VML Insurance Programs must be Virginia local governments. Sometimes we receive requests for insurance coverage for organizations that are connected with localities but are outside of the definition of local government. Often these are non-profit organizations that receive public funds. Through an association with Alliant Insurance Services we can now offer insurance coverage for these organizations. The program provides property, liability and crime/bond coverage. The property insurance is underwritten by Lexington Insurance Company while the liability coverage is insured by Evanston Insurance Company. The crime/bond coverage is with Hartford Fire Insurance Company. Each risk will need to be underwritten and meet the standards of the program. If the account meets the standards, we will be able to give you a premium quote along with terms of coverage. We encourage you to call your underwriter if you have questions or would like to receive a quote.

4. **Robinson Scholarship**

In honor of the late Charles A. Robinson, Jr. former Vienna Mayor and long time member of the VMGSIA and VMLP Members' Supervisory Boards, the Boards have established a scholarship to be awarded for study in the area of risk management and safety administration. Scholarship monies can be used for college courses, specialized seminars, or training leading to professional accreditations. Only member employees are eligible.

For an application or more information, please contact Greg Dickie at gdickie@vmlins.org.

Applications for consideration for funding must be returned by May 31, 2007 to:
**Scholarship Fund Committee, VML Insurance Programs, P. O. Box 71420,
 Richmond VA 23225**

We look forward to your application.

5. **Risk Management Awards**

Congratulations to the winners of our annual risk management awards. The 2007 Margaret A. Nichols Risk Management Leadership Award will be presented to representatives of the **Alexandria Sanitation Authority** at our annual meeting on May 18.

Other members receiving Risk Management Awards are:

Virginia Municipal Group Self Insurance Association Members:

- ❖ Middle Peninsula Juvenile Detention Commission (Tier I)
- ❖ Poquoson City Schools (Tier II)
- ❖ City of Salem (Tier III)

Virginia Municipal Liability Pool Members:

- ❖ Pamunkey Regional Library (Tier I)
- ❖ Town of Altavista (Tier II)
- ❖ Fairfax County Water Authority (Tier III)

Also the 2007 Life Saver's Award will be present to **Stephanie Gray**, an employee of **Valley Community Services Board**. Ms. Gray's administration of first aid was instrumental in saving the life of client visiting their office.

The following members are being recognized for honorable mention for their risk management efforts. They are:

- ❖ Albemarle County Service Authority
- ❖ Town of Amherst
- ❖ Appalachian Juvenile Commission
- ❖ Bath County Service Authority
- ❖ Bedford County Public Service Authority
- ❖ Blue Ridge Regional Jail Authority
- ❖ Campbell County Utilities and Services Authority
- ❖ Central Virginia Regional Jail
- ❖ Chesapeake Bay Bridge & Tunnel District
- ❖ Town of Dillwyn
- ❖ Town of Dublin
- ❖ City of Fairfax
- ❖ Town of Glade Spring
- ❖ Town of Glasgow
- ❖ Loudoun County Sanitation Authority
- ❖ City of Manassas
- ❖ Town of Marion
- ❖ Town of Montross
- ❖ New River Valley Resource Authority
- ❖ New River Valley Juvenile Detention Commission
- ❖ Pepper's Ferry Wastewater Authority
- ❖ Riverside Regional Jail Authority
- ❖ Town of Scottsville
- ❖ Southwest Virginia Transit Management Company
- ❖ Spotsylvania County Schools
- ❖ Tidewater Regional Group Home Commission
- ❖ Valley Community Services Board
- ❖ York County Schools

6. Helpful Hints for Your Insurance Program

At this time of year you see many checklists for filing your tax returns. We thought that a similar list of helpful hints for managing your risk management responsibilities would be helpful.

- **Consider increasing your deductibles:** This is especially true for auto physical damage and property coverages. Increasing your deductibles lowers your premium and should help you improve your loss experience. Consider the levels of risk that your locality can absorb and increase your deductibles accordingly.
- **Review your fidelity bond limits:** It is unpleasant to think that an employee will steal from you. However it happens. Look at your fidelity bond limit and make certain that it will handle the likely exposure to employee theft. You need to ask "How much would be missing before the theft was identified?" Please remember that the fidelity bond limit applies only once. This is true even if the loss is over a series of policy years.
- **Use our website:** You can use the VML Insurance Programs website www.vmlins.org, to manage those day to day activities. This includes reporting claims, adding or deleting property or autos and requesting a certificate of insurance. If you have not registered, please do. Call Greg Dickie if you need assistance.

- **Update your panel of physicians:** As an employer you have a right to direct injured employees to a panel of physicians. However this panel needs to be up to date at all times. Regularly check the panel to be certain that the doctors listed are currently in practice and their contact information is up to date. Your patient advocate can help you if you need assistance.
- **Use your payroll system for workers' compensation classifications:** Almost all payroll systems have a way to identify each employee with the four digit workers' compensation payroll classification. Once this information is entered, it makes estimating your payroll for the coming policy year so much easier. This change also helps with the premium audit process at the conclusion of the policy year.
- **Safety Training:** Remember to have a system to document your safety training. It is very important to store the sign up sheets so that training can be verified.
- **Motor Vehicle Records:** You can order motor vehicle records on line from the Virginia Department of Motor Vehicles. Janet Williams at the DMV is the contact person to set up your online account. Her number is 804-497-7191.
- **Risk Management Guidelines:** These guidelines are now posted on our website. You can update the information on line and at the same time identify your score. If you have questions contact your safety consultant.

7. New Helpline Available



We are pleased to announce a new service to our members who carry public officials liability insurance through VML Insurance Programs. As of May 15, you will be provided with online access to an employment law specialist who will answer specific human resource and employment law questions. There is no charge for this service. Each eligible member will be contacted in the near future to review the details of this new program. If you have general questions please contact Greg Dickie at

800-963-6800 or gdickie@vmlins.org.

8. Virginia's FOIA Council

Did you know that in 2000, the Virginia General Assembly created a place for Virginia local governments to call to get an opinion as to whether it has to respond to a request for information (a FOIA request)? Since Virginia law states "that all public documents and public meetings are open to Virginia's citizens unless a specific exemption to openness exists", local governments are often times confused on what they have to turn over to the public. Unfortunately, many local governments are not turning over information that should be provided to persons seeking access to public information. Since not all information is open to the public and determining whether an

exemption to Virginia's FOIA law exists is not easy, the Virginia General Assembly created the Virginia FOIA Council. The Council, led by Maria Everett is tasked with the mission of heading "off any confusion (on FOIA issues) so that the parties can avoid taking matters to court".

If a local government has a question about a FOIA request, its employees or elected officials can call one of the council's attorneys and ask for an opinion. In 2006, there were 1,751 opinions issued either verbally or by e-mail. This is a great resource which should be used by our member local governments when faced with the decision over a particular request.

In addition to the assistance local governments can receive from the FOIA Council, FOIA Council member Roger Wiley has authored the *2007 Local Government Official's Guide to the Freedom of Information Act*. This guide, published by the Local Government Attorneys of Virginia, Inc. and The University of Virginia's Weldon Cooper Center for Public Service, takes Virginia's FOIA laws and puts them into an easy readable format which is arranged under six broad categories. The categories are:

- who is covered under the act,
- what is considered a public meeting,
- when are closed meetings permissible,
- to what public records does the act apply,
- what happens if someone violates the act and
- what are other resources of FOIA information

This guide is an absolutely wonderful resource for local government officials. Your local government attorney should have a copy. Copies may also be obtained directly from the Cooper Center for a nominal charge.

Even though most FOIA compliance suits are not covered by your VML policy, we at VML Insurance wanted to make you aware of the resources available, so that you can make good decisions when faced with controversial FOIA requests. FOIA compliance is tough, and with the law frequently changing, it is not always easy to be compliant. As local government elected officials and employees, you have a difficult job of determining what the public has the right to know and what should be kept confidential. Therefore, the resources mentioned in this article should help you do a better job of remaining FOIA compliant.

9. E-Mail Etiquette and "E-Discovery"



The original objective of e-mail communication was to help maintain U.S. technological superiority and guard against unforeseen technological advances by potential adversaries. This form of communication began to catch on as a social mechanism because it was free due to government funding. However, it was

never intended to be used socially or professionally. Nevertheless, e-mail communication has become popular in the business community because it is faster, more convenient, and the sender can control the length and content of the message.

Based on the popularity of e-mail communication, it is necessary to practice e-mail etiquette for several reasons. The first reason is efficiency. E-mail messages should get right to the point. The messages are more effective and produce better results if written efficiently. Secondly, e-mail communication should exude professionalism. Proper grammar, spelling, and punctuation should be utilized at all times. Finally, and most importantly, is the protection from liability. Employers and employees alike must be aware of the risks associated with e-mail communication for protection from expensive and unnecessary litigation.

While electronic data has been discoverable under Rule 34(a) of the Federal Rules of Civil Procedure since 1970, as of December 1, 2006, Rule 16 (Pretrial Conferences; Scheduling; Management) and Rule 26 (General Provisions Governing Discovery; Duty of Disclosure) of the Federal Rules of Civil Procedure have been amended to include electronic data. The purpose behind the amendments is that early court involvement will help avoid the difficulties with the discovery of such electronically stored information that might otherwise arise later on during litigation. Federal judges have handed down several costly sanctions against parties who fail to comply with or cooperate in discovery under Rule 37. However, under Rule 37(f), absent exceptional circumstances, sanctions cannot be imposed for loss of electronically stored information resulting from the “routine, good-faith operation of an electronic information system.” This includes the alteration and overwriting of information, often without the operator’s specific direction or awareness, a feature with no direct counterpart in hard-copy documents. In other words, features that are essential to the operation of electronic information systems.

In conclusion, when sending or replying to an e-mail message, do not think that no one else will ever see your communication. Once it has left your mailbox, you have no idea where your e-mail will end up. Finally, as a rule of thumb...**never** send anything that you would not want to see on a billboard on your way to work the next day!

10. Study Released on Firefighter Deaths



The Center for Disease Control recently released a study of firefighter fatalities. The study uses 1994 to 2004 as the period of analysis. Fifty three percent of the fighters who died while on duty were for volunteers. Thirty two percent of the fatalities were from career firefighters. The remaining 15% of the fatalities were from firefighters that fell into other work categories. Among career firefighters, sudden cardiac death and asphyxiation were the leading

causes of death. Adoption and enforcement of exiting fire service recommendations regarding fitness standards, mandatory medical evaluation and emergency vehicle response protocols are needed to prevent these fatalities among firefighters. The entire study is located at <http://www/cdc.gov/mmwr/preview/mmwrhtml/mm5516a3.htm>

11. Gold Star Members



The following 143 VMGSIA members reported claims to VML Insurance Programs within three days of the date of injury between December 1, 2006 and February 28, 2007. Faster reporting provides a lower cost to members.

Congratulations to our Gold Star Members!

- | | |
|---|---|
| ★ Town of Abingdon | ★ Central Virginia Transit Management |
| ★ Accomack County Schools | ★ Town of Chase City |
| ★ Albemarle County Service Authority | ★ Town of Chatham |
| ★ Alexandria Sanitation Authority | ★ Town of Chilhowie |
| ★ Town of Altavista | ★ Town of Chincoteague |
| ★ Amherst County | ★ Town of Clarksville |
| ★ Town of Amherst | ★ Town of Clifton Forge |
| ★ Town of Appalachia | ★ Town of Clintwood |
| ★ Appalachian Juvenile Commission | ★ Coeburn-Norton-Wise Regional Wastewater Authority |
| ★ Appomattox County | ★ Town of Colonial Beach |
| ★ Arlington County Schools | ★ City of Colonial Heights |
| ★ Town of Ashland | ★ Culpeper County |
| ★ Augusta County Service Authority | ★ Town of Culpeper |
| ★ Bath County | ★ Town of Damascus |
| ★ City of Bedford | ★ Danville Redevelopment & Housing Authority |
| ★ Town of Berryville | ★ Dickenson County Public Service Authority |
| ★ Town of Blacksburg | ★ Town of Drakes Branch |
| ★ Blue Ridge Juvenile Detention Commission | ★ Town of Edinburg |
| ★ Blue Ridge Regional Jail Authority | ★ City of Emporia |
| ★ Buckingham County | ★ Essex County |
| ★ Campbell County | ★ City of Fairfax |
| ★ Campbell County Department of Social Services | ★ City of Falls Church |
| ★ Capitol Regional Airport Commission | ★ Town of Farmville |
| ★ Central Rappahannock Regional Library | ★ Fauquier County |
| ★ Central Virginia Regional Jail Authority | ★ City of Franklin |
| | ★ Frederick County Sanitation Authority |

- ★ Fredericksburg Department of Social Services
- ★ City of Fredericksburg
- ★ City of Galax
- ★ Town of Gate City
- ★ Giles County Public Service Authority
- ★ Giles County Schools
- ★ Gloucester County
- ★ Gloucester County Department of Social Services
- ★ Town of Gordonsville
- ★ Grayson County Department of Social Services
- ★ Greensville County Schools
- ★ Halifax County
- ★ Hampton Redevelopment & Housing Authority
- ★ Hampton Roads Regional Jail Authority
- ★ Harrisonburg-Rockingham Community Services Board
- ★ Town of Haymarket
- ★ Henry County
- ★ Henry County Schools
- ★ Town of Hillsville
- ★ Hopewell City Schools
- ★ City of Hopewell
- ★ King George County Schools
- ★ Town of Leesburg
- ★ City of Lexington
- ★ Louisa County Department of Social Services
- ★ Lucy Corr Village
- ★ Town of Luray
- ★ City of Manassas Park
- ★ City of Manassas
- ★ City of Martinsville
- ★ Middle Peninsula Regional Security Center
- ★ Town of Mount Jackson
- ★ Mount Rogers Community Services Board
- ★ Town of Narrows
- ★ Nelson County
- ★ New River Resource Authority
- ★ New River Valley Juvenile Detention Center
- ★ Norfolk Airport Authority
- ★ Northern Neck Regional Jail Authority
- ★ Northern Virginia Juvenile Detention Home
- ★ Nottoway County
- ★ Pamunkey Regional Library
- ★ Piedmont Community Services Board
- ★ Poquoson City Schools
- ★ City of Poquoson
- ★ Portsmouth Redevelopment & Housing Authority
- ★ Prince George County
- ★ Prince William County Service Authority
- ★ Pruden Center for Industry & Technology
- ★ Town of Purcellville
- ★ Radford City Schools
- ★ City of Radford
- ★ Rappahannock Juvenile Center
- ★ Town of Richlands
- ★ Rivanna Solid Waste Authority
- ★ Rivanna Water & Sewer Authority
- ★ Riverside Regional Jail Authority
- ★ Roanoke Regional Airport Commission
- ★ Roanoke Valley Juvenile Detention Center
- ★ Roanoke Valley Resource Authority
- ★ Rockbridge Regional Jail Authority
- ★ Town of Round Hill
- ★ Russell County Department of Social Services
- ★ City of Salem
- ★ Town of Saltville
- ★ Shenandoah Valley Juvenile Detention Center
- ★ Town of Shenandoah
- ★ Town of South Boston
- ★ South Central Wastewater Authority
- ★ Town of South Hill
- ★ Southampton County Schools

- ★ Southside Regional Jail Authority
- ★ Southwest Virginia Transit Management Company
- ★ Spotsylvania County
- ★ Town of Strasburg
- ★ Suffolk Housing Authority
- ★ Town of Tazewell
- ★ Tidewater Regional Group Home Commission
- ★ Town of Timberville
- ★ Upper Valley Regional Park Authority
- ★ Town of Victoria
- ★ Town of Vienna
- ★ Town of Vinton
- ★ Virginia Peninsula Regional Jail Authority
- ★ Town of Waverly
- ★ Western Tidewater Regional Jail
- ★ Western Virginia Water Authority
- ★ Westmoreland County
- ★ City of Winchester
- ★ Wythe County Department of Social Services
- ★ Town of Wytheville
- ★ York County Schools

12. Congratulations to Thomas Bullock

Our Law Enforcement Specialist, Thomas Bullock, recently earned his Master of Science in Administration degree from Central Michigan University. His degree concentration is in human resource management. Since a number of law enforcement claims issues relate to employment issues, this additional education will benefit our efforts in this area of risk management. Please join us in commending Thomas' commitment to professional development and congratulate him on this achievement.

13. Welcome to New Staff Members

We welcome **Kathi King** who recently joined our staff as the Director of Human Services. Kathi is a graduate of Virginia Commonwealth University. She has worked for the Commonwealth of Virginia over the past 33 years. Kathi has worked with the Virginia State Police, Department of Corrections and the Department of Rehabilitative Services.

We also welcome **Donald Teasley** who recently joined our staff as our Web Developer. Donald is a graduate of Lynchburg College. He worked for the Virginia Department of Transportation as a web developer. He has also been an instructor at ECPI Technical College.

14. Panel Physicians Directory Updates



This article is designed to assist our members in keeping their Panel of Physicians updated. It is important that all Panels be reviewed and updated periodically to ensure accuracy. Addresses and telephone numbers must be correct and

current. Any physicians who have retired or refuse to see new patients should be removed from the Panel. Physicians can be added or removed from the Panel by an employer at any time, but to remain valid under the Virginia Workers' Compensation Law, the Panel must include at least three physicians who do not share a community interest in a joint practice.

Lee Bank, RN and Kathy Foulk, RN, our Patient Advocates are responsible for working with our members when establishing a Panel of Physicians and when updating existing Panels. If you need assistance with a Panel you can contact Lee or Kathy by calling 800-963-6800 or via e-mail at lbank@vmlins.org or kfoulk@vmlins.org.

Following are recent changes to our Panel Physician Directory:

MULTIPLE CHANGES WITHIN A PRACTICE:

**Carilion Family Medicine –
Wytheville**
1375 West Ridge Road
Wytheville, VA 24382
276-228-8686
Kari Lucas, DO – Joined Practice
Christopher Pike, MD – Left Practice

Chesapeake Medical Associates
213 River Walk Parkway, Suite 101
Chesapeake, VA 23320
Arlene Fulton, MD is now Arlene
Palting, MD – Name Change
Joseph Vaccarello, MD – Joined
Practice
Sequita Morris, MD – Joined
Practice
Kenneth Mayor, MD – Left Practice
Jennifer Lewis, MD – Left Practice

Corporate Health Center
46440 Benedict Drive, Suite 108
Sterling, VA 20164
703-444-5656
Carol Currier, M.D. – Interested in
participating as a panel physician
Kevin Culbert, D.O. – No longer
interested in participating as a panel
physician

Hanover / Atlee Family Physicians
9376 Atlee Station Road
Mechanicsville, VA. 23116
804-730-0990
Brent Logie, MD – Joined Practice
Kimberly Walker, MD – Joined
Practice
Scott Armistead, MD – Left Practice
Gina Davis, MD – Left Practice
John King, MD – Left Practice
Ronald Labuguen, MD – Left
Practice

Horizon Family Medicine
103 Bristol East Road
Bristol, VA 24202
276-642-0623
Darlene Litton, MD – Joined
Practice (only doctor in practice)
Joseph A. Furst, MD – Left Practice

Med One
1220 Volunteer Parkway
Bristol, TN 37620
Jay Suh, MD – Joined Practice
Paul Moran, MD – Left Practice

**Orthopaedic Center of Central
Virginia
Blue Ridge Orthopaedic Division**
1906 Thompson Drive

Lynchburg, VA 24501
434-845-1228
William Alber, MD – Retired
Eric Kenny, MD – Joined Practice
John Prahinski, MD – Joined Practice

Orthopaedic Center of Central Virginia

Piedmont Orthopaedic Division

1914 Thomson Drive
Lynchburg, VA 24153
434-947-3970
James C. Dunston, MD – Retired
Paul F. Fitzgerald, MD – Retired
Terry O. Miller, MD – Retired
H. Davis von Oesen, MD – Retired
Michael G. Brown, MD – Joined Practice
Pamela J. Sherman, MD – Joined Practice
Peter A. Caprise, Jr., MD – Joined Practice

Patient First – Chester

12101 S. Chalkley Road
Chester, VA 23831
804-796-3636
Shazia Farooqi, MD – Joined Practice

Nicole Roberts-Boyd – Left Practice

Smyth County Family Physicians

1046 Terrace Drive
Marion, VA 24354
Chelsea Hamman, MD – Joined Practice
Charles Hulburt, MD – Left Practice

Virginia Orthopaedics & Sports Medicine

Old Address: 4125 Ironbound Road, Suite 201
New Address: 5335 Discovery Park Blvd.
Williamsburg, VA 23188
757-253-0603
John McCarthy, MD – Joined Practice
Daniel Carr, MD – Left Practice
Glen Feltham, MD – Left Practice

Wythe Medical Associates

360 Virginia Avenue
Wytheville, VA 24382
276-228-2191
Christopher Messitt, MD – Joined Practice
Jay N. Ramage, MD – Left Practice

PHYSICIANS NO LONGER ASSOCIATED WITH A PARTICULAR PRACTICE:

Abingdon Family Practice

310 W. Valley Street
Abingdon, VA 24210
276-628-1186
William M. Handy, MD – Left Practice

Countryside Orthopedics

44055 Riverside Parkway # 104
Leesburg, VA 20175
703-858-1800
Mark Rowley, MD – Left Practice

NEW PHYSICIANS TO A PARTICULAR FACILITY:

Abingdon Family Health Care

NEW ADDRESS

445 Porterfield Hwy, Suite A
Abingdon, VA 24210
276-628-3144
Charles Hurlburt, MD – Joined
Practice

Family Practice of Chesterfield
1471 Johnston-Willis Drive
Richmond, VA. 23235
804-320-3999

**Barbara Lester, MD – Joined
Practice**

Tappahannock Family Practice
Medical Arts bldg. B, Suite 301
658 Hospital Road
Tappahannock, VA 22560
804-443-6060
Ryan Williams, DO, Joined Practice

**PHYSICIANS WHO ARE NO LONGER INTERESTED IN SERVING AS A
PANEL PHYSICIAN:**

The Medicine Clinic
3333 S. Crater Road
Petersburg, VA 23804
804-957-6900

ADDRESS CHANGES:

Town Center Orthopaedics
1860 Town Center Drive, Suite 300 (old: 1800 Town Ctr. Pkwy, Suite 111)
Reston, VA 20190
703-435-6604

PRACTICE NAME CHANGE:

Blue Ridge Occupational Health – Now Named - Blue Ridge Immediate Care
2137 Lakeside Drive, Suite 100
Lynchburg, VA 24501
434-385-4184
Donald Branson, MD – Left Practice

Virginia Physicians – Now Named – Cold Harbor Family Medicine
7255 Hanover Green Drive
Mechanicsville, VA 23111
804-730-1111
Matthew Jones, MD – Joined Practice
James Mumper, MD – Left Practice

**VML Insurance Programs
Annual Meeting Agenda
May 18, 2007**

- 8:30 a.m.** **Registration**
- 9:00 a.m.** **Welcome**
- 9:05 a.m.** **Employment Law Issues**
Jeremy Carroll, *Glenn, Feldman, Darby, & Goodlatte*
- 9:45 a.m.** **Plaintiff Attorney's Perspective**
James Thorsen, *Thorsen & Scher, LLP*
- 10:30 a.m.** **Break**
- 10:45 a.m.** **Workers' Compensation Trends**
Rick Lucas, *Lucas & Associates*
- 11:15 a.m.** **Awards and Business Meeting**
- Noon** **Lunch** (provided)
- 12:45 p.m.** **Legislative Update**
Tim Ailsworth, *VML Insurance Programs*
- 1:00 p.m.** **Loss Trends and Effective Tools to Control Them**
Beth Rosenthal, *VML Insurance Programs*
- 2:00 p.m.** **Adjournment**

Please complete the registration from below and return it by May 15, 2007

REGISTRATION FORM

VML Insurance Programs Annual Meeting
The Place at Innsbrook, Richmond, May 18, 2007

Locality/Member _____

Confirmation Address _____

Phone Number (_____) _____ Fax Number (_____) _____

Name _____ Title _____ Name on badge _____

Name _____ Title _____ Name on badge _____

Name _____ Title _____ Name on badge _____

Return to VML Insurance Programs, PO Box 71420, Richmond, VA 23225

FAX: 804-968-4662

You may also register online at www.vmlins.org