VML INSURANCE PROGRAMS ANNUAL REPORT 2017
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VMLIP STAFF</td>
<td>3</td>
</tr>
<tr>
<td>ABOUT VML INSURANCE PROGRAMS</td>
<td>5</td>
</tr>
<tr>
<td>MESSAGE FROM THE CHAIR AND MANAGING DIRECTOR</td>
<td>6</td>
</tr>
<tr>
<td>REDEFINING “WHY” THROUGH SERVICE</td>
<td>7</td>
</tr>
<tr>
<td>VMLIP MEMBERS’ SUPERVISORY BOARD</td>
<td>12</td>
</tr>
<tr>
<td>VMLIP STAFF LISTING</td>
<td>13</td>
</tr>
<tr>
<td>FINANCIAL REPORTS</td>
<td>14</td>
</tr>
<tr>
<td>WHO AND WHAT WE COVER</td>
<td>16</td>
</tr>
<tr>
<td>RATE STABILITY</td>
<td>17</td>
</tr>
<tr>
<td>VMLIP MEMBERSHIP</td>
<td>18</td>
</tr>
</tbody>
</table>
ABOUT VML INSURANCE PROGRAMS

VML INSURANCE PROGRAMS (VMLIP) IS THE FIRST AND LARGEST GROUP SELF-INSURANCE POOL IN THE COMMONWEALTH OF VIRGINIA.

For more than 35 years, VMLIP has provided public officials, law enforcement, cyber, and general liability coverage, as well as auto, property, workers’ compensation coverage and more to more than 470 local political subdivisions across Virginia.

VMLIP’s programs are designed to meet the needs of all Virginia local governments – from the smallest to the largest. VMLIP provides comprehensive risk management program support, human resources, communications, and law enforcement consulting, and more to members who contribute in excess of $54 million annually to the pool.

VMLIP’s staff includes safety professionals, a former police officer, a certified human resources professional, an accredited public relations specialist, and a team of seasoned claims representatives and underwriters.

VMLIP is governed by a Members’ Supervisory Board comprised of eight elected or appointed officials from member jurisdictions and the executive director of the Virginia Municipal League. The board meets quarterly to establish goals, set rates, adopt a budget, and handle other pool business.

As Virginia’s insurance pools are assessable, it is vital that entities have their coverage with an organization that is financially secure. With assets greater than $300 million and members’ equity of more than $106 million, VMLIP is the most financially secure self-insurance pool in Virginia. VMLIP contracts with nationally recognized money managers, actuaries, financial and claims auditors to ensure that members’ insurance dollars are maximized and risks mitigated.

For more information, visit www.vmlins.org or call (800) 963-6800.
A LETTER FROM THE CHAIR
AND MANAGING DIRECTOR

When VML Insurance Programs (VMLIP) was formed in 1980, the pool consisted of only one employee, with most work contracted out. Since then, we’ve grown to more than 50 employees located in our Glen Allen office and throughout the state. And of these employees, 62 percent have more than 10 years of experience at VMLIP, and of those, many have more than 15 years of experience.

VMLIP members have access to a plethora of resources to aid them in their risk management efforts. These include FREE online learning courses through the VMLIP Online University and VMLIP Law Enforcement Academy, to Risk Management Grants, free monthly webinars and in-person training events, bulletins, and more.

But the most important resource VMLIP members have access to, is our people.

Our staff are not only highly qualified in their fields, but in working with local governments. Our human resources, communications, law enforcement and safety consultants are all experienced not only in their areas of speciality, but in applying their knowledge to the needs of our members.

In this report, you will learn more about the staff at VMLIP – including some of the achievements they have made this year, as well as their motivation and dedication toward working with our local government member partners.

In addition to the partnerships and programs we offer to VMLIP members – such as cyber security resources through YourCISO, safety data sheet management through SiteHawk, or business continuity resources through Agility Recovery – it’s our people that we are most proud of.

It’s our people that make the difference in creating partnerships with members to proactively manage risk. It’s our people that the board and leadership of VMLIP are committed to continue to develop and grow.

We are dedicated to developing our employees and maintaining our reputation as your trusted partners in risk management, and as Virginia’s local government specialists.

We will do this while maintaining the financial strength, rate stability, and products and services our members are accustomed to. In fact, this year VMLIP has added nearly $1 million in surplus so that we are prepared for when - not if - we are responsible for large claims. As we have seen this year with Hurricanes Harvey, Irma and Maria, and, as Virginia’s self-insurance pools are assessable – it is imperative that members choose a pool that is financially stable and has the resources to handle significant claims for our members.

We look forward to continuing to innovate and provide the best in partnership, and performance for Virginia local governments.

Thank you.

Rhu Harris
Chair, VML Insurance Programs
Members’ Supervisory Board

Steve Craig
Managing Director
VML Insurance Programs
THE WHY:
VMLIP STAFF FOCUS ON THE “WHY” OF THEIR COMMITMENT TO MEMBERS

Each day employees from all types of VML Insurance Programs (VMLIP) member entities rise and report to work – whether for a city, town, school, wastewater treatment plant, library, fire or police department, county – or any other type of governmental entity.

And, like many public sector workers – their “why” is defined. Why they do what they do varies from person to person – perhaps they are committed to creating safer communities; or toward educating future generations; ensuring the cleanest water possible for their neighbors and relatives; or any one of many reasons driven by a greater sense of purpose.

The same can be said about the staff at VMLIP.

As employees of a member-owned, member-governed nonprofit insurance pool, many of VMLIP’s staff are also driven by their “why” – and each of them utilize their specific experiences, specialities, and drive to create stronger partnerships with our members.

Nearly 62 percent of VMLIP employees have more than 10 years experience with the pool – with 40 percent having more than 15 years. This vast institutional knowledge of local government risk is strengthened by the professional designations held by more than 66 percent of VMLIP employees – whether in the insurance industry or in their professional specialty.

From Certified Property Casualty Underwriter, to Associates in Claims, Senior Professional in Human Resources, Accredited in Public Relations, Associate in Insurance Accounting and Finance, Law Enforcement Driver Instructor Trainer, to advanced degrees and more, VMLIP’s staff are committed not only to the organization, but to bettering themselves so they can better serve our members.

Last year, VMLIP staff took this knowledge and experience with them along to 799 personal visits with members throughout the state. They applied it...
in discussions and consulting on hundreds of issues, questions, or safety recommendations provided by our human resources, communications, law enforcement, and safety consultants.

VMLIP Law Enforcement Specialist Thomas Bullock spent much of the year working with law enforcement officers on issues such as the utilization of conducted electronic devices and verbal de-escalation training.

“Due to recent court decisions, as well as controversial incidents involving law enforcement officers nationwide, VMLIP has focused on providing officers with training on critical skills and best practices when using TASERs™, in addition to verbal de-escalation skills,” said Bullock. “As risks that impact law enforcement continues to change, we continue to evaluate the training needs of our members.”

Additionally, Bullock provided guidance to law enforcement on developing policies such as ride-along, active shooter, and the utilization of seized vehicles as part of the police department fleet.

While Bullock focused on risks associated with law enforcement, safety consultants provided webinars and in-person trainings on topics such as defensive driving; confined space entry; preventing slips, trips and falls; and fatigue in the workplace – as well as several training sessions devoted specifically toward understanding and complying with the requirements of the Occupational Safety and Health Administration (OSHA).

“The Virginia Occupational Safety and Health Compliance Program (VOSH) now has the ability to levy fines against Virginia local governments for safety violations,” said VMLIP Senior Safety Consultant Pete Strickler. “So we have been working diligently with members to ensure they understand the regulations and how to remain in compliance.”

In the fall of 2016, VMLIP partnered with SiteHawk to offer discounted rates for their cloud-based safety data sheet (SDS) and chemical data management platform. The program allows members to utilize SiteHawk to quickly search for SDS’s, assign materials by location and more for only $3 per active and unique SDS.

“My work with VMLIP gives me the opportunity to assist our members in more ways than I could imagine. From providing specialized training to professional consultation, I’m afforded the opportunity to interact with members in a positive manner and be a resource for them,” said Bullock.

Additionally, Bullock provided guidance to law enforcement on developing policies such as ride-along, active shooter, and the utilization of seized vehicles as part of the police department fleet.

VMILP Law Enforcement Specialist Thomas Bullock joined Tim Randall and Harvey Finkel with the Public Agency Training Council to provide Verbal De-Escalation and Compliance Training to member law enforcement officers.

“It’s finding solutions like these for our members that motivates the “why” in our staff.

For example, Reid was instrumental in assisting the Town of Narrows with securing a sink hole in a neighborhood with large numbers of children at play. The decision to install a fence was made, and Reid assisted the member with applying for VMLIP grant funds in order to pay for it.
He's assisted elementary schools with maintaining safer nap areas for kindergarteners, fire departments with the purchase of special washing machine designed specifically to remove carcinogens from firefighter turnout gear.

Similarly, VMLIP Senior Safety Consultant Fonda Craig assisted the City of Williamsburg with a challenge at the Waller Mill Park. The city needed quick access to rescue boats - where boats could drain when not in use and where injured citizens could be easily offloaded and taken for medical care.

The solution came in the form of a floating dock – purchased through grant funds from VMLIP. The floating dock allows for rescue boats to be deployed within a matter of minutes when needed, and provides a firm and steady area for individuals to be taken on and off. In the end, the goal is to ensure the safety and rescue of city citizens – as quickly and efficiently as possible.

It’s this kind of meaningful work – with meaningful outcomes - that inspires our staff each day. Overall, VMLIP’s safety staff made 157 safety recommendations to members during visits throughout the year, and backed many of those recommendations up with grant funding to help implement the changes.

In fact, more than $268,000 in grant funding was distributed to more than 113 members in the 2016 – 2017 fund year – all dedicated toward funding safety equipment or training to reduce the risk to the member and the pool.

Additionally, staff implemented risk management peer groups among targeted entity types. The school bus transportation peer group – made up of representatives from Virginia Beach, Chesapeake, Suffolk and York County Schools - has seen their claims reduced through working together to share best practices and risk management tips to prevent losses.
Peer groups among municipal transit entities and cities are now being formed, and a similar police chief advisory committee was coordinated by Thomas Bullock, consisting of eight police chiefs and the executive director of the Virginia Association of Chiefs of Police. The group has held two meetings and has already identified training issues at regional academies, and how a closer partnership between the VACP, academies and VMLIP may aid in additional training for law enforcement.

Similarly, two waste and waste water authorities forums held in the spring brought together more than 30 organizations to discuss environmental regulatory forecasts, cyber risk and prevention, and crisis recovery.

In addition to meeting with and gathering members together to address and reduce risk, VMLIP is also looking for ways to provide coverage for members for emerging risks – including cyber liability and the risks associated with utilizing drones.

As the risks of cyber attacks continue to escalate, VMLIP began offering increased limits for cyber liability coverage this year. This is in addition to the availability of the new Your Chief Information Security Officer (YourCISO), an online service providing information security resources such as a cyber security self-assessment and assistance with planning and managing an information security and risk management program.

In addition to not only covering but partnering with members to mitigate cyber exposure, two VMLIP staff – Thomas Bullock and Senior Safety Consultant Pete Strickler – received their Remote Pilot With A Small Unmanned Aircraft System Rating Certification so they can assist members with policy development, training, and utilizing these devices to perform dangerous and/or time consuming activities such as inspecting roofs and other elevated structures, performing search and rescue operations, and providing over-watch for fire and police operations.

“Using a drone can provide a safer and less expensive alternative to the activities that many of our members are already doing,” said VMLIP Senior Safety Consultant Pete Strickler. “For example, a drone can be used to inspect a water tower or elevated roof, or to conduct a search and rescue operation at virtually no risk to the pilot. Previously someone would need to climb to conduct an inspection, or a piloted aircraft would be used – both of which pose a much greater safety risk and cost than using a drone.”

“As an underwriter at VMLIP, I enjoy the challenges of working on new and unusual coverage situations to meet member needs,” said VMLIP Senior Underwriter Karen Nuckols. “Our members have to wear many hats in their local government jobs, being able to help them with their risk management and insurance questions is rewarding.”

“I enjoy working with our members to find ways that they can get the most out of their membership with VMLIP,” said VMLIP Senior Account Executive Lisa Schenk. “Our members consider us a part of their team and treat us like family, and it is a good feeling to go home each night knowing that the work I do is helping make communities better throughout Virginia.”
Throughout the year, VMLIP’s member services and safety staff made nearly 800 personal visits to members – working with them to identify risk management needs and ways in which we can partner with them to mitigate their exposures.

VMLIP’s team of workers’ compensation adjusters responded to more than 3,600 claims last year and worked diligently to ensure that each injured employee received the best possible care while pursuing solutions to reduce the costs associated with medical care.

Through programs such as medical bill review, nurse triage reporting, pharmacy management and more, VMLIP reduced workers’ compensation costs by nearly $6 million including 34 percent of standard provider charges.

Meanwhile, the focus on quality of care for injured workers hasn’t faltered.

Last fall a member electrician was struck by a vehicle while repairing a traffic signal. He sustained multiple serious injuries, including a fractured leg, dislocated shoulder, fractured ribs and compression fractures in his lower back. His original prognosis was poor. However, VMLIP’s workers’ compensation staff worked with him to coordinate care, assist with appointments, treatment, and equipment needed to begin recovery.

VMLIP’s Patient Advocate Joanne Allen was assigned to assist, while VMLIP also hired a field nurse case manager to work directly with the injured employee. His determination to get back to work aided in his recovery, and once he had improved, our staff assisted with coordinating light duty sedentary work between the employee and the member employer.

“It is rare to have such a positive outcome with the severity of injuries he sustained,” said VMLIP Director of Workers’ Compensation Claims Robin Duvall. “In the vast majority of cases like this, the employee is disabled for life. But because of his motivation, and the coordination of – and help provided him – by his employer and VMLIP, he is now back to work full-duty with 95 percent improvement.”

Moving forward, VMLIP’s workers’ compensation and information services staff have begun the process of implementing predictive analytics in workers’ compensation claims. By utilizing decades worth of data, this new tool has the potential to aid in early identification and intervention on claims with the potential to escalate medically and financially.

VMILP Director of Information Services Mary Kay Marchetti

“I appreciate our commitment to service and quality over quantity of members,” said VMLIP Director of Information Services Mary Kay Marchetti. “I enjoy being a part of a smaller insurance program as I feel what I do really has an impact on the success of the organization.

Much of the future of pooling will focus on the use of technology and data. This spring, VMLIP’s Communications and Information Systems departments together launched a newly redesigned and technologically enhanced website for the pool.

Not only does the new site provide easier access to information and training resources, but it allows for easier upgrades and will soon host member dashboards and analytics customized for member use. As the use of data continues to grow, so will VMLIP’s commitment toward providing access to data and information to members in a way that meets their reporting needs.

Moving forward, the staff at VMLIP will continue to focus on ways to partner with members to reduce injuries and losses, find solutions for member communities, and continue to provide personalized service to each and every member of our pool.

“What we do matters,” said VMLIP Senior Claims Representative Tina Wetsch. “It matters to the injured workers – we help them get their life back. It matters to our members – they want to see their employees taken care of. Our members understand they can count on us to take care of whatever needs to be done. Doing our best work is a trust, and it is why I do what I do.”
VML INSURANCE PROGRAMS STAFF LISTING

ADMINISTRATION
Steve Craig, Managing Director

COMMUNICATIONS
Hollie Cammarasana, Director of Communications
Jackie Stauffer, Administrative Specialist

HUMAN RESOURCES
Tina Stevens, Director of Human Resources

FINANCE
Jeff Nickey, Deputy Managing Director
Lisa Davis, Controller
Barbara Wieser-Harvey, Accounting Assistant

INFORMATION SERVICES
Mary Kay Marchetti, Director of Information Services
Judy Huang, Sr. Software Engineer
Kari Soniat, Sr. Data Analyst

MEMBER SERVICES
Jeff Cole, Director of Member Services
Harry Mchillen, Sr. Account Executive
Lisa Schenk, Sr. Account Executive
Nora Pierre, Account Executive

PROPERTY AND LIABILITY CLAIMS
Chuck Jones, Director of P & L Claims
Jackie Baytop, Fast Track Claims Rep
Tracy Dunlap, Sr. Claims Representative
Nicole Jennings, Fast Track Claims/Subrogation
Pamela Jones, Claims Representative
Scott Martin, Claims Specialist
Greg Washington, Sr. Claims Representative
Michelle White, Claims Representative

SAFETY CONSULTING
Thomas Bullock, Law Enforcement Specialist
Fonda Craig, Sr. Safety Consultant
Pete Strickler, Sr. Safety Consultant
Karen Wall, Administrative Specialist

UNDERWRITING
Cathie Moreland-Hasty, Director of Underwriting
Ann Chandler, Underwriter
Crystal Griffin, Underwriter
Marcus Hensel, Sr. Underwriter
Karen Nuckols, Sr. Underwriter

WORKERS’ COMPENSATION CLAIMS
Robin Duvall, Director of WC Claims
Joanne Allen, Patient Advocate
Lee Bank, Panel of Physicians Coordinator
Deborah Briggs, Claims Supervisor
Sheila Caudilli, Sr. Indemnity Claims Representative
Tracey Christian, Sr. Med Only Claims Rep
Cat Cunningham, Claims Supervisor
Peggy Griffin, Claims Specialist
Cheryl Jenkins, Medical Only Claims Rep
Nicole Jennings, Medical Only Claims Rep
Marian Levy, Medical Only Claims Rep
Rose Mayo, Administrative Technician
Jennifer Moore, Indemnity Claims Rep
Connie Myers, Senior Indemnity Claims Rep
Kathy Nester, Claims Technician
Pam Pitts, Recovery Specialist
Wendy Rice, Sr. Indemnity Claims Rep
Lora Robinson, Administrative Technician
Bunny Slayton, Sr. Medical Only Claims Rep
Charmaine Spain, Claims Technician
Tina Wetsch, Sr. Indemnity Claims Rep
Robin Wiley, Administrative Assistant
Beth Willoughby, Sr. Indemnity Claims Rep
FINANCIAL RESULTS FOR 2017

Among VMLIP’s greatest accomplishments is the financial stability we have provided to our members over the last 37 years. The financial results for 2017 continue that legacy of building strength. Below are highlights from our 2017 financial results which have not been audited. We are in the process of completing our annual audit and will have the results as indicated below.

Member contributions totaled $54 million which represents a modest 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, the pool has emphasized rate stability throughout its history.

VMLIP earned $8 million in investment income in 2017. Investment earnings are a vital component of rate stability because every dollar earned through investment income is a dollar less that comes from member contributions. For 2017, it appears VMLIP will recognize a decrease in the fair market value of investments. The net increase or decrease in the fair 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 fair market value of investments in 2017 was attributable to changes in these factors. Generally, when interest rates rise, the value of securities held in the portfolio drop.

Losses for the year were $34 million, and were down from the previous year. Loss results continue to be better than expected. VMLIP’s overall loss ratio for 2017 is 63 percent. We have experienced several years of better than expected loss results, which have favorably impacted our financial results. However, loss trends change quickly and adverse development can have negative consequences on pool operations. VMLIP carefully considers both actual losses as well as expected losses when setting rates and determining reinsurance retention levels.

Overall, net position increased by $1 million. This brings net position as of June 30, 2017, to $107.8 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, determining reinsurance retention levels and expanding coverages.

The Comprehensive Annual Financial Report (CAFR) which includes the audited financial statements will be available by the end of November. Members are encouraged to view the CAFR on our website at www.vmlins.org.
### Balance Sheet (Unaudited)

**Years Ending June 30**

<table>
<thead>
<tr>
<th>Assets</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments, at fair market</td>
<td>$278,336,601</td>
<td>$267,137,862</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$12,010,817</td>
<td>$17,510,117</td>
</tr>
<tr>
<td>Restricted deposit</td>
<td>$160,000</td>
<td>$160,000</td>
</tr>
<tr>
<td>Accrued interest receivable</td>
<td>$1,452,257</td>
<td>$1,314,298</td>
</tr>
<tr>
<td>Ceded losses receivable</td>
<td>$2,670,052</td>
<td>$2,943,890</td>
</tr>
<tr>
<td>Accounts and contributions receivable</td>
<td>$549,805</td>
<td>$705,689</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$24,997</td>
<td>$14,480</td>
</tr>
<tr>
<td>Building, Furniture and Equipment (net of depreciation)</td>
<td>$4,960,563</td>
<td>$4,478,420</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$300,165,092</strong></td>
<td><strong>$294,264,756</strong></td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserve for losses</td>
<td>$188,141,034</td>
<td>$181,250,830</td>
</tr>
<tr>
<td>Contributions collected in advance</td>
<td>$2,936,241</td>
<td>$4,098,420</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$1,329,558</td>
<td>$2,118,081</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$192,406,833</strong></td>
<td><strong>$187,467,331</strong></td>
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<table>
<thead>
<tr>
<th>Net position (Equity)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$90,659,813</td>
<td>$89,698,979</td>
</tr>
<tr>
<td>Restricted</td>
<td>$17,098,446</td>
<td>$17,098,446</td>
</tr>
<tr>
<td><strong>Total net position</strong></td>
<td><strong>$107,758,259</strong></td>
<td><strong>$106,797,425</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Liabilities and Net Position</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$300,165,092</strong></td>
<td><strong>$294,264,756</strong></td>
</tr>
<tr>
<td><strong>Net position at end of year</strong></td>
<td><strong>$107,758,259</strong></td>
<td><strong>$106,797,425</strong></td>
</tr>
</tbody>
</table>

### Statement of revenues, expenses and changes in equity

<table>
<thead>
<tr>
<th>Revenues</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$54,003,348</td>
<td>$53,295,482</td>
</tr>
<tr>
<td>Investment income</td>
<td>$7,976,157</td>
<td>$7,838,810</td>
</tr>
<tr>
<td>Net increase (decrease) in fair value of investments</td>
<td>$(5,680,816)</td>
<td>$4,104,563</td>
</tr>
<tr>
<td>Other income</td>
<td>$156,708</td>
<td>$163,386</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td><strong>$56,455,397</strong></td>
<td><strong>$65,402,241</strong></td>
</tr>
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<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision for losses</td>
<td>$33,964,818</td>
<td>$38,380,622</td>
</tr>
<tr>
<td>Program administration</td>
<td>$10,773,503</td>
<td>$10,261,619</td>
</tr>
<tr>
<td>Reinsurance</td>
<td>$10,003,953</td>
<td>$10,356,696</td>
</tr>
<tr>
<td>Other expenses</td>
<td>$752,289</td>
<td>$823,838</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$55,494,563</strong></td>
<td><strong>$59,822,775</strong></td>
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<table>
<thead>
<tr>
<th>Changes in net position</th>
<th></th>
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<tbody>
<tr>
<td><strong>960,834</strong></td>
<td></td>
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<table>
<thead>
<tr>
<th>Net position at beginning of year</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$106,797,425</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net position at end of year</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$107,758,259</strong></td>
<td></td>
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</tbody>
</table>
WHO AND WHAT WE COVER

NUMBER OF VEHICLES: 23,975

- Trucks: 7,760
- School buses: 5,098
- Emergency: 4,510
- Private passenger: 3,755
- Trailer: 2,071
- Transit buses: 781

Operating expenditures: $5,198,582,959
Property values: $23,474,344,340
Electric payroll: $11,319,310
Water/sewer payroll: $157,571,590
Employees: 107,467
Law enforcement officers: 3,808
Number of buildings: 14,727
Governing officials: 3,353
Street/road miles maintained: 7,909

Population (# of citizens)

1,303,888

Number of students

448,187

MEMBERSHIP BY TYPE:

- Cities: 29
- Counties: 10
- Housing authorities: 16
- Jail/ juvenile detention centers: 19
- Other entities: 107
- Transportation authorities: 11
- Planning District Commissions: 16
- Schools: 38
- Social services: 36
- Towns: 162
- Water/wastewater authorities: 41
## RATE STABILITY

<table>
<thead>
<tr>
<th></th>
<th>Property &amp; Liability</th>
<th>Worker’s Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2011-2012</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>2012-2013</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>2013-2014</strong></td>
<td>-4% ▼</td>
<td>-5% ▼</td>
</tr>
<tr>
<td><strong>2014-2015</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>2015-2016</strong></td>
<td>-12% ▼</td>
<td>0%</td>
</tr>
<tr>
<td><strong>2016-2017</strong></td>
<td>-4% ▼</td>
<td>3%</td>
</tr>
</tbody>
</table>
MEMBER RETENTION RATE

35 YEARS

30 YEARS

20 YEARS

10 YEARS

OUR PEOPLE

PROFESSIONAL DESIGNATIONS HELD:

- AAI 1
- ACS 1
- ACSR 1
- AIAF 1
- AJAM 2
- AIC 12
- AINS 4
- AIS 3
- APR 1
- ARC 1
- Are 1
- ARM 5
- ASHM 1
- AU 3
- BSN 1
- CCM 2
- CEBS 1
- CGI 1
- CIC 1
- CMS 1
- CPA 1
- CPCU 2
- CPIW 1
- CPSI 1
- DDC Instructor/Trainer 3
- FLMI 1
- FNP 1
- GBA 1
- GSP 1
- INS 1
- IPMA-SCP 1
- JD 1
- LE Driving instructor 1
- LE fitness specialist 1
- MPA 1
- MSAD 1
- Remote pilot drone 2
- RN 2
- SHRM-SCP 1
- Skid car instructor 1
- SPHR 1
- WCLA 1

66 %
HAVE AT LEAST ONE PROFESSIONAL DESIGNATION

62 %
WITH MORE THAN TEN YEARS OF EXPERIENCE

40 %
WITH MORE THAN 15 YEARS OF EXPERIENCE
VML INSURANCE PROGRAMS MEMBERSHIP

Towns
- Alberta
- Altavista
- Amherst
- Appomattox
- Ashland
- Bedford
- Berryville
- Blacksburg
- Blackstone
- Bloxom
- Boones Mill
- Bowling Green
- Boyce
- Boydton
- Boykins
- Bridgewater
- Broadway
- Brookneal
- Buchanan
- Burkeville
- Cape Charles
- Cedar Bluff
- Charlotte Court House
- Chase City
- Chatham
- Cheriton
- Chilhowie
- Chincoteague
- Claremont
- Clarksville
- Cleveland
- Clifton Forge
- Clifton
- Clintonwood
- Coeburn
- Colonial Beach
- Craigsville
- Crewe
- Damascus
- Dayton
- Dendron
- Dillwyn
- Drakes Branch
- Dublin
- Duffield
- Dumfries
- Dungannon
- Eastville
- Edinburg
- Elkton
- Exmore
- Farmville
- Fincastle
- Floyd
- Fries
- Front Royal
- Gate City
- Glade Spring
- Glen Lyn
- Gordonsville
- Goshen
- Gretna
- Grottoes
- Grundy
- Halifax
- Hamilton
- Haysi
- Herndon
- Hillsville
- Honaker
- Hurt
- Independence
- Iron Gate
- Irvington
- Ivor
- Jarratt
- Keller
- Kenbridge
- Keyesville
- KilmarNOck
- Lawrenceville
- Lebanon
- Leesburg
- Louisa
- Lovettsville
- Lucy
- Madison
- Marion
- McKenney
- Middleburg
- Middletown
- Mineral
- Monterey
- Montross
- Mount Crawford
- Mount Jackson
- Narrows
- Nassawadox
- New Castle
- New Market
- Newsoms
- Nickelsville
- Occoquan
- Onancock
- Onley
- Orange
- Painter
- Pamplin
- Parkley
- Pearisburg
- Pembroke
- Pennington Gap
- Phenix
- Pocahontas
- Port Royal
- Parcellville
- Quantico
- Remington
- Rich Creek
- Richlands
- Ridgeway
- Rocky Mount
- Round Hill
- Rural Retreat
- Saltville
- Saxis
- Scottsburg
- Scottsville
- Shenandoah
- Smithfield
- South Boston
- South Hill
- St. Paul
- Stanley
- Stephens City
- Stony Creek, Town of
- Strasburg
- Stuart
- Tangier
- Tappahannock
- Tazewell
- The Plains
- Timberville
- Toms Brook
- Troutville
- Urbanna
- Victoria
- Vienna
- Vinton
- Wachapreague
- Warsaw
- Washington
- Waverly
- West Point
- White Stone
- Windsor
- Wise
- Woodstock
- Wytheville

Counties
- Gloucester
- Halifax
- Hanover
- Mathews
- New Kent
- Nottoway
- Rappahannock
- Westmoreland
- York

Cities
- Buena Vista
- Charlottesville
- Colonial Heights
- Covington
- Danville
- Emporia
- Fairfax
- Falls Church
- Franklin
- Fredericksburg
- Galax
- Harrisonburg Electric Commission
- Harrisonburg
- Hopewell
- Lexington
- Lynchburg
- Manassas Park and Manassas Park City Schools
- Manassas
- Norton
- Poquoson
- Radford
- Roanoke
- Salem
- Staunton
- Suffolk
- Waynesboro
- Williamsburg
- Winchester
Schools
- Alexandria City Schools
- Appomattox Regional Governor’s School
- Charlottesville City Schools
- Charlottesville-Albemarle Technical Center
- Chesapeake City Schools
- CodeRVA
- Colonial Beach Public Schools
- Commonwealth Governor’s School
- Culpeper County Schools
- Danville City Schools
- Falls Church City Schools
- Gloucester County Schools
- Hanover County Schools
- Martinsville City Schools
- New Horizons Regional Education Center
- Newport News City Schools
- Northampton County Schools
- Northern Neck Regional Special Education Board
- PWAN
- Poquoson City Schools
- Prince George County Schools
- Prince William County Schools
- Roanoke City Schools
- Rockingham County Schools
- Rowan County Vocational Technical Center
- Salem City Schools
- Spotsylvania County Public Schools
- Stafford County Schools
- Staunton City Schools
- Suffolk City Schools
- The Governor’s School at Innovation Park
- The Governor’s School For the Arts
- The Governor’s School of Southside Virginia
- Virginia Beach City Schools
- Waynesboro Public Schools
- York County Schools

Libraries
- Alexandria Library
- Blue Ridge Regional Library
- Central Rappahannock Regional Library
- Eastern Shore Public Library
- Galax-Carroll Regional Library
- Handley Regional Library
- Lonesome Pine Regional Library
- Meherin Regional Library
- Pamunkey Regional Library
- Rockbridge Regional Library
- Williamsburg Regional Library

Jails Juvenile Detention Center
- Albemarle/Charlottesville Regional Jail Authority
- Appalachian Juvenile Commission
- Blue Ridge Juvenile Detention Commission
- Hampton Roads Regional Jail Authority
- Middle Peninsula Juvenile Detention Commission
- New River Valley Juvenile Detention Center
- Northern Neck Regional Jail Authority
- Northern Virginia Juvenile Detention Center
- Northwestern Regional Juvenile Detention Center
- Pemansend Creek Regional Jail Authority
- Piedmont Regional Jail Authority
- Rappahannock Juvenile Center
- Riverside Regional Jail Authority
- Roanoke Valley Juvenile Detention Center
- Shenandoah Valley Juvenile Center Commission
- Southside Regional Juvenile Group Home
- Southwest Virginia Regional Jail Authority
- Tidewater Youth Services Commission
- Western Tidewater Regional Jail Authority

Airports
- 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 Exec Airport Authority

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

Social Services
- Accomack County DSS
- Amelia County DSS
- Bath County DSS
- Botetourt County DSS
- Campbell County DSS
- Carroll County DSS
- Clarke County DSS
- Cumberland County
- Essex County DSS
- Franklin County DSS
- Fredericksburg City
- Gloucester County DSS
- Goochland County DSS
- Grayson County DSS
- Greensville & Emporia DSS
- Halifax County DSS
- Hanover County DSS
- Harrisonburg Rockingham DSS
- Henry/Martinsville County DSS
- 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
- Rappahannock County DSS
- Rockbridge Area DSS
- Russell County DSS
- Shenandoah County DSS
- Southampton County DSS
- Tazewell County DSS
- Washington County DSS
- York-Poquoson SSS

VML Insurance Programs Annual Report 2017
Authorities

- Albemarle County Service Authority
- Alexandria ASAP
- Alexandria Renew Enterprises
- Alexandria Transit Company
- Appomattox River Water Authority
- Augusta County Landfill Trust
- Augusta County Service Authority
- Bath County Service Authority
- Bedford Regional Water Authority
- Blacksburg VPI Sanitation Authority
- Blue Ridge Crossroads EDA
- Bridgewater Industrial Development Authority
- Bull Run ASAP
- Campbell County IDA
- Campbell County Utilities & Services Authority
- Capital Area ASAP
- Cardinal Criminal Justice Academy
- Central Shenandoah Criminal Justice Training Academy
- Central Virginia ASAP
- Central Virginia Criminal Justice Academy
- Central Virginia Partnership for Economic Development
- Central Virginia Transit Management Company
- Central Virginia Waste Management Authority
- Charlottesville Redevelopment & Housing Authority
- Charlottesville-Albemarle Convention & Visitors Bureau
- Chesapeake Bay Bridge & Tunnel District
- Chesapeake Redevelopment & Housing Authority
- Chincoteague Recreation and Convention Center Authority
- Colonial Beach Redevelopment and Housing Authority
- Colonial Behavioral Health
- Colonial Group Home Commission
- Commonwealth Regional Council
- Count = 480
- Court Community Corrections ASAP
- Court Community Corrections DCJS
- Court Community Corrections Drug Court
- Craig-New Castle PSA
- Crater Criminal Justice Training Academy
- Crossroads IFA c/o Joint IDA of Wythe County
- Cumberland Plateau Reg, Housing Auth.
- Dan River ASAP
- Danville Redevelopment & Housing Authority
- Danville-Pittsylvania Regional IFA
- Dickenson County PSA
- Dinwiddie County Water Authority
- District Nine ASAP
- EDA of the City of Winchester
- Fairfax County Water Authority
- Floyd-Floyd County PSA
- Frederick-Winchester Service Authority
- Fredericksburg EDA
- Galax-Grayson EMS
- Greater Richmond Convention Center Authority
- Greater Roanoke Transit Company d/b/a Valley Metro
- Grundy IDA
- Halifax County IDA
- Halifax County Service Authority
- Halifax County Tourism Board
- Hampton Redevelopment & Housing Authority
- Hampton Roads Criminal Justice Training Academy
- Hampton Roads Transportation Accountability Commission
- Hanover County EDA
- Harrisonburg Rockingham ECC
- Harrisonburg Rockingham Regional Sewer Authority
- Henry County PSA
- Hopewell Redevelopment & Housing Authority
- James River ASAP
- John Tyler ASAP
- Joint PSA of Wythe & Bland Counties
- Lake Barcroft Watershed Improvement District
- Lee County Redevelopment & Housing Authority
- Lewistown Commerce Center CDA
- Lexington & Rockbridge Area Tourism
- Loudoun County Sanitation Authority
- Louise County Water Authority
- Lynchburg Redevelopment & Housing Authority
- Maury Service Authority
- Middlesex County EDA
- Middlesex Water Authority
- Montgomery County EDA
- Montgomery Regional Solid Waste Authority
- Nelson County Service Authority
- New River Criminal Justice Training Academy
- New River Resource Authority
- New River Valley Emergency Communications Auth.
- New River-Mt. Rogers Workforce Investment
- Newport News IDA/EDA
- Norfolk Redevelopment & Housing Authority
- Northern VA Criminal Justice Training Academy
- Northern Virginia Cigarette Tax Board
- Northern Virginia Regional Park Authority
- Northern Virginia Transportation Authority
- Northern Virginia Transportation Commission
- NRV Regional Water Authority
- Old Dominion Transit Mgmt Co DBA GRTC Transit System
- Peninsula ASAP
- Peninsula Town Center CDA
- Pepper’s Ferry Wastewater Authority
- Petersburg Redevelopment & Housing Authority
- Piedmont ASAP
- Piedmont CSB
- Piedmont Regional Criminal Justice Academy
- Portsmouth Redevelopment & Housing Authority
- Potomac & Rappahannock Transportation Commission
- Prince William County Service Authority
- Radford City EDA
- Rappahannock Area CSB
- Rappahannock County Water & Sewer Authority
- Rappahannock Regional Criminal Justice Academy
- Richmond Ambulance Authority
- Richmond Behavioral Health Authority
- Richmond Metropolitan Transportation Authority
- Richmond Redevelopment & Housing Authority
- Roanoke Redevelopment and Housing Authority
- Roanoke River Service Authority
- Roanoke Valley Broadband
Authority
- Roanoke Valley Resource Authority
- Rockbridge Area Network Authority
- Rockbridge Area Recreation Organization
- Rockbridge Regional Public Safety Communications Center
- Sheltercare of Northern Virginia
- Shenandoah Valley Animal Services Center
- Shops at White Oak Village CDA
- Skyline Regional Criminal Justice Academy
- Smyth-Washington Regional IFA
- So Centre Corridors Resource Conserv & Development
- South Central Wastewater Authority
- Southeastern PSA
- Southeastern Virginia ASAP
- Southern Virginia Recreation Facilities Authority
- Southside Virginia ASAP
- Southwest Virginia Criminal Justice Training Acad
- Southwest Virginia Regional Recreation Authority
- Southwestern VA Transit

Management Company
- St. Charles Water & Sewer Authority
- St. Paul IDA
- Suffolk Redevelopment & Housing Authority
- Sussex Service Authority
- Transportation District Comm of Hampton Roads
- Tri River ASAP
- Twin County E911 Regional Commission
- Upper Occoquan Service Authority
- Vaco VML Pooled OPEB Trust
- Valley CSB
- Vint Hill EDA
- Virginia Energy Purchasing Governmental Assoc
- Virginia Investment Pool Trust Fund
- Virginia Municipal Electric Association
- Warm Springs Sanitation Commission
- Washington County Service Authority
- Watkins Centre CDA
- Western Tidewater CSB

Authority
- Western Tidewater Water Authority
- Western Virginia Regional IFA
- Western Virginia Water Authority
- Williamsburg EDA
- Williamsburg Redevelopment & Housing Authority
- Wired Road Authority