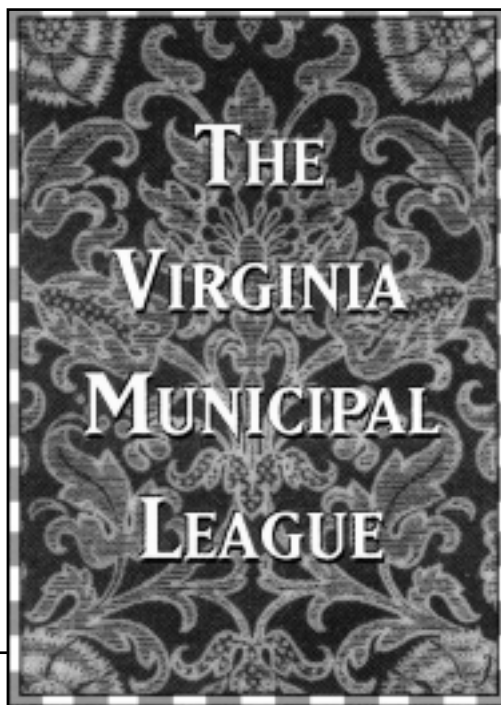


Insurance Protection



WID has joined the Virginia Municipal League which consists of 40 cities, 155 towns and 15 urban communities. This statewide, nonprofit, nonpartisan association of city, town and county governments was established in 1905 and today administers two state-of-the-art insurance programs for Virginia local governments which represent nearly \$25 million in annual contributions and have returned more than \$47 million in dividends to members.

The Virginia Municipal Group Self Insurance Association provides workers compensation coverage for more than 430 Virginia local political subdivisions covering nearly 70,000 employees. The Virginia Municipal Liability

Pool provides property, general liability and automobile liability coverage to more than 110 local government entities.

WID's new risk management program now provides greatly expanded insurance coverage and yet costs much less than previous commercial coverage. Added benefits are VML CompCare which ensures injured employees immediate access to quality medical care focused on an effective, safe return-to-work model, organized fiscal management system consultation, training programs, and dividend reimbursement of a proportionate share of premium surplus funds.

WID appreciates *Virginia Municipal League* approval of its membership application.

Risk consciousness increases safety and reduces insurance premiums.
