VML Insurance Programs (VMLIP) was awarded the 2015 AGRiP Award for Excellence in Performance at AGRiP’s Governance and Leadership Conference on March 9, 2015. VMLIP was honored for the outstanding development, management, and implementation of a dedicated fleet safety campaign, *Where the Rubber Meets the Road*.

*Where the Rubber Meets the Road* was developed in 2010 as a way to address losses related to vehicle crashes. At that time, vehicle crashes accounted for nearly half of the cost of all claims for the pool. The campaign helps VMLIP’s public sector members with training, policy development and implementation, driver evaluation, and management accountability.

“We began this campaign to address safe driving among members of our program – including cities, towns, counties, schools, and other governmental entities,” said VMLIP Director of Safety Services Beth Rosenthal. “We started with 15 members and today have 62. We’ve trained more than 33,000 local government drivers on defensive driving skills resulting in lower loss ratios and safer roadways for Virginians. We couldn’t have done it without the support of our reinsurance partner, ACE-USA.”

*Where the Rubber Meets the Road* has been tremendously valuable to VMLIP members, cutting the costs of auto liability coverage nearly in half.

“The demonstrated effectiveness of this program in a major area of liability concern for pools across AGRiP’s membership makes it a significant contribution to pooling, on the whole,” said Ann Gergen, Executive Director of AGRiP. “The ability to share the program with other public entity risk pools is also very valuable, and we look forward to providing additional opportunity for pool-to-pool sharing at future events, to allow other pools to utilize and benefit from VMLIP’s innovative idea.”

*Where the Rubber Meets the Road* continues to evolve with the launch of a pilot GPS telematics program. The goal is to transfer classroom training and defensive driving principles into the vehicle during real work situations.

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 auto, property, liability, and workers’ compensation.
coverage to more than 475 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 and law enforcement expertise and consulting, and more to members.

The Association of Governmental Risk Pools (AGRiP) is the premiere national membership organization for public entity risk and benefits pools in North America, and beyond. AGRiP promotes pooling as a practical extension of local government’s obligation to be a good steward of public funds, provides a forum for intergovernmental issues of mutual interest in the administration and operation of self-funded and group insurance purchasing programs, and other programs associated with the funding and operation of intergovernmental risk and benefit pools.

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