



MERCHANTS
OF VIRGINIA
Group Self Insurance Association

Over
\$40.8
MM
in approved
dividends

Average
25%
ROI
to
members

**Discover an alternative
to traditional insurance
programs.**

Merchants of Virginia Group Self Insurance Association provides Workers' Compensation protection for businesses located in Virginia engaged in the sale of products or services. Utilizing a unique, cost-effective approach to risk management, this program provides stability, superior loss control and an opportunity for dividends on surplus funds.

QUICK FACTS

Founded	1982
Members	176
Annual Premium Volume	\$5.2 Million
Average Mod	0.91
Reinsurer	Midwest Employers Casualty Corp.

Eligibility Requirements

1

Must sell a product or service.

2

Must generate \$5,000 in premium.
(\$1,500 for gasoline stations)

3

Must have sound financial metrics and long-term stability.



IN THE WORDS OF A CLIENT



Merchants of Virginia is an elite group dedicated to helping its members reduce workers' compensation premiums by implementing best practices for workplace safety. Our partnership with Merchants of Virginia has allowed us to lower our costs and earn significant dividends due to good performance.

Bill Barnes
McOffice, LLC

40+ *of Dividends for*
years *Virginia*
Businesses