

# PACIF Underwriting

The PACIF Underwriting team endeavors to evaluate each member's exposures accurately and charge a fair contribution in exchange for assuming responsibility for loss. With in-depth knowledge of municipal exposures & risks as well as the coverage documents, this team provides expert assistance with a wide range of municipal coverage requests. These commonly include:

- Providing proof of coverage (a "Certificate of Coverage") upon request **(Use the menu on left or the PACIF Policy Portal to request)**
- Adding or deleting vehicles or property **(Use the menu on left or the PACIF Policy Portal to request)**
- Reviewing and discussing vehicle or property schedules, valuation types, and deductible options
- Answering coverage questions, particularly regarding unusual operations and exposures or special events
- Reviewing contracts and agreements (such as construction, provision of services, and property rental contracts) to ensure that appropriate insurance and risk transfer mechanisms are in place and to prevent the municipality from assuming unnecessary liability risk
- Answering questions and exchanging information about Assigned Risk coverage for PACIF member volunteer fire departments
- Working with members on their annual workers' compensation audits to true-up their estimates of payroll for the previously completed year

Staff is also able to provide members with an overview of PACIF services and even meet with governing bodies to provide education and information, so they understand that PACIF provides much more than just coverage for their claims.

**Members can also use the PACIF Policy Portal.** With this online tool PACIF Contacts can view their specific policy information, submit commonly requested policy changes, and complete their annual Renewal Application.

[Access the PACIF Policy Portal](#)

**PACIF Policy Portal is a self-service system that provides:**

- 24/7 access to your municipality's actual policy information
- Options to edit, terminate, or add coverage to vehicles and buildings, and to update payroll by class code during a policy year
- The ability to complete and submit your annual PACIF renewals electronically
- A variety of useful reports

Using this portal also uses far less paper, enhances efficiency, and improves the quality of underwriting data.

We encourage all members to become PACIF Portal users and start taking advantage of this convenient system! [Learn how to get started.](#)

To request assistance from a member of the underwriting team, email us at [underwritingdept@vlct.org](mailto:underwritingdept@vlct.org).