

# PACIF: Above and Beyond is Just How We Do Business

Lights flash. Sirens blare. First responders hurry to the scene of an emergency to do what they have been trained to do – help people in crisis, manage a dangerous situation, and keep the community safe. Whether in a movie, on television, or down the street from where we live or work, we have experienced similar scenes many times. But what about when events take an unexpected turn? What happens when first responders find themselves in need? And how does their town keep serving its residents when the helpers need help?

These questions were raised in the Town of Middlebury when two police officers, each in a cruiser with blue lights flashing, were on their way to a call — and an oncoming SUV crossed the center line, sideswiped the first cruiser, spun into the other lane, and slammed into the second cruiser.

KELLY KINDESTIN – Manager, Property and Casualty Claims

*One great thing about working for PACIF is serving the same communities that we live in. We watch the same local news, follow the same social media, and know a lot of the same people. So, when an incident like this happens, we often know about it before we get to work the next morning. We can start planning the best ways to assist our member. Sometimes we can even reach out to them first to learn exactly what they're dealing with so we can expedite the claims process.*

JOE DAMIATA – Director, Risk Management Services

*This accident was on a Monday evening, and when our team got together Tuesday morning, we immediately started assessing the situation and connecting with people at the Middlebury Town Office. The officer who'd been driving the second cruiser spent the night in the hospital and had surgery on his leg the next morning. [Assistant to the Town Manager] Beth Dow was right on top of things and submitted his workers' compensation claim quickly, so while he was still in the hospital, his claim adjuster, Stephanie Fleury, reached out to him to establish contact and made sure his family would have everything they needed for him to recuperate*

*safely when he got home.*

#### PEGGY GATES – Manager, Workers' Compensation Claims

*Our team always wants to connect with the member and the injured party as soon as possible, not just because the statutes lay out a clear process to be followed, but also because the employee's health and wellbeing are involved. We want to make sure the injured person is safe, is properly looked after, and has what he or she needs to be able to focus on recovering. That's no less important than conducting the member's statutory responsibilities. These two goals move forward equally in every workers' compensation claim we handle.*

*When our Middlebury officer was recovering at home and said he was ready for us, Stephanie scheduled a home visit for the next day. We try to meet all claimants whose injuries significantly impair their mobility, partly to help streamline the paperwork, but also because it can improve the progress of the claim. Employees and their families feel free to ask us questions, learn about the rest of the claims process, and see that we are real people who genuinely care about their recovery. That last point is important because we tend to interact with claimants a lot during the course of a workers' comp claim. A home visit also helps us anticipate any additional needs the recovering employee might have.*

*In this case we also wanted to give the officer his check for the work time he'd lost since the accident. Here again, the folks in the Middlebury Town Office were excellent. They gave us the appropriate wage information right away, so we could cut the check, and Stephanie and I could head out to Middlebury the next morning with it in hand. We visited the injured officer first, then stopped at the accident scene to better understand exactly where and how it all happened, and dropped in at the Town Office to make sure we were all on the same page about how the claims were progressing.*

#### KATHLEEN RAMSAY – Middlebury Town Manager

*When we learned there'd been an accident, our first priority was, of course, to make sure our two officers were going to be OK. First thing the next morning, while Beth filed the workers' comp claim and I reported the two damaged cruisers, Kelly, who handled the auto claims, jumped into action.*

#### KELLY

*I knew how difficult it would be for the town to be without two cruisers, so I started by finding an appraiser who could go and inspect the vehicles within hours. He understood the urgency*

*and sent us his reports much quicker than usual, which was part of our being able to mail the check for the repairs to the first cruiser that week. The check for the totaled cruiser took more time because it involved bank paperwork, but we mailed it only five business days after the accident.*

JOE

*Being especially aware of municipalities' particular needs, we at PACIF do everything in our power to resolve our members' claims. That's how we do business, and we are very proud of it. That said, our work is much easier when we have great partners in the municipal office, and Kathleen and Beth in Middlebury are perfect examples. They answered all our questions promptly and got us everything we needed right away, which helped us process these claims quickly so the town could start getting the police department back to full capacity as soon as possible.*

KATHLEEN

*Even with two checks in hand, vehicle repairs take time, and you can't simply walk onto a dealer's lot and find a properly equipped police cruiser waiting for you. The accident hit our police fleet hard: we only have five cruisers in the first place, so being down by two, even temporarily, severely reduced our ability to serve our residents. Fortunately, Colchester's Police Department offered to lend us a cruiser that they had available to tide us over.*

JOE

*At its core, PACIF is a group of individual communities with shared interests and needs. When one member faces a challenge or issue, it's not unusual for another member to offer assistance, and there are various ways that PACIF staff can facilitate cooperative arrangements. In this case, Colchester generously made their offer, and, in about an hour, our underwriting team drew up a simple agreement for the loan of the cruiser to help both member towns manage their risk.*

KATHLEEN

*I was truly impressed with PACIF's response to this accident. The workers' compensation adjusters first reaching out to the officer and his family, then driving here to visit him at home – that really touched them all. The property claims team's short response time was outstanding. And even the underwriters pitched in, quickly producing a contract for our short-term vehicle loan. We couldn't have asked for a more comprehensive response.*

This level of service is why we look at more than just price when we compare PACIF to commercial insurers. We went out to bid last year, and this kind of service is a huge part of why we stayed with PACIF.