

# A Letter from PACIF

Dear PACIF Member/Owner:

Now that the busy holidays and renewal season are behind us, we want to thank each of you individually for your continued trust and support of VLCT PACIF. All of our member-focused programs, services, and ability to deliver outstanding customer support are only possible through your participation in this member-owned, risk sharing pool.

We understand that in the current insurance environment, commercial carriers are more active in trying to quote municipal business. While PACIF may not always be less expensive than the private carriers, no one gives you the value that we do - through our full complement of services, programs, experience, and comprehensive coverage. Our 99.7% retention rate and addition of a new member this January gives us confidence that you truly understand and appreciate this value.

We encourage your municipality to take advantage of all that we offer, whether it be the PACIF Grant Program, our recently launched law enforcement consulting services, the free referrals to legal counsel for employment practice issues, or any of the other services that we provide.

Within the next couple of weeks, your municipality will receive your 2019 PACIF renewal coverage and related documents. You are encouraged to review these and contact our underwriting team if you have any questions. In 2019 and beyond, we will continue to work hard to earn your trust and provide you with the coverage and service that you deserve. We would be happy to attend a meeting of your municipality's governing board to educate board members, answer questions, or more fully explain the substantial benefits of being a PACIF member. As always, we work for you – our member-owners – and are available whenever you need us.

Best Regards,

Joe