PACIF Distinctions and Programs

Copyright Vermont League of Cities and Towns
Current as of: 11/11/2026

PACIF, the VLCT Property and Casualty Intermunicipal Fund, Inc., is Vermont's leading provider of property & casualty and workers' compensation coverage to municipal entities. It is a member-owned risk-sharing pool that exists for the sole benefit of Vermont municipal entities, and PACIF staff work closely with members to learn their strengths and weaknesses as well as their requirements and concerns. Moreover,

d services to

llenges.

PACIF



(PDF, 3.98

Copyright Vermont League of Cities and Towns
Current as of: 11/11/2026

MB)

VLCT PACIF is a nonprofit corporation that is regulated by the Vermont Department of Financial Regulation and meets or exceeds measures of financial strength. All PACIF board members and staff are dedicated to providing our more than 350 members – 95% of eligible municipal entities – with exceptional service along with coverages specifically designed to meet the needs of Vermont municipalities, as we have for decades.

With PACIF, municipal officials and staff have the convenience of obtaining comprehensive workers' compensation and property/casualty coverage with extensive risk management and operational support – all from one place. We listen carefully when members share their coverage needs, and we closely monitor emerging trends in risk. **We work individually with each member to help them manage their present risks and prepare for the risks that lie ahead.**

Many of the key elements that distinguish PACIF from commercial insurers are explained here. As a member, your municipality can take full advantage of everything PACIF offers. We are committed to our member owners and dedicated to the VLCT mission of serving and strengthening Vermont local government.

Learn More

Find PACIF's bylaws and recent board meeting minutes at the PACIF Board of Directors page.

Publication Date

03/30/2026

Copyright Vermont League of Cities and Towns
Current as of: 11/11/2026