

PACIF Distinctions and Programs



VLCT PACIF

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Exceptional coverage with a wealth of services, programs, and professional support all focused on Vermont municipalities

PACIF, the Property and Casualty Intermunicipal Fund of the Vermont League of Cities and Towns, is a member-owned risk-sharing pool that exists for the sole benefit of Vermont municipal entities.

This nonprofit corporation 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 37 years.

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](#)

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