

Seasoned Insurance Pro Embraces Municipal Focus



Phil Latvis joined VLCT as the Director of Risk Management Services in April with an impressive range of experience in not only commercial insurance but also Vermont's state-level insurance regulation. In addition to the [official announcement](#) of his being hired, we asked Phil to answer this slate of questions to help our readers get to know him a little better.

Why VLCT? What interested you about working for VLCT? What is your background in municipal government?

Having worked in the insurance industry in Vermont for many years, I learned of VLCT's strong reputation for member service. Interacting with friends and coworkers who serve in various municipal roles and had firsthand experience with VLCT, their comments about the organization ranged from "Super Helpful" to "Vital". When the Director of Risk Management Services position became available, I saw it as an opportunity to apply my experience to serving Vermont municipalities in a way that would build on the outstanding work that had been done and to strengthen the team that serves our member municipalities.

What are you working on at VLCT? What most excites you about this position?

As Director of Risk Management Services, I enjoy the opportunity to lead an outstanding team of professionals who serve our members' risk management needs. We are in the enviable position of having a very strong group with many years of



experience serving our members.

An important aspect of my role is to position us to develop the next generation of professionals who will serve our members in the future. In doing so, we must evaluate the needs and challenges that our members are facing today and anticipate the ones we expect to emerge so that we have the skills necessary to meet the needs. We will be engaging members in conversations to better assess their current and anticipated needs. Member engagement and helping members solve important and difficult risk and insurance challenges is one of the most rewarding aspects of my role.

Tell us a little bit about yourself, your interests, a fun fact about you, etc.

Though not a native, Vermont has been part of most of my life. I grew up in Spofford, a village of Chesterfield, New Hampshire which is across the Connecticut River from Brattleboro. Early in my career a job opportunity brought me to Vermont and we settled in the Upper Valley, living in Quechee and then Wilder (both villages in Hartford). My wife, Tammy, and I have three grown children and two new granddaughters (1 year and 5 months). While our downsizing brought us just over the border, when our kids are asked where home is, they all say Vermont.

I most look forward to spectacular summers and falls as I enjoy boating, paddleboarding, and hiking. Tammy and I also enjoy traveling, whether it is a day trip, a weekend getaway, or an international trip.

What do you want members to know about your work? Are there any common misconceptions or



misunderstandings about what you do?

Our work at VLCT PACIF is so much more than insurance. Our role is to help members manage their long-term cost of risk in an effective manner. Unlike commercial insurers, who routinely decide whether to insure an organization, we exist to serve our members and to help them understand and address potential causes of loss to keep their employees safe and to minimize the financial impact of losses that do occur to the member and its taxpayers.

If you had an unlimited budget, what would you most want to focus on in your work?

With an unlimited budget we would make every community disaster proof. Since that's not realistic, we can take steps to help communities plan how to minimize damage to the extent possible and develop plans to get members functioning in a normal manner as quickly as possible. In addition, we can work with coalitions of agencies and organizations that share in the goal of minimizing the effects of natural disasters on our communities to help identify and develop programs for assistance.

How are you committed to justice, diversity, equity, inclusion, and belonging in your work?

In past work experience I have served as an equity liaison and participated in work to prevent unfair discrimination in the pricing, availability, and function of insurance.



Beyond just being the right thing to do, being committed to justice, diversity, equity, inclusion, and belonging is essential for a thriving workplace. To me, justice is about fairness, and equity is about making sure that everyone has what they need to succeed. Diversity makes an organization stronger because a variety of backgrounds and life experiences contributes to better decisions. Inclusion is embracing the participation of everyone, which leads to a sense of belonging and a feeling of being respected. Being aware of and intentional with how all of this works together creates a better environment and better outcomes for all.

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