November 17, 2025

# PACIF Rates and Contribution Credits for 2026

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*Current as of: 11/13/2026*




As 2025 comes to a close, PACIF continues to deliver the stability and value that members expect from their trusted, member-driven risk-sharing pool. The VLCT Property and Casualty Intermunicipal Fund (PACIF) Board of Directors – who are all Vermont local officials who understand the unique insurance needs of municipalities – has taken exciting steps for 2026 that reinforce their commitment to creating value for members:

- approved $200,000 to continue funding PACIF Grants,
- approved returning $1.5 million of member equity (surplus) as credits toward members' 2026 contributions, and
- set PACIF rates for 2026 with an increase limited to 2.3% across all lines of coverage. Specifically, the workers' compensation rate will rise 4.4%, the general liability rate will increase 3.8%, and both will be offset by the property rate decreasing 1.1%.

Members will receive their 2026 invoices in early December. Each invoice reflects not only the rates above but also the member's claim history and any changes in exposures (such as higher estimated payroll or a building value increase). Contribution credit calculations take into account the member's claim experience in a specific set of past years.

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**Thanks to your membership, PACIF can continue offering rate stability and a return of member equity. Your loyalty and commitment to risk management make this possible. Thank you for being outstanding ambassadors!**

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