Risk Management Services

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Current as of: 11/13/2026



VLCT's Risk Management Services department (RMS) operates PACIF and VERB, the two non-profit, member-owned risk-sharing trusts established by VLCT members to meet their particular insurance needs.

With VLCT, even the smallest Vermont municipalities have access to a unique combination of coverage and services, many of which can only be garnered by a large group. Each trust has a Board of Directors that provides leadership and governance of the trusts, and VLCT administers the day-to-day operations of the trusts through administrative support services agreements with each trust. To help administer the trusts, VLCT hires experienced professionals who understand the distinct operations and risk exposures of Vermont municipal entities and are truly dedicated to serving members.

See the advantages of municipal risk-sharing in our Power of Pooling(opens in a new tab) summary.

For information about coverage and services, please look through our Insurance menu.

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Property And Casualty Intermunicipal Fund (PACIF)

- Covers property damage, vehicle accidents, injured employees, general liability, public officials' liability, and employment practices liability.
- Features in-house Underwriting, Claims, and Loss Control Services teams and a robust array of loss control programs.
- Deep price discounts for members attending trainings presented by VLCT's Municipal Assistance Center.

VLCT Employment Resource and Benefits Trust (VERB)

- Provides Unemployment Insurance for Vermont municipalities.
- In-house Underwriting staff are accessible, knowledgeable, and friendly.

Also Available from VLCT

- Dental (opens in a new tab)and Vision(opens in a new tab) insurance at group rates, administered by VLCT staff.
- Group Life and Disability(opens in a new tab) insurance, Health Insurance Advisory Services(opens in a new tab), and Pet Health Insurance(opens in a new tab) administered by arrangement with Acrisure New England.

PACIF Loss Control Services

Unemployment Insurance

Report a Claim

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