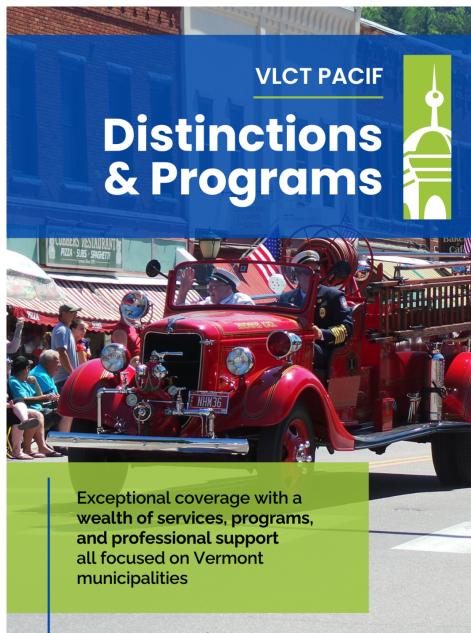


Risk Management Services



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Current as of: 2/13/2026*



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 of Vermont's municipalities has access to a unique combination of coverage and services, many of which can only be garnered by a large group. Under the direction of their respective Boards of Directors, VLCT's trusts are operated by staff who are not only experienced professionals: they also 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](#) summary.

For information about coverage and services, please look through our [Insurance menu](#).



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 and Vision insurance at group rates, administered by VLCT staff.
- Group Life and Disability insurance, Health Insurance Advisory Services, and Pet Health Insurance administered by arrangement with Acrisure New England.

[PACIF Loss Control Services](#)

[Unemployment Insurance](#)

[Report a Claim](#)

