# PACIF Underwriting

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*Current as of: 10/30/2026*

The PACIF Underwriting team endeavors to evaluate each member's exposures accurately and charge a fair contribution in exchange for assuming responsibility for loss. With in-depth knowledge of municipal exposures & risks as well as the coverage documents, this team provides expert assistance with a wide range of municipal coverage requests. These commonly include:

- Providing proof of coverage (a "Certificate of Coverage") upon request
- Adding or deleting vehicles or property
- Reviewing and discussing vehicle or property schedules, valuation types, and deductible options
- Answering coverage questions, particularly regarding unusual operations and exposures or special events
- Reviewing contracts and agreements (such as construction, provision of services, and property rental contracts) to ensure that appropriate insurance and risk transfer mechanisms are in place and to prevent the municipality from assuming unnecessary liability risk
- Answering questions and exchanging information about Assigned Risk coverage for PACIF member volunteer fire departments
- Working with members on their annual workers' compensation audits to true-up their estimates of payroll for the previously completed year

Staff is also able to provide members with an overview of PACIF services and even meet with governing bodies to provide education and information, so they understand that PACIF provides much more than just coverage for their claims.

To request assistance from a member of the underwriting team, email us at underwritingdept@vlct.org.

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