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PACIF Underwriting

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 with regard to unusual operations and exposures or special events
- Reviewing contracts (such as construction, provision of services, and property rental contracts) for risk management - to prevent the municipality from assuming unnecessary liability risk
- Answering questions and exchanging information about Assigned Risk coverage for PACIF member volunteer fire departments

Other than when conducting physical payroll audits, most underwriting services are delivered over the phone or by email. That said, PACIF underwriters are happy to meet with members in person to discuss any coverage or other underwriting question in detail. They also work in partnership with the Loss Control team and can engage their assistance when appropriate.
