



Published on *Vermont League of Cities and Towns* (<https://www.vlct.org>)

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## Risk Management Services

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. Both offer even the smallest of Vermont's municipalities 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, these 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 trust members. For information beyond this summary page, please look through our Insurance menu (under the tab above and in the panel at right).

### 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 VLCT's Municipal Assistance Center (MAC) workshops.

### VLCT Employment Resource and Benefits Trust (VERB)

- Offers unemployment insurance and health insurance advisory services for employers.
  - Offers employee benefits including dental, vision, and life & disability plans.
  - In-house Underwriting and Member Relations staff members are accessible, knowledgeable, and friendly.
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