The Core Principles of VLCT’s Risk Sharing Pools:

- owned by members
- governed by members
- operated for members
- not for profit
- responsibly managed
- financially secure

VERB Trust Directors

William Shepeluk, President
Municipal Manager,
Waterbury Town and Village

Joe Colangelo, Vice President
Town Manager, Shelburne

Carrie Johnson, Secretary
Town Manager, St. Albans

Joel Cope
Administrative Assistant, Brighton

Sandra Gallup
Finance Director, Montpelier

Todd Odit
Town Administrator, Jericho

Kathleen Ramsay
Town Manager, Middlebury

Charles Safford
Town Manager, Stowe

PACIF Directors

Patrick Scheidel, President
Municipal Manager,
Essex Town and Essex Junction Village

Pete Johnson, Vice President
Town Clerk/Treasurer, North Hero

Joshua Powers, Jr., Secretary/Treasurer
Trustee of Public Funds, Royalton

Mel Adams
Town Manager, Randolph

Neal Fox
Town Health Officer, Bethel

Aaron Frank
Assistant Town Manager and CFO,
Colchester

Stuart Hurd
Town Manager, Bennington

Walker James
Selectperson, Orwell

John Lawe
Town Health Officer, Norwich

Carl Rogers
Town Manager, Barre

Brendan Whittaker
Selectperson, Brunswick

Jacqueline M. Higgins (Alternate)
Town Manager, Williamstown

Please note that these lists are accurate as of June 15, 2016. For the most current information on our boards and their meetings, go to www.vlct.org/aboutvlct/boards-meeting-agendas-warnings-and-minutes/.
The VLCT Employment Resource and Benefits Trust, Inc. (VERB) was formed on January 1, 2015 with the merger of VLCT’s two oldest trusts, the Unemployment Insurance (UI) Trust (founded in 1978) and the VLCT Health Trust (founded in 1982). VERB is governed by a board of between five and nine Vermont local officials who meet approximately six times a year. VERB’s annual meeting of the members is held every October as part of VLCT’s Town Fair activities.

The VERB Trust continues to provide all of the services that its two predecessor trusts offered in 2014. VERB’s Unemployment Insurance program is operated in exactly the same way as the former UI Trust. VERB’s Health Benefits program still offers health insurance to municipal groups that are large enough not to be required to be in Vermont Health Connect (VHC, or The Exchange).

VLCT members are also eligible through VERB to take advantage of great group rates on any or all of these employee benefits: dental coverage; vision coverage; group life, long-term disability, or short-term disability insurances; optional additional life insurance plans for employees to purchase through payroll deductions; and Health Advocate’s Core Advocacy services.

VLCT’s RMS staff members remain the state’s most knowledgeable resource on the intersection of municipal operations, health insurance coverage, and state and federal government mandates relating to health insurance issues.

PACIF is a not-for-profit intermunicipal insurance association established by and for Vermont local governments in 1986, when many commercial insurers either raised their rates prohibitively high or completely stopped offering coverage to municipalities. Guided by a board of 12 Vermont local officials, PACIF has grown from 27 founding members to more than 330 (including special purpose entities such as solid waste and fire districts).

In line with Vermont statute, PACIF technically is not an insurance company and does not “sell” “insurance” or charge “premiums.” Rather, it “provides coverage” to members from whom it collects “contributions.” Yet PACIF is subject to rigorous oversight by the Vermont Department of Financial Regulation (DFR).

PACIF provides broad coverage — including workers’ compensation, property damage, vehicle accidents, general liability, public officials’ liability, employment practices liability, and much more — in one convenient package. Our staff members are experienced professionals who not only understand the unique operations, concerns, and risk exposures of Vermont municipal entities; they are also dedicated to fulfilling members’ needs while supporting the financial stability of this shared resource.

Furthermore, PACIF offers an array of no-additional-fee services, many of which are highlighted in this report. They have helped PACIF become the leading property/casualty and workers’ compensation provider for Vermont’s municipal entities.
**Health Benefits**

- Medical insurance for groups with 100+ employees
- Dental coverage
- Vision coverage
- Life, accidental death, long-term disability, and short-term disability plans
- Optional (voluntary) life insurance
- Core Advocacy service from Health Advocate(TM)

**Unemployment Insurance**

- Stable pricing for accurate budgeting
- Administration of billing, claims, and appeals
- Legal counsel for formal hearings
- Annual contribution credits when appropriate
- VLCT’s UI fund is reliable because it is managed responsibly

**VERB’s First Year in Review**

The first year of VERB’s operation went off without a hitch. The 2015 financial statements reflect the combined operations of the two predecessor trusts. Funds for the Unemployment Insurance (UI) program are tracked as a dedicated cost center. While there were no completely new initiatives introduced in 2015, the VERB Board of Directors, all former members of the two predecessor trusts’ boards in basically equal numbers, took the opportunity to learn about the programs that were new to them.

The Unemployment Insurance program results reflect the fact that unemployment levels continued to drop in Vermont in general. In fact, the UI program’s claims were so much less than the actuarial worst-case projections used in determining rates that the board was confident in returning $302,925 to members in the form of rate credits on their 2015 bills.

Vermont’s health insurance market continues to evolve in a way that diminishes VERB’s ability to raise revenue through health insurance commissions. When Vermont Health Connect (VHC) began, all employers with 50 or fewer employees were required to purchase their employee health insurance through VHC, and one result was a substantial drop in health insurance commission revenue in 2014 and 2015. This revenue will decline more in 2016, when groups with up to 100 employees are required to move their health coverage to VHC plans. Yet small and medium-size municipal employers still need advice and assistance regarding health insurance and employee benefits. In 2015, the VERB Board began to consider options for reconciling the trust’s continued loss of revenue with members’ ongoing need for advice and assistance regarding employee benefit programs.

One solution, developed late in the year to take effect with the 1/1/2016 renewal, was to offer enhanced advisory services and other products in partnership with Hickok and Boardman HR Intelligence on a fee-for-service basis. Members receive this service and a discounted rate for select products upon the execution of a Health Insurance Advisory Services Agreement. Several members have taken advantage of this new program to assist them in the 2016 renewal process.
**VERB Trust Financials**

**Statements of Net Position**

**Assets**
- Cash and cash equivalents: $663,965
- Debt securities, at fair value: 3,310,933
- Mutual funds, at fair value: 802,721
- Accrued investment income: 22,014
- Due from Affiliates: 18,837
- Accounts receivable: 14,347
- Prepaid expenses: 50,255

**Total Assets**: $4,883,072

**Liabilities and Net Position**

**Liabilities**
- Due to Vermont Department of Labor: 79,309
- Unearned income: 145,922
- Due to Affiliates: 43,934
- Accounts payable: 16,075

**Total Liabilities**: 285,310

**Net Position**
- Restricted: 350,000
- Unrestricted: 4,247,762

**Total Net Position**: 4,597,762

**Total Liabilities and Net Position**: $4,883,072

**Statements of Contributions, Expenses, and Changes in Net Position**

**For the Year Ended Dec. 31, 2015**

**Operating Revenues**
- Member contributions: $749,446
- Consulting income: 60,015
- Commission income: 258,833
- Management fees: 52,000
- Other income: 604

**Total Operating Revenues**: 1,120,898

**Operating Expenses**
- Claims benefit payments: 368,349
- General and administrative expenses: 657,846

**Total Operating Expenses**: 1,026,195

**Net Operating Income**: 94,703

**Non-Operating Revenues (Expenses)**
- Investment income: 121,780
- Investment income - net realized gains and change in fair value: (102,158)
- Investment management fees: (4,378)
- Investment consulting fees: (3,268)
- Investment banking fees: (5,866)

**Net Non-Operating Revenues**: 6,110

**Change in Net Position**: 100,813

**Net Position, Beginning of Year**

* The Beginning of Year Net Position shown is the sum of the 2014 End of Year Net Positions for VERB’s two predecessor funds: $2,077,225 from the Health Trust and $2,419,724 from the Unemployment Insurance Trust.

**Net Position, End of Year**: $4,597,762

*This table is an excerpt of the VLCT Employment Resource and Benefits Trust 2015 Audited Financial Statements, posted on VLCT’s Audit Reports webpage, www.vlct.org/aboutvlct/audit-reports/.*
PACIF’s Year in Review

PACIF had quite a lot going on in 2015. This was the first year of working with a new actuary – the first new actuary since the fund was established. Also, in light of the nationwide trends of rising liability and workers’ compensation claim costs, the PACIF board of directors took several proactive steps to limit the effects of these trends on PACIF members.

PACIF hired the new actuary in 2015 to re-assess PACIF’s ongoing claims, claim history, and funds allocation to both determine the adequacy of reserves and set rates in accordance with the best industry standards. A comprehensive RFP process led to the selection of Milliman, Inc. for its high level of professionalism and wide range of services coupled with competitive rates. The new actuarial studies indicated a need to increase the funds reserved to pay future claims. To do this, funds were transferred from Net Position to loss reserves on PACIF’s balance sheet. This has no impact on total assets, and our Net Position continues to be well within industry standards.

The board approved a multi-pronged approach to reducing Workers’ Compensation claims and costs. They continued support of WorkStrong, PACIF’s own program designed to foster the flexibility, strength, and resilience of municipal employees with the intent of reducing their risk of the most common preventable workplace injuries. To help improve claim outcomes and manage medical costs, PACIF began contracting with two specialty organizations to work closely with PACIF Claims staff. Best Doctors Occupational Health Institute (BDOHI) provides medical professionals who review current workers’ compensation cases for the appropriateness of treatment, and Express Scripts (ESI) helps manage prescription drug use and costs. Both of these groups are especially attuned to the problems inherent in the over-prescribing of opiate medications.

Keeping future liability claim costs at bay was the intent behind two more PACIF activities in 2015. First, the PACIF board continued funding the Employment Practices Liability (EPL) Referral Program. Started near the end of 2014, this process helps municipal officials and managers understand their responsibilities and learn the possible negative consequences of their actions with regard to current employment laws. Second, the board designated a subcommittee to consider appropriate forms of law enforcement risk management. At the committee’s recommendation, PACIF contracted with Michael Schirling, who had recently retired as Chief of the Burlington Police Department, to conduct a municipal law enforcement needs assessment and report his findings.

The table at right is an excerpt of the PACIF 2015 Audited Financial Statements, at www.vlct.org/aboutvlct/audit-reports/.
## PACIF Financials
### Statements of Net Position as of Dec. 31, 2015 and 2014

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed-maturity securities, at fair value</td>
<td>$37,474,491</td>
<td>$36,971,660</td>
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<tr>
<td>Mutual funds, at fair value</td>
<td>8,312,298</td>
<td>8,345,786</td>
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<tr>
<td>Investment in NLC Mutual Insurance Company</td>
<td>2,454,930</td>
<td>2,333,593</td>
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<tr>
<td><strong>Total investments</strong></td>
<td><strong>48,241,719</strong></td>
<td><strong>47,651,039</strong></td>
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<tr>
<td>Cash and cash equivalents</td>
<td>10,475,450</td>
<td>8,596,451</td>
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<tr>
<td>Accrued investment income</td>
<td>267,724</td>
<td>261,194</td>
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<tr>
<td>Contributions receivable</td>
<td>157,727</td>
<td>178,860</td>
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<tr>
<td>Net subrogation and deductible receivable</td>
<td>488,101</td>
<td>627,950</td>
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<tr>
<td>Prepaid expenses</td>
<td>939,024</td>
<td>991,094</td>
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<tr>
<td>Reinsurance recoverable - paid losses</td>
<td>1,334,190</td>
<td>122,123</td>
</tr>
<tr>
<td>Other assets</td>
<td>268,367</td>
<td>217,407</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>62,172,302</strong></td>
<td><strong>58,646,118</strong></td>
</tr>
</tbody>
</table>

#### Liabilities and Net Position

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Losses and loss adjustment expenses, net of reinsurance</td>
<td>32,625,947</td>
<td>22,338,893</td>
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<tr>
<td>Accounts payable</td>
<td>410,674</td>
<td>1,015,520</td>
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<td>Contributions collected in advance</td>
<td>6,660,932</td>
<td>6,321,603</td>
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<tr>
<td>Claims expense and workers' comp state assessment reserve</td>
<td>4,512,790</td>
<td>2,110,295</td>
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<tr>
<td>Contribution credits payable</td>
<td>500,000</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>44,710,343</strong></td>
<td><strong>31,786,311</strong></td>
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#### Net Position

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted</td>
<td></td>
<td></td>
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<tr>
<td>Contribution credits</td>
<td>—</td>
<td>500,000</td>
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<tr>
<td>Safety grant program</td>
<td>200,000</td>
<td>200,000</td>
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<tr>
<td>Unrestricted</td>
<td>17,261,959</td>
<td>26,159,807</td>
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<tr>
<td><strong>Total Net Position</strong></td>
<td><strong>17,461,959</strong></td>
<td><strong>26,859,807</strong></td>
</tr>
</tbody>
</table>

#### Total Liabilities and Net Position

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities and Net Position</strong></td>
<td><strong>62,172,302</strong></td>
<td><strong>58,646,118</strong></td>
</tr>
</tbody>
</table>

#### Statements of Contributions, Expenses, and Changes in Net Position

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Revenues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fund contributions</td>
<td>22,601,349</td>
<td>21,706,428</td>
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<tr>
<td>Other income</td>
<td>57,194</td>
<td>97,927</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td><strong>22,658,543</strong></td>
<td><strong>21,804,355</strong></td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Losses and loss adjustment expenses, net of reinsurance</td>
<td>22,725,704</td>
<td>12,701,817</td>
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<tr>
<td>General and administrative expenses</td>
<td>4,803,569</td>
<td>4,620,633</td>
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<tr>
<td>Reinsurance expenses</td>
<td>3,541,784</td>
<td>3,258,254</td>
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<tr>
<td>Broker fees for reinsurance</td>
<td>115,000</td>
<td>115,000</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>31,186,057</strong></td>
<td><strong>22,695,704</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Operating Income (Loss)</td>
<td>(8,527,514)</td>
<td>1,108,651</td>
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</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Operating Revenues (Expenses)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income - interest and dividends</td>
<td>1,417,748</td>
<td>1,522,064</td>
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<tr>
<td>Investment income (loss) - net change in fair value</td>
<td>(1,323,166)</td>
<td>1,609,568</td>
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<tr>
<td>Investment income - NLC Mutual Insurance Company</td>
<td>121,337</td>
<td>112,181</td>
</tr>
<tr>
<td>Investment management fees</td>
<td>(86,253)</td>
<td>(118,454)</td>
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<tr>
<td><strong>Net Non-Operating Revenue</strong></td>
<td><strong>129,666</strong></td>
<td>3,125,359</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution credits distributed to members</td>
<td>1,000,000</td>
<td>500,000</td>
</tr>
<tr>
<td><strong>Net Non-Operating Income (Loss)</strong></td>
<td>(870,334)</td>
<td>2,625,359</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Position</td>
<td>(9,397,848)</td>
<td>3,734,010</td>
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</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Position, Beginning of Year</td>
<td>26,859,807</td>
<td>23,125,797</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Position, End of Year</td>
<td><strong>$17,461,959</strong></td>
<td><strong>$26,859,807</strong></td>
</tr>
</tbody>
</table>
One Source for All
Comprehensive coverage — with high limits and low deductibles — coupled with a wide range of risk management tools and services make PACIF an unparalleled value. Members need call only one phone number for all PACIF lines of coverage and functions: claims, underwriting, safety resources, wellness support, and more.

Member-Focused
PACIF was founded at a time when commercial carriers all but abandoned Vermont municipalities. Since then, successive Boards of Directors have broadened the Fund’s coverage and had its Underwriters tailor coverage to meet the specific needs and interests of municipalities. This is why, for example, Public Officials Liability is automatically included, constables are covered by PACIF’s law enforcement liability terms, and the covered bridges are explicitly covered.

The Claims team works closely with each member to investigate every claim thoroughly, arrive at accurate and fair resolutions, and pay all legitimate claims promptly. When a third party is responsible for property damage that PACIF doesn’t cover, our adjusters can take the time to pursue the matter to help the member recover those costs. Workers’ Compensation adjusters stay in close contact with injured workers to improve the likelihood that the workers will return to work without undue delay.

Responsibly Managed
PACIF Directors are strongly interested in risk management and financial stability. Every year, PACIF operations and finances are subjected to rigorous audits by Johnson Lambert LLP, independent actuarial analysis by Milliman, and review of rates and coverage forms by the Vermont Department of Financial Regulation (DFR). Only after setting aside the funds it deems necessary for maintaining the Fund’s stability and ability to pay future claims does the Board declare an amount to be returned to members as credits toward their next year’s contribution.

PACIF Members include
229 out of 237 towns
30 out of 35 villages
8 out of 9 cities
3 out of 5 unincorporated towns

Most of Vermont’s special purpose districts and commissions — such as for water, fire, regional planning, and natural resource conservation have been returned to members as credits toward the following years’ contributions.

PACIF 2015 Property/Casualty Claim Costs by Department

PACIF 2015 Workers’ Compensation Claim Costs by Department

“Remaining Departments” here includes ambulance, cemetery, library, parking, senior center, skating rink, and solid waste.

“Remaining Departments” here includes cemetery, electric/light, library, senior center, and water.
Members are encouraged to make extensive use of the Loss Control team for help in reducing various sources of risk which can tend to lower costs. This team provides guidance, education, and motivation through various means, including facility safety inspections; a plethora of free and low-cost trainings; manuals, model policies, and best practice guides; PACIF WorkStrong programs; and information about relevant non-League resources.

Three key PACIF programs directly help members reduce their exposure to loss. Equipment Grants pay up to 50% of the cost of certain gear and equipment. PACIF Scholarships help pay for training of employees and local officials. And the Employment Practices Liability (EPL) Referral Program can provide the perspective to help nip a potential lawsuit in the bud.

In addition to potentially fewer accidents, fewer liability lawsuits, fewer VOSHA citations, and employees who are safer, healthier, and better trained, participating members will benefit because the extent and effectiveness of their loss control efforts are factored into their rates for the following year.

85 Equipment Grants awarded in 2015 helped PACIF members buy...

- standing workstation desks
- vehicle back-up cameras
- police body cameras
- portable lights for roadwork zones
- spill containment devices
- building surveillance systems
- chainsaw helmets & chaps
- ergonomic task chairs
- water line thawers
- flammable liquids cabinets
- eyewash stations
- and much more!

The LCS team supports members in their continuous loss control improvement.

Fred Satink  
Supervisor, Loss Control

Wade Masure  
Senior Loss Control Consultant

Jeff Theis  
Senior Loss Control Consultant

Jim Carrien  
Loss Control Representative and Administrative Assistant

Heidi Joyce  
Senior Loss Control Wellness Consultant  
STATEWIDE

Attorneys participating in PACIF’s Employment Practices Liability (EPL) Referral Program

Employee Assistance Program (Invest EAP)

Occupational Drug Testing (ODT)

PACIF Online University

VLCT Online Law Enforcement Training Center

Stevens Advanced Driver Training

Agility Recovery
2016 Members as of June 15, 2016

Addison County
Addison County Court (A): B, U
Addison County RPC (A): B
Addison County SWMD (A): B, U, P
Addison Town: P
Bridport Town: P
Bristol Town: B, P
Cornwall Town: U, P
Ferrisburgh Fire District (A): P
Ferrisburgh Town: P
Granville Town: B, P
Hancock Town: P
Leicester Town: P
Lincoln Town: P
Middlebury Town: B, U, P
Monkton Town: B, U, P
Monkton Vol. Fire Dept. (A): P
New Haven Town: B, U, P
Orwell First Response (A): P
Orwell Town: U, P
Orwell Vol. Fire Dept. (A): P
Otter Creek Conservation District (A): U, P
Panton Town: B, U, P
Ripton Town: P
Salisbury Town: U, P
Shoreham Town: U, P
Starksboro Town: P
Tri-Town Water District #1 (A): P
Vergennes City: P, U, P
Verg.-Panton Water Dist. (A): B, U, P
Waltham Town: P
Weybridge Town: B, U, P
Whiting Town: P

Bennington County
Arlington Fire Dept. (A): P
Arlington Town: U, P
Bennington County RPC (A): U
Bennington Housing Authority (A): U
Bennington Town: U, P
Benson Fire Dept. & First Response (A): P
Dorset Town: B, P
Manchester Town: B, U, P
Manchester Village (A): B, P
North Bennington Village (A): U, P
Old Bennington Village (A): P
Peru Town: P
Pownal Fire District #2 (A): P
Pownal Town: U, P
Readsboro Town: B, P
Rupert Town: U, P
Sandgate Town: U, P
Searsburg Town: U, P
Shaftsbury Town: U, P
Stamford Town: B, U, P
Sunderland Town: U, P
Winhall Town: B, U, P
Winhall-Stratton Fire District (A): P
Woodford Town: P

Caledonia County
Barnet Town: U, P
Burke Town: B, U, P
Danville Fire District #1 (A): P
Danville Town: U
Groton Town: B, U, P
Hardwick Electric (A): U, P
Hardwick Town: B, U, P
Kirby Town: U
Lyndon Town: U, P
Lyndonville Electric (A): B, U, P
Lyndonville Village (A): U, P
Newark Town: B, U, P
Northeast Kingdom SWMD (A): P
Peacham Fire District #1 (A): P
Peacham Town: U, P
Rye Gate Fire District #2 (A): P
Rye Gate Town: U
Sheffield Town: B, U, P
St. Johnsbury Town: U, P
Stannard Town: B, U, P
Sutton Town: U, P
Walden Town: B, U, P
Waterford Town: B, U, P
Wells River Village (A): U, P
Wheelock Town: U, P

Chittenden County
Bolton Town: B, U, P
Burlington Housing Authority (A): B
Champlain Water District (A): U
Charlotte Town: U, P
Chittenden County Court: B
Chittenden SWD (A): B, U, P
Colchester Fire District #1 (A): P
Colchester Fire District #2 (A): B, U, P
Colchester Fire District #3 (A): B
Colchester Town: B, U, P
Essex Junction Village (A): B, U, P
Essex Town: B, U, P
Hinesburg Town: B, U, P
Huntington Town: B, U, P
Huntington Woods Fire District: P
Jericho Fire District: P
Jericho Town: B, U, P
Jericho Underhill Library District: P
Jericho Underhill Park District: P
Jericho Underhill Water District: A
Jericho Village (A): P
Lake Iroquois Recreation District (A): P
Milton Fire District #1 (A): P
Milton Town: B, P
Richmond Town: B, U, P
Shelburne Town: U, P
South Burlington City: U, P
South Burlington Fire District #1 (A):
South Burl. Fire District #2 (A): P, U
St. George Town: U, P
Underhill Town: B, U, P
Westford Town: P
Williston Town: U, P
Winooski City: U, P
Winooski Housing Authority: A
Winooski Valley Park District: A, U

Essex County
Averill Town: P
Bloomfield Town: P
Brighton Town: B, U, P
Brunswick Town: P
Canaan Town: P
Concord Town: U, P
East Haven Town: P
Essex County Court (A): B
Ferdinand Town: P
Granby Town: U, P
Guildhall Town: P
Lennington Town: P
Lewis Town: P
Lunenburg Fire District 1 (A): P
Lunenburg Fire District 2 (A): P
Lunenburg Town: U, P
Maidstone Town: P
Norton Town: P
Unified Towns & Gores: (A): B, P
Victory: P

Franklin County
Bakersfield Fire District #1 (A): P
Bakersfield Town: B, U, P
Berkshire Town: P
Enosburg Falls Village (A): P
Enosburg Town: U, P
Fairfax Town: P
Fairfield Fire District #1 (A): P
Fairfield H2O FFD #2 (A): P
Fletcher Town: B, U, P
Franklin County Court: B
Franklin County NRRD (A): P
Franklin Town: P
Georgia Town: B, U, P
Highgate Town: U, P
Montgomery Town: U, P
Northwest RPC (A): B, U
Northwest Vermont SWMD (A): B, P
Richmond Town: U
Sheldon Town: U
South Georgia Fire Dist: (A): P
St. Albas City: B, U, P
St. Albans Town: B, P
Swanton Town: B
Swanton Village (A): B, U, P

Grand Isle County
Alburg Fire District #1 (A): P
Alburg Town: B, U, P
Alburg Village (A): U, P
Grand Isle Consol. Water Dist. (A): P
Grand Isle Fire District #4 (A): P
Grand Isle Town: B, U, P
Isle La Motte Town: P
Isle La Motte Public Library (A): B, P
Isle La Motte Vol. Fire Co. (A): P
North Hero Town: U, P
South Alburgh Fire District #2 (A): P
South Hero Fire District #4 (A): P
South Hero Town: U, P

Lamoille County
Bartenville Town: P
Cambridge Town: U
Eden Town: U, P
Elmore Town: P, G
Hyde Park Library (A): U
Hyde Park Town: U, P
Hyde Park Village (A): B, U, P
Jeffersonville Village (A): B, U, P
Johnson Town: B, U, P
Lamoille County PC (A): B, U
Lamoille Regional SWMD (A): B, P
Morristown Town: B, U, P, G
Morristown Light & Water (A): U, P, S
Stowe Town: U, P, G, S
Watrerville Town: P
Wolcott Town: B, U, P

Orange County
Bradford Town: U, P
Braintree Town: U, P
Brookfield Town: B, U, P
Chelsea Town: U, P
Corinth Town: U, P
Fairlee Town: U, P, G
Newbury Town: P
Orange County Court: A
Orange Town: U, P, G
Randolph Fire District #1 (A): P
Randolph Town: B, U, P
Stratford Town: B, U, P
Theftord Town: U, B, P, G
Topsham Town: U, P
Tunbridge Town: B, U, P
Vermont Town: B, P
Washington Fire District #1 (A): P
Washington Town: B, U, P
West Fairlee Town: P
Williamstown Town: B, U, P, G

Orleans County
Albany Town: P
Albany Village (A): P
Barton Town: U, P
Barton Village: B, U
Brownstown Town: P, G
Charleston Town: U, P
Coventry Town: P
Craftsbury Town: B, U, P
Derby Center Village: A, P
Derby Line Village: A, P
Derby Town: B, U, P
Glover Town: B, U, P
Greenboro Town: B, U, P
Holland Town: B, U, P
Irasburg Town: U, P
Jay Town: B, P
Lowell Town: U, P
Morgan Town: U, P
Newport City: B, U, P, G, S
Newport Town: B, U, P
North Troy Village (A): U, P
Orleans County NRCD (A): P
Troy Town: U, P
Westfield Town: P
Westmore Town: B, U, P, G
### Rutland County
- Benson Town: U, P
- Brandon Fire District #1 (A): P
- Brandon Fire District #2 (A): P
- Brandon Town: B, U, P, G
- Castleton Fire District #1 (A): P
- Castleton Fire District #3 (A): P
- Castleton Town: B, U, P
- Chittenden Town: P, G
- Clarendon Town: B, U, P
- Danby Town: U, P, G
- Danby-Mt Tabor Fire District #1 (A): P
- Fair Haven Town: B, U, P, G
- Hubbardton Town: B, U, P, G
- Ira Town: P
- Ira Vol Fire Dept. (A): P
- Killington Town: B, U, P
- Mendon Town: B, U, P
- Middletown Springs Town: U, P
- Mount Holly Town: B, U, P
- Mount Tabor Town: P
- Pawlet Town: P
- Pawlet Vol. Fire Dept. (A): P
- Pittsfield Fire District #1 (A): P
- Pittsfield Town: B, U, P, S
- Poultney Town: B, U, P, G
- Poultney-Melrose NRCD (A): P
- Poultney-Melrose NRCD (A): P
- Proctor Town: B, U, P
- Rutland City: B, P, G
- Rutland County Court (A): B
- Rutland County Recreation District (A): P
- Rutland County SWSD (A): B, P
- Rutland Free Library (A): B
- Rutland Housing Authority (A): B
- Rutland RPC (A): B, U
- Rutland Town: B, U, P
- Rutland Fire District #1 (A): P
- Rutland Fire District #3 (A): P
- Rutland Fire District #5 (A): P
- Rutland Fire District #8 (A): P
- Rutland - Mendon Fire Dist. #2 (A): P
- Sherburne Fire District #1 (A): U, P
- Sherburne Vol. Fire Dept. (A): P
- Shrewsbury Town: U, P
- Solid Waste Alliance Communities (A): P
- Southbury Town: P
- Tinmouth Town: B, U, P, G
- Wallingford Fire District #1 (A): P, G
- Wallingford Fire District #2 (A): P
- Wallingford Town: B, U, P
- Wells Town: B, P
- West Haven Town: U, P, G
- West Rutland Town: B, U, P, G

### Washington County
- Barre City: U, P
- Barre Housing Authority (A): B, U
- Barre Town: U, P, G
- Berlin Town: B, U, P, G
- Cabot Town: U, P, G
- Calais Town: P, G
- Central Vermont RPC (A): B, U
- Central Vermont SWMD (A): U, P
- Deep Rock Water District #8 (A): P
- Duxbury Town: U
- East Calais Fire District (A): P
- East Montpelier Town: B, U, P
- Fayston Town: B, U, P
- Granvilleville Fire District #4 (A): P
- Marshfield Town: U, P
- Middlesex Fire Dept. (A): U, P
- Middlesex Town: U, P
- Montpelier City: B, U, P, S
- Montpelier Fire District #1 (A): P
- Moretown Town: B, U, P
- Northfield Town: P, G
- Northfield Village (A): P
- Plainfield Town: U, P, G
- Roxbury Town: B, P
- VT League of Cities & Towns (A): B, U
- Vermont State Housing Authority (A): U
- Waitsfield Town: B, U, P
- Warren Town: B, P, G
- Washington County Court (A): B, U
- Waterbury Town: B, U, P, G
- Waterbury Village (A): B, U, P
- Westberville Fire District #3 (A): P
- Winookski NRCD (A): P
- Woodbury Town: B, P
- Worcester Fire District #1 (A): P
- Worchester Town: B, P
- Wrightsville Beach Recreation Dist. (A): P

### Windham County
- Athens Town: U, P
- Bellows Falls Village (A): B, U, P
- Brattleboro Town: P, G
- Brookline Town: P
- Cold Brook Fire District #1 (A): B, P
- Dover Town: U, P, G
- Dummerston Town: U, P
- Grafton Fire Dept. (A): P
- Grafton Library (A): P
- Grafton Town: B, U, P, G
- Guilford Town: B, P, G
- Halifax Fire Dept. (A): P
- Halifax Town: B, U, P
- Jacksonville Village (A): B, P
- Jamaica Town: P
- Londonderry Town: U, P
- Marlboro Town: P
- Newfane Town: U, P
- Putney Town: B
- Rockingham Town: B, U, P, G
- Saxtons River Village (A): P
- Stratton Town: U, P
- Townshend Town: U, P
- Vernon Town: B, P
- Wardsboro Town: U, P
- Westminster Town: B, U, P, G
- Whitingham Town: P
- Wilmington Town: B, P
- Wilmington Water District (A): P
- Woodstock Town: B, P
- Woodstock Village (A): P

### Symbols
- G Was awarded a 2015 PACIF Grant
- S Received a 2015 PACIF Scholarship

### Abbreviations
- (A) VLCT Associate Member
- B Participant in any Employee Benefits program of VERB
- U Participant in the Unemployment Insurance program of VERB
- P PACIF Member
- Co. Company
- Dept. Department
- Dist. District
- NRCD Natural Resources Conservation District
- PC Planning Commission
- RPC Regional Planning Commission
- SWD Solid Waste District
- SWMD Solid Waste Management District
- Verg. Vergennes
- Vol. Volunteer

### Windham County
- Algiers Fire District #1 (A): P
- Andover Town: U, P
- Ascutney Fire District #2 (A): P
- Baltimore Town: U, P
- Barnard Town: U, P
- Bethel Town: P
- Bridgewater Town: B, U, P
- Cavendish Fire District #1 (A): P
- Cavendish Fire District #2 (A): P
- Cavendish Town: B, U, P
- Chester Town: B, U, P, S
- Greater Upper Valley SWMD (A): B, P
- Hartford Town: B, P, G
- Hartland Town: B, P
- Hardwood Fire District #1 (A): P
- Ludlow Town: B, U, P, G
- Ludlow Village (A): B, U, P, G
- Norwich Fire District #1 (A): B, P
- Norwich Town: B, U, P
- Plymouth Town: B, P, S
- Pomfret Town: B, P
- Reading Town: U, P, G
- Rochester Town: B, U, P
- Royalton Fire District #1 (A): P
- Royalton Town: U, P
- Sharon Town: U, P, G
- Southern Windsor SWMD (A): U, P
- Springfield Town: U, P, G
- Stockbridge Town: B, U, P
- Two Rivers Ottaquechee (A): B
- Weatherfield Town: B, U, P, G
- West Weatherfield Vol. Fire Dept. (A): P
- West Windsor FAST Squad (A): P
- West Windsor Town: P
- West Windsor Vol. Fire Dept. (A): P
- Weston Town: U, P
- Windsor County Court (A): B
- Windsor Town: B, P, G
- Woodstock Town: B, P, G, S
- Woodstock Village (A): P
Information about the risk-sharing trusts that are owned and governed by members in the interest of strengthening and serving Vermont local governments