PACIF and VERB
2016 Annual Report

Introduction
Financial Reports
Overview of Services
Highlights
The Trusts’ Core Principles:

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

VERB 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

Todd Odit
Town Administrator, Jericho

Todd Provencher
Finance Director, Montpelier

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

Neal Fox
Town Health Officer, Bethel

Aaron Frank
Assistant Town Manager and CFO, Colchester

Jacqueline M. Higgins
Town Manager, St. Albans

Joel Cope
Administrative Assistant, Brighton

Todd Odit
Town Administrator, Jericho

Todd Provencher
Finance Director, Montpelier

Kathleen Ramsay
Town Manager, Middlebury

Charles Safford
Town Manager, Stowe

Please note that these lists are accurate as of October 20, 2017. For the most current information on these boards and their meetings, go to www.vlct.org/about/verb-board-directors and www.vlct.org/about/pacif-board-directors.
VERB
VLCT Employment Resource and Benefits Trust

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.

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 for great rates on any or all of these employee benefits: group dental insurance; individual voluntary dental insurance; group 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
Property and Casualty Intermunicipal Fund

PACIF is a member-owned not-for-profit risk sharing pool 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 11 Vermont local officials, PACIF has grown from 27 founding members to more than 340 (including special purpose entities such as solid waste and fire districts).

In line with Vermont statute, PACIF 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, auto physical damage and liability, general liability, public officials’ liability, employment practices liability, law enforcement 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.

PACIF also offers an array of no-additional-fee services and programs, many of which are listed in this report. They have helped PACIF become the leading property/casualty and workers’ compensation provider for Vermont’s municipal entities.
VERB’s 2016 Year in Review

VERB operated smoothly in the second year since its formation from the merger of the Health Trust and the Unemployment Insurance Trust. The Unemployment Insurance (UI) program is thriving. With 100 percent member retention from 2015, the fund had a 5.6 percent reduction in claim costs in 2016, in line with decreasing unemployment nationwide. The savings in claim expenses allowed the board to designate $350,000 in credits to UI program members toward their 2017 rates.

The Human Resources Assistance Program was launched in November 2015 and blossomed in 2016. Conceived by directors of the former UI Trust, it is now funded by VERB with PACIF and VLCT, is overseen by VERB, and is operated by the VLCT Municipal Assistance Center. It offers supervisor training on HR topics, free HR review of personnel policies, assistance with creating useful job descriptions, and guidance & information on complying with federal and state employment laws.

In 2016, the state law requiring small employers to obtain their employees’ health insurance through Vermont Health Connect was expanded to groups with up to 100 employees. This law cuts deeply into the commission-based income that VERB (and previously the Health Trust), as the insurance agent for its members, used to receive from the carriers to cover operating costs. To offset this loss, VERB developed the fee-based Health Insurance Advisory Services (HIAS) program and released it widely in 2016. Members that sign an HIAS agreement receive the health insurance and employee benefit-related knowledge, experience, and guidance of VLCT staff working in conjunction with Hickok & Boardman HR Intelligence (HBHRIQ) staff. HIAS agreements are ideal for groups with many employees or complex employee benefit programs. Agreement holders receive trustworthy advice and peace of mind. Municipalities with more than 100 employees can also obtain health insurance from VERB through the HIAS program, again in partnership with HBHRIQ.

With other partners, VERB continues to offer additional employee benefits at group rates: dental, vision, life, and short-term & long-term disability insurance. In 2016 VERB also began promoting Individual Direct dental insurance from Delta Dental — a big help for employees of municipalities that choose not to offer group dental coverage.
### VERB Trust Financials

#### Statements of Net Position

<table>
<thead>
<tr>
<th>Assets</th>
<th>As of December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$559,101</td>
</tr>
<tr>
<td>Debt securities, at fair value</td>
<td>3,407,234</td>
</tr>
<tr>
<td>Mutual funds, at fair value</td>
<td>900,003</td>
</tr>
<tr>
<td>Accrued investment income</td>
<td>22,067</td>
</tr>
<tr>
<td>Due from Affiliates</td>
<td>97,080</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>4,028</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>24,920</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$5,014,433</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Liabilities and Net Position</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due to Vermont Department of Labor</td>
<td>66,156</td>
<td>79,309</td>
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<tr>
<td>Unearned income</td>
<td>109,604</td>
<td>145,922</td>
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<tr>
<td>Due to Affiliates</td>
<td>121,786</td>
<td>43,934</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>13,832</td>
<td>16,075</td>
</tr>
<tr>
<td>Contribution credits payable</td>
<td>350,000</td>
<td>—</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>661,378</strong></td>
<td><strong>285,310</strong></td>
</tr>
<tr>
<td>Net Position</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted</td>
<td>—</td>
<td>350,000</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>4,353,055</td>
<td>4,247,762</td>
</tr>
<tr>
<td><strong>Total Net Position</strong></td>
<td>4,353,055</td>
<td>4,597,762</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Position</strong></td>
<td><strong>$5,014,433</strong></td>
<td><strong>$4,883,072</strong></td>
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</table>

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

<table>
<thead>
<tr>
<th>Operating Revenues</th>
<th>Year Ended December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
</tr>
<tr>
<td>Member contributions</td>
<td>1,028,556</td>
</tr>
<tr>
<td>Consulting income</td>
<td>106,032</td>
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<tr>
<td>Commission income</td>
<td>196,282</td>
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<tr>
<td>Management fees</td>
<td>52,000</td>
</tr>
<tr>
<td>Other income</td>
<td>37</td>
</tr>
<tr>
<td><strong>Total Operating Revenues</strong></td>
<td><strong>1,382,917</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Operating Expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims benefit payments</td>
<td>347,621</td>
<td>368,349</td>
</tr>
<tr>
<td>General and administrative expenses</td>
<td>750,471</td>
<td>657,846</td>
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<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>1,098,092</strong></td>
<td><strong>1,026,195</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Operating Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>284,825</td>
</tr>
<tr>
<td></td>
<td><em>444,703</em></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Non-Operating Revenues (Expenses)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment income (loss)</td>
<td>101,347</td>
<td>121,780</td>
</tr>
<tr>
<td>Investment income - net realized gains and change in fair value</td>
<td>80,537</td>
<td>(102,158)</td>
</tr>
<tr>
<td>Investment management fees</td>
<td>(3,136)</td>
<td>(4,378)</td>
</tr>
<tr>
<td>Investment consulting fees</td>
<td>(3,971)</td>
<td>(3,268)</td>
</tr>
<tr>
<td>Investment banking fees</td>
<td>(4,309)</td>
<td>(5,866)</td>
</tr>
<tr>
<td><strong>Net Non-Operating Revenues</strong></td>
<td>170,468</td>
<td>6,110</td>
</tr>
<tr>
<td>Member Distributions - Contribution Credits</td>
<td>700,000</td>
<td>350,000</td>
</tr>
<tr>
<td><strong>Change in Net Position</strong></td>
<td><strong>(244,707)</strong></td>
<td><strong>100,813</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Position, Beginning of Year</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4,597,762</td>
</tr>
<tr>
<td></td>
<td><strong>4,496,949</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Net Position, End of Year</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4,353,055</td>
</tr>
<tr>
<td></td>
<td>$4,597,762</td>
</tr>
</tbody>
</table>

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*These values differ from the 2015 Annual Report because they include the $350,000 that appears below as “Member Distributions - Contribution Credits”.

This table is an excerpt of VLCT Employment Resource and Benefits Trust 2016 Audited Financial Statements, available from Jeremiah Breer, jbreer@vlct.org.
PACIF’s 2016 Year in Review

PACIF had a busy and successful year in 2016. The Fund again had 100 percent member retention and added a couple of new members. PACIF’s partnership with Milliman for actuarial services continued to show positive results. The Fund is in a strong and stable financial posture, well positioned to meet its current and future commitments to the membership.

The Board again directed $500,000 from net position to be returned to members as credits toward the next year’s contribution. Since its inception, the Fund has returned over $17.6 million this way. Credit distribution is one of the many benefits of belonging to a member owned, nonprofit inter-municipal insurance association. The PACIF Board also allocated an additional $200,000 from net position to the PACIF Equipment Grant program, which provides 50/50 funding match (up to $5,000 per member per year) for the purchase of specific safety and protection related equipment and continues to be enormously successful.

To control workers’ compensation claims and cost, the board continued three initiatives. It funded WorkStrong, PACIF’s self-designed program for fostering 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, our claims staff continued to work closely with two specialty organizations: Best Doctors Occupational Health Institute, which provides medical professionals who evaluate current cases for the appropriateness of treatment; and Express Scripts, which helps manage prescription drug use and costs.

Law enforcement liability, a significant driver of PACIF claim costs, was a major focus in 2016 while staff continued to develop programs informed by the Report of the President’s Task Force on 21st Century Policing. In partnership with the International Association of Chiefs of Police, PACIF hosted a full day workshop on how to implement the principles of 21st Century Policing in Vermont which was very well attended. Particular concern for officer wellness and safety inspired support for Invest EAP in developing a program called EAPFirst especially for first responders who have witnessed a critical incident. EAPFirst counselors obtain advanced understanding of responders’ stresses, and the new program has started to gain attention as Invest EAP and PACIF staff introduce it around the state.

PACIF continued the very well received EPL Referral Program, which uses the VLCT Municipal Assistance Center and local attorneys when members are in need of actionable legal guidance concerning employment practices. In 2016, more than 50 members were referred to specific employment law specialists through this program. We believe it has prevented a number of liability claims and lawsuits.

The table at right is an excerpt of PACIF 2016 Audited Financial Statements, available from Jeremiah Breer, jbreer@vlct.org.
### PACIF Financials

#### Statements of Net Position

**As of December 31**  
**2016** | **2015**
--- | ---
**Assets**
Investments
- Fixed-maturity securities, at fair value | $43,376,568 | $37,474,491
- Mutual funds, at fair value | 9,345,147 | 8,312,298
- Investment in NLC Mutual Insurance Company | 2,647,975 | 2,454,930
**Total investments** | 55,369,690 | 48,241,719
Cash and cash equivalents | 13,645,923 | 10,475,450
Accrued investment income | 306,188 | 267,724
Contributions receivable | 9,659 | 157,727
Net subrogation and deductible receivable | 462,751 | 488,101
Prepaid expenses | 1,065,814 | 939,024
Reinsurance recoverable - paid losses | 343,178 | 1,334,190
Other assets | 338,611 | 268,367
**Total Assets** | 71,541,814 | 62,172,302

**Liabilities and Net Position**

**Liabilities**
Losses and loss adjustment expenses, net of reinsurance | 38,489,244 | 32,625,947
Accounts payable | 426,103 | 410,674
Contributions collected in advance | 6,861,072 | 6,660,932
Claims expense and workers’ comp state assessment reserve | 5,012,733 | 4,512,790
Contribution credits payable | 500,000 | 500,000
**Total Liabilities** | 51,289,152 | 44,710,343

**Net Position**
Restricted
- Equipment grant program | 200,000 | 200,000
Unrestricted | 20,052,662 | 17,261,959
**Total Net Position** | 20,252,662 | 17,461,959
**Total Liabilities and Net Position** | 71,541,814 | 62,172,302

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

**Year Ended December 31**

**2016** | **2015**
--- | ---
**Operating Revenues**
Fund contributions | 25,491,349 | 22,601,349
Other income | 41,866 | 57,194
**Total Operating Revenues** | 25,533,215 | 22,658,543

**Operating Expenses**
Losses and loss adjustment expenses, net of reinsurance | 15,474,634 | 22,725,704
General and administrative expenses | 5,252,856 | 4,803,569
Reinsurance expenses | 3,569,961 | 3,541,784
Broker fees for reinsurance | 115,000 | 115,000
**Total Operating Expenses** | 24,412,451 | 31,186,057

**Net Operating Income (Loss)** | 1,120,764 | (8,527,514)

**Non-Operating Revenues (Expenses)**
Investment income - interest and dividends | 1,512,512 | 1,417,748
Investment income (loss) - net change in fair value | 561,768 | (1,323,166)
Investment income - NLC Mutual Insurance Company | 193,045 | 121,337
Investment management fees | (97,026) | (86,253)
**Net Non-Operating Revenue** | 2,169,939 | 129,666

**Change in Net Position** | 2,790,703 | (9,397,848)

**Net Position, Beginning of Year** | 17,461,959 | 26,859,807
**Net Position, End of Year** | $20,252,662 | $17,461,959
The PACIF Difference

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.

PACIF Members in 2016 include

- 231 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 fire, water, regional planning, and natural resource conservation

more than $17.6 million has been returned to members as credits toward the following years’ contributions

PACIF 2016 Property/Casualty Claim Costs by Department

- Highway/DPW 55%
- Parks & Rec 7%
- General/Admin 6%
- Law Enforcement 13%
- Ambulance/Rescue 1%
- Sewer/Wastewater 9%
- Water 1%
- Electric/Light, Pools, Library, Museum

* Electric/Light, Pools, Library, Museum

PACIF 2016 Workers’ Compensation Claim Costs by Department

- Fire 26%
- Water 2%
- Sewer/Wastewater 18%
- Parks & Rec 15%
- Library 4%
- Remaining Departments* 2%
- Highway/DPW 18%

* Cemetery, Ambulance/Rescue, General/Admin, and Senior Center
Loss Control Services

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.

2016 PACIF Scholarships helped pay for ...

On-site staff trainings: Sexual Harassment and Respect in the Workplace, Preventing and Diffusing Anger and Hostility, and Handling & Repair of Asbestos Cement Pipe.

Police attendance at: the annual conference of the International Association of Chiefs of Police, a Use of Force summit, a three-day training in Ambush Survival Tactics, and a class in Taser Use Instruction.

“Game of Logging” chain saw safety training for Fire, Public Works, and Parks & Rec departments.

A four-day OSHA Occupational Safety Standards for General Industry training for a department’s safety lead.

Loss Control Programs

Worksite safety inspections and VOSHA-savvy guidance

WorkStrong to encourage employee health, resilience, strength, and safety

Defensive driving for emergency vehicle operators

Flagger Certification training

PACIF Equipment Grants for items that can help reduce P/C or WC claims

PACIF Scholarships for group or individual education

Drug & alcohol testing and guidance for complying with federal CMV driver requirements

Serious Hazard Alerts

Employment Practices Liability (EPL) Referral

Employee Assistance Program, with EAPfirst for first responders

PACIF Online University

Online Model Policies for police departments

Agility Recovery resource planning for disaster preparedness
2017 Members

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
Salsbury Town: U, P
Shoreham Town: U, P
Starksboro Town: P
Tri-Town Water District #1 (A): P
Vergennes City: 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
Bennington County

Caledonia County
Barnet Town: U, P
Burke Town: B, U, P
Danville Fire District #1 (A): P
Danville Town: U
Grotton 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): U
Northcentral Vermont Regional Planning Commission (A): B, U
Peacham Fire District #1 (A): P
Peacham Town: U
Ryegate Fire District #2 (A): P
Ryegate 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 (A): B
Chittenden SWD (A): B, P
Colchester Fire District #1 (A): P
Colchester Fire District #2 (A): B, 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
Huntingtown Town: B, U, P
Huntingtown Woods Fire District (A): P
Jericho Fire District (A): P
Jericho Town: B, U, P
Jericho Underhill Library District (A): P
Jericho Underhill Park District (A): P
Jericho Underhill Water District (A): P
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, B, P
South Burlington Fire District #1 (A): P
South Burlington Fire District #2 (A): P
St. George Town: U, P
Underhill Town: B, U, P
Westford Town: P
Williston Town: U, P
Winooksi City: U, P
Winooksi Housing Authority (A): U
Winooksi Valley Park District (A): U, P

Essex County
Averill Town: P
Bloomfield Town: P
Brighton Town: B, U, P
Brunswick Town: P
Conanicut Town: P
Concord Town: U, P
East Haven Town: P
Essex County Court (A): B
Ferdinand Town: P
Granby Town: U, P
Guilford Town: P
Lemington 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
East Berkshire Fire District #1 (A): P
Enosburgh Falls Village (A): U
Enosburgh 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 (A): B
Franklin County NRPC (A): P
Franklin Town: P
Georgia Town: U, P
Highgate Town: U, P
Montgomery Town: U, P
Northwest RPC (A): B, U
Northwest Vermont SWMD (A): B, P
Richford Town: U
Sheldon Town: U
South Georgia Fire Dist. (A): P
St. Albans City: B, U, P
St. Albans Town: B, U, P
Swanton Town: B, P
Swanton Village (A): B, U, P

Grand Isle County
Alburgh Fire District #1 (A): P
Alburgh Town: B, U, P
Alburgh 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 Village 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
Belvidere Town: P
Cambridge Town: U
Eden Town: U, P
Elmore Town: P
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
Johnson Village (A): B, U, P
Lamoille County PC (A): B, U
Lamoille Regional SWMD (A): B, P
Morristown Town: B, U, P
Morrisville Light & Water (A): U, P
Stowe Fire District #3 (A): P
Stowe Town: U, P
Wardell Town: P
Waterville Town: P
Wolcott Town: B, U, P

Orange County
Bradford Town: U, P
Braintree Town: B, U, P
Brookfield Town: B, U, P
Chelsea Town: U, P
Corinth Town: U, P
Fairlee Town: U, P
Newbury Town: P
Orange County Court (A): B
Orange Town: U, P
Randolph Fire District #1 (A): P
Randolph Town: B, U, P
Stratford Town: B, U, P
Theford Town: B, U, P
Topsham Town: U, P
Tri-Town Commission (A): 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
## Rutland County (continued)

### Rutland County

- Rutland RPC: B, U, P
- Rutland Town: B, U, P, G
- Rutland Town Fire District #1 (A): P
- Rutland Town Fire District #4 (A): P
- Rutland Town Fire District #5 (A): P
- Rutland Town Fire District #8 (A): P
- Rutland - Mendon Fire Dist. #2 (A): P
- Sherburne Fire District #1 (A): U, P
- Sherburne Vol. Fire Dist. (A): P
- Shrewsbury Town: U, P
- Solid Waste Alliance Communities (A): P
- Sudbury 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, G
- Wells Town: B, P
- West Haven Town: U, P
- West Rutland Town: B, U, P, G

### 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
- Guilford Town: B, P
- Halifax Fire Dept. (A): P
- Halifax Town: B, U, P
- Jacksonville Village (A): B, P
- Jamaica Town: U, P
- Londonderry Town: U, P
- Marlboro Town: P
- Newfane Town: U, P, G
- Putney Town: B, P, G
- Rockingham Town: B, U, P
- Saxtons River Village (A): P
- Stratton Town: U, P, G
- Townsend Town: U, P
- Vernon Town: B, P, G
- Wardboro Town: U, P, G
- Westminster Town: B, U, P, G
- Whitingham Town: P
- Wilmington Town: B, P
- Wilmington Water District: P
- Windham County Court (A): B
- Windham County NRC District (A): B
- Windham County SWMD (A): B, P
- Windham Town: P

### 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
- Central Vermont RPC (A): B, U
- Central Vermont SWMD (A): U, P
- Deep Rock Water District #8 (A): P
- Duxbury Town: U, P
- East Calais Fire District (A): P
- East Montpelier Town: B, U, P, G
- Fayston Town: B, U, P
- Granvilleville Fire District #4 (A): P
- Mad River Valley Planning District (A): B
- Marshfield Town: U, P
- Middlesex Fire Dist. (A): U, P
- Middlesex Town: U, P
- Montpelier City: B, U, P, G, S
- Montpelier Fire District #1 (A): P
- Moretown Town: B, U, P
- Northfield Town: F, P, G
- Northfield Village (A): P
- Plainfield Town: U, P
- Roxbury Town: B, P
- Rt. League of Cities & Towns (A): B, U
- Vermont State Housing Authority (A): U
- Waitsfield Town: B, U, P, G
- Warren Town: B, P, G
- Washington County Court (A): B, U
- Waterbury Town: B, U, P
- Waterbury Village (A): B, U, P
- Websterville Fire District #3 (A): P
- Winooski NRC District (A): P
- Woodbury Town: B, P
- Worcester Fire District #1 (A): P
- Westfield Town: B, P, G
- Wrights Beach Recreation Dist. (A): P

## Symbols

- G: Was awarded a 2016 PACIF Grant
- S: Received a 2016 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
- NRC: Natural Resources Conservation District
- PC: Planning Commission
- RPC: Regional Planning Commission
- SWD: Solid Waste District
- SWMD: Solid Waste Management District
- Verg. Vergennes
- Vol. Volunteer
The Annual Report
of the risk-sharing trusts
owned and governed by members
in the interest of
strengthening and serving
Vermont local governments