

**SPECIAL SELECTBOARD MEETING  
RICHFORD, VERMONT**

**November 20, 2014**

The meeting came to order at 10:15 AM with members Tim Green, Chris Martel, and Norris Tillotson present. Also present were Laura Ovitt, Alan Fletcher, Larry Smith – VLCT Member Relations, and Pam Fecteau – VLCT PACIF Sr. Underwriter

Larry Smith explained PACIF – Property and Casualty Intermunicipal Fund. Mr. Smith also explained several other programs available through PACIF that might be of interest to the town.

Pam Fecteau explained that premiums are determined by a number of variables including, size of municipality, municipal budget and claims experience. Ms. Smith also reviewed the quote prepared for the 2014 fiscal year.

Board members determined the proposal will be discussed at their December 1 regular meeting.

The meeting adjourned at 11:25 AM.

Laura Ovitt  
Administrative Assistant