

The graphic features a large, curved shape on the left side, transitioning from a light teal color at the top to a dark teal color at the bottom. The right side of the graphic is a solid dark teal color. The text is white and positioned on the right side of the graphic.

# **VCIA LEGISLATIVE DAY**

**PCH Mutual Goes to Vermont**

**JANUARY 21, 2026**



## **Julie Bordo**

### **CEO/President**

### **PCH Mutual Insurance**

35 Years Experience as Attorney and Business Advisor

Former Outside Counsel to PCH

- 2013      Joined PCH Board as VP
- 2016      Became PCH President/CEO
- 2018      Joined NRRA Board
- 2024      Joined VCIA Strategic Planning Committee
- 2024      Joined VCIA Board
- 2025      Elected Vice-Chair VCIA Board
- 2025      Leader VCIA Chicago Chapter

# PCH MUTUAL INSURANCE PROFILE

- A Risk Retention Group formed in 2004
- Professional and General Liability Coverage and ancillary coverages
- Serves over 4,300 members who provide non-medical residential care to vulnerable adults in the U.S.
- Insured entities are mostly small, family-owned and operated, community-based and/or closely held non-medical residential care facilities
- Registered in 47 states (not WV, AR, NM), serving challenging markets such as California, Washington and Florida with high concentrations of vulnerable adults needing residential care
- Dedicated to serving our members with substantive free resources and robust risk management that benefits their business and their residents
- Embraces innovation, technology and fresh approaches

# PCH BY THE NUMBERS

21 YEARS IN BUSINESS

4,332 MEMBERS

36,321 BEDS INSURED

\$15 MILLION IN GPW IN 2025

\$8.6 MILLION IN SURPLUS

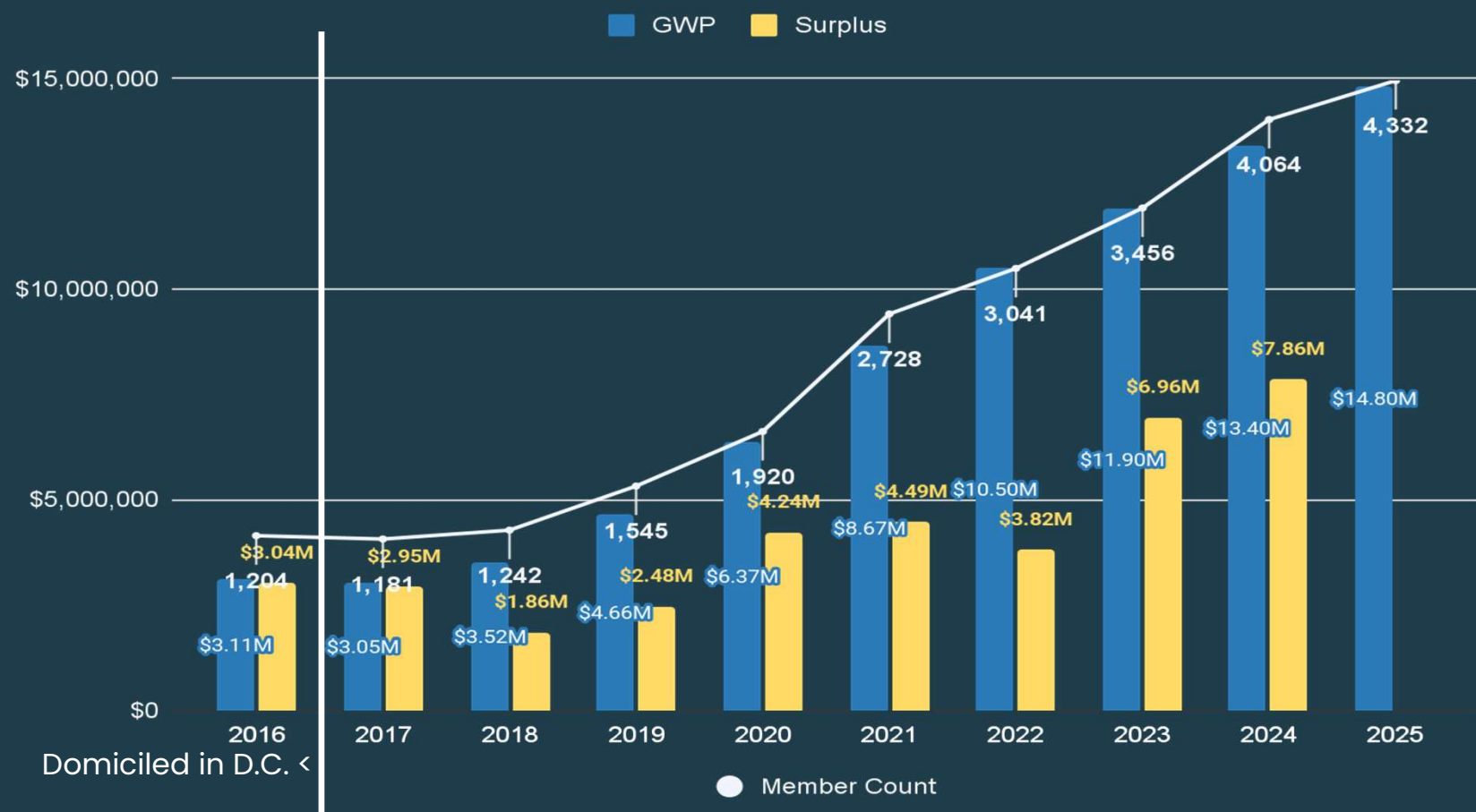
47 STATES

8 FREE MEMBER BENEFIT RESOURCES

# PCH MOVES TO VERMONT

- Redomiciled to Vermont from Washington, DC effective 1/1/2017
- Attracted to Vermont based on its reputation for excellence, experience, personal service, collaborative and solution-driven regulatory environment
- Personal meeting with DFR Captive Division leadership before application
- Consistent follow-through with responsive regulatory team
- Stellar oversight with dedicated regulators
- Thorough, efficient, educational examinations providing insight along with oversight
- Open to solutions offered to meet challenges
- Regulator attendance at board meetings is emblematic of Vermont's white glove service mixed with the authentic desire to connect with its domiciled companies and create a sense of community

# Since Domiciling in Vermont in 2017





# VERMONT: NOT THE TYPICAL REGULATORY MODEL

- No tunnel vision
- Strategic
- Forward-thinking
- Responsive
- Engaged
- Career thinkers,  
authentic professionals,  
not bureaucrats
- Create solutions,  
not problems



# SUCCESSFUL COLLABORATION WITH VERMONT

Legislative  
changes  
benefiting the  
industry

Understanding the  
impact of the  
investment markets  
on financial stability  
analysis

Solving an aggregate  
exposure problem



# WHAT PCH BRINGS TO VERMONT

## ECONOMIC BENEFITS

RETAINS VERMONT BASED SERVICE PROVIDERS

REVENUE FROM BOARD EVENTS & BUSINESS TRAVEL

TAX REVENUE

## CAPTIVE COMMUNITY CONTRIBUTIONS

ACTIVE MEMBER AND BOARD MEMBER OF THE VCIA

REGULAR CONTRIBUTOR TO VCIA CONFERENCE

LOBBYING EFFORTS

# Thank You Questions?

Contact Julie Bordo | CEO/President



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**VCIA**