

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA
THE **VOICE** OF PENNSYLVANIA COUNTIES



IoT Sensor Solutions for Public Entities - The Puck

It's not uncommon for public buildings to experience periods of time when no one is in the building. Even when they are occupied, changes in temperature or humidity, power outages, and leaking plumbing can cause major damage to the premises, forcing shutdowns and repairs at inopportune times—unless they have a solution that allows them to detect issues early and avoid significant damage.

One innovative approach to reducing risk is offered by County Reinsurance Limited (CRL) and Hartford Steam and Boiler, which virtually puts a “set of eyes” on the property when it is vacant. The Internet of Things (IoT) sensor technology works to detect risks such as frozen pipes, water intrusion, refrigeration, and power failures early on, before they become an issue.

Those who use the IoT program have often achieved payback in less than one year. The IoT systems predict and prevent losses for various county, municipal and school buildings.

The IoT has several features not always found in the off-the-shelf systems such as:

- The system uses the cellular network, not WiFi, making it more secure and

- not requiring use of your internet service.
- If the power goes out, the gateway (communications hub) will run on battery and will continue to transmit information. Systems that rely on Wi-Fi will not continue to transmit information if power is interrupted.
- The system comes with monitored 24/7 support. The alerts are sent via SMS and email. If severe, a phone call is made. Many off-the-shelf systems rely on an audible alarm that may not be heard if there is nobody in the area. Other services include assistance with installation, troubleshooting, and outbound calls to confirm awareness of critical risk alerts.

HSB provides a white label mobile app and a portal that provides real-time data and remote monitoring of locations. You can view sensor status, signal strength, and battery life, and easily track the status of every sensor across different buildings with a mobile phone.

If interested, please [email Keith Wentz](#), Risk Management Director.

PCoRP Coverages Changes - Cyber

As previously communicated, PCoRP's Privacy and Security (Cyber) Liability limits will be reduced to \$2 million per claim with a \$10 million Pool Annual Aggregate. We have received many inquiries from producers and members asking about this change, and we appreciate those questions. We thought it important for you to know that we thoroughly investigated this aggregate and the impacts it will have on the membership. Additionally, we involved our trusted actuary to perform a case study to further assess this change. To assist with the case study, we secured cyber claim data from 16 other county risk pools across the country, giving the actuary had a wide range of data for a comprehensive review. PCoRP's actuary ran over 5,000 simulations, and none of those simulations eroded the \$10 million Pool Annual Aggregate. The actuary's simulations give us confidence that this change will not have a significant impact on the membership. We continue to explore the possibility of increased cyber limits through our broker, but in this difficult market, we are not optimistic. We appreciate all of your efforts to practice good cyber security to prevent such attacks.

Related to cyber security, we want to put it on your radar that the following change is coming next year for June 1, 2024. PCoRP's reinsurer will implement a strict set of standards/guidelines that must be met to continue to retain the \$2 million per claim limit. Members that do not meet the guidelines will be subject to a lower limit. Cyber security measures include but are not limited to multi-factor authentication (MFA), endpoint detection, network monitoring tools, email content filtering, policies and procedures, a formalized incident reporting guide, data backups, mandatory staff training, and more. For a comprehensive list of the guidelines, please contact our [Underwriting Team](#) for more information. We have already started meeting with those members that will be impacted. Our goal is to assist the membership, meet and exceed the set guidelines and retain the very best coverage.

Multi-Factor Authentication Summer Tour 2023

Multi-factor authentication (MFA) is becoming a major cyber security requirement for insurance carriers. Without it, businesses can expect to be uninsurable. MFA is at the very top of a very long checklist for cyber security risk management. Cyber threats are broad and ever changing, targeting both large and small organizations. Ransomware demands continue to grow year after year. County government is vulnerable for a host of reasons – they operate in a regulatory environment, have personal identifiable information such as social security numbers, credit card information, healthcare information and hold data that is critical for operations. The mindset has changed from “if” to “when” a cyber incident will occur.

PCoRP’s coverages will be changing for the 2023-2024 Coverage Year. By now you have seen the coverage updates and questionnaires that have been circulated. Underwriting and Risk Control staff invite you to join our 2023 MFA Summer Tour (not nearly as exciting as Taylor Swift’s summer tour, but just as important!). Underwriting and Risk Control staff are scheduling meetings with Commissioners, Chief Clerks, IT Directors and local insurance agents to discuss PCoRP’s current cyber coverage offerings, market conditions on cyber insurance, PCoRP’s cyber experience, underwriting requirements for June 2024, risk management tools and resources available to PCoRP Members. Our goal is to assist the membership, meet and exceed the 2024 underwriting requirements and continue to provide the strong cyber coverage.

If your county would like to be a part of the MFA Summer Tour, please [contact PCoRP staff](#), and we will work to get the meeting scheduled. PCoRP is excited to be a resource for your cyber security risk management.

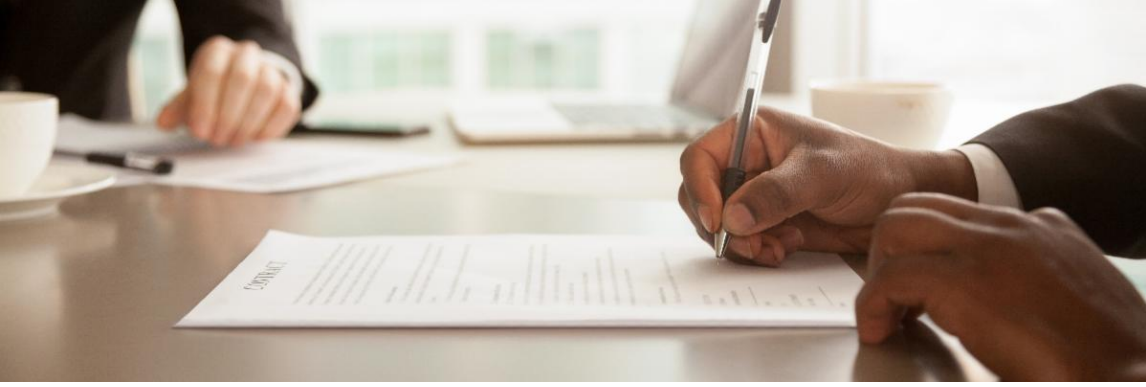
UC Trust Declares a \$3 Million Dividend

At their May 12 meeting, the CCAP UC Trustees approved distribution of a \$3 million dividend to the members of the Unemployment Compensation Trust. Emails will be sent to each member regarding the details of their dividend amount, and checks will be mailed this month. Every member of the Trust will receive a dividend, with amounts ranging from \$1,695 to \$434,868.

The amount of each member’s dividend was determined by the UC Trust’s actuary and is based on each member’s claims experience relative to the entire program’s claims costs.

Including this year’s dividend declaration, the UC Trust has returned over \$19.4 million to its members since 2014!

Questions about the dividend, or about the UC Trust, should be directed to [Desiree Nguyen](#) at CCAP.



Review Your Contracts on a Regular Basis

Each year counties enter into contracts for services of all kinds. Unfortunately, sometimes contracts are signed, filed and forgotten.

It is important that you know the terms and conditions of your contracts. A few questions to consider:

- Do you know all of the contracts that are in place for your county?
- Do you know where they are?
- Do you know the last time they were reviewed?
- Do you know what the renewal provisions and termination clause are?
- Do you know if the contract has an indemnity clause or a requirement that the other party be listed as an additional insured on your insurance? Do you know who indemnifies who or what insurance is required and who must provide it?
- Do you know what the penalty for breach of the contract is, what constitutes a breach and if there is an opportunity to cure any alleged breach?
- Do you know who reviews the contract before it is signed?

Take some time to make sure you can answer these questions. We recommend that you have your solicitor review your contracts yearly. When a claim is filed, it is too late to know and understand the terms and conditions. While the yearly review may not change the terms of the contract, it will provide an opportunity to take steps to avoid legal issues and/or to prepare for their impact.

For more information, [contact Sonya Kivisto](#).

Risk Management Trainings!

Thank you to those who were able to attend in person or participated via Zoom for our spring workshops. We were pleased to offer such quality educational opportunities for our members!

Planning is underway for the fall workshop season. If you have a suggestion for future trainings, please [contact Linda Rosito](#).

In the fall, we typically offer our Safety Workshop, Excellent Supervisor Seminars, Defensive Driving, Prison Personnel Workshop, as well as various sessions under the KEYS (Keep Educating Your Staff) series.

Please visit [GLIMPSE Online](#) for more details and registration in mid-August.

Thank you for your continued support of the CCAP Insurance Programs Risk Management Trainings. Have a happy and safe summer!



Summer Park and Recreational Safety

Steps to make sure your summer days are fun and safe outdoors.

There are a few items to remember when packing for your day outdoors:

- Insect repellent with and without deet.
- Sunscreen and an umbrella.
- Towels and sheets for the ground area and/or to cover a table.
- Appropriate clothing—i.e. sweatshirt, hat, gloves, bathing suit, sneakers, sandals, extra shirt.
- First Aid Kit with tweezers, hand wipes, and sanitizer.

Food Safety

Pack your coolers with plenty of ice for your perishable food items and plenty of water. Make sure to keep the cooler in a shaded area. Additionally, always bring extra ice in case anyone in your party suffers from heat exposure.

Arrival at the Park

Prior to unpacking the car, take a walk over to your area and do a good visual inspection of the ground. What you're looking for is animal waste, poison ivy, beehives, overall cleanliness, and if you are near water.

The Setup: Ready to Go and Have Fun!

- First, grab your rubber gloves and do a quick cleanup of the area. Then cover ground areas for small children with your sheets and spray the sheets with bug spray (as a deterrent).
- Set up umbrellas as needed and place coolers in shaded areas.
- Unpack your first aid kit.
- Apply sunscreen and bug repellent.
- Stay safe around water areas, and never let children near water unattended.

Get Your Grill On!

Wipe down your table and check your grill for cleanliness and/or food waste.

Make sure everyone stays hydrated with plenty of water.

Enjoy your day in the sun!

Quote of the Month

If we begin with certainties, we shall end in doubts; but if we begin with doubts, and are patient in them, we shall end in certainties.

-Francis Bacon

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP
Publications

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