

# INSURANCE MATTERS

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

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## Specialty Lines

One more month! We need to get through wintery February and then the weather will be moving towards Spring. One thing to start looking forward to is the resumption of our Insurance Programs' risk management training. During February we will be putting the Spring Training online – [check here](#) for updates.

Our sessions will be held in various locations around the state, with topics both general and specific – and will include our popular Defensive Driving Classes (DDC), our annual PComp Controlling Workers' Compensation Costs Workshop (March 23 in State College) and PCoRP Risk Control Workshop (April 13 in State College) and PCoRP Prison Risk Management Workshop on May 25 at the Hotel Hershey. Mark your calendars now!

Make sure you contact us when you need help with something,

[John Sallade](#)

## **PComp Annual Membership Meeting - March 20 - Register Now!**

PComp will celebrate its 30<sup>th</sup> birthday on Monday, March 20 at the Harrisburg Hilton, and we hope you can join us! The dinner meeting starts at 6 p.m. and will be held during the CCAP Spring Conference at the Harrisburg Hilton. [Click here](#) to register!

There is no cost for PComp members to attend this event, and spouses are welcome. PComp annual awards will be presented. We hope to see you there!

## **PCoRP Board of Directors Election Results**

PCoRP recently held an online nomination and election process for the seven elected positions on the PCoRP Board of Directors. Each of the positions are for two-year terms. Twenty-one member counties voted. The incumbent members of the board were re-elected to their positions.

Congratulations to:

Sean Kertes (Westmoreland County Commissioner) (2A and 3rd Class)  
Krista Davis (Centre County Risk Management Coordinator) (4th & 5th Class)  
Mark Sather (Huntingdon County Commissioner) (6th Class)  
Michelle Shedden (Bradford County Chief Clerk) (6th Class)  
Mark Partner (Juniata County Commissioner) (7th & 8th Class)  
Norm Wimer (Forest County Coroner) (At Large)  
Molly Mudd (Adams County Solicitor) (At Large)

Thank you to these members who have agreed to lead the operations of the Pennsylvania Counties Risk Pool.

Questions about the election, or about PCoRP, can be directed to [John Sallade](#).

## Hot Topic - Cyber Insurance

We are in the midst of a very tenuous time for cyber liability insurance. As you may know, this is a relatively new type of liability coverage, and when it was introduced as a separate product from other liability insurance, almost every carrier offered the coverage. At first this seemed to be working well, and the coverage was not very expensive. And then the claims started. Eventually insurers and reinsurers had data to work with, and the data was not good news.

Prices for coverage started to go up, and now we are seeing fewer insurers and reinsurers who want to provide coverage. Those are continuing to provide coverage are reluctant to agree to large liability limits. For PCoRP members this will become an issue in 2024, when up to \$2 million limits may be the maximum the reinsurers will agree to provide.

In the interim, please commit yourselves to tightening up your cyber security. If you don't have MFA (multifactor authentication), you need to determine how and when you will do this, preferably for as many of your employees as possible, or you may face much lower liability coverage limits as a result.

If you have questions, contact [John Sallade](#).

## Quote of the Month

If January is the month of change, February is the month of lasting change.  
January is for dreamers... February is for doers.

Marc Parent

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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Publications

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