

# INSURANCE MATTERS

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

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## A Note from the Managing Director

As of April 10, 2023, I have taken on the role of Managing Director of Insurance Programs at CCAP. I am incredibly honored to continue the work that John Sallade has done over the past 35 years and could not be more excited for this next chapter—and the opportunity to serve all of you!

Prior to my tenure at CCAP, I was already well-acquainted with the CCAP culture and standards. During my 12 years of working at the County of Lebanon, eight years as a Conference Officer in Domestic Relations and over four years as the Human Resources Director, I greatly benefited from the wealth of resources that our Association provides. I was always enamored with CCAP's engaging environment and strong member-based focus. As fate would have it, I accepted the position of Deputy Managing Director and had the privilege of serving in that role for nearly seven years.

During my tenure as Deputy Managing Director, I managed four of our programs—[COMCARE PRO](#), [Health Alliance](#), [PIMCC](#) and [UC Trust](#)—and served as Executive Director of [SCHRPP](#). While my duties as Deputy Managing Director allowed me to become familiar with the programs under John's oversight, over the past year, I fully immersed myself in the inner workings of those programs. I am confident that my efforts have prepared me for the challenge of this new role and will enable me to continue to provide the outstanding level of service to which you have become accustomed.

While this is the beginning of a new journey in my career, it is not a road that I will be traveling alone. I will be joined by an amazing team on the Insurance Programs staff, CCAP colleagues, program service firms and all of you – an incredible network of professionals who are dedicated to the success of the programs and who are wholeheartedly committed to honoring our history, as well as paving the way for the future.

I would like to thank you for the overwhelming amount of support that I have received since being named Managing Director, and I sincerely look forward to working with all of you and achieving great success.

Thank you, again, and please remember, we are here for YOU!

## PCoRP 23-24 Renewal Overview

It has been quite the year in the insurance industry: huge swaths of storms damaging so much property, increased law enforcement liability claims, and more and more lawsuits against public entities. Loss experience continues to deteriorate for public entities around the country. In addition to these hardships, investment income has not been strong, and over the last year most reinsurers have lost money on their investments.

This is probably the worst property and liability market for public entities in the last 40 years. Both property and liability reinsurance is tightening in terms of coverage and price. PCoRP's June 1 renewal and the program is caught in this perfect storm. As a reminder, this is the very spot that public entities were in back in the 80's and the very reason PCoRP was formed. The All Lines Aggregate (ALA) structure of PCoRP continues to be a solid solution for providing property and liability coverages to Pennsylvania counties and something that works for public entities across the counties. Since forming in 1987, PCoRP has grown tremendously, and we proudly provide coverage to 53 Pennsylvania counties and 5 county related entities. PCoRP continues to remain in a strong financial position through the strong leadership and governance of this program. The ALA structure and claims experience of our members has softened the rate increase more than we expected. Although we cannot predict when the market will change or when carriers will loosen up, we do assure you PCoRP remains dedicated to assisting our members during this challenging time. PCoRP's Board of Directors remains committed to the goals of this program to provide continuous coverage, broad coverages, price stability and efficient use of excess funds.

The PCoRP renewal is June 1, 2023, and the PCoRP Board met on April 7 to make final renewal decisions. Final cost information will be sent to the members' local insurance producers near the beginning of May.

## Renewal Costs Overview

Overall, the average increase is estimated at 14.50%. This is significantly lower than the increases we are seeing for public entities in the commercial insurance world. Each member's costs for 2023-24 will be impacted based on **exposure changes** and how the member's claims compare to the entire program's claims costs.

As previously communicated, there are some changes to our coverage. One of the most significant is that PCoRP will convert all liability lines to Claims Made coverage effective June 1, 2023. Additionally, there were Cyber Liability Restrictions forced upon PCoRP by our reinsurers. Effective June 1, 2023, PCoRP's Cyber Liability limits will be \$2 million per claim with a \$10 million Pool Annual Aggregate. A copy of the 2023-2024 Coverage Document summary of changes will be included with the renewal proposals.

There is some good news for the coming year:

- Loss Control Credits will continue—this will save the members approximately \$393,323 in the coming year.
- Risk Manager Credits will also continue, saving the members about

\$267,603 in the coming year.

- Expansion of Defense Cost Coverage. Coverage will trigger for EEOC and PHRC actions for claims filed by current employees and non-employees. Currently, PHRC and EEOC matters only trigger coverage when the claimant has retained counsel or is no longer an employee of the member.
- We previously reported that PCoRP must incorporate language for Convective Storms and Earthquake in New Madrid counties into the Coverage Document for June 1. We are pleased to inform you that the reinsurers agreed that neither Convective Storm or Earthquakes in New Madrid counties are applicable to Pennsylvania counties. Therefore, we will not be incorporating this language into the 2023-2024 Coverage Document.

PCoRP remains one of the few programs for counties in Pennsylvania that can offer all lines of coverage with high limits through one unified program. There are still not a lot of options available to insure counties in Pennsylvania. We believe we are providing the very best for the membership in a year of a turbulent market, and we greatly appreciate your continued support of PCoRP. We look forward to continuing to serve you!

If you have any questions about the renewal, please contact [Cassie Troup](#).

## 2023 PCoRP Annual Membership Meeting

Finally, mark your calendars now for the 2023 PCoRP Annual Membership Meeting, which will be held during the CCAP Fall Conference at the Hotel Hershey, on Monday evening, November 20 at 6 p.m. Email invitations will be sent to all members. No cost to attend. You don't have to attend the Fall Conference to attend the PCoRP dinner meeting. But you do need to register to attend the dinner. Your conference registration does NOT register you for the dinner.

## Risk Management Trainings!

The spring workshop season is winding down this month, but we still have several excellent opportunities available! The following workshops are being offered this month:

- Tuesday, May 2 - [Defensive Driving Course](#) - Scranton Hilton, Scranton
- Wednesday, May 3 - [KEYS: Equipping and Empowering Emerging Leaders](#) - via Zoom
- Friday, May 5 - [County Risk Managers' Council Meeting](#) - CCAP Office, Harrisburg
- Tuesday, May 9 - [KEYS: Managing Stress in a Positive Manner](#) - CCAP Office, Harrisburg
- Tuesday, May 23 - [KEYS: HR Boot Camp](#) - via Zoom
- Thursday, May 25 - [Prison Risk Management Workshop](#) - The Hotel Hershey, Hershey

Please visit the [GLIMPSE Online](#) portion of the CCAP website for more details and registration.

Fall Workshop planning will be happening soon. If you have a suggestion for future trainings, please contact [Linda Rosito](#), Risk Management Training Director.

Thank you for your continued support of the CCAP Insurance Programs Risk Management Trainings—we look forward to seeing you soon!

## Special Update to Pennsylvania Breach Notification Law



**REGISTER TODAY!**

Special Update to  
Pennsylvania Breach  
Notification Law  
May 18 at 10 a.m.

Presented by Matt Meade, Eckert  
Seamans & Timothy R. Murphy,  
Attorney General's Office

**CCAP**  
Insurance  
Programs

Please join Matt Meade of Eckert Seamans and Timothy Murphy, Senior Deputy at the Attorney General's Office for a virtual discussion on May 10 at 10 a.m. about the recent update of Pennsylvania breach notification law.

The new law, which goes into effect on May 2, 2023, will require Pennsylvania counties, public schools and municipalities that experience a breach to:

- Provide notification to individuals within **seven business days** following the determination of a breach.
- Provide notification of the incident to the district attorney in the county where the incident occurred within **three business days** following determination of a breach.

To register for this event, please [complete the survey](#).

Please note, the meeting will be held via Zoom and details (including the Zoom link) will be sent under separate cover. If you have any questions, contact [Linda Rosito](#).

### Are You Prepared?

A ransomware attack happens once every 11 seconds, but most people don't get to witness one until it's happening to them.

Join Rubrik, Palo Alto, and ePlus on May 9 at the ePlus KOP office for '[Save the Data](#)'—a live, tabletop experience that drops you into the middle of an attack and puts you in the shoes of multiple players: the front-line analysts,

the leadership team and everyone in between. Sit next to the CIO and the CISO as they hear the news, weigh your response options and see how a business works through the fallout.

**Date:** May 9


**Time:** 10a.m. - 1p.m.

**Location:** ePlus Office - King of Prussia, PA

[Sign up today](#) to save your seat!

## Auto Insurance Identification Cards

In mid-May, PCoRP Members will receive Auto Insurance Identification Cards for any vehicles covered through the program. For years, these cards have been provided on blue cardstock; however, we wanted to give you notice that this year, the cards will be printed on white cardstock and will include a new feature: the Auto Accident Checklist. The checklist was developed to aid your employees in the event of an auto accident and is conveniently located on the back of the identification card. Below are sample images of how your Auto Insurance Identification Card will look, front and back. Please be sure to review this information with all employees who drive for business purposes to ensure they are familiar with the appropriate steps to take after an accident. Stay safe out there!

AUTO INSURANCE IDENTIFICATION CARD							
STATE	NAIC NUMBER	INSURANCE COMPANY	POLICY NUMBER	EFF DATE	EXP DATE	VIN	MAKE/MODEL
PA		PCoRP				VEHICLES	ALL OWNED/HIRED/NON OWNED
INSURER		<b>IN THE EVENT OF A VEHICLE ACCIDENT:</b> 1. MOVE TO SAFETY AND CALL THE POLICE TO THE SCENE. 2. TAKE PICTURES AND GATHER CONTACT/INSURANCE INFORMATION FROM ANY INVOLVED PARTIES. 3. REPORT AUTO CLAIM TO YOUR COUNTY CLAIMS COORDINATOR/CHIEF CLERK. 4. FILL OUT COUNTY INCIDENT/ACCIDENT REPORT. <b>*FLIP THIS CARD OVER FOR MORE DETAILED INSTRUCTIONS*</b>  <b>IN THE EVENT OF GLASS DAMAGE ONLY:</b> <i>Safelite, AutoGlass</i> 1. REPORT GLASS ONLY CLAIM TO YOUR COUNTY CLAIMS COORDINATOR/CHIEF CLERK. 2. PLEASE INCLUDE NAME AND PHONE NUMBER FOR EMPLOYEE WHO WILL COORDINATE GLASS REPAIR. 3. AN ASSIGNED PCoRP CLAIMS REPRESENTATIVE WILL MAKE THE REFERRAL TO SAFELITE. 4. SAFELITE WILL CALL TO SCHEDULE AN ONSITE REPAIR OR REPLACEMENT AT YOUR CONVENIENCE.					
							
INSURED							
<b>THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED ON DEMAND</b>							

## Auto Accident Checklist

- Move to safety.** Turn on your 4-way flashers and, if you can safely do so, move your vehicle to an area away from oncoming traffic.
- Stop your vehicle and turn off ignition.** Only exit the vehicle if safe to do so.
- Call the police to the scene.** For even a minor accident, a police report can be invaluable. Remain calm and cooperate fully. Do not give opinions. Do not admit fault. Do not assign blame.
- Take pictures and gather information.** Take pictures of the following. If you do not have a smart phone, ensure you have written out all of the information below:
  - Photos of the other party's driver license, insurance card, and license plate.
  - Photos of all vehicles involved (county and other party(s)). Get multiple angles and include all damage.
  - Photos of the scene. Include pictures of any tire marks, traffic signals/signs etc.
  - Photos of any property damage (if applicable)
  - Photos of the tow truck(s) (if applicable)
- Obtain exchange sheet from police.** Prior to leaving the crash scene, obtain the exchange sheet from the responding officer. This is NOT a police report—an exchange sheet documents the drivers and insurance information.
- Report an auto claim to your county claims coordinator/chief clerk.** This should be done ASAP.
- Fill out the county incident report.** Send the incident report to the appropriate party to report the claim to PCoRP.

## Proposed ADA Compliance Updates for May 2023

The Americans with Disabilities Act (ADA) states that: no qualified individual with a disability shall, by reason of such disability, be excluded from

participation in or be denied the benefits of services, programs, or activities of a public entity, or be subjected to discrimination by any such entity 42 U.S.C. 12132. However, many websites from public entities (i.e., state and local governments) fail to incorporate or activate features that enable users with disabilities to access the public entity's services, programs, and activities. The Department intends to publish a Notice of Proposed Rulemaking (NPRM) to amend its Title II ADA regulation to provide technical standards to assist public entities in complying with their existing obligations to make their websites accessible to individuals with disabilities. Counties are encouraged to review compliance standards, [Accessibility of Web Information and Services of State and Local Governments](#) for possible impact on their websites and applications, both internally and externally.

## Quote of the Month

***Change of any sort requires courage.***

*-Mary Anne Radmacher*

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP  
Publications

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