

INSURANCE MATTERS

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

Specialty Lines

Know what you are doing. This is good personal risk management and could be restated as “don’t do things you don’t know how to do.” But how does this apply to counties? The complexity of county operations is a challenging risk.

Often the hardest thing for county officials to know is everything your county is doing. Of course, some things are universal – human service programs, property assessment, prison operations, sheriff’s office and many other traditional county services. Every county in the state does these.

I’ve been working with counties for 35 years and I still learn about projects, programs and operations that I did not realize a county was providing. I can only imagine how long it takes a newly elected commissioner to learn all that their county does. As the old saying goes, there are a lot of irons in the fire.

Every operation for which the county is responsible brings a certain level of risk. CCAP’s Insurance Programs, and our staff, can help you analyze that risk, fund the risk, and defend you or reimburse you for events which result in costs to the county.

But only if you know about the risk, and only if you tell us about the risk.

Lately the hot issue is (once again) joint task forces. Do you have one? More than one? Who in the county participates? What does the task force do? What other entities participate? Is there a contract that county has signed and has every other entity signed it too? Where does the contract place the responsibility for the risk?

Know what you are doing. And know before the lawsuit arrives. Be sure you have the contracts and coverage in place to protect the county, its officials and employees.

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

[John Sallade](#)

Hot Topic - Nursing Home Liability Insurance

Once again, the insurance markets have moved into a period of tightening coverage

and increasing premium costs, and this has hit the Nursing Home liability insurance market. If your county owns a nursing home, please keep in mind that CCAP's PELICAN program has competitive pricing and great coverage. It was started by PACAH for county nursing homes.

And if you no longer have a county owned nursing home, you might be hearing from local nursing homes about the challenges of the liability market. Please refer them to us – [Cassie Troup](#) or [Andrew Smith](#) can get the process started to provide a proposal.

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

PCoRP Annual Membership Meeting - 35th Anniversary!

Please plan to join us for the PCoRP Annual Membership Meeting, held at 6 p.m. on Monday, November 21 at the Hotel Hershey! This will be a special night as we celebrate the 35th anniversary of CCAP's property and liability insurance program. There will be great food and fellowship, our annual awards, and also a special gift for each PCoRP member. Please [click here](#) to register!

Enjoy a Safe and Healthy Fall Season

Autumn is the start of flu season, and doctors recommended everyone 6 months and older gets vaccinated against the flu. Learn more about [flu prevention and the flu vaccine](#).

Halloween is a fun-filled time for children, but there are many dangers associated with the holiday unrelated to ghouls, goblins and witches. Parents need to take the necessary [Halloween safety precautions](#) to make sure their children remain safe while still having fun.

Drive safely as daylight savings time ends every year on the first Sunday in November. This means it starts to get darker earlier. As we set our clocks backward by one hour in most areas of the country, here are some tips for [driving at night](#). Additionally, when you change your clocks, it's also a great time to check the batteries in your smoke alarms and carbon monoxide detectors.

Please do not hesitate to contact your risk control specialist if you need help.

Source – National Safety Council

New Associate Members

Below are new Associate Members, who joined CCAP in September 2022:

Integrity Health

Employee Benefits, Other

www.partnershiphealthcenters.com

Partnership Health Centers — To achieve success of our most basic health plan goal —healthy and productive employees—we believe an on-site, dedicated, primary care

health center with pharmacy, behavioral health and pain management capabilities is essential. This serves as the hub around which all care—primary and specialty—is coordinated. Same day convenience, one-stop shopping, and no co-pays makes the PHC a popular tool to achieve lower costs through better health.

Orion Strategies

Consulting

www.orion-strategies.com

Orion Strategies is a strategic communications and public relations firm with a staff of experienced professionals in public relations, government affairs, grassroots advocacy, polling, research and creative services. We provide the tools and expertise to meet our clients' needs. We are able to assist our clients in identifying their audiences, determine the messaging and utilizing the correct methods to build public dialogue or influence decision making and change.

SitelogIQ

Construction, Consulting

www.sitelogiq.com

State and local governments are faced with many challenges—aging facilities, deferred maintenance, increasing energy costs, and capital generation, just to name a few. It can be overwhelming to juggle it all and find solutions that meet your community's specific needs, all while remaining fiscally responsible. SitelogIQ delivers comprehensive facility solutions that support the resiliency, future-proofing, energy saving, operating efficiency, and sustainability goals of our clients.

Thomson Reuters

Law, Technology

www.thomsonreuters.com/en/products-services/government.html

Thomson Reuters is one of the world's most trusted providers of answers, helping professionals make confident decisions and run better organizations. Our customers operate in complex arenas that move society forward — law, tax, compliance, government, and media – and face increasing complexity as regulation and technology disrupts every industry.

Triad Strategies, LLC

Communications, Consulting

www.triadstrategies.com

Triad Strategies LLC is a bipartisan public affairs firm headquartered in Harrisburg, PA, with offices in Philadelphia and Pittsburgh. We provide government affairs, advocacy and communications, and association management services to organizations seeking to influence and create opportunities in the public and private sectors.

Quote of the Month

Risk comes from not knowing what you're doing.

Warren Buffet

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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