

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA THE VOICE OF PENNSYLVANIA COUNTIES

Specialty Lines

CCAP's two largest public entity pools held their first 2023 meetings in the last several weeks and the boards have elected officers and begun work for the year.

PCoRP

The PCoRP Board of Directors met on January 27 in Hershey, and elected the following officers:

Board Chair: Mark Partner, Juniata County Commissioner

Board Vice Chair: Erick Coolidge, Tioga County Commissioner

Secretary/Treasurer: Jamie Wolgemuth, Lebanon County Administrator

Keith Wagner, Executive Director, Lycoming-Clinton Joinder Programs, was reappointed as the County Related Entity Director Representative.

Mark Partner will chair the Claims and Risk Control Committee, and Jamie Wolgemuth will chair the Finance, Audit and Underwriting Committee.

The PCoRP Board recognized Bill Gaylord, Wyoming County Chief Clerk, for his 25 years of service on the PCoRP Board of Directors.

The Pennsylvania Counties Risk Pool provides property, liability, crime and cyber insurance coverages and services to 58 members - 53 counties and 5 county related entities.

PComp

The PComp Board of Directors met on February 17 at the CCAP Office, and elected the following officers:

Board Chair: Dan Vogler, Lawrence County Commissioner

Board Vice Chair: Jim Martin, Adams County Commissioner

Secretary/Treasurer: Jeff Snyder, Clinton County Commissioner

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

Congratulations to:

Amanda Cypher (Erie County Deputy HR Director) (1,2, 2A, 3rd & 4th Class Counties)

Matt McConnell (Mercer County Commissioner) (5th Class Counties)

David Glass (*Clearfield County Commissioner*) (6th Class Counties)

Ted Tharan (*Clarion County Commissioner*) (6th Class Counties)

Jeff Snyder (*Clinton County Commissioner*) (6th Class Counties)

John Christopher Soff (*Crawford County Commissioner*) (6th Class Counties)

Alice Gray (*Juniata County Commissioner*) (7th and 8th Class Counties)

Mark Kingston (*Forest County Commissioner*) (7th and 8th Class Counties)

The Pennsylvania Counties Workers' Compensation Trust provides workers' compensation coverage and services to 52 members - 37 counties and 15 county related entities.

Thank you to these members who have agreed to lead the operations of PComp and PCoRP!

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

[John Sallade](#)

PComp Annual Membership Meeting - March 20 - Still Time to Register!

PComp will celebrate its 30th 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 will be a special 30th Anniversary gift for each member!

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! Contact John Sallade with any questions.

PCoRP Renewal Update

The insurance and reinsurance market is incredibly tight right now, and this means the PCoRP June 1, 2023 renewal will be a tough one for coverage and for pricing. We already know our property reinsurance costs will be going up about 20 percent, and that there will be changes to cyber liability coverage. PCoRP's cyber limit of liability for each claim will be \$2 million effective June 1, down from \$5 million the last several years. Reinsurers are not willing to provide higher limits.

Proposed changes to the PCoRP Coverage Document will be sent to the members at the beginning of March, as required by the PCoRP Bylaws. We hope to complete a major project with this renewal – changing liability coverage so that all lines will be claims made. This will make it easier for members and our claims representatives to determine which policy year the claim is covered by. In addition, we are seeing the

implementation of pool-wide aggregates for some lines of coverage. More information is coming soon.

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

CCAP Health Alliance - Hospitality Event at the CCAP Spring Conference

The CCAP Health Alliance Board of Directors will be hosting a hospitality event during the CCAP Spring Conference to introduce you to the wealth of benefits offered through the program! This social gathering will be held on Sunday, March 19 from 4:30 to 6:30 p.m. in the Leland Room at the Harrisburg Hilton. Join members of the Health Alliance Board of Directors, representatives from the Delaware Valley Health Trust and CCAP Staff to learn more about the program and its informative breakout session being held Monday, March 20 during the conference.

The CCAP Health Alliance offers a complete range of medical, dental, vision and prescription plans, fully customized to meet the needs of each individual county or entity. Members enjoy guaranteed rates, low administrative costs, an incentive-based wellness program, COBRA administration, compliance assistance with the Affordable Care Act and access to FSA, HRA and HSA administration.

Contact [Desiree Nguyen](#), Deputy Managing Director, CCAP Insurance Programs, with questions about the program, the hospitality event and/or the breakout session.

2023 UC Trust Risk Control Incentive Program

The UC Trust Risk Control Incentive Program was created to provide UC Trust members with an opportunity to **earn up to a five percent credit** toward each of their four quarterly contributions. The credits are applied in the year succeeding the year in which the credits are earned (e.g., credits earned in 2023 will be applied to 2024 contributions).

The credits are earned by attending approved onsite and online training, confirming your policies and procedures are current and by being timely in your reporting to the CCAP Finance Team and Experian (formerly Corporate Cost Control). The 2023 UC Trust Risk Control Incentive Program document was updated and emailed to UC Trust Members in mid-February, and you can access the document by [clicking here](#). Be sure to review the program requirements and coordinate your online and onsite training in advance of the September deadline!

If you have any questions regarding the UC Trust Risk Control Incentive program, contact [Desiree Nguyen](#).

Spring Into Risk Management Training Workshops!

The CCAP Insurance Programs will be offering a full slate of excellent training opportunities starting in March. [Registration is now open!](#)

This spring we are holding workshops both in person as well as via Zoom, and

in some cases in both formats. It is our hope to ease back into some sense of a normal training season, but of course will revisit our plans if needed.

This spring we are offering sessions on defensive driving, workers' compensation, managing stress and equipping and empowering emerging leaders, our always popular prison risk management workshop, and HR Boot Camp.

Please note that the registration process has a different look! Please check out the [GLIMPSE Registration Reference Guide](#) for assistance.

You should receive your copy of the GLIMPSE catalog soon. If you haven't or would like additional copies, [please let Linda Rosito know](#).

We continue to collaborate with [The Academy for Excellence in County Government](#) and offer additional opportunities to fulfill some of your required courses!

As always, if you have any questions, please feel free to [contact Linda Rosito](#), Risk Management Training Director at (717) 736-4728.

Thank you for your continued support of the CCAP Insurance Programs trainings! We look forward to seeing you this spring!

PComp No Longer Using One Call Service

The PComp workers' compensation claims department has discontinued using the One Call scheduler for physical therapy and diagnostic imaging on your designated provider panel. We believe injured workers will be better served with more timely scheduling if each member chooses specific physical therapy and diagnostic locations within their geographic areas. If there is no imaging center in your area, scheduling of x-rays and specialized diagnostic tests will be the responsibility of the ordering medical provider and injured worker.

This decision did not come easily. PComp claim staff and the Risk Control Wellness Nurse are available to assist your efforts. You may contact us any time at jhenry@pacounties.org.

Additionally, this is a great time to review your panel to make appropriate updates such as employer and provider contact changes, remove unpreferred providers, or add new urgent care and occupational health facilities that have recently opened. Once your 2023 designated provider panel is confirmed, all employees must sign the rights and responsibilities form electronically or in paper format, be provided a copy of the new panel and the signed rights and responsibilities retained for their personnel records. As a reminder, the new provider panel must be posted in employee areas. Send your updated panel to jhenry@pacounties.org.

The Importance of Information Technology as a Member of Your Safety Committee

Safety committees are one of the most important pieces of the puzzle in helping eliminate workplace incidents. By investigating incident causes, as well as effective solutions, the committee can be an effective tool in improving and

maintaining a safe working environment for both personnel, visitors and county operations.

Given the current state of cybersecurity concerns and the rise in cyber insurance claims, the potential for a cyber related loss is ever increasing. Your safety committee should be working closely with your IT department to identify and address cyber concerns. A few examples of risk prevention techniques include the performance of cyber risk assessments, which evaluate your current overall cyber risk, as well as phishing campaign assessments, which measure the susceptibility of your organization's staff to social engineering attacks (specifically phishing attacks).

If not already on your committee, it is recommended a representative from your IT department be added to increase the safety committee overall effectiveness.

Please don't hesitate to contact your risk control specialist should you have any questions or need assistance.

Prevent Heart Disease

In February, we celebrated American Heart Month when greater attention to heart disease as a leading cause of death for Americans is addressed.

Employees are encouraged to pay attention to their heart health every day and not just one day or month a year. Start by knowing your risk factors and what to do about it.

Controllable risk factors for heart disease

- Obesity
- Physical inactivity
- Uncontrolled high blood pressure
- Uncontrolled diabetes
- Unhealthy cholesterol numbers
- Poor diet high in saturated fat, salt, and calories
- Smoking and secondhand smoke exposure

Some risk factors for heart disease cannot be controlled, such as age and family history; however, most risk factors are the result of lifestyle choices or poor choices that can be controlled and modified.

What you can do

- Know your numbers and get screened annually. Screening includes blood pressure, blood sugar, cholesterol, LDL, triglycerides, HDL, and waist measurements.
- Maintain a normal weight. If overweight or obese, losing the excess weight is essential. Consult your medical provider as weight loss may require medical assistance.
- Get regular physical activity. Sitting is the new smoking. Exercise can help you maintain a healthy weight and lose weight, which in turn helps lower your blood pressure, blood cholesterol, and blood sugar levels. It is recommended that adults get 2.5 hours of moderately intense exercise per week.
- If you smoke, QUIT. Nothing good comes from smoking, vaping, or other tobacco use.
- Take control of high blood pressure and diabetes by taking prescribed medications, check readings and maintain a log. Incorporate a healthy diet, lose weight, exercise, decrease stress and get eight hours of sleep per night.

As we move into March and start focusing on other things like longer days and warmer temperatures, don't forget your heart health. By making the choice to live a healthy lifestyle, you can reduce your risk of developing heart disease and increase your ability to manage risk factors.

Preventing Frozen Pipes

Frozen pipes can present an invisible threat that you might not recognize until it's too late. When water freezes in a water pipe system, it typically expands 10% or more. This can cause blockages in the pipe and in some instances, cause pipes to crack or burst leading to water damage and costly repairs.

Which Pipes Are Most at Risk?

- Water pipes in unheated, interior locations such as basements, crawl spaces, attics and outdoor buildings.
- Check pipes located in fire sprinkler rooms, mechanical rooms, isolated rooms or unoccupied rooms.
- Outdoor hose hookups and faucets
- Lawn sprinkler lines
- Wet water fire sprinklers

How to Help Prevent Frozen Pipes

Before Winter:

- Check buildings for areas where water pipes are in unheated or poorly insulated areas.
- Be sure to check cabinets that may contain uninsulated plumbing.
- Make sure any insulation that has been removed for maintenance work has been reinstalled.
- Make sure all dry wall has been repaired or reinstalled after construction work or repairs.
- Find air gaps in attic spaces and seal them up.
- Ensure hot and cold-water pipes are insulated.
- Consider utilizing pipe sleeves or UL approved heat tape/heat trace on water lines and sprinkler systems.
- Ensure backup generators are being tested monthly.
- Inspect and maintain all sprinkler systems in accordance to NFPA 13 codes.
- NFPA 13 requires that wet sprinkler pipes should be maintained at or above 40 degrees. If pipes are not maintained at this temperature, consider the use of heat trace combined with insulation and weatherproof jackets.
- Have spare parts available for heating units to ensure they will function properly when cold weather strikes.
- Prior to a water emergency, ensure you have fans, wet vacs and squeegee tools available to help mitigate water damage.

During Winter:

- Monitor your local weather and know when temperatures are expected to drop below freezing.
- Maintain adequate heat in all buildings.
- Monitor thermostats to ensure employees have not turned thermostats too low. Keep heat in buildings set at a minimum of 55 degrees.
- Open cabinets to allow heat flow to water pipes.
- If necessary, turn on faucets and allow them drip slowly. This is especially

true for pipes located on outside walls.

- Disconnect all outside water hoses from the faucets.
- Ensure maintenance personnel are performing regular maintenance checks in all buildings during extreme cold weather conditions.
- Make sure adequate heat is provided in riser rooms/sprinkler valve rooms.
- For buildings that use chillers, ensure the outside water lines are heated & insulated. Also, make sure the pumps are running properly to prevent freezing.

Quote of the Month

Progress is impossible without change, and those who cannot change their minds cannot change anything.

George Bernard Shaw

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP
Publications

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