

# INSURANCE MATTERS

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

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### Specialty Lines

How is it possible we are approaching the end of 2022? I hope you and yours got through these interesting times in good shape.

Let's turn to some thoughts for 2023! Here are some events and dates to consider for next year:

**CCAP Spring Conference:** March 19 – 21, Harrisburg Hilton, includes the PComp Annual Membership Meeting on Monday evening, March 20

**CCAP Annual Conference:** August 6 – 9, Erie Bayfront Convention Center

**CCAP Fall Conference:** November 19 – 21, Hotel Hershey, includes the PCoRP Annual Membership Meeting on Sunday evening, November 19.

#### **2023 Insurance Boards Meetings:**

**COMCARE PRO** – February 16, CCAP Office; May 17 via Zoom; August 23, Vermont.

**Health Alliance** – April 21, CCAP Office; October 6, via Zoom.

**PComp** – February 17, CCAP Office; June 22-23, Gettysburg; September 22, CCAP Office.

**PCoRP** – January 25-27, Hotel Hershey; April 6-7, Wellsboro; September 8, CCAP Office.

**PELICAN** – January 10 and 11, CCAP Office; May 11 via Zoom; August 22, Vermont.

**PIMCC** – May 5, CCAP Office; October 13, CCAP Office.

**UC Trust** – May 12, CCAP Office; October 20, CCAP Office.

#### **Risk Management Workshops:**

We will be releasing topics, dates and locations soon – watch for more information in your inbox and on the [CCAP website!](#)

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

[John Sallade](#)

### Hot Topic - Cyber Insurance

This is the topic that keeps on giving and giving. With the tightening of the insurance and reinsurance markets, the focus on cyber coverage has heightened. This is mainly because the claims costs are outpacing the premiums collected – never a good thing.

Right now, many insureds are discovering the problem is not getting a good price for cyber coverage, it is getting a quote at all. Coverage is being denied or nonrenewed if your entity does not have certain protections and processes in place.

**First and foremost – if you don't have MFA, you may not get coverage at all.** Or your limits of coverage will be significantly reduced. And your price will go up – doubling or more is not unheard of. If you don't have it, Multi Factor Authentication needs to be your top priority.

Other items you will be asked about include:

- Do you have formalized IT and cybersecurity policies and plans that document, for example, guidelines for acceptable use of IT, passwords, reporting of unusual activity cybersecurity training, and cyber incident response?
- Do you review your organizations IT and cybersecurity policies, procedures and plans at least annually and make updates/changes based on changes in the organization, the cybersecurity environment, and technology?
- Does your staff receive mandatory cybersecurity awareness training at least annually on expectations of staff to recognize common cyber-attacks, such as social engineering and phishing, to report possible cybersecurity incidents or other types of cyber-attacks, and to know who to report cybersecurity issues/problems to?
- Do you have staff (either internal staff or outsourced contractors/vendors) who are responsible for maintaining your IT systems and applying maintenance and cybersecurity patches to software on the workstations within our organization?
- Does your staff log in to their IT workstations using multi-factor authentication (e.g., receiving a text message to validate log in)?
- Do you have cybersecurity tools and systems that monitor who is on your network, when they are on the network, and what network resources they are using?
- Have you implemented email content filtering and web content filtering to identify unauthorized activity, malicious attachments, and other prohibited activity that may negatively impact our IT network and systems?
- Is your critical and sensitive data backed up, stored and encrypted offline on a different logical or physical network such as a cloud backup to support recovery from a catastrophic cyber incident if required?

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

## Controlling Slips, Trips and Falls

Slips, trips, and falls are the leading sources of injuries to employees and the

public. It is important you assess your exposures to determine if potential hazardous exposures exist and determine control measures to prevent and or mitigate those situations.

Recommended control measures include replacing of slippery surfaces with slip resistant material, education staff to wear slip-resistant footwear, increase surface friction through cleaning and maintenance, use of non-slip strips and utilization of entrance runners for water and snow.

It is important to repair holes and cracks, eliminate raised edges, practice good housekeeping, increase illumination/visibility where appropriate and utilize floor markings in walkways and work areas.

Last, if not already in place, institute spill control protocols including the use or warning signs and immediate clean-up protocols. Further, maintenance and inspection of your buildings, training staff in hazard recognition and the development of a work order system to address repairs.

## **Inclement Weather and Driving During the Holiday Season**

Driving during the winter months can be a challenge. Whether driving over mountains or down in a valley, you may be caught in a precarious situation. Add the hectic nature of the holidays and the rush to beat traffic, your stress increases. Winter weather is unpredictable so be prepared for roads that may be narrower. Watch out for accumulating snow. Snow, sleet, and freezing rain along with strong winds and falling tree branches create additional driving hazards.

Below is a list of top tips to remember which will allow for your journey to be safe and stress free.

### **Vehicle Checklist**

- Bring your vehicle in to your mechanic for a quick service (this service is usually free if you have a regular mechanic maintain your vehicle)
- Check the heating and defrost systems in your vehicle
- Check the condition of your wiper blades
- Make sure you have a broom and ice scraper, as well as a bag of playground sand or cat-litter in your vehicle with easy access
- Recommend an emergency bag with an extra hat and gloves, scarf, blanket, and some dry snacks in case you get stuck
- If you're traveling a long distance, make sure you have boots. Always have an extra phone battery in your coat pocket when you travel. **DO NOT** leave this in your emergency bag, the cold will drain your battery
- When driving always have your head lights on
- Keep your gas tank at least ½ full

### **Driving Checklist**

- Leave for your destination 30 minutes before you normally would, due to weather conditions. Better to arrive early then stressed and late
- Dress in layers, remove bulky coat when driving, so your arms are free, remove head gear so you can move your head easily for visual purposes

- Only wear driving gloves when driving, no wool or yarn gloves or mittens, that could slip on the steering wheel
- Do not drive if you're tired or mentally distracted

## Quote of the Month

"A bend in the road is not the end of the road... unless you fail to make the turn."

Helen Keller

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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Publications

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