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INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA

THE **VOICE** OF PENNSYLVANIA COUNTIES



Insurance Coverage for Newly Elected Officials

When it comes time to swear in your county officials in January, one of the things the County Code requires is that the officials be bonded or have insurance coverage. The judge will usually ask to see proof of that coverage, and the elected officials will routinely want to make sure the county has coverage for them.

For the 53 counties which are members of PCoRP, the pool provides Crime Coverage which meets and exceeds the County Code requirements. It is automatic for all elected officials of the county. PCoRP provides each member with a certificate of coverage which explains this and should be accepted as evidence of coverage.

The County Code also allows the use of a Crime Insurance or Coverage instead of having a bond for each person required to have a bond. There is no need for any elected official in a PCoRP member county to purchase their own bond to be sworn into office.

For more information, contact <u>Marsha Elmer</u>, Property & Casualty Underwriting Manager.



PCoRP Membership Meeting Update

The PCoRP membership met on Monday, November 20 during the CCAP Fall Conference. The dinner meeting also included attendance from some of the newly elected commissioners from PCoRP counties. Juniata County Commissioner and Chair of the PCoRP Board of Directors, Mark Partner, chaired the meeting, and welcomed the newly elected commissioners to CCAP and the PCoRP program. Desiree Nguyen, Managing Director, Insurance Programs at CCAP provided the financial and operations reports. Despite the hard market, the public entity risk pool is performing well. The membership was encouraged to take advantage of the many benefits and value-added services offered through the program.

PCoRP's annual awards were presented, and the following individuals were honored at the meeting:

Eloise Ahner, Carbon County Chief Clerk/County Administrator – The Sherm Doebler PCoRP Award for outstanding contributions to PCoRP and Carbon County's Risk Management Program.

Nicole Hemminger, Blair County's Chief Clerk and Administrator – The Ron Shearer PCoRP Award for outstanding service as a PCoRP Board Member.

Ernest King, Wyoming County Commissioner – The Brady Koch PCoRP Award for outstanding contributions to PCoRP and Wyoming County's Risk Management Program.

Alexis Pennings, Franklin County Risk Manager – The PCoRP Claims Reporting Award for outstanding claims reporting on behalf of Franklin County.

Patrick Straub, Elk County's Chief Clerk – The PCoRP Risk Control Award for outstanding loss control and risk management efforts.

Centre County and **Wayne County** – The PCoRP Loss Prevention Award for active participation in PCoRP risk management training.

Tioga County – PCoRP Lowest Loss Fund Ratio Award for the lowest loss fund ratio.

Any questions about the PCoRP membership meeting should be directed to <u>Desiree</u> <u>Nguyen</u> at CCAP.





The CCAP Health Alliance Welcomes SEDA-COG!

The CCAP Health Alliance welcomes SEDA-Council of Governments (SEDA-COG) effective January 1, 2024! The CCAP Health Alliance is now twelve members strong, comprised of the following counties and county related entities in addition to SEDA-COG: Cameron County, Carbon-Monroe-Pike Mental Health and Development Services (CMP MH/DS), Clarion County, Clinton County, County Commissioners Association of Pennsylvania (CCAP), Elk County, Forest County, Potter County, Southern Alleghenies Planning & Development Commission (SAP&DC), Tioga County and Westmoreland County Industrial Development Corporation.

The CCAP Health Alliance offers a complete range of medical, dental and vision plans, fully customized to meet the needs of each individual county or county related entity. Members enjoy guaranteed rates, COBRA administration, an online benefit portal for coverage changes and open enrollments, compliance assistance with the Affordable Care Act, including preparation of IRS forms, 1094-C and 1095-C and access to FSA, HRA and HSA administrators.

For more information on the CCAP Health Alliance or to request a proposal, please contact <u>Desiree Nguyen</u>, Managing Director, Insurance Programs.



Thank You for a Great Workshop Year!

We had a number of fantastic workshops this year, and enthusiastic attendance from our members. Pictured above is the group from the Annual Producers Meeting held on November 9, 2023.

Thank you all for participating, and stay tuned for 2024's workshop lineup!

Sylint Services: Prorated Pricing Ends February 2024

Good news! There is still time to join the Sylint Program. Sylint is a forensic information security and incident response firm. Their team of cybersecurity experts share guidance related to their experiences in combatting national, state and organized crime threats. CCAP and PCoRP have been partnered with Sylint for years. The objective is to provide actionable intelligence and recommendations to counties so they can better safeguard their technology infrastructure and assets. The program offers flexible tiered services that include threat intel, internal and external scans, collaborative reviews, recommendations and much more. To learn more about the cybersecurity services and pricing structure of the program, contact Kim Ade.

Is your county a PCoRP Member? As a PCoRP member, the CCAP Sylint Program could potentially qualify to receive grant funding of up to \$30,000. It's a simple process to apply! For additional information on the 2023-2024 grant funding and application process, contact <u>Keith Wentz</u>.



Thank You for Your Service to the Insurance Programs' Boards!

We would like to thank the following individuals for your service to the CCAP Insurance Programs' Boards of Directors and/or Trustees. It has been an honor working with you through the years, and we wish you well in your future endeavors!

CCAP Health Alliance

Erick Coolidge, Tioga County Commissioner Ann Losey, Cameron County Commissioner Matt McConnell, Mercer County Commissioner

Pennsylvania Counties Workers' Compensation Trust (PComp)

Donna Iannone, Sullivan County Commissioner Matt McConnell, Mercer County Commissioner John Christopher Soff, Crawford County Commissioner

Pennsylvania Counties Risk Pool (PCoRP)

Erick Coolidge, Tioga County Commissioner Bill Gaylord, Wyoming County Chief Clerk (retired earlier this year) Mark Sather, Huntingdon County Commissioner

Budget your calories

- Be mindful of consuming excess calories found in appetizers, sauces, desserts, and alcoholic beverages.
- Fill half your plate with fresh fruits and vegetables.
- Choose one dessert for a splurge.
- Drink plenty of water.

Budget your emotions

- If you are in therapy, stay in therapy.
- Remove yourself from family feuds and unpleasant conversations.
- Respond to difficulty with kindness.
- Create relaxing surroundings with festive music and scents.
- Celebrate loved ones who are not with you with family and friends; it's OK to miss them.

Budget

your finances

- Determine how much money you can afford to spend including gifts, decorations, food, and travel.
- Do not overspend; focus on the celebration.
- Consider a gift exchange, make homemade gifts, or agree to no gifts this year.

The Holiday Stress Budget

Budget your time

- It's OK to say 'no'. You don't need to attend every social event.
- Plan ahead. Prioritize what needs done and simplify the rest.
- · Do what you enjoy.
- Make time to get fresh air, sunlight, exercise, and sleep.
- Anticipate longer lines and more traffic.

Budget

- Don't set the bar
- too high.
 Forget about perfection; things
- perfection; thing may not go as planned.

Insurance Team Member Spotlight Featuring Allen Gavlak

Allen is CCAP's Insurance Technology Specialist for Insurance Programs. He started at CCAP in 2014 in the Technology Department, and in 2016 moved to Insurance Programs, serving as the technical liaison for various projects. He works extensively in RiskMaster (claims software) and Business Intelligence, supporting the Insurance Department and their members' needs.

Before joining CCAP, Allen worked in document and records management, digital content management, business process redesign, long term digital preservation and all other aspects of unstructured information management.



What's your favorite part of working here?

I work in an area that interests me and requires me to constantly learn. I believe my work has an impact on CCAP Insurance Programs as a whole.

What does your daily routine look like?

Juggling multiple priorities to serve the Insurance Department's needs.

Where do you see yourself in 5 years?

Strategically managing the IT needs of CCAP Insurance Programs.

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL

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