

# INSURANCE MATTERS

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

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## Specialty Lines

Since budget time is upon us, here is my annual update for you on what we see coming on the insurance side of things.

It is crazy out there right now. It is the kind of environment we saw in the mid-1970's and again in the mid-1980's: traditional insurance companies are moving away from public entity risk. This originally led to the creation of many public entity risk pools – such as PCoRP and PComp – as public officials joined together to solve problems.

That environment is back, and the results are being seen by all public entities – coverage limits are decreasing, costs are going up, and some lines of coverage are very hard to obtain. Counties and other public entities are going to need to provide lots of details to get coverage – from good information about building values to detailed information about their cyber security. For some lines of coverage – such as cyber – if you don't have risk management protocols in place, you might not be able to get coverage (at any price).

So for your property, liability, auto, cyber and public officials coverages, budget for increases this year, and I'd suggest at least 10% to be safe. Higher if you've had some big claims. For workers' compensation you should see pretty flat rates, unless you've had a lot of claims. Nursing home liability costs are also on the rise, so budget for increases there. Those of you in the CCAP Unemployment Compensation Trust should be in good shape, as the members are doing well and we do not expect any significant increase in costs there.

Health insurance is a wholly different animal. The pandemic has hit medical providers hard, and costs continue to go up. You may need to be looking at higher deductibles and other options as you approach your health insurance renewals.

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

[John Sallade](#)

## Hot Topics

**When Should We Report a Claim?**

If you are wondering if you should report something to PCoRP or PComp, wonder no more. The simple answer is, yes! There are several reasons for this:

- First, it costs nothing to do so. Neither program bases any costs to you on the number of claims you report.
- Even if events do not result in any claims being filed against the county, or other costs to the county, reporting them will give you some history of where events are happening – and the more frequently potential claims result from a particular office or operation, the more likely one will cost some money. It is good risk management to look at any area that is generating more potential claims.
- Do it while events are fresh in your mind, and those of any witnesses. If you wait, or don't report anything, there is no record of the exact date and time the event happened.
- You may think the event in question will never result in a claim, and then up to two years later you could have a suit filed against the county. The people involved in the event may no longer be working for the county. Or they don't have a clear recollection of what happened.
- The data from your claims information can be helpful in planning – but only if you submit and keep your information up to date. For example, someone might question why you are spending county money to repair something at a county park, and if you can show that one reason is there have been numerous slips and falls at the site, you have a valid explanation of the need for the expenditure.

For more information, contact [John Sallade](#).

## **New UC Trust Site Coming October 2022!**

The current UC Trust SharePoint site, which UC Trust members use to submit quarterly gross wages, taxable wages and payroll reports, is being upgraded to a Microsoft Power Portal apps site. The current UC Trust site is still in use; however, it will be discontinued on October 1, 2022, the "go live" date for the new Power Portal apps site.

To prepare for the transition to the new site, CCAP will be offering several online training opportunities for members, which will focus on navigating the new platform and answering any questions that arise. The training sessions will be recorded, and training documentation will be provided to ensure all members are fully prepared for the transition. Please stay tuned for more details in the coming weeks!

## **Bee Safe**

While it's common to think the chances of getting stung by a bee or wasp in the summer are high, stinging insects become more aggressive during the fall months. By mid to late August, bees and wasps have maxed out their living spaces, are out and about searching for dwindling food sources, or preparing their queen for the winter.

Pennsylvania counties have many employees who work outdoors; however, you don't have to work outdoors to be at risk. According to NIOSH, thousands of people are stung by insects each year, and as many as 90 to 100 people die as a result of

severe reactions.

Most people only experience minor swelling and pain after being stung. Others may experience more **serious** reactions including:

- **Severe pain**
- Redness
- Swelling in the area and beyond the sting
- **Flushing**
- **Hives**
- Itching
- **Anaphylaxis**

How an individual reacts to a bee sting can differ from one occasion to the next, can depend on where the individual is stung (neck, throat, inside the mouth, eye) or how many stings occurred. What is important here is to recognize the difference from a mild reaction to a severe one and seek medical treatment immediately.

Secondary dangers and injuries from bees and wasps can include car accidents and falls when the person panics and swats at the insect.

Ways to prevent insect stings:

- Before performing any outdoor work, do a site check to look for insect activity. Employees are commonly stung while weed-eating or mowing and come in contact with a nest.
- Outdoor workers should wear clothing that covers as much skin as possible and avoid wearing brightly colored or floral print clothing.
- Avoid wearing strong perfumes.
- When eating outdoors, keep food and drinks covered.
- Keep trash cans covered.
- Keep windows closed when driving.
- Have nests removed by professionals.
- Do not swat at bees as they may sting in defense.
- Move slowly and calmly away from bees.
- If a bee lands on you, remain calm. It will usually fly away within seconds.

Enjoy the last few weeks of summer and early fall by being cautious to reduce the chances of an unwanted encounter.

## Fall Workshop Season is Here!

September is the start of the fall workshop season sponsored by the CCAP Insurance Programs. We have some sessions that are in person only and some sessions are offered as in person and virtual options on different dates. You may also notice that we are in offering a session in Western PA as well as Northeastern PA.

We have some great sessions lined up which include Defensive Driving, Excellent Supervisor Seminar, Safety Workshop and Prison Personnel Workshop. We are also offering three KEYS (Keep Educating Your Staff) sessions entitled Creating an Inclusive Workplace and Communities within our Counties, The Importance of an Effective Safety Committee and as well Active Shooter Events - Prevention, Reaction and Recovery.

By now you should have received your copies of the GLIMPSE training catalog. If you need additional copies, [please let me know!](#)

If interested in attending any of the training sessions, please [register here](#). Please feel free to reach out with any questions.

As a reminder, most of the workshops are FREE to attend if your county is a member of the sponsoring Insurance Programs. To check if your county's membership, please refer to the [CCAP Insurance Programs Member Listing](#).

The CCAP Insurance Programs continues to collaborate with the [Academy for Excellence in County Government](#). Please refer to our website for additional information on co-sponsored events. These workshops are FREE to current Academy participants. And just a reminder – November is graduation time!

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

I hope to see you this fall!

## Quote of the Month

Legacy above finances; artistry above fame.

Jimmy Chamberlin

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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