

INSURANCE MATTERS

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

Specialty Lines

Happy New Year! Here are some updates and important reminders for 2023:

PComp 2023 Rates Approved – and Largest Dividend Ever!

L&I has approved PComp's 2023 rates for workers' compensation coverage, and the renewal information was sent to all members in December. The 2023 costs to the members will be going down 4.1%, with a total premium of \$7,450,744 compared to \$7,772,363 last year.

PComp \$4.5 Million Dividend Announced!

The PComp Board of Directors has approved distribution of **\$4.5 million** to members as a dividend – the largest ever declared by PComp! Fifty PComp members will receive dividends based on their contributions to the program in 2006, 2007 and 2008. The amount of the dividend will depend on each member's contribution to PComp for those years, and their claims history during those years. Totals range from \$202 to \$454,899.

2023 Training Workshops

Our spring training workshops will start in March. Stay tuned for more information in the upcoming months!

Cyber Coverage Evolving

This coming year you will start to see significant changes in cyber liability insurance coverage – whether you are a PCoRP member or not. All insurers and reinsurers are peeling limits back, and most will be limiting coverage if your entity does not have adequate security in place – and it looks like implementation of MFA (multi factor authentication) will be a focus point. If you do not have it in place, your coverage limits may be severely limited.

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

[John Sallade](#)

PCoRP Annual Awards Announced

The PCoRP membership met on Monday evening, November 21 at the Hotel

Hershey during the CCAP Fall Conference. The annual PCoRP awards were presented. Congratulations to these winners:

Risk Control Award – Jefferson County

This award recognizes outstanding risk control efforts by a county or individual. The award includes one registration to the PA Governor’s Occupational Safety & Health Conference, including hotel arrangements.

Jefferson County was recognized for being proactive about risk management. Specialized risk management trainings were held for their employees.

Loss Prevention Awards – Wayne County and CMSU

This award recognizes outstanding loss prevention efforts by a member.

This year both members encouraged their employees to attend risk management training. These members’ employees participated in more training than any other PCoRP members.

CMSU sent 48 staff to PCoRP training events – more than any other PCoRP member.

Wayne County sent staff to 12 different events – more than any other PCoRP member.

Brady Koch Award – Ted Tharan, Clarion County Commissioner

This award is presented to a county official in recognition of their outstanding contributions to PCoRP and their county’s risk management program. The award is named for former Carbon County Commissioner and founding PCoRP Board Member Albert “Brady” Koch.

Commissioner Tharan was recognized for his detailed and tireless work to protect the county and its assets from property losses and other claims.

Sherm Doeblar Award – Jeff Marshall, Greene County Chief Clerk

This award is presented to a county employee in recognition of their outstanding contributions to PCoRP and their county’s risk management program. The award is named for former Union County Commissioner and founding PCoRP Board Member and Vice Chairman Sherman Doeblar.

Jeff is the focal point for risk management at the county, and has been particularly helpful to PCoRP claims staff, assisting with information needed to defend active claims.

Ron Shearer Award – Krista Davis, Centre County Risk Management Coordinator

This award is presented to a CCAP Board Member in recognition of their outstanding contributions to PCoRP. The award is named for former Juniata County Commissioner and founding PCoRP Board Member and first PCoRP Board Chair Ron Shearer.

Krista has served on the PCoRP Board of Directors for eight years and has been an active member of the board and PCoRP committees. She brings an important risk management perspective to the PCoRP Board.

Claims Reporting Award – Jane D’Amore, Wayne County Risk Manager

This award is given to acknowledge outstanding claims reporting. The winner of this award is provided one registration to the PA Governor's Occupational Safety & Health Conference, including hotel arrangements.

Jane is the focal point for claims reporting to PCoRP and represents the county well. She provides detailed information so PCoRP can accurately handle claims and stays involved with follow ups and assisting the PCoRP staff as claims progress.

Willis Pooling Best Experience Award – Central Counties Youth Center (CCYC)

This award goes to the PCoRP member with the lowest loss experience rating modification as calculated by the PCoRP actuary. The winning county selects one elected official or staff person to attend the upcoming PRIMA (Public Risk Management Association) Annual Conference, with conference registration, travel costs and hotel room paid for by Willis Pooling.

CCYC's loss rating was .024 which is an amazing accomplishment! By comparison, the overall loss rating for PCoRP members is 1.000 (average).

Congratulations are also in order for these runners up for the Best Experience Award:

2nd Place – Cameron County .040

3rd Place – Union County .247

4th Place – Montour County .180

5th Place – Elk County .309

Congratulations to all the PCoRP award winners!

If you have any questions about PCoRP or the annual awards, contact [John Sallade](#).

Hot Topics - Data, We Need Data...

As we move into the new year, it will bring another round of information that PCoRP and PComp and our other programs will need from you. And yes, that can be annoying. However, I cannot emphasize enough how essential good data is.

First, data is what determines your costs. Whether it is payroll, number of autos, values of your buildings or number of employees – the numbers multiplied by a rate for coverage determines what your insurance costs will be.

And the corollary to these values is that this data is also what we look at when a claim occurs – is the building which sustained damage on your list of properties? Was the type of vehicle damaged in the accident on your list of vehicles?

Second, the data you provide to us will also impact whether or not you receive a fair value if and when a claim happens, particularly with property. Great information about property values (called TIV – total insured value) ensures that the county will be accurately and adequately compensated to replace the damaged building or vehicle.

This is why your costs for coverage from PCoRP includes funding for PCoRP to have an appraisal firm produce values for all the buildings the county owns. It not only helps us provide you with a fair price for coverage, it also gives our reinsurers very accurate information about the overall amount of property covered by PCoRP. (And

it is a lot – over \$7.1 billion.) This helps us to get the correct coverage for reinsurance, and it helps you with a verifiable amount of coverage to repair or replace any building which is damaged.

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

COMCARE PRO Welcomes a New Subscriber

COMCARE PRO welcomes its newest Subscriber - Behavioral Health Services of Somerset and Bedford Counties (BHSSBC), effective January 1, 2023! With the addition of BHSSBC, COMCARE PRO will have 11 Subscribers and will serve 51 counties across Pennsylvania.

COMCARE PRO provides stop-loss liability insurance to Pennsylvania counties and non-profit corporations (whose sole members are Pennsylvania counties) that participate in the HealthChoices behavioral health program, participate in the County Managed Care Program (COMCARE) and meet the risk retention group underwriting standards.

For more information on COMCARE PRO or to request a proposal, please contact Desiree Nguyen, Deputy Managing Director, Insurance Programs at dnguyen@pacounties.org.

Stay Healthy this Season

According to the Pennsylvania Department of Health, seasonal influenza activity in Pennsylvania is high; higher than at the same time during the past eight flu seasons. Influenza cases have been confirmed in all 67 counties. Other viruses circulating the state include the common cold, Covid-19, respiratory syncytial virus, and the stomach bug.

Tips to boost your immune system to stay healthy include drinking plenty of water to stay hydrated, sleeping 7- 9 hours per night, exercising regularly, and maintaining a healthy weight by eating nutritiously.

In addition to practicing optimal personal health habits, employers and employees are encouraged to do their part to stop the spread and transmission of these viruses.

Influenza vaccination – Recommended for all people ages 6 months or older, getting a flu shot is one of the single most effective things you can do to prevent getting and transmitting influenza. Good news - it's not too late to get vaccinated. Employers are encouraged to hold on-site/convenient flu shot clinics. Most healthcare systems and pharmacies will bring the clinic to the workplace at no or limited fees.

Wash your hands – Everyone needs to wash their hands frequently and correctly to remove viruses and germs from the hand surface. Using warm water, wet hands, apply soap, apply friction for 15 to 20 seconds, rinse from the wrist down, dry hands, turn off your faucet and dry with a clean paper towel. Wash hands prior to preparing food, eating, after using the restroom, after petting animals, and anytime you must ask, "should I wash my hands." Hand

sanitizer is an accepted alternative if soap and water is not available.

Cover your cough and sneeze– Do not cough or sneeze into your hands; rather use the back of your forearm or a tissue. Dispose of tissues and wash hands immediately or as soon as able.

Do not touch your face – Viruses are just waiting for the chance to enter the body via the eyes, nose, or mouth; therefore, do not touch your face. Keep hands clean and use tissues.

Clean surfaces with an approved cleaner– Keep the workplace clean and sanitized by cleaning frequent touch areas such as door handles, handrails, refrigerator doors, tables, cell phones, keyboards, and desk surfaces.

Stay home if you are sick – This is self-explanatory. Staying home prevents spreading illness to others.

The [Pennsylvania Department of Health](#) and [Centers for Disease Control and Prevention](#) have free printable and downloadable materials to post throughout as reminders of best workplace practices.

Quote of the Month

"If I had my way, I would remove January from the calendar altogether and have an extra July instead."

Roald Dahl

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP
Publications

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