

INSURANCE MATTERS

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

Specialty Lines

One of the main benefits of the various CCAP Insurance Programs is the ability of program members to be part of the governance of the programs. By serving on the program boards and committees, members can not only guide the coverages and services being provided to the members, but also make decisions about funding, use of surplus, and also ensure the programs are meeting the needs of the counties.

We often emphasize that CCAP's Insurance Programs are owned and governed by the members of the program, and it really is true! Here are the statistics for 2022:

- There are seven insurance programs which provide services to Pennsylvania counties (see the list at the end of this article).
- 72 county and county-related entity representatives serve on the boards and committees which oversee these programs.
- There are 45 counties which have representatives on one or more of the seven insurance boards.
- Every Pennsylvania county participates in at least one of CCAP's insurance programs!

We very much appreciate the time and effort insurance board members contribute towards the operation of these programs.

CCAP's Insurance Programs:

- COMCARE PRO** – Behavioral Health stop loss coverage
- Health Alliance** – Employee health insurance
- PComp** – Pennsylvania Counties Workers' Compensation Trust
- PCoRP** – Pennsylvania Counties Risk Pool
- PELICAN** – Nursing home liability insurance
- PIMCC** – Prison Inmate Medical Cost Containment
- UC Trust** – Unemployment compensation coverage

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

Hot Topics - Underwriting

You've probably heard this insurance term before. It is a very old term, but what does it mean? In its earliest form, it meant agreeing to cover a risk. Insurance, as we know it, started in London where ship captains were waiting at port for their ships and cargo to return. In the 1600's there was no way to know when, or if, they would return, and if their valuable cargo would be intact. So, the captains decided to band together with a fund of money, to equally share the losses that would happen, and they wrote their names after each other on their agreement, writing one name under the other.

These days underwriting continues, and it still is the process of deciding whether or not to accept a risk, and if so, at what price. And here's the crucial point of underwriting – the decision is based on data. And the insured – and in the case of CCAP's Insurance Programs – the members – have to provide good, reliable data in order for us to underwrite.

This good data does two things – it tells us the what the member has (number of buildings, how many employees, vehicles, programs, etc.) and their values. The type and number of things gives us a picture of the risk involved, and the values helps us understand what the potential loss cost could be.

So as you provide us with application information, please continue to take it seriously – because if we miss something – and that's were a claim happens – the results could be not enough coverage to pay for the loss, or in a worst case scenario, a loss that is not covered.

By the way – those ship captains I mentioned earlier – they were waiting at John Lloyd's tea shop. And their practice led to the creation of Lloyd's of London.

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

PCoRP Annual Membership Meeting - 35th Anniversary!

Please plan to join us for the PCoRP Annual Membership Meeting, held at 6 p.m. on Monday, November 21 at the Hotel Hershey! This will be a special night as we celebrate the 35th anniversary of CCAP's property and liability insurance program. There will be great food and fellowship, our annual awards, and also a special gift for each PCoRP member. Please [click here](#) to register!

Defense Counsel Workshop

On September 8, 2022, CCAP hosted a workshop for attorneys who serve as defense counsel for the PCoRP, PComp and PELICAN insurance programs. This was the first Defense Counsel Workshop since before the pandemic. Almost 60 of our defense counsel attended.

Topics and presenters were:

- Data Breaches Will Happen, How Your Respond Defines Your Company; Antonio Rucci, @InsiderThreats
- Millennial Jurors and the Impact on Claims and Verdicts; Mark Landes, Esquire, Isaac Wiles
- CCAP Chat - Our Claim Philosophy, Refresher on Claims Handling and 1099 Discussion; Anne Zerbe and Meghan Holjes, McNees Wallace & Nurick, LLC and Sonya Kivisto, Litigation Manager, CCAP
- Public Relations - Media Training; Doug Braunsdorf, SVP, Senior Director BCW North American Corporate Affairs
- Medicare - So, you want to settle? What you need to know; Ciara Koba, Esquire and Logan Pry, Esquire, Allan Koba Compliance Services

The information provided will assist our counsels in the defense and resolution of claims for PCoRP, PComp and PELICAN insurance programs.

Additionally, this event gives panel counsel and staff the opportunity to meet and discuss various topics and ideas related to the claims our members face.

The workshop is held at the CCAP office in Harrisburg, and plans are underway for the next meeting.

For more information, contact [Sonya Kivisto](#).

Fall Workshop Season is Here!

[Registration](#) is open for the fall workshop season!

Please join us for some excellent training opportunities. The fall workshop season, sponsored by CCAP Insurance Programs, is offering sessions in various formats. There are 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 our Defensive Driving Courses in three locations as well!

In addition to the DDC, we have some great sessions lined up including 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, Active Shooter Events - Prevention, Reaction and Recovery, as well as our Prison Personnel Workshop.

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

If you are interested in attending any of the training sessions, please [register here](#).

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!

The National Association of Counties

The [National Association of Counties](#) (NACo), in partnership with CCAP and [Nationwide Retirement Solutions](#) (NRS), helps ensure the financial security of county employees with a competitive Deferred Compensation Program. The NRS Deferred Compensation Program allows county employees many options for tax deferred supplemental retirement savings. Nationwide Retirement Solutions also offers a series of innovative workshops designed to help you understand the products and services offered through the National Association of Counties Deferred Compensation Plan.

*Please note a few changes in the administration of the program. Here at CCAP, you are welcome to reach out to [Mandi Glantz](#), Director of Marketing and Vendor Relations, if you have any questions about any of our enterprise program partners including NACo or NRS. And CCAP is pleased to welcome a new (but not new to the PA market) lead representative for Pennsylvania counties: [Michelle Murphy](#), Executive Relationship Manager. Michelle will be joining us at upcoming Conferences and events and you are welcome to reach out to her with any questions. [Martin Burch](#), Retirement Specialist, also continues to work with Pennsylvania counties and their NRS needs.

CCAP often sends out educational information related to financial security including Nationwide's Weekly Economic Review and Outlook. If you would like to be added to the distribution list and see the resources for financial professionals, please let us know by contacting Mandi Glantz at mglantz@pacounties.org or (717) 736-4739.

Nationwide Retirement Solutions

Saving for retirement is a marathon — a long-term investment toward the future. We want to help your participants understand the importance of "sticking with it" in order to reach their retirement goals. We've prepared materials that you can use with your participants to encourage them to create and rely on a retirement game plan. We've created four email messages that we hope you can send out to ALL of your employees. All you need to do is copy and paste into your email and send it out to your employees. Nationwide will continue to nudge participants, but we thought having an e-mail that is directly from you may engage a few more employees to help them prepare and plan for retirement.

The link takes you to the National Retirement Security Month. Enjoy the page and as you scroll to the bottom remember to download the kit. This will contain the four emails for your employees.

[National Retirement Security Month \(nrsforu.com\)](http://nrsforu.com)

Questions can be directed to Michelle Murphy, Executive Relationship Manager, Michelle.Murphy@Nationwide.com.

Quote of the Month

History is who we are and why we are the way we are.

David McCullough

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP
Publications

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