

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA

THE VOICE OF PENNSYLVANIA COUNTIES

UC Trust Declares Historic \$4.5 Million Dividend



At their May 15 meeting, the CCAP UC Trustees approved distribution of a **\$4.5 million** dividend to the members of the Unemployment Compensation Trust. This is the largest dividend declared in the history of the program! Emails will be sent to each member regarding the details of their dividend amount, and checks will be mailed this month.

The amount of each member's dividend was determined by the UC Trust's actuary and is based on each member's claims experience relative to the entire program's claims costs.

Including this year's dividend declaration, the UC Trust has allocated **over \$31.4 million** to be returned to its members since 2014! If you have any questions about the dividend or about the UC Trust, please contact Amber Baxter at abaxter@pacounties.org.

PCoRP Renewal Overview



The Pennsylvania Counties Risk Pool (PCoRP) provides property and liability coverage to 53 counties and 7 county related entities. The program's renewal is June 1, 2026, and the PCoRP Board met on April 10 to make final renewal decisions. Renewal packages were sent to members' local insurance producers on May 8.

Renewal Costs Overview

Price stability is a primary goal of this program. Overall, the average increase is 5% for the 2026-2027 coverage period. Each member's costs are based on their exposures (autos, payroll, number of employees, property values) and their loss experience compared to the other members of PCoRP.

As previously communicated, there are some changes to PCoRP coverage, which take effect with

the renewal on June 1, 2026. A copy of the 2026-2027 Coverage Document summary of changes was provided with the renewal package.

Additionally, we are pleased to report that the following value-added benefits will continue for the 2026-2027 coverage year:

- Loss Prevention Grants - up to \$25,000 maximum per member (cannot exceed 75% of a member's annual contribution).
- Risk Manager Credits – 5% credit for members who have full-time risk managers, and 2.5% credit for members who have part-time risk managers.

PCoRP remains one of the few programs for counties in Pennsylvania that can offer all lines of coverage with high limits through one unified program. We believe we are providing the very best for the membership, and we greatly appreciate your ongoing support of the program!

For more information, please contact Marsha Elmer, Underwriting Director, at melmer@pacounties.org.

Attention PCoRP Members: Update Your Auto ID Cards



PCoRP Members have received Auto Insurance Identification Cards for any vehicles covered through the program. Below are sample images of how your Auto Insurance Identification Card will look, front and back.

Please ensure these cards are stored in all county vehicles and periodically review this information with all employees who drive for business purposes. Training employees on the appropriate steps to take after an accident streamlines the auto claim process, resulting in more accurate reporting and quicker turnaround. Thank you for doing your part!

If additional copies are needed, contact Julianna Keppley at jkeppley@pacounties.org for a printable version.

AUTO INSURANCE IDENTIFICATION CARD							
STATE	NAIC NUMBER	INSURANCE COMPANY	POLICY NUMBER	EFF DATE	EXP DATE	VIN	MAKE/MODEL
PA	SI-40	PCoRP		6/1/2026	6/1/2027	VEHICLES	ALL OWNED/HIRED/NON OWNED
INSURER PENNSYLVANIA COUNTIES RISK POOL (PCoRP) PO BOX 60769 HARRISBURG, PA 17106 1-800-895-9039							
		IN THE EVENT OF A VEHICLE ACCIDENT: 1. TAKE PICTURES OF DAMAGE TO THE COUNTY VEHICLE AND ANY OTHER VEHICLE(S) INVOLVED 2. IF OTHER VEHICLE(S) INVOLVED, PLEASE OBTAIN THEIR CONTACT AND INSURANCE INFORMATION 3. REPORT AUTO CLAIM TO YOUR COUNTY CLAIMS COORDINATOR/CHIEF CLERK AS SOON AS POSSIBLE 4. COMPLETE COUNTY INCIDENT/ACCIDENT REPORT AS SOON AS POSSIBLE					
INSURED		IN THE EVENT OF GLASS DAMAGE ONLY: Safelite, AutoGlass 1. REPORT GLASS ONLY CLAIM TO YOUR COUNTY CLAIMS COORDINATOR/CHIEF CLERK 2. PLEASE INCLUDE NAME AND PHONE NUMBER FOR EMPLOYEE WHO WILL COORDINATE GLASS REPAIR 3. AN ASSIGNED PCoRP CLAIMS REPRESENTATIVE WILL MAKE THE REFERRAL TO SAFELITE 4. SAFELITE WILL CALL TO SCHEDULE AN ONSITE REPAIR OR REPLACEMENT AT YOUR CONVENIENCE					
THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED ON DEMAND							



- ☒ **Move to safety.** Turn on your 4-way flashers and, if you can safely do so, move your vehicle to an area away from oncoming traffic.
- ☒ **Stop your vehicle and turn off ignition.** Only exit the vehicle if safe to do so.
- ☒ **Call the police to the scene.** For even a minor accident, a police report can be invaluable. Remain calm and cooperate fully. Do not give opinions. Do not admit fault. Do not assign blame.
- ☒ **Take pictures and gather information.** Take pictures of the following. If you do not have a smart phone, ensure you have written out all of the information below:
 - Photos of the other party's driver license, insurance card, and license plate.
 - Photos of all vehicles involved (county and other party(s). Get multiple angles and include all damage.
 - Photos of the scene. Include pictures of any tire marks, traffic signals/signs etc.
 - Photos of any property damage (if applicable)
 - Photos of the tow truck(s) (if applicable)
- ☒ **Obtain exchange sheet from police.** Prior to leaving the crash scene, obtain the exchange sheet from the responding officer. This is NOT a police report—an exchange sheet documents the drivers and insurance information.
- ☒ **Report an auto claim to your county claims coordinator/chief clerk.** This should be done ASAP.
- ☒ **Fill out the county incident report.** Send the incident report to the appropriate party to report the claim to PCoRP.

Summer Road Traveling Safety Tips



When traveling in the heat of the summer, vehicle safety is just as important as in the winter months.

Vehicle safety begins at the mechanic. Inform the mechanic that you will be traveling and how long you will be on the roadway. This will determine your tire thread depth and braking system quality on long, hot roadways. A full inspection of your vehicle's

safeness is also recommended, and drivers should also travel with jumper cables and equipment to change a flat tire.

Next, it is crucial to ensure your vehicle is equipped with a First Aid Kit. Be sure your kit includes a wide selection of equipment that can be used effectively for many types of injuries, which ensures that you are fully prepared in the event of an accident or injury away from home. Check your kit twice per year to ensure contents are stocked and unexpired.

Other important items to keep in your vehicle include a blanket, bottled water, dry snacks and nonperishable foods, a portable cellphone charger and a flashlight.

Simple safety measures and an emphasis on preparedness can keep you and your fellow road-trippers safe this summer. Happy travels!

For more information, contact Laura Simon at lsimon@pacounties.org.

Medical, dental, vision and prescription plans, fully customized to meet the needs of each individual county or entity.



- Guaranteed rates
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- Online benefit portal for open enrollment and coverage changes
- Nurse Navigator
- Access to Healthcare Bluebook
- Compliance with Affordable Care Act
- Access to FSA, HRA, and HSA Administrators

For more information, contact
Amber Baxter at abaxter@pacounties.org



Introducing PRIMA 2026 Risk Management Webinar Series

CCAP Insurance Programs are members of the Public Risk Management Association, PRIMA. As members, we have permission to share risk management training webinars with our members. PRIMA's webinar series features top presenters delivering risk knowledge, industry trends and new skills.

Mark your calendars! Below is the lineup of PRIMA's Risk Management Webinar series for 2026. These webinars are a great way to stay updated on industry trends and learn new skills – from the convenience of your home or office. Each session is led by experienced professionals who bring practical insights and real-world expertise to help you excel.

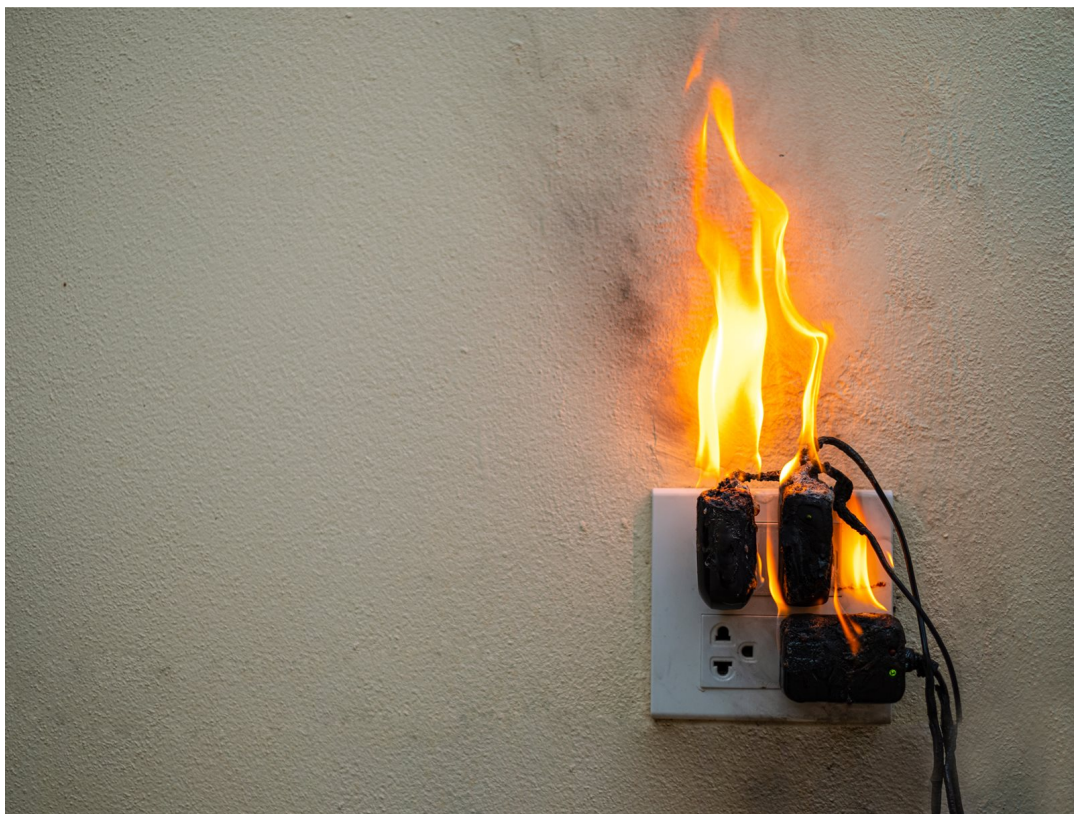
Best of all, these webinars are **FREE** for members!

Click on each webinar title below to learn more and register. All webinars will be held on Wednesdays from 12:00 p.m. to 1:00 p.m. ET.

- **June 17** - [Smarter Fleets, Safer Streets: Leveraging Telematics, Cameras and AI for Safety.](#)

[Accountability and Cost Control](#)

- **July 15** - [Detoxifying Safety Culture: Antidotes to Common OSHA Pitfalls](#)
- **August 19** - [It's All About the \(Tax\) Base, No Trouble: Risk Management on Any Budget](#)
- **September 16** - [EPLI-CHROs and Other Employment Claims](#)
- **October 28** - [Roadway Safety, Defensive Driving, and Controlling Distractions](#)
- **November 18** - [Navigating Property Risk in Today's Realities: Value Trends, Critical Asset Risks and Continuity Planning](#)
- **December 16** - [Artificial Intelligence and Digital Alerting: Essential Crash Mitigation Tools for Public Entities](#)



LocalGovU Course Spotlight

Electrical and Fire Safety

This course will help employees identify the most common electrical hazards and flammables. It will also help them learn what to do in case of a fire and how to recognize and use the different types of fire extinguishers. This is a general education course, and the Academy is not responsible for continuing education credits that are rejected in any way. Given the variation in the approval and acceptance of continuing education credits state to state, it is advised that you confirm re-certification and training requirements, including accepted courses, with your administrator and check the accreditation page on our site that corresponds with your state.

CCAP Insurance Programs partners with LocalGovU providing online training and resources to UC Trust, PCoRP, PComp and PIMCC Members. Members can access/attend these courses at **no cost**.

For more information, contact Andrew Smith at asmith@pacounties.org.

Take Course →



County Commissioners Association of Pennsylvania

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