

# INSURANCE MATTERS

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

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### Specialty Lines

There is a lot of planning going on right now here at CCAP, for things that will help you throughout the remainder of 2022! We are picking topics and speakers for the fall risk management workshops. We will be attending the annual Sheriff's Association Conference, in July in Blair County, to stay in touch with their members and provide updates on the coverages and services we provide to their counties.

We have staff attending an annual meeting with other public entity pools, sponsored by our reinsurance broker, Alliant Pooling. Basically, we exchange ideas about services and coverages for our pool members. We will be exhibiting during the CCAP Annual Conference in Lancaster, and participating in a couple of breakout sessions. And we are preparing for our annual meetings in Vermont in August for the PELICAN and COMCARE PRO insurance programs.

So much for the dog days of summer! As the heat and humidity turns up, I hope you all have a chance to get some vacation and recharge as we head towards the fall.

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

[John Sallade](#)

### PCoRP Board of Directors Welcomes Two New Members

Nicole Hemminger and Keith Wagner have joined the PCoRP Board of Directors, filling two vacancies on the board.

Keith is Executive Director of the Lycoming-Clinton Joinder Programs and is the County Related Entity Director on the board. The position is appointed annually by the board itself.

Nicole is Chief Clerk/County Administrator for Blair County, and is filling a vacancy on the board. Her term runs until the end of 2023 and she would be eligible for reappointment.

PCoRP is the Pennsylvania Counties Risk Pool, and provides property, liability, cyber, auto and other related insurance coverages, loss control, claims services and training to Pennsylvania counties and county related entities.

Here is a complete listing of the PCoRP Board of Directors:

### **PCoRP BOARD OF DIRECTORS**

Chair: Mark Partner

Vice Chair: Erick Coolidge

Secretary/Treasurer: Bill Gaylord

*(Officers elected annually by the PCoRP Board)*

### **Six Directors Appointed by CCAP (All terms expire 12/31/23)**

Michael Rivera *(Berks County Commissioner)*

Nicole Hemminger *(Blair County Administrator)*

David Witchey *(Columbia County Chief Clerk)*

Jamie Wolgemuth *(Lebanon County Administrator)*

Erick Coolidge *(Tioga County Commissioner)*

Bill Gaylord *(Wyoming County Chief Clerk)*

### **Seven Directors Elected by the Members (All terms expire 12/31/22)**

Sean Kertes *(Westmoreland County Commissioner)* (2A and 3<sup>rd</sup> Class)

Krista Davis *(Centre County Risk Management Coordinator)* (4th & 5th Class)

Mark Sather *(Huntingdon County Commissioner)* (6<sup>th</sup> Class)

Michelle Shedden *(Bradford County Chief Clerk)* (6<sup>th</sup> Class)

Mark Partner *(Juniata County Commissioner)* (7th & 8th Class), Chairman

Norm Wimer *(Forest County Coroner)* (At Large)

Molly Mudd *(Adams County Solicitor)* (At Large)

### **County Related Entity Representative (appointed annually by the PCoRP Board)**

Keith Wagner (Executive Director, Lycoming-Clinton Joinder Programs)

## **PCoRP's New Deductible Billing Practice**

With the June 1, 2022 PCoRP renewal comes an improvement to PCoRP's deductible billing practice. Currently, when a payment is made on a claim, this triggers a deductible bill to the member (with the exception of those claims that do not have a deductible, or claims in which the deductible has already been satisfied). Therefore, in the life of a claim, members can expect to receive multiple deductible requests until the deductible is met.

Effective June 1, 2022, PCoRP staff will streamline the process by sending monthly deductible bills to members. Members can expect that within the first two weeks of each month they will receive all their PCoRP deductibles and trailing documents in one mailing for that given month; no further deductibles will be sent until the following month.

Additionally, members will only receive their deductible bill when:

- The claim payments exceeded the elected coverage deductible,
- At the conclusion of the claim, or

- For those members that have elected higher deductibles we will collect in \$10,000 increments until the deductible is met.

This change will provide more efficiency and accuracy with our claims handling and billing of deductibles. With the consistency of monthly billing vs. sporadic bills, we hope this will ease the process for the members, and lessen the administrative deductible tracking done per claim by the members.

Here's what PCoRP members can expect after June 1, 2022:

- Monthly deductible bills from PCoRP.
- Less deductibles bills, as we will track and wait to collect in full, at closure, or increments of \$10,000.
- Claims will continue to send all supporting documentation to support the bill (defense invoices, estimates, expert fees, vendor invoices, etc.).

As we navigate this change, please know that that our team remains committed to you and the entire PCoRP membership. If you have questions or concerns about this change, please contact [Cassie Troup](#).

## Hot Topics

### Defense Counsel

One of the specialized services provided by CCAP's insurance programs are expert legal defense counsels who understand counties, governmental workplaces, and our philosophy of aggressively defending program members. The PCoRP, PComp and PELICAN programs all have specific defense counsels, often for very specific types of claims.

Recently we added a new position to the CCAP insurance staff, a Litigation Manager. Sonya Kivisto joined the staff in late March. Her role is to work with PCoRP and PComp claims staff and provide advice on claims legal matters. She also works with the defense counsels and their firms, to ensure members are getting the best service and results. Members can also provide feedback about defense counsel by contacting Sonya. Her email is [skivisto@pacounties.org](mailto:skivisto@pacounties.org) or call (717) 736-4705.

PCoRP and PComp reserve the right to select defense counsel to represent the members, and we work to find attorneys who have significant experience with county government, and who agree to the programs' guidelines and counsel fees. We also consider geography, and work to provide an appropriate amount of work to each counsel. We also encourage you to provide feedback on the services you receive during and after a claim, including completing the survey we send you at the conclusion of a claim.

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

## UC Trust Members - Remember to Earn Your 5% Credit!

Just a reminder, participation in the 2022 UC Trust Risk Control Incentive Program can earn members up to five percent credit toward each of the

quarterly contributions for next year! As explained in the [program document](#), members have the opportunity to participate via online training, onsite and/or virtual training, by providing updated policies and procedures (as applicable) and by timely reporting of unemployment related matters.

Member participation is verified through the completion of the [2022 Activity Report](#) which must be completed and submitted by Friday, September 9, 2022. Contact [Desiree Nguyen](#) with questions about the program.

## Risk Control Methods

Successful risk management programs are based on careful identification and analysis of operational risks. Exposures to loss that have been identified must be controlled. Instituting risk control measures, following up on their effectiveness and communication of these activities throughout your organization is critical.

Implementing risk control measures results in several benefits including reduction of costs, compliance with regulatory agencies, care and concern of staff/visitors and your reputation.

Risk Control Techniques you can select from include:

1. Avoidance – precludes or discontinues an activity
2. Prevention – this leads to reduced frequency of losses
3. Reduction – reduce the severity of losses
4. Segregation/Separation – reduces overall severity of losses
5. Transfer – reduces both frequency and severity of losses by transferring some or all the risk to another party

Keep in mind a combination of risk control methods may be needed to address an exposure or activity. Those successful risk control programs incorporate all the above.

Please don't hesitate to contact your risk control specialist for advice or assistance.

## PCoRP Continues to Experience Higher Prices for Auto Claims

Counties will continue seeing an increase in prices on a variety of products and services related to auto claims.

According to Safelite, PCoRP's auto glass partner, some of the most significant cost pressures which lead to increases in price include:

- An increase in shipping costs. Currently, shipping prices are four times higher for scheduled shipping containers and seven times higher for urgent, non-scheduled containers.
- Logistical impacts including increased demand, labor shortages, etc.
- Fuel prices. In March, the fuel index reflected a 41% increase.
- Increased labor costs, which are up 5.2% based on the labor index
- Price increases for materials, due to the rise in energy and input costs

associated with making the raw materials.

Specific to auto glass claims, Safelite has implemented a temporary cost increase to all clients including PCoRP due to the economic pressures. This increase includes a \$24 increase to all glass claims and temporarily reducing PCoRP's discount on glass replacements by 2%. While Safelite has clearly articulated their exit strategy and when PCoRP can expect to see pricing return to normal, this is not the case for all vendors as their significant cost pressures may not be as prevalent as Safelite's.

As a reminder, it is important to report any auto or property claim as soon as possible. Additionally, PCoRP offers auto glass coverage without a deductible, meaning nothing out of pocket to the member. If you have any questions, please feel free to reach out to [Morgan Cunningham](#).

## Sylint and CCAP Extend Cybersecurity Services through 2023

Sylint is a preeminent information security and incident response firm. Sylint's team of experts blend and balance knowledge gleaned from addressing attacks by national, state and organized crime threats with information security posture to provide actionable intelligence and recommendations at various levels. The CCAP Sylint program offers 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 \$20,000. It's a simple process to apply!

For additional information on the grant funding and application process, contact [Keith Wentz](#).

## New CCAP Associate Members

### **Government Software Services, Inc.**

[www.gss-pa.com](http://www.gss-pa.com)

Technology, Other

GSS, a leading Pennsylvania county government software development firm, offers a complete software solution for our client's tax assessment and tax collection needs. Based in Honesdale PA., we have completed numerous projects in various Pennsylvania counties, municipalities and school districts. Our teamwork approach to doing business has brought us much repeat business over the years and our company has experienced steady growth as a result. We look forward to working with you.

### **Premier Therapy**

[www.EmbracePremier.com](http://www.EmbracePremier.com)

Nursing Home Services

Premier Therapy provides physical, occupational and speech therapy across multiple rehab settings using our proprietary patient-centered clinical programs. We are committed to the professional development of our therapists, functional improvement of the patients we serve and the development of strong relationships with our customers. We work with skilled nursing facilities, providing innovative care for both short-term rehab and long-term patients to exceed our customers' expectations.

## Quote of the Month

"Optimistic people play a disproportionate role in shaping our lives. Their decisions make a difference; they are inventors, entrepreneurs, political and military leaders - not average people. They got to where they are by seeking challenges and taking risks."

Daniel Kahneman

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP  
Publications