

INSURANCE MATTERS

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



Board of Trustees Announce New Chair

PComp's Board of Trustees has elected Commissioner Jeffrey Snyder (Clinton County) as the new Board Chair. Congratulations Commissioner Jeffrey Snyder!

Commissioner Snyder will replace outgoing Commissioner Dan Vogler (Lawrence County). Dan has served on PComp's Board of Trustees for 18 years and as Chair for 11 of those years. His strong leadership, dedication to the program, kind spirit and wit have served the board and membership well over his tenure. Commissioner Vogler will continue his legacy and remain on the Board of Trustees. Thank you, Commissioner Vogler, for your dedication and service to the program.



2025 UC Trust Risk Control Incentive Program

The CCAP UC Trust has been offering the Risk Control Incentive Program to recognize the annual risk control activities conducted within each member county and county related entity. Properly implemented risk control activities, such as education, updated policies and procedures and timely reporting can help reduce the costs of unemployment charges before a separation even

occurs. Upon satisfactory completion or implementation of qualified risk control related activities, UC Trust Members have the opportunity to earn credits, *a maximum of five percent*, towards their quarterly contributions to the Trust.

The [2025 UC Trust Risk Control Incentive Program Overview](#) provides a detailed summary on how to earn the credits. Please take the time to review this document thoroughly and share it with all members of your staff who work within this program. Please note, the deadline to submit your Activity Report, which verifies the completion of your risk control activities, is **Friday, September 5, 2025**.

We recommend getting an early start on the online and onsite training, so you are ahead of the September deadline. In an effort to assist you, here is a link to [CCAP Insurance Program's Spring Workshops web page](#), so you can coordinate onsite/virtual training. We would like to see each of our members achieve the five percent credit, so please keep the attached document as a guide for this process and reach out with any questions.

For more information, contact Desiree J. Nguyen at dnguyen@pacounties.org

Frozen Pipes are Sneaky Nuisances

Winter weather events mixed with a lack of preparation can lead to building damage, freeze-up, water damage, and business interruption losses. Advance preparation can help mitigate winter weather impacts on the county's operations and business continuity.

DID YOU KNOW:

- Pipes can freeze in as little as six to eight hours.
- Frozen water pipes can exert pressure at over 2,000 pounds per square inch, leading to ruptures.
- Pipes made from PEX, PVC and other plastics will freeze, but do not always burst.
- Using sleeve type insulation can prevent pipes from freezing to help keep interior pipes above 20 degrees Fahrenheit.
- Even if a frozen pipe does not burst, the stress caused by the freezing and thawing process can weaken the pipe over time, making it more susceptible to damage in the future.

Frozen pipes are a common culprit of water damage during winter. Insulating your pipes, especially those in unheated spaces like basements and attics, is a simple preventive measure.

In 2022, PCoRP experienced its largest freeze claim in the history of the program, with a total of nearly \$4.2 Million spent to repair damaged property. This freeze event effected 10 PCoRP members and 13 separate locations.

It is crucial to manage the risk and make advanced preparations, so that severe winter weather impacts may be proactively managed and potentially minimized. Plans should include steps for early building closures during severe weather and managing operations if temperatures inside your facility drop towards freezing.

For more information, contact Keith Wentz at kwentz@pacounties.org

Dangers of Utilizing Space Heaters

The use of heating devices such as portable space heaters present potential risks to county personnel, visitors and property. The improper use of portable space heaters could lead to a fire in the workplace.

The following prevention tips are recommended:

- Confirm whether the use of portable space heaters is allowed under your county policy. In most instances, they may not be permitted; however, confirmation with your county administration is recommended.
- If allowed, keep all flammables like paper, clothing, drapes or rugs, at least 3 feet from a space heater
- Never leave space heaters unattended; turn them off before leaving the room.
- If you must use a space heater, place it on a level, nonflammable surface, like ceramic tile, not on a rug or carpet
- Keep visitors/clients (such as children) away from space heaters

Also important is electrical safety in the workplace. The following recommendations can prevent electrical hazards:

- Don't overload outlets
- Unplug appliances that are not in use
- Regularly inspect electrical and extension cords for damage
- Use extension cords only on a temporary basis – they're not a permanent solution
- Make sure cords do not become tripping hazards
- Make sure the bulbs in your lamps and light fixtures are the correct wattage

If you notice any of the issues above, immediately reach out to your maintenance department or county administration, so they can take the appropriate corrective action as needed. Making small changes and staying observant will help keep everyone in the workplace safe.

For more information, contact Keith Wentz at kwentz@pacounties.org



CCAP Insurance Programs proudly presents two Safety Spotlights. This fall we are offering two sessions. Safety Spotlights are short educational sessions brought to you virtually (through live webinar) to address trending topics relevant to county government. Webinar lengths range from 1-2 hours. Please consider joining us!

Upcoming Safety Spotlights:

- **Grants 101:** CCAP Insurance Programs offers several grants to its members. This session will provide a review of the policies, address some common pitfalls that we see and offer some best practices. Please join us to learn more about the grant opportunities being offered through our PComp and PCoRP programs.

This virtual session will be held on Tuesday, March 25 from 10 – 11 a.m.

- **Understanding How Unemployment Works and How it Impacts the Employer:** This session will discuss the life and process of unemployment claims. It will review the progression of an unemployment claim from separation through hearing and beyond. Join us to learn more about the process and to better understand the importance of having and following the appropriate procedures.

This virtual session will be held on Thursday, April 17 from 2 – 3 p.m.

Register Now

For more information, contact Linda Rosito at lrosito@pacounties.org.



How Effective Communication with an Injured Worker Can Benefit a Claim Outcome

Communication is the golden rule for any claim. For an injured worker, a prompt post-injury response can lead to more immediate medical treatment, lower risk of long-term disabilities, peace of mind, and faster acclimation to a full-duty return to work when possible. However, any possibility of these benefits relies heavily on the willing action of their employer and their active stakeholders to keep them informed and engaged throughout the process.

Post-injury can be very scary for an injured worker and their family or support structure, who may not know what to do or where to start. If an injured worker feels abandoned by their employer post-injury, this can lead to adverse claim outcomes. Immediate contact and open communication from their employer provides a level of empathy and compassion necessary to ease their concerns. Involving a third-party administrator early on can also keep the injured employee and their family updated on the process and recovery expectations.

Communication can yield the following benefits, which can be extremely helpful in optimizing the outcome of a workers' compensation claim:

Builds trust and enhances meaningful conversations.

Trust is the eternal motivator for any claim progression, but how can an employer build trust without seeming overly eager to benefit their organization? The first step is always empathy. Involve a nurse case manager early, who specifically meets the needs of the claim. For example, in catastrophic cases, a more experienced nurse will be needed to appropriately discuss the recovery process with the family. Regardless of severity, empathy should always be prioritized, demonstrating urgency in care coordination and recovery.

Expedites the claims process.

Unlike employers and adjusters, an injured worker is typically unfamiliar with the workers' compensation system. Employees may self-educate, but they mostly rely on their employer to explain the process, providing information like medical and indemnity benefits and contact details for the stakeholders involved.

Prevents long-term claims occurrence.

An injured worker should feel supported for the length of the claim and beyond. Inconsistent communication after the initial injury can lead to unpredictability from the employee. If they feel the claim is being mismanaged or left as an afterthought, they may feel more inclined to retain an attorney and engage in litigation. Building rapport with an employee can reinforce a sense of security, making them feel valued throughout the life of the claim.

Empowers the injured worker.

Employers have one tool to help their employees avoid a potential path to permanent disability – a strong return-to-work program. Employees should be provided guidance on any available policy, a description of processes to be followed, and key contact information. Full transparency of benefits and challenges in their recovery allows them to make informed decisions and take ownership of their journey.

Promotes a culture of cooperation.

Again, enhanced communication with an injured worker may reduce the chance that they obtain an attorney for their claim. Sometimes, employees will still retain an attorney, but injured workers may reach settlements quicker and sometimes for lower amounts through constant communication with their claims team. Attorneys may encourage their clients to disengage with their employer, but the injured worker may have already established a relationship of trust.



Spring Workshop Season CCAP Insurance Programs will be offering a full slate of excellent training opportunities beginning in March. This season sessions include the following topics, defensive driving, field worker safety, workers' compensation, team building, communication, risk management and our always popular Prison Risk Management Workshop and HR Boot Camp. As a reminder, most of the workshops are **FREE** to attend if your county is a member of the sponsoring Insurance Program. To check membership status, please refer to [CCAP Insurance Programs Member Listings](#).

In 2025, we are pleased to announce that we have moved to a solely digital format. Save the Date postcards, as displayed below, were mailed to all counties and member county related entities. The postcard includes a QR code to access a printable version of the catalog. The training catalog can also be accessed from our [website](#).



SPRING 2025 WORKSHOP SEASON

For more information on topic descriptions, times and locations, please visit www.pacounties.org/insurance/glimpse

March 2025

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April 2025

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 **Scranton Hilton**
Scranton, PA

 **The Hotel Hershey**
Hershey, PA

 **Regional Learning Alliance**
Cranberry Township, PA

 **CCAP Office**
Harrisburg, PA

 **Residence Inn**
- Harrisburg, PA
- Pittsburgh, PA
- Malvern, PA

 **Best Western Plus**
Lewisburg, PA

 **The Penn Stater Hotel & Conference Center**
State College, PA



We're Going Digital! Scan the code to access a printable version of the Spring 2025 edition of GLIMPSE catalog, workshop registration and more.



We look forward to seeing you this spring at a workshop!

For more information, contact Linda Rosito at lrosito@pacounties.org.

DATE	TOPIC	LOCATION
March 27	KEYS: Building a Dream Team: Together we are Stronger	CCAP Office, Harrisburg
April 1	Controlling Workers' Compensation Costs	The Penn Stater Hotel & Conference Center, State College
April 8	KEYS: Listen, Communicate, Thrive	Scranton
April 9	Risk Control Workshop	The Penn Stater Hotel &

		Conference
April 10	KEYS: Fieldworker Safety	Harrisburg
April 11	KEYS: Fieldworker Safety	Harrisburg
April 15	Defensive Driving	The Penn Stater Hotel & Conference
April 15	KEYS: HR Bootcamp	The Penn Stater Hotel & Conference
April 16	KEYS: Fieldworker Safety	Malvern
April 22	KEYS: Listen, Communicate, Thrive	Regional Learning Alliance, Cranberry
April 24	KEYS: Fieldworker Safety (AM Session)	Pittsburgh
April 24	KEYS: Fieldworker Safety (PM Session)	Pittsburgh
May 6	KEYS: Building a Dream Team: Together we are Stronger	Regional Learning Alliance, Cranberry
May 8	KEYS: Building a Dream Team: Together we are Stronger	Scranton
May 9	County Risk Managers Sharing Group	CCAP Office, Harrisburg
May 13	Defensive Driving	Lewisburg
May 21	KEYS: Building a Dream Team: Together we are Stronger	Zoom
May 22	Prison Risk Management	The Hotel Hershey, Hershey

Register Now



LocalGovU Course Spotlight

Best Practices in Canine Encounters (RISE)

With more than 78 million dogs in 44% of US households, enforcement officers, case workers and field positions will have to encounter these animals in their line of work. Because animals can sometimes be unpredictable, staff must be prepared for their unpredictability by recognizing dog behaviors and identifying the best tools and approaches to handling. In this 1-hour course, officers will examine the best practices for dealing with canine encounters, some of which will require use of force.

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](#)



The Importance of Multifactor Authentication for County Government

County governments are prime targets for cyberattacks due to the sensitive data they hold. Protecting this information is crucial, driven by both regulatory compliance and the demands of the cyber insurance market. Multi-Factor Authentication (MFA) has become essential for county governments to meet these converging pressures. Cybercriminals target counties for citizen personally identifiable information (PII), financial records, and law enforcement data. The impact of a successful attack can be devastating, from data breaches and ransomware to service disruption and loss of public trust. MFA adds a critical layer of security beyond passwords, requiring multiple verification factors like something you know (password), something you have (smartphone), or something you are (biometric scan). This significantly reduces unauthorized access, even if one factor is compromised.

MFA is non-negotiable for several reasons: it protects against phishing and password attacks, secures sensitive data, reduces the impact of breaches, helps meet compliance standards like CJIS, and prevents cyberattacks.

The CJIS Security Policy mandates strict security for criminal justice information, with MFA as a cornerstone. Failure to comply can result in severe penalties. Furthermore, cyber insurers increasingly require MFA for coverage, making it essential for financial protection. Implementing MFA involves a risk assessment, solution selection, phased rollout, user training, and ongoing monitoring. CCAP Technology Programs offers discounted MFA solutions for counties.

For more information, contact Kimberly Ade at kade@pacounties.org.

CCAP

Health Alliance

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

- Guaranteed rates
- Comprehensive Member Wellness Program
- 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
- Preparation of IRS Forms
- COBRA Administration



For more information, contact
Desiree Nguyen at dnguyen@pacounties.org

Insurance Team Member Spotlight

Featuring Keith Wentz Risk Management Director

Keith Wentz is the Risk Management Director for the County Commissioners Association of Pennsylvania. For the past 29 years, Keith has been employed in both the public and private sectors responsible for the development, implementation and administration of Risk Management and Safety programs for organizations ranging from 500 to 2500 employees in both unionized and non-unionized environments. From 2000-2010, Keith was the Director of Risk Management for the County of York,



successfully developing and administering both countywide and nursing home safety committees and ensuring compliance with the Pennsylvania Department of Labor and Industry standards for certified safety committees. Immediately prior to joining the County Commissioners Association, Keith worked at Harley-Davidson, New Factory York, where he assisted managers in the review and implementation of environmental job management systems, job safety and risk analysis, incident investigation forms and safety management incident reviews. Additionally, he worked with supervisors and employees on adherence to the health and safety management systems, promoting health and safety excellence.

Keith has a BS in Human Resource Management from York College of Pennsylvania where he graduated in 1988. In addition, he possesses the following professional designations:

- Certified Risk Manager (CRM)
- Associate in Risk Management (ARM)
- Associate in Risk Management, Public Entities (ARM-P)
- Risk Management for Public Entities (RMPE)
- Ethics and the CPCU Code of Professional Conduct

What's your favorite part of working here? *The ability to work with our insurance staff on risk management issues that our members deal with on a daily basis. There's no better feeling than discussing those issues with our members and staff to determine the best solutions that best resolve our member concerns and meets their needs.*

What does your daily routine look like? *That varies – every day presents the potential for unusual and unique situations to address and resolve, which I enjoy. No day is ever the same. Assisting our members in preventing and/or mitigating their risks requires the ability to be flexible and possess a solutions oriented mindset keeping in mind what is in the best interest of our members.*

What skill do you think everyone should learn? *An understanding of the issues our members deal with on a daily basis. Having worked in York County for 10 years, counties provide valuable services to their constituents but sometimes it's really hard to do so. Expectations of county government services are high; our members do the best they can with limited resources. Showing patience and support for our members is critically important. My experience helps educate our insurance staff in understanding county operations when needed.*

Quote of the Month

"Good luck is when opportunity meets preparation."

– Eliyahu Goldratt

Other Training Opportunities

[GLIMPSE Risk Management Trainings](#)

Each workshop season, there are a number of training opportunities

designed for and open to Pennsylvania counties, county-related entities (CREs) and PELICAN program members. The Fall Workshop Season is just around the corner!

[LocalGovU](#)

LocalGovU's Online Training Center comes equipped with a library of high-quality risk control courses covering a variety of topics including Risk Management, Safety and Environment, Law Enforcement, Corrections, Human Resources and Management. In partnership with the UC Trust, PComp and PCoRP, this online training is available to members at no cost. If you have questions regarding the trainings, please contact Andrew Smith at asmith@pacounties.org.

[M&S EAP](#)

Take personal assessments, build skills for personal or professional growth, work on your health, and more at M&S's Employee Assistance Program dashboard. In partnership with the UC Trust, M&S EAP services are available to members at no cost.

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

[Other CCAP Publications](#)

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