COUNTY COMMISSIONERS Association of Pennsylvania

www.pacounties.org
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INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA

THE VOICE OF PENNSYLVANIA COUNTIES

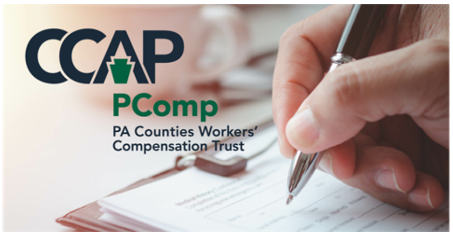
Making Connections and Gaining Insights at PRIMA 2026

PRIMA (Public Risk Management Association) held their annual conference in Fort Lauderdale, Florida on June 7-10, 2026. The annual conference brought together public risk management professionals from across the country to share knowledge, explore emerging trends, and strengthen professional networks. Attendees included Krista Davis, Centre County Chief Risk Officer and Director of Workplace Operations and PCoRP Board Member, Michelle Shedden, Bradford County Chief Clerk and PCoRP and UC Trust Board Member and CCAP Insurance Program Team Members, Angela Miller, Claims Director, Linda Rosito, Risk Management Training Director and Tony Proctor, Risk Control Specialist.

Attendees participated in educational sessions, workshops, and discussions focused on risk management best practices, leadership development, and innovative solutions to challenges facing the public sector today. The conference also provided valuable opportunities to connect with peers and industry experts.

The experience gained through PRIMA conference participation will help bring new ideas, insights, and strategies back to continue delivering excellence in service to our members.

PComp Applications Due July 10, 2026



PComp renewal packets have been emailed to the PComp membership and their associated local insurance producers. We encourage PComp members to reach out to their producer for assistance in completing the required documents for the 2027 PComp renewal.

In addition to the PComp Renewal Checklist, please also include the completed Estimated Payroll Worksheets, Elected Officials and Volunteer Listing, Employee Concentration Worksheet, Payment Plan and Risk Control Incentive Program Worksheet with your submission.

The renewal applications should be returned to PComp underwriting staff no later than **Friday, July 10, 2026** to ensure timely renewal processing. Completed renewal application information should be returned to insapps@pacounties.org.

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

PComp Grant Reminder

PComp has two grant programs, the **Sallade Safety Improvement Program Grant (SSIP)** and the **Wellness Improvement Program Grant (WIP)**.

The SSIP Grant affords each PComp Member up to a maximum of $35,000 for 2026. A member cannot receive more than 75% of their annual contribution in grant funds. This grant program supports safety committees and administrations by awarding grants to offset the costs of safety improvements to protect employees, assist workers' compensation efforts in reducing accident frequency and severity while enhancing their safety and risk management programs. PComp Members must submit their fully completed and signed grant applications by **December 1, 2026**.

The WIP Grant provides PComp members with financial support to fund programs for employees with the goal of implementing, improving and increasing wellness related activities. The grant remains at a maximum of $5,000 per member. Wellness Improvement Grants cannot exceed 5% of the member's annual contributions to the program. Additionally, the member's annual contribution must be a minimum of $1,000. PComp Members must submit their fully completed and signed grant applications by **December 1, 2026**.

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

Unemployment Compensation Performance Optimization Opportunities

As states continue strengthening unemployment insurance (UI) integrity enforcement and claim verification requirements, employers can improve claim outcomes and reduce unnecessary charges by focusing on a few key operational areas.

Supporting Documentation Is Critical

States are increasingly enforcing UI Integrity regulations, making thorough supporting documentation more important than ever. Documentation submitted with initial claim responses significantly improves the ability to contest ineligible claims and supports stronger determination outcomes.

Examples of valuable documentation include:

- Written warnings
- Attendance records
- Policy acknowledgments
- Investigation summaries
- Resignation communications
- Time and payroll records

First-Hand Testimony Improves Hearing Outcomes
For hearings and appeals, first-hand testimony remains one of the most important factors in achieving favorable outcomes. Whenever possible, employers should ensure that direct supervisors, managers, or witnesses with firsthand knowledge of the events participate in hearings.

Secondhand information or written statements alone may carry less weight with hearing officers.

Understanding Misconduct Standards
It is important to recognize that a discharge alone does not automatically disqualify an individual from receiving unemployment benefits. To support a denial, states generally require evidence of "misconduct," meaning behavior that is intentional, deliberate, or willful.

Examples may include:

- Repeated policy violations
- Intentional insubordination
- Theft or falsification
- Deliberate disregard of company policies

Performance issues, inability to meet expectations, or simply working to the best of one's ability typically do not meet the legal standard for misconduct and are unlikely to result in claim denial.

In conclusion, by maintaining strong documentation practices, responding promptly to agency communications, and ensuring participation from firsthand witnesses, employers can strengthen claim management efforts and improve overall unemployment cost control.

Reminders for UC Trust Members

- **Notify Experian About State Agency Portal Requests** - If you receive emails from state agencies requesting that you register or sign up for unemployment claim portals, notify Experian immediately before taking action. Unintended account changes or duplicate registrations could interfere with or terminate our Third-Party Administrator (TPA) assignment and representation authority.
- **Continue Reporting Direct Mail and Email Issues** - Please continue reporting any issues related to direct mail delivery or email communications as soon as they are identified. Delays or missed notices can impact response timelines and potentially affect claim determinations.
- **Helpful Links:**
  - Hamlet Quick User Guide
  - Hamlet FAQ

SOURCE: Experian

For more information or questions regarding the UC Trust, please reach out to Amber Baxter at abaxter@pacounties.org.

The CCAP UC Trust offers 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 can help reduce the costs of unemployment charges before a separation even occurs. These can include:

🎓 Education
📑 Updated Policies and Procedures
🕘 Timely Reporting

UC Trust Members have the opportunity to earn credits worth **up to 5%** of their quarterly contributions to the Trust for properly implementing risk control activities.

The [2026 UC Trust Risk Control Incentive Program Overview] provides a detailed summary on how to earn credits. The deadline to submit your Activity Report is **Friday, September 4, 2026**. Contact insurance@pacounties.org to request a copy.

Polling Location Safety Tips

While election season is still months away, it's important to begin preparing polling locations now to effectively address safety risks and ensure all citizens have safe voting access.

Contracts and Certificates of Coverage
For those polling locations that are not located at county facilities, a contract or agreement should be required. Both counties and third parties that provide polling locations must pay very close attention to the contract/agreement in place. While these documents were brief and nonspecific in the past, today, they have become lengthy and potentially convoluted, with easily missed clauses and addendums. Furthermore, third parties may request a certificate of coverage from the county, naming the third party as an additional insured. The certificate of coverage is a document which details the type, dates and limits of PCoRP's coverage. Actual coverage is determined by the PCoRP Coverage Document.

Set the Rules

Before primary and general elections, it is important that all parties understand and agree to the requirements outlined in the contract/agreement. Any contract/agreement developed or amended should be reviewed by your Solicitor before signing.

Collaborate Within

The county and the Voter Registration office should provide their unique expertise to facilitate safe and successful elections. Be sure to include:

- Facilities: The county's facilities department can assist with providing additional electrical assistance, erecting signs and any other risk mitigation activities.
- Law Enforcement: Local law enforcement officers including Sheriff's Deputies should be used for traffic and crowd control if needed.

Grounds Safety

Prior to election day, the county should perform an inspection of each polling location, whether on county property or not. Specifically, inspecting the exterior of the polling location (sidewalks, steps, railings, etc.) should occur.

Additionally, the county should conduct an inspection of the areas where voting will take place. Measures to consider include covering cables across walkways and ensuring bathrooms are easily accessible to the public.

Parking Safety

Review parking areas and pathways, including sidewalks, for slip, trip and fall hazards, and minimize potential vehicle/pedestrian conflicts. Remove or mark any hazards found and, if needed, provide parking flaggers to direct the flow of traffic. Make certain that parking areas are well lit. It is especially important to collaborate with local law enforcement to patrol the premises.

Elections are exciting and highly anticipated, but failure to fully prepare could be costly. Consult with your Solicitor and PCoRP Risk Control Staff to confirm that you're equipped to handle any circumstances that could arise during elections that might jeopardize your public entity.

For more information, contact Keith Wentz at kwentz@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.

• **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

Dealing with Heat Stress

As the fall and winter fade, spring and summer bring allergies, a variety of pests, and extreme heat. Although you can't predict the weather, heat exposure must be addressed head on to avoid serious harm and injury. This course will help individuals recognize the health risks associated with heat stress, identify methods for minimizing its effects, and recognize the symptoms of heat stroke and exhaustion.

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 →

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