

INSURANCE MATTERS

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

Specialty Lines

Well, this is my last note to you all before I retire at the end of May. It is my pleasure to report that Desiree Nguyen will be taking my place as Managing Director, Insurance Programs, effective April 10. I will still be around and in the office until May 12.

After 35 years at CCAP, I've got a lot of history, and if you've followed along with *Insurance Matters* for any period of time, you know that I like to include quotes based on some of the topics we discuss in the newsletter. So, for my last column, here are some of my favorite quotes about history, and why.

"History is merely a list of surprises. It can only prepare us to be surprised again." -Kurt Vonnegut

Who saw the insurance crisis of the mid 1980's coming? It was a total surprise for public entities, and it led to me working with CCAP to create PCoRP. We have been surprised again since, and when CCAP members needed help because of changes in the market, we responded with new programs and options to help.

"History doesn't repeat itself, but it does rhyme." -Mark Twain

Even when something is not exactly the same as what happened before, there are layers and threads that history teaches you that will help you make decisions or point you in the right direction. When counties could not get workers' compensation quotes because the industry required them to include their auto or other lines of coverage, we used what we learned from PCoRP to create PComp. It was the first group public entity self-insured program approved by L&I.

"Learn from the mistakes of others; you can't live long enough to make them all." -Eleanor Roosevelt

In public entity pooling, we've all had stories of things that sounded like a good idea, but just did not work. And the great thing about working with public entities is that we can share ideas and what works and does not work and learn from the mistakes of others.

All I can say is thanks. Thanks for supporting CCAP and for letting our programs provide you with risk management services. Thanks for your friendship, advice and yes, even for all your questions. The questions keep us on our toes and give us ideas

and direction.

And I could not be prouder to tell you that Desiree will be assuming the Managing Director, Insurance Programs position. She's fantastic and will ensure that you continue to receive the member services you deserve.

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

[John Sallade](#)

Congratulations to PComp Award Winners!

The 2023 PComp Awards were presented on March 20 at the PComp Annual Membership Dinner, held during the CCAP Spring Conference. Congratulations to these members and individuals for their recognition!

Terry Barham Claims Experience Award

This award recognizes the member with the lowest experience modification for the policy year.

Recipient: Elk County, with an experience modification of .705.

Paul Zeigler Award

This award recognizes an outstanding individual from a PComp member who has exhibited a commitment to their employee's safety, through risk management efforts, safety committee participation or support, and efforts to reduce injuries and improve the safety of their workplace.

Recipient: Matt McConnell, Mercer County Commissioner. Matt has served on the PComp Board of Directors for 7 years, and has been a dedicated and active member of the board.

PComp Loss Control Award

This award recognizes outstanding loss control efforts by a county or individual.

Recipient: Jonathan Plessinger, Risk Management Coordinator, Clinton County. Jonathan is very knowledgeable about Emergency Management and has great connections in the community. He provides consistent training with the county staff and is a leader when it comes to safety.

PComp Risk Management Award

This award recognizes outstanding loss prevention efforts by a county or individual.

Recipient: Kimberli Conroe, Senior Human Resources Generalist, Erie County. Kimberli is incredibly proactive with onsite risk management training and wellness activities.

PComp Claims Reporting Award

This award is given to acknowledge outstanding claims reporting.

Recipient: Kary Schneider, Deputy Chief Clerk, Elk County. Kary has done an excellent job of promptly reporting claims and providing excellent documentation to PComp.

Risk Management Training Award

Recognizes members who send significant numbers of employees and officials to attend loss control training events.

Recipients: CMSU and Wayne County. Wayne County sent staff to the most PComp workshops, and CMSU sent the most employees to PComp workshops.

PCoRP Renewal Update

The insurance and reinsurance market is incredibly tight right now, and this means the PCoRP June 1, 2023 renewal will be a tough one for coverage and for pricing. We already know our property reinsurance costs will be going up about 20 percent, and that there will be changes to cyber liability coverage. PCoRP's cyber limit of liability for each claim will be \$2 million effective June 1, down from \$5 million the last several years. Reinsurers are not willing to provide higher limits.

Proposed changes to the PCoRP Coverage Document will be sent to the members at the beginning of March, as required by the PCoRP Bylaws. We hope to complete a major project with this renewal – changing liability coverage so that all lines will be claims made. This will make it easier for members and our claims representatives to determine which policy year the claim is covered by. In addition, we are seeing the implementation of pool-wide aggregates for some lines of coverage. More information is coming soon.

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

Performing Landscaping Tasks Safely at Work or at Home

In the environment of landscaping many injuries can happen by rushing, not being aware, or simply by accident. These may take place while you're working at your home or outside your place of employment.

The most common injuries include cuts and scrapes. Other injuries can occur from lawn mower and tool accidents, ring avulsions, and using improper body mechanics especially when lifting heavy loads. Not wearing the appropriate protective gear or clothing while working with motorized equipment can also lead to major injuries.

Check List - Always Wear:

- Goggles /plastic eye protection
- Gloves
- Long sleeve arm protection
- Full length pants
- Work Boots / hiking boots
- Hat / hard hat
- Ear protection
- Keep a first aid kit available

Soil contains bacteria and fungi that are beneficial for plants but can be harmful for us. Those cuts and scrapes are a gateway for bacteria to enter our bodies. There are two serious infections that can be contracted while working outside: Tetanus and Sepsis. Please make sure you have your shots and take care of any cuts you incur while working outside.

Getting started - Spring is here!

Make sure all your tools are cared for. Shovels should have an edge on them; hammer heads should be tightened; power saw blades, clippers, and axes sharpened and oiled; wheel barrel handles should be tight, and the tires full of air. If needed, lawn mowers should be serviced by a professional.

Stretch before, during, and after your yard work.

Try to minimize sustained periods of repetitive motions, which can lead to tennis elbow, tendonitis, and back pain.

Before you start working in a particular area, first ensure:

- The area has level ground and is clear.
- Any animal waste is cleaned up before you start working.
- You have all the tools for the job ready (put up signage if you're working in a public area).
- Put on all PPE gear needed for the work.
- If you are removing tree branches, always have a team member with you to guide down the limbs you are removing with rope.
- Always be aware of overhead power lines and underground gas and sewer lines.

Heat exposure is a major contribution to emergency calls in warmer weather.

- Stay hydrated in the heat - hydrate before you start work and take breaks out of the sun often.
- Always have a bag of ice in a cooler if a worker suffers from Heat Stress. Place ice under arm pits around neck and in groin area, pour water over the head, and call 911.

You can prevent **lifting injuries** by using the guidelines listed below. Ensure you're wearing non-slip shoes.

- Keep your back straight and bend your knees.
- Bring the object close to you while keeping your body weight over your feet and tucking your chin, elbows and arms.
- Use your legs to lift instead of your back.
- Take breaks from lifting by alternating tasks.

Be safe and enjoy the great outdoors!

Risk Management Trainings!

This spring, the CCAP Insurance Programs will be offering a full slate of excellent training opportunities. Please visit the [GLIMPSE Online](#) portion of the CCAP website.

Workshops being offered are sessions on defensive driving, creating and managing stress, equipping and empowering emerging leaders, our always popular prison risk management workshop, and HR Boot Camp. Some sessions are being held in person and some via Zoom, and in some cases in both formats.

You should have already received your copy of the GLIMPSE catalog. If you would like additional copies, [please let me know](#).

As always, if you have any questions, please feel free to [contact me](#), Risk Management Training Director at (717) 736-4728.

Thank you for your continued support of the CCAP Insurance Programs Risk Management Trainings! We look forward to seeing you this spring!

Preparing for Seasonal Weather

Preparing your buildings for severe weather is more important than ever. In 2022, there were 18 severe weather events in the United States, with losses exceeding \$1 billion each. Of those 18 events, 11 were severe storms. We want to mitigate severe storm risks, so here are a few ways you can aid in protecting your buildings:

- **Trim any dead or overhanging branches** from trees near your buildings to prevent them from falling and causing roof or siding damage during a storm.
- **Ensure that your buildings' roofs and gutters are in good condition** and free of debris to prevent water from seeping into them. Check that all eaves, fascia, and soffits are securely attached and rot-free.
- **Check your buildings' foundations and pipes for cracks** or signs of water damage and repair them accordingly.
- **Secure all loose items around your buildings** that blow away and/or cause damage during a severe storm.
- **Keep emergency kits on hand** for use as needed.
- **Inspect any walkways, sidewalks, and stairs on your properties** for any potential hazards and mark them off to warn pedestrians until repairs can be made.
- **Ensure that all windows are secured** (closed and locked).
- **Ensure all thermostats are in working order** for the arrival of spring.

If you have any questions about your coverage, please don't hesitate to contact us. We're here to offer guidance and help in every season.

Quote of the Month

One lives in the hope of becoming a memory.

-Antonio Porchia

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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