

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA
THE VOICE OF PENNSYLVANIA COUNTIES



Happy Holidays from the CCAP Insurance Team!

The holidays are a perfect time to reflect on what matters most — and for us, that includes our wonderful membership. Thank you for being such an important part of our year and for allowing us to be part of yours. We wish you and your loved ones a season filled with warmth, laughter and joy. Here's to a bright and successful year ahead!

PComp: 2025 Dividend, 2026 Rates and Grant Programs

PComp's Board of Trustees conducted their last board meetings of the year on September 25-26. The program remains in strong financial standing and, as a result, the Board was able to approve a **\$4 million dividend** to be returned to the membership! Checks will be mailed to members in December.

The Board accepted a reinsurance proposal to move to another reinsurance carrier. The Board also approved the rates which results in an 18.2% decrease in average rates as recommended by the



program's actuary.

We are pleased to announce that the 2025 dividend and the 2026 rates and grants have been approved by the Department of Labor & Industry.

Additionally, the Board approved the continuation of PComp's Sallade Safety Improvement Program Grants! They remain at a maximum of \$35,000 per member and cannot

exceed 75% of the member's annual contributions to the program.

The Wellness Improvement Program Grants continue to foster wellness initiatives throughout the membership. As such, the Board voted to continue this beneficial grant offering in 2026! 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, and the member's annual contribution must be a minimum of \$1,000.

Thank you for your continued membership and trust in the PComp program. We look forward to another successful year!

For more information about the dividend or about PComp, contact Marsha Elmer at melmer@pacounties.org.

PCoRP Annual Membership Meeting Update



The PCoRP membership met on Monday, November 24 during the CCAP Fall Conference. Juniata County Commissioner and Chair of the PCoRP Board of Directors, Mark Partner, chaired the meeting. Desiree Nguyen, Managing Director, Insurance Programs at CCAP provided the financial and operations reports.

PCoRP's annual awards were presented, and the following individuals were honored at the meeting:



Brady Koch PCoRP Award – Lynette Greathouse, Forest County Chief Clerk

This award is presented to a county official in recognition of their outstanding contributions to PCoRP and their county's risk management program.

Pictured: PCoRP Board Member and Forest County Coroner Norm Wimer accepting on behalf of Lynette Greathouse.

Sherm Doeblar PCoRP Award – Kary Williamson, Elk County Deputy Chief Clerk/HR Specialist

This award is presented to a county employee in recognition of their outstanding contributions to PCoRP and their county's risk management program.

Pictured: Elk County Commissioner Matt Quesenberry accepting the award on behalf of Kary Williamson



Ron Shearer PCoRP Award – Michelle Shedden, Bradford County Chief Clerk (pictured)
This award recognizes a current or former Board Member for their service to PCoRP.



PCoRP Lowest Loss Fund Ratio Award – Cameron County
This award goes to the PCoRP member county with the lowest loss fund ratio, as calculated by the PCoRP actuary.

Pictured: Cameron County Commissioner James Moate accepting the award on behalf of Cameron County.



Risk Control Award – Misty Lupro, Cameron County Assistant Chief Clerk
This award recognizes outstanding risk control efforts by a county or individual.

Pictured: Cameron County Commissioner Josh Zucal accepting the award on behalf of Misty Lupro.



Risk Management Training Award – Centre County and Mifflin County
This award recognizes outstanding loss prevention efforts by a county or individual and is based on attendance at risk control training events.

Pictured: Krista Davis, Centre County Chief Risk Officer & Director of Workplace Operations, accepting the award on behalf of Centre County (left); Commissioner Robert Postal accepting the award on behalf of Mifflin County (right).



Claims Reporting Award – Cynthia Griffin, Washington County Chief Clerk (not pictured)
This award is given to acknowledge outstanding claims reporting.



Special Recognition Award – CNA
This is a special award presented by PCoRP for service to the pool.

Pictured: Michael Bara, EB Risk Control Consultant, accepting the award on behalf of CNA.

How to Spot a Phishing Email



Phishing emails are one of the most common ways cybercriminals use to gain access to organization's systems. They're designed to look like real messages—from your boss, HR, or a trusted brand—but they're really bait to steal passwords, install malware, or access confidential information.

Here's the good news — With a few simple habits, you can spot a phishing attempt before it hooks you.

1. Look Closely at the Sender - Phishing emails often come from addresses that look legitimate but aren't. Watch for:

- Misspelled domains (e.g., @micr0soft.com instead of @microsoft.com)
- Random or free email accounts (@gmail.com, @yahoo.com) used for "official" messages
- Slight variations in company names or extensions

Tip: When in doubt, double-check the sender's address or reach out to the supposed sender through a trusted contact method.

2. Be Alert of Generic Greetings - Does the email start with "Dear User" or "Dear Employee"?

That's a red flag. Most internal or company messages use your actual name. Also, if the tone feels off - too casual, too pushy or oddly formal - it could be a phishing attempt.

3. Watch Out for Urgent or Fear-Based Language - Phishers want you to act before you think. Look out for phrases like:

- "Your account will be locked in 24 hours!"
- "Click now to avoid termination!"

Tip: Urgency is often a sign of a scam. Always verify urgent requests through a trusted contact method.

4. Hover Before You Click - Before clicking any link, hover your mouse over it (without clicking) to see where it really leads. If the web address looks strange or doesn't match the supposed sender's site, don't click!

Tip: It's always safer to go directly to the company's official website rather than using a link in an email.

5. Treat Unexpected Attachments with Caution - If you weren't expecting an invoice, form or file, don't open it right away. Reach out through a trusted contact method to verify that the attachment is legitimate. Attachments are a favorite tool for delivering malware. Files ending in .exe, .zip or .scr are especially suspicious.

6. Spot the Typos and Odd Formatting - Professional emails are usually well-written and polished. Multiple spelling errors, blurry logos or mismatched fonts are strong indicators of a phishing message.

7. Never Share Passwords or MFA Codes via Email - No one from IT, HR or leadership will ever ask for your password, MFA code, or personal data through email. If a message requests this information, it's a scam.

8. When in Doubt, Report It - If something feels off, don't click, download, or reply. Use the "Report Phishing" button in Outlook (or your company's reporting tool) to alert the IT Security team. Even if you're unsure, it's always better to report than to risk.

Cybersecurity is everyone's responsibility. A few seconds of caution can protect your data, your coworkers, and your entire organization.

Stay alert and keep your digital workplace safe!

For more information, resources, and training, check out [LocalGovU](https://www.localgovu.com).

Winter Building Maintenance



As temperatures drop, winter weather brings unique challenges that require proactive maintenance across all county-owned facilities. Taking preventive steps now helps ensure the safety and comfort of employees and visitors while protecting public assets from costly damage.

To prepare county facilities for winter, maintenance teams are encouraged to:

- **Inspect and service heating systems** to ensure reliable performance and energy efficiency.

- **Seal doors and windows** to prevent drafts and reduce heating costs.
- **Clean roofs, gutters, and downspouts** to allow proper drainage and prevent ice buildup.
- **Check insulation and plumbing** to guard against frozen pipes.
- **Test emergency power systems** to ensure they are ready for use during outages.
- **Keep sidewalks, entryways, and parking lots clear** of snow and ice, and stock adequate de-icing materials.
- **Verify outdoor lighting and signage** for visibility and safety during shorter daylight hours.

By following these simple but essential steps, counties can minimize winter-related hazards, extend the life of public facilities and maintain safe, reliable spaces for employees and the community. Proactive care today helps avoid costly repairs tomorrow, and ensures that county buildings remain warm, efficient, and accessible all winter long.

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

Boiler Inspections for PCoRP Members

One of the many value-added services offered by PCoRP (Pennsylvania Counties Risk Pool) is the inspection of boilers and associated machinery. These inspections are critical to the operational safety for staff, visitors and property. CNA is the contracted service provider performing these inspection services on behalf of PCoRP.

PCoRP members can contact CNA to request a jurisdictional inspection through any of the following methods:

- [Request a Boiler or Pressure Vessel inspection](#) via the online inspection request form.
- Email: EBInspections@cna.com
- Phone: 866-262-0540

After successfully contacting CNA, be prepared to provide the following information which will expedite your inspection request:

1. Member/Inspection Contact Name, Title, Phone Number
2. Member/Inspection Contact Email Address
3. Member Facility/Location Name (where the objects are located)
4. Member Facility/Location Address (complete street, city, state, zip)
5. Reason for Inspection (new installation, certificate renewal, follow-up inspection, other)
6. Additional Details for the Inspector (boiler/pressure vessel identification, need-by date)

Additionally, if a member experiences an accident involving their boiler, CNA requires the following action be taken:

- Immediately following (within 24 hours) the incident, the owner, user or operator must notify CNA of the accident.
- Upon notice of the accident, a CNA inspector will be assigned to investigate.
- Until such time as an inspector arrives to investigate the incident, no one should remove or otherwise disturb the boiler, pressure vessel or related parts or equipment, unless absolutely necessary to prevent harm to persons or property.
- Before the unit is brought back into service, it must pass inspection.
- Within five (5) days of the accident, the owner, user or operator must file a fully completed copy of a Boiler or Unfired Pressure Vessel Accident Report (LIBI-306).
- CNA will suspend the certificate of operation and seal a boiler
- or unfired pressure vessel that is unsafe.

Please contact Keith Wentz at kwentz@pacounties.org should you have any questions.



YOUR BOILER NEEDS REGULAR INSPECTION

Every 12 or 24 Months

Contact CNA Insurance today to schedule your boiler inspection!

CNA

CCAP
Insurance
Programs

(866) 262-0540

EBInspections@cna.com

www.cna.com

Be prepared to provide an inspection contact point and facility information.

Grant Reminder: PELICAN



The PELICAN Loss Prevention Grant Program is designed to support the nursing home's safety committee and administration by awarding grants to offset the costs of enhancing safety, maintenance and risk management programs.

As a reminder, subscribers may receive a maximum of \$5,000 for the current policy period. PELICAN subscribers must submit their fully completed and signed grant applications by **February 28, 2026**.

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

Risk Management Training

Thank you for a great season!

For more information or to make a topic suggestion for the 2026 training schedule, contact Linda Rosito at Irosito@pacounties.org.



LocalGovU Course Spotlight

Dealing with Cold Stress

When working outdoors in the cold or working in artificially cold environments, such as refrigerated areas, serious cold-related injuries and illnesses may occur. Cold related hazards have the ability to cause permanent tissue damage or even death. This course will help individuals recognize the health risks associated with cold stress, identify methods for minimizing its effects, and recognize the symptoms of hypothermia and frostbite.

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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