

# INSURANCE MATTERS

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



## PCoRP 2025-2026 Renewal Overview

The PCoRP (Pennsylvania Counties Risk Pool) provides property and liability coverage to 53 counties and 7 county related entities. The program's renewal is June 1, 2025, and the PCoRP Board met on April 4 to make final renewal decisions. Renewal packages were sent to members' local insurance producers on May 9.

### Renewal Costs Overview

Overall, the average increase is 11.31% for the 2025-2026 coverage period. This is significantly lower than the increases we are seeing for public entities in the commercial insurance world. Each member's costs are based on their exposures (autos, payroll, number of employees, property values, etc.) and their loss experience compared to the other members of PCoRP.

As previously communicated, there are some changes to PCoRP coverage, which take effect with the renewal on June 1, 2025. A copy of the 2025-2026 Coverage Document summary of changes was provided with the renewal package.

Additionally, we are pleased to report that the following value-added benefits will continue for the 2025-2026 coverage year:

- Loss Prevention Grants - up to \$25,000\* maximum per member (cannot exceed 75% of a member's annual contribution).

- Risk Manager Credits – 5% credit for members who have full-time risk managers, and 2.5% credit for members who have part-time risk managers.

\*Please note, the amount decreased from \$30,000 to \$25,000 for the 2025-2026 coverage year.

PCoRP remains one of the few programs for counties in Pennsylvania that can offer all lines of coverage with high limits through one unified program. We believe we are providing the very best for the membership, and we greatly appreciate your ongoing support of the program!

For more information, please contact Marsha Elmer, Property & Casualty Underwriting Manager, at [melmer@pacounties.org](mailto:melmer@pacounties.org).

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## UC Trust Declares Historic \$4 Million Dividend

At their May 16 meeting, the CCAP UC Trustees approved distribution of a **\$4 million** dividend to the members of the Unemployment Compensation Trust. This is the largest dividend declared in the history of the program! Emails have been sent to each member regarding the details of their dividend amount, and checks will be mailed this month. Every member of the Trust will receive a dividend, with amounts ranging from \$1,632 to \$633,370.

The amount of each member's dividend was determined by the UC Trust's actuary and is based on each member's claims experience relative to the entire program's claims costs.

Including this year's dividend declaration, the UC Trust has allocated over **\$26.9 million** to be returned to its members since 2014!

If you have any questions about the dividend or about the UC Trust, please contact Desiree Nguyen at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org).

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## CELEBRATING 45 YEARS

### 2025 marks the 45th year of operation for the CCAP Unemployment Compensation Trust!

The UC Trust was the first program offered through CCAP Insurance Programs, and it continues to be among the most successful! A totally self-insured program, the Trust provides unemployment compensation coverage for 42 counties and 5 county related entities.

To celebrate this milestone, three **FREE** in-person or virtual training program options will be afforded to members of the Trust through our partners at M&S EAP. Members of the UC Trust are eligible to receive **up to two of these 1-hour presentations.**

The topic areas selected are:

- Vicarious Trauma/Secondary Traumatic Stress
- Customer Service and Effective Communication
  - Discipline Management

To schedule your **FREE** training, contact Julia Cray at [jcray@mseap.com](mailto:jcray@mseap.com) **by July 31.**





## COURSE DESCRIPTIONS

### **Vicarious Trauma/Secondary Traumatic Stress**

Vicarious trauma is the process that occurs from ongoing, repeated exposure to trauma and/or suffering. Vicarious trauma is a process that unfolds over time. It is not just our responses to one person, or people who are struggling. It is the cumulative effect of contact with individuals who are repeatedly experiencing distress, day after day, year after year. Burnout, or compassion fatigue as a result of vicarious trauma, affects many people that serve in the community. Having a career working with the public exposes us to chronic stressors that slowly, but surely affects your life. Each time we are exposed to those stressors, it is contributing to a potentially chronic issue. In this training, we will talk about not only ways to help prevent and manage vicarious trauma, but how we think about the work we do and how that helps keep us healthy and balanced.

### **Customer Service and Effective Communication**

Most of the work we do in County Government centers on dealing with, and providing services to the public. It has become increasingly difficult to do this without running into constituents that are demanding, rude, obnoxious, mean, or even abusive. Customer service is everyone's business. Each supervisor and employee has internal AND external customers. In reality, every successful interaction between employees with a customer relies on a chain of successful transactions in other departments. Therefore, on any given day, our management staff and employees are either the customer or assisting a customer. In this training, we will define the meaning of customer service as viewed through the eyes of this lens. We will explore proven strategies for how to make it happen. We will examine the perceptions of customer service inside and outside of the organization. Finally, this program will provide a framework to make excellent customer service a reality.

### **Discipline Management**

When dealing with employee performance issues, supervisors need to explore the need for discipline management. In addition to learning the correct technical process, we will examine the psychology of discipline management, and the best strategies for successfully dealing with performance-based issues. We will also discuss the importance of being educated on County policies and procedures.

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## Summer Road Traveling Safety Tips

When traveling in the heat of the summer, vehicle safety is just as important as in the winter months. Vehicle safety begins at the mechanic. Inform the mechanic that you will be traveling and how long you will be on the roadway. This will determine your tire thread depth and braking system quality on long, hot roadways. A full inspection of your vehicle's safeness is also recommended, and drivers should also travel with jumper cables and equipment to change a flat tire.



Next, it is crucial to ensure your vehicle is equipped with a First Aid Kit. Be sure your kit includes a wide selection of equipment that can be used effectively for many types of injuries, which ensures that you are fully prepared in the event of an accident or injury away from home. Check your kit twice per year to ensure contents are stocked and unexpired.

Other important items to keep in your vehicle include a blanket, bottled water, dry snacks and nonperishable foods, a portable cellphone charger and a flashlight.

Simple safety measures and an emphasis on preparedness can keep you and your fellow road-trippers safe this summer. Happy travels!

For more information, contact Laura Simon at [lsimon@pacounties.org](mailto:lsimon@pacounties.org).

## Considering Your Health Insurance Options?

The CCAP Health Alliance offers a complete range of medical, dental and vision coverage that is fully customizable to meet the needs to each individual county or entity.

On average, CCAP Health Alliance members save 3-6% on health insurance costs.

Bundle in Ancillary lines coverage for additional savings.



Contact Desiree Nguyen at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org) to learn how much you can save!



### What is the CCAP Health Alliance?

In 2012, CCAP partnered with the Delaware Valley Health Trust (DVHT) to launch a state-wide nonprofit governmental health program called the CCAP Health Alliance. This program offers Pennsylvania Counties and qualifying County Related Entities upfront savings, enhanced benefits and long-term cost stability.

### Why did CCAP choose DVHT as their partner in this endeavor?

DVHT was formed by local government for local government. They are not brokers. They are a self-insured governmental risk pool serving municipalities, school districts, counties and authorities in Pennsylvania and Delaware. They are non-profit and tax exempt. They currently cover 165 public entities and over 9,700 employee lives (over 25,000 member lives). Since inception, their group retention rate is over 95%, and they remain in a strong financial position, with surplus levels meeting the prudent industry standards.

### What coverage, benefits and value-added services does the CCAP Health Alliance offer?

The CCAP Health Alliance offers a complete range of medical, dental and vision plans, fully customized to meet the needs of each individual county or entity. Members enjoy stable rates, COBRA administration, an online Benefit Portal for coverage changes and open enrollments, compliance assistance with the Affordable Care Act (including preparation of IRS Forms, 1094-C and 1095-C) and access to FSA, HRA and HSA administrators. The program also offers the following value-added benefits at no additional cost to the members:

- A voluntary, comprehensive Wellness Program,\* with cash incentives for participating employees and their spouses each year, including:

Biometric Screening | \$150  
Colonoscopy Screening | \$150  
Women's Well Visit | \$50  
Mammogram | \$50  
Hospital-Based Education | \$100  
Gym Membership Reimbursement | Up to \$300  
Fitness Event Reimbursement | Up to \$200  
WW Reimbursement (formerly Weight Watchers) | Up to \$200  
Bike (sport) Helmet Reimbursement | Up to \$25; Dependent Children also Eligible

*\* Proof of procedure/attendance will be required for all Wellness Program submissions of incentives and reimbursements.*

- A dedicated Health Claims Specialist to provide member support and advocacy
- Health Trust Resources which include an Employee Assistance Program, Nurse Navigator and access to Healthcare Bluebook.
- Teledoc
- Access to group life and long and short-term disability, with no broker fees or commissions.

### **How can the CCAP Health Alliance aid in risk financing/saving us money?**

As with other CCAP Insurance Programs, the CCAP Health Alliance is working towards a long-term solution to healthcare financing. The CCAP Health Alliance's risk sharing model offers a number of advantages, including:

- Excess funds are returned to the membership. A rate stabilization fund (RSF) is a unique tool allowing each member the option of applying credits to monthly premium, thereby reducing payments. Members also have the choice of rolling their credit balance over to future years. In effect, the RSF allows each member the discretion of choosing the most opportune time to apply its own rate relief. The CCAP Health Alliance adds interest to any rolled over balance.
- An expense ratio well below commercial fully insured or self-insured programs, without brokerage commissions or premium taxes.
- Investment income accruing only to the benefit of the membership.
- Improved control of health insurance premium dollars, products, services and management.
- The ability to unbundle components of the plan (reinsurance, prescriptions, etc.) in order to take advantage of more competitive alternatives.
- On average, CCAP Health Alliance members save 3-6% on health insurance costs.

### How can I learn more about the CCAP Health Alliance?

Contact Desiree Nguyen, Managing Director, Insurance Programs at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org). She can coordinate a virtual meeting where the program can be explained in more detail, and you can ask any questions you may have regarding the program.

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## Summer Activities to Boost Employee Morale

There's likely been a few instances in the span of your career where you were required to participate in various team-building activities for work. Some activities might have been enjoyable and genuinely contributed to unifying the team, while others were more or less so.

It can be difficult to find the balance between productive team-building and fun. You might not want to have to "require" your employees to participate, but if you don't, would the majority of them choose not to engage? Navigating company morale isn't always simple, but it is important.

Poor employee morale not only negatively impacts the employees, but it also reflects poorly on the supervisors and can significantly impact the company's overall performance. By prioritizing employee morale, you'll see increased productivity and motivation, higher job satisfaction and retention and improved collaboration efforts.

### How to Boost Company Morale

When it comes to boosting company and employee morale, there's no shortage of ways how you can do it. Depending on the size of your company, the type of environment you're located in and other unique factors, some activities may be better suited for your organization than others.

We're going to provide a variety of ideas for you below, but at the end of the day, it's important to ask your employees what they're actually interested in. Pouring your energy and resources into planning a day of team-building exercises won't mean much if they're exercises your employees aren't wholeheartedly interested in partaking in.

Some of the most unique and effective team-building exercises for work include:



- Escape room challenges
- Outdoor activities (hiking, waterparks, picnics)
- Team Olympics (various physical or mental challenges)
- Charity or volunteering
- Geo-caching (where you use GPS devices or smartphones to find hidden caches)
- Virtual reality game competitions
- Ultimate Lego building
- Office trivia games

Several of these ideas might sound great to you, but be sure to seek your employees' insight to learn which activities they genuinely want to engage in. You can ask them to submit their preferences via email, or perhaps send out a poll for them to vote on. Gathering employee input gives you a solid idea of how you can best support and uplift them.

Read more articles like this in [M&S EAP's blog](#)! M&S EAP services are available to UC Trust members at no cost.

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## Spring Risk Management Workshops

Thank you for a wonderful risk control workshop season! We hope you were able to take advantage of the opportunity to further your education in safety and risk management. As we prepare for the fall workshop season, any feedback, topic suggestions and questions can be directed to Linda Rosito at [lrosito@pacounties.org](mailto:lrosito@pacounties.org).

To keep updated on our risk control training programs, see the **GLIMPSE Online** portion of the CCAP website. There you will find additional workshop details, registration and a downloadable version of the GLIMPSE catalog.

Thank you for your continued support of the CCAP Insurance Programs training. We look forward to seeing you this fall!

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## ADA Compliance in Business

The American Disabilities Act provides people with disabilities with equal employment opportunity. In business, compliance can be complex and be challenging at times. This course is designed to provide leaders, managers and governmental staff with the knowledge and skills of ADA compliance. It is imperative to meet the proper protocols within an organization to effectively provide opportunities for all employees, but special attention should be paid to those with disabilities.

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](mailto:asmith@pacounties.org).

**Take Course**

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## Insurance Team Member Spotlight Featuring Amber Baxter PCoRP Claims Supervisor

*Amber is the PCoRP Claims Supervisor overseeing claims administration of liability and property claims for the PCoRP program. Primary responsibilities include supervision of PCoRP claims representatives, including oversight of general claims handling, coverage reviews, defense counsel assignments and the litigation process. Amber joined CCAP in July 2021 as a PCoRP Claims Representative 2 and through professional advancement, is now the PCoRP Claims Supervisor. Prior to working at CCAP, Amber worked at CVS Health as a Training Store Manager where she was responsible for conducting training sessions as well as ensuring the completion of requisite training for all store staff, including Managers, Pharmacy Technicians and Pharmacists. Amber graduated from Millersville University with a B.S. in Business Administration and a focus on*



Management. Amber continued her studies at Widener University School of Law and graduated with a J.D. She passed the PA BAR in 2014.

### **What's your favorite part of working at CCAP?**

*I really enjoy working with my colleagues. Our Insurance Department is filled with incredibly smart, supportive and talented people. Everybody brings something different to the table and I learn something new every day.*

### **What's something everyone should learn?**

*Setting goals and getting out of your comfort zone. This allows growth and development and helps build character. I have often found that I learn the most, not just about what I am doing at the time, but also about myself, when I am not in my comfort zone. These important skills have also helped me to learn the importance of never giving up, learning from my mistakes and continuing to move forward.*

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## **Quote of the Month**

*"Keep your face always toward the sunshine, and shadows will fall behind you."*

*– Walt Whitman*

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## **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](mailto: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!**



County Commissioners Association of Pennsylvania (CCAP) | 2789 Old Post Road | Harrisburg,  
PA 17110 US

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