

INSURANCE MATTERS

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

Insurance Programs Announces New Deputy Managing Director

We are thrilled to announce that Amber Baxter has been promoted to Deputy Managing Director, Insurance Programs! Her unwavering dedication, impeccable work ethic and solid leadership skills have truly paid off, and this promotion is well deserved.



Amber started her career at CCAP in July 2021 as a PCoRP Claims Representative 2 and was promoted to PCoRP Claims Supervisor in January 2023.

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.

We are fortunate to have Amber as part of the Insurance Programs Team and wish her ongoing success at CCAP and in her new role.





UC Trust Risk Control Incentive Program

Attention UC Trust Members - a reminder that participation in the 2025 UC Trust Risk Control Incentive Program can earn members up to five percent credit toward each of the quarterly contributions for next year! As explained in the [program document](#), members have the opportunity to participate via online training, onsite and/or virtual training, by providing updated policies and procedures (as applicable) and by timely reporting of unemployment related matters.

Member participation is verified through the completion of the [2025 ACTIVITY REPORT](#) which must be completed and submitted by **Friday, September 5, 2025**.

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



Insurance Programs Grant Reminders

PComp

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 2025. 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, 2025**.

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, there is an added

eligibility factor for 2025 whereby 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, 2025**.

PCoRP

The PCoRP Loss Prevention Grant Program provides members the opportunity to fund loss prevention projects for their county or county related entity. The Loss Prevention Grant program is designed to support safety committees and administration to offset the costs of enhancing the members' safety, maintenance and risk management programs. PCoRP members may receive a maximum of \$25,000 for the 2025-2026 coverage period. A member cannot receive more than 75% of their annual contribution in grant funds. PCoRP Members must submit their fully completed and signed grant applications by **May 31, 2026**.

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. 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.



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. Effective, July 1st, 2024, CNA Insurance became the contracted service provider performing these inspection services on behalf of PCoRP.

PCoRP members can contact CNA to request jurisdictional inspections 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:

- Member/Inspection Contact Name, Title, Phone Number
- Member/Inspection Contact Email Address
- Member Facility/Location Name (where the objects are located)
- Member Facility/Location Address (complete street, city, state, zip)
- Reason for Inspection (new installation, certificate renewal, follow-up inspection, other)
- 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:

1. Immediately following the incident (within 24 hours), the owner, user or operator must notify CNA of the accident.
2. Upon notice of the accident, a CNA inspector will be assigned to investigate.
3. 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 people or property.
4. Before the unit is brought back into service, it must pass inspection.
5. 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).
6. CNA will suspend the certificate of operation and seal a boiler or unfired pressure vessel that is unsafe.

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



Responding to Cyber and Privacy Events

A cyber and/or privacy event occurs when confidential and protected information potentially has been accessed by an unauthorized user. Under Pennsylvania law, a privacy breach has occurred when access and acquisition of the information has been determined. Unauthorized access alone (even without confirmed acquisition) is sufficient under HIPAA. Everyone is at risk in this digital age, so it is important that users know how to respond when cyber and privacy events occur.

Top Do's for Cyber and Privacy Events

- **Do** notify County IT immediately. As soon as suspicious activity is detected, such as ransomware, phishing, malware or accidental data exposure (whether electronic or paper), contact County IT without delay. They may use your incident response plan to respond to the event.
- **Do** report the incident to PCoRP or your cyber insurance carrier immediately. Early notification helps initiate expert response, forensic investigation and legal coordination.
- **Do** preserve evidence. Avoid deleting suspicious emails or shutting down affected systems unless instructed. Preserve logs, screenshots and communications.
- **Do** reset compromised credentials, if possible. If a user has entered credentials into a phishing site or malware is suspected, reset passwords immediately.
- **Do** wait for legal guidance before notifying third parties. All breach notifications (e.g., to the DA, AG, FBI or individuals) must be coordinated through the Privacy and Response Attorney.

Top Don'ts for Cyber and Privacy Events

- **Don't** use the term "breach." Only refer to an incident as a "breach" if the Privacy and Response Attorney has confirmed it as such.
- **Don't** notify external authorities or affected individuals. Do not contact law enforcement, regulators, or impacted persons until advised by legal counsel.
- **Don't** try to investigate on your own. Avoid clicking further into malicious emails, trying to "test" suspected malware or making changes to compromised systems.
- **Don't** ignore suspicious activity. Even minor signs (like unexpected login alerts or misrouted emails) could indicate a larger issue — always report.
- **Don't** panic. These situations can be high-pressure but remember that PCoRP and your cyber response team are here to help. Follow protocol and stay calm.

For more information, contact Amber Baxter at abaxter@pacounties.org.



Putting Your Best Foot Forward

Your feet bear the entire weight of your body, every day, with each step you take. This complex structure of bones and muscles is responsible for standing, walking and maintaining posture, yet we neglect them by wearing improper footwear.

The feet play an important role in balance and stability. They act as shock absorbers to protect joints from impact while distributing weight to prevent injuries. In addition to regular foot care, including washing and nail trimming, wearing supportive footwear is essential to prevent common foot problems and keep your feet healthy.

Not wearing proper footwear can lead to blisters, corns, plantar fasciitis, bunions, ingrown toenails and flat feet. More severe issues include fractures and sprains, circulation problems and pain in the hips, knees and back.

Beyond foot health, inappropriate footwear can cause an increased risk of slips, trips and falls, which are leading causes of workplace injuries. They can also affect the way you walk, stand and maintain posture, causing pain with every step.

Examples of unhealthy footwear include poorly fitting shoes, unsupportive sandals, such as flip flops, shoes that do not have a back strap, shoes without nonslip soles, high heels and shoes not designed for specific activities.

Think of shoes as an investment in your future wellness. Choosing and wearing proper footwear will help maintain foot health and overall well-being. Make sure comfort, fit, support, cushioning and stability are a priority to prevent foot injury and to maintain healthy and pain-free mobility - your feet will thank you.

For more information, contact Jean Henry, RN, Risk Control Wellness Nurse, at jhenry@pacounties.org.



Commercial Lawn Mower Safety

This Commercial Lawn Mower Safety course will help educate you on the precautions you must take to reduce the risk of injury or death.

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.

Quote of the Month

"It will never rain roses. When we want to have more roses, we must plant more roses."

– George Eliot

Other Training Opportunities

[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.

[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.

[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!

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