

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA

THE VOICE OF PENNSYLVANIA COUNTIES

Congratulations to the PComp Award Winners!



1st row, left to right: Mary Kozlowski, CMSU Quality Improvement Specialist; Jeff Thomas, Huntingdon County Commissioner; Scott Walls, Huntingdon County Commissioner (accepting for Alton Miller, Huntingdon-Bedford-Fulton AAA HR Director); Robert Godshall, Bradford County HR Assistant; Andrew Seder, Wayne County Chief Clerk; Stacey Walsh, Wayne County HR Director.

2nd row, left to right: Matt Quesenberry, Greg Gebauer and Fritz Lecker, Elk County Commissioners (accepting for Elk County Chief Clerk, Patrick Straub); Desiree Nguyen, CCAP Insurance Programs Managing Director; Jeff Snyder, Clinton County Commissioner and PComp Chair.

The 2026 PComp Awards were presented on March 16 at the PComp Annual Membership Meeting, held during the CCAP Spring Conference. Congratulations to the following award winners!

 **Terry Barham Claims Experience Award - Huntingdon County**, with an experience modification of 0.680

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

 **Paul Zeigler Award - Patrick Straub**, Chief Clerk, Elk County

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

 **PComp Risk Control Award - Mary Kozlowski**, Quality Improvement Specialist, CMSU

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

 **PComp Risk Management Award - Alton Miller**, Human Resources Director, Huntingdon-Bedford-Fulton AAA

This award recognizes outstanding safety, loss prevention and/or loss reduction efforts by a county or individual.

 **PComp Claims Reporting Award - Robert Godshall**, Human Resources Assistant, Bradford County

This award recognizes outstanding claims reporting.

 **PComp Risk Management Training Award - Wayne County**

This award recognizes members who send significant numbers of employees and/or officials to attend risk management trainings.

The Case for Using a Return-to-Work Program



As an employer, if you or a specific department are not using a return-to-work program, you are missing out on a valuable tool to reduce claim expense and help speed employee recovery.

What is a return-to-work program?

A return-to-work program is designed to allow an employee that was injured at work to return to work as soon as medically possible. The emphasis of the program is placed on equal and fair employee treatment, with all employees having eligibility for transitional duty and workplace accommodations while recuperating. The focus of a return-to-work program is on the abilities and tasks that the employee *can* perform -- not what they can't. Effective programs allow the employee to perform part of the original job description or temporarily perform a different job.

How and why does a return-to-work program work?

Per the National Conference of State Legislatures, the cost of a worker's compensation claim increases in relation to the length of time the injured worker remains out of work. Studies show that employees out of work for more than 12 weeks due to a work-related injury have **less than a 50% chance** of ever returning to work, resulting in litigation and settlement.

Total medical costs often decline when return-to-work is prioritized. Return-to-work programs are not simply a compliance measure, but a strategic cost-control tool. By reducing lost time and limiting medical expenses, utilizing a return-to-work program will help employers' efforts in managing workers' compensation claims for successful outcomes.

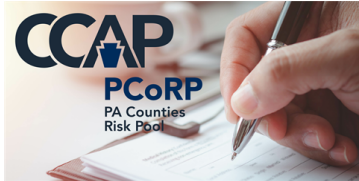
Return-to work programs:

- Increase compliance with medical recommendations, which decreases recovery time and may reduce the chance for re-injury.
- Keep the employee active, which also helps to increase recovery.
- Help maintain communication between the employee and employer.
- Decrease the duration of lost-time claims reduces claim expenses because employees that return to work have fewer follow ups, diagnostic tests and prescription medications.
- Reduce claim expenses by minimizing indemnity wage payments. Even part time or light duty assignments reduce indemnity exposure and limit the overall claim value.
- Reduce expensive extras like nurse case management and independent medical evaluations, reducing claim expense.

- Allow the employee to continue to work reduces economic instability for the employee because wages are preserved and maintains the “normal routine”.
- Reduce indemnity wage expense by offering alternate work before a medical claim becomes a lost time claim.
- Reduce indirect costs such as overtime and hiring or training.

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

PCoRP Grant Reminder



The PCoRP Loss Prevention Grant Program provides members with the opportunity to fund loss prevention projects for their county or county related entity. The maximum grant amount is up to \$25,000 per member.

Applications must be submitted by **May 31, 2026**. Grant applications will be considered, assessed and subject to PCoRP's grant offering and requirements.

Completed Loss Prevention grant applications can be emailed to Keith Wentz, Risk Management Director, at kwentz@pacounties.org and Julianna Keppley, Underwriting and Risk Control Assistant, at jkeppley@pacounties.org.

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



Registration is Open for the 2026 Spring Risk Management Training Season

View the full course listing and register today! →

Summer Park and Recreational Safety



As spring gives way to summer across Pennsylvania, residents will be spending more time outdoors. There are hundreds of beautiful spots across our counties to soak up the sunshine, including parks and recreational facilities. There are easy and practical steps you can take to ensure your time outdoors this spring is enjoyable and safe.

Packing List

- Insect repellent, with and without deet
- Sunscreen
- Shade umbrella
- Towel or sheet to cover the ground or table
- Weather-appropriate clothing and footwear (sweatshirt, hat, bathing suit, sneakers, etc.)
- Disposable gloves
- Garbage bag
- First aid kit that includes tweezers, hand wipes and sanitizer

General Safety Tips

- Pack your coolers with plenty of ice for perishable food items and be sure to include enough water. Keep the cooler in a shaded area. Additionally, always bring extra ice in case anyone in your party suffers from heat exposure.
- Prior to unpacking the car, take a walk around the area and do a good visual inspection of the ground. Look out for animal waste, poison ivy, beehives and overall cleanliness of the ground area you will be occupying.

Setup: Ready to Have Fun!

- Grab your rubber gloves and do a quick cleanup of the area. Then, use a towel or sheet to cover ground areas for small children.
- Ensure all members of your party have properly applied sunscreen and insect repellent. Don't forget to reapply throughout the day!
- Set up umbrellas as needed and place coolers in shaded areas.
- Unpack your first aid kit so it is on hand and ready if needed.
- Stay safe around water areas and never let children near water unattended.
- Ensure all members of your party remain hydrated throughout the day and take periodic breaks in the shade.
- If you're preparing food on a grill, wipe down the table and check your grill for cleanliness and/or food waste.
- Before leaving, properly dispose of any trash and leave the space as you found it.

Enjoy your day!

For more information, contact Laura Simon, CCAP Risk Control Specialist ASC, at lsimon@pacounties.org.

Medical, dental, vision and prescription plans, fully customized to meet the needs of each individual county or entity.



- Guaranteed rates
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- Nurse Navigator
- Access to Healthcare Bluebook
- Compliance with Affordable Care Act
- Access to FSA, HRA, and HSA Administrators

For more information, contact Amber Baxter at abaxter@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.

- **April 15** - [Video Telematics for Vehicle Loss Reduction & Employee Safety](#)

- **May 20** - [The High Cost of Delayed Workers' Compensation Claims](#)
- **June 17** - [Smarter Fleets, Safer Streets: Leveraging Telematics, Cameras and AI for Safety, Accountability and Cost Control](#)
- **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

Sexual Harassment Prevention for Local Government

People are a major part of any successful organization. When working with people the risk for sexual harassment and misconduct increases. With the increased need for collaboration and effective teamwork, the results of poor interpersonal interactions are seen in the number of sexual harassment claims in the workplace. It is increasingly important to have trust in those we work with and the organizations we work for. Eradicating sexually harassing behavior in the workplace is critical to having a successful organization. This course provides you with the information needed to spot and address incidents of sexual harassment. The problem is not solved simply with

awareness. Take the information presented in this course and make meaningful changes to policy, member behavior, and your organization's culture.

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
PO Box 60769 | Harrisburg, PA 17106-0769

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