



# TRUST CONNECTIONS

DELAWARE VALLEY TRUSTS  
MEMBER NEWSLETTER

## Cyber Exposures and Insurance

By: Insurance Buyers' Council, Inc.

Cybersecurity has become a hot topic over the past couple of years due to several high-profile cyber attacks. Almost every type of business has some exposure to cyber and privacy risk which makes this a universal concern for insureds. This is especially true for public entities as they have increasingly become targets for hackers.

This increasing awareness has fueled demand for cyber insurance. However several recent high-profile attacks like the Colonial Pipeline hack have changed the cyber insurance market since the costs to recover from such attacks can be catastrophic. Cyber renewals have increased dramatically, and underwriters are requiring evidence that insureds have implemented effective cybersecurity practices to minimize losses before offering or continuing coverage.

In response, we recommend Delaware Valley Property & Liability Trust (DVPLT) members first prioritize risk control measures and start with end-user training. All employees must be trained to detect unauthorized attempts by cyber criminals to access your IT network. DVPLT offers a two-hour Cybersecurity Awareness Training for Employees as a value-added benefit of membership. We strongly encourage DVPLT members to take advantage of this free training (scheduled dates on page 6).



### Coverage Overview

As public entities rely more and more on technology, they are also increasing their exposure to both first-party and third-party cyber risks which include:

- Identity theft as a result of security breaches where sensitive information is stolen by a hacker or inadvertently disclosed, including such data elements as Social Security numbers, credit card numbers, employee identification numbers, drivers' license numbers, birth dates and PIN numbers.
- Extra Expense/Business Interruption from a hacker shutting down a network.

- Costs associated with damage to data records caused by a hacker.
- Theft of valuable digital assets, including constituent lists.
- Introduction of malware, worms and other malicious computer code.
- Cyber extortion after ransomware attacks.
- Human error leading to inadvertent disclosure of sensitive information.
- The cost of credit monitoring services for people impacted by a security breach.

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## Well Retirement Wishes to Anna Linn, Sr. Benefits Manager/Membership Development

After 20 years of service to the Trusts, Anna Linn recently announced her retirement effective August 13, 2021. Anna joined the organization when the Delaware Valley Health Trust was in its nascent stage – with only the nineteen original members. Since then, the Health Trust has grown to its current size of over 160 members. Coming to the Trusts with experience in employee benefits from one of the region's main carriers, Anna wore a variety of hats during her tenure. Most recently, Anna utilized her experience with all three trusts, to help guide prospective members through the trust application process. As a result of her "many hats," Anna is known to many trustees across the Trust family. Please join me, our Executive Committee members, and staff in congratulating and wishing Anna much joy and happiness in this new chapter.

The Trusts also wishes to welcome new employees: Kyle Thompson, IT Support Engineer, Christian Howell, Application Developer and Grace Kim, DVHT Administrative Support Services.

*Bob Solarz, Executive Director*

### Inside this issue:

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# WELLNESS WORKS

Delaware Valley Health Trust

Q3 2021: OUR COMMITMENT TO A HEALTHIER YOU

## YOUR WELLNESS TEAM AT WORK

Since its inception in 2008, the Delaware Valley Health Trust Wellness Program has evolved to meet the needs of Health Trust membership as new science and trends emerge to create the best experience possible for our members. Not only did quarantine mandates, social distancing, and business closures affect our members' health and wellness, but they also drastically shifted the priorities of the Health Trust Wellness Program in 2020. In response, the Wellness Team introduced At Home Biometric Screening testing, virtual wellness presentations, and also began accepting digital exercise programs, virtual races, and online programs to make wellness more accessible during the pandemic. Many of these enhancements are still in place as we enter the second half of 2021 to continue our support of wellness as our members navigate the "new normal."

Our team is continuously working on evaluating the success of the Wellness Program and opportunities to improve communication practices. The Wellness Team is committed to serving our Health Trust membership and can be reached at [wellness@dvtrusts.com](mailto:wellness@dvtrusts.com) or 267-803-5721.

### **Lauren Detweiler**

Manager of Wellness & Health Promotion

Lauren holds a B.S. in Kinesiology from Penn State and has over 10 years of experience in the corporate wellness industry. She specializes in creating and nurturing innovative wellness programs to foster healthy workplaces, promote wellbeing and help Trust members live happier, healthier lives. In her free time, Lauren enjoys running, rock climbing, and hiking and tries to keep a healthy balance of relaxation, recovery, and yes, even some less-healthy foods from time to time.



### **Jenna Glassman**

Wellness Program Coordinator

Jenna holds a B.A. in Health and Exercise Science from Rowan University and a M.S. in Health Administration with a concentration in Informatics from Saint Joseph's University. With five years of experience in the corporate wellness industry, Jenna has a passion for helping individuals create and maintain a healthy lifestyle. She enjoys helping people find their inner strength and hopes to help Trust members get excited about their health and wellbeing. In her free time, Jenna enjoys working out, paddle boarding, relaxing on the beach with her friends and family, and loves to play board games.



## WELLNESS AWARENESS

### August is National Immunization

**Awareness Month** Do you know if you are up to date on vaccines? You may need vaccines based on your age, health conditions, job, or other factors. Fill out this quick assessment to find out which vaccines might be right for you: <https://go.usa.gov/xyPF2>

### September 10th - World Suicide

**Prevention Day** It's a time to remember those affected by suicide, to raise awareness, and to focus efforts on directing treatment to those who need it most.

## HEALTHTRUST WELLNESS EVENTS

### August 25, 12:30-1:30pm – DVHT Virtual Wellness Presentation: Small Steps to Better Health

It is better to take small steps on your journey to better health than making drastic changes all at once. Join this session to learn how to improve your health one step at a time!

### September 16, 12:00-1:00pm – Get to Know Your DVHT Wellness Program

Get to know the many value-added wellness benefits provided by the Delaware Valley Health Trust to improve YOUR wellbeing while earning cash incentives!

### September 22, 10:00-11:00am – DVHT Virtual Wellness Presentation: Dehydration Nation

Join this session to learn more about the effects of dehydration and tips on how to consume more water throughout the day.

Registration and additional information on the events above are available at [www.dvtrusts.com/events](http://www.dvtrusts.com/events).

## DVHT BIOMETRIC SCREENING INCENTIVE EXPLAINED

### STEP-BY-STEP INSTRUCTIONS FOR LOGGING IN AND EARNING YOUR REWARD

**Step 1.** Log on to [My.QuestForHealth.com](http://My.QuestForHealth.com). You will need to create an account using registration key DVHT or log on using your username and password previously created. If you are creating an account for the first time, be sure to read and follow the instructions to confirm your eligibility. Please use the Forgot Username and/or Forgot Password links if you do not remember your username or password.

**Step 2.** Once you have logged on to the website, you will see the various options available to you to complete your biometric screening in the Wellness Screening section. Click the corresponding link to your preferred method of screening:

- **With a Physician or at the DVHT Health Center** Click Order Form under Physician Results Form. After your screening, please be sure to upload the completed form to [My.QuestForHealth.com](http://My.QuestForHealth.com) or fax to the number on the form (844.560.5221).
- **At a Quest Patient Service Center (PSC)** Click Schedule a Screening. No form or follow-up required.
- **At Home Test** Click Order Materials. No form or follow-up required.

Please contact the Wellness Team at [wellness@dvtrusts.com](mailto:wellness@dvtrusts.com) if you have any questions.

## DID YOU KNOW?

### GYM MEMBERSHIP REIMBURSEMENT

To receive the Gym Membership Reimbursement, (1) proof of payments and (2) proof of workouts/visits for January through December 2021 is required.

For each calendar month that you are able to show at least 8 workouts/visits, you are eligible to earn up to \$25 reimbursement toward your membership fees for that particular month.

To maximize your incentive, please do not submit until you have completed at least 8 workouts/visits in the month of December 2021.



## Inclusivity In The Workplace

By: Jen Hinds, M.Ed (She/Her)



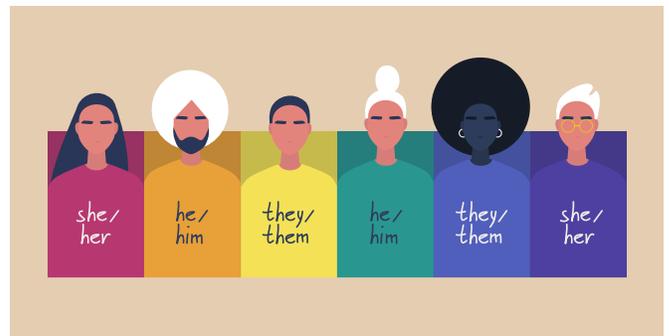
What do all of these letters mean? Why does it seem like more young people are LGBTQ+ than before? Why does this matter to me and my work? These are all common questions surrounding the topics of inclusivity, diversity and equity. “LGBTQ+” is an acronym for the terms “lesbian, gay, bisexual, transgender, queer or questioning, and more”. The acronym attempts to encompass sexual orientations and gender identities that are outside of those who are heterosexual/straight and cisgender (not transgender). The acronym however is not all encompassing as there are many other identities and orientations beyond those five letters. While it may seem more and more young folks are identifying as LGBTQ+ than ever before, that is far from the truth. People identifying outside of being heterosexual and cisgender have existed throughout time, across all cultures and have been widely documented.

The reality is that while LGBTQ+ people have always existed, language has changed and expanded. Additionally, it has not always been safe or accepted to live in that existence out in the open. For example, up until the 1970’s, people were regularly arrested for wearing clothing that was socially not accepted outside of their assumed gender. With the AIDS epidemic in the 80’s, the gay community felt ignored and shamed with AIDS originally being called “GRID”, or “gay-related immune deficiency”. Although now we know better, the shame still lingers. It wasn’t until 2020 that federal law prohibited employment discrimination on the basis of race, color, religion, national origin, and sex; with “sex” including sexual orientation, transgender status, gender stereotyping, and gender identity.

Although great strides have been made to legally protect our LGBTQ+ community members, colleagues, friends and family, there is still significant social bias in our heteronormative culture. Heteronormativity is defined by assuming and expecting heterosexuality to be the norm, or what is “right”. Heteronormativity can look like automatically assuming your female co-worker’s spouse is a husband, gendered assumptive language in workplace policies, or an employer only providing maternity leave rather than parental leave. Bias has many origins from mainstream TV and media to the history we were taught in school. The biases we hold are not always obvious (although sometimes they are) and challenging them takes real commitment to allyship.

With a rise in conversations around allyship, inclusivity, and diversity, it can feel overwhelming to know where to start in being an ally to the LGBTQ+ community. Sometimes we feel so nervous to mess up, offend someone, or say the wrong thing that we avoid the conversation altogether. One of the easiest, first steps we can do as allies is to learn and listen. Taking inclusivity trainings, consuming books, articles, and podcasts from those of different identities from us, and challenging our assumptions and biases on a daily basis are the most important first steps we can take. From the learning that we acquire, we can challenge our own biases each day, creating safer, happier, and more welcoming workplaces, communities, and families.

DVPLT offers a 2-hour LGBTQ+ Awareness training for employees as a value-added benefit of membership. To take advantage of this free training contact Carol Bigham at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com).



Jen Hinds M.Ed (She/Her) is a Philadelphia based social justice educator, advocate, and coach, specializing in topics around LGBTQ+ issues, domestic violence, trauma, and relationships. She is particularly passionate about breaking down shame and stigma to build up compassion, knowledge, and empowerment in the people she works with. She has worked directly with diverse populations including k-12 classrooms, health care providers, law enforcement, business professionals, faith communities, and more. Jen has a Masters of Education in Human Sexuality from Widener University as well as a Bachelors in Family Studies in Child Development from Central Michigan University.

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## Compelling Evidence That Crash Prevention Programs Lower Crash and Injury Rates Among Patrol Officers

By: Mike Pacana, Senior Risk Control Consultant



Motor vehicle crashes continue to be a leading cause of injury and death for law enforcement officers (LEOs). Information from the National Law Enforcement Officers Memorial Fund indicated that in year 2016, fatalities among LEOs rose to their highest level in 5 years, 135 officers, 39% of which were killed in motor vehicle collisions (MVCs). In 2020, 44 officers were killed in traffic-related incidents, a 2% increase compared to 2019. Half of these MVCs involved either excessive speed or the lack of a seat belt. A lack of driver training may also play a role in the increased risk of MVCs. In 2019, the National Institute of Occupational Safety and Health (NIOSH) published a study in the [American Journal of Industrial Medicine](#) on the impact of a crash prevention program in the Las Vegas Metropolitan Police Department (LVMPD),

a relatively large agency. This study is considered one of the first known scientific investigations of its kind. The study found a statistically significant reduction in crash and injury rates following the implementation of a comprehensive crash prevention program.

Within a one year time span, the LVMPD experienced three MVC-related fatalities and believed that behavioral factors may have played a role in the crashes and deaths. This realization prompted them to develop a comprehensive, crash-prevention program aimed at preventing future MVC fatalities and injuries. The three-prong program included policy changes, increased training requirements, and a progressive marketing campaign. All of these program elements stressed increased accountability and stronger consequences for not following motor-vehicle related policies. The components of the crash prevention program consisted of:

- A review of existing policies and implementation of new policies including:
  - A speed cap that restricted officers from driving 20 mph over the posted speed limit when using lights and sirens.
  - A check ride for officers who transfer into new divisions or those involved in a crash.
  - Are-emphasis on the training and enforcement of intersection crossing, seat belt and texting policies.
- A focus on use of seat belts that included a marketing campaign titled “Belt Up” that was used in hallway posters, patrol vehicle decals and videos shown at roll call.
- Increased training requirements to have officers pass a full day EVOC course annually in their first three years of service and then every other subsequent year.

Using MVC and injury data provided from the LVMPD, researchers conducted two analyses. One analysis compared the LVMPD data prior to program implementation (2007 to 2009) with post program implementation (2010 to 2013.) The other analysis compared the LVMPD data to two similar-sized agencies that did not implement a crash prevention program.

The researchers found that implementation of the LVMPD crash prevention program resulted in significantly lower crash and injury rates. Most importantly, these decreases were the sharpest

among patrol officers. Comparisons to two other agencies did not show decreases in their crash and injury rates. The main study findings included:

- Following implementation of the program, LVMPD’s crash rates decreased by 14%, from 2.2 to 1.9 crashes per 100,000 miles driven compared to before implementation of the program. Crash rates for the two control agencies remained constant or significantly increased during the same time period.
- After the crash-prevention program was implemented, crash rates for patrol officers significantly decreased 21%, from a rate of 3.1 to 2.4 crashes per 100,000 miles driven compared to before implementation of the program.
- Following implementation of the program, the motor-vehicular injury rate dropped by 31% from 3.4 to 2.1 per 100 officers compared to before implementation of the program. Motor-vehicular injury rates for the control agencies remained constant.
- Motor-vehicular injury rates for patrol officers significantly decreased 48%, from a rate of 3.2 per 100 officers to 1.6 following implementation of the program.

This study showed that it is possible to reduce LEO crashes, injuries and the costs of crash-related injuries through the implementation and enforcement of standard operating policies, education and increased driver training.

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The primary tools for managing cyber exposures are risk control measures and insurance. The cyber coverage provided by the Delaware Valley Property & Liability Trust (DVPLT) through Beazley covers a variety of expenses associated with cyber risks, including:

- Privacy Liability – theft, loss or unauthorized disclosure of confidential information
- Network Security Liability - Unauthorized access or use of computer systems; denial-of-service attack against computer systems; infection by malicious code or transmission of malicious code
- Data Breach Expenses / Privacy Breach Response Services

– such as:

- Computer forensics
- Expenses to comply with privacy regulations – including notifications
- Voluntary notifications
- Public relations firm / crisis management firm
- Legal services and credit monitoring
- Regulatory Defense and Penalties
- Cyber Extortion, including ransomware
- Social Engineering Fraud coverage
- Loss of Income coverage
- Payment Card Industry (PCI) Fines, Expenses and Costs
- Website Media Content Liability

### **Claims and Risk Management Services**

Understanding the claim process is critical since timely response to a cyber claim is essential to helping to mitigate the severity of the claim. Insurers, including Beazley, have their “preferred vendors” which offer the services outlined in the insurer’s policy form. Since claim services are heavily dependent on these vendors, it is important to understand the role of the insurer and the vendor(s) during a breach event.

Before a breach event occurs, you should know what service providers are available for assistance so you can contact them as soon as possible. Here are some examples of services offered through the DVPLT program:

- 24/7 access to call center for claim reporting and guidance.
- Initial breach investigation and consulting such as access to a panel of attorneys and cyber consultants with expertise in handling cyber claims as well as computer forensic services.
- Access to a risk management portal that provides educational and loss control information relating to compliance with applicable laws, safeguarding information, preparing to respond to breach incidents and best practices.
- Consultation with a breach coach and access to a breach response team to prepare for a cyberattack.
- Access to a network vulnerability assessment tool.

### **Recent Claim Trends**

Ransomware attacks have increased year over year and are now the top cyber-related risk. End-user training for all employees is essential to help counter this trend. Ransomware cost organizations around the world approximately \$11.5 billion in 2019. These types of attacks have soared dramatically in 2020 and 2021.

There could be legal implications for ransomware payments. On October 1, 2020, the US Treasury Department’s Office of Foreign Assets Control (OFAC) published an advisory reiterating the prohibition against US persons and entities conducting business or paying funds to any person on the “Specially Designated Nationals and Blocked Persons” list.

The COVID-19 pandemic may have contributed to increased ransomware attacks in some situations due to many entities shifting to a remote workforce (which sometimes come with weaker security than corporate networks), but many of these attacks are caused by employees simply being misled into sharing information or credentials they shouldn’t share.

### **Current State of the Cyber Insurance Market and DVPLT Impact**

In response to the increased frequency of cyber and ransomware attacks, insurers are raising rates and restricting coverage via limit reductions and policy form changes. Insured deductibles are increasing exponentially. As an example, one public entity saw its aggregate limit decrease from \$5 million to \$1 million, while its premium increased over 400%. Its retention or deductible climbed more than 500%. Insurers are exiting the marketplace, thus leaving public entities bare in many cases.

DVPLT has just renewed its cyber coverage program through Beazley Insurance and AXA XL Insurance in association with Alliant’s Public Entity Property Insurance Program, effective July 1, 2021. The Trust’s renewal was not too different from the above example, as total aggregate limits, dedicated aggregate limits and numerous sub-limits have been reduced, retentions have increased, and premiums are much higher than last year. The Trust will have to adjust the coverage provided to the membership accordingly. To minimize the financial impact of this renewal on DVPLT Members, the Executive Committee has decided that Member contributions and Member retentions will not increase in 2021 and the additional costs will be funded from surplus.

### **Conclusion**

The Cyber Insurance market is dynamic. Group programs, especially for public entities, are being discontinued by insurers and may not be available to the Trust membership in the future. Looking ahead, each DVPLT member should put an increased focus on Risk Control measures including end user training to reduce the frequency and severity of cyber claims. Cyber insurers are already requiring implementation and confirmation of Risk Control measures such as multi-factor authentication before they will even offer cyber coverage. DVPLT will continue to provide this important coverage as long as there are reinsurance partners providing the limits and coverage desired at an affordable premium.

We strongly encourage DVPLT members to take advantage of the Cybersecurity Awareness training. Three training dates have been added to the Fall 2021 schedule: [September 2](#), [September 23](#) and [October 22](#). Please visit [www.dvtrusts.com/events](http://www.dvtrusts.com/events) to register. For more information, contact Carol Bigham at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com).

There was also evidence of behavioral changes. Seat belt use increased significantly from 87% in the pre-intervention to 97% during the post intervention.

To help smaller agencies implement a MVC prevention program, NIOSH developed an “Officer Road Code Toolkit.” The Toolkit promotes safe driving practices within an agency under a unified code: *Drive to Arrive Alive*. The Toolkit covers four topics: seat belt use, speeding, distracted driving and stress response. The kit includes:

- A manager sheet for leadership to use as a guide to incorporate safety materials in their agency;
- 40 safety messages that agencies can adapt to their needs;
- A “Drive to Arrive Alive” decal that can be placed in patrol cars as a visual reminder of the program.

The Toolkit is available at: [www.cdc.gov/niosh/topics/leo/toolkit.html](http://www.cdc.gov/niosh/topics/leo/toolkit.html). A summary of the study referenced in this article is available [here](#) and on [PoliceOne.com](http://PoliceOne.com).

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## Buckle Up

Click it.

A seat belt is part of your uniform in the patrol car.



## Healthcare Bluebook



**Don't miss an opportunity to earn a reward! Start saving today.**

The Delaware Valley Health Trust provides enrollees with access to **Healthcare Bluebook** where you can shop for medical care to see price information and a list of facilities in your area that charge a **Fair Price**.™

You can earn rewards up to **\$1,500** every time you or a covered dependent searches for select procedures in **Healthcare Bluebook** and uses a **Fair Price**™ facility for care. No forms or extra steps required. It's automatic!

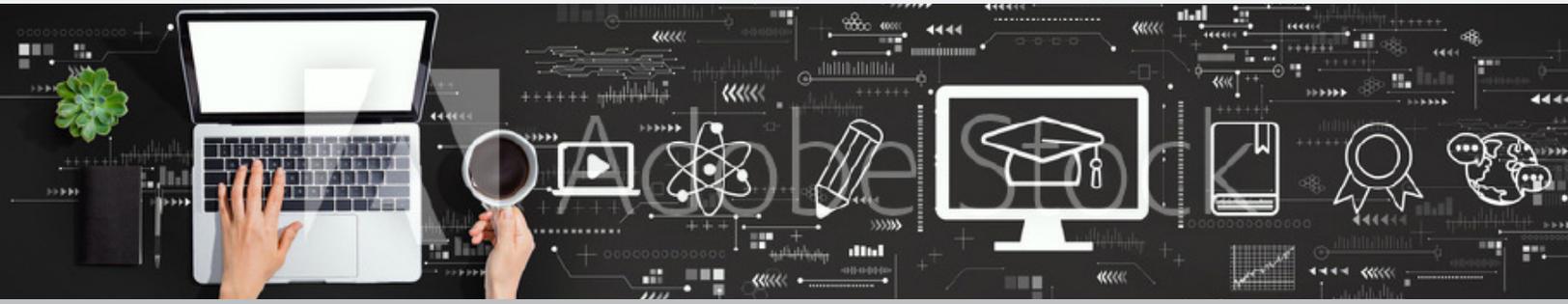
Take a look at a few of the rewardable procedures:

1. Imaging: MRIs, CT scans, ultrasounds, and x-rays
2. Diagnostic Tests: Colonoscopies, endoscopies, cardiac tests, and sleep studies
3. Outpatient Surgeries: Arthroscopies, tonsillectomies, and cataract surgery

See a full list of procedures here: [healthcarebluebook.com/cc/dvht/rewards](https://healthcarebluebook.com/cc/dvht/rewards)

With **Healthcare Bluebook**, you'll have everything you need to avoid being referred to an overpriced facility. Just talk to your doctor about where to go before you schedule.

Search for your procedure by using your computer, mobile device, or calling **(800) 341-0504**. Visit [Healthcarebluebook.com/cc/dvht](https://Healthcarebluebook.com/cc/dvht) or download the **Healthcare Bluebook** mobile app and enter **Mobile Code: DVHT1**.



# DELAWARE VALLEY TRUSTS ONLINE UNIVERSITY

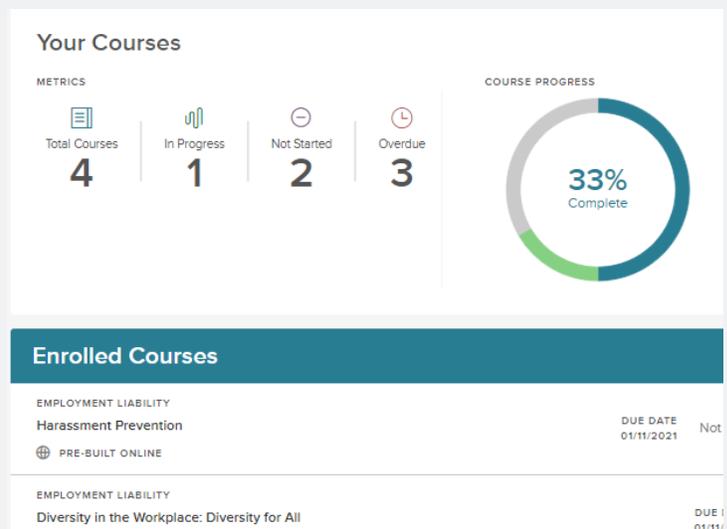
Coming October 1st!

## Delaware Valley Trusts On-Line University is moving to LEARN, a new and improved Learning Management platform

The DVT Online University is a value-added training resource available to Workers' Compensation and Property & Liability Trust Members. This free online tool can help members increase their knowledge, protect their employees, and reduce the frequency and severity of accidents and injuries.

The LEARN system powered by NeoGov features:

- ✓ **Library:** Access to over 350+ online courses on topics including workplace health and safety, defensive driving, cybersecurity, law enforcement, employee development and leadership, etc.
- ✓ **Dashboard:** Users can manage their online education with an easy-to-read dashboard. View trainings, see what trainings are completed or past due, print course completion certificates and more.
- ✓ **Certificates:** Customized certificates to recognize employee training success.
- ✓ **Reports, Graphs:** Administrators can quickly view visual indicators of employee progress.



- ✓ **Certifications and Licenses:** Track and manage professional certifications and licenses. This automated system will notify administrators and employees through the notifications tool when re-certifications are nearing or have expired.
- ✓ **Notifications:** Administrators can keep learners engaged with email notifications about course enrollment, wait-list status and overdue tasks.



### FOR INFORMATION ON THE DVT ONLINE UNIVERSITY

Contact Carol Bigham, Director of Member Services  
at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or call (267) 803-5720

## The Penn State Public Entity Leadership Certificate Program New Cohort Starting this Fall

The Penn State Abington – Delaware Valley Trusts partnership offers the Penn State Public Entity Leadership Certificate program, which delivers high-quality training to support the diverse needs of public entity leaders and advances understandings of issues and concepts within municipal government. This forty-nine hour training program has been completed by hundreds of municipal managers, supervisors, public safety officials, police officers, and other local government employees in the course of the twenty-year partnership.



Between 2019 and June 2021, sixty-six participants have completed the program, and both Penn State Abington and Delaware Valley Trusts extend a proud “Congratulations” to them!

This noncredit program consists of four required core courses and three elective courses. A program flyer can be downloaded [here](#). The certificate program is offered at no cost to Delaware Valley Workers’ Compensation or Property & Liability Trust members as a value-added benefit of membership.

A new cohort will be starting in fall 2021 and scheduled courses have been posted to our website at [www.dvtrusts.com/events](http://www.dvtrusts.com/events). Please note these classes will fill quickly. Contact Carol Bigham at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or Debi Kerns at [dkerns@dvtrusts.com](mailto:dkerns@dvtrusts.com) for more information, to register for a scheduled course, or to be placed on a wait-list if the class is full.

### Have a Question? Want to learn more? Contact us!

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