



# PEP ON POINT

Building Stronger Communities Together

## FOURTH QUARTER 2023 NEWSLETTER

### FEATURE ARTICLE

Prepare Your Vehicles for Winter

---

### COVERAGE CORNER

Developing a Local Emergency Operations Plan

---

### RISK SERVICES RESOURCES

Three Crucial Cyber Risk Mitigation Tools

---

### POSITIVELY PEP

Financial Accolade Awarded

---

# PEP IS AWARDED **AAA RATING BY DEMOTECH**

---

## PEP RECEIVES AAA, UNSURPASSED FINANCIAL RATING

---

In order to verify financial stability, the PEP Board of Directors released the 2022 PEP financials to Demotech, Inc. It is a privilege to report that Demotech, Inc., has awarded PEP a financial rating of **AAA, UNSURPASSED**. The AAA rating indicates that PEP has been deemed to possess unsurpassed financial stability and is expected to maintain a positive surplus with regard to its members, liquidity of invest assets, an acceptable level of financial leverage and reasonable loss and loss adjustment expense reserves and pricing.

AAA UNSURPASSED is the highest rating issued by Demotech, Inc. **PEP IS PROUD TO HAVE EARNED THE HIGHEST AAA RATING FOR 33 CONSECUTIVE YEARS.**

---



To read the full  
DemoTech rating,  
browse annual reports  
or newsletters, visit:  
[www.PEPOHIO.org](http://www.PEPOHIO.org)

# APPLY FOR PEP+ GRANTS TODAY

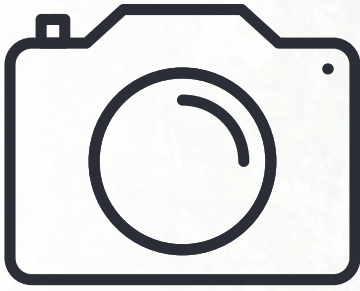
---

DEADLINE FOR APPLICATIONS  
IS APPROACHING

---

As part of PEP's loss control and risk management initiative, PEP members are able to apply for a grant of up to \$1,000. The 2023 PEP+ Grant deadline is **December 31**, so be sure to get your application in today. Grants are awarded to help offset qualifying expenses covering safety items that help prevent or reduce liability claims or property losses. Funds are available for purchases or expenses incurred during the application period. Access the PEP+ Grant Program application by visiting [www.PEPOHIO.org](http://www.PEPOHIO.org).



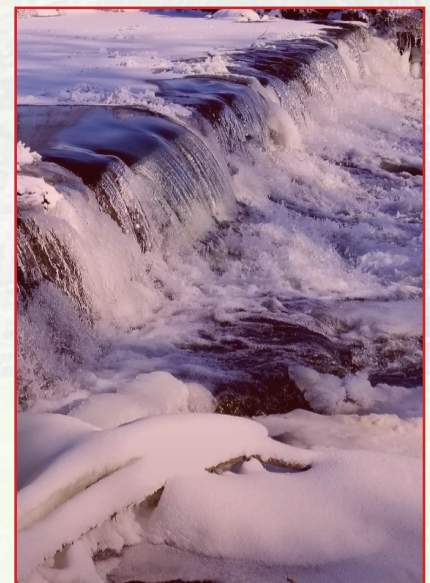
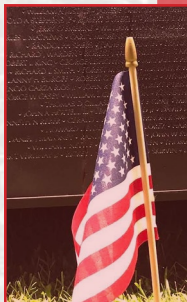
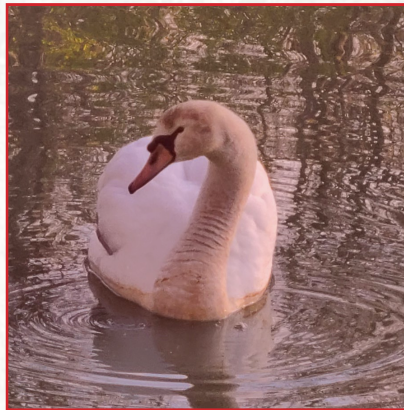
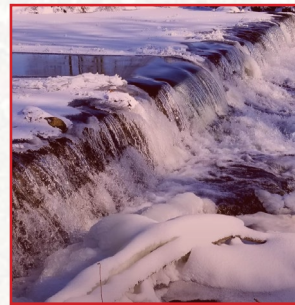
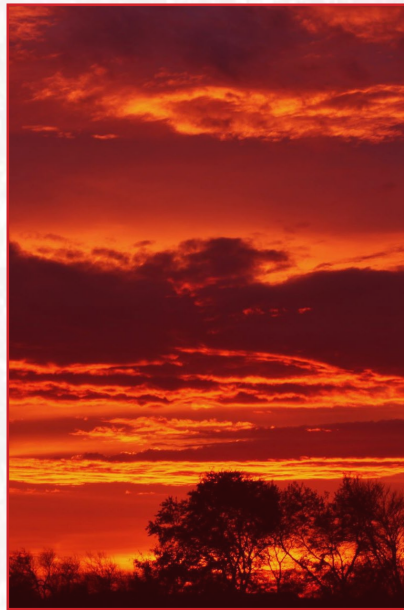


# PEP THANKS ITS MEMBERS FOR SENDING THEIR **2024 CALENDAR PHOTOS!**

Every year, PEP seeks submissions for each month of the year, to feature unique images highlighting a variety of PEP Member locations, people and activities - all marked by Ohio's seasonal changes in weather, ecology and amount of daylight. The submissions for 2024 were plentiful and truly showed the beauty that both Ohio and PEP Member Entities display throughout all of the seasons.

Not only does the calendar display these sensational shots, it also serves as a quick guide to a variety of risk management tips and ideas. Topics like human resource reminders, safe driving tips, parks & recreation checklists and cybersecurity best practices can be found within the calendar. Along with these great resources are important date reminders for events such as National Fire Prevention Week and National Police/EMS week, to help keep in mind those risk prevention areas.

Set to mail in December, every PEP Member will receive a copy. The calendar will also be made available online. To view the calendar or learn how to participate next year, visit [www.PEPOHIO.org](http://www.PEPOHIO.org).



PHOTOS COURTESY OF: VILLAGE OF WESTON - STEPHANIE MONT | CANTON PUBLIC HEALTH - PATTY MCCONNELL  
VILLAGE OF SEVEN MILE - ANITA LITTLE | CANTON CITY HEALTH - JACLYN LEMMON  
VILLAGE OF GIBSONBURG - MARC GLOTZBECKER | PEP ADMINISTRATION - CHRISTINA BAZYLEWICZ

# FEATURE ARTICLE

---

## ARE YOUR ENTITIES VEHICLES PREPARED FOR WINTER?

---

BY PEP RISK SERVICES TEAM

---



According to the National Safety Council (NSC), motor vehicle crashes are the leading cause of workplace death. For your safety and for the safety of your entity, consider the checklists below when getting behind the wheel this winter.

### EVERYDAY DRIVING SAFETY:

- If weather conditions are bad, consider postponing the drive.
- If weather conditions could become questionable, share your travel plans and routes with someone before you leave.
- Refrain from driving if you are impaired, exhausted or otherwise unfit.
- Leave enough time to safely reach your destination.
- Clean external camera lenses and sensors to allow all assistive-driving features to work correctly.
- Position and clean mirrors for clear visibility.
- Program your navigation system before you start driving.
- Adjust your seat so you can easily reach all knobs, dials and switches.
- Put your cellphone or any other distracting devices away.
- Make sure everyone in the vehicle has their seatbelt securely fastened.

### DRIVING SAFETY FOR WINTRY CONDITIONS:

- Use appropriate signals and lights when driving.
- Observe and obey all traffic signs and posted speed limits.
- Drive slowly and cautiously in populated areas and parking lots.
- Accelerate and decelerate slowly; if possible, refrain from stopping uphill.
- If visibility is severely limited, pull off the road to a safe place; do not drive until conditions improve.
- Avoid using cruise control in wintry conditions.
- Plan breaks for long driving trips.
- Steer in the direction of a skid, to avoid the need for overcorrection when your wheels regain traction.
- The Anti-locking Brake System (ABS) helps steer in emergencies by restoring traction; ABS may vibrate or pulse when engaged; continue to press and hold pressure to the brake pedal until the vehicle has come to a stop.

## VEHICLE SUPPLIES:

In most cases, if you become stranded in an unfamiliar area, do not abandon your vehicle. Make sure the vehicle's exhaust pipe is not blocked. Light flares in front of and behind the vehicle.

Every vehicle should have an emergency supply kit. Kits should be checked every six months, and expired items should be replaced regularly. Vehicle emergency supply kits should include:

- A properly inflated spare tire, wheel wrench and tripod jack.
- Jumper cables.
- Tool kit and/or a multipurpose utility tool.
- Flashlight and extra batteries.
- Car charger for your cellphone.
- Fire extinguisher.
- Duct tape.
- Reflective triangles and brightly colored cloth to make your vehicle more visible.
- First-aid kit with gauze, tape, bandages, antibiotic ointment, aspirin, a blanket, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers and instant cold compress.
- Nonperishable, high-energy foods such as unsalted nuts, dried fruits, and hard candy.
- Drinking water.
- Reflective vest (for visibility in the event you need to leave your vehicle and walk for help).
- Rain poncho.
- Additional items for cold weather include: a snow brush, shovel, windshield washer fluid, warm clothing, cat litter (for traction) and blankets.

## WINTER VEHICLE MAINTENANCE:

- Keep the gas tank at least half full to avoid gas line freeze.
- Use winter tires with a deeper, more flexible tread; if using all-season tires, check the tread and replace if less than 2/32 of an inch.
- Check tire pressure (tire pressure drops as the temperature declines).
- Add wiper fluid rated for -30 degrees.
- Check wiper blades and replace if needed.
- Become familiar with the vehicle and any built-in safety features.



More trainings and resources covering vehicles and safe driving can be found in the PEP Resource eLibrary at:  
[www.pepohio.org](http://www.pepohio.org)



# COVERAGE CORNER

---

## COMMUNITY RISK REDUCTION: DEVELOPING A LOCAL EMERGENCY PLAN

---

BY PEP RISK SERVICES TEAM

---

Emergency planning is the process of preparing for, responding to and recovering from emergencies which impact people, property and the environment. Successful community engagement involves residents, businesses and organizations led by their local government administration.

### THE LOCAL EMERGENCY OPERATIONS PLAN

**(EOP)** is a tool developed by the local government administration with help from their local Emergency Manager (County EMA) to protect the public. In an emergency, the EOP will describe who does what, with what resources and by what authority prior to, during and throughout the recovery.

The elected leadership in each jurisdiction is legally responsible for ensuring that necessary and appropriate actions are taken to protect people and property from the consequences of emergencies and disasters. The local government is responsible for the initial preparation and actions necessary to address the public's emergency needs. Once all local resources and capabilities have been exceeded, state and federal assistance is requested.

There are four phases in the emergency management process to address the protection and needs of the public.

- **PHASE 1 - MITIGATION** – actions involve lasting, often permanent reduction of exposure to, probability of or potential loss from hazard events. These actions tend to focus on where and how to build. Examples include zoning and building code requirements.

- **PHASE 2 - PREPAREDNESS** – actions involve establishing authorities and responsibilities for emergency actions, as well as garnering the resources to support them. A jurisdiction must assign or recruit staff for emergency management duties and designate or procure facilities, equipment and other resources for carrying out assigned duties. Testing preparedness involves drills and exercises to learn the plan and keep it up to date.

- **PHASE 3 - RESPONSE** – actions include notifying emergency management personnel of the crisis, warning and evacuating or sheltering the population if possible, keeping the population informed, rescuing individuals, providing medical treatment, maintaining the rule of law, assessing damage and addressing mitigation issues that arise from response activities.

- **PHASE 4 - RECOVERY** – actions taken to restore infrastructure and the social and economic life of a community to normal. These include bringing necessary lifeline systems (e.g., power, communication, water and sewage, transportation) up to an acceptable standard while providing for basic human needs (e.g., food, clothing, shelter) and ensuring that the societal needs of individuals and the community are met.

---

The goal for this article is focusing on **Preparedness and Emergency Operations Plan** development. The emergency response depends on teamwork. The EOP is more likely to be used and followed if members from all roles in a response participate in the development of the plan. This approach allows all areas of public services to have input with their perspectives considered and incorporated.

The plan begins with a **hazard analysis**, which helps a planning team decide what hazards merit special attention, what actions must be planned for and what resources are likely to be needed. This is followed by developing consequences for the hazards found.

The next step is to determine the resources to respond to determined hazards. Any shortfalls in the local resources available should be identified through mutual aid agreements or negotiating agreements with private suppliers or other jurisdictions. Jurisdictions located geographically close should discuss their EOPs to address possible resources required if both were affected by an emergency.

Components of the plan are developed based on those hazards and available resources. The plan consists of the basic plan, functional annexes and hazard specific appendices. These components are then supplemented by Standard Operating Procedures and response checklists.

- **BASIC PLAN** – An overview of the local jurisdiction's response organization and associated policies. Describes the legal authority for emergency operations and assigns responsibilities for emergency planning and operations.
- **FUNCTIONAL ANNEXES** – Plans organized around the performance of a broad task. Each annex is dedicated to one of the crucial functions the jurisdiction will perform in response to an emergency. Some annexes include direction and control, communications, evacuation and resource management.
- **HAZARD SPECIFIC APPENDICES** – More detailed information to the response planning that include information that applies to a single hazard, including essential operational actions that must be accomplished.
- **SOPS AND CHECKLISTS** – Detailed instructions for a group or individual needed to fulfill responsibilities and perform tasks assigned in the EOP.

The Federal Emergency Agency or your local EMA can provide further details on the standard layout of the plan. Plans should be approved by all local authorities and distributed to all response participants. All completed plans should be revised annually through trainings and exercises.

Developing an EOP could seem to be a daunting task to those public entities who have minimal staff. However, there are many resources available online through FEMA to assist with the process. Many city and village EOPs are published online as well. The development process can improve communications within public entity departments and uncover potential community risks and needs. Ultimately, an Emergency Operations Plan will help your community through strategic preparedness in an emergency. It is much easier to adapt an existing plan than it is to develop it through an emergency response. A plan will help build confidence within a community and lower risk for the local jurisdiction.

Much of the information in this article was retrieved from the [FEMA Guide for All-Hazard Emergency Operations Planning](#). For further questions, reach out to your local EMA or PEP Risk Services Consultant.



# 'FREE FOR ALL' PEP BENEFITS

## TAKE ADVANTAGE OF PEP'S MEMBER SERVICES

PEP members are entitled to benefits that help them better serve their communities. Some are time-sensitive, so take action soon.

### RESOURCE ELIBRARY

PEP maintains an online library, called the Resource eLibrary, which provides access to thousands of free resources to assist with members' risk management needs. The eLibrary can be accessed anytime from a desktop, laptop, or mobile device. Resources include online training, streamed videos, webinars, seminars, policies, procedures, checklists, best practices and documents which can be accessed anytime.

#### 2023 Highlights:

- **2,225+** Resources Used
- **830+** Unique Users Used Resources
- **210+** Member Entities Engaged in Content
- **729+** Online Trainings Taken
- **134** Videos & Seminars Streamed
- **Top Resource:** Bloodborne Pathogens Training



### LEGAL ACCESS

#### FREE CONSULTATIONS

When you need a lawyer's opinion for a community-related issue, put your PEP membership to work. Every PEP member is eligible for up to **90 minutes of free legal consultation per year**, covering issues associated with human resources, zoning, land use, open records/open meetings and more. Authorized PEP member representatives seeking legal consultation services should call PEP Legal Access at **(877) 250-5545** to request up to 90 minutes of free advice, guidance or information.

### PEP+ GRANT

#### UP TO \$1,000 FOR MEMBERS

As part of PEP's loss control and risk management initiative, PEP members may now apply for a grant of **up to \$1,000**. Funds are allocated on a first-come, first-served basis, so it's important to apply ASAP. Grants are awarded to help offset qualifying expenses covering safety items that help prevent or reduce liability claims or property losses. Funds are available for purchases or expenses incurred during the application period (deadline December 31). Access the PEP+ Grant Program application by visiting [www.pepohio.org](http://www.pepohio.org).



# CYBER RISK SERVICES ADVISOR

## GET YOUR FREE EVALUATION

Get to know **Eric Adonteng**, our Cyber Risk Services Advisor who's ready to help PEP Members understand the ins-and-outs of cyber breach vulnerabilities. Eric is tasked with visiting interested PEP members, looking into their IT controls, plans, policies and processes to uncover any vulnerabilities. Members can schedule a security evaluation with Eric that will include a plan of action to help prevent cyber breach incidents. Eric will also inventory all member-owned equipment to ensure proper identification and coverage. To schedule a free evaluation, call Eric at (240) 808-9278 or email [eric.adonteng@persopool.com](mailto:eric.adonteng@persopool.com).

## WHAT MEMBERS ARE SAYING ABOUT PEP'S RISK SERVICE TEAM

"Eric did an amazing job with our cyber security assessment! I look forward to working with him in the future."

---

"Nick was friendly and listened to everything the Northwest Water District has improved to make the District run smoothly."

---

"Susana did a great job and I enjoyed my visit with her. She was very helpful and able to address any questions I had!"

---

"Keep up the GOOD work, we enjoy the Risk Management visits and look forward to them."

---



PHOTO COURTESY OF CONNEAUT PORT AUTHORITY

# RISK SERVICES RESOURCES

---

## MITIGATING RISKS THROUGH EVENT LOG MONITORING, SYSTEM REPLACEMENT AND SUPPLY CHAIN MANAGEMENT

BY COLETTE KLIER, PEP RISK SERVICES TEAM

---

In today's interconnected world, cybersecurity is paramount. Public entities face a myriad of threats that can compromise their sensitive data, disrupt operations and damage their reputation. To counter these threats, cybersecurity professionals deploy a range of mitigation controls. We will explore three critical aspects of cyber mitigation: monitoring event logs, replacing end-of-life systems and managing supply chain risks.

### MONITORING EVENT LOGS

Event log monitoring is a cornerstone of cybersecurity. It involves the systematic tracking and analysis of events on a network or system. This process enables the early detection of anomalies, which could indicate a security breach or other issues. Effective event log monitoring can save an organization from devastating cyberattacks and data breaches.

#### KEY STEPS IN EVENT LOG MONITORING INCLUDE:

- 1. Collection:** Logs from various sources such as servers, firewalls and endpoints are collected and centralized in a secure location.
- 2. Analysis:** Advanced tools and algorithms analyze these logs in real-time, searching for patterns or irregularities.
- 3. Alert:** When suspicious activities are detected, automated alerts are triggered enabling swift responses.
- 4. Response:** Security teams investigate alerts, identify the root cause and take necessary action to mitigate the threat.

### REPLACING END-OF-LIFE SYSTEMS

Outdated or end-of-life systems are major cybersecurity vulnerabilities. Unsupported systems no longer receive security patches and updates, leaving them exposed to known vulnerabilities. Hackers often exploit these weaknesses, making system replacement a critical mitigation control.

### KEY CONSIDERATIONS FOR REPLACING END-OF-LIFE SYSTEMS:

- 1. Inventory:** Entities should maintain an up-to-date inventory of their systems, including information about their life cycles.
- 2. Budgeting:** Allocate funds for system replacement in advance to ensure a smooth transition.
- 3. Planning:** Develop a migration plan that includes testing, data transfer and user training.
- 4. Security:** Prioritize security by configuring the new systems with the latest security features and best practices.

### MANAGING SUPPLY CHAIN RISKS

Supply chain risks have gained prominence in recent years due to the increasing complexity of global business operations. Cyberattacks on suppliers can cascade through the supply chain, affecting organizations far removed from the initial breach. To mitigate these risks, a proactive approach is essential.

### KEY STRATEGIES FOR MANAGING SUPPLY CHAIN RISKS:

- 1. Vendor Assessment:** Assess the cybersecurity practices of all suppliers and ensure they adhere to industry standards and best practices.
- 2. Contractual Obligations:** Embed cybersecurity requirements in contracts, including reporting breaches and maintaining a certain level of security.
- 3. Continuous Monitoring:** Continuously monitor supplier security and implement incident response plans for supply chain disruptions.
- 4. Diversification:** Reduce dependency on a single supplier by diversifying your supply chain sources.

---

Mitigating cyber risks is an ongoing process that requires vigilance and adaptability. Event log monitoring, system replacement and supply chain risk management are fundamental elements of a robust cybersecurity strategy. By implementing these controls, organizations can enhance their resilience against cyber threats and protect their valuable assets, data and reputation.

**In today's digital age, these measures are not optional; they are a necessity for safeguarding the future of any public entity.**

# PEP RESOURCE ELIBRARY

## EXPLORING ZYWAVE

In an effort to improve and expand the resources available to members, PEP recently expanded two of the resource centers available in the Resource eLibrary: The **Human Resources Portal**, and the **Cyber Portal**. These new portals are hosted by Zywave, a platform packed full of great resources for members.

The updated platform still includes all of the great HR and Cyber resources such as: information on state and federal employment laws, interviewing, background check guidelines, applications, the handbook builder, cyber security training, cyber tips, IT audit kits, checklists and more.



### Zywave Cyber Portal

Cyber tools are available to minimize costly cyber risks to public entities.

#### Resources Include:

- IT Security Audit Kit & Risk Assessment
- Online Cyber Training & Seminars
- Cyber Best Practices
- Regulations & State Law Resources
- Cyber Tip of the Day



### Zywave HR Portal

Find many tools to help navigate through employment issues.

#### Resources Include:

- Disaster & Emergency Center
- Customizable Forms & Policies
- Employee Handbook Generator
- Background Check Guidelines
- Drug & Alcohol Policies
- State & Federal Employment Laws

Popular **Zywave Resources** Among Members Include:



Performance  
Review  
Forms



Reducing HR  
Costs  
Checklist



Company  
Vehicle  
Policy



Cyber  
Risk Exposure  
Scorecard



Cybersecurity  
Response  
Plan



Email Security  
Best  
Practices

**Ready to Start Exploring?** Visit [www.pepohio.org](http://www.pepohio.org) and visit the Resource eLibrary to get started!



PEP  
300 Galleria Officentre  
Suite 320  
Southfield, MI 48034

PRESORTED STD  
U.S. POSTAGE  
**PAID**  
PERMIT No. 2  
SOUTHGATE, MI

If our mailing records need to be updated, please contact the PEP Administrator at [pep@pepohio.org](mailto:pep@pepohio.org).



PHOTO (ABOVE) AND COVER PHOTO COURTESY OF WOOD COUNTY PARK DISTRICT

**Look to PEP for comprehensive coverages, exceptional risk management and stable and competitive pricing for all public entities throughout Ohio.**

## PEP BOARD OF DIRECTORS

### HOWARD POSTON

Chairman  
Representing Greene County Park District

### DAVID MALINOWSKI

Vice Chairman  
City of Mentor

### JAMES L. CAPLINGER

Secretary  
Representing Village of Mechanicsburg

### GREG DIXON

Treasurer  
Representing City of Middletown

### SAL TALARICO

City of Oberlin

### BETH BICKFORD

Association of Ohio Health Commissioners, Inc.

### KENT SCARRETT

Ohio Municipal League

### KEVIN SMITH

Mill Creek MetroParks

Every effort has been made to ensure the accuracy of the information in this newsletter. Professional counsel should be sought before any action is taken or decision is made based on this material.

[www.pepohio.org](http://www.pepohio.org)