



# MEMBER SERVICES GUIDE

2019



COME ON, WE KNOW  
YOU'RE CURIOUS.

TAKE A PEEK TO  
FIND OUT...



# WHAT'S INSIDE

[LET US TELL YOU MORE](#)



# TABLE OF CONTENTS

2	<b>ABOUT</b> the Pool
6	<b>GLOSSARY</b> of Acronyms and Terms
10	<b>OVERVIEW</b> of Offerings
12	<b>COVERAGES</b> Review
14	<b>SERVICES</b>
17	<b>ON-SITE SERVICES</b>
18	Customized Risk Management
20	Risk Control
22	Property Valuations
24	Technology
27	<b>ONLINE RESOURCES</b>
28	Cyber eRisk Hub
30	Resource eLibrary
32	Law Enforcement Portal
35	<b>EDUCATIONAL</b> Opportunities
36	Speaker Sponsorships
38	Member Education
40	Agent Education
43	<b>OTHER</b> Services and Resources
44	The ICAP Grant
46	Law Enforcement Policies & Training Grant
48	ICAP Legal Access
51	<b>PUBLICATIONS</b> from the Pool
55	<b>LOCAL</b> Representation
56	ICAP Board of Directors
58	The #ICAPlowa Team

# ABOUT THE POOL

The Iowa Communities Assurance Pool (ICAP or “the Pool”) was formed as a group self-insurance program for Iowa public entities in 1986.

Since its inception, so much has changed. The insurance marketplace has evolved, and so, too, has the Pool. It's **ever-growing membership**, which now **counts nearly 800 Iowa public entities**, has contributed to a steady increase in member contributions.

Coupled with our well-diversified investment portfolio, this has provided the Pool a surplus of funds, which have enabled us to provide **annual property and casualty distributions** to the ICAP membership. Combined with return of equity, **we have returned more than \$40 million to ICAP members** so far.

And, of course, we aren't stopping there.

ICAP's nine-member Board of Directors and its local administrative teams are con-

stantly reviewing coverages and services to find areas the Pool can add more value.

In addition, **our team has developed and enhanced existing offerings, all while adding new services and coverages** to ICAP's repertoire. ICAP has done all this while maintaining stable rates for its members.

Curious how? And, perhaps, why? It's easy.

**ICAP is member-owned and operated**, and exists for the sole benefit of the ICAP membership. **The Pool has the flexibility to ensure you, its members, are able to secure the coverages and limits you need at prices your entity can afford.**

Further, **ICAP operates without a profit motive and, in-**

**stead, focuses on providing its members with the utmost services and top-of-the-line coverages** they need.

With liability limits ranging from \$2 million to \$15 million, customized endorsements and multiple coverage options, **we work tirelessly to ensure our members are adequately provided for in the event of a claim or loss.** And we always enlist the help of our local insurance agents in doing so.

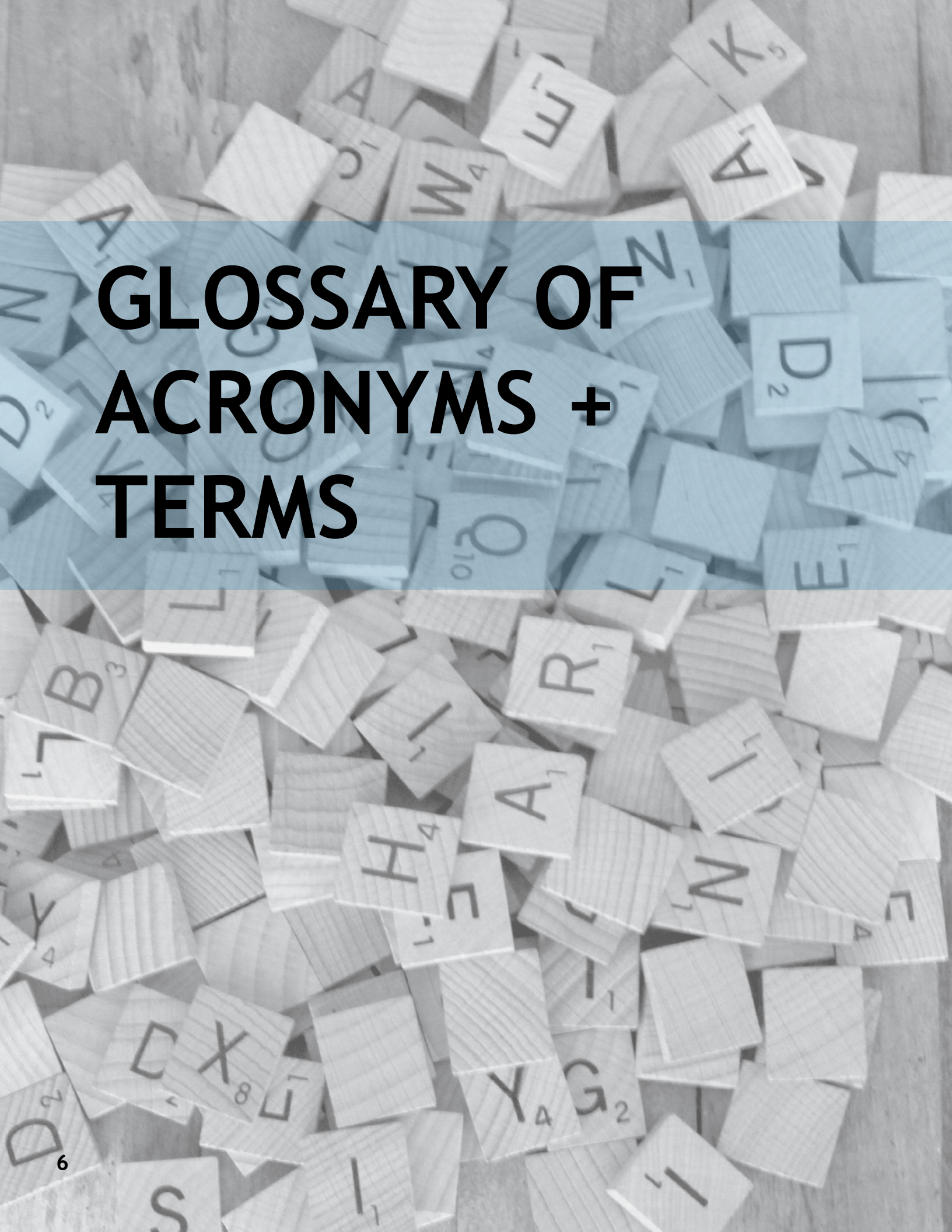
**Local agents are instrumental** in helping us develop comprehensive property and casualty coverages, not to mention member services, suited to each entities' exclusive needs.

Curious what we mean? **Read on to learn more!**





BEFORE WE GO ANY  
FURTHER, HERE ARE  
A FEW **ACRONYMS**  
**+** **TERMS** WE THINK  
YOU SHOULD KNOW



# **GLOSSARY OF ACRONYMS + TERMS**



<b>ACTUAL CASH VALUE (ACV)</b>	For a covered building or structure, the cost to repair, rebuild or replace the lost or damaged property at the time and place of the loss with property of like kind and quality, less depreciation.
<b>AGENCY</b>	The legal term for the relationship in which one person either acts for or represents another.
<b>AUTOMOBILE PHYSICAL DAMAGE (APD)</b>	Coverage often referred to as Comprehensive or Collision, to respond to loss to owned vehicles.
<b>ANNIVERSARY</b>	A member's annual renewal date.
<b>AUTOMOBILE LIABILITY (AL)</b>	Coverage to respond to third-party claims for injury and/or damage resulting from the ownership or use of automobiles. This coverage is distinguished from GL, EPL, LEL and PO.
<b>BASIS RATE</b>	A rate established by ICAP to reflect an individual pool member's exposure to loss.
<b>BODILY INJURY (BI)</b>	Through General, Law Enforcement and Automobile Liability coverages the member has protection against claims in which it is alleged that its negligence caused bodily injury.
<b>BLANKET COVERAGE</b>	A method of property coverage in which a single limit is used to provide coverage for property at several covered locations.
<b>BOILER AND EQUIPMENT BREAKDOWN</b>	A form of property coverage that applies to loss from boiler explosion and accidental breakdown of equipment.
<b>CERTIFICATE</b>	A document provided to a member that outlines the coverage(s) provided by the Pool.
<b>CLAIM</b>	A demand for compensation, benefits or other relief.
<b>CUMULATIVE RESERVE FUND (CRF)</b>	The portion of a member's contribution payments allocated as capital in accordance with the schedule provided in the Iowa Risk Management Agreement (IRMA).
<b>CYBER LIABILITY COVERAGE</b>	Casualty coverage provided to the member for protection against claims alleging the member was negligent regarding computer systems or networks.

<b>DEDUCTIBLE</b>	The amount of a claim or loss that is paid by a member.
<b>EMPLOYMENT PRACTICES LIABILITY (EPL)</b>	Casualty coverage that provides a member with protection against claims in which it is alleged the member committed an employment practices wrongful act. Distinguished from AL, GL, LEL and PO.
<b>ENDORSEMENT</b>	A written amendment that modifies the coverage provided by a member’s certificate.
<b>EXCLUSIONS</b>	A certificate provision that eliminates coverage for specific hazards or causes of loss.
<b>EXPOSURE</b>	Potential of a claim or loss due to some hazard or liability.
<b>GENERAL LIABILITY (GL)</b>	Coverage to respond to third party claims for injury or damages resulting from the member’s operations. Distinguished from AL, EPL, LEL and PO.
<b>IOWA COMMUNITIES ASSURANCE POOL (ICAP)</b>	A group self-insurance program that provides property and casualty coverage for Iowa public entities.
<b>IOWA RISK MANAGEMENT AGREEMENT (IRMA)</b>	This agreement forms a local government risk pool (ICAP) and is the contract among the governmental authorities that are members of the Pool.
<b>LOSS ADJUSTMENT EXPENSE (LAE)</b>	The expense involved in processing and settlement of a claim.
<b>LAW ENFORCEMENT LIABILITY (LEL)</b>	Coverage to respond to third party claims for injury or damages resulting from operations of a member’s police department. Distinguished from AL, GL, EPL and PO. Also referred to as Police Professional Liability (PPL).
<b>LEGAL LIABILITY</b>	Legal responsibility to another or to society, enforceable by civil remedy or criminal punishment.
<b>MEMBER</b>	Under the ICAP coverage document, “member” is a broad definition that includes the public entity itself, and also boards; commissions; councils; elected or appointed public officials; employees; and volunteers, all while acting within the scope of their duties for the public entity.

<b>PROPERTY DAMAGE (PD)</b>	Through General, Law Enforcement and Automobile Liability coverages the member has protection against claims in which it is alleged that its negligence caused damage to the property of others.
<b>PUBLIC OFFICIALS LIABILITY (PO)</b>	Coverage to respond to third party claims resulting from the commission of a wrongful act. Distinguished from AL, GL, EPL and LEL.
<b>REPLACEMENT COST (RC)</b>	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a limit.
<b>THIRD PARTY ADMINISTRATOR (TPA)</b>	A private corporation that provides designated services by a contract to a client.

<b>AIF</b>	Association of Iowa Fairs
<b>BISI</b>	Bilbrey Insurance Services, Inc.
<b>BOD</b>	ICAP Board of Directors
<b>CRMS</b>	County Risk Management Services, Inc.
<b>GFOA</b>	Government Finance Officers Association
<b>IIAI</b>	Independent Insurance Agents of Iowa
<b>ILOC</b>	Iowa League of Cities
<b>IMFOA</b>	Iowa Municipal Finance Officers Association
<b>IMWCA</b>	Iowa Municipalities Workers' Compensation Association
<b>ISAC</b>	Iowa State Association of Counties
<b>PERSI</b>	Public Entity Risk Services of Iowa
<b>VNW</b>	Valuations Northwest
<b>YORK</b>	York Risk Pooling

WE WERE FORMED FOR  
THE BENEFIT OF IOWA  
PUBLIC ENTITIES, SO  
EVERYTHING WE DO IS  
FOR THEIR BENEFIT.

SO, THE QUESTION  
IS, WHAT DO WE DO?

# We provide...



## Coverages

From the point of its inception in 1986, the Pool has provided casualty coverage, beginning with general liability and automobile liability. ICAP has since expanded its portfolio to include a number of other lines and is acclaimed for having the broadest coverage available to Iowa public entities.

Learn more about the coverage ICAP offers in the pages that follow.



## Services

In addition to coverages, ICAP affords its members a diverse offering of risk control and risk management services, each of which is intended to help mitigate an entity's potential for claims and losses, as well as to protect other members of the Pool against liability.

ICAP is headquartered in Iowa and has representatives throughout the state. Through partnership with local insurance agents, our local presence and a hands-on approach, we are able to identify and develop programs and services to address the specific needs of Iowa public entities.

This is a unique benefit of the Pool, and it's one of which we are incredibly proud. We offer our members services they actually want and need. How? We're in touch with Iowans - and we both know and care about what is happening in our member communities.



## Publications

The Pool creates and distributes a number of valuable, informative publications for its members. These resources are intended to help make members aware of current and emerging coverage issues; to educate member representatives on risk control and preventive measures; and to keep members informed of the many coverage and risk management options available to them.

[LET US TELL YOU MORE.](#)



# COVERAGES

The Pool provides comprehensive property and casualty coverage for Iowa public entities. **Why? Because they never know when they're going to need it.**

If we've said it once, we've said it a thousand times: ICAP's coverages are broad. They also happen to be incredibly comprehensive, particularly when compared with the coverages provided by more traditional insurance companies (specifically those in the standard market). In identifying and outlining coverages and potential applications, ICAP's dedicated team of administrators and underwriters pays great attention to detail. Consideration is always given to the needs of and benefits for Iowa public entities, which is why the following ICAP coverages came to be.



1



## General Liability (GL)

Coverage to respond to third party claims for injury or damages resulting from a member's operations. Distinguished from AL, LEL, EPL and PO.

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

2



## Employment Practices Liability (EPL)

Casualty coverage that provides a member with protection against claims in which it is alleged the member committed an employment practices wrongful act. Distinguished from AL, GL, LEL and PO.

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

3



## Cyber Liability

Casualty coverage provided to the member for protection against claims alleging the member was negligent regarding computer systems or networks.

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

4



## Automobile Liability (AL)

Coverage to respond to third party claims for injury or damages resulting from the ownership or use of automobiles. Distinguished from GL, EPL, LEL and PO.

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

5



## Public Officials Liability (OL)

Coverage to respond to third party claims resulting from the commission of a wrongful act. Distinguished from AL, GL, EPL and LPL.

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

6



## Law Enforcement Liability (LEL)

Coverage to respond to third party claims for injury or damages resulting from operations of a member's police department. Distinguished from AL, GL, EPL and PO. Also referred to as Police Professional Liability (PPL).

*Coverage provided under the Legal Defense and Claim Payment Agreement (LDCPA).*

7



## Auto Physical Damage (APD)

Coverage often referred to as Comprehensive or Collision, to respond to loss to owned vehicles.

*Coverage provided under the Governmental Property Agreement (GPA).*

8



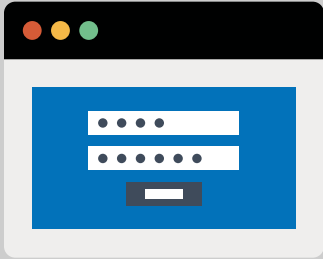
## Property

Coverage to provide protection against most risks for member-owned property and structures.

*Coverage provided under the Governmental Property Agreement (GPA).*

# SERVICES

**Would you prefer we start at A or Z? When it comes to services, we've got our members covered. ICAP affords its members a diverse offering of risk control and risk management services, including:**



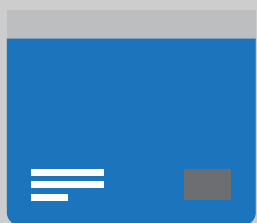
## Online Resources

From the Resource eLibrary to a cyber hub to an online claim filing system, our members have access to countless resources, all of which are made available to member entities free of charge.



## Site Visits

We believe in having resources and materials accessible at one's fingertips, and we also believe in the importance of face-to-face interactions and seeing things for oneself. It's why we often visit our members, be it for risk control or valuation purposes.



## Print Materials

See our note above about having materials available at the tips of one's fingers, then think member guides, policies and procedures, reference materials, and more.

[Learn more about our service offerings in the pages that follow!](#)



# ON-SITE SERVICES



# Customized Risk Management

ICAP engages in a cooperative effort with its members and agents to identify and meet the coverage and service needs of each member.

Through individual consultation and on-site evaluations with key ICAP representatives, including the claims and risk control managers, we help members meet their unique risk management goals.

Our Risk Management Planning meetings are directed by the member's specific needs and feature strategic planning initiatives, including comprehensive reviews of:

- deductible options and their cost-saving benefits;
- property and Statements of Value (SOV);
- coverage options available to members; and
- plans for full risk management.

Through these meetings and reviews, ICAP representatives, the member and agent work together to develop a comprehensive plan for full risk-management.

Such planning is conducted as requested and can be arranged at any time through scheduling with Dan Cruse, Director of Risk Control, via [dan@icapiowa.com](mailto:dan@icapiowa.com).







# Risk Control

An organized and continuous effort to prevent, reduce and decrease claims and losses.

This is accomplished through the identification and analysis of risk, and implementation of risk control measures, all with the help of ICAP's Risk Control Specialists, who have decades of experience providing customized services and training to Iowa's public officials and employees to keep Iowa communities safe.

Through on-site visits, ICAP's Risk Control Specialists are able to evaluate and assess a member's unique exposures and offer customized recommendations and risk manage-

ment techniques to help mitigate the potential for claims or losses.

During these visits, a Risk Control Specialist will not only evaluate property, but also discuss its exposure, use and potential for loss.

If necessary, recommendations regarding risk control, training and risk management are made as a result of these on-site visits.

These visits are automatically scheduled at least biennially for all ICAP members.

Interested in arranging an on-site visit for your entity?

Contact your designated ICAP Risk Control Specialist for assistance, or send an email to Dan Cruse via [dan@icapiowa.com](mailto:dan@icapiowa.com).



# Property Valuations

ICAP partners with Valuations Northwest, a professional appraisal company, to assist with property valuation reviews for our members.

Through this program, members with historical buildings, water plants and wastewater treatment plants, as well as all buildings valued at more than \$100,000, are automatically selected for a review and appraisal of all entity-owned property.

The program is invaluable for ICAP members, because it assists them with the identification and valuation of property and structures. It also helps members maintain building values for their accounting and property records.



## An On-Site Inspection

During this step, physical measurements are taken and a walk-through of every building is completed.



## Valuation Process

Numbers will be “crunched” and a value assigned to each building or structure.



## Establishment of Coverage

ICAP will work directly with the member and agent to develop a long-term strategy in order to ensure the best possible coverage program for the entity.

The valuation program has proven invaluable to both ICAP and its members. In 2018 alone, it led to the discovery of more than \$408 million of property left uninsured and underinsured by members.

# **TECHNOLOGY VALUATION + SECURITY CONSULTATION**



## ICAP provides on-site system evaluations, internal control risk assessments and consultative services for its members.

The Pool's Information Technology Risk Control Specialist can work with your entity to not only confirm your systems and your hardware inventory align with the property schedule, but also help identify any hardware, infrastructure or other related items otherwise missing from your inventory schedule.

In addition, the Information Technology Risk Control Specialist can review computer information controls and processes, and provide recommendations to help your entity improve:

- communication controls;
- backup and disaster recovery; and
- system and security maintenance.

Please contact Colette Klier, IT Risk Control Specialist III, via [colette@icapiowa.com](mailto:colette@icapiowa.com) to arrange a consultation.



# ONLINE RESOURCES





# Cyber eRisk Hub

ICAP partners with NetDiligence® to provide ICAP members with the eRiskHub®, a cyber portal which provides access to the tools and resources to help combat a data breach.





With more than 4.2 billion records exposed in 2016, eRiskHub® is an invaluable resource for any organization. Key features of the resource include:

**Breach Response:** Details the steps to take following a data breach or privacy violation incident, including a free initial consultation with a Breach Coach® and access to a breach response team for forensics, notification and credit monitoring.

**Incident Response Planning:** Includes key pre-breach planning information that can help members prepare for a data breach or privacy violation.

**News Center:** Includes cyber risk stories, security and compliance blogs, security, news, risk management events and helpful industry links.

**Risk Management Tools:** Helps members manage cyber risk with free cyber risk self-assessments, state breach notification laws, data breach cost calculators, policy templates and more.

Access to the site is available to multiple individuals within one entity and can be granted via <https://eriskhub.com/icap>.

To log in, ICAP members will need the access code and must complete the registration form that is accessible on the website.

For assistance or to obtain the access code, please contact Joni Biggart via [joni@icapiowa.com](mailto:joni@icapiowa.com).

Think you may have suffered a data breach or privacy incident? ICAP members can call 855-643-2821 for a free consultation with a breach coach at the McDonald Hopkins Firm.



# Resource eLibrary

The Resource eLibrary is an online resource library that provides access to useful tools and training materials, all of which are specifically relevant to Iowa public entities.

The eLibrary features tens of thousands of online resources, all of which are available free-of-charge to ICAP members!

These resources are broken down into the following categories:

1. Online Training
2. Documents and Presentations
3. Video Streaming
4. Human Resources
5. DVDs
6. Seminars
7. Public Entity University (PEU)

The Resource eLibrary is available to registered member contacts and can be accessed via the ICAP website. Visit [www.icapiowa.com](http://www.icapiowa.com) and click “Resource eLibrary” to register or log in.



## Human Resource Library

Through Enquiron, a vendor that specializes in employment and human resources, ICAP provides its members access to hundreds of helpful, up-to-date resources, including:

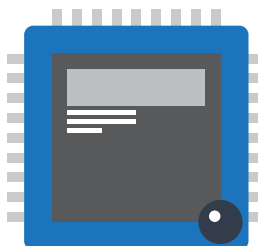
- Personnel manuals;
- Articles;
- Sample policies and procedures;
- Job descriptions;
- Checklists;
- Webinars; and more!



## Seminars

The Seminars section features recordings of live seminars given by attorneys who specialize in municipal defense.

These seminars cover a variety of topics that are uniquely relevant to public entities.



## Public Entity University

This section features interactive training courses tailored to meet the exclusive needs of public entities. Courses include, but are not limited to, those focused on Parks and Recreation, Streets and Roads, and Employment Liability, and are broken down by department into the following WorkPlace Colleges™:

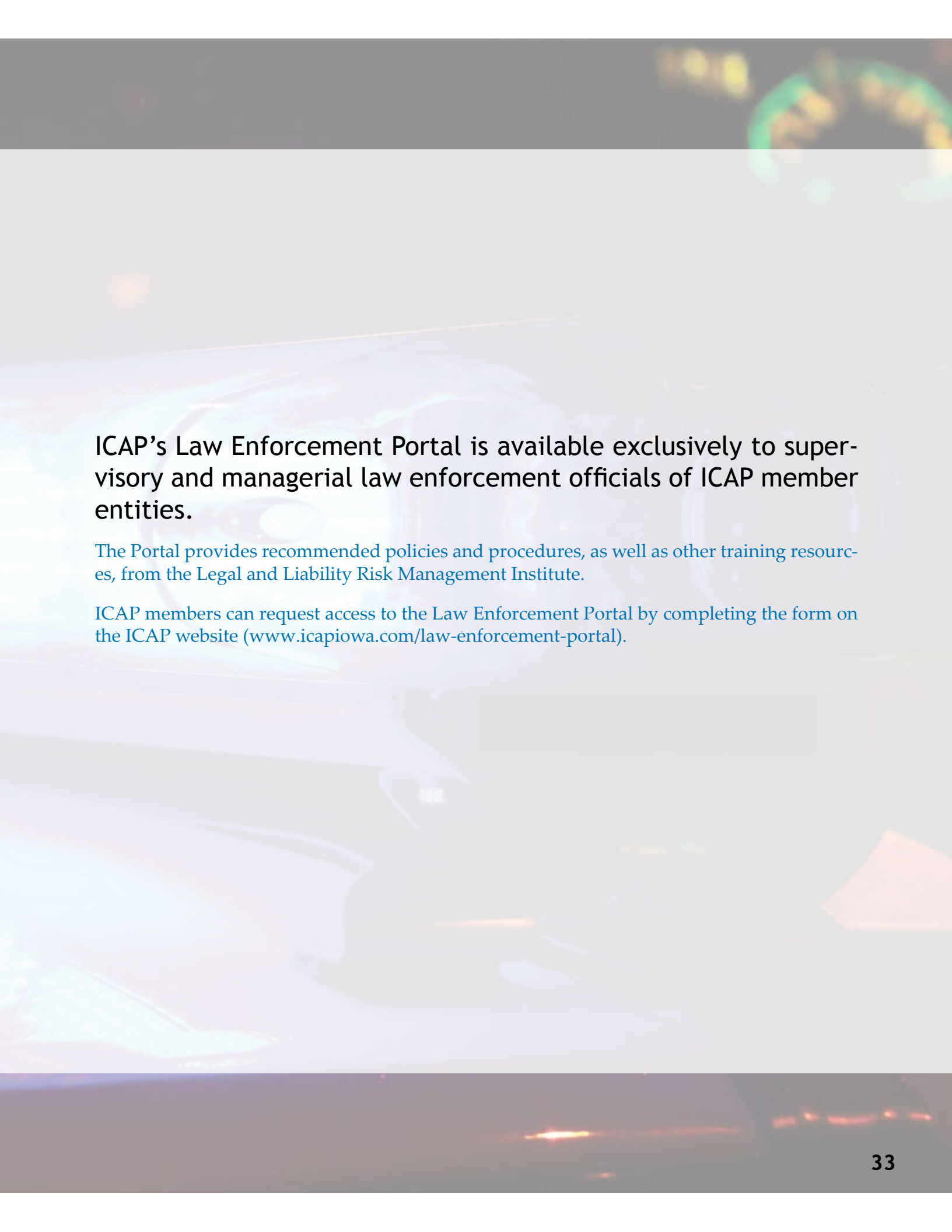
- Parks & Recreation
- General Safety
- Streets & Roads
- Water & Wastewater
- Employment Liability
- Law Enforcement
- Human Resources
- Driving & Transportation
- Fire and Health
- Keeping Children Safe
- Internet Security & Social Media
- Software Training

Each of these colleges undergoes continuous expansion as new courses are added. In addition, the University offers courses approved for continuing education credits by the Iowa Department of Natural Resources for Water and Wastewater Operators.

Also included in this section is BOOST Learning, which offers 3-5 minute scenario-based training modules delivered straight to an employee's inbox.

The background of the page is a blurred image of police lights, likely from a patrol car, with red and blue lights visible. The text is overlaid on this background.

# **LAW ENFORCEMENT PORTAL**



ICAP's Law Enforcement Portal is available exclusively to supervisory and managerial law enforcement officials of ICAP member entities.

The Portal provides recommended policies and procedures, as well as other training resources, from the Legal and Liability Risk Management Institute.

ICAP members can request access to the Law Enforcement Portal by completing the form on the ICAP website ([www.icapiowa.com/law-enforcement-portal](http://www.icapiowa.com/law-enforcement-portal)).



# EDUCATIONAL OPPORTUNITIES

# SPEAKER

# SPONSORSHIPS

ICAP regularly sponsors educational guest speakers at affiliate conferences and events. Ever wonder why?





The answer is simple: **we do it for the sole benefit of our members.**

We do it because we aim to help educate member representatives on specific areas of interest for public entities. These areas are diverse and change with the needs of our members, and have been known to include:

- Potential exposures;
- Risk control;
- Available coverages;
- Member services; and
- Claims handling.

In recent years, ICAP has hosted educational seminars in coordination with:

- The Iowa League of Cities;
- The Iowa State Association of Counties;
- The Association of Iowa Fairs;
- Independent Insurance Agents of Iowa; and more!

---

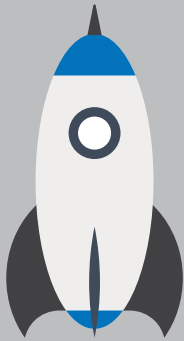
# Member Education

In addition to sponsoring educational speakers, ICAP also provides its membership an expansive offering of educational events and opportunities. Among them are:



## On-Demand Video Sessions

The Pool offers an interactive, online video session commonly referred to as the “ICAP Intro.” This session is available to member and non-member representatives alike and can be customized to meet the needs of an individual entity. Members can email Kasi Koehler via [kasi@icapiowa.com](mailto:kasi@icapiowa.com) to arrange a session between the hours of 8 AM and 5 PM.



## Educational Summit

This annual event provides members and agents alike an opportunity to learn about select municipal exposures and potential causes for loss. Each Educational Summit is tailored to a current issue that is directly relevant to Iowa public entities.

Summits feature presentations by professionals who are experienced specialists in their field(s).

At the Inaugural Educational Summit, Mr. Mike Bazzell, a renowned cyber crime investigator assigned to the FBI’s Cyber Crime Task Force, presented on cyber crime and the threat it poses to Iowa public entities.

In the years since, Educational Summits have covered practical information, trending issues, emerging exposures and coverage concerns that can affect Iowa public entities at any given time.

Presentation content has covered drones and autonomous vehicles; data breach and cyber theft; HR issues including hiring, firing and gender discrimination; and more.

ICAP member representatives can request information on both past and upcoming Summits via email request to [kasi@icapiowa.com](mailto:kasi@icapiowa.com).





# AGENT OPPORTUNITIES

ICAP regularly hosts events to help better educate agents on the exposures, risks and coverages exclusive to Iowa public entities. These events serve to provide ICAP agents with the knowledge and materials necessary to successfully service the ICAP membership.



## Agent 101 and Academy

Together and separately, these programs provide agents the opportunity to spend time with the ICAP team and learn about the Pool.

ICAP 101, the prerequisite to ICAP's Agent Academy, offers participating agents a wealth of information on the Pool, including its history and an overview of how it works.

Once ICAP 101 has been completed, an agent is eligible to attend the ICAP Academy, which is an exclusive course completed over two one-day intensives that are broken down into four class sessions:

- Marketing;
- Underwriting;
- Risk Control; and
- Claims.

Upon completion of all four sessions, qualified agents will earn the "ICAP Certified" designation, a recognition that has been bestowed upon only a handful of agents thus far.



## Agent Seminar

This annual event, offered since the mid-1990s, features heavy-hitting presentations and continuing education (CE) credits for agents.

The event, which often features a number of outside professionals, offers participating agents relevant information on:

- Property and liability coverage;
- Public entity field underwriting;
- Technology systems;
- Claims handling;
- Risk control and risk management planning; and
- Case law review.

Agents also benefit from on-demand, interactive video sessions, similar to those offered to our members. [View page 39 to learn more!](#)



**OTHER  
SERVICES  
+  
RESOURCES**



# THE ICAP GRANT

**Want one thousand dollars for your entity? Here's your chance.**

Members of the Pool may receive up to \$1,000 in reimbursement for select risk control or risk management items. Examples of such items include playground surface material(s), exit signage, fluorescent or bulletproof vests, AED units, drones (for approved usage) and more.

In order to be eligible, the purchased items must:

1. Be tangible and directly relevant to risk management and /or risk control, with the primary purpose of the item(s) being to reduce property losses or liability claims; and
2. Not have potential or the ability for the purchased item(s) to be misused as a weapon or other means of harm.

To apply for the grant, members may simply complete the form on the following page and submit a copy of the relevant invoice, price quotation or receipt.

Have questions or need ideas for the grant? Visit [www.icapiowa.com/grant](http://www.icapiowa.com/grant).

**ICAP members can apply for the grant each year.  
In 2018, 548 ICAP members successfully applied  
for and received a combined total of more than  
\$511,000 from The ICAP Grant.**



# 2019 ICAP Grant application

Member Name	_____
Submission Date	_____
Person Completing Form	_____
Street Address	_____
City, State, Zip	_____
Email Address	_____
Telephone Number	_____
Requested Amount <i>Max \$1,000</i>	_____
Please list the safety and/or risk management item(s) you wish to purchase, and attach a proposed invoice or estimate for the purchase as documentation. If you have already purchased your item(s), simply send us a copy of your receipt.	_____
	_____
	_____
	_____
	_____

*To be eligible, an entity must be a member both at the time of application and at issuance of grant funds.*



Submissions may be sent via postal service (see address below) or via email to [joni@icapiowa.com](mailto:joni@icapiowa.com). Applications are reviewed on a monthly basis. Pending application approval, grant funds will be provided to the member via check payment. Each member will be responsible for purchasing its selected item(s) directly.

#### WHAT TO EXPECT:

**Iowa Communities Assurance Pool (ICAP) | ATTN: Joni Biggart | 5701 Greendale Road | Johnston, IA 50131**

# Law Enforcement Policies & Training Grant

A limited-time grant opportunity offered in addition to The ICAP Grant. Only catch? This one is exclusively for law enforcement.



ICAP is providing a limited-time grant opportunity to member law enforcement and correctional agencies that wish to implement a policy and training program.

We all know policy is an essential part of everyday operations in law enforcement. We also know many law enforcement agencies face obstacles when it comes to implementing and enforcing policy and training for their team.

ICAP understands this, and wants to help member law enforcement agencies afford the cost of qualified third-party programs that assist with:

1. **Policy Review;**
2. **Implementation; and**
3. **Agency-wide training.**

This grant offering is available to eligible member law enforcement and corrections agencies until July 1, 2022. To apply for the grant or learn more, please contact Kasi Koehler via [kasi@icapiowa.com](mailto:kasi@icapiowa.com).

This is in addition to the complimentary quarterly, regional training available to all ICAP members.

---

# ICAP LEGAL ACCESS

A free consultation  
service available exclusively  
to ICAP members.



Through this service, members are entitled to receive up to 180 minutes per year of free legal consultation on questions regarding governmental operations or general municipal law.

Topics of consultation include:

- **Employment matters;**
- **Wage and hour issues;**
- **Zoning and land use matters;**
- **Law enforcement civil liability issues;**
- **Open records and meeting laws;**
- **Public works civil liability issues;**
- **Contract review and recommendations;**
- **Governmental immunity; and more!**

Authorized member representatives seeking legal consultation services in any of these areas (or a combination thereof) may call 1-877-303-4227. The caller's information will be provided to Hopkins & Huebner, P.C., a full-service law firm, and an attorney will contact the member directly.

Handling attorneys will track the time utilized by each ICAP member and will notify members when the 180-minute time limit has been reached. If a member uses the 180 minutes provided pursuant to ICAP's Legal Access service and desires additional services from Hopkins & Huebner, P.C., such services will be at the member's expense.

\*The legal consultation provided to ICAP members via the Legal Access service is subject to the Legal Consultation Policy, which is accessible via the ICAP website ([www.icapiowa.com](http://www.icapiowa.com)).





**DID WE  
MENTION WE  
ALSO PUT OUT  
A NUMBER OF  
VALUABLE  
PUBLICATIONS?**

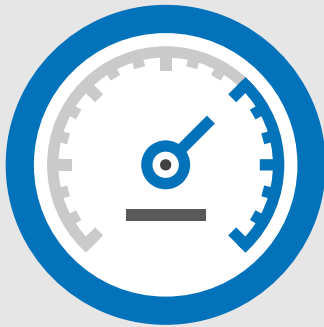
IT'S TRUE.

WE PROVIDE OUR  
MEMBERS UNLIMITED  
ACCESS TO:



## The ICAP Update

The quarterly magazine is developed with, for and, in some instances, by ICAP members. The publication, which features timely, relevant articles on issues that affect Iowa public entities, is created, printed and mailed free-of-charge to the ICAP membership. In addition to hard copies, the magazine is also available in electronic format and is accessible via the ICAP website ([www.icapiowa.com](http://www.icapiowa.com)).



## Annual Report

It comes but once per year....and it comes chock-full of information relevant to the Pool and its membership.

If ever you are curious about the Pool's performance, this is the resource for you.

The Annual Report is mailed to member representatives each summer, in order to provide them a comprehensive overview of the Pool in its entirety. The publication features a summary of the year's activities, a snapshot of the Pool's year-end results and an overview of what led ICAP to that point.

In addition to printed copies, ICAP members also have access to both current and previous Annual Reports via the "Publications" page of the ICAP website ([www.icapiowa.com](http://www.icapiowa.com)).



## ICAP Blue

The Pool's newest electronic publication, ICAP Blue, allows members to choose the information they want, and when they want to receive it.

ICAP Blue is broken down into multiple content categories and is available to multiple representatives from each member entity.

Featuring news highlights, resource announcements, notice of coverage enhancements, and more, the publication is sent out on-demand, which means members receive timely updates almost as soon as we do.

Members and agents alike also have access to printed reference materials, including ICAP FAQs and a heavy-hitting list of ICAP highlights. In addition, all member contacts receive a complimentary copy of the Pool's annual wall calendar, which is produced in conjunction with the Iowa Municipalities Workers' Compensation Association (IMWCA).



**AND FINALLY,  
GET TO KNOW  
THE #ICAPIOWA  
TEAM.**



# THE ICAP BOARD OF DIRECTORS

ICAP's Board of Directors is comprised of seven ICAP member representatives and two ex-officio board members. Each representative is nominated and elected by the membership to serve a four-year term.

Board membership consists of the following representation: three representatives from member cities, two from counties and two at-large, which can be nominated by any member type.



UNDERWRITING. MARKETING. CLAIMS. RISK CONTROL.



WE ARE A TEAM OF  
IOWANS, WORKING  
FOR YOU.

[#ICAPIOWA](#)

## LOCAL ADMINISTRATION

**Kasi D. Koehler**, Marketing Manager | kasi@icapiowa.com | 515-727-1585

**Ken Bilbrey**, Local Administration | ken@icapiowa.com | 515-727-1581

**Valinda Bilbrey**, Finance Officer | val@icapiowa.com | 515-480-7311

**Tim Butler**, ICAP Underwriter | tim@icapiowa.com | 515-727-1584

**Charlotte Miller**, ICAP Underwriter & New Business Specialist | cmiller@icapiowa.com | 515-727-1597

**John Kamerick**, ICAP Underwriter | jkamerick@icapiowa.com | 515-727-1599

**Scott Ceaser**, ICAP Underwriter | scott@icapiowa.com | 515-727-1586

**Alec Moore**, Underwriting Assistant | alec@icapiowa.com | 515-251-1733

**Joni Biggart**, Administrative Assistant | joni@icapiowa.com | 515-727-1589

**Leah Rieck**, Administrative Assistant | leah@icapiowa.com | 515-251-1733

**Tonia Hartman**, Accounting Clerk | thartman@icapiowa.com | 515-727-1592

## RISK CONTROL

**Dan Cruse**, Risk Control Field Manager | dan@icapiowa.com | 947-517-4458

**Todd Christianson**, Senior Risk Control Specialist | todd@icapiowa.com | 515-710-0881

**Charlie Gerken**, Risk Control Specialist III | charlie@icapiowa.com | 772-205-5785

**Lindsay Gomez**, Risk Control Specialist III | lindsay@icapiowa.com | 515-336-0507

**Janis Hochreiter**, Risk Control Specialist III | janis@icapiowa.com | 515-490-1397

**Colette Klier**, IT Risk Control Specialist III | colette@icapiowa.com | 515-339-8321

## CLAIMS

**Amy Miner**, Claims Manager | amy@icapiowa.com | 515-727-1594

**John Baum**, Director of Complex Casualty Claims | jbaum@icapiowa.com | 515-727-1587

**Marjie Akers**, Claims Administrative Assistant | marjie@icapiowa.com | 515-727-1593

**John Mullarkey**, Senior Claims Representative | john@icapiowa.com | 515-727-1596

**Aaron Scharmota**, Senior Claims Representative | aaron@icapiowa.com | 515-727-1591

**Tonia Sherman**, Senior Claims Representative | tonia@icapiowa.com | 515-251-1726

**Brenda Snyder**, Senior Claims Representative | brenda@icapiowa.com | 515-727-1595

**Carey Miller**, Senior Claims Representative | carey@icapiowa.com | 515-727-1590

**Megan Beveridge**, Claims Representative | meganb@icapiowa.com | 515-251-1727

**Nancy Muetzel**, Claims Representative | nmuetzel@icapiowa.com | 515-251-1731

## OTHER SERVICE PROVIDERS

York Risk Pooling Services, Inc. | Crowe, LLP | Graystone Consulting | Alhers & Cooney, P.C. | Demotech, Inc.

Want more services?  
Is there something specific your entity needs?  
All you have to do is let us know.

[www.icapiowa.com](http://www.icapiowa.com)

(800) 383-0116

Iowa Communities Assurance Pool (ICAP)

5701 Greendale Road

Johnston, Iowa 50131