

Iowa Communities Assurance Pool (ICAP) | 2020

Resources. Training. Site visits. Policies. Procedures. And more. #icapiowa

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What's in it for you?

Take a look inside to find out.

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About the Pool

ICAP was formed as a group self-insurance program for Iowa public entities in 1986. Since ICAP's inception, so much has changed.

public entities in its membership.

ICAP exists for the sole benefit of these And while this guide is thorough, it is by no members, and provides for them in a wide variety of ways, including:

- Stable rates and affordable pricing;
- Property and casualty distributions (combined with return of equity, more than \$50 million has been returned to members
- Comprehensive coverages that can be tailored to meet the needs of a given member;
- Customized risk management solutions, which include onsite visits and inspections;
- Services and resources that are provided at no additional cost to the ICAP member-

The insurance marketplace has evolved, and We've created this guide so you, our memso, too, has the Pool, which counts nearly 800 bers and agents - our stakeholders - have a reference for some of these offerings.

means all-encompassing.

The Pool's nine-member Board of Directors and administrative teams work together to review, enhance and expand services and coverages, meaning ICAP regularly expands its repertoire. And we do it while maintaining stable rates for lowa public entities.

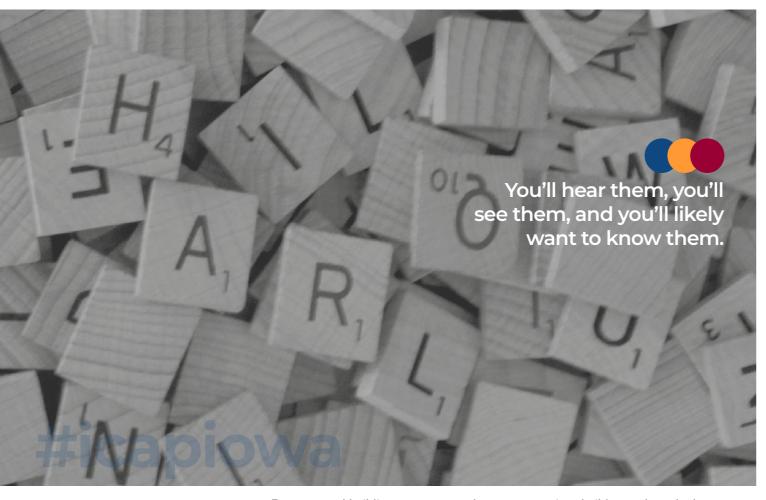
You see, we exist for them, and we aim to provide them the upmost value through

Read on to learn more about some of the Pool's many offerings.

We exist for lowa public entities, so everything we do is for their benefit. Literally, every single thing we do is for lowa public entities.

Acronyms & Terms

Things to know, and reasons to know them.



ACTUAL CASH VALUE (ACV)

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.

AGENCY

The legal term for the relationship in which one person either acts for or represents

AUTOMOBILE PHYSICAL DAMAGE (APD)

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

ANNIVERSARY

A member's annual renewal date.

AUTOMOBILE LIABILITY (AL)

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,

BASIS RATE

A rate established by ICAP to reflect an individual pool member's exposure to loss.

BLANKET COVERAGE

A method of property coverage in which a single limit is used to provide coverage for property at several covered locations.

BODILY INJURY (BI)

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.

BOILER AND EQUIPMENT

BREAKDOWN

A form of property coverage that applies to loss from boiler explosion and accidental

breakdown of equipment.

CERTIFICATE A document provided to a member that outlines the coverage(s) provided by the Pool.

CLAIM A demand for compensation, benefits or other relief.

CUMULATIVE RESERVE FUND (CRF)

CYBER LIABILITY COVERAGE

The portion of a member's contribution payments allocated as capital in accordance with the schedule provided in the Iowa Risk Management Agreement (IRMA).

Casualty coverage provided to the member for protection against claims alleging the

member was negligent regarding computer systems or networks.

DEDUCTIBLE The amount of a claim or loss that is paid by a member.

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. Distin-

guished from AL, GL, LEL and PO.

ENDORSEMENT A written amendment that modifies the coverage provided by a member's certificate.

EXCLUSIONS A certificate provision that eliminates coverage for specific hazards or causes of loss.

EXPOSURE Potential of a claim or loss due to some hazard or liability.

GENERAL LIABILITY (GL) Coverage to respond to third party claims for injury or damages resulting from the

member's operations. Distinguished from AL, EPL, LEL and PO.

IOWA RISK MANAGEMENT AGREEMENT (IRMA)

This agreement forms a local government risk pool (ICAP) and is the contract among the governmental authorities that are members of the Pool.

LOSS ADJUSTMENT EXPENSE The expense involved in processing and settlement of a claim.

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).

LEGAL LIABILITY Legal responsibility to another or to society, enforceable by civil remedy or criminal

MEMBER "Member" is a broad definition that includes the public entity itself, and also boards; commissions; councils; elected or appointed public officials; employees; and volun-

teers, all while acting within the scope of their duties for the public entity.

PROPERTY DAMAGE (PD) 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.

PUBLIC OFFICIALS LIABILITY

(PO)

Coverage to respond to third party claims resulting from the commission of a wrongful act.

Distinguished from AL, GL, EPL and LEL.

REPLACEMENT COST (RC) The cost to replace damaged property with like kind and quality, with no deduction for

depreciation, but still subject to a limit.

THIRD PARTY ADMINISTRATOR A private organization that provides designated services by a contract to a client.

Association of Iowa Fairs (AIF)

Bilbrey Insurance Services, Inc. (BISI)

ICAP Board of Directors (BOD)

County Risk Management Services, Inc. (CRMS)

Government Finance Officers Association (GFOA)

Independent Insurance Agents of Iowa (IIAI)

Iowa League of Cities (THE LEAGUE)

Iowa Municipal Finance Officers Association

Iowa Municipalities Workers' Compensation Association (IMWCA)

Iowa State Association of Counties (ISAC)

Public Entity Risk Services of Iowa (PERSI)

The Third Party Administrator of the Pool (SEDGWICK)

Valuations Northwest (VNW)

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

LITERALLY, EVERY SINGLE THING WE DO IS FOR THEM.

Our Members Are Our Focus

They are at the heart of everything we do.

They are the reason for this publication. They are the reason for ICAP. And they are the reason we provide...



Innovative Coverages

ICAP is acclaimed for having the broadest coverage available to lowa public entities.

We provide ICAP members a long list of comprehensive property and casualty coverages.

These coverages often go beyond those offered by providers in the standard insurance market, and are developed to meet the needs of lowa public entities.



Exclusive Services

ICAP affords its members a diverse offering of risk control and risk management services.

These offerings are intended to help mitigate claims and losses, as well as to protect other members of the Pool against liability.

They are often the result of our local presence, hands-on approach and partnership with local insurance agents, which, together, enable us to identify and develop programs and services that address the specific needs of lowa public entities



Custom Publications

ICAP creates and distributes a number of informative publications.

These resources are developed exclusively for ICAP members, and are intended to help make municipal representatives aware of current and emerging coverage issues.

They serve to educate member representatives on risk control and preventive measures, and also keep members informed of the many coverage and risk management options available to them.

We are incredibly proud of these offerings, which are all unique benefits of the Pool.



Coverages

The Pool provides comprehensive property and casualty coverage for lowa public entities.

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, especially when compared to coverages provided by more traditional insurance companies in the standard market.

In identifying and outlining coverages, ICAP's dedicated team of administrators and underwriters pays attention to details. Consideration is always given to the needs of lowa public entities, which is how the following ICAP coverages came to be.

THE COVERAGES PROVIDED BY THE POOL FALL INTO ONE OF TWO CATEGORIES:

CASUALTY COVERAGE | PROPERTY COVERAGE

CASUALTY COVERAGES

1 General Liability

Coverage to respond to third party claims for injury or damages resulting from a member's operations.

Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

2 Employment Practices Liability (EPL)

Provides a member with protection against claims in which it is alleged the member committed an employment practices wrongful act.

Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

3 Cyber Liability

For protection against claims alleging the member was negligent regarding computer systems or networks.

Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

3 Automobile Liability (AL)

Responds to to third-party claims for injury or damages resulting from the ownership or use of automobiles. Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

4 Public Officials Liability (PO)

Responds to third party claims resulting from the commission of a wrongful act.

Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

5 Law Enforcement Liability (LEL)

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

Provided under the Legal Defense and Claim Payment Agreement (LDCPA).

PROPERTY COVERAGES

Auto Physical Damage (APD)

Often referred to as Comprehensive or Collision, this coverage is designed to respond to loss to owned vehicles. Provided under the Governmental Property Agreement (GPA).

Property

Provides protection against most risks for member-owned property and structures.

Provided under the Governmental Property Agreement (GPA).

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Services

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. So...shall we start at A or Z?



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, 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



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.

ICAP members have the unique advantage of being able to do this with the help of ICAP's Risk Control Specialists, who have decades of experience providing services and training to lowa's public officials and employees.

Through on-site visits, ICAP's Risk Control Specialists evaluate and assess a member's unique exposures. They are then able to offer customized recommendations and risk management techniques to help that member mitigate potential claims or losses.

During onsite visits, our Risk Control Specialists not only evaluate property, but also discuss exposure, use and potential for loss.

If necessary, recommendations regarding risk control, training and risk management will be made as a result of these on-site visits, which are automatically scheduled at least biennially for all ICAP members.

Looking for info on your risk control representative? See page 54 or visit the ICAP website (www.icapiowa.com) to contact us!



Risk control is essential to help municipalities mitigate the potential for an incident or loss.



Risk control is an ongoing effort that Documentation is essential when it ICAP employs a team of risk control often requires a coordinated, team- comes to managing and mitigating oriented approach.

representatives who visit members onsite and work with entities throughout the state.



Customized Risk Management

ICAP's team of representatives works in the field to evaluate risks and respond to member requests.

They engage with members and agents alike to identify and meet the coverage and service needs of a given public entity.

Through consultations and onsite evaluations with ICAP representatives, including the claims and risk control managers, we help every member meet its unique risk management goals.

We host risk management planning meetings that are directed by a given member's specific needs. These meetings feature strategic planning initiatives, including comprehensive reviews of:

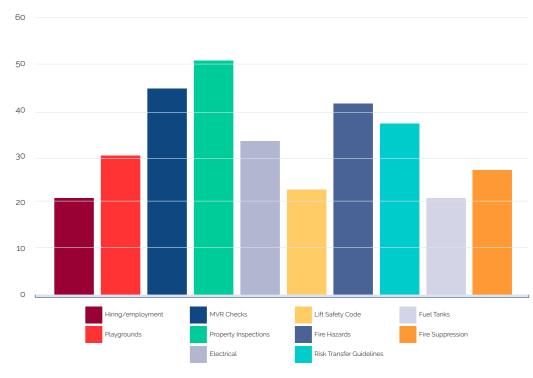
- Deductible options and their cost-saving benefits;
- Property and Statements of Value (SOV);
- · Coverage options available to members; and
- Plans for full risk management.

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

Such planning is conducted as requested and can be arranged with Dan Cruse, Director of Risk Control, via dan@icapiowa.com.

Have questions? You aren't the only one!

The chart below outlines ICAP's top ten (10) general risk control areas of inquiry in 2019. ICAP's Risk Control Team responded to all inquiries, even creating custom checklists and training videos to address member needs.

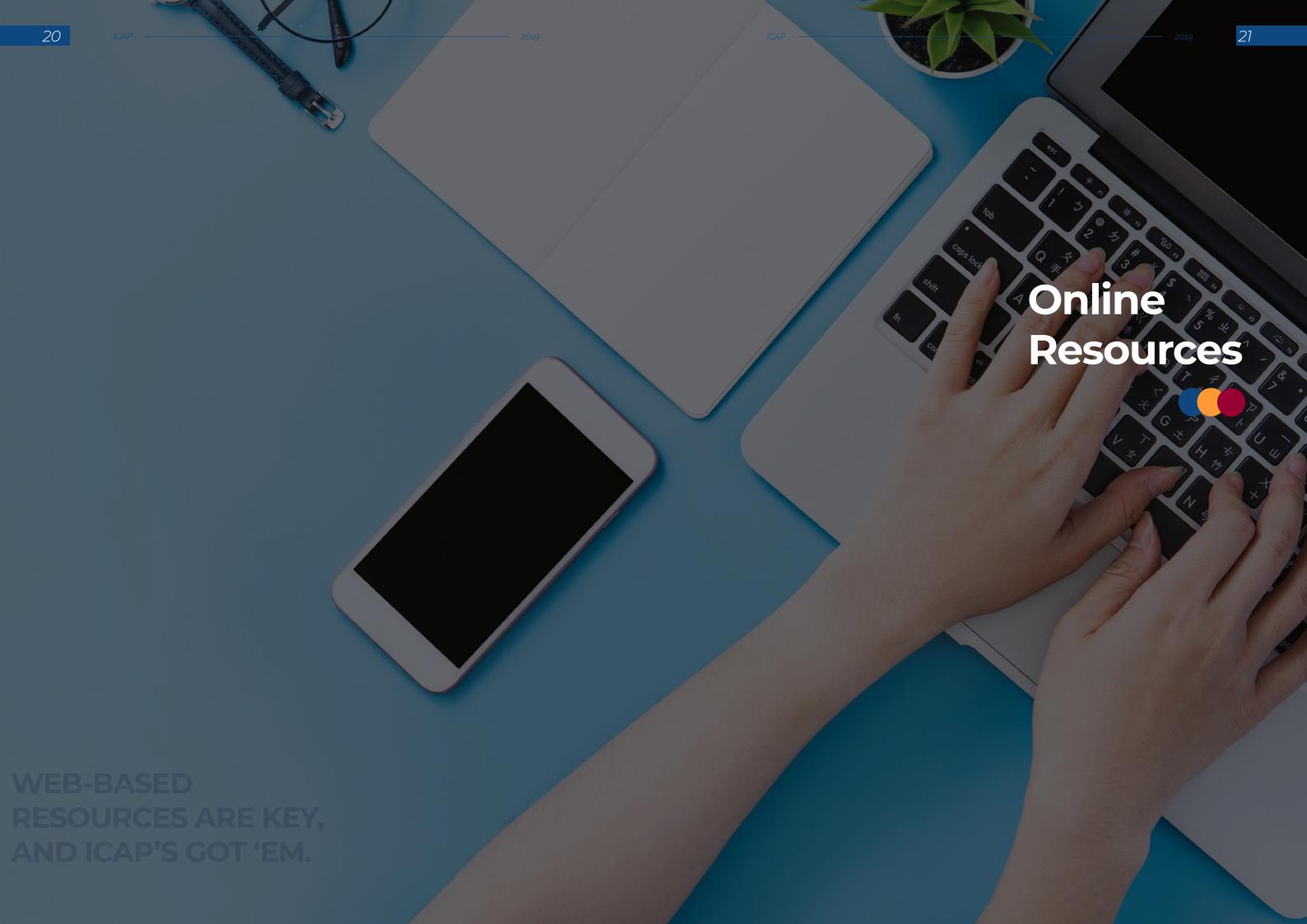


Technology Valuations & Security Consultations

ICAP provides onsite system evaluations, internal control risk assessments and consultative services for its members.

This service is incredibly beneficial to ICAP members, especially considering cyber threats are one of the top issues facing businesses and organizations.





Cyber eRisk Hub





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

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.

With data breaches and privacy violations dominating headlines, eRiskHub® is an invaluable resource for any organization.



2019

Resource eLibrary

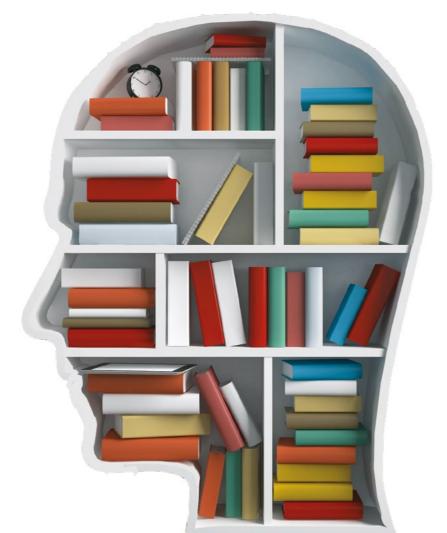
The Resource eLibrary is an online resource library that provides access to useful tools and training materials, which are relevant to lowa public entities.

The Resource eLibrary is available to all member contacts and can be accessed via www.icapiowa.com. Simply click "Resource eLibrary" to register or log in.

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

These resources are broken down into the following categories:

- Online Training
- · Cyber Resources
- · Video Streaming
- Human Resource Materials
- DVD
- Seminars
- Public Entity University (PEU)





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, many of which are HRCI approved. These include:

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



Cyber Resources

The Cyber Portal features a number of cybersecurity resources, which are invaluable for public entities. Featured resources include:

- · A sample online cyber assessment and guide;
- · A customizable incident response plan;
- Phishing testing for employees;
- Resources for cyber protection and breach support;
- Advice from cyber security professionals; and
- Online cyber training.

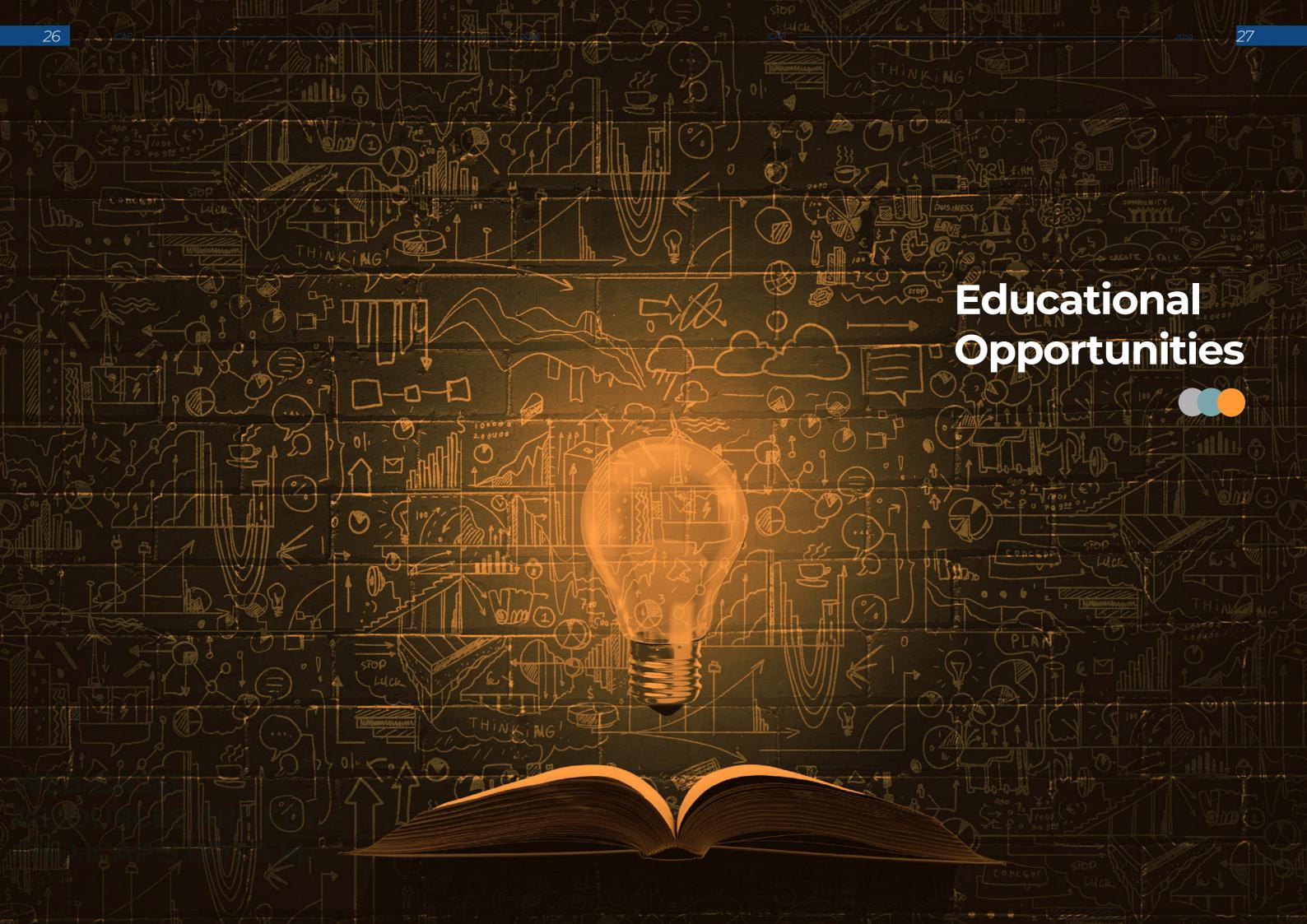


Public Entity University (PEU)

This section features interactive training courses, broken down by state. These include courses focused on Parks and Recreation, Streets and Roads, and Employment Liability, and are segmented 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; and
- Software Training.







Speaker Sponsorships

ICAP regularly sponsors educational guest speakers at affiliate conferences and events.

Curious why ICAP sponsors such speakers? The answer is easy: we do it for the benefit of lowa public entities.

We do it because we want to help educate members on specific areas of interest for public entities. These areas are diverse and change with the needs of our members. They 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







ICAP 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 that can be customized to meet the needs of an individual entity. Members can arrange a session with Kasi Koehler via kasi@icapiowa.com.



Educational Summit

This event provides members an opportunity to learn about select exposures and potential causes for loss. Educational Summits are tailored to current issues that are directly relevant to lowa public entities, and feature presentations by professionals who are specialists in their field(s).

Educational Summits have covered practical information, trending issues, emerging exposures and coverage concerns that can affect lowa public entities at any given time. Previous content has focused on cyber crime; drones and autonomous vehicles; human resource issues, including hiring and firing; and more

ICAP member representatives can request information on both past and upcoming events via email request to info@icapiowa.com.

Looking for something else? Let us know! ICAP can customize training/learning sessions to meet a member's specific needs. Email info@icapiowa.com with any requests.

Planning & Zoning Workshops

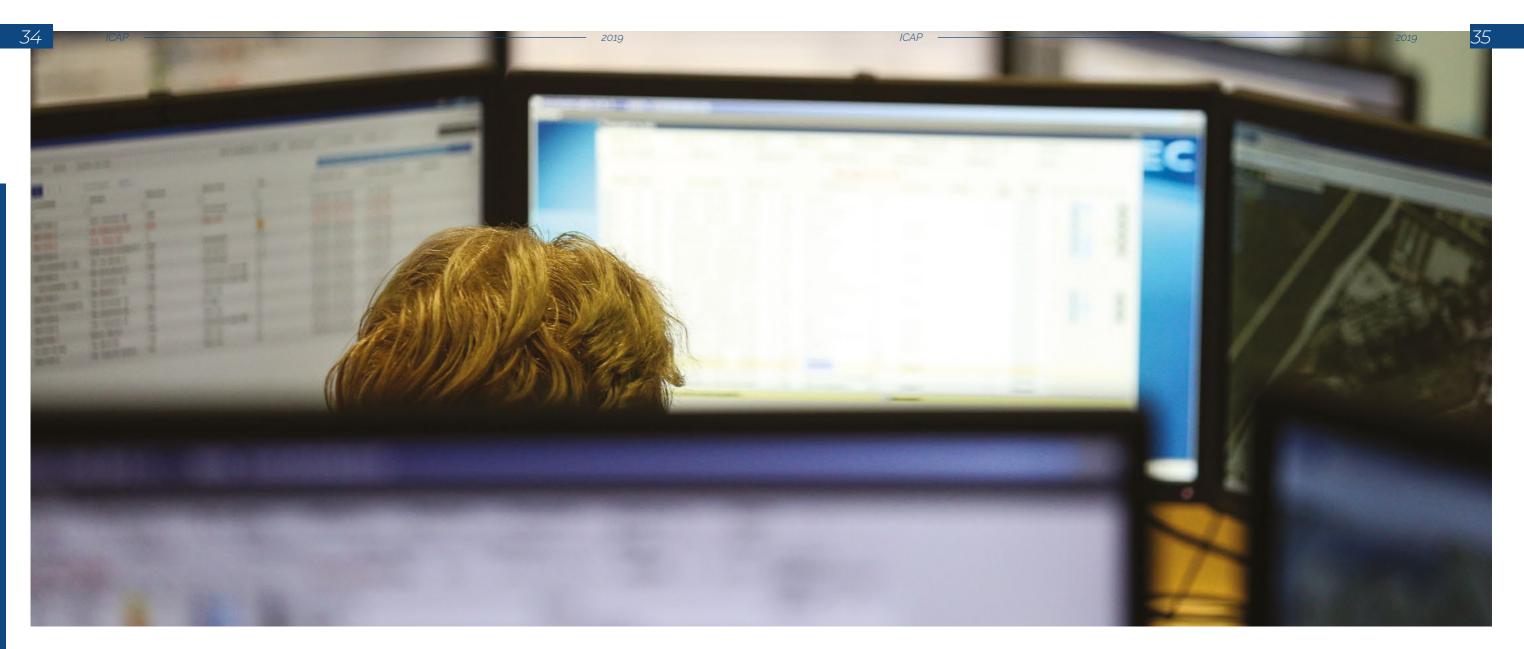
These workshops introduce the principles of land use planning and development management to elected officials, planning and zoning officials, and board of adjustment members who do not have formal training on the subjects.



Additional information on coming workshops is available via the ICAP website. Visit www.icapiowa.com/workshops to learn more.



Members can request information on specific topics/issues by emailing info@icapiowa.com.



Law Enforcement Training Sessions

Once per month. Free of charge. For all ICAP members.

We all know training is essential for law enforcement officers. We also know it can be difficult for certain agencies to afford. ICAP is here to help.

Nearly one dozen times per year, ICAP offers digital training sessions for all member law enforcement officials.

The trainings are held approximately once per month, and are easily accessible by all member departments.

The law enforcement agencies who receive funding from ICAP's Law Enforcement Policies and Training Grant (see page 42) are required to attend at least four training sessions per year; however, the reach of these sessions extends to the whole of the ICAP membership, as these trainings are held free-of-charge for all

member law enforcement agencies, regardless of whether they receive funding from the grant.

Trainings are held on a variety of topics, each of which is directly relevant to lowa law enforcement agencies.

Information on upcoming trainings is released to the membership via ICAP Blue, and is published in The ICAP Update whenever possible. Members can also stay up-to-date on upcoming trainings and other service offerings via the ICAP website.

www.icapiowa.com/regional-training

Previous training sessions have covered a wide variety of topics, including:

- Search & Seizure Law and the Use of Extracted DNA
- The Effects of COVID-19 on Local Law Enforcement
- Policing the Mentallly III Implications for Local Departments
- Law Enforcement Obligations (and Potential Ramifications) Stemming from The Brady Rule
- Active Shooter Threats, Iowa Code 280.30 and the Implications on Law Enforcement

Future training sessions will review:

Motor Vehicle Stops/Pursuit



Speed, Stop Lights and Rules of the Road: Law Enforcement Obligations



Agent Opportunities

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



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 the Agent Academy, offers a wealth of information, including ICAP's history and an overview of how the Pool works.

Upon completion of ICAP 101, an agent is eligible to attend the Agent Academy, which is completed over two oneday intensives that are broken into four class sessions:

- Marketing
- Underwriting
- Risk Control: and
- Claims

Upon completion of all four sessions, qualified agents earn the "ICAP Certified" designation.

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 management planning; and
- Case law review.





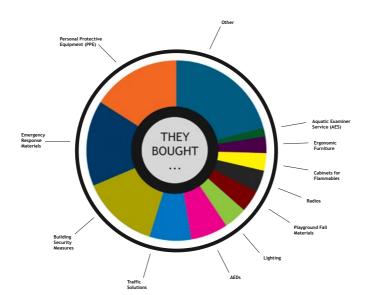
The ICAP Grant

Over the last four years, ICAP has given its membership more than \$1.5 million for the purchase of approved risk management items or services.



Member entities are eligible to receive up to \$1,000 per calendar To request funding, members need simply complete the form at year for said purchases, provided they are directly relevant to risk right and submit it with a receipt or proposed invoice for purchase. management and do not have the ability to be misused as a Members can also apply online via www.icapiowa.com/grant. weapon or other means of harm.

Take a look at how members are spending grant funds!



THE ICAP GRANT | 2020

Melliber Name	
Submission Date	
Person Completing Form	
Email Address	
Telephone Number	
Mailing Address	
Requested Amount (\$1,000 Max)	
item(s) you wish to purchase, then submit this application with a copy of the invoice/receipt, or	

Please note:

Mambar Nama

- To be eligible, an entity must be an ICAP member at both the time of application and at issuance of
- Applications are reviewed monthly. Pending approval, grant funds will be provided to the member via check payment. Each member will be responsible for purchasing its selected item(s) directly.

Submissions may be emailed to joni@icapiowa.com They can also be mailed via postal service to:

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

Law Enforcement Policies & Training Grant

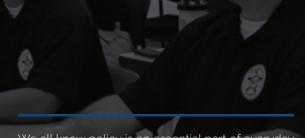
ICAP is offering member law enforcement agencies a limited-time grant opportunity that is exclusively for them.



Training for law enforcement is more important now than it's ever been before.



Agency Size (# of officers)	Annual Grant
<10	\$1,500.00
11-20	\$2,000.00
21-30	\$3,000.00
31-40	\$4,000.00
41+	\$5,000.00



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

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

- Policy Review;
- · Implementation; and
- Agency-wide training.

This grant is offered in addition to The ICAP Grant (see previous page), through which member law enforcement departments can also receive \$1,000 per year for the purchase of body cameras, bulletproof yests and other risk management items.

Funding for the Policies & Training Grant is offered per the chart at left.

The grant offering is available to eligible agencies until July 1, 2022.

To apply for the grant, please email Kasi Koehler via

As part of its policies and training initiative, ICAP als hosts digital training sesssions on multiple ocassion throughout the year. These trainings are offered at n charge to member.

See page 34 to learn more

ICAP Legal Access







A free consultation service available exclusively to ICAP members.

Every ICAP member can receive up to 300 minutes of legal consultation per year - for free. Consultation can regard governmental operations or general municipal law, on topics such as the following:

- · 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 may call 1-877-303-4227 to reach 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 300-minute time limit has been reached.

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).



Printed Reference Materials

All of the listed materials are provided at no additional cost to the membership.





Members and agents alike have access to:

- ICAP FAQs
- Highlights
- Data sheets specific to their needs
- Coverage spec sheets
- Monthly calendar coasters
- Annual wall calendar (printed in conjuction with the Iowa Municipalities Workers' Compensation Association (IMWCA); and
- The publications listed at right.





The ICAP Update

ICAP publishes a magazine directly relevant to Iowa public entities four times per year. This magazine, The ICAP Update, is created, printed and distributed free-of-charge to the membership. It is available in both hard and digital copies, the latter of which is available via the ICAP website (www.icapiowa.com).



The Annual Report

It comes but once per year...and it comes chock-full of information relevant to the Pool. We like to think the Annual Report offers a comprehensive overview of ICAP in its entirety.

The Annual Report features a summary of the year's activities, a snapshot of the Pool's year-end results and information on the ICAP membership. 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).



ICAP Blue

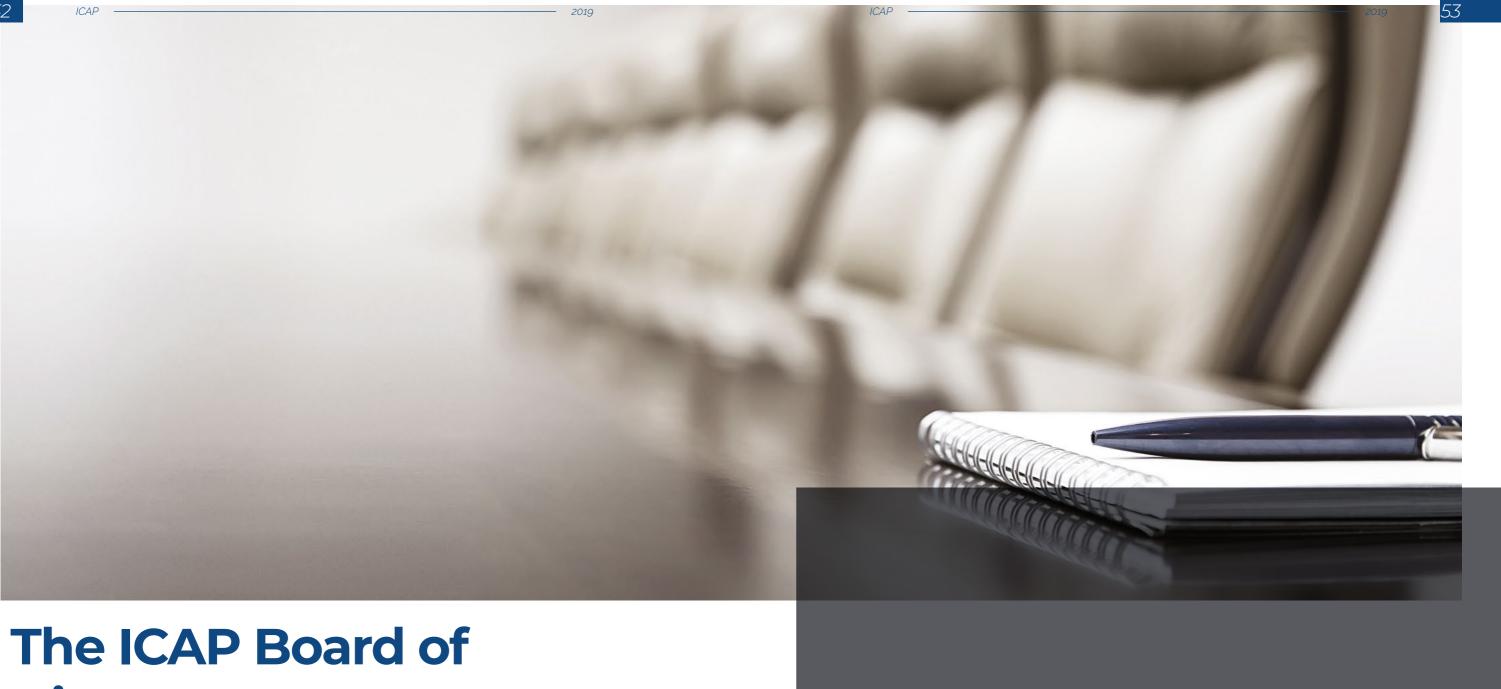
ICAP Blue is a digital publication that allows members to choose the information they want, and when they want to receive it.

Broken down into multiple content categories, ICAP Blue is available - and relevant - to multiple representatives from each member entity.

Featuring news highlights, resources, webinars, coverage notices and more, the publication enables members to receive timely updates almost as soon as we do.







Directors

Nine individuals working for ICAP. Make that nine individuals working for lowa.

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. ICAP ————

The ICAPlowa Team

We are a team of lowans, and we're working for you.

The ICAP team serves as the boots on the ground for the Pool. They work in the office and in the field. They live in member communities. They meet with member and agency representatives alike. They conduct site visits. They attend local meetings. They engage with affiliate organizations. And they do so much more.

They are ICAP. They are lowans. And they are available to respond to member needs.

To reach an ICAP representative, simply contact the ICAP office via the information at right, or utilize the direct contact information shown below.

www.icapiowa.com 1 (800) 383-0116 info@icapiowa.com



Local Administration

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

Megan Hirst, Marketing & Communications Specialist mhirst@inexc.com | 712-560-0412

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

Charlotte Miller, Senior 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, Executive 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

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- Sedgwick
- · Crowe LLP
- Graystone Consulting
- Alhers & Cooney, P.C.
- · Demotech, Inc.





