

# ICAP PROGRAM OVERVIEW

Iowa Communities Assurance Pool (ICAP) |  
[www.icapiowa.com](http://www.icapiowa.com)



Have questions?

Contact us via 1-800-383-0116 or send us an email to [info@icapiowa.com](mailto:info@icapiowa.com).

We provide for Iowa public entities.  
Peek inside to see how we do it.



# ABOUT THE POOL

Thirty-five years ago, ICAP was formed as a group self-insurance program for Iowa public entities.

The Pool provides property and casualty coverage, along with a wealth of risk management services, to nearly 800 Iowa public entities, including 74 of Iowa's 99 counties. ICAP's diverse membership includes Iowa cities, counties, townships, 28E organizations, county fairs and more.

Each and every ICAP member benefits from the comprehensive coverages and extensive services ICAP affords.

We partner exclusively with local insurance agents, and work tirelessly to build and maintain our relationships with them.

The Pool is headquartered in Iowa and has team members located throughout the state.

SINCE **1986**

We are Iowans - and we both know and care about what is happening in our member communities.

**WE EXIST SOLELY FOR IOWA  
PUBLIC ENTITIES. EVERYTHING  
WE DO IS FOR THEM.**





# History of the Pool

## ICAP formed

The Pool was formed at the height of a hard market to provide Iowa public entities relief from the restrictive coverages and exorbitant prices that were the hallmarks of the industry at that time.

## First Agent Seminar Hosted

ICAP hosted its first Agent Seminar, a one-day educational event for ICAP agents, in the fall of 1992. With the exception of 2020, the event has taken place every year since then.



## ICAP Hosts First Educational Summit

ICAP hosted its inaugural Educational Summit, a members-only event, in the summer of 2015. Featuring a renowned FBI cyber crimes specialist, the event attracted members from around the state.

## Pool Offers Training for LE

ICAP began offering quarterly training sessions for law enforcement in 2019. Since then, the Pool has expanded its offerings for law enforcement, and now hosts sessions monthly. Learn more on page 41.



1986

1988

1992

2011

2015

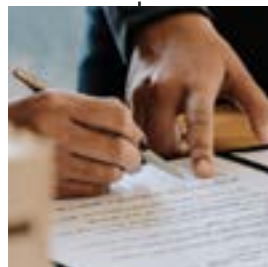
2016

2019

2021

## Property Coverage Offered

Expanding on its initial offering of casualty coverage, the Pool begins offering members the option to purchase property coverage from the Pool.



## Social Media Presence

ICAP joined social media and began using it to communicate news, publications and event updates to members and agents alike. Find us at [www.facebook.com/icapiowa](http://www.facebook.com/icapiowa).

## ICAP Introduces Grant

In recognition of the Pool's 30th Anniversary, ICAP began offering members up to \$1,000 in grant funds each calendar year. Learn more about the grant on page 47.

## ICAP's 35th Year!

2021 marks the Pool's 35th year of service in Iowa. We are proud to achieve such an incredible hallmark, and look forward to celebrating with members later in the year.

# YOU SHOULD KNOW...

Our members are our focus, and they're at the heart of everything we do.

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



## Innovative Coverages

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

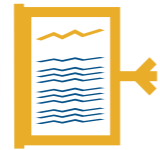


## Exclusive Services

ICAP affords 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 Iowa public entities.



## Custom Publications

ICAP creates and distributes a number of informative publications to members.

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

Our publications help educate municipal employees on risk control and preventive measures. They also keep members informed of the many coverage and risk management options we make available.



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## We provide:

- ✓ Property and casualty coverage
- ✓ Customized risk management
- ✓ Online training opportunities
- ✓ Educational events
- ✓ Specialized publications
- ✓ Cyber resources
- ✓ Law enforcement training
- ✓ Sample policies and procedures

AND MORE

# ACRONYMS AND 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>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>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>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 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</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>	"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</b>	A private organization that provides designated services by a contract to a client.

These are things you'll likely hear in conversations with - and about - the Pool. We hope this overview will provide you with a quick, easy point of reference for some of our most commonly used acronyms and terms.

# WE OFFER

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



## Comprehensive **COVERAGE**

The Pool provides comprehensive property and casualty coverage for Iowa public entities. Learn more about our coverages on page 11.



## Web-based **TRAINING**

From law enforcement to planning and zoning, continuing education and more, we provide a wide expanse of online training opportunities. Learn more on page 34.

## Top-of-the-line **RISK MGMT**

ICAP's Risk Control Team has decades of experience providing risk control services and training to Iowa's public officials and employees. Learn more on page 13.



## Specialized **SERVICES**

When it comes to services, we've got our members covered. We provide a diverse offering of risk control and risk management services. Learn more about them starting on page 16.



# COVERAGES



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. Coverages fall into one of two categories: property or casualty.



## 1. Property

1

### 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).

2

### Property

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

Provided under the Governmental Property Agreement (GPA).

## 2. Casualty

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).

## Risk Control

Risk Control is an organized and continuous effort to prevent, reduce and decrease claims and losses.

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



ICAP employs a team of risk control representatives who visit members onsite and work with entities throughout the state.

Looking for info on your risk control representative? See page 66 or visit the ICAP website to contact us!

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



# we offer

## 01 Onsite Visits

We believe in the value of face-to-face interactions, which is why ICAP representatives can often be found attending meetings and working in the field with member entities.

## 02 Online Resources

From the Resource eLibrary to a cyber hub to an online claim filing system and more, our members have complimentary access to countless online resources.

## 03 Training Opportunities

ICAP provides all member representatives access to a variety of training opportunities. From law enforcement to planning and zoning, HR to open records requirements, we've got our members covered.

## How We Do It

For ICAP, Risk Control 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 Iowa public officials.

Through onsite 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 the 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. Recommendations regarding risk control, training and risk management can be made as a result of these onsite visits, which are scheduled at least biennially for all ICAP members.



#ICAPIOWA

## Members Should Know

Risk control is an ongoing effort that often requires a coordinated, team-oriented approach. It's not "one size fits all," which is why the ICAP team works with each member to provide services tailored to its needs.

Risk control isn't an option -  
it's essential.





# ONSITE SERVICES

## A Hands-On Approach

ICAP's team of representatives works in the field to evaluate risks and respond to member requests. Through onsite visits with member representatives, the team identifies and meets the coverage and service needs of a given public entity.

In recent months, risk control team members have reported increasing concerns in each of the following areas:

### 01 EPL

That's employment practices liability (EPL) - and it's an increasingly litigious area for public entities.

### 02 Auto Incidents

Auto liability and vehicular damage are both increasingly concerning for public entities.

### 03 Law Enforcement

Local law enforcement departments face increased training needs, despite budget and staff constraints.

### 04 Cyber Needs

From valuation of IT assets to data protection and more, public entities have serious cyber needs.

ICAP's team of risk control representatives engages with members and agents alike to identify and meet the coverage and service needs of a given public entity. Together, they offer:



## Onsite Consults & Evaluations

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.

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

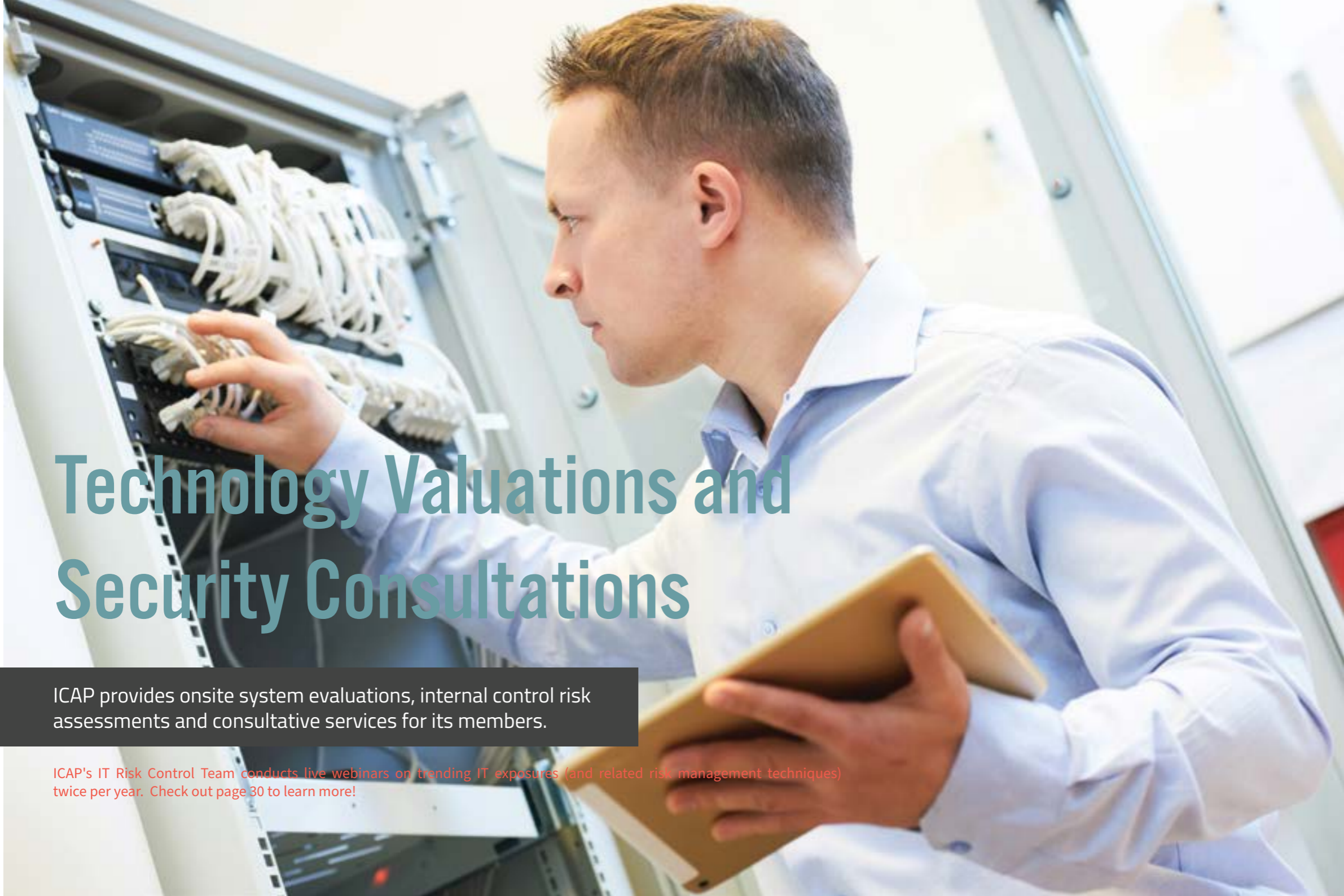


## Risk Management Meetings

These meetings are directed by a given member's specific needs and feature strategic planning initiatives, including comprehensive reviews of:

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

Through these sessions, ICAP representatives work hand-in-hand with a respective member and agent to develop a comprehensive risk management plan.



# Technology Valuations and Security Consultations

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

ICAP's IT Risk Control Team conducts live webinars on trending IT exposures (and related risk management techniques) twice per year. Check out page 30 to learn more!

## IT OFFERINGS

Cybercrime has become an incredible threat to businesses and organizations, and is expected to cost the world \$6 trillion this year. Public entities, in particular, have targets on their backs.

With cybercrime on the continual rise, IT services are more important than ever before.

This is why the Pool engages an IT Risk Control Team, which can help members value IT assets and assist with cross checking hardware and systems (an important step to ensure such items align with the relevant property schedule).

In addition, our IT Risk Control Specialists 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.

These measures are essential for all public entities and might help protect your organization should a breach or potential hacker come into play.

To request IT-related assistance or arrange a consultation, please contact Colette Klier, Senior Manager of IT Risk Control, via [colette@icapiowa.com](mailto:colette@icapiowa.com).

# POLICY REVIEWS

Policy review is an essential component of any management plan. Regularly reviewing policies and procedures not only ensures your entity is up to date with legislative requirements and industry "norms," it also helps ensure the guidance you have in place is consistent and effective for your entity.

ICAP's Risk Control Team can assist member departments with a review of policies, and may provide guidance for suggested revisions and/or areas of improvement.

In the event a member does not have a recommended policy at-hand, our Risk Control Team may be able to help procure one. In addition, the team can also provide:



## Sample Policies & Procedures

These can be modified to meet a member's exclusive needs, or used as a point of comparison for a policy that is already in place.



## Recommended Checklists

These are invaluable in providing guidance for the handling of a particular situation. Checklists can be developed for any number of areas and operations.



## Guidelines for Best Practices

Best practices guidelines are important to ensure municipal employees and volunteers understand the preferred approach or method of handling.

ICAP members can also access a number of these documents directly, via the Pool's Resource eLibrary. Flip to page 25 to learn more!

Looking for a way to compile your policies and procedure documents, so you can easily access everything from one place? Check out the HR Handbook Builder, which is available via ICAP's Resource eLibrary.



Effective policy and procedure management requires far more than just creating a manual to sit on a shelf."

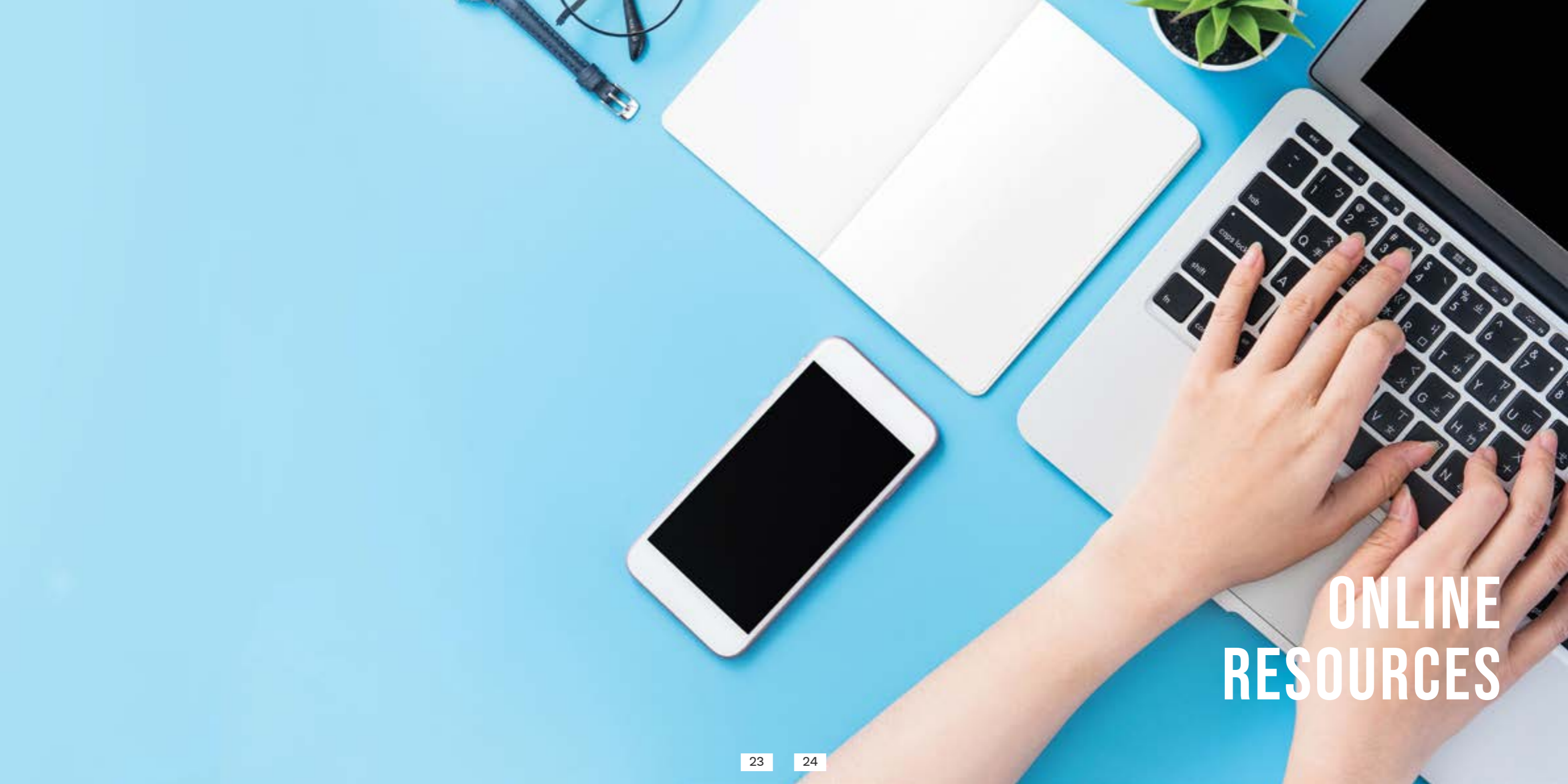
- Power DMS



POLICIES



PROCEDURES



# ONLINE RESOURCES

# RESOURCE eLIBRARY

In today's society, many public entities face increased staffing needs, despite decreased municipal budgets. Recognizing this, ICAP provides its members complimentary access to a number of web-based resources, which are quick and easy for members to access.

Among the offerings is the Pool's Resource eLibrary, which provides members access to online tools and training materials, including those in the following specialized areas:



## 01 HR Library

Through Enquiron, ICAP members can access hundreds of up-to-date resources, many of which are HRCI approved.

## 02 Cybersecurity

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

## 03 PEU

Public Entity University (PEU) features interactive training courses on Parks and Recreation, Streets and Roads, Employment Liability, and more.



## SAMPLE POLICIES & PROCEDURES

In addition to the sample policies and procedures mentioned on page 21, the Resource eLibrary provides members access to:

- online training opportunities;
- an HR handbook builder;
- HR webinars;
- Issue-specific articles; and more!



## ALL MEMBERS HAVE ACCESS

The Resource eLibrary is available to any number of representatives from a given member entity. Access is granted without charge, courtesy of ICAP.

Members can register for the site (or login) by visiting [www.icapiowa.com](http://www.icapiowa.com) and clicking "eLibrary Login" in the menu bar at the top of the page.

To request access for multiple member representatives, email [info@icapiowa.com](mailto:info@icapiowa.com) with the list of names and email addresses for which credentials are to be created.

# 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 this 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.

Members can request access by completing the online form found at [www.icapiowa.com/cyber-erisk](http://www.icapiowa.com/cyber-erisk).

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



## IT RISK CONTROL WEBINARS

Recognizing cyber attacks are increasing in both frequency and scope, and many public entities are ill-prepared to respond to them, ICAP offers two IT Risk Control Webinars each year on related topics that are problematic for Iowa public entities.

These webinars will use case studies, real claim scenarios, actual member experiences and more to help members understand why the topic at-hand is relevant to public entities. Special attention will be given to appropriate cyber/response planning and unique loss trends for member entities. Additional insight pertaining to the ways in which members might be able to offset related risks will be shared.

Please visit [www.icapiowa.com/it-webinar](http://www.icapiowa.com/it-webinar) to learn more.

Have something you'd like to learn more about? Let us know! Members can request a webinar on a specific topic be conducted by contacting Colette Klier via [colette@icapiowa.com](mailto:colette@icapiowa.com).



# VIRTUAL 101 SESSIONS

ICAP 101 is a short, interactive session that presents members and agents the opportunity to learn more about the Pool.

Pooling differs from traditional insurance and can sometimes be challenging for those who are newly acquainted with the idea and/or the program to understand.

ICAP 101 provides those individuals a chance to sit down (virtually) with ICAP team members to ask questions and learn more about the program and the way it operates. During the session, we focus specifically on:



## Local Administration

This includes underwriting! If you have coverage questions or want to learn more about the way the Pool operates, this is the place to do it.



## Risk Management

This session reviews the services and resources ICAP provides its members. It also presents a great opportunity to ask questions or submit a service request.



## Claim Handling and Processes

This portion of the 101 helps members understand how claims are processed, and why ICAP team members work the way they do.

During each session, you'll also be provided the opportunity to meet the respective team members. This is a great way to put faces to the names you'll see in your electronic interactions with the ICAP team.



**ICAP is unique in that our team of lowans live and work in our local communities. 101 sessions are not only a great opportunity to learn about the services we offer, they're also a great way to get to know our team."**

- Kasi Koehler



# EDUCATIONAL OPPORTUNITIES

## Speaker Sponsorships

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

The speakers engaged by the Pool are professionals, often experts in their field, who provide valuable insight and perspective through presentations in their respective areas.

These areas are diverse and change with the needs of our members. They have been known to include:

- 01 Emerging Exposures
- 02 Claim/Loss Trends
- 03 Member Services
- 04 Available Coverages
- 05 Risk Mitigation
- 06 National Weather Issues

To request a speaker, please email Kasi Koehler via [kasi@icapiowa.com](mailto:kasi@icapiowa.com).



# MEMBER SESSIONS

In addition to speaker sponsorships, the Pool provides its membership an expansive offering of educational events and opportunities.

- **On-Demand Video Chats:** The Pool offers interactive discussions via Zoom, which can be scheduled at a member's convenience. These sessions are tailored to meet the needs of a given entity, and can be scheduled to discuss any number of issues. To request a session, please email Kasi Koehler via [kasi@icapiowa.com](mailto:kasi@icapiowa.com).
- **Educational Summit:** This annual event provides member representatives the opportunity to learn about current trends, select exposures and potential causes for loss. Each event addresses issues that are timely and directly relevant to Iowa public entities. Presentations are offered by professionals who are specialists in their field(s). Previous Educational Summits have covered practical information, trending issues, emerging exposures and coverage concerns that can affect Iowa public entities at any given time.

Members can request information on both past and upcoming events by emailing [info@icapiowa.com](mailto:info@icapiowa.com).

ICAP's 2021 Educational Summit will be hosted via Zoom Thursday, June 17, as a multi-track virtual event!

With a focus on Employment Liability exposures and claim trends, and a number of optional course offerings to choose from, this event is sure to appeal to every member class.

Featuring a number of professionals and guest speakers, this Educational Summit will be one for the record books.

Visit [www.icapiowa.com/education](http://www.icapiowa.com/education) to register and learn more.

# PLANNING & ZONING

ICAP sponsors registration fees for member representatives to attend the Intro to Planning & Zoning Workshops hosted by Iowa State University Extension & Outreach.

The Pool also offers upleveled Planning & Zoning courses for the member representatives who have already completed an introductory workshop. All sessions are offered online, and at no additional cost to participating member entities.

All workshops feature case scenarios in a highly-interactive format and highlight issues frequently faced in the land use process. These include the roles and responsibilities of the planning and zoning commission; the board of adjustment; and the elected council and board of supervisors.

These workshops also highlight legal issues frequently faced by local officials, including variances; special uses; nonconforming uses; spot zoning; hearing procedures; and conflict of interest.

## WHO CAN ATTEND?

These workshops introduce the principles of land use planning and development management to individuals who do not have formal training on the subjects. This includes:

- Elected officials;
- Municipal representatives;
- Planning and zoning officials; and
- Board of Adjustment members.

**Workshops are complimentary for all member representatives.**

**Visit [www.icapiowa.com/workshops](http://www.icapiowa.com/workshops) to learn more!**



# LAW ENFORCEMENT TRAININGS



## TRAININGS

Hosted via Zoom the first Tuesday and Thursday of every month!

ICAP hosts monthly, policy-based training sessions for member law enforcement departments.

These sessions are claim-focused and cover an array of training topics, which are identified based on the loss trends of member departments.

Each training includes a breakdown of real member claim scenarios, as well as a relevant sample policy intended to help mitigate the potential for risk.

Trainings are underwritten by the Pool, and offered without charge to ICAP members.

Advance registration is required, and can be completed via [www.icapiowa.com/regional-training](http://www.icapiowa.com/regional-training).



## Verbal Judo

As part of its 2021 member education initiative, ICAP will provide members access to a special training from the Verbal Judo Institute on Tuesday, June 22.

Visit [www.icapiowa.com/verbal-judo](http://www.icapiowa.com/verbal-judo) to learn more!

## PLS

ICAP is underwriting the 2021 program cost for member agencies/departments that wish to subscribe to Police Legal Sciences (PLS).

PLS offers online, reality-based training modules that use actual court cases and 911 emergency calls to train officers, dispatchers, jailers and more.

Featuring a new training module each month, PLS improves confidence and decision-making skills for subscribers.

To register or learn more about this offering, members can contact Megan Hirst via [megan@icapiowa.com](mailto:megan@icapiowa.com).

Members can take advantage of this offering through December 2021. If you haven't done so already, it's not too late to sign up!

# AGENT OPPORTUNITIES

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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.

In addition to the Pool's hallmark offerings noted at right, ICAP agents also benefit from the interactive publications and video sessions ICAP offers. Flip to page 53 to learn more!



## Agent 101 + ICAP Academy

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As noted on page 31, the ICAP 101 is an interactive session that provides individuals the opportunity to learn more about the Pool. The session can be hosted virtually or in-person, depending on the preference of the attendee, and serves as the prerequisite to the Agent Academy.

Upon completion of a 101, an agent becomes eligible to participate in the Agent Academy, a more comprehensive educational program, which is completed over two one-day intensives. The intensives are broken down into the following four sessions:

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

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

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## Agent Seminar

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This educational event is hosted exclusively for ICAP agents each November. It features heavy-hitting presentations on trending coverage concerns and municipal exposures. The event always comes with the offer of continuing education (CE) credits, and often includes presentations related to:

- Municipal coverage concerns and Pool response;
- Public entity claim trends and case law review;
- Emerging exposures and related risk management efforts;
- Technological concerns; and more.



**OTHER SERVICES  
& RESOURCES**



# Grant Funding

Over the last five years, ICAP has given more than \$2 million back to the membership for the purchase of approved risk management items or services.

In need of PPE or an AED? Perhaps there are other safety items your entity needs?

If so, The ICAP Grant can help with funding for your purchase.

Through this grant, every member entity can receive up to \$1,000 per calendar year for the purchase of approved safety and risk management items.

Such purchases can include any items directly related to risk management, provided the item cannot be misused as a weapon or other means of harm.

Approved trainings and COVID-related purchases are also eligible.

To request funding, members can complete the online form via [www.icapiowa.com/grant](http://www.icapiowa.com/grant).

Once completed, the form can be submitted with a receipt or proposed invoice for the (intended) purchase.



If preferred, members can also request funds via email or postal mail. Please email Joni Biggart via [joni@icapiowa.com](mailto:joni@icapiowa.com) to get started.

# ICAP LEGAL ACCESS

Every ICAP member can receive up to 300 minutes of legal consultation per year, courtesy of the Pool.

Such consultation may be utilized for any number of issues regarding human resources, governmental operations or general municipal law.

Potential topics can 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!

To utilize this service, authorized member representatives may call 1-877-303-4227. This call will enable the individual to reach Hopkins & Huebner, P.C., the handling full-service law firm, where he/she can provide member information and notice of the intended topic for discussion. An attorney who specializes in the issue at-hand will then return the member's call.

Consultation provided via the Legal Access service is subject to the Legal Consultation Policy, which is accessible via the ICAP website ([www.icapiowa.com/icap-legal-access](http://www.icapiowa.com/icap-legal-access)).

Through ICAP  
Legal Access, the  
Pool underwrites  
the cost for every  
member entity  
to receive up to  
five hours of legal  
consultation each  
year.





## Market Updates

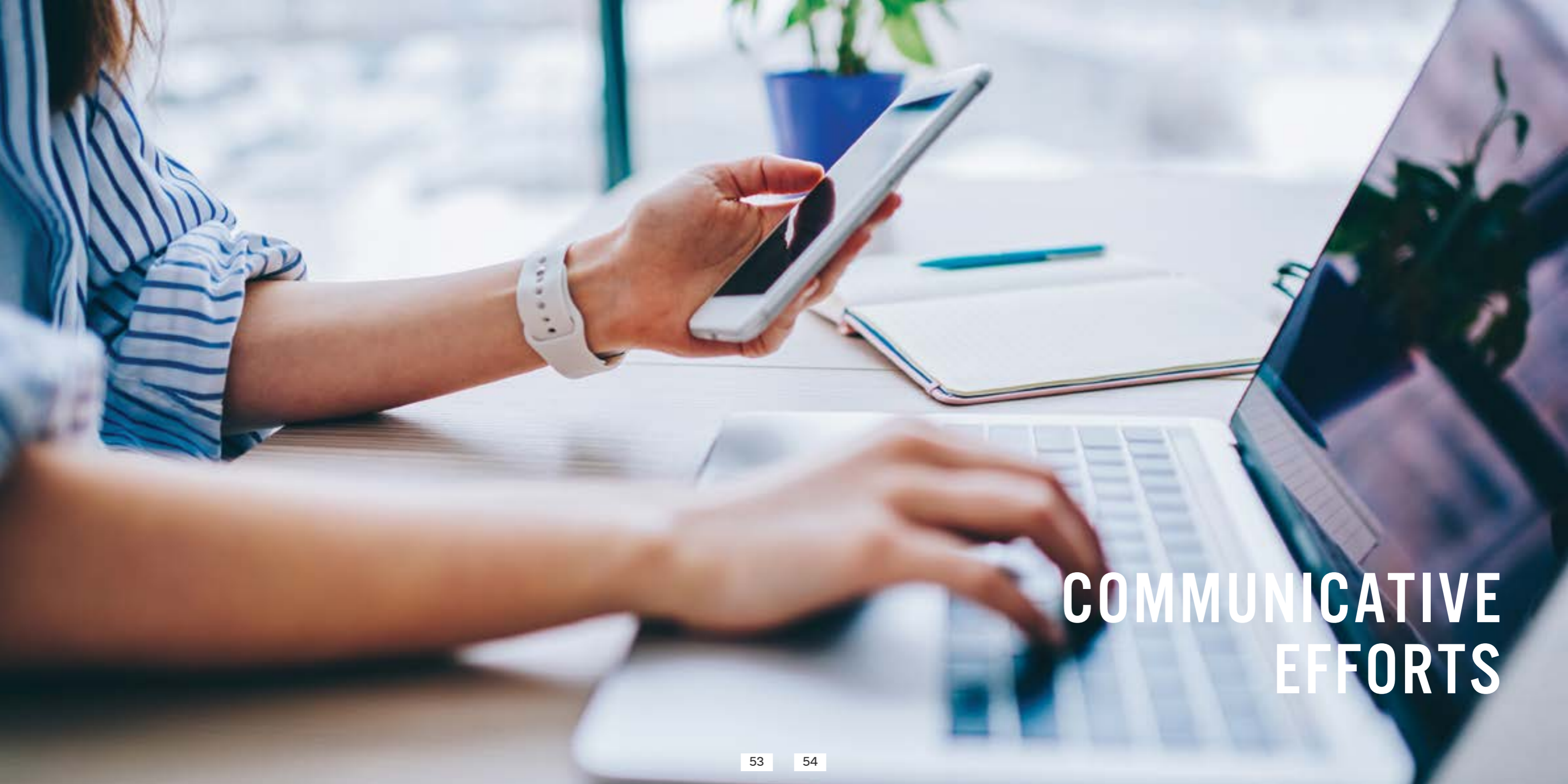
In acknowledgement of the hardening insurance market, ICAP began providing market updates in 2020. In the months since, those updates have taken the form of a biannual publication, which is provided digitally to members and agents alike.

This piece helps educate readers on factors affecting the global insurance market, and keeps them apprised of market and legislative changes that may impact Iowa public entities.


In addition, ICAP has hosted several informational sessions to further explain the impact of evolving market conditions.

The topic took center stage at the Pool's 2020 ICAP Agent Seminar (see page 44 to learn more about the annual event), and was the focus of several educational webinars offered in recent months, including one tailored specifically to ICAP member representatives.

**For information on upcoming events, or to request the most recent market update piece, please contact Megan Hirst via [megan@icapiowa.com](mailto:megan@icapiowa.com).**



# COMMUNICATIVE EFFORTS



Many of the resources we provide are born out of direct requests from members.

If there's something you'd like to see, please let us know!

Material requests and suggestions can be sent via email to Megan Hirst at [megan@icapiowa.com](mailto:megan@icapiowa.com).

# REFERENCE MATERIALS

ICAP provides members and agents alike access to a great many reference materials, many of which are provided digitally, for consumer convenience.

Such materials include:

- Monthly web updates
- Annual Report
- Member Services Guide
- Blog posts
- ICAP FAQs and member highlights
- Data sheets specific to member needs
- Special risk alerts
- Sample policies and procedures
- Coverage spec sheets
- Monthly calendar coasters
- Annual wall calendar (printed in conjunction with the Iowa Municipalities Workers' Compensation Association (IMWCA)).

# MULTIMEDIA RESOURCES

We've already mentioned ICAP affords members a number of different web-based resources and training opportunities. It is worth noting the Pool also produces a number of informational "clips" in multimedia formats.

These may take the form of a video or captioned audio clip, and are typically short, sweet and full of information. Multimedia clips are created to keep members and agents up-to-date on a number of different issues, including:



## Pool Operation and Structure

Pooling can be a complex topic for those who are new to it, so we try to break it down into different elements, and make it easier to understand. We do this through a series of short audio and video clips that focus on a given aspect of the Pool.



## Market Conditions

It's no secret the insurance market is hardening. We strive to keep members apprised of market conditions, and to help them understand the ways certain changes might impact their entity. We do this through several forms of media.



## Service Walk-Throughs

Best practices guidelines are important to ensure municipal employees and volunteers understand the preferred approach or method of handling.

We make these clips available publicly, so they are shareable and easy to forward to coworkers and associates.

Many of the materials we create are linked via the Pool's Facebook page ([www.facebook.com/icapiowa](http://www.facebook.com/icapiowa)) and the ICAP blog ([www.icapiowa.com/blog](http://www.icapiowa.com/blog)).



We know members want information, and we understand they are looking to get it in ways that are quick and easy to digest. The fact is, different people prefer different media. We are producing content accordingly, so there's sure to be something for everyone."

Megan Hirst

You've got questions, we've  
got answers.

Three wooden blocks with question marks are arranged in a row on a dark surface. The blocks are light-colored wood and have large, dark question marks on their top faces. The background is a blurred, dark blue-grey gradient.

## ONLINE Q&As

Hosted live, via Zoom - every Friday from 9:30-10:00 AM.

If we gained one thing from 2020, it was knowledge of the fact things often come up unexpectedly.

To help respond to inquiries as and when they arise, the ICAP team hosts live Q&A sessions via Zoom every Friday, from 9:30-10:00 AM.

These sessions are informal, steered by the individuals on the call. They provide the opportunity to interact with, get to know and ask questions of the ICAP team.

The Q&A sessions are offered on a drop-in basis, which means advance registration is not required.

Members, agents and prospective members are all invited to "hop on" whenever it is convenient to them.

Have questions about the Pool, our programs or anything else ICAP related? Drop in and let us know!

Visit [www.icapiowa.com/qanda](http://www.icapiowa.com/qanda) to  
obtain the link!



# THE ICAP TEAM



## The ICAP Board of Directors

The ICAP Board of Directors includes nine individuals who work tirelessly on behalf of the Pool - and on behalf of Iowa public entities.

Commonly referred to as the "BOD," the Board is comprised of seven ICAP member representatives and two ex-officio board members.

Each member 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.

Additional information on the ICAP Board of Directors, including on the Board Election Policy, can be found on the ICAP website ([www.icapiowa.com/bod](http://www.icapiowa.com/bod)).



# YOUR LOCAL #ICAPIOWA TEAM

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 Iowans. And they are available to respond to member needs.



## LOCAL ADMINISTRATION

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Other service providers include: Sedgwick | Crowe LLP | Graystone Consulting | Alhers & Cooney, P.C. | Demotech, Inc.

Iowa Communities Assurance Pool | 2021 Program Overview



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