



Program Overview

What is ICAP? What do we offer?
Check out the pages that follow to
learn more.

2023

TABLE OF CONTENTS

4

Program overview

10

Acronyms and terms

12

Overview of coverage and services

16

Risk control + risk management overview

22

Member education

24 Law enforcement

26 Planning and zoning

28 HR webinars

30 Legislative + case law updates

32 De-escalation training

34 Claims analysis sessions

36 Cybersecurity training

38 Active threat preparedness training

40

Online resources

42

Legal access

44

ICAP 101

46

Educational events

50

Publications and guides

52

Contact information



About the Iowa Communities Assurance Pool

Commonly known as “ICAP,” the Iowa Communities Assurance Pool is a group self-insurance program for Iowa public entities.

The Pool was established in 1986 to provide coverage and risk management services to municipalities, which were struggling to find adequate coverages at affordable pricing due to a hard insurance market.

Today, the Pool counts more than 800 Iowa public entities amongst its membership. Each and every entity that participates in the Pool enjoys comprehensive property and casualty coverages, along with a wealth of risk management services, all of which are second-to-none.

ICAP’s diverse membership includes Iowa cities, counties, townships, 28E organizations, county fairs and more.

A brief overview of the Pool

The Pool was formed at the height of a hard market in 1986. It has grown tremendously in the years since.

During its early days, ICAP provided Iowa public entities relief from the exorbitant pricing and restrictive casualty coverages that were hallmarks of the municipal insurance industry at the time.

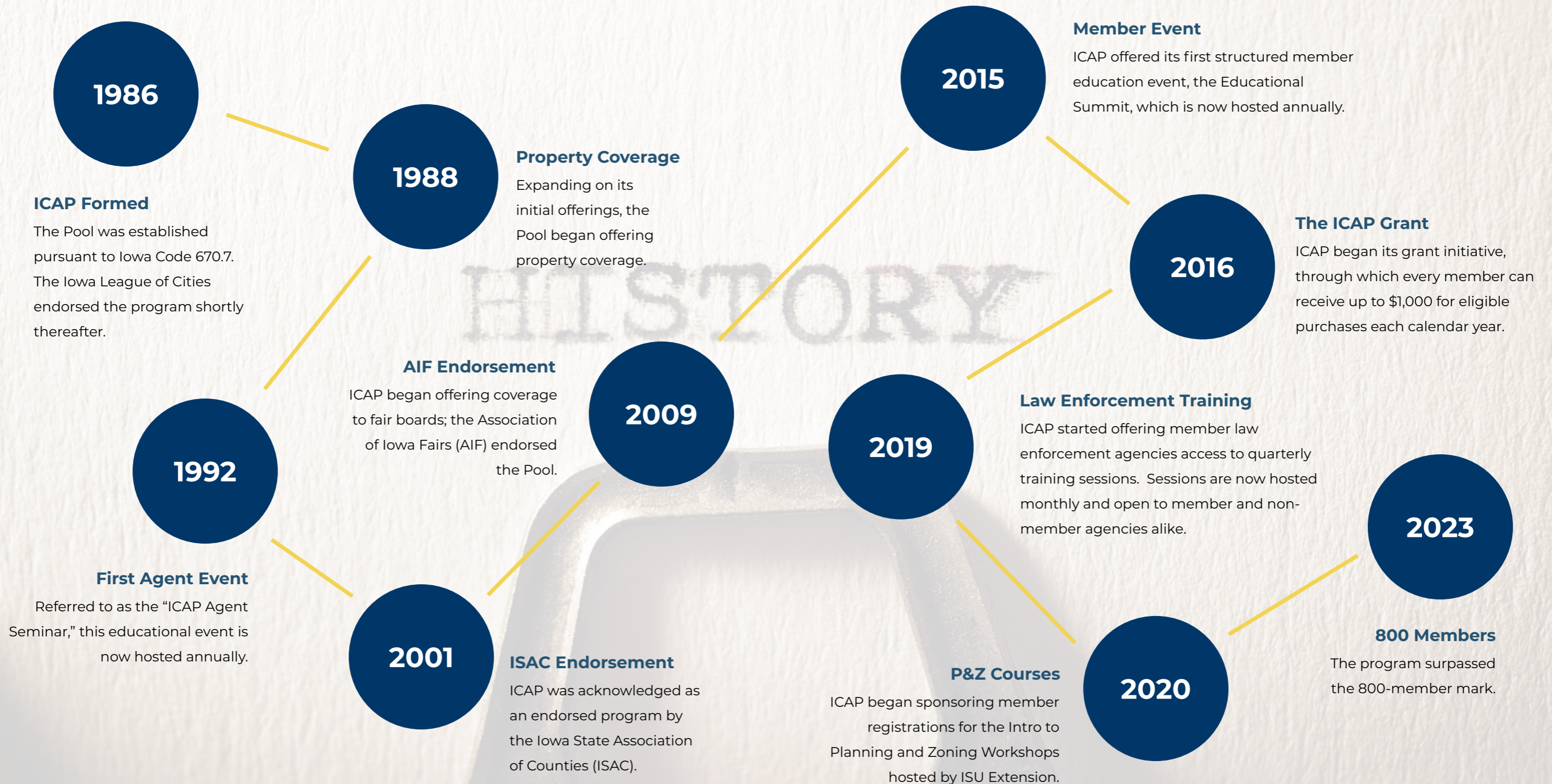
A mere two years after its inception, the Pool expanded on its initial offering of casualty coverage and began offering property coverage to its members.

ICAP now offers some of the most comprehensive coverages available to Iowa public entities.

In addition to coverages, the Pool has evolved to host a wealth of risk management services and related educational events.

Take a look at the following page to learn more about the history of the ICAP program, then reach out to your ICAP representative with any questions.

A timeline to show the History of the Program



Quick Facts

We exist for our members. Literally.

Everything we do - everything we provide - centers on the wants and needs of Iowa public entities.

When we say "our members are our focus," it's more than just a statement. It's a truth, and it's not one we take lightly.



ICAP was formed for the benefit of Iowa public entities. They are the reason we exist, and the reason we provide:

COVERAGES

ICAP is acclaimed for having the broadest coverage available to Iowa public entities. We provide a long list of comprehensive property and casualty coverages that often go beyond those offered by providers in the standard insurance market.

SERVICES

ICAP provides members access to a great many risk management services intended to help members mitigate the potential for claims and losses. Such services are developed exclusively for ICAP members and, as such, are tailored to meet their needs.

RESOURCES

ICAP creates and distributes a number of informative resources and publications to members. These include litigation guides, market updates, program overviews and more. In addition, ICAP members can access a great many educational resources online.

TRAINING

ICAP members have access to a number of different training opportunities, compliments of the Pool. These include customized offerings for those in human resources, law enforcement, planning & zoning, supervisory capacities and more.

DOCUMENTS

Beyond the specialized publications mentioned above, ICAP also provides members access to countless documents that are useful to municipalities. These include best practices, checklists, policies & procedures, inspection walk-throughs and more.

Commonly mentioned

Acronyms and Terms

From affiliate organizations to coverage specifications to insurance abbreviations and more, members and agents are bound to hear certain terms in their conversations surrounding the Pool. Here's a handy reference list to help keep you in the know.

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 another.
AUTO 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.
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 GL, LEL and AL coverages, a member has protection against claims in which it is alleged that its negligence caused bodily injury.
BOILER & EQUIPMENT BREAKDOWN	A form of property coverage that applies to loss from boiler explosion and accidental breakdown of equipment.
CERTIFICATE	A document that outlines the coverage(s) provided by the Pool.
CUMULATIVE RESERVE FUND (CRF)	The portion of a member's contribution payments allocated as capital in accordance with the schedule provided in the IRMA.

CYBER LIABILITY	Casualty coverage provided to the member for protection against claims alleging the member was negligent regarding computer systems or networks.
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.
ENDORSEMENT	A written amendment that modifies the coverage provided by a member's certificate.
GENERAL LIABILITY	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 fees, costs and expenses involved in adjusting claims.
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).
LEGAL LIABILITY	Legal responsibility to another or to society, enforceable by civil remedy or criminal punishment.
PROPERTY DAMAGE (PD)	Through GL, LEL and AL coverages a 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.
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. ICAP engages Sedgwick as a third party administrator for the Pool.

Let's talk about
Coverages



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

Our coverages are broad, especially when compared to those provided by companies in the standard market. Coverages include the following:



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 GPA.*

2

Property

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

Provided under the GPA.*

CASUALTY

1

General Liability

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

Provided under the 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 LDCPA.*

3

Cyber Liability

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

Provided under the LDCPA.*

4

Automobile Liability (AL)

Responds to third-party claims for injury or damages resulting from the ownership or use of automobiles.

Provided under the LDCPA.*

5

Public Officials Liability (PO)

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

Provided under the 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.

Provided under the LDCPA.*

A breakdown of the Services We Offer

Onsite, online, in-person...we're there for members in whatever format they need us.



MEMBERS and agents

All of our offerings are reviewed annually and adjusted as needed to meet the exclusive needs of the individuals we work with. Everything we do - everything the Pool provides - is for their benefit. On social media we use "#wedoitforourmembers" - because we do.



More than four dozen

There are roughly 50 live sessions on the Pool's training and event roster for 2023.



No direct cost to attend

All sessions offered for the membership are compliments of the Pool.

All listed offerings are compliments of the Pool. There is no direct cost for member representatives to utilize any of the noted offerings.



Law Enforcement
Planning & Zoning
Human Resources
Cybersecurity



Publications
Legislative Updates
CE Webinars
Specialty



Law Enforcement
Planning & Zoning
Human Resources
Cybersecurity

A team of professionals provides for our members



ICAP's team of marketers, underwriters and risk control specialists can provide onsite training and educational walk-throughs on a number of topics. More on those offerings in the pages that follow!

For specialty topics and trainings, we regularly engage outside professionals who are specialists in their respective field(s). This may include attorneys, litigators, educators, workshop coordinators, insurance professionals and more!

For ease of reference, we have broken down our educational and service offerings in the pages that follow. If you have questions or wish to learn more about a given offering, please contact your Risk Control Specialist via the information provided in our team directory on page 51.

The “how’s,” “what’s” and “why’s” of Risk Control

As defined, risk control is an organized and continuous effort to prevent, reduce and decrease claims.

ICAP offers members a unique advantage by providing access to its dedicated team of risk control professionals, all of whom are specialists in their field.

The team is well-experienced providing services and training to Iowa public officials; risk control team members regularly visit members and work with entities throughout the state.

Through onsite visits, ICAP’s Risk Control Specialists evaluate and assess members’ unique exposures. They then offer customized recommendations and risk management techniques to help members mitigate the potential for loss. Risk control services are offered via a number of avenues, including those detailed at right:



Onsite Visits

The ICAP team is comprised of Iowans. We’re local and we place heavy emphasis on interactions with our members. You can often find ICAP representatives working in the field with member representatives.



Virtual Meetings

Understanding municipal officials lead busy schedules and meeting in-person isn’t always feasible, ICAP’s Risk Control Specialists also offer virtual meetings that can be scheduled at the convenience of members.



Trainings

Be them online or in-person, ICAP offers a wide variety of trainings. With sessions covering law enforcement, planning & zoning, human resources, cybersecurity and more, the trainings we offer directly benefit every member of the Pool.

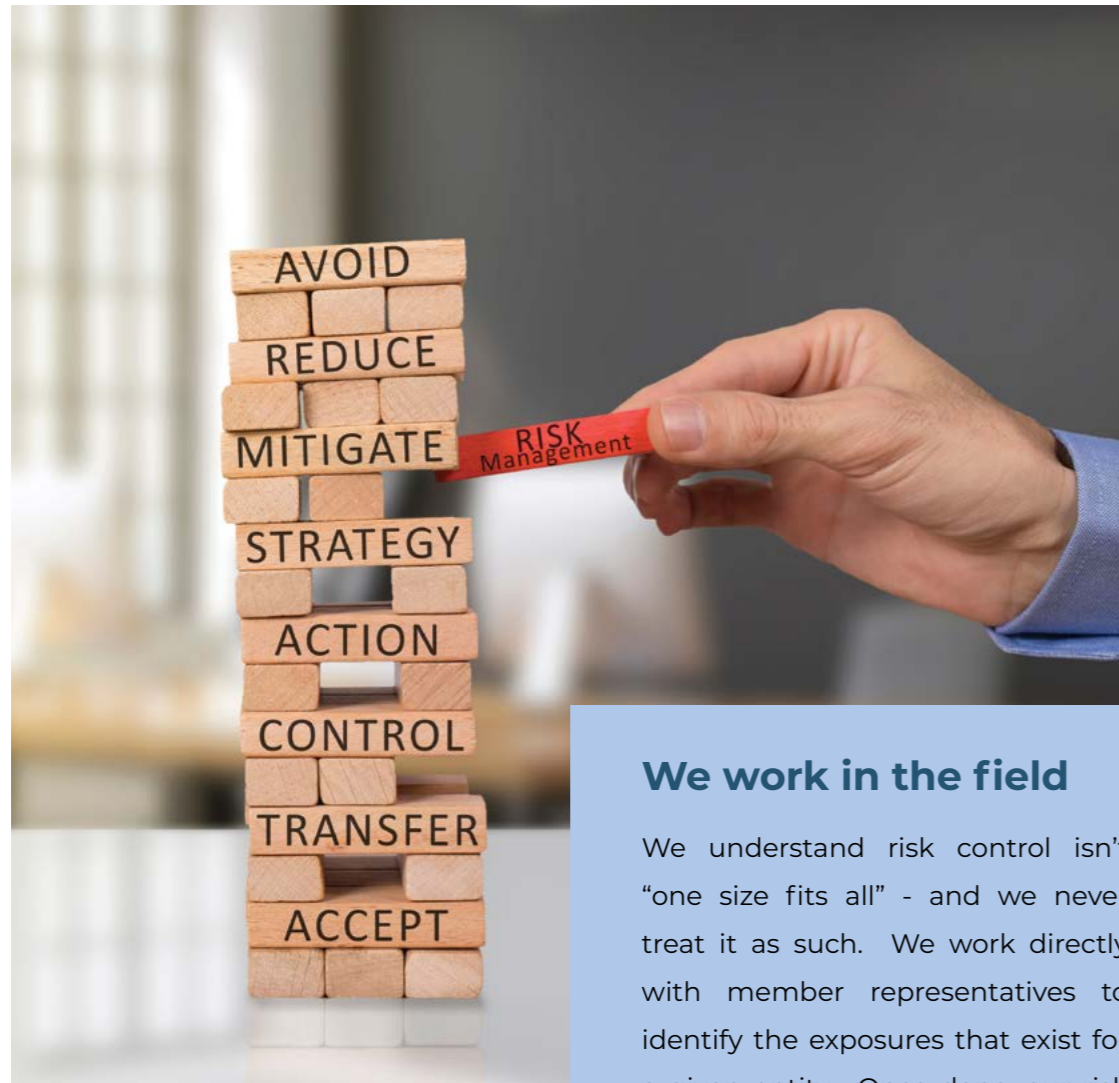
Learn more in the pages that follow...

ICAP takes

A Hands-On Approach

The ICAP team works with each member to provide services tailored to its needs.

Risk control is an ongoing effort that requires a coordinated, team-oriented approach. It is not “one size fits all.” Risk control needs vary by member and exposure.



We work in the field

We understand risk control isn't “one size fits all” - and we never treat it as such. We work directly with member representatives to identify the exposures that exist for a given entity. Once done, our risk control specialists offer customized recommendations to meet the relevant coverage and service needs.

Through consultations and site evaluations with ICAP representatives, including the claims and risk control managers, our team helps every ICAP member meet its unique risk management goals. We arrange member risk control visits on a scheduled basis. Any entity in need of a consultation and/or onsite meeting separate from the pre-established schedule can request a visit via email to Todd Christianson, ICAP's Risk Control Field Manager, at todd@icapiowa.com.

Identified areas of focus:



Employment Practices Liability (EPL)

Employment-related claims continue to cost the Pool, with a number of members facing discrimination and harassment-related suits in recent years. We're addressing these exposures via quarterly HR webinars. Learn more on page 29.



Law Enforcement and Jails

Law enforcement claims continue to trend amongst public entities, with related settlements and jury verdicts continuing to tick upwards. We offer members a wide span of training and educational opportunities to address such exposures. Learn more on page 24.



Automobile Accidents

Impacting both liability and property coverage lines, a number of members have experienced repeat auto-related losses. Accordingly, auto liability and vehicular damage both continue to be concerning for public entities. ICAP's Risk Control Specialists offer defensive driver training upon request.

What happens in a **Risk Management Meeting**

In addition to onsite walk-throughs, ICAP representatives sit down with members for strategic planning and risk identification sessions.

Such meetings are guided by a given member's specific needs and feature strategic planning initiatives, as highlighted at right.

During these sessions, ICAP team members work hand-in-hand with member representatives and their respective agent(s) to review coverages, explain offerings and, ultimately, develop a comprehensive risk management plan tailored to meet their entity's exclusive needs.

We recommend a risk management meeting (also known as a strategic planning session) to all members that are new to the program, as well as to any member looking to review cost-saving measures and/or better protect their entity against potential loss.



During consultative meetings and strategic planning sessions, we work with members to review:

- 01** Deductible options + cost-saving benefits
- 02** Property assessments + SOVs
- 03** Coverage options and endorsements
- 04** Plans for full risk management



Let's talk about

Member Education

In addition to the consultations and strategic planning sessions noted on the previous pages, ICAP offers the membership access to a host of other training and educational opportunities, as noted on the page at right.

- Law Enforcement Training
- Planning & Zoning Workshops
- HR Webinars
- Legislative and Case Law Updates
- De-Escalation Training
- Claims Analysis Sessions
- Cybersecurity Awareness Training
- Active Threat Preparedness Training
- Specialty Webinars, defensive driving training and more!

Resources and Training for **Law Enforcement**

With law enforcement under the figurative microscope and related claim trends on the rise, ICAP is pleased to provide expanded resources and training.



All ICAP members have access to the services and resources highlighted on the page at right. In addition, members have access to a great many online training courses, along with sample policies and procedures, via the Resource eLibrary (see page 36).

Members can also benefit from departmental consultations, policy reviews and special recommendations from Brian Courtney, ICAP's Law Enforcement Risk Control Specialist.

All of the below are hosted live, via Zoom.

They are also all offered compliments of the Pool, which means they come at no additional cost to members.



Trainings for peace officers, administrators and jails

Hosted live, via Zoom, these sessions are tailored to address claim trends and training needs for local law enforcement departments.



Group legal consultation

A new offering for 2023, these live, interactive sessions provide law enforcement representatives the opportunity to ask a team of attorneys questions and request input on policies, procedures, training recommendations and more.



Legislative and case law updates

ICAP offers these sessions to address the impact of new, discussed and proposed legislation on local law enforcement agencies. Recent case law updates are also reviewed. Sessions are hosted by Hopkins & Huebner, P.C., the team behind ICAP Legal Access.

Special Workshops

Planning and Zoning

ICAP sponsors registrations to the Intro to Planning & Zoning Workshops hosted by ISU Extension & Outreach.

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

Workshop leaders highlight issues frequently faced in the land use process, such as the roles and responsibilities of the planning and zoning commission, the board of adjustment, and the elected council and board of supervisors.



In addition to intro level workshops, the Pool also provides member representatives access to upleveled workshops.

Upleveled planning and zoning workshops are sponsored by the Pool and hosted by the legal team at Hopkins & Huebner, P.C.

These workshops provide members opportunities to learn about some of the nuanced issues that impact Planning & Zoning committees throughout the state.

All member entities are invited to attend these sessions, which are offered compliments of the Pool.



HR Webinars

With HR and employment-related claim trends on the rise, these webinars are as important now as they've ever been before.

ICAP provides members access to quarterly HR webinars that are tailored to review and address the claim trends that are directly impacting Iowa public entities.

These webinars are hosted live, via Zoom, with presentations hosted by attorneys that are specialists in their given field(s).

During the live sessions, which typically last 60 minutes, presenting attorneys will review a designated area of claim activity, discuss settlement trends, review case law precedents within the state and offer risk management recommendations to help members mitigate the potential for a related suit against their entity.

Registration for each webinar typically opens one month in advance of the live session; additional information, including registration links, can be found via www.icapiowa.com/webinar.



ICAP members can also access sample policies and procedure documents; webinars for streaming; best practices and procedure documents; and a great many online courses via the HR Portal in the Resource eLibrary.

New offering

Legislative & Case Law Updates

Previously hosted only for law enforcement, ICAP now sponsors legal update sessions to review legislation and case law that may impact members.

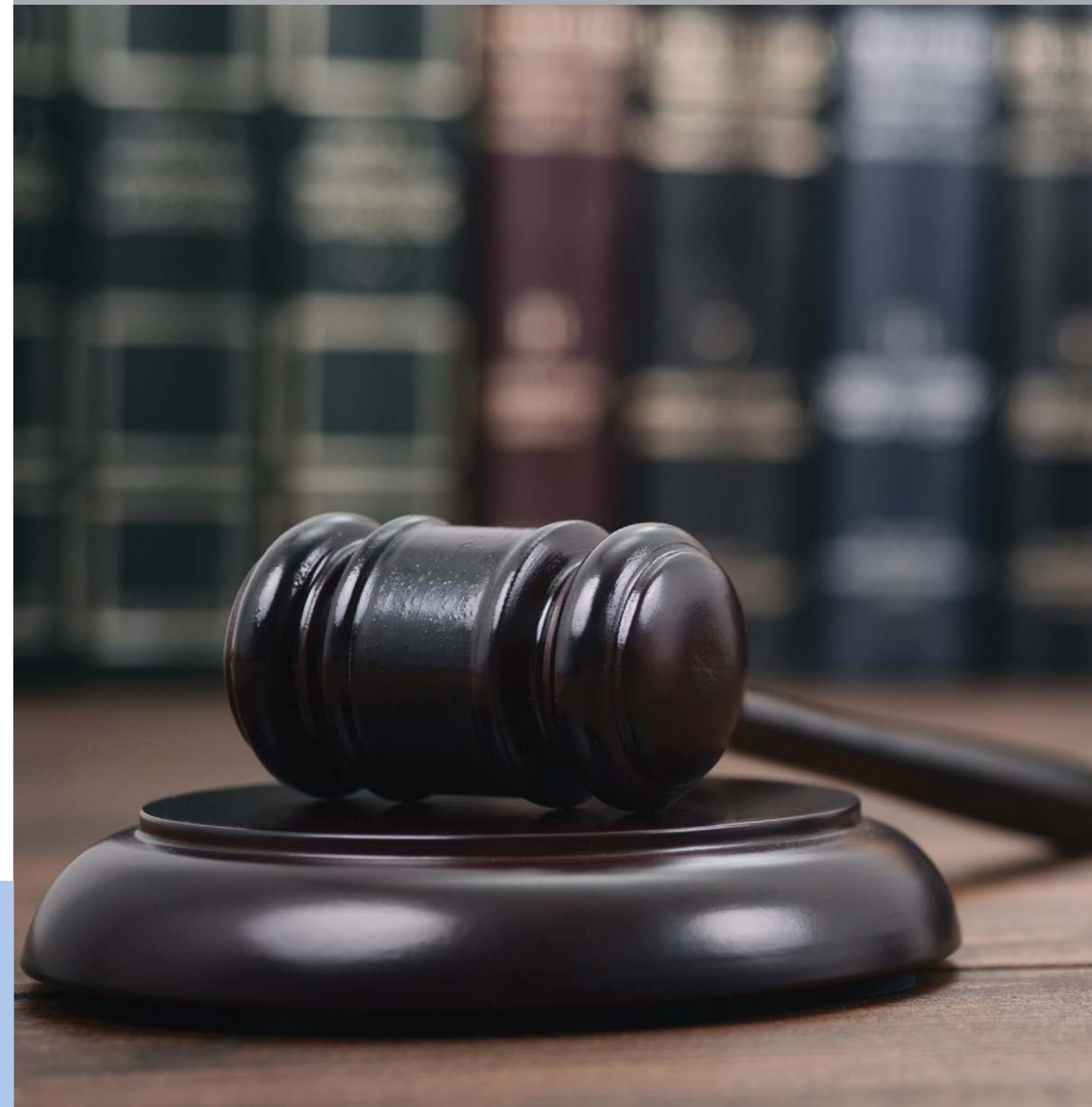
Struggling to interpret or keep up with legislative changes? Let the team at Hopkins & Huebner break things down for you.

Building on the sessions ICAP offered law enforcement last year, ICAP now offers additional legislative update sessions that are tailored to address new, discussed and proposed legislation that may impact Iowa public entities. Recent case law updates are also included.

These legislative updates will benefit all member classes; registration is compliments of ICAP for all member representatives.

Have questions?

Hopkins & Huebner, the law firm that hosts these sessions on behalf of the Pool, is also the team behind ICAP Legal Access! See page 38 to learn how the service can benefit your entity.





For all members

De-Escalation Training

ICAP members can attend virtual de-escalation and emotional response management courses.

Members have access to de-escalation training courses hosted by the Verbal Judo Institute.

These courses are conducted virtually and offer member representatives response management techniques for conflict resolution within the professional environment. Focus is on maintaining a professional demeanor, managing agitated people, restoring calm and other practical tips for preserving safety in all environments.

Solutions are offered for law enforcement, office employees, council members and county supervisors, parks and recreation employees, and more.

All peace officers in Iowa are required to receive annual implicit bias and de-escalation training. The sessions sponsored by ICAP fulfill these legislative requirements.



Special Sessions

Claims Analysis

To aid members in understanding hardening market conditions and alterations to price, ICAP began offering claims analysis sessions.

These sessions are crucial to helping both the member and agent base understand areas of high claim activity, along with the potential exposures that may exist for their respective entities.

During claims analysis sessions and related webinars, presenting attorneys review and evaluate claim trends and areas of heavy litigation for Iowa public entities. They offer a breakdown of real-world claims, noting existing exposures and preventative measures that could have made a difference in the outcome of a given case.

Sessions are hosted biannually and offered via Zoom webinar.



Awareness Training for **Cybersecurity**

ICAP engages a team of IT Risk Control Specialists to help members value and understand IT assets and systems.

It is crucial municipal employees understand the cyber risks that exist, and also how to keep their entity's data safe against the looming risk of data breach or cyber attack.

This is why our team provides:



Cross-checking

IT Risk Control Specialists can help your cross-check systems, which is important when it comes to ensuring such items align with the relevant property schedule.



Review controls

The team can review computer information processes and provide recommendations to help your entity improve backup and disaster recovery, among other things.



Maintenance

IT Risk Control Specialists can offer your entity guidance on system and security maintenance, which can help mitigate against the risk of cyber attack or data breach.



Assessments

Our team will offer additional risk assessments based on the exposures that exist, along with customized risk management recommendations for each.

Recognizing cyber attacks are increasing in both frequency and scope, ICAP is also offering an annual member-wide cybersecurity training in the fall. This training event will feature of-the-moment coverage of the top cyber and data-breach related issues that are impacting public entities throughout the state.

Visit www.icapiowa.com/cyber to learn more!



Per the U.S. Government, an active threat is “a dynamic, quickly evolving situation involving an individual (or individuals) using deadly physical force, such as firearms, bladed weapons, or a vehicle.

Active Threat

Preparedness Training

Municipalities - and their employees - must be prepared to respond in the event of active threats.

ICAP members have access to live training opportunities and numerous online resources to prepare for such threats.

In addition to the de-escalation training provided by the Verbal Judo Institute, members can attend a specialized Active Threat Preparedness Training course that is sponsored by the Pool.

This course is customized for the Pool and tailored to address the needs and exposures of Iowa public entities. Specific attention is given to:

- Considerations for buildings and public properties, including community structures, playgrounds, sporting facilities, fairgrounds and more.
- Emergency response systems, including security cameras, panic buttons and alarms.
- Coordination and pre-determined arrangements with local law enforcement departments.
- Individual response techniques, including run, hide, fight.

Members will receive email invitation to attend this event. Requests for additional information can be sent to Megan Hirst, Communications Director, via megan@icapiowa.com.



Other resources are available via
The Resource eLibrary

The eLibrary is an online hub that provides members access to online tools and training materials, including those in the following specialized areas:

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 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 with the list of names and email addresses for which credentials are to be created.



HR Portal

Featuring hundreds of HR courses, all available for streaming online.



Sample Documents

Including policies and procedures, checklists and more.



PEU

With interactive training courses for Public Works, Wastewater and more.



Cyber Portal

Offering cyber best practices and risk control recommendations.



Video Streams

With interactive safety courses for auto, weather, fire and more.



Best Practices

Featuring downloadable files that can be added to your arsenal.



Tailored Articles

Specialized compositions to address the unique needs of members.



Presentations

Offering slide decks, as well as presentations in webinar format.

Members can also utilize

ICAP Legal Access

This is a legal consultation service through which ICAP underwrites the cost for every member entity to receive up to five hours of legal consultation each year.

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

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.

Here 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).



Have questions or looking to learn more?
Schedule a Virtual 101

A 101 session is a short, interactive session that presents an opportunity to learn more about aspects and offerings of the Pool.

These sessions also present a great opportunity to get to know 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!

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:



Departments

We'll overview the Marketing, Underwriting, Risk Control and Claims teams.



Processing

We'll cover everything from processing endorsements to expediting claims.



Services

We'll provide an in-depth overview of services, noting which may be helpful to you.

Other Means of **Education Provided**

We regularly sponsor educational guest speakers at affiliate conferences and events; in addition, we provide an expansive offering of educational events and opportunities, which are offered in addition to those highlighted on the previous pages.

The speakers we engage 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:

- Emerging exposures
- Law enforcement claim trends
- National weather issues
- Areas of high litigation
- Loss activity trends
- Coverage caveats
- Risk mitigation

Speaker sponsorship can be requested by contact to ICAP's Member Services Committee.



We encourage members to attend the ICAP Educational Summit - the Pool's annual member education event - each summer. The Summit is hosted to address of-the-moment coverage and service needs for Iowa public entities.

We also provide

Education for Agents

In addition to our member events, we also host a number of specialty sessions for local insurance agents.

We work hard to help educate agents on the exposures, risks and coverages exclusive to Iowa public entities. We do this with the goal of providing ICAP agents the knowledge and materials they need to successfully service the ICAP membership.



101 sessions

These are interactive sessions through which agents can learn more about the Pool, its operations and our team. A 101 is the prerequisite to the Agent Academy.



Agent Academy

This is a more comprehensive educational program, which is completed over two one-day intensives that are broken down into departmental sessions for the Pool.



Agent Seminar

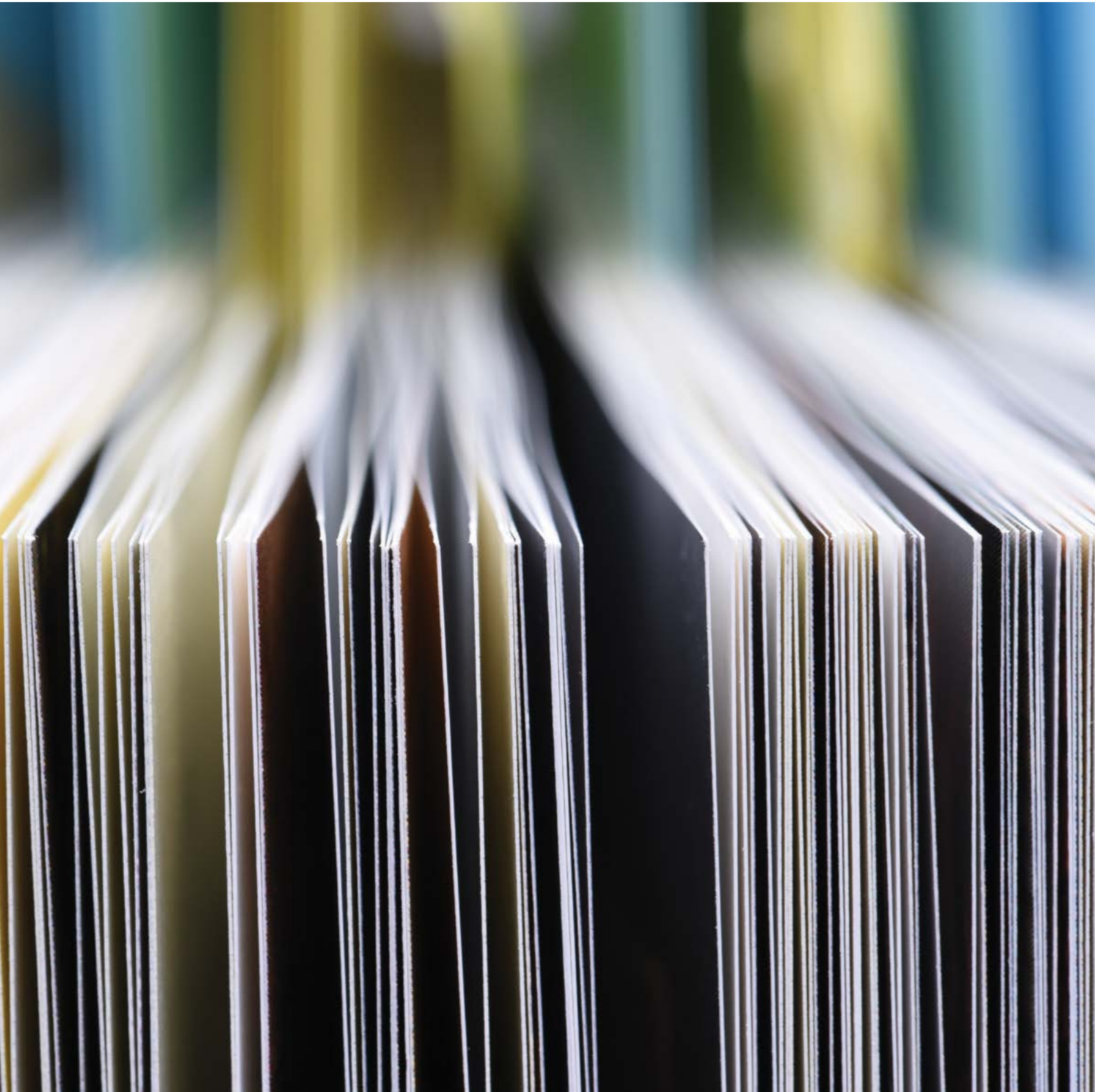
Our annual agent education event is hosted each November; it features heavy-hitting presentations on trending coverage concerns and municipal exposures and comes with the offer of CE credits.



CE Webinars

In addition to offering CE credits for attendance at the Agent Seminar and the Educational Summit, we also offer two other continuing education webinars for agents each year.





Members receive

Publications & Guides

This Program Overview is just one of the many releases ICAP provides its membership each year.

We provide members and agents access to custom-created reference materials, all of which are available digitally.

Publications are created and released based upon the informational wants and needs of the ICAP membership. Regular releases include:

- A biannual market update piece
- Monthly web updates
- ICAP's Annual Report
- Data sheets specific to member needs
- Special risk alerts
- Coverage specification sheets
- Monthly calendar printables

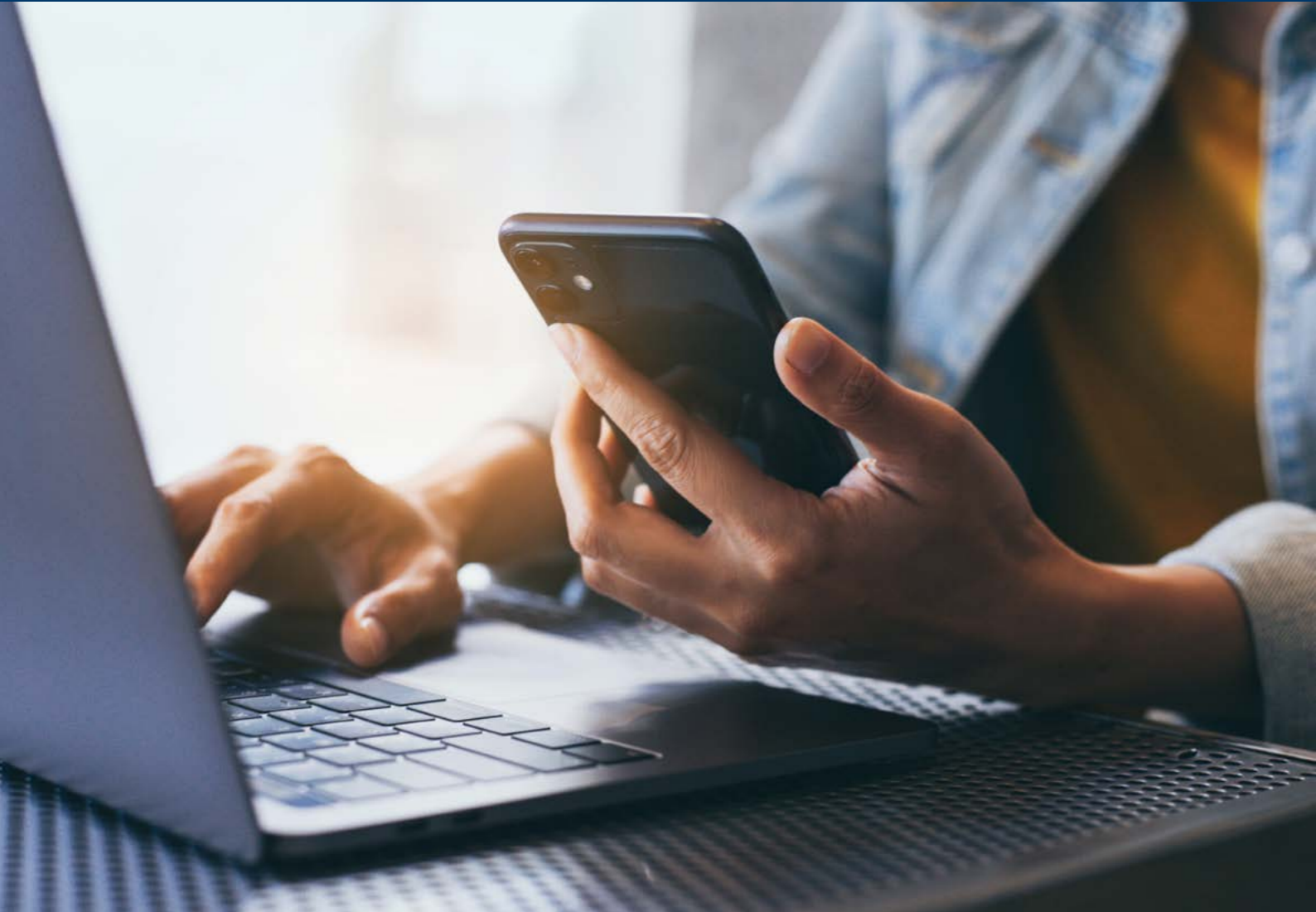
Nearly all of the resources we provide are born out of direct requests from member representatives. If there's something you'd like to see, please email a request to Megan Hirst via megan@icapiowa.com.

In addition to print and digital publications, we also provide members access to multimedia materials including video clips, podcasts, audio streams and more!

The ICAP Team is readily available and

Easy to Contact

Our team is made up of proud Iowans who live and work in member communities. We're local, which means we're there when you need us.



Members can contact ICAP team members directly via the information on the following page. Additionally, members can interact with us at:



Affiliate conferences, trainings and events

ICAP regularly attends and exhibits at affiliate conferences, meetings and events. If public entities are involved, most often, so are we! That's the beauty of a local team - we can be there as and when you need us.



Our monthly First Friday

The ICAP team hosts a live chat via Zoom the first Friday of every month. Members can "drop in" to ask questions, learn about upcoming events, review current coverage trends and more. Visit www.icapiowa.com/qanda to obtain the link and join us the first Friday of every month from 9:30-10 AM.



Member meetings, onsite visits and more

As mentioned in previous pages, ICAP's team regularly meets and visits both with and within member communities. We pride ourselves on being local, and frequently travel to counties and communities throughout our state.

ICAP's nine-member Board of Directors also makes itself available to the membership. Visit www.icapiowa.com/bod to learn more!

Look here for direct

Contact Information

Team members are easy to reach via both email and telephone.



General information

Looking for general information - or even to obtain a new business quote? Email info@icapiowa.com and someone will respond within 24-48 hours.



Claims emergency line

In the event of an emergency outside normal business hours, members and agents can call the Emergency Claims Line via 515-991-9554.



Marketing, Underwriting & Events | 1-800-383-0116

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

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

Tonia Hartman, Staff Accountant | thartman@icapiowa.com | 515-727-1592

Megan Hirst, Communications Director | megan@icapiowa.com | 984-329-6687

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

Kasi Koehler, Program Director | kasi@icapiowa.com | 515-727-1585

Charlotte Miller, Underwriting Coordinator | cmiller@icapiowa.com | 515-727-1597

Alec Moore, Underwriter | alec@icapiowa.com | 515-251-1733

Bonnie Gibson, Underwriting Assistant | bgibson@icapiowa.com | 515-727-1588



Risk Control & IT Risk Control

Todd Christianson, Risk Control Field Manager | todd@icapiowa.com | 515-710-0881

Brian Courtney, Law Enforcement Risk Control Specialist | bcourtney@icapiowa.com | 515-724-9609

Cruise Davis, Risk Control Specialist | cdavis@icapiowa.com | 515-322-7114

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

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

Colette Klier, Senior Manager IT Risk Control | colette@icapiowa.com | 515-339-8321

Lee Sharp, IT Risk Control Specialist | lsharp@icapiowa.com | 515-350-8381



Claims | 1-888-520-4074

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

John Baum, Litigation Claims Manager | jbaum@icapiowa.com | 515-727-1587

Johanna Beason, Claims Representative | johanna@icapiowa.com | 515-251-1729

Lori Crittenden, Litigation Consultant | lori@icapiowa.com | 515-251-1728

Jeanette Fish, Claims Examiner | jfish@icapiowa.com | 515-727-1586

Shannon Killam, Claims Examiner | shannon@icapiowa.com | 515-639-3117

Allison Menish, Litigation Claims Specialist | allison@icapiowa.com | 515-954-3606

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

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

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

John Mullarkey, Claims Examiner | john@icapiowa.com | 515-727-1596

Aaron Scharmota, Claims Team Lead | aaron@icapiowa.com | 515-727-1591

Tonia Sherman, Claims Examiner | tonia@icapiowa.com | 515-251-1726

Brenda Snyder, Claims Examiner | brenda@icapiowa.com | 515-727-1595

Karla Starman, Claims Examiner | kstarman@icapiowa.com | 515-251-1727



www.icapiowa.com

12951 University Avenue, Ste 120,
Clive, IA 50325

P. 800-383-0116

E. info@icapiowa.com

www.icapiowa.com

www.facebook.com/icapiowa

