

THE ICAP UPDATE

For members. For Iowans.



We're starting a revolution, and we want you to join us.

#dogoodbeiowan





COLLABORATION & EDUCATION.
There are so many opportunities
coming up! See page 22 to learn more.

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We're starting a revolution. Find out why.



DO GOOD, BE IOWAN.

It's an initiative, yes, and it's so much more. **DO GOOD, BE IOWAN** is a revolution. We're starting it, and we're calling on you to join us. Not a member of the ICAP family? Don't worry. We're all Iowans, which means we're all in this together. #dogoodbeiowan

Share a photo of yourself doing a good deed for a chance to win a Do Good, Be Iowan tee shirt. Tag us using #icapiowa or post to the ICAP Facebook page (www.facebook.com/icapiowa) and be entered for a chance to win!

Do Good, Be Iowan is an initiative intended to help bring out the best in us. Not just ICAP, but us - all of us. Members, agents, neighbors...Iowans.

The idea behind this initiative is to spread positivity and kindness wherever we go.

One of the best things about our great state is its people. The ICAP team is made up of individuals who know, love and live in our member communities. We care about our state, and we are proud to call it home. We, like you, are Iowans, and we are on a mission to spread good vibes and random acts of kindness. Won't you join us?

There are so many ways we can positively impact others in a day.

Buy coffee for a stranger; reach out to an old friend; help someone without the expectation of receiving anything in return. Basically, do something kind. Do something unexpected.

Do something good.

Interested in nabbing one of the initiative tee shirts for yourself? Good news: you can. Visit www.icapiowa.com/tees to purchase one today.

Choose your size and color, then wear it with kindness and pride as you do something good.

Share the kindness online by using #icapiowa and #dogoodbeiowan.

Need ideas or looking for inspiration? We've got you covered.

- Help someone with their groceries
- Rake a neighbor's yard or help them shovel snow
- Donate to a local food bank
- Give to a school or a child in need
- Pick up five pieces of litter (or more!)
- Donate books, toys or other supplies to a local shelter, classroom or library
- Bake cookies for a neighbor
- Leave a nice note on someone's car
- Send a care package to a soldier
- Make dinner for a family in need
- Volunteer at a local nursing home

Have ideas of your own? Let us know!
We'd love to hear how you're doing good.



EARLY MORNING GARBAGE PICKUP complete! Mark and Megan, a husband and wife team, spent ten minutes picking up garbage after dropping their son off at daycare one Friday morning. It might not seem like much, but, together, all of our small efforts will have a massive impact. Every little bit helps!

The ICAP Grant

Don't miss your chance to apply for the grant this year. ICAP members have through December to apply for the 2019 grant. Apply now and request \$1,000 for your entity. Then apply again in January to request another \$1,000. It's not too good to be true - it's The ICAP Grant.

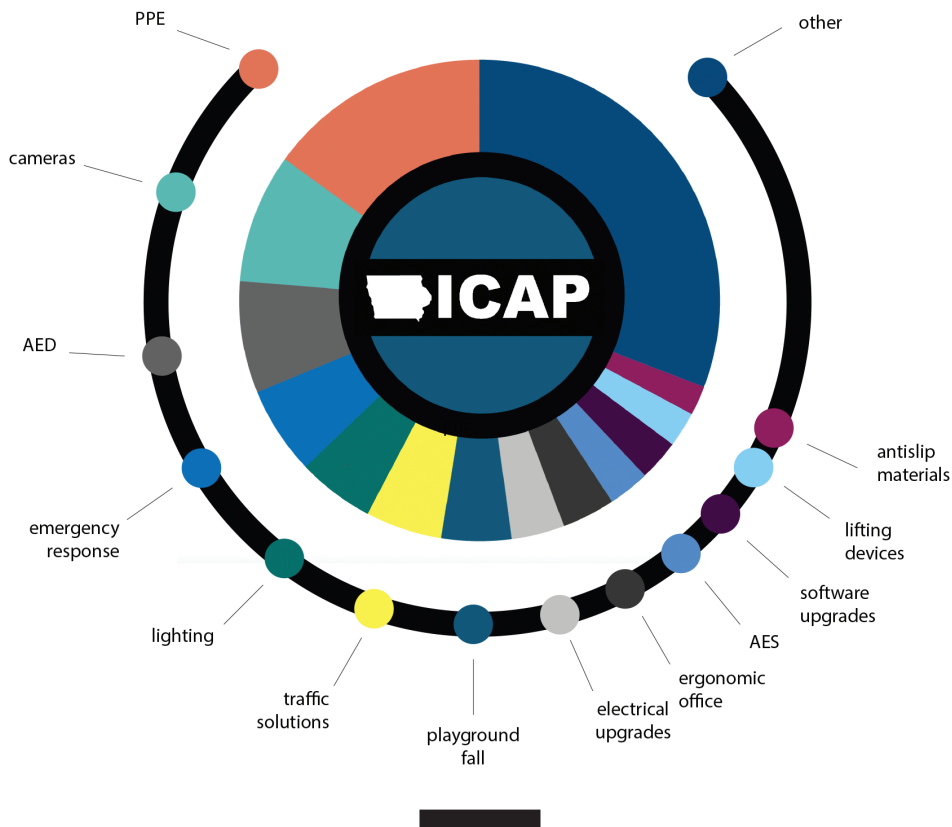
THE ICAP GRANT is an exclusive offering through which members of the Pool can receive up to \$1,000 per year for the purchase of approved risk management items and solutions.

Such items and solutions can include items, training, software and/or other materials intended to mitigate and prevent injury or other loss.

ICAP members may also utilize grant funds to accommodate or adhere to recommended improvements and changes suggested by an ICAP Risk Control Representative.

Members are able to utilize grant funds for a wide variety of purchases. To apply, members need only submit the application (included at right) with a copy of the relevant invoice, price quote or receipt.

NOT SURE WHAT TO REQUEST? Take a look at the visual to see how other ICAP members are utilizing grant funds.





2019 Grant Application

Member Name _____

Submission Date _____

Person Completing Form _____

Street Address _____

City, State, Zip _____

Email Address _____

Telephone Number _____

Requested Amount (\$1,000 Max) _____

Please list the safety and/or risk management item(s) you wish to purchase, and attach a proposed invoice or estimate for the purchase as documentation. If you have already purchased your item(s), simply send us a copy of your receipt.

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

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

Apply online, or mail this completed copy to ICAP at 5701 Greendale Road, Johnston, IA 50131.

The Election is Here for the ICAP Board

It's near time to cast your vote! Ballots will arrive in the mail over the coming weeks, and voting will open on the ICAP website November 15.

Three seats on the ICAP Board of Directors are up for election for the January 2020 through December 2023 term.

Incumbent Board Members Larry Burger and Lois Huitink are both seeking re-election for their respective class seats. Both individuals are running unopposed.

Incumbent Board Member Gary Mahannah will resign his seat for the coming term.

Andrew Lent, Director of Finance for the City of Indianola, and Matt Mardesen, representing the City of Nevada, will seek election for the city seat.



The current ICAP Board of Directors is shown here. Three of the seats on the ICAP Board are up for election this year.



ABOUT THE CANDIDATES

MR. LENT served as the City Administrator for the City of Carlisle before joining the City of Indianola early last year.

He has more than ten years of experience working with local governments, including more than eight of them in a management position, and has coordinated with the Federal Emergency Management Agency (FEMA) and the Iowa Department of Homeland Security and Emergency Management in instances of local natural disasters.

In his role as Finance Director, Mr. Lent's primary responsibility is to develop the annual fiscal budget for the City and oversee its implementation.

MR. MARDESEN has a storied career in law enforcement and public service. He earned his Bachelor's Degree in Criminal Justice from Simpson College, and his Master's Degree in Public Administration from Drake University. In 2010, he received the designation as a Certified Public Manager.

After nearly three years of serving as the City of Nevada's City Administrator, Mr. Mardesen will soon begin in a Chief of Staff position for the City of Council Bluffs.

Earlier this fall, he was named Manager of the Year by the Iowa City/County Management Association.

WHO CAN VOTE? AND HOW?

Voting will open to all ICAP members November 15, and will remain open until December 15, at which point votes will be tallied. Members will be able to vote via paper ballot or online election.

All member entities are encouraged to

participate in the election; votes may be submitted by first or second proxy contacts only. If you are unsure who serves as the proxy contact for your entity, please email Joni Biggart via joni@icapiowa.com.

Have questions for the Board? Member representatives are always welcome to address the ICAP Board of Directors at their regularly scheduled meetings. The next regularly scheduled Board Meeting will be held Thursday, January 9, in West Des Moines.





Need to file a related claim?
Email activeassailant@icapiowa.com.

If you have questions or simply wish to learn more about
this coverage, please email info@icapiowa.com.

Active Assailant Coverage

What is it? Does your entity need it? And, if so, what's it going to cost you?

Let's start by answering the last question first: as an ICAP member, this coverage doesn't cost you a dime.

In fact, every ICAP member has been benefiting from this coverage since May 1, when it went into effect for all members of the Pool - at no additional cost to the membership.

Now, let's circle back: what is Active Assailant Coverage?

This is coverage that provides for a member in the event of a premeditated attack by an **Active Assailant** located at an **Insured Location** causing property damage and/or **Bodily Injury** to one (1) or more person(s), excluding the **Active Assailant**, at or within six hundred and fifty (650) feet of an **Insured Location**.

Covered incidents include attempts by an active assailant to cause such harm by the use of a vehicle, explosive device or any **Handheld Weapon**.

Next question: does your entity need it? Answer: yep, absolutely. In today's

society, every organization, be it private or public, needs this coverage in place.

It is our hope no member of the Pool ever needs to rely on it, but we hope you can take comfort knowing your entity will benefit from this coverage, should it endure such a devastating experience.

The mere thought of such an incident is grim, we know. And yet, for many organizations and entities, it is a reality. Through this coverage, your entity is covered should an active assailant attack ever become a reality for you.

In these instances, ICAP will provide for approved, reasonable and necessary fees, costs and expenses incurred as a result of the Active Assailant event.

In many situations, this includes the provision of care by psychiatrists, social workers and/or other counsellors.

If you have questions or wish to learn more about this coverage, please contact your local insurance agent or your ICAP underwriter for assistance.

An active assailant causes - or attempts to cause - injury, death and/or grievous bodily harm.



Cybersecurity Importance

An innocent, accidental cyber attack has grown into a targeted, all-out war against governmental entities. No organization or public entity is immune, which means every ICAP member should be working to safeguard itself against online attacks and/or other cyber events.

WHEN ROBERT TAPPAN MORRIS developed a worm in 1988, he was merely trying to figure out how many computers were on the internet.

His simple curiosity unexpectedly turned into the world's first cyber-attack.

How? Simple. Morris designed a program to jump from computer to computer without needing human help. As the program wove its way through the internet, it kept track of all the devices it encountered and reported the final amount back to Morris.

The program, now known as malware, worked too well and, at its peak, infected nearly ten percent of all devices on the internet. It jammed traffic and prevented communication via those devices.

In the years since, similar attacks have grown and can now target specific entities, including government bodies.

Just recently, 23 towns in Texas were hit by a "coordinated" ransomware attack that prompted Texas Governor Greg Abbott to order a "Level 2 Escalated Response" which is one step below the highest level of alert - Level 1 or "emergency."

This came after state and local ransomware attacks in New York, Louisiana, Maryland and Florida.

Phishing and ransomware are behind the majority of such attacks, and the resulting cyber-related claims, which can be costly.

Cybercrime is expected to reach nearly \$6 trillion in damage by the year 2021.

That's the bad news.

The good news is an estimated 79 percent of all cyber-attacks can be prevented by a sufficient cybersecurity plan.

Fortunately for ICAP members, we have something to get you started.

On the following page you will find a general action plan, which can be modified to meet your organization's needs, and implemented to help your entity reduce its risk of exploitation by hackers and other cyber criminals.

Though nothing can provide complete protection against the threat of cyber attack, the included plan can help your entity prevent some of the most common methods through which networks are compromised.



A COMPUTER WORM is one type of malware, or malicious software. Different from viruses, Trojans and bots, a worm is a self-replicating malware computer program that replicates itself without human involvement or assistance.

Cybersecurity Action Plan

WHAT YOU DON'T KNOW can hurt you. This is why the first part of protecting your network starts with knowing what is on it.

This is the first thing I address when visiting a member. It is helpful if a member has documented all of its hardware, software and applications before I get there. To do this:

- 1** | **Create a list** of all computers, connected devices (printers, fax machines, etc.), and mobile devices you have. These are all entry points into a network.
- 2** | **Document** all programs that are installed directly on computers and used by everyone.
- 3** | **Maintain a list** of all applications people use on their tablets, phones, and web applications (Dropbox, Google Drive, etc.).

Once you have all hardware, software and applications documented, you'll need to analyze and examine them for vulnerabilities. For this:

- **Locate all unused equipment** and wipe it clean. Devices that are no longer used should be disposed of - properly. Be aware some attackers scout landfills looking for old hard drives and computers. I have seen a lot of unused and discarded equipment that hasn't been wiped clean. Don't make this mistake for your entity.
- **Go through your list of applications and software.** If there are applications no longer being used, uninstall them from devices, cloud storage, on premise servers, etc. Update applications you wish to retain. I have seen quite a few "forgotten" applications on member devices. These pose a risk! They should be updated or removed from all devices.
- **Ensure passwords are secure.** Where feasible, create a separate, secure password for each unique account. I've seen quite a few passwords written on post-its or saved in Excel spreadsheets. It goes without saying neither are safe. Consider an alternative, such as a secure app, to keep track of your passwords.
- **Check for applications and programs** that serve multiple storage purposes. When you have multiple applications or programs performing the same task, dedicate one as your main option and the other as a backup.
- **Create a records management plan** that includes documented retention schedules. Review them annually and destroy any outdated records by utilizing shredders or a third-party shredding company. Secure all paper records that are retained.

DID YOU KNOW ICAP has its own IT Risk Control Specialist? She wrote this piece, and she's here to help!

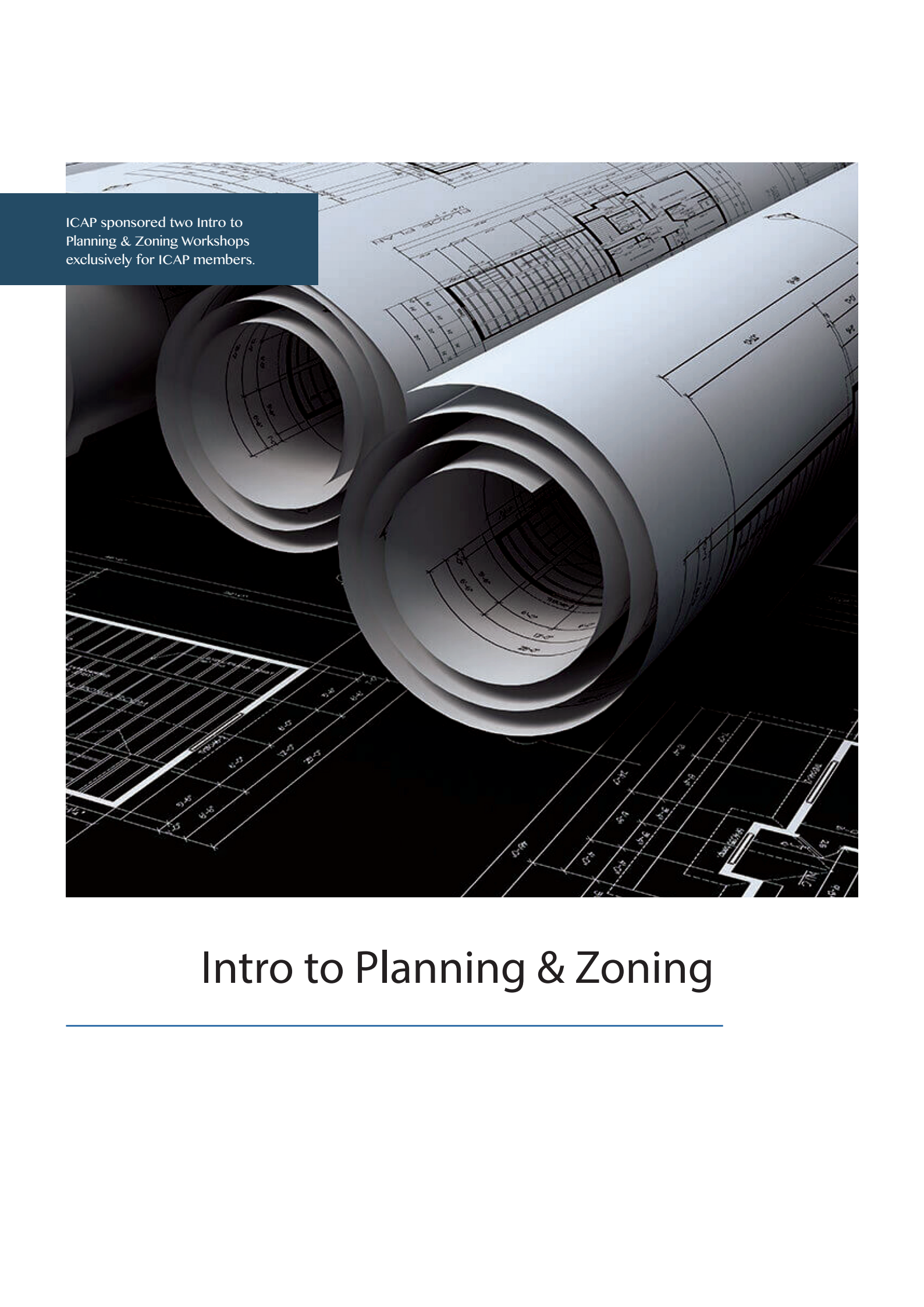
NEXT, MAKE A PLAN to lower your cyber security risk by putting these practices in place.

- **Change your passwords often.** Keep them complex. Use new and different passwords for each account. Avoid storing them on sticky notes or in digital documents. Implement two-factor authentication, where possible.
- **Update operating systems,** software and firmware (network equipment, cameras, scanners, printers, etc.). Set mandatory update schedules and reminders for yourself and team members.
- **If possible, update your hardware.** I understand the constraints of public budgets, but note that newer chipsets are generally less vulnerable, and information about the vulnerabilities of older hardware is often readily available to hackers. With that, older hardware isn't always capable of running most up-to-date software, which increases your security vulnerability.
- **Install and maintain a full version of endpoint security** for all devices with automated virus signature file updates. Do not use free versions of anti-virus software.

MANAGE BEHIND THE SCENES. Keep track of new installations, the number of users and safety net preparations.

- 1** **Implement a process** for overseeing new programs and application installations. Part of this process should also include documenting where - and on what device - each program is installed. This is especially important if you have multiple buildings.
- 2** **Limit users.** The fewer accounts you have, the fewer opportunities there are for vulnerabilities and attacks. As part of this process, grant administrator access and other rights only to the people who absolutely need it.
- 3** **Back everything up.** I'll repeat this again: back everything up. All data should be backed up to a secondary source that is separate from your primary source. In the event your main source is compromised or even malfunctions, you will have a safety net to help get everything back up and running as quickly as possible.
- 4** **Employ a cyber-security awareness training program.** There are multiple platforms, such as KnowBe4, which are designed to help you integrate baseline testing using mock attacks, interactive web-based training and continuous assessment through simulated phishing, vishing, and smishing attacks to build more resilient and secure "human firewalls."

Feeling overwhelmed? We're here to help. ICAP's Risk Control team has helped implement risk control for a wide range of public entities. If you'd like to improve your cyber risk action plan, contact me for assistance. You can reach me by emailing colette@icapiowa.com

The image features a dark, moody background with several architectural blueprints. Two large rolls of paper are the central focus, unrolled to reveal detailed floor plans with various rooms, corridors, and structural lines. The blueprints are spread out on a surface, with some sections being more prominent than others. The lighting is dramatic, highlighting the textures of the paper and the intricate details of the drawings.

ICAP sponsored two Intro to Planning & Zoning Workshops exclusively for ICAP members.

Intro to Planning & Zoning

Nearly 90 member representatives attended the workshops, which were held October 1 in Waterloo and October 15 in Storm Lake.

Nearly 100 representatives from a variety of ICAP member entities attended the Introduction to Planning & Zoning Workshops sponsored by ICAP last month.

The first workshop was held at the Courtyard Marriott Waterloo on Tuesday, October 1. The second followed just two weeks later, on October 15, at Buena Vista University in Storm Lake.

“...you really start understanding how you improve your ordinances, plans, policies and processes.”

The workshops were led by Eric Christianson of Iowa State University Extension, and were offered in two different locations to best accommodate the ICAP membership.

The three-hour Introduction to Planning and Zoning workshop for local officials introduced the basic principles of land use planning and development management to elected officials, planning and zoning officials, and board of adjustment members without formal training on the subjects.

The workshops featured case scenarios in a highly-interactive format, and highligh-

ted issues that are 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.

The workshops also highlighted legal issues frequently faced by local officials, including variances, special uses, non-conforming uses, spot zoning, hearing procedures, and conflicts of interest.

“I attended this training previously, and I learn something new every time I go. The more you know, the more you really start understanding how you can continue to improve your ordinances, plans, policies, and processes,” an attendee from Buchanan County commented.

Another attendee from a member city’s planning and zoning commission stated, “I am totally new to the P&Z Board and I did learn a few things. I will try to make

other [workshops] when they come up as a way to further my education on this subject.”

In addition, we received great feedback on the workshops from a number of other attendees. And we’re looking to learn more! If you attended one of the workshops and haven’t done so already, please share your thoughts with us. The ICAP Board of Directors is always interested in receiving member feedback, recommendations and requests.

In fact, the Pool’s involvement with the Intro to Planning and Zoning Workshops came about as a direct result of member requests for related training.

If your entity is looking for or in need of training or resources on a particular topic, please let us know! Email info@icapiowa.com with “resource request” or “training recommendation” as the subject line.

Did you attend one of the workshops last month? If so, please drop us a line and let us know your thoughts on the event! If you didn’t attend, but are interested in future workshop opportunities, shoot us an email to info@icapiowa.com with a request to be added to our event mailing list.



Winter Safety & Preparation

Winter isn't here yet, but it's fast-approaching. With it comes snow, slush and a whole lot of work for public entities. From holiday decorations to snow plows to sidewalk safety and more, public entities have exposures. Let us help minimize those exposures for your entity.

SAFETY HAZARDS abound when it comes to holidays. Christmas is no exception.

Decorating for holidays is all in good fun, but nothing will ruin such fun faster than an injury or loss. Thus, it is crucial safety comes first.

The first step in ensuring a safe season is knowing what potential hazards exist. It is not just seasonal hazards like snow and freezing temperatures we need to look out for.

All of the lights your municipality will string up; the signs and banners your streets department will hang; the holiday trees local offices will decorate and the festivities through which your community will celebrate pose risk. Fortunately, with just a bit of diligence, these risks can be managed.

For example, the strings of lights that will be hung should be inspected and tested before use. All lights should be working properly, with no broken or exposed wires. Any strands that appear damaged, frayed or worn should be thrown away.

When it comes to hanging lights, banners and other decorations, think "safety first." Use appropriate supports, wear harnesses and do everything necessary to keep employees safe. Ensure all decorations are fitted and secure so there is no chance of

them coming loose should they be bumped into or blown about in a winter storm.

Before plugging in lights or other wired devices, check to make sure the designated circuit will not be overloaded. Use ground-fault circuit interrupters (GFCIs) where necessary, and ensure any electrical decorations/devices are powered off before the office closes each day.

And, of course, we must not forget the decorations that will adorn the tree. Avoid glass, ceramic or other heavy ornaments.

Similarly, ensure any in-office decorations are placed appropriately.

Avoid decorations that obstruct walkways, pose trip hazards or inhibit views through doors or around corners. Limit decorations that involve light and sound so as not to distract team members.

Remember: decorations can contribute to a festive environment, but should not put any worker in harm's way or inhibit their ability to do their job.

The goal in all of these efforts are to ensure employees and community members alike are able to enjoy the holiday season. In order for that to happen, safety is key.



EXCITED FOR THE LIGHTS OF THE SEASON? Us, too! We just want to make sure they are safe. Visit the Occupational Health & Safety Administration's website for additional recommendations. www.osha.gov.

Other Winter Safety Tips

Not using the snowplows yet? That's a good thing, but it doesn't mean they should be sitting in storage.

This is the perfect time to inspect snowplows and related equipment, and ensure all is ready before the

first snowflake hits the ground later this year.

When that time comes, urge your entity's snowplow drivers to stay safe and consider the following safety tips:

1. **Practice self-care.** Snowplow drivers should be well-rested, fed, warm and sober when they hit the road.
2. **Be prepared.** Pack an emergency supply kit and keep it with you so you are prepared should your snowplow have an accident or break down. This kit should include a blanket, extra layers of clothing, non-perishable food, water, a flashlight and any other items deemed necessary.
3. **Check your mirrors, lights and seat belt.** Make any adjustments before you begin driving.
4. **Maintain speed.** Snowplows are best when driven at 35 mph.
5. **Remember the dead space.** Large vehicles generally have a distance of 80-90 feet behind them that cannot be seen from the vehicle's mirrors. Be cautious and avoid reversing when possible.



Per the Iowa Department of Transportation, 46 Iowa road accidents involve snow plows each winter. Let's work together to lower that number.

For the entities that don't have to worry about organizing or maintaining a snow-plow, we have tips for you, too.

Most of us will be out shoveling sidewalks or driveways at some point this winter. When that time comes:

1. **Dress appropriately.** Your footwear will be just as important as the coat, hat, scarf and gloves you throw on. Choose insulated, waterproof boots, if possible, and ensure your footwear has good grip underfoot so as to mitigate potential for a slip or fall.
2. **Hydrate.** Shoveling can be heavy work. Drink water before you go out to shovel, and again after you are done.
3. **Wait to eat - and don't smoke.** Neither are recommended in the immediate hours before shoveling snow.
4. **Shovel when the snow is fresh.** It's lighter, which means moving it requires less exertion.
5. **Push, don't pull or lift.** Snow can be heavy. Use momentum and a pushing maneuver to move it.
6. **Use your legs.** In the event you do have to lift shovelfuls of snow, do so by bending your legs, rather than your waist.
7. **Take it easy.** If you feel short of breath, dizzy or faint, allow yourself time to rest and reorient.
8. **Know the signs of a heart attack.** If you experience any of them, stop shoveling and call 911. Do not wait it out. Dial 911 immediately.

Recommendations from the
National Safety Council.
www.nsc.org



Whenever possible, use a plastic shovel, rather than a metal one. It's lighter, which can reduce your risk of injury.

Your entity is at risk of liability if its sidewalks, parking lots and roads are not cleared of snow and ice in a reasonable timeframe and appropriate manner. Be proactive! If you have questions or would like additional safety recommendations, contact your ICAP Risk Control Representative for assistance.



Looking to learn more? Visit the unique website for each event, or email info@icapiowa.com.

All This? It's for you.

No, really - everything we do is for you. After all, you are the reason we're here.

We've said it before, and we'll say it again: the coverages and services ICAP offers are, well, second-to-none.

The Pool offers them for one reason, and one reason alone. You are that reason. *You are our reason.*

Without you, our members and agents, the Pool doesn't exist. Everything we do and offer is for your benefit.

Take a look at some of the upcoming events and opportunities we are hosting for you.

For Members

Regional Law Enforcement Training. ICAP provides quarterly, regional law enforcement training for all members.

Even better? We provide the training free of charge in locations throughout the state, so every member has the opportunity to attend.

Winter 2019 training sessions will be on Policing the Mentally Ill, which is one of the biggest challenges facing police forces today.

Mental health facilities and services have seen budget cuts in recent years, and law enforcement officers are often the first responders to incidents involving people with mental illness. Those officers then end up acting both as law enforcement and social workers.

Every event we offer is exclusively tailored to meet the needs of the members and agents who attend.

If this sounds familiar, or like an issue your law enforcement department might face, please join us later this month for one of the following sessions:

- **November 18 @ 1:30 PM**
Glenwood City Hall | 5 N. Vine Street | Glenwood, IA 51534
- **November 19 @ 10 AM**
Black Hawk County Sheriff Office Range Training Facility | 6635 Dubuque Road | Raymond, IA 50667
- **November 20 @ 1:30 PM**
Smith, Mills & Shrock Law Office, Training Facility | 1225 Jordan Creek Parkway, Suite 108 | West Des Moines, IA 50266
- **November 21 @ 1:30 PM**
Ottumwa Police Department | 330 2nd Street | Ottumwa, IA 52501

At each workshop, we will examine the issues involved from the law enforcement perspective. We will also hear from

mental health specialists.

Sessions will review:

- Encounters between law enforcement and people with mental illnesses;
- Specialized Law Enforcement Strategies; and
- Policy and Practice.

Representatives of the Iowa National Alliance on Mental Illness (NAMI) and Iowa Mental Health and Disability Services (MHDS) will partner in this presentation, which will last approximately 75 minutes and will allow plenty of time for Q&A.

Iowa NAMI is dedicated to building better lives for those affected by mental illness. MHDS is responsible for planning, coordinating, monitoring, improving and partially funding mental health and disability services for the State of Iowa.

To register or learn more, please visit www.icapiowa.com/regional-training. All member law enforcement officers are invited to attend.



Hey agents, looking for a spot in the 2020 ICAP Agent Academy? Better move quickly - it's filling up! Seats are first-come, first-served, and we have just two remaining. Email Kasi Koehler via kasi@icapiowa.com to save yours.

For Agents

ICAP's 2019 Agent Seminar. It's coming up! The annual education event will be held Thursday, November 7, at the Hilton Garden Inn in Johnston.

The one-day event will review the current risks, wants and needs of Iowa public entities. From the establishment and implementation of policies, to the implication of social media, to emergency coverages, risk management tools and more, we'll review the issues and exposures facing municipalities.

Eligible agents will receive four (4) continuing education credits for their participation. All ICAP agents are encouraged to attend.

We're starting a revolution.
Won't you **join us?**

5701 Greendale Road
Johnston | IA 50131
www.icapiowa.com

