

# The ICAP Update

## ENERGY SOURCES: WHAT MATTERS?

Find out how one member harnessed solar.

## AUTONOMOUS VEHICLES

When might you see them in Iowa?

## THE LE PORTAL IS LIVE

And it's full of materials for you!

## EDUCATIONAL SUMMIT

The overview, the agenda, and the link  
to save your seat.

## OUR PARTNERSHIP WITH AGENTS

Find out why they're so important, and meet  
the 2017 Agent Academy class.

## PLUS:

The time allowance for ICAP's Legal  
Access has been increased!

A safety recall on stainless steel  
slides.

A reminder to apply for the ICAP Grant  
before it's too late.

## DATA BREACH AND CYBER THEFT

How much do you really know?

**Second Quarter 2017**

# WHAT'S INSIDE



## REMINDER

The ICAP Grant is still available! \$1,000 for the purchase of loss control and risk management materials has been allocated for every ICAP member. If your entity hasn't applied for the grant yet, those funds are still waiting for you. Visit [www.icapiowa.com/grant](http://www.icapiowa.com/grant) to complete an online application today!

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# NEWS & EVENTS

what's happening. and when.

## Agent Academy (Part I)

May 11, 2017

## Memorial Day

May 29, 2017

## ICAP Board Meeting

June 8-9, 2017

## Independence Day (ICAP offices closed)

July 4, 2017

## City/County Managers Summer Conf.

July 12-13, 2017

## Iowa Municipal Professionals' Institute

July 17-21, 2017

## ICAP's Educational Summit

July 19, 2017

## SAFETY RECALL!

Playworld Systems, Inc. has recalled **stainless steel playground slides** due to an amputation hazard. The recalled slides are made of stainless steel and have both single and double bedways. If your entity has such a slide, you should immediately discontinue its use and block public access to the recalled slides. Contact Playworld for a free replacement slide and free installation. A temporary barrier will be shipped to consumers to prevent children from using the slide.

[Click to read more about the recall!](#)



Have you seen our free monthly printables? They are posted on the blog each month. Download a copy now!

**JOHNSON COUNTY RECENTLY  
INSTALLED SOLAR PANELS  
ON COUNTY PROPERTIES.  
HOW DID THEY DO IT?**

**READ ON OR CLICK TO LEARN MORE!**

# **RENEWABLE ENERGY SOURCES AND YOUR PUBLIC ENTITY THINGS YOU SHOULD KNOW**

By ICAP's Local Administrative Team

## **WIND. SOLAR. HYDRO. AND MORE.**

These, among others, are renewable sources of energy - sources that are eco-friendly and reliable.

They are widely available and, because they do not use fossil fuel, cause little in the way of pollution.

These factors, coupled with the significant cost saving benefits such energy sources can have (over traditional fossil fuels), make them highly desirable for individuals and organizations alike.

So why is it many municipalities do not use renewable sources of energy? How can they go about doing so? And what does it mean if they do?

Let's start with the basics.



### ***Look familiar?***

*Wind turbines dot much of the landscape across Western Iowa, but the majority are privately owned.*



### ***How about this?***

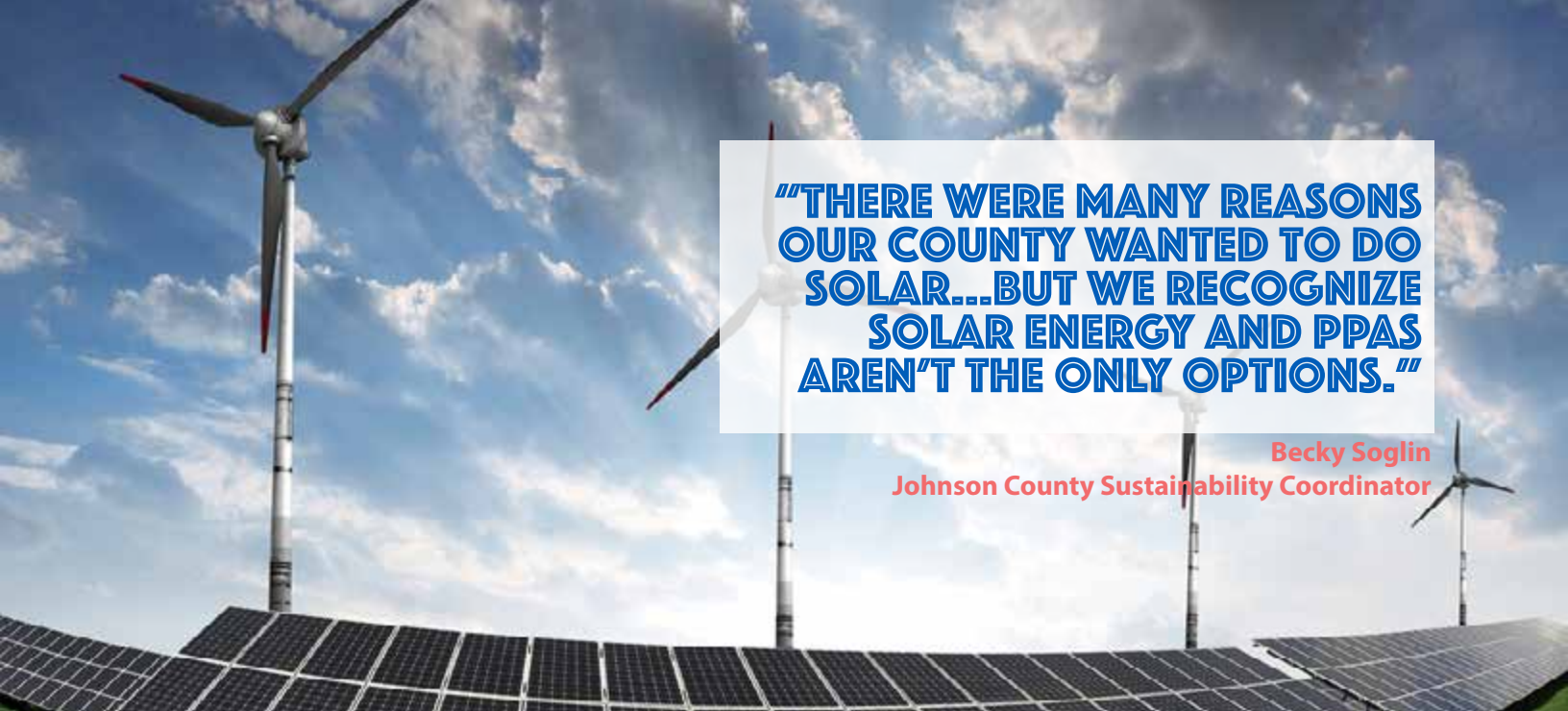
*Work on the Red Rock Hydroelectric Project started in 2014. This will be the second largest hydroelectric plant in the state!*



### ***And this?***

*Shown is the second solar panel display to be installed in **Johnson County**, a longtime ICAP member!*





**"THERE WERE MANY REASONS  
OUR COUNTY WANTED TO DO  
SOLAR...BUT WE RECOGNIZE  
SOLAR ENERGY AND PPAS  
AREN'T THE ONLY OPTIONS."**

**Becky Soglin**  
**Johnson County Sustainability Coordinator**

### **Why aren't renewable sources of energy more commonly used by municipalities?**

From many perspectives, use of a renewable energy source makes economic sense for municipalities. With tighter budgets, cost-saving in any form has become more than desirable – it's become essential – for many municipalities.

Yet, despite the energy cost savings, renewable sources of energy can sometimes be cost prohibitive for public entities. Why?

Because local governments cannot receive renewable energy tax credits – credits that can offset the cost to install and maintain the equipment necessary to harness renewable sources of energy.

Without these tax credits, counties are often left to burden the installation and maintenance costs of such equipment. This can be cost prohibitive and may offset the potential for any financial savings from the alternative source of energy.

In addition to the potential for a large financial burden that may result from owning such equipment, municipalities may also face technical and regulatory challenges related

to renewable energy sources, making them seem even less feasible for municipalities that are tight on time and money.

### **But ICAP members have options.**

What options? Power Purchase Agreements (PPAs), to start.

In fact, in October 2015, Johnson County, a long-time member of the Iowa Communities Assurance Pool (ICAP), became the first county in Iowa to use a Power Purchase Agreement to fund solar photo voltaic (PV) projects when, in partnership with North Liberty-based Moxie Solar, it took its first two solar energy systems live.

*continued on p. 4*

**// A solar power purchase agreement (PPA) is a financial agreement where a developer arranges for the design, permitting, financing and installation of a solar energy system on a customer's property at little to no cost. The developer sells the power generated to the host customer at a fixed rate that is typically lower than the local utility's retail rate. //**

[www.seia.org](http://www.seia.org)

# RENEWABLE ENERGY SOURCES AND YOUR PUBLIC ENTITY *continued*

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"For our county, using renewables was one of five energy-related goals our Board of Supervisors set in 2014," Becky Soglin, Johnson County Sustainability Coordinator, said. "An opportunity presented itself sooner than anticipated, so they designated staff to take (it) on and we went for it."

They "went for it" through a PPA that benefitted both Johnson County and Moxie Solar, making it a win-win situation for both parties.

With PPAs, such is often the case. They enable counties and other municipalities to partner with private sector companies to secure renewable sources of energy. The private sector benefits from tax credits, while the municipality/local government benefits indirectly, through a reduced environmental impact and savings

**"IN SOME CASES THE UPFRONT COSTS ARE TOO HIGH, SO THE POWER PURCHASE AGREEMENT ALLOWS YOU TO SPREAD OUT COSTS OVER TIME... IT'S AN INDIRECT WAY TO BUY CLEAN ENERGY."**

**Becky Soglin**  
Johnson County Sustainability Coordinator

passed on in the way of a lower energy cost, typically at a long-term fixed price.

In addition to PPAs, there are also numerous grant and municipal bond programs that may benefit Iowa municipalities in the way of purchasing or harnessing a renewable source of energy, whatever that source may be.

While a PPA was the best fit for Johnson County's solar energy project, Soglin says it isn't the only option out there.

"There were many reasons our county wanted to do solar, and a PPA made it more accessible and affordable for us, but we recognize solar energy and PPAs aren't the only options," Soglin said. "There's no one way to achieve energy efficiencies or renewables."

If a municipality does not wish to generate energy on site, it can also purchase green power or renewable energy.

Every municipality should identify its own needs and evaluate the best option for securing an alternative source of energy going forward.



*shown above* **Johnson County's most recent solar installment**

### And then what?

Before moving forward with a project or solution, the municipality should discuss property and casualty coverage options with its ICAP underwriter or local agent.

Both alternative energy production and facility changes can create new exposures. An ICAP representative can work with your entity to identify what coverages may be available.

These projects - and all alternative energy sources - should be evaluated both during conceptualization and upon project completion.

ICAP's Underwriting team is available to assist during this process. Contact your ICAP underwriter via the ICAP website ([www.icapiowa.com/contacticap](http://www.icapiowa.com/contacticap)) to request assistance or learn more!

*Click to visit the County's website and learn more about its solar arrays!*

**JOHNSON COUNTY** has been an ICAP member since 2001. The county, which is constantly growing and evolving, installed the first of its solar displays - an 86 kW array at its secondary roads campus - in 2015. Since then, the county has also installed the 159.6 kW array (shown above) on the roof of the health and human services building, and an 85.8 kW ground-mount array near the county administration building (shown on page 2).

Johnson County is represented by ICAP Certified Agent, Bob Saunders, and Insurance Associates of Iowa City, which represents eight ICAP members in the eastern part of the state!



# Back to the Future? Not necessarily. Autonomous vehicles are a thing of today.

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Like most things, the rules of the road are changing. They are evolving to meet the needs of society today - and the needs of self-driving cars. If those aren't on your radar yet, they should be, and there are many reasons why.

Click to visit  
[www.techopedia.com](http://www.techopedia.com)  
and learn more about  
autonomous vehicles!

## **AUTONOMOUS CAR\***

**A VEHICLE THAT CAN GUIDE ITSELF WITHOUT HUMAN CONDUCTION. THIS KIND OF VEHICLE MAY PAVE THE WAY FOR FUTURE SYSTEMS WHERE COMPUTERS TAKE OVER THE ART OF DRIVING.**

*\*also known as a driverless car, robot car, self-driving car or autonomous vehicle.*





## **DID YOU KNOW?**

### **IOWA HAS NO LEGISLATION THAT REGULATES OR PROHIBITS SELF-DRIVING CARS.**

#### **The big question...**

Actually, the *first* question, is, "When will we start seeing self-driving cars on the roads?"

We read about them being tested in California, Washington and Arizona, but it's not often we see articles about self-driving cars in Iowa.

But, the thing is, you *can* find them here. Self-driving cars - or autonomous vehicles - are being tested in the state. And roadways are being monitored and adjusted based on related studies.

Just last October, it was decided that a portion of Iowa's Interstate 380 will be mapped for self-driving cars.

The Iowa Department of Transportation hired HERE, a mapping company, to create high definition, real-time, three-dimensional mapping of the 380 Corridor - the section of interstate between Cedar Rapids and Iowa City.

Such mapping will offer real-time information, which will include:

- Detailed, to-the-centimeter mapping of the area;
- Predictive traffic modeling;
- Weather conditions; and
- Potential hazards and deterioration, among other things.

It will be incredibly comprehensive, and, layered together, will work to help provide data development companies with the information they need to provide enhancements to navigation systems and automated systems that will help increase Iowans' safety and mobility. After all, that's the State's primary goal with this endeavor.

The Iowa Department of Transportation is vocal about wanting to improve safety and roadways for Iowans, and for all others traveling the roads of the state.

"There is, of course, an angle from an economic standpoint, but mostly it's just our due diligence," Andrea Henry, of the Iowa DOT, said.

"As a whole, we first want to provide necessary information to drivers, then to vehicles, so as to limit the potential for incident."

And mapping of roadways and real-time information updates are one of the steps towards doing just that. It's why Iowa is working to attract self-driving car researchers to the state.

"We recognize the future of transportation is moving towards higher, more automated vehicles," Henry said. "We already have some of this technology in our vehicles, and those features are getting greater and greater. We recognize the need to stay ahead of that trend."

*continued on p. 8*

# Autonomous Vehicles

*continued from previous page*

The state has also partnered with researchers at the University of Iowa, where testing an autonomous vehicle on local roads began in July of last year.

This is done with a university-owned Volvo, which is helping test roads and pave the way for self-driving cars in the state.

Also helping in this process are virtual cities, which are being developed by the State of Iowa as a means of helping to test self-driving vehicles and mapping programs, which the aforementioned vehicles would ultimately rely on.

"The potential benefits are mind-boggling," Henry stated. "As these technologies grow and change, we're learning along with everyone else. It's really fascinating."

It's a lot, right? Iowa has a lot going on. It's shown a lot of initiative and placed a heavy foot in the field of autonomous vehicles.

As states race to attract autonomous vehicle companies, and Iowa presses to keep pace, you'll see an impact - both directly and indirectly.

You might already have been affected, if, during the last couple of years, you purchased a new car.

In recent years, many car manufacturers have started installing new technologies into cars; these technologies serve to slowly orient drivers towards the idea of autonomous vehicles. For example, your vehicle may be equipped with anti-lock brakes, adaptive cruise control, GPS mapping/navigation technologies, voice activated commands, and more.

It can be overwhelming trying to figure it out. So much so, that in 2016, the University of Iowa and the National Safety Council, actually partnered to help educate Iowans on some of the new technologies in vehicles.

And what about the impact on cities?

That's still to be determined. Speculations abound regarding the impact autonomous vehicles might have, ranging from increased traffic due to safer means of transportation and an expanded driver population, to decreased traffic and increased parks and recreational space.

Though it's still too early to tell what the impact of autonomous vehicles will be for municipalities, we do know one thing it can mean for you. [Let's just say you might be driving the Iowa roads alongside autonomous vehicles before you know it.](#)

**"THE POTENTIAL BENEFITS (OF AUTONOMOUS VEHICLES) ARE MIND-BOGGLING. IT'S REALLY FASCINATING."**

**Andrea Henry, Iowa Department of Transportation**

# THE LAW ENFORCEMENT PORTAL

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## IT'S LIVE

### Police Chiefs and County Sheriffs - It's For You!

Register for the site to gain access to invaluable policies from the Legal and Liability Risk Management Institute. All included policies are compliant with both Iowa and federal laws.

Member representatives can apply for portal access via the ICAP website; access to the site - and the many resources that come with it - will be granted once eligibility has been confirmed.

*want to register for the site or link  
to the Portal?*

**CLICK HERE!**







# **NO MOUNTAINS IN IOWA? NO, BUT THERE IS A SUMMIT.**

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**ICAP'S Educational Summit  
Johnston, Iowa | Hilton Garden Inn  
July 19, 2017**

**SPACE IS LIMITED.  
ADVANCE REGISTRATION IS REQUIRED.  
VISIT [WWW.ICAPIOWA.COM/EDUCATION](http://WWW.ICAPIOWA.COM/EDUCATION)  
OR [CLICK HERE TO RESERVE YOUR SEAT](#)**





We host the annual Educational Summit, a one-day event, to benefit you - the public entity representatives and local agents who want to learn more about municipal exposures and current trends.

Each year, we select a topic for the event, and it's based on current issues and claims on-hand. We want to help keep you up to date on what's current - what's "trending," so to speak - and what could potentially impact you and your entity. Our goal for the event is to help better educate our members - and their agents - on select exposures and potential causes for loss.

This year, the theme of our event will be Technology and the impact it can have on public entities. Sure, there are the every day technologies we all think of, like smart phones, computers and iPads, but we're thinking bigger. How big? What do we mean? Well, let's take drones, massive server stations and self-driving cars, as examples.

There's no question: technology is changing, and so, too, are day-to-day operations and the municipal exposures that come with them. To help address and evaluate such exposures, we're bringing in a team of outside professionals to offer comprehensive, engaging presentations at our 2017 event. We'll have specialists in the field discuss changing technologies; we'll have claims representatives discuss real-world scenarios, in which a related loss occurred; we'll have loss control representatives review what your entity can do to help mitigate such risks; and we'll have an underwriting team on-hand to help answer questions and offer related support.

The Educational Summit has traditionally been a members-only event; however, given the relevance and subject matter, coupled with the significant exposures that can result, we are opening registration to ICAP agents, as well. Eligible agents who attend the Educational Summit will receive CE credits for their attendance, and will receive a discounted registration for our 2017 Agent Seminar, which will build on the content from this event.

Note that space is limited, and we are expecting a full house. Advance registration will be required. Please visit [www.icapiowa.com/education](http://www.icapiowa.com/education) to reserve your seat!

Questions, comments, or requests? Drop us a line. [www.icapiowa.com/contact](http://www.icapiowa.com/contact).

## **WITH PRESENTATIONS OFFERED BY:**

**Charlie Kingdollar, Emerging Issues Specialist and Vice President in Gen Re's global Property/Casualty Emerging Exposures unit;**

**Cheryl Marczak, Second Vice President in Genesis Insurance's Northeast Region;**

**Amanda Davros, Information Technology Loss Control Specialist for ICAP; and**

**Kasi Koehler, President of Marketing and Local Administration for ICAP.**

# 2017 EDUCATIONAL SUMMIT

## TECHNOLOGY AND YOUR PUBLIC ENTITY

Length of Course: 5 Hours

Continuing Education Credits: 4 Hours

Wednesday, July 19

10 AM - 3 PM

**9 AM**

**REGISTRATION OPENS**

**10:00-10:15 AM**

**INTRODUCTION - WHY THIS IS RELEVANT TO YOUR ENTITY**

Kasi D. Koehler | Marketing Manager & Local Administration, ICAP

**10:15 AM -11:15 AM**

**NEW ON THE ROAD: AUTONOMOUS VEHICLES**

Charlie Kingdollar | Property/Casualty Global Emerging Issues Specialist, Gen Re

**11:25 AM - 12:15 PM**

**NEW IN THE AIR: DRONES AND THE PROBLEMS THEY CAN CREATE**

Cheryl Marczak, Second VP & Public Entity Underwriter, Genesis Underwriter Management Company

**12:15 - 1:00 PM**

**LUNCH**

**1:00 - 1:50 PM**

**CYBER ATTACK: THE POTENTIAL FOR ACTUAL PHYSICAL DAMAGE TO POWER AND WATER TREATMENT PLANTS**

Charlie Kingdollar | Property/Casualty Global Emerging Issues Specialist, Gen Re

**2:00 PM - 2:50 PM**

**CYBER ATTACK AND DATA BREACH: WHAT YOU CAN DO!**

Amanda Davros | Information Technology Loss Control Specialist, ICAP

**2:50 - 3:00 PM**

**CLOSING COMMENTS**







# 180 MINUTES OF FREE LEGAL CONSULTATION

It sounds too good to be true, doesn't it? The thing is, it's not.

With ICAP Legal Access, a free legal consultation service provided exclusively to ICAP members, every ICAP member can **receive up to 180 minutes of free legal consultation per year.**

Previously, the service offered 90 minutes of free legal consultation per year; however, the ICAP Board of Directors recently passed a resolution to double the time allowance for this service, which can be used in any of the following areas:

- Employment Law;
- Zoning and land use;
- Open records and open meetings laws;
- Indemnification provision review in contracts;
- Attorney-to-Attorney consultation resource.

ICAP members seeking legal consultation services in any of these areas may call 1-877-303-ICAP.

Handling attorneys will track the time utilized by each ICAP member. If a member uses its 180 minutes and desires additional services from Hopkins & Huebner, P.C., such services will be at the member's expense.

*Services provided via ICAP Legal Access are subject to the **Legal Consultation Policy.***  
***Click to view!***

*Click to learn about Hopkins & Huebner, P.C. a full-service law firm with offices in Des Moines, the Quad Cities and Adel.*



# Partnership with Local Agents

## (here's why it's so important)

As you probably already know, ICAP works exclusively through local agents. We value our agents, not only for the individuals and professionals they are, but also for being a part of the member communities they represent.

Our agents typically live and work in member communities, and are able to keep us in the loop with what's happening. They're our boots on the ground, so to speak. And they, like us, are vested in the public entity's success. This means they are able and equipped to look out for their members, something that's proven invaluable to agents, the Pool *and* every ICAP member.

The thing is, agents must know what to look for. Municipal exposures are constantly changing, and it's no longer about just noticing if the member has a new car or a piece of playground equipment. Don't get us wrong - those things are important. And so, too, are noticing non-visible exposures. That's where our agent education courses come in.

**WE WROTE A BLOG POST ABOUT OUR PARTNERSHIP WITH AGENTS A COUPLE MONTHS BACK. [CLICK TO READ IT!](#)**





*ICAP 101 is a one-day, prerequisitional course to ICAP's Agent Academy, a yearly, four-part class series intended to help provide ICAP agents with the knowledge and materials necessary to successfully represent ICAP and its membership.*

**The 2017 Academy class is full, but agents can save a seat for the following year.**

**Click to let us know if you are interested!**

ICAP has long hosted the Agent Seminar - a one-day educational course to help educate agents on exposures and claim trends specific to Iowa public entities. In 2015, we added two new agent education initiatives, ICAP 101 and the ICAP Agent Academy, to the mix.

Since the inception of the program, 35 local insurance agents have graduated the Academy with the ICAP Certified distinction. A maximum of fifty insurance agents will be allowed to hold this designation at any given time and, for the 2017 class, a mere ten insurance agents have been accepted to achieve it.

Please join us in welcoming the individuals below to the 2017 Agent Academy class!

## CLASS OF 2017

- |   |   |
|---|---|
| <b>1.</b> <b>BRAD BENGSTON</b><br>TrueNorth Companies<br>West Des Moines      | <b>6.</b> <b>JENNIFER LUSE</b><br>TrueNorth Companies<br>Cedar Rapids |
| <b>2.</b> <b>BECKY BENTON</b><br>State Street Insurance<br>Guthrie Center     | <b>7.</b> <b>JACKIE MINOR</b><br>Ewart Insurance<br>Bedford           |
| <b>3.</b> <b>LINSEY EIBEN</b><br>TrueNorth Companies<br>Cedar Rapids          | <b>8.</b> <b>GENE PINT</b><br>American National Insurance<br>Waterloo |
| <b>4.</b> <b>MELISSA JOHNSON</b><br>Midwest Insurance Corp.<br>Nevada         | <b>9.</b> <b>JOE WEINMAN</b><br>Weinman Insurance<br>Indianola        |
| <b>5.</b> <b>MICHAEL JOHNSON</b><br>Calvert & Johnson Insurance<br>Fort Dodge | <b>10.</b> <b>WILLENE WHITE</b><br>NOEL Insurance<br>Ottumwa          |

**932,729,111**

records reported to  
have been compromised  
through data breaches

**\$5.9  
MILLION**

average cost per breach

**90%**

of those breaches were  
avoidable through simple or  
intermediate controls

**and that's all been since 2005.**

**Needless to say, cyber theft and data breach are “a thing.” They’re real. They’re happening. And they are a threat to your public entity.**



**THERE ARE MANY POWER PLANTS IN IOWA. DOES YOUR ENTITY OWN OR MANAGE ONE? IF SO, YOU ARE ESPECIALLY AT RISK! EXPERTS HAVE IDENTIFIED SPEAR-FISHING EMAIL ATTACKS, MALWARE AND VIRUSES AS WAYS HACKERS GAIN ACCESS TO POWER PLANTS AND SIMILAR FACILITIES.**

But what does that mean to us? Are such risks just something we should shrug at and accept, or are there things we can do about it?

*Of course there are things we can do!* First and foremost, we must educate ourselves. We must know what a data breach is, as well as how it can occur, because only then can we start to protect ourselves.

Most work environments rely on technology nowadays. We use email, smart phones, computers, servers and countless other systems, software and gadgets in day-to-day operations; we store things in the cloud; we save payment and other confidential information; and we often do it without giving it a second thought.

This is true on both a personal and a professional level. And every time we use a technological system or device, we put ourselves at risk. What risk? Risk of:

- having information and identities stolen;
- losing the potential to conduct business;
- compromising the rights and informations of residents, including friends, family and coworkers.

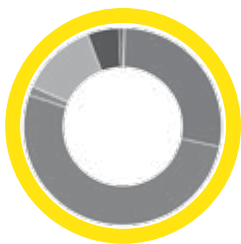
We're like sitting ducks, but we don't have to be.

**Charlie Kingdollar will speak to this at our Educational Summit. Check out page 10 to learn more, or click to save your seat!**

# definition of **DATA BREACH:**



**The intentional or unintentional release of secure or private/confidential information to an untrusted environment. Other terms for this include unintentional information disclosure, data leak and also data spill.**



*The Cause of Loss Tool breaks down threats by industry. This can be of tremendous benefit when it comes to identifying cyber exposures and understanding municipal risks!*

There are things we can do. In addition to knowing what a data breach is, you must also know how it can affect you and your entity. The first question to ask is, "Where are we vulnerable?"

ICAP members have access to the **Cause of Loss Tool**, which can help you identify just that.

The Cause of Loss Tool can be used to review, determine and understand which risks are industry inherent. What exposures does the public entity sector face? What municipal threats might your entity need to prepare for? This tool can help you figure these things out.

The Cause of Loss tool is accessible to all members via the Cyber eRisk Hub. You can link to the Hub via the Services page of the ICAP website ([www.icapiowa.com](http://www.icapiowa.com)).

Member representatives who do not yet have a login to the Hub can request one by completing the web-based form online.

## **didyouknow?**

ICAP's Public Entity University has an entire library devoted to Internet Security & Social Media. Users can access the following training courses:

- Email in the Workplace
- Information Security and Privacy Awareness
- Internet Usage and Blogging in the Workplace
- PCI Security Standards for IT and Back Office
- PCI Security Standards on the Phone & Online
- Preventing Phishing
- Records Management
- Responsible Use of Social Media
- Security Awareness with Privacy Principles

Simply login to the Resource eLibrary and click on Public Entity University to access these resources and more!

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

## **check this out!**

With the exception of four, each state has a data breach notification law. Are you familiar with Iowa's law? Has your entity abided by it?

Check out the State Breach Law Summary & Guide to learn more!

This is yet another tool accessible to ICAP members via the Cyber eRisk Hub.

**CLICK TO VIEW!**





**Second Quarter 2017**