

THE ICAP UPDATE

2018 | Third Quarter

ICAP to
accept ACH
payments
(beginning October 1)



2018 | Third Quarter

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ANNOUNCEMENT

ICAP's 2018 Agent Seminar will be held Thursday, November 8, at the Hilton Garden Inn in Johnston.

NEWS & EVENTS

what's happening. and when.

- 1] League Annual Conference & Exhibit**
September 12-14, 2018
- 2] Independent Insurance Agents of Iowa (IIAI) Annual Convention**
September 25-26, 2018
- 3] ICAP Board Meeting**
October 10-12, 2018
- 4] IMFOA Fall Meeting**
October 24-26, 2018
- 5] ICAP Agent Seminar**
November 8, 2018
- 6] Thanksgiving (ICAP Offices Closed)**
November 22, 2018

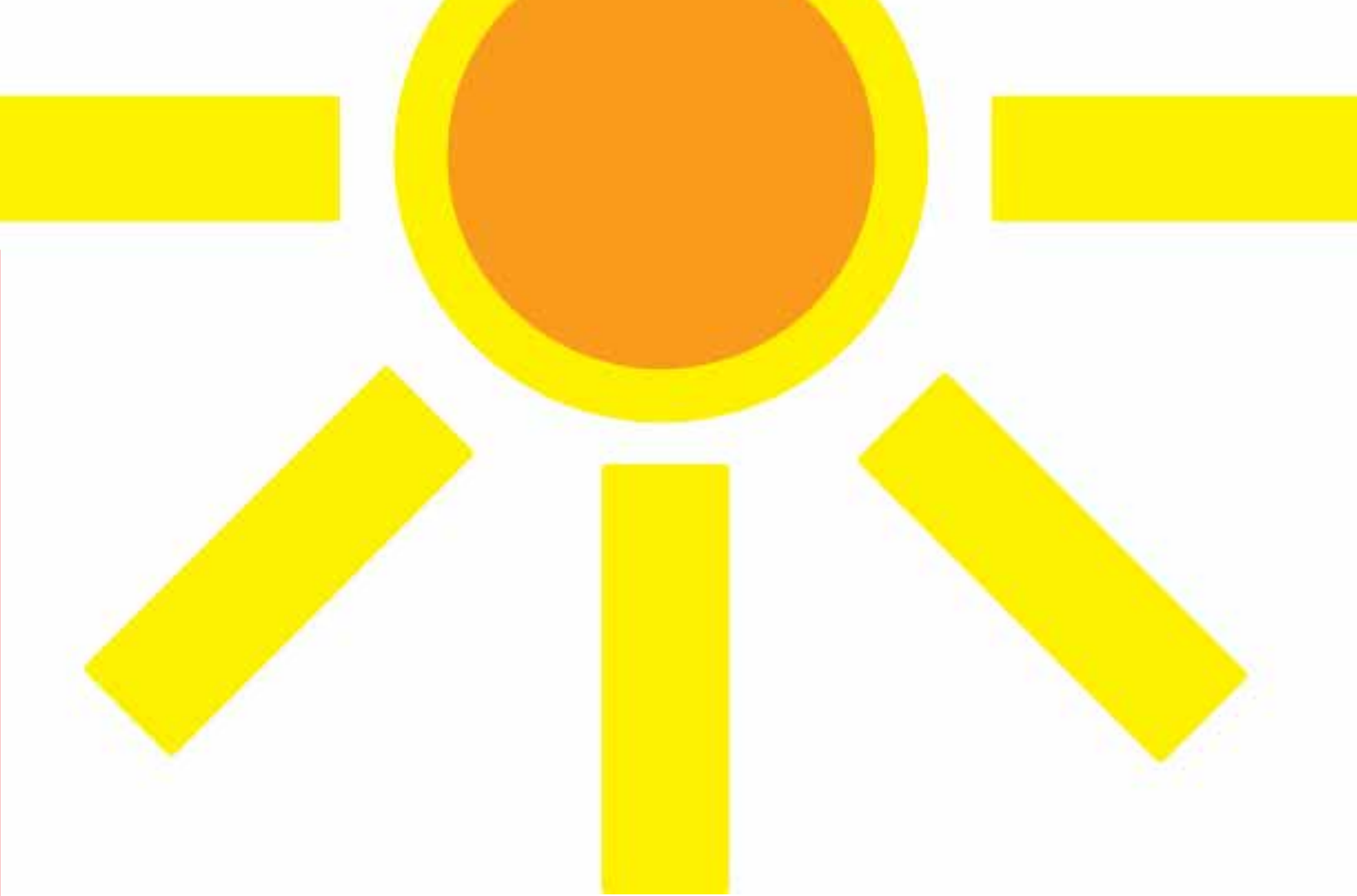
Members, did you know ICAP will soon be accepting Electronic Fund Transfers (EFTs) for contribution payments? The Pool will be doing this free-of-charge, and plans to implement this new payment method October 1. Find more information on page 18!



HOT IN HERE

(and out there)

Labor Day has come and gone, but
summer isn't over yet.



Generally speaking, most people think of Labor Day as the close of summer.

Many of you probably spent the long, holiday weekend cramming in last-minute “summer activities.”

Some of you might have spent time on the boat, whereas others might have spent a lazy day relaxing by the pool. Others still might have spent time barbecuing and catching up with friends and family outdoors.

Generally speaking, we often participate in these traditional “Labor Day activities” because we anticipate cooler temperatures and fall weather are just around the corner.

But what if we told you Labor Day doesn’t actually mark the end of summer? That, in fact, the last day of summer isn’t until September 22, and that there is a high chance of additional heat waves both before and after that date?

Would you be prepared for such weather? Would you know what to look for, and what to do, in terms of heat-related illnesses?

After the summer lowans have had, and the extreme heat waves that have come with it, we hope so, but it never hurts to have a refresh.

We’re providing just that in the pages that follow.

Learn about the most common heat-related illnesses on the next page!

Iowa's Bringing the Heat!

Do you know what to look for to help keep yourself, your friends and your family safe?

First things first: All Iowans should know about these heat-related illnesses!

Heatstroke is an emergency! If you suspect someone has heatstroke, call 911.

1] HEATSTROKE

What is it? Your body overheating when internal body temps exceed 104 degrees (F).
Watch for: Nausea, seizures, confusion and disorientation. Symptoms often escalate as a progression from more mild heat-related illnesses.

2] HEAT SYNCOPE

What is it? In short, fainting. The result of overheating, this is a sudden, temporary spell of dizziness or loss of consciousness that may result in a fall.
Watch for: Dizziness or light-headedness, especially during periods of prolonged standing or when rising from a sitting or lying position.

3] HEAT RASH

What is it? A rash that occurs during periods of excessive sweating when the sweat glands are blocked.
Watch for: Itchiness, red pimples or small blisters, usually in a cluster on the neck, upper chest, groin or in elbow creases.

4] HEAT CRAMPS

What is it? Involuntary muscle spasms that are often associated with dehydration and typically occur during physical activity in hot or humid weather.
Watch for: Muscle spasms or a tightening sensation, usually in the abdomen, legs or arms.

5] HEAT EXHAUSTION

What is it? The body's response to excessive sweating.
Watch for: Headache, nausea, weakness, irritability, extreme thirst, heavy sweating, decreased urine output.



Heat got you down? **Hydrate!**

Sweating is your body's way of cooling itself off. Not sweating when it's hot is a sign of dehydration, and an indicator of heat illness.

How hot is
"too hot?"
Check out
the heat
equation at
right!!

The symptoms of heat-related illnesses can differ from person to person, and are often affected by the factors listed in the graphic at right. In general, though, when it comes to heat-related illnesses, symptoms to watch out for include:

- **ELEVATED BODY TEMPERATURES;**
- **PALE SKIN;**
- **HEADACHE;**
- **NAUSEA;**
- **RAPID PULSE;**
- **DIZZINESS;**
- **FATIGUE;**
- **SWEATING PROFUSELY OR NOT SWEATING AT ALL;**
- **SORENESS OR CRAMPING OF MUSCLES;**
- **AND/OR FAST, SHALLOW BREATHING.**

When it comes to watching for these symptoms, it's important to know elderly folks, young children and individuals with health issues are considered most at risk.

So...what can we do?

PREVENTION IS KEY.



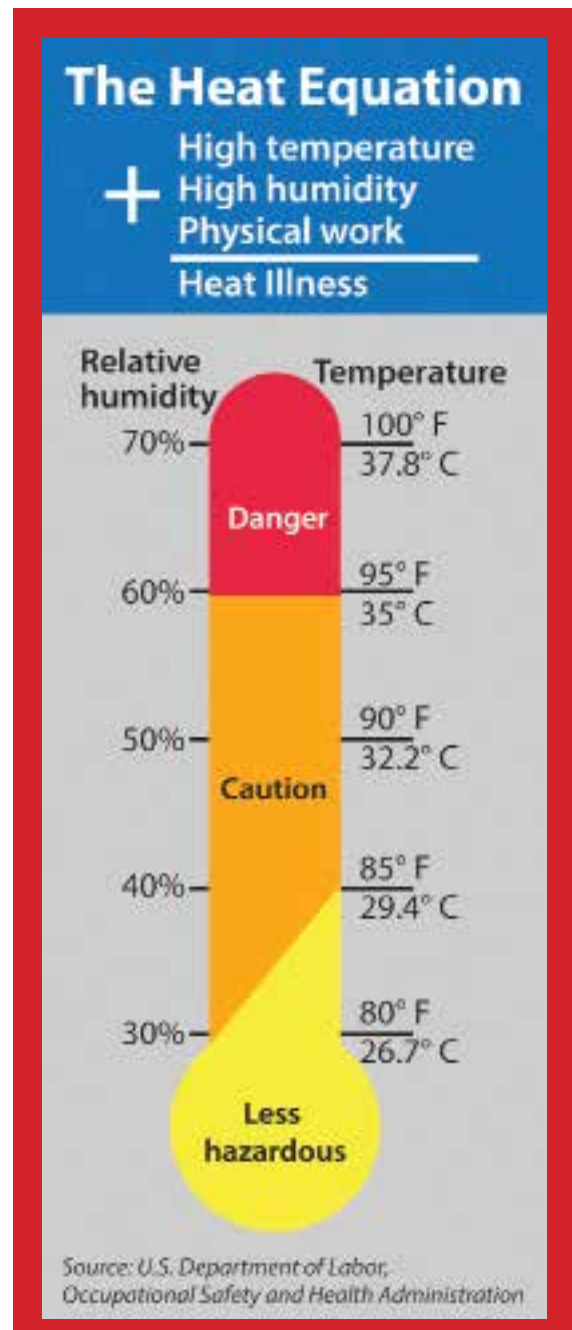
Drink plenty
of fluids.



Seek shade
and shel-
ter when
outside for
prolonged
periods.



Cool down
indoors
when feeling
hot or faint.



Election Update: ICAP Board of Directors

In the Q2 ICAP Update, Pool members were advised two seats on the ICAP Board of Directors will become available at the end of this year.

Members were further advised of both incumbent candidates' intent to seek re-election to their respective seats on the ICAP Board.

As no nominations were received by the local office prior to August 1, both Jody Smith, incumbent City Representative, and Michael Bergan, incumbent At-Large Representative, remain unopposed for their

respective seats on the Board.

Per the terms of the ICAP Board of Directors' Election Policy, members will still be provided the opportunity to vote for both candidates.

Proxy representatives will be able to submit their votes via the ICAP website (www.icapiowa.com) from November 15 through December 15.

If desired, members may also submit their votes via hard copy by requesting a paper ballot from Joni Biggart (joni@icapiowa.com).

Learn more about Jody Smith and Michael Bergan, incumbent candidates and current ICAP Board Members, via the page at right.

JODY SMITH

City Representative City of West Des Moines

Jody has been involved with local Iowa governments for 40 years, and has served as a member of the ICAP Board of Directors since 1987 (and Chairman of the Board since 1992).

In addition, Jody serves as a member of the Executive Committee and oversees investments made on behalf of the Pool.

Since retiring from the City of West Des Moines, Jody has continued to represent the City on the Wastewater Reclamation Authority Board. Jody also serves as a trustee of West Des Moines Water Works.

Prior to his tenure with the City of West Des Moines, where he held many roles, Jody gained experience as the City Clerk/Treasurer for the City of Clinton and as Mayor of the City of Ayshire.



MICHAEL BERGAN

At-Large Representative HAWC Empowerment Board

Michael Bergan, a member of the Iowa House of Representatives, has a long history of community service, including eight years on the Winneshiek County Board of Supervisors and twelve years as the Executive Director of HAWC Partnerships for Children.

He has also served on the Iowa Empowerment Board and as Chairman of the Mental Health Developmental Disabilities Commission, as well as on several other boards and commissions.

Prior to his career in the public sector, Michael worked twelve years as an accountant with the law firm formerly known as Miller, Pearson, Gloe, Burns, Beatty & Cowie, PC in Decorah.

He received his Bachelor of Arts Degree in accounting and economics from Luther College.



The ICAP Board of Directors, shown from left: (back row) Lois Huitink, Jody Smith, Larry Burger, Michael Bergan, Tom Roth, Dave Hageman, Gary Mahannah. (front row) Alan Kemp, Bill Peterson.



#ICAPIOWA | MEET JONI BIGGART

Administrative Assistant

Meet Joni Biggart, Administrative Assistant and long-time member of the ICAP family! Joni joined the ICAP Administration Team in 2001, bringing with her more than 15 years of experience in the insurance industry.

In her current role as Administrative Assistant, Joni is responsible for a large and varied number of tasks. One of her favorite responsibilities is administering the ICAP Grant.

This begs the question: What is The ICAP Grant?

THE ICAP GRANT

The ICAP Grant is a service offering and special initiative by the ICAP Board of Directors.

Through the grant, all members of the Pool are eligible to receive up to \$1,000 per calendar year for the purchase of approved loss control and risk management items (see more on approved items later in this article).

The program is in its third year of service and, already, has given more than \$XXX,XXX back to Iowa public entities - members of the Pool - in the form of grant funds.

With the majority of members still eligible to receive grant funding through the end of this year, that number is still growing!

“The grant is a great example of how ICAP gives back to its members,” Joni commented. “I’m so glad I get to be a part of it.”

Joni’s role with the grant

Through direct correspondence with local agents and the individuals who apply for the grant, Joni works hand-in-hand with members to help them achieve the maximum amount allowed through the program.

She answers questions, speaks with members and agents alike, and assists with the submission of applications whenever necessary.

“I love working with our members, and I really enjoy seeing ICAP agents become involved in this program,” Joni commented.

“Watching them work alongside members to apply for

Joni continued, “It’s great to see how members are using the funds they receive from the grant. Knowing they are

**“THE GRANT IS A GREAT
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Joni Biggart

able to use the money they receive for something their organization or community needs makes my work with the program very rewarding.”

grant funds has been very rewarding. Especially when their application is approved.”

And when it comes to what it takes for an application to be approved, Joni knows a thing or two.

She is involved with each application from the point it is received by the ICAP office to the point a decision is made.

She gathers all materials received for a given application, and reviews them to ensure all required materials have been submitted. Once complete, Joni forwards the application for review by the Pool’s Grant Committee.

THE ICAP GRANT

The Grant Committee might approve or reject the application immediately, or they might request additional information in order to understand the intended use of grant funds.

In the case of the latter, Joni will work alongside the respective ICAP agent or member to make sure any additional information is submitted in accordance with the Committee's request.

How the grant works

Let's just say it works well. Very well. Why?

Because the program is available for the sole benefit of ICAP members, and because the ICAP Board of Directors wants each member to receive the maximum amount possible through the grant.

As such, the Board has made the grant application process intentionally simple for members of the Pool. In fact, the process is so simple, it requires little more than a minute or two of a member representative's time.

"The application process definitely differs from that of traditional grant processes," Joni commented. "Our grant application is very straight-forward and convenient for

members. All they need to do is submit an application and follow-up with their receipt or cost estimate. We'll take care of the rest!"

It sounds easy, because it is.

Members can apply for the grant online by completing a short form on the ICAP website (www.icapiowa.com/grant) and emailing a copy of any requested documentation, including a purchase receipt or a quote/estimate of cost.

Alternatively, a member can apply via a paper copy of the application, which can then be submitted via fax, email or postal service.

Where the money goes

This is, perhaps, the best part of the grant: the money goes directly to ICAP member communities.

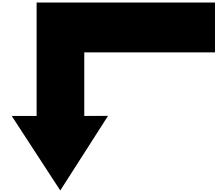
To date, more than 190 ICAP members have received more than \$185,000 from ICAP in the form of grant funds this year, and they've spent it on all sorts of different "things."

What kinds of things? A variety of loss control, safety and risk management materials.

Among the items purchased are security cameras and surveillance systems; playground fall materials; automated external defibrillators (AEDs) and first aid materials; personal protective equipment; and more.

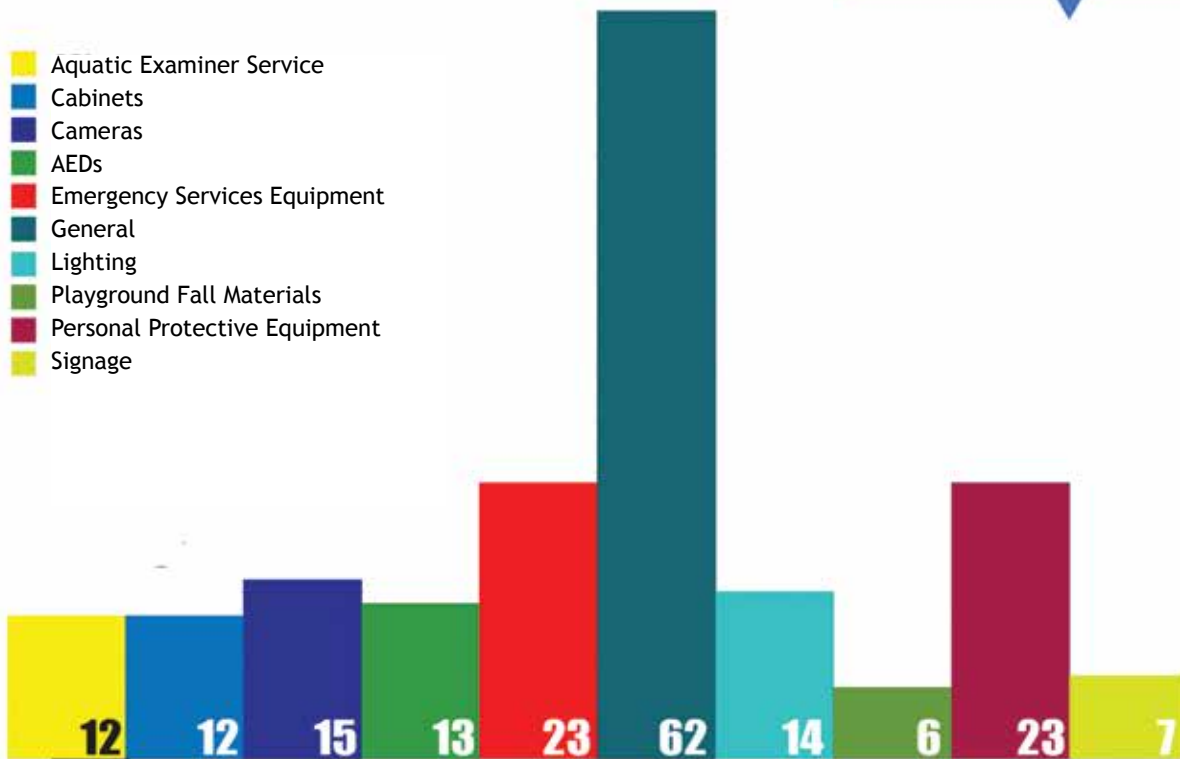
Take a look at the graph at right to see where ICAP members have been spending grant funds this year.

Every ICAP member can receive up to \$1,000 for the purchase of approved loss control, safety and/or risk management items prior to December 31 of this year. Members have received \$185,000 in grant funds so far this year.



Where's it going?

The majority of grant funds have been allocated to general safety equipment, which includes first aid and other items not included in the categories below.



Remember: Every ICAP member is eligible to receive up to \$1,000 in grant funds through the end of the calendar year. If your entity has not yet applied for the grant, do so today! If you have questions or require assistance, please contact Joni Biggart via joni@icapiowa.com or 1-800-383-0116.

All item(s) approved for grant funds must be directly relevant to risk management and/or loss control, with the primary purpose of the item(s) being to reduce liability and/or claims.

Say “goodbye” to ICAP’s Biweekly Word. Then

say hello to #ICAPBlue

A **new electronic publication** that allows you to choose the information you want, and when you want to receive it.

ICAP's new electronic publication will go live later this month. Take a peek below to review a few of the highlights that will make this publication so great, then head to the ICAP website to sign up!

YOU GET TO PICK AND CHOOSE!

Through publication of ICAP's Biweekly Word, which was a sort of "all or nothing" publication, we learned our members want to be more selective with the content they receive. Some recipients want to read anything and everything they possibly can, whereas others prefer to receive only the information relevant to their specific role. Now, you can do either. #ICAPBlue will be broken down into multiple content categories, with member representatives getting to choose which categories are relevant and of interest to them. You'll be able to update your preferences online easily, and as often as you choose.

TIMELY PUBLICATION

Previously, our electronic distributions were limited to every other week. Now, with separate content categories, we'll be able to publish #ICAPBlue on-demand, which means members will be able to receive timely content almost as soon as we are. Look for news highlights, announcements of new resources, notices of coverage enhancements and more.

CURATED CONTENT

We'll sift through the content, so you don't have to. Because we know you're busy, we'll make it a point to keep you up-to-date *only* on what's relevant to Iowa public entities and municipal representatives. With categories ranging from member news updates to ICAP service highlights to loss control resources, webinars, direct streams and more, members are sure to get high-caliber content, no matter what category(ies) they choose.

Let us know what content you want to receive! Visit www.icapiowa.com/signup to submit your preferences today.

ON YOUR MARK, GET SET... REGISTER NOW.



Registration for the 2018 Agent Seminar is open.

The annual event is fast-approaching, which means its time for agents to secure their tickets to the one-day seminar! Take a peek below to review the subject matter for the 2018 event, and check out the event agenda on the page at right.

At ICAP's 2017 Agent Seminar, we offered a comprehensive review of Emerging Exposures. ICAP brought in outside professionals to discuss changes the insurance industry expects over the next few years, and content was tailored specifically to public entities, with recommendations offered to help ICAP members prepare for such changes.

This year, the 2018 Agent Seminar will expand on such content by offering comprehensive overviews on what municipalities are experiencing today.

We'll talk current claim trends, specifically as they relate to Iowa public entities, and will follow-up with an overview of industry response.

Going one step further, a team of professionals from York Risk Services Group (www.yorkrsg.com), the Administrator of the Pool and the leading national provider of specialty claims and risk management services for the respective industry, will discuss the Pool's response.

Agents will gain valuable insight into claim trends and current exposures, and they will leave the event with coverage recommendations to take back to each and every ICAP member.

Registration for the event is open now, with a limited number of discounted tickets available until September 15. Agents, visit www.icapiowa.com/agent-collaboration to save your seat today!



Though this is an agent-only event, it does benefit members of the Pool, as well! ICAP Members, **encourage your local agents to attend the exclusive event**, which will provide them with tips, tricks and coverage quips that will benefit you and your member entity. Contact your ICAP underwriter if you have questions or wish to learn more.

agenda

Current Trends and Industry Response: Claims, P&C

9:00 AM - 10:00 AM	Registration
10:00 AM - 10:10 AM	Introduction Kasi Koehler, ICAP Marketing and Local Administration
10:10 AM - 11:00 AM	Legal Trends in Iowa Catherine Lucas, Esq., Bradshaw Law Amy Miner, Esq., ICAP Claims
11:15 AM - 12:05 PM	Casualty Coverage: Trends & Industry Response Chris Dondzila, York Kasi Koehler, ICAP
12:05 PM - 12:45 PM	Lunch
12:45 PM - 1:35 PM	Property Coverage: Trends and Industry Response Chris Dondzila and Vanessa Fults, York Kasi Koehler, ICAP
1:45 PM - 2:35 PM	Pooling in Iowa: History, Evolution & Financial Analysis Mark Weaver York Risk Services Group

COUNTY AGENTS - SAVE THE DATE!

CRMS will host its second-annual agent education event in January 2019. For the convenience of county agents, all of whom are invited to attend, CRMS is hosting the event on two separate occasions.

Look for additional information on the event next month!

3

NEW LAWS

of which to be aware.

Governor Kim Reynolds signed more than 170 bills the last legislative session. The majority of those laws took effect July 1, the start of the state's new budget year.

Here are a few all members should know.

1] Expanded 'Move Over' Rule

find out more at www.transportationmatters.iowadot.gov

In 2002, Iowa effected law requiring drivers move over or slow down for vehicles with flashing lights. Recent legislation expanded that law, so that drivers must now move over and/or slow down for all stationary vehicles with flashing lights, including disabled motorists, as well as construction, utility and road workers. Drivers should expect to move over a lane when approaching a stationary vehicle with flashing lights; if that is not possible, drivers must reduce speed to below the limit and be prepared to stop.

2] Safe Haven Law

Iowa's Safe Haven law now allows infants up to 30 days of age to be surrendered for foster care placement. This is an increase from the 14 days of age previously allowable by law. In addition, the new law also expands the options permissible for such a surrender. Previously, infants could be surrendered only by drop-off to a hospital or health facility. The new legislation now allows a parent to relinquish custody to a first responder via a call to 911.

3] Reduced Liability for Alcohol

Establishments and organizations that serve alcohol to an intoxicated person now have limited legal and financial liabilities in the event said person drives drunk and injures someone. New legislation limits non-economic damages to \$250,000, unless the jury finds there is a substantial or permanent loss or impairment of a bodily function, substantial disfigurement or death. Economic damages resulting from such an incident remain uncapped.



Exciting
news!

ICAP will soon begin accepting electronic funds transfers (EFTs) for contribution payments.

Many of us already utilize such services for our own personal bills, and now we're able to offer ACH payments as an exclusive option to ICAP member entities!

This offering will allow ICAP members to submit their contribution payments quickly and effortlessly, and will help eliminate the potential for late-payments, missed reminders and related consequences.

This is an elective option for Pool members, and will be offered free-of-charge to any entity or organization wishing to take advantage of the service, which will go into effect later this year.

In the meantime, all ICAP members are able to sign up for

the service now, by completing the required information on the page accessible via www.icapiowa.com/ach.

Interested parties will then receive an electronic packet of information detailing the ACH process, including how it works and what is required from a participating entity.

When the service goes live October 1 of this year, registered entities will no longer have to worry about submitting check payments for member invoices.

Instead, the invoiced amount will be debited from the designated bank account automatically on a specified date. A receipt will be generated automatically once the electronic payment is complete. It's that easy!



pay





sunday

monday

tuesday

wednesday

thursday

friday

saturday

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ICAP Agent
Academy
(Part II)

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Iowa League of Cities
Conference & Exhibit

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23/30

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IIAI Annual Convention

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September

sunday	monday	tuesday	wednesday	thursday	friday	saturday
	1	2	3	4	5	6
7	8	9	10 ICAP Board Meeting (Annual Retreat)	11	12	13
14	15	16	17	18	19	20
21	22	23	24 IMFOA Fall Conference	25	26	27
28 Daylight Savings Ends	29	30	31 Halloween			



sunday

monday

tuesday

wednesday

thursday

friday

saturday

				1	2	3
4	5	6	7	8 ICAP Agent Seminar	9	10
11	12	13	14	15	16	17
18	19	20	21	22 Thanksgiving (ICAP offices closed)	23	24
25	26	27	28	29	30	

november

