

THE ICAP UPDATE

Fourth Quarter 2017



Fourth Quarter 2017

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REMINDER

The option to request funding from The ICAP Grant expires at the end of this year. If you haven't already done so, complete the form now to request \$1,000 for the purchase of eligible safety and risk management items. Visit www.icapiowa.com/grant to complete the form or learn more.

WANT MORE OF SOMETHING? WANT LESS? LET US KNOW!

Email article suggestions, content requests or service ideas to kasi@icapiowa.com.

NEWS & EVENTS

what's happening. and when.

1. ICAP Agent Seminar
November 9, 2017
2. Thanksgiving Holiday (ICAP offices closed)
November 23-24, 2017
3. Association of Iowa Fairs' Annual Convention
December 8-10, 2017
4. Holiday Closing (ICAP offices closed)
December 22-25, 2017
5. New Years Day (ICAP offices closed)
January 1, 2018
6. CRMS Educational Event
January 16 and 17, 2018

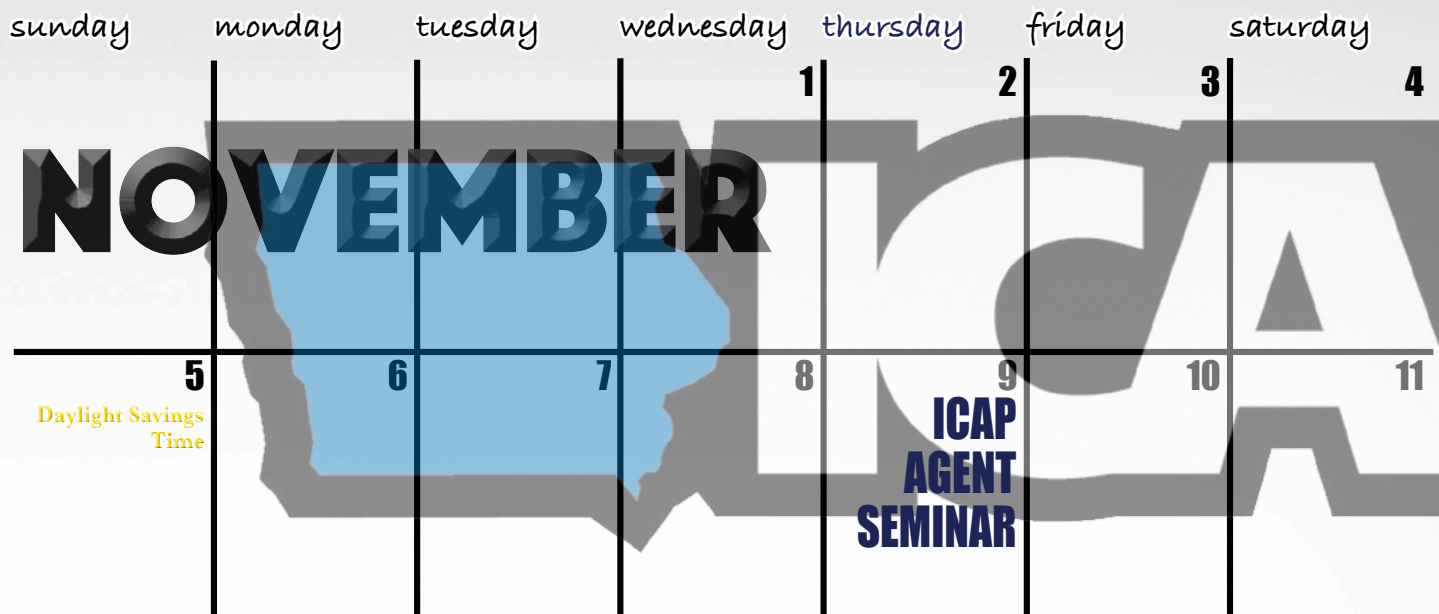
ICAP AGENTS - TIME IS RUNNING OUT

Registration for ICAP's 2017 Agent Seminar closes November 5. If you haven't already done so, save your seat and register now! Visit [Eventbrite](#) to register, or flip to the following page to learn more.

THERE ARE THREE AGENT EDUCATION OPPORTUNITIES COMING UP

Curious why we keep investing in this?





We aren't just investing in educational opportunities - we are investing in you. Members, agents and representatives - *we are investing in you.* Let us tell you why.

As you likely well know, ICAP works exclusively through local agents to place coverage and provide service to its members.

This is an incredibly important aspect of the Pool, because it benefits everyone involved.

Local agents are in the community, which means they have first-hand knowledge of their member's needs. This benefits the member, because the agent is able to communicate the coverages and risk management services a member community actually needs.

It also benefits the Pool as a whole, because it reduces loss experience and helps guide us, the ICAP team, in developing coverages and services exclusive to the ICAP membership.

Further to that point, because local agents understand the nuances of coverage and insurance, we are able to work with them in customizing coverages and tailoring other risk management services to the needs of a given member.

Again, this is a win for all parties, including the agent, who is able to better serve the member(s) he/she represents.

Agents also benefit in another way: as a part of their member communities. They often live or work in the communities they represent, which means they are vested in the public entity's success. *That is why we host agent education events.*

Because our agents care. And because we want our members to receive the best service possible, and we want our local agents to give it to them.

So, we do the work - together.

- ICAP plans and organizes such events.
- Member representatives communicate those events to their agents.
- Agents show up and participate.

Like all things ICAP, it is a team effort, and it is one that is increasing in frequency, participation and content. See what we mean by viewing our upcoming agent opportunities on the following page!



ICAP'S ANNUAL AGENT SEMINAR

WHEN IS IT?

Thursday, November 9, from 10 AM to 3 PM. *Registration opens at 9 AM.*

WHERE IS IT?

The seminar is held at the **Hilton Garden Inn in Johnston** (8600 Northpark Drive)

WHAT IS IT?

ICAP's Agent Seminar is **an annual, one-day educational event for ICAP agents.**

WHY DO WE HOST IT?

We host the annual event to help keep agents up-to-date on coverages, exposures and other needs of Iowa public entities. Agents will leave the 2017 event with **four continuing education credits and a wealth of information** that will enable them to better provide for the public entities they represent.

WHAT IS THE SEMINAR ABOUT?

The presentation content for the seminar changes each year, based upon the needs and exposures relevant to Iowa public entities at the time. **This year, we will offer agents a comprehensive look at coverages, including a comparison of coverages between risk-sharing pools and the standard insurance market.**

WHO CAN ATTEND?

The Agent Seminar is **open exclusively to ICAP Agents and their CSRs.**

HOW DO I SIGN UP?

Advance registration is required to attend the Agent Seminar, and can be completed via Eventbrite (<https://www.eventbrite.com/e/icaps-2017-agent-seminar-a-360-degree-look-at-coverages-tickets-37917536372>). Interested agents - sign up now! **Registration closes November 5.**

Visit www.icapiowa.com/agent-collaboration to view the agenda for the 2017 event.



SEATS OPEN FOR 2018

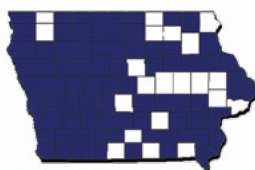
Agents, if ever you've been curious about (or interested in) ICAP's Agent Academy, now is your chance to let us know. **We are filling seats for the 2018 Academy class!** This program provides agents the opportunity to spend time with the ICAP team and learn more about the Pool.

The Academy is completed over **two one-day intensives**, which are **broken down into four class sessions**:

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

Upon completion of all four sessions, **qualified agents will earn the "ICAP Certified" designation**, a recognition that has been bestowed upon only a handful of agents thus far.

Remember: **ICAP 101 is the prerequisite to ICAP's Agent Academy**. If you have not yet completed an ICAP 101 session, email Kasi Koehler (kasi@icapiowa.com) to let her know you are interested.



COUNTY RISK
MANAGEMENT SERVICES, INC.
representing
ICAP **IMWCA**

County Risk Management Services, Inc. (CRMS) will host its first agent education event in January 2018. The event will be open exclusively to local insurance agents who represent ICAP and/or IMWCA member counties.

The goal of the course is to create a high level of effective and efficient risk management for Iowa counties, so as to protect their assets in the most efficient and cost-effective manner possible. Presentations will highlight:

- Municipal pooling, with examples of why it is a successful alternative to traditional insurance
- The history, evolution and financial standing of ICAP and IMWCA
- Tips and tricks for handling the anniversary process with ease

In addition, the educational course will offer participating agents four (4) continuing education credits, along with so much more. CRMS has generously elected to host two separate offerings of the course for the convenience of local insurance agents, with the seminar being held both January 16 (in Storm Lake) and 17 (in Johnston).

When a community comes together, great things can happen.

Just ask the people in Scranton - they know.

How do they know?

A group of volunteers came together in Scranton to do this:



And this was the result:



Impressive, right? *Needless to say, we had to know more!*

Quick facts: the City of Scranton

- 1) Incorporated in 1880, and named after Joseph Scranton (of Scranton, PA)**
- 2) ICAP member since 1992**
- 3) Has a population of less than 600**
- 4) The City's water tower is one of the 10 oldest in the U.S. and is the oldest working water tower in Iowa.**

The City of Scranton is a small Iowa community located in Greene County. It is home to just 532 people (as of the 2016 census), but what it lacks in size, it makes up for in community,

Take, for example, the volunteer efforts shown in the page to the left.

In looking at those photos, you can feel the sense of community and pride those in Scranton share. After speaking with Melinda Hinnert, City Clerk for the City of Scranton, we learned those sentiments are not limited to this one project.

"I've been working with the City for 10 years," Melinda commented, "and it's neat to see how things have changed. It's really cool to be able to look out the window during the day, and see moms and dads at the new playground with their kids.

"Even during the school day, you see people out there. It's become a sort of gathering place for the community."

That gathering place started as little more than an idea several years ago, and finally took form this past summer, when the City finally received its new playground equipment, which was purchased through a combination of grant funds and private donations.

The equipment arrived in July, and the community instantly went to work organizing and assembling the equipment.

This was done primarily through volunteers, with individuals not only assembling the playground, but also providing food, drink and other services to those doing the assembly. The collaborations and volunteer shifts proved well worth the effort.

When the installation was complete, the City was able to lay fall protection materials under and around the new playground.

These materials, consisting of wood particles over pea gravel, along with protection mats under the slides, were secured through funding from The ICAP Grant, through which the City of Scranton received \$1,000 for the purchase of fall protection materials.

The City held an official ribbon-cutting ceremony for the newly named facility, Scranton School Memorial Park, on August 19, and it has been open for play ever since.

Why Pooling?

With a municipal risk-sharing pool, neither you nor your entity are ever alone.

If that's not reason enough, there are also a number of other benefits to pooling. Country Risk Management Services, Inc. (CRMS) explains in the article that follows!

(find out below)



Most Iowans don't know this, but 88 of our counties participate in municipal risk-sharing pools. That's 88 of the 99 counties in our great state.

In addition, ICAP counts 343 cities, 98 emergency management agencies, 69 fair boards *and* 192 other public entities in its membership.

As such, the ICAP membership fits in line with estimates by the Association of Governmental Risk Pools (AGRiP), which indicates "at least 80% of all local public entities (in the United States) participate in one or more risk-sharing pools."

This has to make you wonder why, doesn't it? If so many municipalities participate in municipal risk-sharing pools, it must be because pools are a good thing. So what makes them different? And why don't all municipalities participate?

Let's start with the basics.

COUNTY RISK
MANAGEMENT SERVICES

www.crmsia.com

88 of the 99 counties in Iowa participate in municipal risk-sharing pools.

1 What are risk-sharing pools?

Risk-sharing pools are special programs enabled by state legislatures. *Municipal* risk-sharing pools cover risks and exposures exclusive to public entities. For example, municipal buildings; vehicle fleets; law enforcement operations; public officials; and more.

Eligible entities and organizations each pay a premium – or contribution – into the pool for coverage of a specific type of risk; those contributions are then placed into a common fund, so that the pool is able to pay out in the event of a loss or claim.

2 Why were risk-sharing pools formed?

In the 1970s and 1980s, public entities were faced with high rates and inadequate coverages from the standard insurance market. Most insurers actually abandoned the public entity market at the time, and pools emerged to provide coverages and risk management services to organizations in the public sector. The Iowa Communities Assurance Pool (ICAP) and Iowa Municipalities Workers' Compensation

Association (IMWCA) were two such organizations formed during this time.

Pools were created not only to provide municipalities with relief from the restrictive coverages and high prices of the standard insurance market, but also to offer long-term, financial stability for participants.

3 Why are municipal risk-sharing pools important?

Like most things, the standard insurance market is cyclical. Sometimes, municipalities can affordably obtain adequate insurance coverage through the standard market. Other times, that is not possible. So much is dictated by exposures and losses at any given time.

With pools, though, that is not the case.

Municipal risk-sharing pools are member-operated and owned, which is incredibly beneficial for the local governmental entities that participate in them. Most are governed by a board of directors consisting of

member representatives, which enables participating entities to have a direct say in the coverages and services a given pool affords.

For representatives of Iowa public entities, this is definitely the case.

Both ICAP and IMWCA are governed by a board of public officials elected by member entities; in addition, the executive directors of the Iowa League of Cities and the Iowa State Association of Counties serve as ex-officio members on each board.

Why Pooling? (continued)

4 What are ICAP and IMWCA

These are the stabilizing, risk-sharing pools for Iowa public entities!

IMWCA was formed in 1981 to provide workers' compensation coverage to Iowa cities, counties and other municipal organizations. ICAP was formed just five years later, in 1986, to provide property and casualty coverages to those same entities.

The two pools are separate, but often work together to provide Iowa municipalities the coverages and services they need. For example, ICAP and IMWCA are working hand-in-hand to assist Iowa volunteer fire departments in developing a junior firefighter program that will teach youth to become firefighters and emergency medical technicians.

5 That's important. Let's review.

Both ICAP and IMWCA go above and beyond to offer loss control and risk management services to their members.

At the direction of member entities, they have both developed coverages, programs and loss control teams that are among the broadest and best in the

industry. ICAP and IMWCA are 100% dedicated to Iowa public entities and the individuals they employ.

These efforts have not gone unnoticed by Iowa public entities, which are joining the two pools in increasing numbers.

6 What does that mean?

It means the memberships for the two pools continue to grow. And, for Iowa public entities, that's a really good thing.

In joining the pools, municipalities are essentially joining together to fund losses, implement loss control and risk management programs, and keep the cost of coverages at stable and affordable levels. As most municipal representatives know, these are all very important for their entities. And, quite frankly, for others, as well.

ICAP and IMWCA actually benefit all Iowa public entities – even those who have not yet joined in pooling.

By maintaining strong memberships and stable rates, the two pools have created a more competitive insurance marketplace for all Iowa public entities. In order to compete with the pools, traditional insurance companies must price their product at the lowest reasonable point for coverage. This benefits all municipal organizations, regardless of whether or not they participate in a pool.

Of course, those that are involved with pools enjoy many other benefits, as well.

ICAP has developed a great many programs and educational courses that help its members mitigate risk, enhance coverages and limit their exposures for loss. Similarly, IMWCA has implemented sound safety and loss control initiatives, which benefit all

organizations and municipal representatives who obtain workers' compensation coverage through the program.

For the 88 Iowa counties that participate in pools, this means significant, long-term cost savings, superb coverages and financial stability for their respective organizations.

7 Then why don't all Iowa public entities participate in these pools?

There are a number of factors that play in here, not the least of which is the fact not every Iowa public

entity is a good fit for pooling. Not right now, at least.

8 Why should Iowa public entities participate in such pools?

It has been said that, "at their best, pools operate with a strong commitment not only to their own members but also to the pooling movement" (www.agrip.org). This has always been true for ICAP and IMWCA, and it continues to be true today.

invest in member benefits, including superb loss control, responsive claims handling and incredible services. And it wouldn't be possible without the participation and continued support of the local governments who participate in these pools.

As noted, both programs operate in the long-term interest of their members. They utilize comprehensive underwriting practices and offer membership only to those entities who make for an excellent pooling fit.

To date, more than 800 Iowa public entities have joined ICAP and IMWCA, and they've done so for a purpose greater than saving on cost. They participate in the programs because, through pooling, they are able to accomplish together what none of them could achieve on their own.

In addition, both ICAP and IMWCA offer safety and loss control courses to help educate municipal representatives on exposures, coverages and risk management techniques. ICAP and IMWCA member employees successfully completed more than 13,000 such courses in 2016 alone!

It is this mindset – an attitude of togetherness, joint benefit and cause – that has made local government pooling such a tremendous success for Iowa public entities. And it is this attitude, and your commitment to loss control and risk management, that enable us to confidently say, for ICAP and IMWCA, the best is yet to come.

It is these practices - and a member-oriented approach – that has made governmental pooling such a tremendous success in Iowa.

ICAP and IMWCA are financially stable, and frequently

From

devastating winds to

torrential rainfall,

record flooding and

THE WORST MASS

SHOOTING IN U.S.

HISTORY

It has been a hard few months for America. We like to think “it’ll never happen to us,” but the fact is, it can, and it might.

In fact, for your local ICAP team, these tragedies hit very close to home.

Megan Hirst, who assists the Pool with its communication efforts, was in Houston, Texas, during Tropical Storm Harvey.

Ken and Val Bilbrey, founders of Bilbrey Insurance Services, which provides marketing and underwriting services to ICAP, own a property that sat directly in the middle of Hurricane IRMA's path.

Kasi Koehler, ICAP's Marketing Manager, was in Law Vegas when the deadliest mass shooting in U.S. history occurred.

That makes four ICAP representatives touched by three national disasters in less than two months. Fortunately, all are well, but they've had their eyes opened, and they have walked away with many lessons learned.

Hurricanes, tropical storms, earthquakes and other disasters have dominated the news the last few months. The state of devastation caused by them has been unthinkable.

Of Harvey, Megan recalled, "No one down here was prepared for flooding of such magnitude. Entire parts of the City were underwater. People were stranded on roofs. 911 literally stopped taking calls..."

Ken commented on Hurricane Irma, stating, "Florida was as prepared as possible for the direct hit of a category 5 storm. It was a huge effort, but it paid off."

And from the shooting in Las Vegas, Kasi shared, "From high up in my hotel, safe from the chaos nearby, it occurred to me adequate training is a make or break element of response to catastrophic events."

Isn't that the truth. The recent storms and other events have put municipalities on the spot, and, in some instances, have left communities in the lurch.

It has also brought about something positive, in that **municipalities are** realizing they may be unprepared should a similar sort of disaster strike them. And they are **doing something about it.**

In fact, many community and planning officials suggest recent disasters have served as a nationwide reminder for cities to evaluate their emergency management plans, and communities large and small are doing just that.

We hope Iowa communities are taking note!

Granted, it is unlikely we'll experience a hurricane or earthquake anytime soon, but that doesn't mean we are out of harm's way. Tornados and snow storms are prevalent in the state and, depending on the storm, can cause great damage and inflict much harm.

Though the cause of loss may differ, resulting chaos, devastation and societal disruption is likely to be the same from disaster to disaster, and residents in communities both big and small will need guidance.

This means your community may some day be responsible for organizing emergency shelters, making food and safe drinking water accessible to displaced residents, preparing for the possibility of building and office closures (perhaps even ruin), and more.

We urge municipal officials to prepare for such a situation, and we encourage them to do it now - before it's too late.

WE HIGHLIGHT RESOURCES THAT MAY HELP YOUR ENTITY PREPARE ON THE FOLLOWING PAGE!



Can you tell where this photo was taken?

Don't feel bad - we couldn't tell either. That's the thing: this could be anywhere. It could happen anywhere, which means all emergency management organizations and municipal departments should prepare accordingly.

DID YOU KNOW as an ICAP member, you have access to thousands of resources and online training materials? **All you have to do is log in.**

Through the Resource eLibrary, we provide ICAP members exclusive access to a number of emergency preparedness resources, including:

- Emergency and Disaster Preparedness
- Emergency Communication in the Workplace
- Emergency Evacuation and Egress Safety
- Emergency Response in the Workplace
- Emergency Response: Incidental Chemical Releases
- Employee Safety Awareness
- Hazardous Waste Operations & Emergency Response
- Survival Driving - Emergencies and Natural Disasters

Worried about what could happen to your buildings?

Let us help.

ICAP provides customized risk management and consultative services, and offers its members free property valuations to help ensure they are adequately covered in the event of a loss.

Our Risk Management Planning meetings are directed by the member's specific needs and feature strategic planning initiatives, including reviews of deductible options, member-owned property, what coverage options are available, and plans for full risk management.

Our property valuations program goes one step further, and evaluates all historical buildings, water and wastewater treatment plants, and buildings valued at more than \$100,000.

POWER OUTAGES. UTILITY INFRASTRUCTURE DAMAGES. DISPLACED RESIDENTS. AND WORSE.

These are terrible things to think about. Yet, as municipal officials and representatives, we *must* consider them. We must ask ourselves, “if such an unfortunate set of circumstances strike our entity, would we be adequately prepared to respond?”

It’s a grim thought; however, for the sake of your entity and those around you, ICAP members should develop an all-hazard emergency plan.

Wondering what member class we are referring to? The answer is all of them. All of you.

If you provide public services or host a public event (even if it’s just once a year), we are talking to you.

All ICAP members should prepare an emergency management plan that identifies normal day-to-day duties and operations, and details how to adjust/transition them in the event of an emergency.

In doing this, we recommend conducting a detailed hazard assessment, through which you can identify the threats that could affect your entity. Then plan for them.

Municipalities should implement a different response plan for each threat that could become a reality.

Involve representatives from every municipal department, as each will have to adjust in the event of an actual emergency. Identify and train employees and department heads on who will be responsible for:

- Safety and security
- Evacuations
- Traffic control
- Fire suppression
- Emergency medical care
- Record keeping and community notifications
- Restoration of utilities
- Building Inspections
- Infrastructure repair

And remember, the response to some of the above may differ depending on the threat that is presented. Talk to team members about how the response will differ based on the presented threat. Schedule training. Hold drills. Conduct exercises.

Doing so may seem silly or far-fetched now, but it will go a long ways towards protecting your entity and your residents in the event a disaster actually strikes.

Don’t wait for that to happen. Prepare yourself and your community now.



**WOULD YOU HANDLE
← THIS
THE SAME AS
THIS? →**

Remember your all-hazards emergency plan should include adjustments to address various threats.



**WHAT IS CYBERSECURITY COVERAGE?
DOES YOUR ENTITY NEED IT?
DOES IT REALLY MATTER?**

LET'S TALK.



If you use a smart phone or tablet; make use of a credit card, have ever applied for a loan, utilize online banking, file your taxes electronically, or even just live in modern society, **you are at risk.**

If you work for a entity or organization that processes online payments, collects personal information from residents, handles property appraisals and/or taxes, or utilizes any other resident information, **you are at risk.**

Your entity is at risk. And it's time you protect yourselves.

For individuals and entities alike, our information is "out there." We utilize, save and store information that is confidential in nature, and, as we become increasingly more reliant upon technology and electronic communication, we make it more readily available to individuals that can do us harm.

In fact, the National Association of Insurance Commissioners (NAIC) states, "the opportunity for 'bad actors' to compromise such information and cause difficulties for businesses and the public is exploding" (www.naic.org).

But what happens when that information is compromised? We – our person, our entity and our residents – are put at the mercy of hackers who can steal identities, open fraudulent lines of credit, commit financial crimes, and more.

It is downright scary to think about what can happen in such

instances, especially now, on the heels of what was arguably the largest data breach in history: the Equifax breach.

This breach was – and remains – a huge deal, if, for no other reason, than the sheer number of people who were affected. Even worse is the fact Equifax isn't alone.

Such breaches occur regularly and on varying scales for corporations, non-profits, public entities *and* individuals alike, and they are not the only cyber threat of which we need to be aware.

Other causes for concern include:

- Spyware/Malware;
- Ransomware;
- Phishing;
- Trojans;
- Botnets;
- Wiper Attacks;
- Drive-By Downloads;
- Malvertising;
- Rogue Software; and more.

These – the many exposures and cyber threats we face on a daily basis – are why **cybersecurity coverage** is essential for public entities. If you are reading this, pay attention: hackers are targeting your entity!

continued on following page

CYBERSECURITY COVERAGE (continued)

Now, more than ever before, municipalities are at risk of a breach. We must all take steps to protect our community and our residents, and we must also ensure we have adequate cyber security coverage in place.

For members of the Pool, ICAP makes this easy.

ICAP automatically offers its members Cyber Liability and Cyber Breach coverage, so member entities are provided for in the event of an eligible loss.

The former, **Cyber Liability coverage**, is a casualty coverage provided to a member for protection against third party claims alleging the member committed certain types of negligence regarding computer systems or networks.

The latter, **Cyber Breach coverage**, is synonymous with “Data Breach coverage,” which provides coverage in the event of an unintentional release or disclosure of private or confidential information to an untrusted party.

Cyber Liability coverage is provided to ICAP members at their full Wrongful Acts limit, whereas Cyber Breach coverage is available to members at \$250,000 per occurrence/aggregate limits.

In addition, ICAP also offers members **Electronic Data coverage at a \$100,000 limit when electronic data is endorsed on the policy.**

Together, these coverages work to “mitigate losses from a variety of cyber incidents, including data breach, business interruption, and network damage.” (www.dhs.gov).

Each covers a specific category of loss, and helps ensure our members are provided for in the event of an eligible breach or other act of cyber theft.

Similarly, the Pool offers its members exclusive resources to help them mitigate the potential for such an act.

Through partnership with NetDiligence, ICAP provides its membership access to the Cyber eRiskHub, an invaluable resource through which members can learn about breach response, incident response planning, state notification requirements, and more.

ICAP members can **learn more about the Cyber eRisk Hub on the page at right**, and can find more information on the Pool’s exclusive coverage and service offerings, by visiting the ICAP website (www.icapiowa.com) or by contacting Kasi Koehler via kasi@icapiowa.com.

If you do not yet have login credentials to the Cyber eRisk Hub, request them now! ICAP members receive free access, and can register for the site via eriskhub.com/registration.

With more than 83 million records exposed in 2014, eRiskHub is an invaluable resource for any organization.



What would you like to do?

Preventing a Breach



Click here to access cyber risk management resources and tools



This section of the site includes key pre-breach planning information that can help members prepare for a data breach or privacy violation.

Breach Management



Click here to get expert help responding to a data breach or privacy incident



In this area, you'll find information on what steps to take following a data breach or privacy violation incident. This includes a free initial consultation with a breach coach.

Cyber Coverages

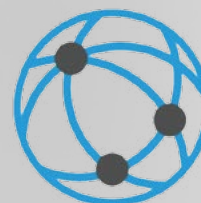


Click here to access cyber coverages provided by ICAP



Here you can find details on the specific cyber coverages ICAP affords. Learn about coverage offerings, limits, definitions and more.

News Center



Click here to access the latest information on cyber events



The news center includes cyber risk stories, security and compliance blogs, risk management events and other industry links that may be helpful in understanding a breach.

In addition, the Cyber eRisk Hub provides ICAP members a number of other risk management tools, which help members manage cyber risk. Among them are free cyber risk self-assessments, a guide to state breach notification laws, data breach cost calculators, policy templates and more.

Please note the Cyber eRisk Hub is available to multiple individuals within a member entity, provided each has the access code to register. Contact the ICAP office to request the code.

NOVEMBER

sunday	monday	tuesday	wednesday	thursday	friday	saturday
			1	2	3	4
5 Daylight Savings Time	6	7	8	9 ICAP AGENT SEMINAR	10	11
12	13	14	15	16	17	18
19	20	21	22	23 Thanksgiving Holiday ICAP offices closed)	24	25
26	27	28	29	30		

DECEMBER

sunday	monday	tuesday	wednesday	thursday	friday	saturday
						12
3	4	5	6	7	8	9
10 ASSOCIATION OF IOWA FAIRS' ANNUAL CONVENTION	11	12	13	14	15	16
17	18	19	20	21	22 Christmas Eve Holiday (ICAP offices closed)	23
24/31	25 Christmas Day (ICAP offices closed)	26	27	28	29	30



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