

# THE ICAP UPDATE

2018 | Fourth Quarter

From all of us at ICAP,

*Happy  
New Year!*



**2018 | Fourth Quarter**

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## ANNOUNCEMENT

County Agents are invited to attend the CRMS Educational Seminar happening January 16 and 17. Learn more on page 19.

# NEWS & EVENTS

what's happening. and when.

- 1 ]** **New Years Day (ICAP offices closed)**  
January 1, 2019
- 2 ]** **ICAP Board Meeting**  
January 10, 2019
- 3 ]** **CRMS Educational Seminars**  
January 16-17, 2019
- 4 ]** **ISAC New County Officers School**  
January 16-17, 2019
- 5 ]** **ISAC Statewide Supervisors Meeting**  
January 31, 2019
- 6 ]** **ICAP Board Meeting**  
February 16, 2019
- 7 ]** **Presidents' Day (ICAP Offices Closed)**  
February 18, 2019
- 8 ]** **ISAC Spring Conference**  
March 14-15, 2019

**REMINDER:** ICAP accepts Electronic Fund Transfers (EFTs) for contribution payments.

# WINTER WEATHER 101—

## **ONE SIZE DOESN'T FIT ALL.**

What works for one entity may not work for another when it comes to clearing winter roads. Each entity must consider their geographical area, school and business needs, and residential concerns when establishing a policy that will enable safe winter driving.



## **Shovels on sidewalks Plows on streets The scraping of ice off windshields**

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These are the true sounds of the season. The sounds that let us know...winter is upon us.

Winter weather brings cold temperatures and wet conditions to the Midwestern states, and Iowa is no exception.

From late-November to early-March, Iowans can expect a mix of blustery winds, frigid temperatures, freezing rains and, of course, glistening white snow.

These weather conditions can be inconvenient and unpleasant for residents. For public entities, though,

and the employees that work for them, these weather conditions can mean so much more.

For municipalities, these weather conditions can present significant obstacles, not to mention potential liabilities.

Here are a few things Iowa public entities need to know in order to protect themselves - and their residents - this winter.

*Read on for policies and procedures and loss control recommendations that may help get your entity through another Midwest winter!*



# Plowing, Salting & Sanding.

## Which do you use? When do you use it? And *where*?

Public entities are responsible for plowing, salting or sanding the roads. Questions don't usually arise over that fact, but they do come up on issues surrounding it.

For example, how long after it snows should the plow trucks head out? Should their deployment be based on timing or on accumulation of snow? How do you measure how much snow has actually fallen? What do you do during a blizzard, or a storm when the snow is continuous? Should you use salt or sand on the roads?

These are all important - but tricky - questions to answer.

There isn't a "one size fits all" approach to snow removal or deicing of roads because, so often, the weather conditions surrounding these tasks make the handling of operations circumstantial.

The best thing a public entity can do is to establish a set of policies and procedures that align with the state laws and local ordinances in effect for their respective area, and work diligently to adhere to them whenever weather conditions safely allow.

Most cities and counties already have established snow routes that stipulate which roads (generally, those most frequently traveled and school routes) will be cleared first



in the event of ice or snow.

Verify your entity has such a policy and confirm it indicates when plows and sand/salt trucks will be deployed. Will they go out when snowfall measures, say, one inch, or maybe two? Or will they go out within one hour of a heavy snowfall? Your entity's snow removal policy should not only note this, but also mention how snowfall will be measured,

**DID YOU KNOW** ICAP can cover salt and sand while being stored and protected from the elements? Salt and sand building - not to mention the contents housed within them - are commonly left off the statement of values (SOV). Check with your ICAP underwriter to make sure your entity is covered!

## SALT

- Primarily used to melt ice
- Lowers the freezing point of water and can prevent re-freezing
- **Not effective at certain temperatures**

VS

- Primarily used to improve traction
- Can prevent new ice from forming
- **Does little towards melting ice**

## SAND

Does your policy highlight when salt and/or sand will be spread on public streets? If not, establish clear parameters for this immediately, and ensure you have them in writing.

It is also recommended public entities clearly outline - and inform residents of - a snow ordinance and/or any rules regarding parking on public streets during and after snowstorms, so as to limit the potential for conflict or blockages should the need for snowplowing arise.

If you have questions about establishing such a policy or the contents within it, contact your ICAP Loss Control representative for assistance.

ICAP members may also utilize the Resource eLibrary for assistance in drafting such policies and procedures. To learn more about the eLibrary, flip to page 16 of this magazine.

## FUN FACT

Ten years ago, in December 2008, the **City of Ankeny**, a long-time ICAP member, accepted a 9-ton donation of garlic salt from **Tone's Spice**. The City mixed the garlic salt with its road salt and used it to help de-ice roadways that year. Talk about spicing things up! #punintended

## WHAT'S MOST COMMONLY USED IN IOWA?

A combination of sand and salt. Some entities use chemical de-icer, but often only in extreme weather conditions.

Generally speaking, rock salt is the most commonly known - and most commonly used - de-icer on roadways in Iowa.

Rock salt, a mineral formed from sodium chloride, is actually the same variety of salt that is often found on the kitchen table.

The difference is common salt and table salt tend to be crushed to a much finer crystal.

Rock salt, which is generally comprised of larger, courser crystals, is an economical chemical for de-icing roadways and sidewalks.

So, too, are organic brines and food-based treatments, which have been used as de-icers by a number of municipalities in recent years. Such products can lower costs and lessen the environmental impact related to de-icing. Talk about a win-win!



## ICAP Board of Directors: Election Update

Congratulations are in order for Jody Smith, City Representative for the City of West Des Moines, and Michael Bergan, At-Large Representative for HAWC Empowerment Board.

Both Mr. Smith and Mr. Bergan have secured another term on the ICAP Board of Directors in their respective seats.

This means both individuals will continue to serve the Board - and the ICAP membership - for the term dated January 2019 thru December 2022.

View the page at right to learn more about both individuals, and don't hesitate to contact them directly should you have questions or comments regarding the Pool.

“

I'm grateful for the continued opportunity to serve on the ICAP Board. I believe in ICAP and am thankful I get to be a part of a program that is of such tremendous benefit to all cities, counties and special districts across the state.”

Jody Smith, City Representative and Chairman of the ICAP Board





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**JODY SMITH, City Representative**  
Representing the City of West Des Moines

[jesiaconsult@aol.com](mailto:jesiaconsult@aol.com)

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 Ayrshire.



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**MICHAEL BERGAN, At-Large Representative**  
Representing HAWC Empowerment Board

[berganmr@gmail.com](mailto:berganmr@gmail.com)

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.

# Marshalltown, Iowa.

How an EF-3 tornado caused nearly \$6 million in damages to the City alone.







NO PARKING  
FIRE DEPT. USE ONLY  
FIRE DEPT. USE ONLY



# Marshalltown | July 19, 2018

## 4:35 PM

**"It was eerily quiet, and then, all of a sudden, it sounded like a freight train was on top of us. All I know is the noise was deafening, and my ears popped several times. It didn't last long - only a couple of minutes."**

### The Storm

Roughly three minutes, in fact, but for Marshalltown, that was all it took for the City to sustain millions of dollars in damages from the tornado that hit its downtown area over the summer.

Marshalltown was just one of the areas in Central Iowa to be affected by a series of tornadoes that suddenly tore across the state that Thursday afternoon, and was considered to be the worst affected by the storms.

The City's downtown area, which features a row of buildings lining the town square, was among the worst hit areas in the state.

The Marshalltown City Hall, Coliseum, and Senior Citizens Center were some of the many structures that sustained damages from the storm, which had winds reaching 144

miles per hour.

Just one day after the tornado hit, Jessica Kinser, Marshalltown City Administrator, commented, "It was a scary experience to go through a tornado, and now to have to rebuild as a community is seeming just as scary. It's going to be a long haul."

"We (the City) were affected, of course, and so were many of our residents and local businesses. The grocery store across the street from us was among the worst hit" Kinser commented.

"We (the employees in City Hall) all headed to the basement, but we left the upstairs doors unlocked so anyone who needed shelter could come into the City Hall," Kinser explained.



“I couldn’t hear much of the actual storm because we were underground, but I do remember the sound of the doors upstairs flying open and shut with the wind. I was shocked to see them still attached to the building after the tornado went through.”

## After The Storm

Residents and community officials were quick to assemble and assess damages after the storm.

Kinser began organizing and instructing public officials, road crews and maintenance workers, who began clearing debris so as to mitigate further damages and ensure residents were safe. She worked with ICAP via telephone, letting us know what she needed - and where.

Zmolek was on-site within hours, helping the City review facilities and noting damages accordingly.

Community members worked side-by-side clearing obstacles and obstructions - a long process that many community members participated in for several days.

The process of clearing debris and assessing buildings was long and arduous for the City, but, fortunately, the damage to many of the buildings was minimal.

“This whole area was hit pretty hard,” Matt Zmolek, insurance agent for the City of Marshalltown. “There were people everywhere, and the tornado came so quickly. We’re really lucky no one was seriously hurt.”

“We were really lucky,” Kinser commented. “There’s a lot of damage and it’s been a bit stressful trying to get everything back up-and-running, but it all could have been so much worse.”

Take the Marshalltown City Hall, for example. Despite being in the tornado’s path, the building remained intact after the storm.

One window was shattered and the roof was damaged, which required City Hall offices to relocate for several weeks, but the building was otherwise largely unaffected.

Faring far worse was the Coliseum next door, the Senior Citizen’s Center and the grocery store across the street.

Marshalltown didn’t sit on its haunches and dwell on the damages, though. In fact, just the opposite. The City’s work to rebuild started immediately.

*continued on following page*



*All images shown courtesy of Nick Mathis, former Marshalltown resident. Mr. Mathis was present when the tornado struck Marshalltown, and assisted with clean-up efforts in the days following the storm.*



# Tornado in Marshalltown

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Despite the devastation, no fatalities resulted from the storm, and very few injuries were reported.

This is especially remarkable, considering it was Thursday afternoon in the bustling downtown area when the tornado passed through.

Follow up reports from the National Weather Service stated there was “catastrophic damage” in Marshalltown, with private businesses, manufacturing plants, municipal buildings, the Marshall County courthouse and a number of residential properties affected by the storm.

	RESIDENTIAL	COMMERCIAL
AFFECTED	668	41
MINOR	905	114
MAJOR	211	29
DESTROYED	27	25

Marshall County Emergency Management reported 43.8% of parcels in the impacted area to have a damage assessment of “affected” to “destroyed”. Exact figures of this assessment are included in the chart above.

“Thank you for taking the time to work with me...to make sure that we were protected in case of a loss of this magnitude. This has been a rapid response by ICAP, and has put us on the path to having our operational “normal” back in the near future.”



*Jessica Kinser, Marshalltown City Administrator, shown with local insurance agent, Matt Zmolek, Independent Insurance Services.*



*Clean-up has been an ongoing effort for the City. The photograph above shows the debris still present at the Senior Citizens Center in October, nearly three months after the tornado passed through Marshalltown.*

## Where are they now

Residents and municipal officials are working diligently to rebuild as quickly and efficiently as possible.

The community was quick to band together after the storm, with residents and individuals from nearby communities - and from communities as far away as Texas - arriving to help locals clear debris and reopen city roads.

A “Rebuild Marshalltown Fund” was established by the Community Foundation of Marshall County in the days after the storm, and has been instrumental in supporting some of the long-term rebuilding efforts in the City.

Efforts that couldn’t be completed without the help of municipal employees, local residents and neighboring communities.

Damage assessments have been completed, the majority of the rubble from the storm has been cleared and the process of rebuilding is well underway.

Earlier this month, the state announced emergency funding in the amount of \$1 million will be provided to the City as part of the Iowa Economic Development

Authority’s Community Catalyst grant program.

According to Iowa Economic Development, this program “assists communities with the redevelopment, rehabilitation or deconstruction of buildings to stimulate economic growth or reinvestment in the community.” ([www.iowaeconomicdevelopment.com](http://www.iowaeconomicdevelopment.com))

These funds will be especially beneficial to Marshalltown, where the community is working diligently to get back on its feet and resume normal daily life.

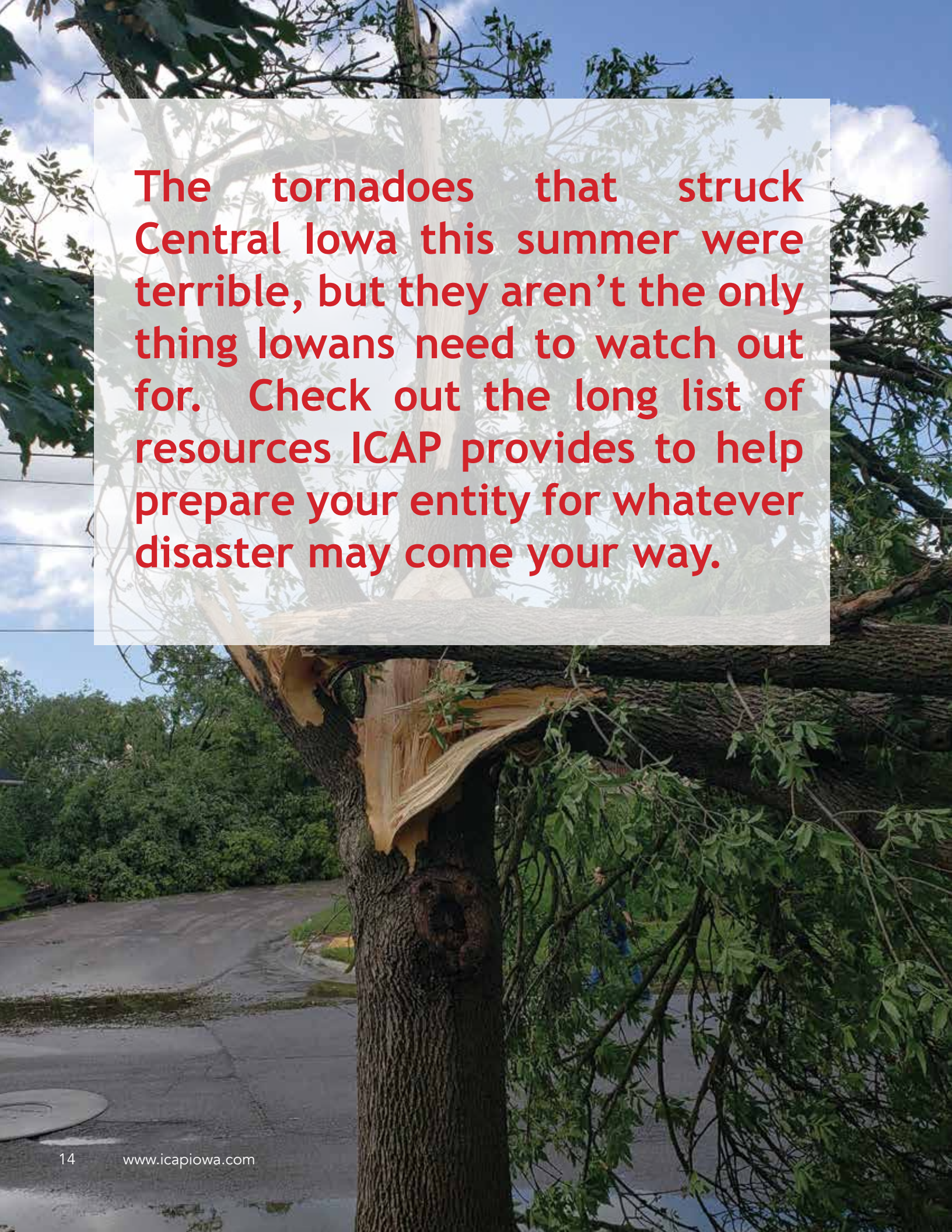
Late last-month, the City took a large step towards doing just that when it played home to the 27th Annual Marshalltown Holiday Stroll.

The annual event is always special for the community, but this year it was even more significant, given the damage done to the businesses in the downtown area.

As Kinser commented earlier in the year, immediately after the tornado struck, “It’s going to be a long haul” for the City, but it’s a “long haul” the City is ambitiously working through and looking forward to overcoming.

Learn more about the fund at  
[www.desmoinesfoundation.org](http://www.desmoinesfoundation.org).



A large, mature tree with a thick trunk is shown with a significant vertical split or 'cane' in its upper section, revealing the lighter-colored wood underneath the dark bark. The tree is situated next to a paved road. In the background, there are other trees and a clear blue sky with some clouds. A semi-transparent white rectangular box is overlaid on the upper portion of the image, containing red text.

The tornadoes that struck Central Iowa this summer were terrible, but they aren't the only thing Iowans need to watch out for. Check out the long list of resources ICAP provides to help prepare your entity for whatever disaster may come your way.



# WHEN TRAGEDY STRIKES

By Lory Dolan, York Risk Services | ICAP Administration



Lory Dolan has been an attorney for 25 years and, for the majority of those years, has assisted public entity risk pools on various legal issues. Lory is now responsible for Member Services, including loss control resources such as the Resource eLibrary.

Questions or concerns regarding the article on the following page can be directed to Lory Dolan via [lory.dolan@yorkrisk.com](mailto:lory.dolan@yorkrisk.com).

# ICAP RESOURCES TO KEEP YOUR ENTITY INFORMED

By Lory Dolan, York Risk Services | ICAP Administration

While we can never predict when a catastrophic event will occur, we certainly can plan ahead so that we are prepared in the event one does occur.

In order to help its members prepare and plan for catastrophic events and disasters, ICAP provides its members with a number of complimentary resources through the ICAP Resource eLibrary.

The Pool also offers its members access to a number of affiliate resources, including webinars hosted by Enquiron.

On November 28 of this year, ICAP members had the opportunity to attend a webinar entitled Dealing With Disaster, How to Handle Catastrophic Circumstances in the Workplace.

This webinar addressed a variety of different catastrophic circumstances that members can face at any given moment and provided practical guidelines for dealing with disasters in the workplace.

If you were not able to view the webinar when it first aired, the webinar is available for on-demand viewing in the Human Resources section of the Resource eLibrary.

In addition to the webinar listed above, the Resource eLibrary contains a number of additional resources on disaster planning.

Public Entity University (a separate section within the eLibrary) contains a number of interactive, in-depth online training modules to assist with disaster planning:

- Active Shooter Response for the Workplace



**The Resource eLibrary is available 24/7. Access it at your convenience! [www.apeepelibrary.com](http://www.apeepelibrary.com)**



# ICAP's Resource eLibrary

provides ICAP members access to thousands upon thousands of training materials, DVDs, policies, procedures and more. Utilize the search bar at the top of the eLibrary website to locate the materials your entity wants and needs. Have questions or need assistance? Contact your ICAP representative!



- Fire & Explosion Hazards
- Survival Driving - Emergencies and Natural Disasters
- Emergency and Disaster Preparedness
- Emergency Communication in the Workplace
- Emergency Evacuation & Egress Safety
- Emergency Response in the Workplace, and
- Emergency Response: Incidental Chemical Releases.

In the Video Streaming section of the Resource eLibrary, members will find shorter online training modules to assist with either an initial look into disaster preparedness, or for a refresher. Titles include:

- Disaster Readiness (also available in Spanish)
- Pandemics: Understanding the Unknown (also available in Spanish), and
- Site Security: What You Need to Know.

In the Documents section of the eLibrary, there are a number of checklists, policies, sample emergency response plans, and guidelines for developing such plans.

The NFPA 1600, Standard on Disaster and Emergency Management is very thorough and instructive.

Would you rather check out a DVD that will be delivered straight to your entity's doorstep? We have a number of 15-30 minute DVDs to assist your entity with disaster planning, including:

- Emergency Action Plan: Crisis Under Control
- Emergency Action Plan: The Team Approach
- Emergency Evacuation: Getting out Alive
- Evacuation Procedures
- Hurricanes, Tornadoes & Floods
- Lessons from Ground Zero: Emergency Action Plan
- Safety Matters: Active Shooter Preparedness
- Severe Weather Alert: Are You Prepared?
- Terrorism: Biological Weapons
- In the Line of Duty: Rapid Response - Saving Lives in the Golden Hour
- In the Line of Duty: Facing Disaster (Part 1 & 2)
- In the Line of Duty: Identifying and Stopping Active Shooters, and
- Incident Command System: When Duty Calls.

Planning for emergencies before disaster strikes will save lives, limit losses, and allow your municipality to get back up and running as quickly as possible.



105 ICAP Agents  
+ 24 ICAP Team Members  
+ 6 Presenters  
+ 5 Hours  
+ 429 CE Credits

= **ICAP's 2018 AGENT SEMINAR**

## EVENT RECAP

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

More than 100 ICAP agents attended the event, where they were provided a wealth of information pertaining to current loss control, coverage and claim trends for Iowa public entities.

For their participation at the event, all eligible agents received three continuing education credits (CEs), as well as a custom journal which serves as a quick

reference guide during and after the event.

Agents provided the Pool with valuable feedback from the event, with several attendees indicating they are already looking forward to the 2019 Agent Seminar and hoping for additional content pertaining to claim trends, related coverages and industry response.

The date for the 2019 ICAP Agent Seminar has been set for Thursday, November 7. ICAP agents, mark your calendars to save the date!



**Agents, looking to learn more about the Pool? County Risk Management Services, Inc. (CRMS), which represents ICAP to Iowa counties, is hosting educational events on January 16 and 17, 2019. View the event overview at right, then register for the event via [www.crmsia.com](http://www.crmsia.com).**



## CRMS PRESENTS: The State of Governmental Pooling in Iowa

In the years since the 1970s, when they emerged, municipal risk-sharing pools have become a stabilizing force for counties. This is especially true in Iowa, where 90 of the 99 counties, and nearly 1,000 other public entities, participate in municipal risk-sharing pools, most notably the Iowa Communities Assurance Pool (ICAP) and the Iowa Municipalities Workers' Compensation Association.

Given their prevalence and impact on the state, it is not only important, but essential, local insurance agents be educated and informed on governmental risk-sharing pools and their exclusive offerings.

Through the presentations offered during this course, we intend to do just that. By offering in-depth reviews of pool financials; discussions of loss control and member

services; and highlights of coverages exclusive to Iowa-based pools, we will help attending agents understand the importance and impact of municipal risk-sharing pools in the state.

Participating agents will also learn their respective county's experience mod factor, as well as its 10-year loss history.

To accommodate and better serve agents throughout the state, CRMS is offering two separate sessions of this event:

- Wednesday, January 16 (Hilton Garden Inn, Johnston)
- Thursday, January 17 (Boulders Conference Center, Denison)

### THE 2019 EVENT WILL COVER:

10:30 AM - 11:20 AM	The State of <b>POOLING FOR P&amp;C</b>
11:30 AM - 12:20 PM	The State of <b>POOLING FOR WC</b>
1:00 PM - 1:50 PM	The State of <b>SERVICING IOWA PUBLIC ENTITIES</b>
1:50 PM - 2:00 PM	Closing Comments

*Please note this event is tailored to benefit ICAP county agents. If you do not represent a member county but wish to attend this event, please email Russ Sporer via [russt@noelins.com](mailto:russt@noelins.com).*



sunday	monday	tuesday	wednesday	thursday	friday	saturday
		<b>1</b> New Years Day (ICAP offices closed)	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b> ICAP Board Meeting	<b>11</b>	<b>12</b>
<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b> ISAC New County Officers School CRMS Educational Seminar	<b>17</b> CRMS Educational Seminar	<b>18</b>	<b>19</b>
<b>20</b>	<b>21</b> MLK Jr., Day	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b> ISAC Statewide Supervisors Meeting		

January



sunday

monday

tuesday

wednesday

thursday

friday

saturday

					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16 ICAP Board Meeting
17	18 Presidents' Day (ICAP offices closed)	19 League Legislative Day	20	21	22	23
24	25	26	27	28		

february



