

# THE ICAP UPDATE

2018 | Second Quarter



**2018 | Second Quarter**

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*Photo courtesy of Buchanan County*

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## REMINDER

Part I of ICAP's 2018 Agent Academy will be held Thursday, May 10, in Johnston. With 11 agents participating, the 2018 class is officially full, and reservations for the 2019 Academy class are now being accepted. Interested agents can email Kasi Koehler via [kasi@icapiowa.com](mailto:kasi@icapiowa.com) to learn more.

# NEWS & EVENTS

what's happening. and when.

- 1 ]** **ICAP Agent Academy: Part I**  
May 10, 2018
- 2 ]** **Memorial Day** (ICAP offices closed)  
May 28, 2018
- 3 ]** **ISAC Scholarship Golf Fundraiser** (CRMS will be there!)  
June 6, 2018
- 4 ]** **ICAP Board Meeting**  
June 7, 2018
- 5 ]** **ICAP Educational Summit** (register now!)  
June 14, 2018
- 6 ]** **Independence Day** (ICAP offices closed)  
July 4, 2018

## HAVE YOU SAVED YOUR SEAT FOR THE EDUCATIONAL SUMMIT?

Take a look at page 8 and visit [www.icapiowa.com/education](http://www.icapiowa.com/education) to learn more!

# DID YOU KNOW?

**5,067 of the 24,215 bridges in Iowa are classified as structurally deficient, according to the National Bridge Inventory of the American Road & Transportation Builders Association.**

What does this mean? As Iowans, what should we know?

To start, don't panic. Being "structurally deficient" does not necessarily mean a bridge is unsafe. It means, simply put, such bridges may have deterioration, cracks or other flaws that reduce the load-carrying capacity and cause the need for restrictions.

Norman McDonald, State Bridge Engineer at the Iowa Department of Transportation, stated, "Structurally deficient bridges can continue to serve traffic safely if they are properly inspected and maintained."

Alison Black, Chief Economist with the American Road and Transportation Builders Association commented, "They're not an inherent danger to the traveling public, but this is an indication that there are repairs that need to happen to the bridge."

Fortunately, Iowa counties are taking note, and Brian Keierleber, Buchanan County Engineer, offered us some seasoned advice to help other entities move forward with needed bridge repairs. Read on to learn more!



# To repair, or replace?

## Bridge Maintenance and Your Entity

Written by Brian Keierleber, County Engineer | *On behalf of Buchanan County*

In much of the United States and the world, infrastructure has been neglected. We often don't realize there's a problem or consider a repair until something falls apart, or until an entity has to close a bridge, and everyone wonders, "How can they do that?"

Often, it's essential for safety, particularly for roads and bridges, which can take significant time and funds to repair.

And repairs, for what it's worth, are generally necessary.

ASCE's 2017 "report card" gave America an overall grade of D+. Needless to say, this is alarming, and it's prompted many local and state governments to start taking things into their own hands.

One way they've taken to doing this is through the repair of local bridges, which are often old and outdated, and cannot be replaced due to exorbitant costs.

To put it in perspective, the average cost of a 30' wide, 70' long bridge can be more than \$300,000. Most entities don't have

this kind of money just lying around, which leads them to the path of repair.

Bridge repair is not only a necessary option for many Iowa entities, it can, in some instances, actually be a best fit for them. Certainly it has been for Buchanan County!

In the past few years alone, we have replaced nearly 35 bridges that predated World War I – bridges that were designed primarily for horses and buggies.

One of the bridges I replaced was from 1870, another from 1872, and another from 1875. To put things in perspective, General Custer fought in the Battle of Little Bighorn in 1876. That's a long time ago!

In evaluating whether to repair or replace these bridges, we, as a county, really had to look at condition, options and costs.

In most instances, because we were not ready to accept costs associated with bridge construction, we were forced to consider repairs.

*Brian Keierleber has overseen the maintenance and construction of Buchanan County's roads and bridges since 1993, and briefly served as interim county engineer in Black Hawk County in 2008.*

*He was chosen as Iowa's county engineer of the year in 2006, and currently serves as the President of the National Association of County Engineers (NACE).*

*Local road safety is a top priority for NACE, through which Brian has helped introduce the Local Road Safety Foundation, which assists counties in developing safety initiatives at the local, state and federal levels.*

# Bridge Maintenance (continued)

One such repair was to a bridge that had its timber piling completely rotted out. The bridge was built in 1940, and had steel H-piling driven through the concrete deck on both the abutments and for the pier in roughly 1990. Unfortunately, the timber back wall was beginning to rot, so we encased the piling and back walls.

It took hard work and it took strategy, but we ended up completing the repair for a cost of approximately \$19,000. Our solution did not leave us with a modern bridge, but it did eliminate many of the issues we were facing, and it's led us to encase several piers on various bridges since. When the only problem is the timber piling, this solution can be very effective.



**ENCASE TO BEAMS**  
**\$12,000 + MATERIALS**



## OTHER ASPECTS?

Bridge decks can be one of the most expensive elements in maintaining a bridge on a paved route. Salt can destroy decks in a relatively short time. Many decks have a life in the vicinity of 25 years before major issues develop.

The process of deck overlays using high density concrete was developed in Iowa and has been used across the nation for many years.

In 1990 and 1991, Palo Alto County did several deck overlays using high density concrete and super plasticizers, which eliminated the need for specialized equipment and placed them with a vibratory screed. As a demonstration process to continue to evaluate the process, we did several more bridges in 1999. Through the Iowa Highway Research Board, a process of adding super plasticizers to the High

Density Concrete was studied.

Improvements were made to the mix by Iowa State University and the Iowa DOT, and the process was developed as a standard method of deck repairs.

Currently, the Iowa DOT uses a method of epoxy injection on the decks to lengthen the life before a deck overlay is necessary. This is a very simple process that counties can adopt, and it supports the state's constant effort to improve materials.

Sometimes repairs are not an option, and on many low-volume roads, other solutions must be utilized. One such solution is construction using retired railroad flatcars, from which we have constructed 28 bridges so far.



How did we do it?

By cutting 90' flatcars to 68" and mounting them on abutments, as shown in the image above. If desired, an entity could use the entire 90 ft. flatcar and a pier.

Often, substructure can be very expensive, and fabric abutments can be utilized to help cut costs.

Several Iowa counties, including Harrison, Clinton, Scott, Winneshiek, Howard, and Chickasaw, have invested in vibratory drivers to dramatically reduce the costs of driving piling. I expect contractors will begin investing in vibratory drivers and related equipment, because they are quick and safe to use.

Similarly, the use of buried soil structures is another economical solution. These are essentially multi-plate structures that can span up to 60 feet. These can be placed on caps on the old timber piling cut off below the groundline where they did not decay.

Of course, this is just one of the many solutions available. There is no right or wrong answer – no single solution – when it comes to repairing or replacing a bridge. In some instances, repairs may call for steel, whereas others may require concrete or timber. As with most things, the appropriate response is circumstantial. Counties and other public entities must evaluate to determine what will work best for a given bridge in a particular location and environment. Coming up with the appropriate result requires time, patience, research and funds.



*Several Iowa counties have recently invested in vibratory drivers, which can reduce the cost of driving piling for an entity.*

**INTERESTED TO KNOW WHERE ICAP STANDS ON BRIDGE MAINTENANCE AND REPAIR?  
TAKE A LOOK AT THE FOLLOWING PAGE!**



## DID YOU KNOW?



With ICAP, property coverage for bridges is available upon request, whereas liability coverage for bridges is automatically included within the scope of General Liability coverage. Though no endorsement is needed to provide this line of coverage, it is something your underwriter should all know about.

# Bridge Maintenance: An Underwriter's Thoughts

Tim Butler, Underwriter II | ICAP

Consider the fact above, and ask yourself, “what does this mean for ICAP members?”

The answer is easy: put simply, it means we need a bit more information to ensure appropriate coverage is put in place.

Fortunately, the process of adding the bridge(s) for purposes of coverage is easy and straightforward. It starts with the entity (or its local agent) requesting the Bridge Questionnaire from an ICAP underwriter.

Once completed, the form is returned to ICAP with a copy of the most recent inspection report, as well as any photos, of the bridge in question. These materials are essential, as they can help the underwriter establish a picture of the exposure the bridge presents.

Generally speaking, newly constructed bridges will be in very good condition, whereas the condition of older bridges can leave some things to be desired.

For bridges in good condition, as well as for those that have exposures managed by posted weight limits, coverage modification may not be required.

Bridges that are in poor condition, however, may require a coverage limit reduction specific to that bridge.

Alternatively, total exclusion of the bridge may be necessary if the bridge requires repairs and the member entity has no plans to remedy the situation.

Ultimately, such coverage and handling is all down to the condition of the bridge, as well as to the handling and wishes of the member.

Of course, as underwriters, we understand a member's wants and needs may vary bridge to bridge, and we're happy to work with members to make sure each entity secures the coverage it wants and needs on any given bridge.

Regardless of what those are, one thing remains a constant: bridges are a common exposure, and they require a bit of TLC to keep them in good shape.

With proper coverage, loss control and routine maintenance, though, the exposures created by bridges can be easily managed.





# What About Loss Control?



ICAP's Loss Control team starts with a very easy recommendation: inspect your bridges!

Each bridge should be inspected at regular intervals, with a maximum of two years between inspections (note that

some bridges will require inspections more frequently).

Such inspections should be tailored to a given bridge, and must consider a number of factors, including the:

1. Type of (super)structure;
2. Use of structure;
3. Type and age of deck and any overlays;
4. Joint types;
5. Bearings;
6. Substructure (types and borings);
7. Previous repair or maintenance work; and
8. Condition of the bridge during previous inspections.

Take photos of the bridge and any areas in need of replacement or repair, and maintain a detailed file of photos and inspection reports for every entity-owned bridge.

With this, detail the time, date and credentials of the person completing each inspection, noting these should only be conducted by a qualified individual, be it a professional engineer or formal bridge inspector.

Maintaining accurate, detailed records of each bridge, including all inspections and any maintenance or repair

work completed, is essential for Iowa public entities.

These records can provide a point of comparison from one inspection to the next, and can also help protect your entity in the event a claim or loss should occur.

Any questions regarding bridge inspections, maintenance or other aspects of loss control can be directed to the member's designated Loss Control representative.

Contact the Loss Control team via 1-800-383-0116 if you have questions or wish to learn more.



The graphic features a dark background with various colorful icons representing different fields of study: science (telescope, microscope, beaker), mathematics (compass, ruler, globe), art (paint palette, brush), music (musical notes, instrument), and physical education (running figure, atom symbol). Below these icons is a pink banner with the event title. At the bottom, four stylized human heads in yellow, green, blue, and pink are shown in profile, facing right, with gears visible inside their heads.

# ICAP'S 2018 EDUCATIONAL SUMMIT

----- Registration Is Open -----

## PUBLIC NOTICES. UTILITY SERVICES. ROAD CLOSURES. SPECIAL EVENTS.

These are just a few of the things Iowa public entities communicate to the general public on a daily basis. But what happens when something occurs that is, let's say, not of "the norm?" How does your entity communicate about a tragic event? What do you say - and when?

What happens when the media calls the city clerk, fair secretary or county supervisor asking for a quote? And what happens when a coworker disagrees with what's said?

These are a few of the many issues we'll address at ICAP's upcoming Educational Summit, which will be held Thursday, June 14, at the Johnston Hilton Garden Inn.

Harassment, discrimination, and other aspects of communication have been hot-button topics as of late - and for good reason. Through this educational seminar, we aim to help ICAP member representatives understand and navigate select situations in and around the workplace.

Specific topics for presentations include communicating with the media, interacting with disgruntled coworkers, discussions between management and employees, and more!

Given the relevance and importance of the presentation content, the 2018 event will be split into two separate educational tracks - one for all public entity representatives and one specifically for those in HR.

Space will be limited and advance registration required for both tracks, and a maximum of one representative per entity will be permitted to participate in the HR track, which will have a maximum head count of 50 attendees.

Patrick Dix, Vice President of Public Relations for SHAZAM, will headline the event, with other noteworthy individuals presenting. Please visit [www.icapiowa.com/education](http://www.icapiowa.com/education) to learn more.



*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.*

# ICAP BOD Accepting Nominations

Two Seats Up for Election for the 2019 through 2022 Term

The ICAP Board of Directors is accepting nominations for the January 1, 2019 to December 31, 2022 term.

The seats for Jody Smith, City Representative, and Michael Bergan, At-Large Representative, will become available at the end of this year.

Both individuals have expressed intent to seek re-election to the ICAP Board.

Only city members may submit nominations for the city board seat, whereas any member can nominate a candidate for the at-large board position.

Nominations must be submitted to the local ICAP office prior to August 1 of this year, and should include a short biography of the nominee. Please ensure submissions are

sent via a letter or instrument authorized by the entity's governing board.

Nomination materials may be mailed to:

Billbrey Insurance Services  
Attn: Board Election Committee  
5701 Greendale Road  
Johnston, IA 50131

Submissions will be reviewed prior to September 15 by ICAP's Nominating Committee, which will then offer candidate recommendations to the ICAP membership.

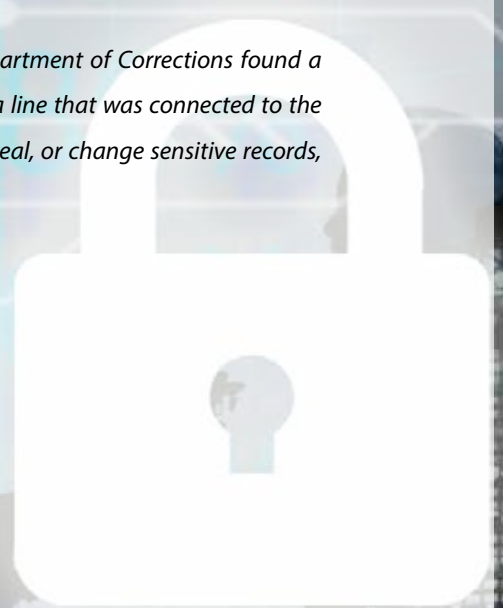
Electronic voting will be available to the ICAP membership from November 15 through December 15 of this year, with election results being posted no later than December 20.



# TECHNOLOGY, DATA BREACH, AND

*In April 2017, it was discovered the Wisconsin Department of Revenue had an annual sales report available online that was meant for real estate professionals. This report contained the social security and tax identification numbers of both persons and businesses who sold property in Wisconsin, and was mistakenly posted for three months. It was accessed a total 138 times before it was finally taken down.*

*Later that year, in August, a staff member with the New Hampshire Department of Corrections found a cable line hooked to the computers used by inmates had been linked to a line that was connected to the entire Concord prison computer system. This allowed prisoners to view, steal, or change sensitive records, including staff member information, sentencing, and parole dates.*





# YOUR PUBLIC ENTITY

By **Colette Klier**

IT Loss Control Specialist | ICAP

## DATA BREACH

According to Theft Resource Center, the world saw more data breaches in 2017 than it had in any prior year. This statement is based on annual statistics, which counted a total of 1,293 total data breaches, compromising more than 174 million records, in 2017 alone. This was a 45% increase over the number of breaches that occurred in 2016, marking a disturbing trend that is expected to continue through 2018.

In fact, a number of cities and other public entities have already been “hit” this year, with Atlanta, Georgia, having experienced a significant ransomware attack in March. The attack locked certain city data down behind a wall of encryption, and demanded a \$51,000 payment to release it, according to Mayor Keisha Lance Bottoms.

As a result, the jail and other departments were forced to resort to using old fashioned pen and paper; the municipal courts temporarily went without access to electronic records; and residents were unable to pay their bills electronically.

Unfortunately, Atlanta hasn’t been alone. Countless other public entities have also been affected by network security and data breaches.

According to the Association of Governmental Risk Pools, 40% of municipal data breaches were due to lack of encryption on laptops, desktops, smartphones, and USB devices.

Public entities also experience

ineffective

password policies, weak physical security, inadequate network security, and lack of vendor controls.

Needless to say, ICAP members – and all Iowa public entities, for that matter – must take steps to protect themselves.

Municipal employees regularly interact with – and rely on – technology. These interactions can make our cities and counties desirable targets for security exposures and data breaches, which can compromise the information and integrity of our citizens. They can also result in exorbitant costs to public entities.

**No public entity is immune, and no entity should go unprotected.** Especially when considering the significant amount of personal information stored by municipalities.

**Public entities should take measures to educate employees and volunteers on cyber security to mitigate cyber exposure and/or data breach risk.**

*continued on following page*

# DATA BREACH & YOUR ENTITY *continued*

## What are the odds?

According to the Ponemon Institute's "2017 Cost of Data Breach Study: Global Overview," the odds of suffering a data breach are high - as in, an alarming **1 in 4 chance!** Compare this to:

your  
chances of  
dating a  
millionaire

**(1 in 220)**



your  
chances of  
winning  
Olympic gold

**(1 in 662,000)**



your  
chances of  
getting struck  
by lightning

**(1 in 960,000)**



### CYBER COVERAGE

Needless to say, the risk is high. And getting higher, for what that's worth.

As the threat from hackers and cyber criminals intensifies, a growing number of municipalities are buying cyber insurance to protect themselves and taxpayers.

Such coverage is not only necessary, it's also worth it.

Worldwide, we're seeing breaches that cost public entities, states and private organizations millions upon millions of dollars. Cyber insurance policies help protect entities from such unforeseen costs, and generally cover property, expenses and cyber liability, subject to their terms and conditions, if a computer network is hacked. This may include the costs of:

- data repair and restoration;
- notifying those whose information may have been compromised;

- providing public relations services; and
- credit monitoring services.

Municipalities can try to keep a handle on the data they are supposed to be protecting, but with cyber, if one little thing is overlooked or you mistakenly leave something undone, your entity will be left with the costs to cover it.

In recent years, hackers and cyber criminals have taken aim at state and local government networks, which contain information such as social security numbers, bank account details and credit card information on millions of people and businesses.

Online activists have hijacked public entity computer systems, defaced websites, and hacked into data or email and released it online.

This has become such a problem, state information technology officers ranked cyber security as their top



priority for the third year in a row, according to the 2016 Deloitte-NASCIO Cyber security Study.

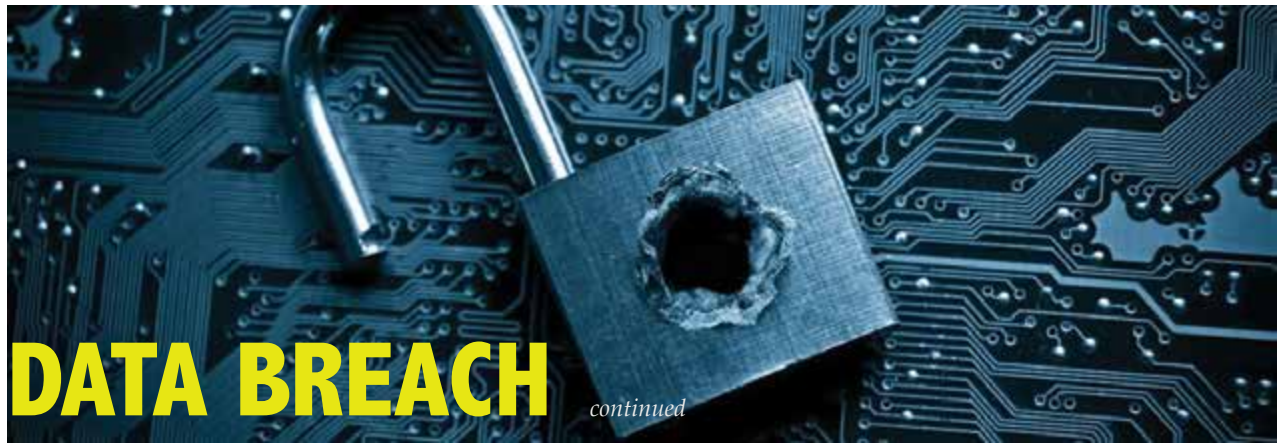
Fortunately, states are taking this threat seriously, and responding accordingly. The 2017 NASCIO State CIO Survey indicates, at the time of report, 38% of states had some types of cyber security coverage, up from 20% in 2015.

This is indicative of the fact many IT leaders now realize having such coverage can help ensure security protocols are kept up to date - something that can be challenging, as the majority of us don't understand the risks we face or the coverages we might need.

Fortunately, by providing free risk assessments, ICAP takes some of the work out of things for its members.



*continued on following page*



## TECHNOLOGY VALUATIONS

The mentioned risk assessments are conducted by ICAP's Information Technology Loss Control Specialist, Colette Klier, who provides on-site system evaluations, internal control assessments and consultative services to all ICAP members.

Colette brings nearly 20 years of experience in the Information Technology field with an educational background in computer network administration and criminal justice. In addition to a broad understanding of information security, Colette has experience working to enforce and enhance security measures for both public and private industries.

Colette works directly with ICAP member entities to:

- Confirm the hardware and software inventory align with the property schedule;
- Verify employee handbooks include policies to protect members from cyber liability claims;
- Develop a cyber security plan in the event of a disaster or data breach.

The Information Technology Loss Control Specialist can also review computer information controls, processes, and provide recommendations to:

- Help member entities improve network management;

- Complete a detailed network security and data privacy assessment;
- Provide training and/or resources to meet individual or group training needs;
- Answer questions and/or provide feedback on IT topics.

These services and offerings are of significant value to municipalities and are customized to the needs of each member including the solutions and recommendations that result from the valuation. The goal is to improve data security and help ICAP members establish the framework for stronger, more stable security measures.

Technology valuations and security consultations are available to all ICAP members, which are strongly encouraged to schedule an IT loss control visit. They may do so by contacting Colette Klier, ICAP's IT Loss Control Specialist, via email ([colette@icapiowa.com](mailto:colette@icapiowa.com)).

"While coverage can be a big help after the fact," Colette says, "members need to invest in risk assessments, increase security, keep their technology updated, *and* be prepared for hackers and cyber criminals.

"You need to pay attention to it every day. ICAP has really identified that need to provide a resource to help their members manage their IT assets and cyber security needs."



## What are the costs?

According to the Ponemon Institute's 12th annual "Cost of Data Breach Study," the average total cost of a data breach was \$3.62 million in 2017. Broken down per record, the global average cost equals \$141, a decrease of 11.4% over last year.

Visit [databreachcalculator.mybluemix.net](http://databreachcalculator.mybluemix.net) to explore the study, and to learn more about the implications a data breach might have on your entity. The website also features an interactive calculator that enables users to explore industry and cost factors that might help protect your entity in the event of a breach.

Don't be fooled by the reduction in cost. What isn't mentioned is the fact **the average size of a data breach increased by 1.8 percent!**



### CYBER COVERAGE

Through partnership with NetDiligence, ICAP also provides its members incident response resources via the Cyber eRisk Hub, an online portal containing tools and resources to help combat a data breach.

These resources are offered free-of-charge to all members, and have already proven invaluable for many ICAP members. Multiple individuals per entity are able to access the Cyber eRisk Hub, which is linked via the ICAP website ([www.icapiowa.com/cyber-erisk](http://www.icapiowa.com/cyber-erisk)).

### Does this look familiar to you?

If not, you're not yet using the Cyber eRisk Hub. Learn about the Hub in the paragraph below!

ICAP's Cyber eRisk Hub provides members access to:

- **Breach response planning** to detail the steps needed following a data breach or privacy violation incident, including a free initial consultation with a breach coach and access to a breach response team for forensics, notification, and credit monitoring.
- **Risk management tools** to manage cyber risk with free cyber risk self-assessments, state breach notification laws, data breach cost calculators, policy templates and more.
- **Incident response planning** with key pre-breach planning information that can help members prepare for a data breach or privacy violation.
- **News center** that includes cyber risk stories, security and compliance blogs, security news, risk assessment events and helpful industry links.



# MEET COLETTE!

ICAP's new Information Technology Loss Control Specialist joined the Pool just a few months ago, bringing with her a wealth of experience in the field. Here are a few other things about Colette we think you should know!



Colette Klier, IT Loss Control Specialist | *ICAP*  
colette@icapiowa.com | 515-339-8321

Colette joined the ICAP team as an IT Loss Control Specialist in November 2017, bringing with her nearly 20 years of experience in the information technology field. Colette's prior experience has included:

- Information Security and Disaster Recovery
- Intrusion Detection and Incident Response
- Document and Records Management
- State and Federal Laws and Regulations
- Network Implementation and Migration
- Server Administration, Imaging and Workflow
- Business, System and Application Analysis
- Process Automation and Project Management
- Sales Engineering and Technical Training
- Strategic Planning and IT Management

With an educational background in computer network administration and criminal justice, Colette has a broad understanding of information security and is experienced working to enforce and enhance security measures for both public and private industries including government, human services, IT consulting, marketing, banking, insurance, pension, energy and manufacturing.



# Announcing expanded cyber coverages

ICAP is pleased to announce, in addition to industry leading third-party Cyber Liability Coverage up to the liability limit each member purchases, members now have more comprehensive coverages within their \$250,000 Cyber Breach Coverage. This includes:

- Notification expenses and identity theft services
- Public relations and crisis management expenses
- Data reparation and restoration expenses
- Loss of income
- Cyber extortion – *New!*
- Regulatory actions, fines and penalties – *New!*
- Calls made from a compromised phone system, up to \$25,000 – *New!*

In addition, ICAP members can increase their Cyber Breach Coverage limit to \$1,000,000 at renewal. [Contact your ICAP underwriter to learn more!](#)







sunday	monday	tuesday	wednesday	thursday	friday	saturday
					1	2
3	4	5	6 ISAC Scholarship Golf Fundraiser	7 ICAP Board Meeting	8	9
10	11	12	13	14 ICAP Educational Summit	15	16
17 Fathers' Day	18	19	20	21	22	23
24	25	26	27	28	29	30

june

sunday	monday	tuesday	wednesday	thursday	friday	saturday
1	2	3	4 Independence Day	5	6	7
8	9	10	11 Iowa City/County Managers Association Summer Conference	12	13	14
15	16	17	18	19	20	21
	----- Iowa Municipal Professionals Institute (IMPI) -----					
22/29	23/30 Iowa Municipal Professionals Institute (IMPI)	24/31	25 Iowa Municipal Professionals Academy (IMPA)	26	27	28



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

