

The ICAP Update

THE DAM THAT BURST

Lake Delhi Dam Rebuilt

CLAIM REPORTING

What Every Member Needs to Know

PREPARING FOR RAGBRAI

Twenty ICAP Members to Participate

COUNTY LINE BRIDGES

What They Are and Why They Matter

AGENT SPOTLIGHT: RUSS BECKENDORF

The pool is celebrating 30 years of growth and success!

PLUS:

REMINDER: ICAP's 2016 Educational Summit

ICAP Board to Accept Nominations for 2017-2020 Term

ICAP Academy: Agents Complete Session One

WHAT'S INSIDE



For tips, article recommendations and/or corrections, please email marketing@icapiowa.com.

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KA-POW!

Want to feel like a superhero in your own right?
Join us for ICAP's 2016 Educational Summit on
July 20 at the Johnston Hilton Garden Inn.
Visit www.icapiowa.com/news/2016summit to
learn more!

NEWS & EVENTS

Upcoming Events

Independence Day (Offices Closed)

July 4, 2016

Educational Summit

July 20, 2016

ICAP Board Retreat

August 4-7, 2016

ISAC Scholarship Golf Fundraiser

August 31, 2016

Labor Day (Offices Closed)

September 5, 2016

League Annual Conference & Exhibit

September 21-23, 2016

New Members:

City of Bronson

City of Lake Mills

City of Salix

City of West Liberty

City of Corning

Webster County Metropolitan Law Enforcement Telecommunications Board

City of University Heights

Camp Township Trustees

City of Runnells

Election Notice: ICAP BOD

The ICAP Board of Directors is accepting nominations for the January 1, 2017 to December 31, 2020 term.

The seats for Tom Roth, city representative for the City of Bellevue, and David Hageman, at-large representative for Winneshiek County, will become available at the end of this year. Both individuals have expressed intent to seek re-election to the ICAP Board.

Any member can nominate a candidate for the at-large board position, but only city members may submit nominations for the city board seat.

Nominations must include a short biography of the nominee and be submitted on an instrument authorized by the entity's governing board.

All materials must be submitted prior to August 1 and may be mailed to:

Billbrey Insurance Services
5701 Greendale Road
Johnston, IA 50131

ICAP's Nominating Committee will review all submissions prior to September 15 and will then offer candidate recommendations to the ICAP membership.

Electronic voting will be available to the ICAP membership from November 15 through December 15.

Members who wish to vote via paper ballot may do so by contacting Joni Biggart via telephone (515-251-1728) or email (joni@icapiowa.com).

Lake Delhi to return after \$16 million dam restoration

The year is 2010. The location? Approximately 45 miles north of Cedar Rapids. The issue? Massive rainfall and a resulting dam failure.

Many Iowans remember the historic event at Lake Delhi well, as the breach of the dam (and consequent draining of the nine-mile long Lake Delhi) affected thousands and resulted in extensive property damage, millions of dollars in loss and an emptied lake, among other things.

What happened?

In summary, the area saw record rains (upwards of twelve inches in just twelve hours) and experienced localized flooding.

Eventually, when it had nowhere else to go, the water overtopped the dam. For the first time, after nearly 90 years of operation, the dam was breached. This resulted in partial erosion of the embankment and roadway, which ultimately gave way and emptied the lake.

“Family, friends and neighbors watched in disbelief as the raging waters rose, carving a path of damage and destruction to Lake Delhi, her lake homes, cabins and shorelines.”

Deb Burger, Lake Delhi Resident

Where are things now?

Just six years after the breach, the dam is coming back, and so, too, is the lake that once rested upon it.

Thanks to funding from the state, Delaware County, local residents (who voted for a \$6 million bond with a 95% yes vote) and other private donations, a \$16 million dam restoration is nearly complete, and Lake Delhi will be restored to its former beauty, once again claiming a spot as a popular weekend destination for Eastern Iowans.

According to Steve Leonard, president of the local board of trustees, the new dam has been designed to withstand a variety of climates, and several of the previous issues have been addressed.

Completion of the dam is slated for early summer, and one way or another (hopefully with natural rainfall), the lake will be filled immediately after, likely before this magazine even goes to print.

What does it mean?

For locals and those who frequent the lake, it means a ton. In fact, in the words of Larry Burger, ICAP Board Member and a member of the Lake Delhi Combined Recreational Facility and Water Quality District, the lake's official governing body and an ICAP member since 1993, "it means everything."

Larry and his wife, Deb, have been bringing their family to the lake for decades and recently moved there full-time.



They, along with countless other local residents, are anxious to see the lake full again. While they wait for that moment, they are busying themselves with preparations for putting their boat in water.

"This is what we had planned for and hoped and dreamed for," Deb Burger said. "Really, what this place is all about, for us, is family."

Soon, families will have an opportunity to enjoy the lake, restored in all its former glory, once again.

Local residents expect the area will be bustling with lake goers and other visitors all summer.

Steve Leonard told KWWL the excitement in the community is palpable.

"It's a fantastic thing. I've had the privilege and honor to work with so many community members and stakeholders to get the project to this point in time. To get it over the finish line is something we can all take pride in."

"And the community's going to share this experience with us as we move forward..."

Steve Leonard, President of Lake Delhi Trustees

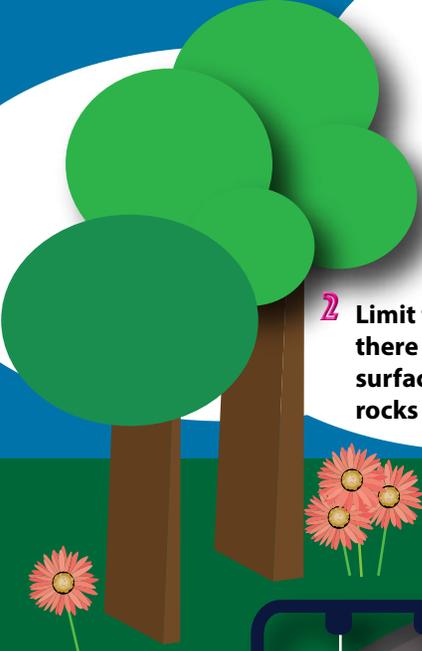
Interested in learning more? See the fact sheet on Lake Delhi on the following page!

Lake Delhi

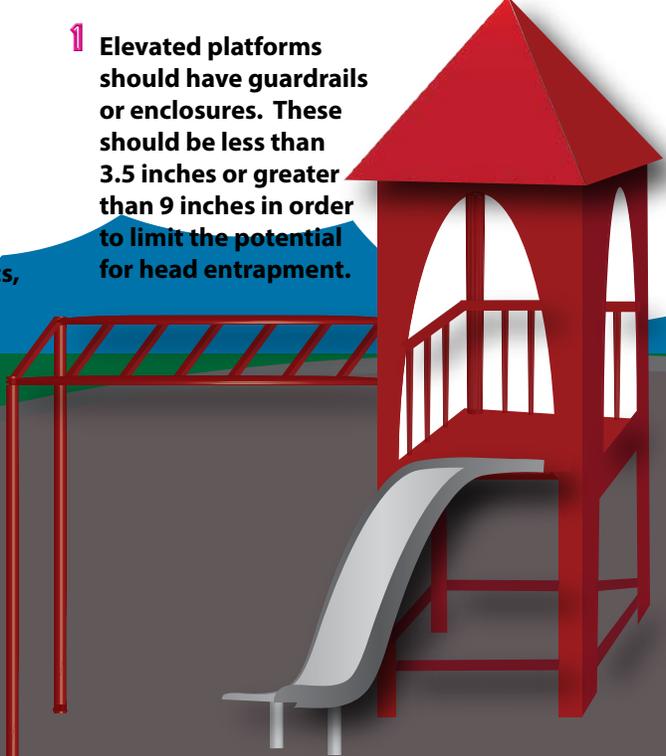
Fact Sheet

- Lake Delhi is a public lake and provides multiple points of public access, with three public boat ramps (two of which have docking facilities) that are available for visiting boaters to use any time
- The lake has three local full-service marinas and two full-service public campground parks, each of which has significant water frontage
- There are also two public beaches, which are separate from the campground water frontage
- Because of its shape, Lake Delhi provides both river and lake recreational activities
- Lake Delhi is a “Run-of-the-River” facility, meaning it does not hold back water and has no significant upstream or downstream water level impacts
- Lake Delhi Combined Water Quality and Recreational District owns the dam, and is responsible for its operation and maintenance
- The taxing district continues to work aggressively to improve public access opportunities
- Lake Delhi has hosted annual public fishing tournaments supported by the local Lake Delhi Fish and Game club since 1992
- Iowa DNR (Department of Natural Resources) governs the public water facility

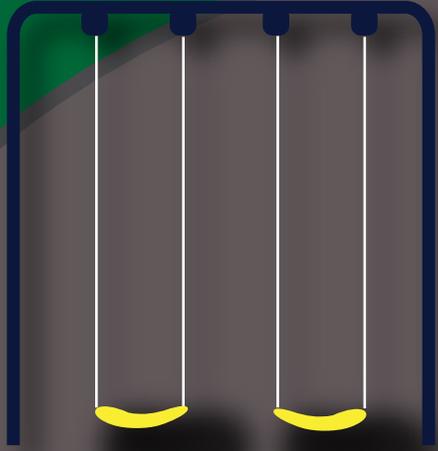
SIX TIPS FOR PLAYGROUND SAFETY



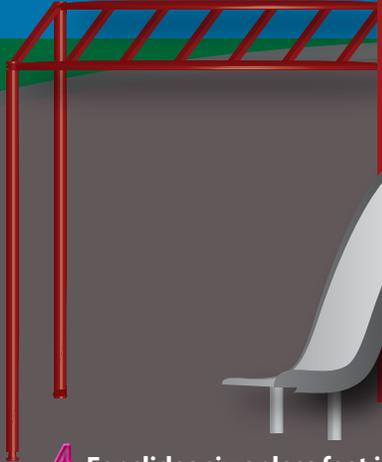
2 Limit trip hazards by ensuring there are no abrupt changes in surface elevations from tree roots, rocks or anything else.



1 Elevated platforms should have guardrails or enclosures. These should be less than 3.5 inches or greater than 9 inches in order to limit the potential for head entrapment.



3 For swings, the use zone should extend 2x the height of the pivot or swing hanger in front and back, as well as six feet to each side.



4 For slides six or less feet in height, the use zone (area under/around where a child might fall) should extend a minimum of six feet from the end of the slide.



5 A program of systematic, preventative maintenance is essential to ensure there are no missing, broken or worn-out components, and that all hardware is secure.



6 The surface under/around equipment should be soft enough to cushion a fall. Good fall surfaces include wood chips, shredded rubber and sand.

Claims Filing. Claims Handling. Claims Processing.

Whatever you call it, here's what you need to know.

ICAP employs a claims team that consists of nine individuals, and they work — tirelessly.

They work to process documents and like materials; they work to ensure coverage; they work to communicate with both members and agents; and they work to process the actual claim.

And they do it all in a manner that is in the best interest of both the submitting member *and* the Pool.

The Claims Department has established reporting forms and implemented protocols for both filing and processing claims, and it looks to a member's agents and representatives to complete submissions accordingly.

We encourage members to call in and ask if they have questions on any situation, and we encourage them to notify us in the event of a potential liability claim so facts can be gathered immediately.

Tonia Sherman, ICAP Claims Representative

WHY ARE CLAIM FORMS NECESSARY?

The ICAP team needs certain information not only to process a claim, but also to verify whether the claim is covered and, if so, what actions should be taken.

WHAT SHOULD YOU DO?

The first thing is to bring any incident, accident, claim, loss or suit to the attention of your agent or the Pool *immediately*. This can be done either by notifying your agent or filling out the appropriate claim notice form and submitting it to the ICAP Claims Department.

Prompt handling is important. With a liability claim, prompt reporting can help enable facts to be gathered in a timely manner.

In addition to timeliness, details are also incredibly important when it comes to processing a claim.

Regardless of the manner of notification, it is essential ICAP be provided detailed information about the incident/loss. If possible, provide a detailed account of the incident/loss; a list of witnesses or individuals present; photographs (for tangible property, we recommend submitting photos of the item both before and after the loss); and, when relevant, at least two quotations/estimates for repair or replacement.

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Claim Reports may be sent to:
Iowa Communities Assurance Pool (ICAP)
Attn: Claims Department
5701 Greendale Road
Johnston, IA 50131

Reports are also accepted via email and fax
claims@icapiowa.com | 515-309-9909

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HOW DO WE SUBMIT THESE MATERIALS?

Details of the loss can be sent with the appropriate claims form to the ICAP Claims Department (see information on previous page).

Each line of coverage has its own potential for loss and, as such, requires an appropriate claim form be completed and submitted accordingly.

So where do you even begin? Let's start with the basics.

TYPES OF CLAIMS

Per the ICAP coverage agreement, claims fall under one of six lines of coverage including:

- Auto Liability
- General Liability
- Property Loss / Auto Physical Damage
- Public Officials Liability
- Police Professional Liability
- Employment Practices Liability

HOW TO FILE DIFFERENT TYPES OF CLAIMS

The reality is, our claims team needs different types of information for different types of claims/losses. If a building burns to the ground, we don't just need to know what the building was. We need to know where it was; how it was used; how it was built; how

it burned down; what was in the building; and any other details the member can provide.

That same information wouldn't be relevant for certain other claims, such as a slip-and-fall incident or an employment claim.

Those claims would fall under different lines of coverage and require different information be submitted - information that is directly relevant to the given claim.

HOW TO DETERMINE WHAT INFORMATION IS NEEDED

ICAP makes determining what information is needed easy for its members by providing comprehensive claim reporting forms for each line of coverage.

With each form comes a list of what information the Pool will require in order to process a claim.

All claim forms require the following information:

- Member name
- Member certificate number
- Member address
- Name of department involved
- Contact official's name and telephone number
- The official summons and notice of a claim

Other necessary information will be noted on the relevant claim form.

AUTOMOBILE CLAIMS

In the instance of an automobile accident, the employee should:

- Call the police immediately from the scene of the accident (do not leave)
- Secure the names, addresses, and telephone numbers of driver(s) and/or occupant(s) of other involved vehicle(s), as well as injured person(s) and/or witness(es)
- Immediately contact his or her supervisor
- Fill out the appropriate claim form and submit it to ICAP

If submitting an Auto Physical Damage loss, a member must submit two written estimates per vehicle and the police report, if available, to the ICAP Claims Department prior to completing any work on the vehicle(s).

For the convenience of employees, we recommend every entity place a copy of the Auto Physical Damage/ Auto Liability Claim Report in the glove compartment of each member vehicle.

IN THE EVENT OF A CLAIM, DO NOT:

- Leave the scene of the accident until released by the investigating officer
- Discuss the facts of the accident with anyone other than the investigating officer
- Assume or admit liability or fault to anyone
- Make payments or promises to anyone. It is ICAP's responsibility to investigate and determine responsibility on a member's behalf

Note: all claim notice forms are available for completion and submission online. Simply visit the ICAP website (www.icapiowa.com), login, select your entity and complete the appropriate form.

Spotlight on

Russ Beckendorf

MHR Insurance

There's an old saying about "giving credit where credit is due," and, because we often get caught up in the hubbub of daily life, we, as humans, sometimes don't do that as often as we should. Every once in a while, though, someone comes along and reminds us that writing a note of praise or thanks is totally worthwhile. One such person is Russ Beckendorf of MHR Insurance in Milford.



Russ Beckendorf

Russ bought MHR Insurance with his wife, Carla, in 2001. He has been representing ICAP to public entities ever since and currently serves as the Agent of Record (AOR) for nearly twenty ICAP members.

Through his work on member accounts, we, the ICAP service team, have witnessed first-hand just how diligent Russ is in working with Iowa public entities. In addition to providing outstanding service to the members he represents, Russ also pushes the bar when it comes to elevating himself in his role as agent.

Russ is one of just ten agents participating in ICAP's 2016 Agent Academy. Assuming successful completion, Russ will receive the prestigious ICAP Certified designation, which has been earned by only a handful of agents across the state thus far.

Russ is dedicated, hard-working, trustworthy and loyal - both to the Pool and the public entities he services. So how does he do it? And why? We turned to Russ himself to find out.

ICAP Marketing **You've been working in insurance for a while. How did you get into it?**

Russ

Ha - well, it's kind of a long story. When I was going to college, I had visions of becoming something in the medical profession. I learned I couldn't get into the medical courses I wanted, so I signed up for an insurance course instead. The rest, as they say, is history.

I started with State Automobile and Casualty Underwriters in downtown Des Moines in 1977 and have worked for a number of different companies since then. When I started writing public entities, I had the pleasure of meeting Ken Bilbrey (Bilbrey Insurance Services). I wrote

my first city with ICAP shortly after and we've been working together ever since!

ICAP Marketing **Which brings about a good question: why ICAP? You represent a number of public entities - why do you choose to place their coverage with the Pool?**

Russ I do it because, quite frankly, it's typically in the entity's best interest. ICAP differs from most standard providers in that it specializes in only one segment of business. By doing this, the Pool is able to be "all that they can be" in that area. For ICAP, this means providing the best product and service, as well as serving as a great resource and a place for us to take [member] concerns. When you have an organization like ICAP, which is owned by its members, it really stands up for the entities it covers. Members look out for members!

"We take our jobs very seriously and provide the best service we can to every individual and entity, no matter how small or large they may be."

ICAP Marketing **You're a huge supporter of ICAP, and you're both successful and knowledgeable when it comes to the Pool - not to mention the entities you represent. Yet, you're continually working to elevate yourself in your role as an agent. What motivates you?**

Russ I enjoy working with the boards and municipalities in the public business, and I care a lot about the service and products our agency offers. I guess I'm a typical insurance guy in that I worry a lot because I want to make sure I sell the best bang for the buck. On municipalities, that bang for the buck is, of course, ICAP.

ICAP Marketing **One final question for you, Russ. You serve as the AOR for nearly twenty ICAP members, which means you're clearly doing something right. To what do you owe your success?**

Russ I have to thank my ICAP members for much of that. We get a lot of word of mouth referrals, and often meet entity representatives at functions going on in the community. We make it a point to attend these. We get involved in the community, and we encourage our employees to do the same. We give them the time off that it takes to complete community service projects during the day. My wife participates, and I participate. We're part of the community and we work to give back and to support the people that support us.

*MHR Insurance is located at 923 Okoboji Avenue in Milford.
The agency has been owned and operated by Russ and Carla
Beckendorf since 2001.*



County Line Bridges

What are they? And what do they mean for Iowa public entities?

With information provided by Steve Devries, Executive Director of the Iowa County Engineers Association Service Bureau

With nearly 25,000 bridges throughout the state, there are bound to be some on shared property. But what does that mean? How can Iowa public entities handle such instances?

Read on to learn more.

There are 99 counties in Iowa. In them, the state counts nearly 25,000 bridges of various materials, ownership and types.

According to the Iowa Department of Transportation (DOT), more than 19,000 of those bridges are owned by Iowa counties. *19,000!* That's a lot of bridges, right?

And with a lot of bridges, comes a lot of work...and a lot of money. For safety and legal purposes, bridges must undergo routine inspections and, when necessary, repair. With 19,000 of them across the state, Iowa counties are engaged in near-constant inspection and maintenance routines.

In a state like Iowa, where there are numerous rivers, roadways and changes in terrain, bridges are essential as a means of transportation. Postponing or not repairing deficient bridges simply isn't an option, as they are an often unthought-of requirement to get from point A to point B. We, as residents, *need* them in proper working order.

This "need" can put a great deal of strain on the counties in which our bridges lie. Each county is responsible for its own bridges; it handles all relevant bridge inspections, maintenance and, when necessary, replacement.

But what about the bridges that touch more than one county (aptly referred to as "county line bridges")? In a state like Iowa, where there are 99 counties, that is sure to happen. And, indeed it does.

So which county is responsible?

The DOT assigns inventory and inspection duties for county line roads and bridges. Per the DOT, each county is responsible for what lies on its north and west boundaries.

How do the involved counties handle this?

The state has actually planned for such instances by requiring each county to have contracts and/or agreements with neighboring counties (and sometimes cities).

These contracts/agreements must define which party is responsible for administration and maintenance of county line or city-county roads and bridges.

These agreements should note which party will act as the "Contracting Authority" (see definition on next page), and detail specifications related to a major reconstruction project, be it for a roadway, culvert or bridge. Such specifications should include special note of who will be responsible for duties and expenses in such instances.

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County Line Bridges

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CONTRACTING AUTHORITY DEFINED

In situations wherein two counties have a project to repair/rebuild a county line asset, one or the other acts as the “Contracting Authority.” The Contracting Authority must perform contract administration and construction inspection. In addition, the project must be completed under the Contracting Authority’s name.

The Contracting Authority pays all amounts due to the contractor and the second county reimburses it for a specified share thereof (usually a percentage spelled out in the neighboring county contract or agreement). This generally breaks down as a 50/50 split for the two counties, but sometimes differs based on the agreement between the counties.

When a project involves the use of Farm to Market funds, the counties must notify the DOT to transfer funds from the ‘passive’ county’s account to the one that will handle payment(s). This must also be done when a project is financed with federal aid.



In certain situations, agreements may be made for one county to maintain a non-county line road for a neighboring county. This generally only happens when circumstances dictate such a need. For example, when a dead-end road/segment in one county is only available via a road, segment or bridge found in a neighboring county, the two counties may reach an agreement that stipulates the neighboring county maintain said road.



DID YOU KNOW?

Federal Surface Transportation Highway funds are available to help municipal and county road agencies pay for the replacement or rehabilitation of structurally deficient or functionally obsolete structures on public roadways. Structures can also be repaired with city, county or state funds alone, but most often it works best to leverage such local funds with the Federal funds.

In order to be eligible for such funds, a requesting entity must meet a number of qualifications, including:

- Local match of 20 percent is required (80 percent federal funding).
- The bridge candidate must be classified as structurally deficient or functionally obsolete.
- Bridge replacement candidates must have a structure inventory and appraisal (SI&A) sufficiency rating of 60 or less and average daily traffic of at least 25 vehicles.
- Bridge rehabilitation candidates must have an SI&A sufficiency rating of 80 or less and average daily traffic of at least 25 vehicles.

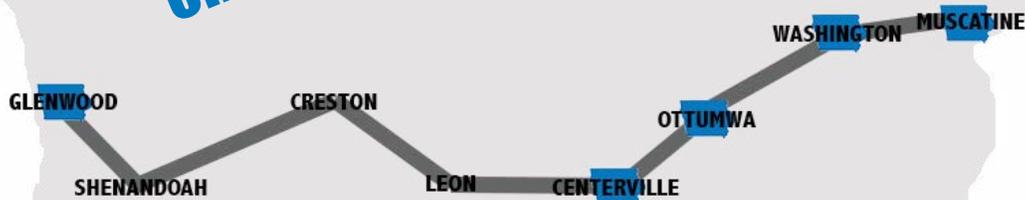
In addition, there are submittal requirements for each application, as well as special project requirements that must be met. ICAP members may review such requirements and, if interested, submit an application by contacting the Iowa Department of Transportation's Office of Local Systems via the contact information below.

Iowa Department of Transportation
Office of Local Systems
800 Lincoln Way
Ames, Iowa 50010

County members may direct communications to Nicole Fox, the DOT's Secondary Roads Engineer, via 515-239-1506; city members should contact John Dosart, Urban Engineer for the DOT, via 515-239-1291.

For additional information or assistance understanding transportation funding programs, please visit www.iowadot.gov/local_systems/publications/im/2020.pdf

7 days
420 miles
10,000 riders
21 member communities
One incredible ride



RAGBRAI will kick off in the City of Glenwood and continue along a southern route to The City of Muscatine, with overnight stops in each of the communities noted above.

RAGBRAI is Coming to Town!

In 1973, John Karras, an avid bicyclist and feature writer/copy editor for *The Des Moines Register*, got together with Don Kaul, another cyclist and author of *The Des Moines Register's* "Over the Coffee" column.

Karras proposed they bicycle across the state and write about the things they saw on their way. He never dreamed that proposal would one day develop into an annual ride, aptly titled the Register's Annual Great Bicycle Ride Across Iowa (RAGBRAI) that would attract thousands upon thousands of riders from around the world.

Yet, 43 years later, RAGBRAI is still going strong. Stronger than ever, in fact.

The ride has swelled to include so many participants that attendance is capped at 8,500 week long riders and 1,500 day riders. This means there can be 10,000 riders following the route at any given time!

That's an incredible influx of people for overnight towns and other communities along the route, a spot which is highly coveted by the majority of Iowa communities. To start, the ride is a ton of fun, but it also provides significant opportunity for economic revenue and reward.

Of course, with reward there are always risks. For participating communities, those risks are, generally speaking, tied to preparation and planning for such an event, and there are special considerations that must be taken into account.

In addition to cyclists, a number of pedestrians and vehicles will also be following the RAGBRAI route. Both pass-through and overnight communities must plan for such traffic, and safety must be the utmost priority.

ICAP's Loss Control team provides [Customized Risk Management Planning](#) and [On-Site Loss Control](#) to its members.



Loss control specialists are available to aid member communities and representatives with preparations and guidelines, which are necessary to help protect RAGBRAI participants, spectators, vendors, hosts and affiliates.

Areas for risk management include:

- Crowd management;
- Traffic;
- Parking;
- Business accessibility;
- Inclement weather;
- Potential route blockages; and more!

Policies and procedures for each of these areas should be developed and reviewed ahead of time.

When applicable, municipal employees, volunteers and local businesses should be made aware of and properly trained on all relevant policies and procedures.

Please contact your loss control representative to learn more.

ICAP MEMBERS PARTICIPATING AS PASS-THROUGH COMMUNITIES:

City of Imogene

City of Moravia

City of Villisca

City of Unionville

City of Diagonal

City of Blakesburg

City of Kellerton

City of Hedrick

City of Decatur

City of Hayesville

City of Garden Grove

City of Sigourney

City of Millerton

City of Fredonia

City of Mystic

OTHER RESOURCES

In addition to a savvy, professional loss control team, ICAP also provides its members access to a number of invaluable resources, including guidelines and event checklists via ICAP's Resource eLibrary.

Members can access the Library by clicking the relevant link on the "Loss Control" page of the ICAP website (www.icapiowa.com/loss_control).



 **ICAP**
SUMMER 2016