



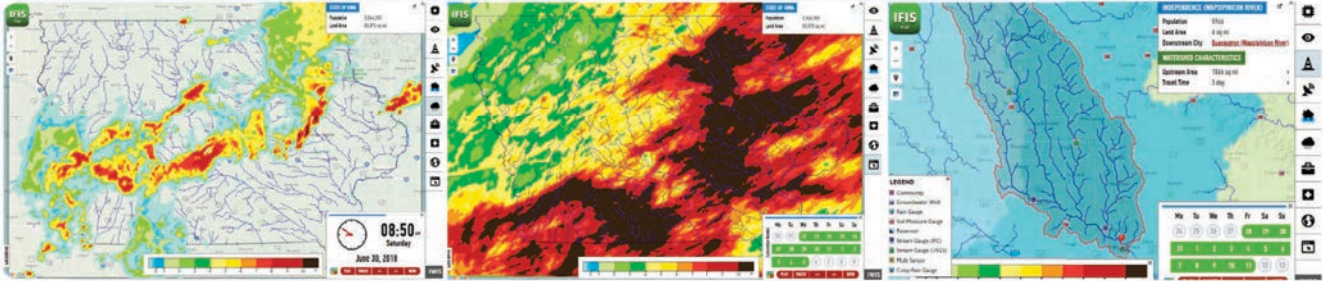
The Iowa County

August 2019

Local Government Risk Pooling



Serving Iowans with innovative tools & reliable information



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The Iowa County

August 2019 * Volume 48, Number 8

The Iowa County: The official magazine of the
Iowa State Association of Counties
5500 Westown Parkway, Suite 190
West Des Moines, IA 50266
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www.iowacounties.org
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ISAC's Mission:

To promote effective and responsible county government for the people of Iowa.

ISAC's Vision:

To be the principal, authoritative source of representation, information and services for and about county government in Iowa.

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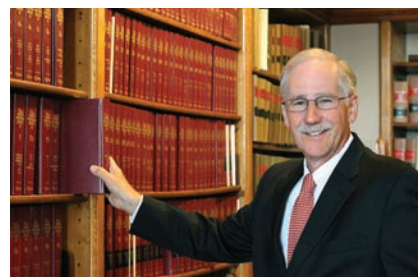
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ISAC members are elected and appointed county officials from all 99 counties. The Iowa County (ISSN 0892-3795, USPS 0002-150) is published monthly by the Iowa State Association of Counties, 5500 Westown Parkway, Suite 190, West Des Moines, IA 50266. Periodicals postage paid at Des Moines, IA 50318. POSTMASTER: Send address changes to rbennett@iowacounties.org. Subscriptions: \$25 per year.

Why Pooling?



Bill Peterson
ISAC Executive Director
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Why Local Government Risk Pooling

I don't want to get too deep in the weeds in providing a definition of a risk pool, so I will offer this somewhat simplified definition. A risk pool is essentially an alternative way to finance the risks that exist as a result of governmental operations. Those risks exist because local governments own buildings and other property, such as machinery and equipment; provide services such as parks and recreation, construction and maintenance of roads, law enforcement, ambulance services, and multiple other services; and make and execute decisions that create potential liabilities. Risk pools provide various coverages such as property (including buildings and contents), liability (including general, auto, and public official liability), workers compensation and benefits (medical, dental, and vision). The concept of local government risk pooling began to develop nationally in the mid-1970s as cities and counties began to encounter escalating prices and diminishing coverage in the traditional insurance market for the risks related to their operations.

When I began employment with the Iowa State Association of Counties (ISAC) in July 1979, ISAC Executive Director Don Cleveland and members of the ISAC Board had begun to explore a risk financing alternative for Iowa counties. The association had been working with the Iowa Commissioner of Insurance to try to establish a mutual insurance company that could provide coverage for association members. Due to several factors and the untimely death of the commissioner, ISAC officials instead created a captive insurance pool known as the Government Indemnification Fund. The captive provided both general liability and workers compensation to Iowa counties. This operation ceased to exist in 1985, but it did provide substantial savings for participants in its five years of operation. The counties participating in this program transitioned back to traditional insurance or into other risk pools.

It was in this same time frame that the Iowa Municipalities Workers' Compensation Association (IMWCA) and the Iowa Communities Assurance Pool (ICAP) came into existence and began risk pool operations. The history of these two organizations are covered elsewhere in this magazine, so I won't go into the details. It was also during this time that the Heartland Risk Pool was established. All have developed into financially sound risk financing operations that provide excellent risk coverage to their members at a stable and reasonable price. ISAC has endorsed both IMWCA and ICAP as preferred pooling providers since 2001.

So back to the original question, why local government risk pooling? First, I would say that a major reason risk pools have been successful is the commonality of purpose among pool members. In the case of ICAP and IMWCA, cities and counties make up most members. While cities and counties are not 100% of the membership, all entities are pursuing a governmental purpose. And, because of that commonality of purpose and operations, the risks of those operations are more easily identified and mitigated. The members of the pool have a common goal – to obtain the maximum coverage at an affordable and stable cost.

Second, because the operations of pool participants are common to the members, strategies to mitigate the risk of those operations can be uniformly applied. These strategies are called loss control. While there are fixed costs of operation for every pool, it is the cost of paying claim losses that generally drives the overall cost for coverage. So, it should not be surprising that a critical component of reducing costs overall are the continuous efforts to identify those activities that are the greatest risks and develop methods to avoid or reduce those risks. This is done by providing entities and their employees with training and workshops that are specific to their operations and the related risks. Both ICAP and IMWCA devote significant resources to assisting their members in loss control. Those efforts clearly affect the bottom line of both pools and are ultimately reflected in the contributions required of members.

Third, both ICAP and IMWCA are non-profit entities. While each pool is structured organizationally in a slightly different way, they are both member-owned entities. And, because they operate as non-profit organizations, it should be obvious to the members the benefit of not having to pay shareholders. This fact reduces the cost of operation which accrues to the members.

of the pool. Excess resources generated by the pools are returned as discounts to future contributions, dividend payments, or to fund new programs that directly benefit the members.

Fourth, the accountability to membership by the governing board of the risk pool is another benefit of the pool. Again, while the organizational structures of ICAP and IMWCA are different, the governing boards of both pools are accountable to membership and are made up of representatives from the pool membership. ICAP Chair Jody Smith and IMWCA Chair Jim Dowling have many years of experience in local government. And, there is a broad range of backgrounds in local government by the board members of the respective pools. What does this mean for members of the program? It means that the board members understand the risks and challenges facing the pool members in day-to-day governmental operations. It also means that governing board decisions are made with the best interests of members clearly in mind.

Fifth, the Iowa pools have been successful because of professional management and administration. As mentioned earlier, ICAP and IMWCA are structured differently. One commonality though between the two pools has been the establishment of an experienced and professional team to manage the operations of the pools. While the governing boards of both pools make important decisions, it is the daily operations of the individuals managing and working for the pools that have also helped them be successful. IMWCA is managed in-house by the Iowa League of Cities. The ICAP Board has contracted with several entities to manage its program. Both models are common to the risk pooling world and offer various advantages. What you should know is that in both cases, there is a professional team that has proven over time that they can deliver; the coverages, the loss control, claims management, and other components necessary for a successful pool operation.

Finally, local government risk pooling has been an effective mechanism to finance the cost of risk for hundreds of cities, counties, and intergovernmental entities in Iowa. Ninety of the 99 counties in Iowa now participate in either ICAP, IMWCA, or the Heartland Pool. Since the early 1980s, risk pooling has shown that it can provide excellent coverage for local governments at an affordable price and can meet the specific needs of their Iowa members. We hope you enjoy this issue of *The Iowa County magazine* and have a better understanding of the role and benefits of risk pooling.

In Iowa, more than 90% of counties participate in a risk-sharing pool.

COUNTY RISK MANAGEMENT SERVICES, INC.
representing

ICAP IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION **IMWCA**

Nationally, more than 80% of public entities participate in at least one risk-sharing pool.*

* According to the Association of Governmental Risk Pools (AGRiP)

Why ICAP?

The Iowa Communities Assurance Pool (ICAP) provides property and casualty coverage, as well as comprehensive risk management services, to nearly 800 Iowa public entities. The diverse membership of the Pool includes Iowa cities, counties, townships, 28E organizations, emergency management agencies, empowerment boards, county fairs, transit authorities, and more.

ICAP is headquartered in Iowa and has representatives located throughout the state. We partner exclusively with local insurance agents, and work tirelessly to build and maintain our relationships with them.

Have questions or want to learn more about membership in the Pool? Find out more at www.icapiowa.org or contact Kasi Koehler, ICAP Marketing and Local Administration, via 1.800.383.0116 or kasi@icapiowa.com.



When we received word ICAP would be featuring this article in its August magazine, we toiled with where to start.



Should we write about the fact ICAP is member-owned? Maybe we should discuss the many resources ICAP affords its members, or how those services have evolved over the years? What about the IT Risk Control Assessment we offer? The service is in high demand, which makes it a great offering to highlight.

We decided not to go with it, though. Instead, we decided to use this article to highlight what really makes ICAP different – what makes us, as a pool, stand apart from all the rest.

Ultimately, we decided to use this article to discuss you – the ICAP membership. It is our partnership with you that makes ICAP so unique.

Did you know 75 out of Iowa's 99 counties count themselves as members of the Pool?

That's 75 counties alone. That number does not include the hundreds of other county boards, commissions, and organizations that are included in the ICAP membership.

Significant, right? We think so, and we know it is significant for a reason. You see, ICAP did not start out having 75 counties as members. In fact, when the Pool was formed in 1986, it did not name a single county amongst its membership. The



Jody Smith, Chair
City Representative
West Des Moines



Michael Bergan
At-Large Representative
HAWC Empowerment Board



Larry Burger
At-Large Representative
Lake Delhi Combined RWA



David Hageman
County Representative
Winneshiek County Landfill



Lois Huitink
County Representative
Sioux County



Alan Kemp
Ex-Officio Board Member
Iowa League of Cities



Gary Mahannah
City Representative
Polk City

The ICAP Board of Directors

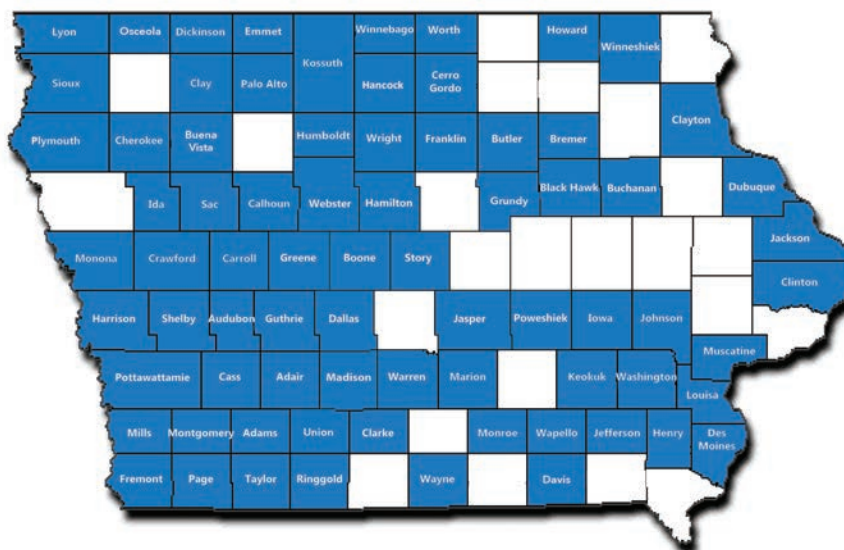
is comprised of seven ICAP member representatives and two ex-officio officers.

Each member representative is nominated and elected by the membership to serve a four-year term.

first county to sign on for membership in the Pool was Adair County, who joined ICAP in 1987. Over the years, other counties followed suit.

Some joined for cost saving benefits, because they needed pricing relief from the hardened insurance market (ICAP's rates are stable, and do not fluctuate in the way traditional insurers' do). Some joined for the risk control services ICAP affords, because they required assistance improving their loss ratios. Some joined because they knew other counties were onto a good thing, and they wanted to join in member ownership. And some joined simply because they wanted more. Whatever the reason, 75 Iowa counties have joined ICAP over the years.

Even more impressive is the fact, in all those years, only one county has ever left the Pool – and it came back. Let us repeat: since ICAP's inception nearly 35 years ago, only one county has withdrawn its membership from the Pool, and it elected to come back. The county rejoined ICAP last year.



Here is a bit of insight as to why:

- ICAP offers rate stability. No highs, no lows – in nearly 35 years of service, ICAP's liability rates have never changed.
- ICAP continuously looks for ways to provide value to our members. Over the last few months alone, ICAP has enhanced a number of services and added new offerings to the Pool's repertoire.
- ICAP members have ownership. In fact, they have more than that. We are a member-owned and operated Pool that is governed by a seven-member Board of Directors, which utilizes a Member Advisory Committee to further its reach and understanding of various entities' needs. Our members have a voice!
- ICAP gives back to the membership. All members are eligible to receive annual funding from The ICAP Grant and eligible, fully vested members receive annual member credit returns, which are derived from investment income. In addition, all member entities are now eligible to receive funding from the Law Enforcement Policies and Training Grant.
- ICAP's big on education. ICAP members can receive unlimited access to countless online training materials, sample policies and procedures, breach resources, and more – free-of-charge. From the Public Entity University (PEU) to the Cyber eRisk Hub to the Law Enforcement Portal and more – we have resources that benefit every entity in the state. If online resources aren't your thing, we also host a number of member and agent events each year, including the ICAP Educational Summit and the ICAP Agent Seminar.
- ICAP is local. The Pool is literally of, for, and by Iowans, which means we are here for you. We live and work in communities throughout the state. We have boots on the ground, eyes in the community, and ears open to feedback. We are here for you.

And, ICAP considers ourselves fortunate to know our members are here for us.

There's an old Aristotle saying, "the whole is greater than the sum of all its parts." This is true for most things in life, and certainly it is true of ICAP. Our members – nearly 800 of them – have banded together to be part of a Pool that is strong, stable, and well-structured. Together, we have helped the Pool evolve into a solution that will benefit Iowans and our entities for decades yet to come.



Bill Peterson
Ex-Officio Board
Member
ISAC



Tom Roth
City
Representative
Bellevue

Board membership consists of the following representation: three representatives from member cities, two from counties, and two at-large, which can be nominated by any member type.

Why? IMWCA

Keeping Employees Safe

The Iowa Municipalities Workers' Compensation Association's (IMWCA) mission is to help members keep employees safe through education and risk management, and all of our programs, services, and resources are focused on that mission.

Like most municipal pools across the state and country, IMWCA is a nonprofit organization born out of the insurance crisis of the 1980s. When traditional, standard insurers refused to serve municipalities, a group of cities asked the Iowa League of Cities (League) to help. IMWCA was born in 1981 as a 28E agreement. Then in 1987 the program was restructured to include counties, with Adair and Adams being the first counties to join. Today, the predominant number of cities, counties, and other governmental organizations in Iowa choose IMWCA for coverage of more than 50,000 employees.

The IMWCA Board of Trustees contracts with the League to administer the program which offers unparalleled personal service. IMWCA understands the unique challenges faced by local governments, because we are governed by and exclusively serve local governments.

IMWCA is an endorsed program of ISAC. Created in 1981 as a risk-sharing pool that provides workers' compensation coverage.

IMWCA remains committed to serving local governments in Iowa. Learn more online at www.imwca.org.

Education

Workshops and Training | Throughout the year and as needed, IMWCA hosts complimentary workshops for members, including the One-Day Safety University each October.

Online University | Members can take advantage of online, interactive training for all employees. The core curriculum includes 60+ courses available free to members. Monthly human resources topics, the ability to enter training taken outside the system, and CEUs for many courses are available. In the last year nearly 2,700 employees took more than 14,800 courses.

The Informer | Find articles and videos on human resources, claims, safety, and more in our monthly e-newsletter.

Risk Management

On-site Safety Consultations and Training | Loss control representatives have extensive knowledge specific to municipalities and are committed to spending time in our member counties to help with risk management and safety practices.

HR Specialist | Our certified human resources specialist provides assistance with human resources to help members manage their workers' compensation exposures.

Model Programs | On our website you'll find model programs and policies on a large variety of topics, including designated physicians, return-to-work, incident review, and a seatbelt policy which are all designed to enhance workplace safety.

Governed by Members: IMWCA Board of Trustees

IMWCA is governed by members, men and women that are your peers in county and city government. According to IMWCA's Bylaws, the Board of Trustees includes nine members, four who currently work for or serve member counties and five from member cities, elected by the other members of the pool. Although there are currently no vacancies on the Board, if you're interested in serving as Trustee in the future, please contact Director of Risk Services Jeff Hovey at jeffhovey@iowaleague.org or 800.257.2708.



James Dowling, Chair has served as Sac County Auditor since he was appointed to fill that vacancy in 1981. He has been President of the IMWCA Board since 1998 and is a member and past president of Sac County Fair Association and served as president of Iowa State Association of County Auditors in 1988. He graduated from Sac Community High School in 1967, attended Ellsworth Community College, Mankato State College, and Dunwoody Industrial Institute. Trustee since May 1990.

"I serve on the IMWCA Board because I believe in the pooling concept for city and county workers' compensation coverage, and as a board member, I can have input in the direction of the program."

Resources

24/7 Injury Reporting | Know your employees are being taken care of, even as they file the first-report of injury, with Company Nurse Day-of-Injury reporting with 24-hour claims reporting and access to medical recommendations (triage) from a registered nurse.

OSHA 300 Made Easy | When your employees report their injuries through Company Nurse, IMWCA's 24/7 first-report of injury service, the RTWNow Tracker software will help produce your OSHA 300 and 300A reports as needed.

Safety and Innovation Grants | Programs acknowledge innovative, successful safety practices and encourage idea-sharing among the membership.

We are our Members

Helping you get your employees home safe is our mission. Because we only serve municipalities in Iowa, IMWCA has programs and services that directly meet the needs of Iowa's local governments. Keeping employees safe means fewer claims and lower costs, which means a lower premium for the member. But what it really means is that loved ones and friends are going home safe. IMWCA has never answered to shareholders; we answer to our membership, who are people in your communities. Like them, IMWCA cares about your employees, who are your most valuable asset.

IMWCA was born out a need. Today, we exist to continue to ensure cities, counties, and other municipal entities have quality workers' compensation coverage that provides them with the tools to send employees home safe. The 80 counties that have workers' compensation coverage with IMWCA have chosen to partner with a program that was created for them and is governed by them.

Governed by Members: IMWCA Board of Trustees



Jamie Anderson serves as human resources director for the city of Fort Dodge. Anderson serves as the city's chief negotiator and is nationally recognized as a Certified Labor Relations Professional (CLRP). Professional affiliations include the National Public Employer Labor Relations Association (NPELRA), Iowa Public Employer Labor Relations Association (IAPELRA), and the IA-NE-SD Public Risk Management Association (PRIMA). Trustee since April 2019.



Cindy Gosse has worked for Buchanan County since 1979, serving as deputy treasurer for the first 10 years and currently serving as county auditor. Cindy has also served as the 6th district president of the Iowa Association of County Auditors and is a past president of the state-wide association. Trustee since June 2007.



Adam Grier has served as council member for the city of Williamsburg since 2008. He was also a member of the Board of Trustees for Compass Memorial Hospital in Marengo, and is employed at Johnson County as their risk management coordinator. He served in the Marine Corps from 1991-1999. Trustee since June 2018.

"I serve on the IMWCA board to help ensure public entities throughout the state of Iowa have a stable, high-value option for workers' compensation coverage and risk management specific to their unique needs."



Kelly Hayworth has been the city administrator of Coralville since 1988. He has a Bachelor's of Business Administration and a Master's of Business Administration from the University of Iowa. Kelly previously served as Finance Officer for the city of Creston. Trustee since May 1990.

"I enjoy serving on the IMWCA board because it provides an important service to cities and counties of all sizes. IMWCA is providing training and loss control that exceeds anything provided in the industry!"



Why? IMWCA

533
Members

361 CITY 80 COUNTY 92 OTHER GOV

By the Numbers

RETURNED TO MEMBERS
\$14 MILLION
in discounts, bonuses
In Fiscal Year 2018-2019

4:1 Ratio
FUND BALANCE
to PREMIUM

AVERAGE
county mod
.82



Governed by Members: IMWCA Board of Trustees



Wanda Hemesath

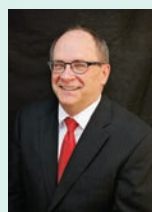
has worked for the city of Decorah since 1979 and has been the city clerk/treasurer since 1994. She served on the Iowa Municipal Finance Officers Association (IMFOA) Executive Board of Directors for 10 years and was the President in 2003. Professional affiliations include the International Institute for Municipal Clerks, IMFOA, Northeast Iowa Clerks Association, and the Northeast Iowa Safety Alliance – serving as President since 2011. Trustee since October 2013

"First and foremost, I am passionate about the safety of our employees. Being a Trustee allows me the opportunity to be more educated on how the IMWCA program works and how dedicated the administrative staff are to ensuring all employees work in a safety conscious environment. I also get to help ensure that the program thrives for generations to come. We all have the responsibility to give back to the organizations working on our behalf."



Ty Wheeler has served the city of Osceola as city administrator and city clerk since 2010. He has a BA from Central College and an MPA from the University of Nebraska-Omaha. Prior to working in Osceola, Ty was a group insurance underwriter for Mutual of Omaha Insurance. Trustee since November 2016.

"I serve on the IMWCA Board because I strongly support the mission of the organization and the vital role it plays for cities and counties all over the state of Iowa. It's also a way I feel I can demonstrate my support for my peers in the local government field."



Dan Widmer has served as Washington County Auditor since he was appointed to fill a vacancy in 2011. He is on the ISACA Events Committee and ISAC's County Strategic Technology Assistance Resource (CoSTAR) committee. Trustee since November 2017.

"I think it is noteworthy that members join together not to make a profit, but instead to keep the cost of their workers' compensation coverage at stable and affordable levels. Members accomplish this by pooling their premiums together to fund losses as well as by capitalizing on the experience and knowledge of IMWCA administrative staff in the implementation and monitoring of safety and loss control programs."



Eric Van Lancker

has served as Clinton County Auditor since 2008. He is a past president of the Iowa State Association of County Auditors (ISACA) and has

served as ISACA District 6 President. He has also served as the Curriculum Chairman for the State Elections Administration Training program. Eric is also the Public Information Officer for the Clinton County Emergency Management Agency and is a trainer for Run, Hide, Fight. Trustee since January 2017.

"Clinton County knows the importance of risk management for our employees and for our taxpayers. We took a proactive approach to worker safety and decreased our worker's compensation annual premiums from \$199,778 in 2007 to \$85,532 in 2020. IMWCA plays a major role in that effort by providing support for us to get started in 2008 to providing support so we can maintain our success in 2020."

History of Pooling

Public entity risk pools have been operating for over 40 years. Municipal risk pools began emerging in the 1970's when many commercial insurers abandoned the public entity market, as they felt it was not profitable given the unique risks that governmental entities face. As a result, state municipal leagues became instrumental in the formation of these pools in order to address and meet the needs of their membership. Those pioneers of pooling brought little insurance expertise, but understood the needs of local governments and were driven to help their members.

According to the book, "State Municipal Leagues: The First Hundred Years", pools initially attracted cities with populations less than 50,000 who did not feel they could self-insure. While addressing the lack of competition and availability of insurance in the market, risk pools also placed a heavy emphasis on loss control as it relates to the special risk that governments face. This continues to be the focus of pools – a commitment to provide training, education and resources to help ensure that the city is a safe place to live and work. The best claim is the one that never occurs.

The Texas Municipal League formed the first city-specific risk pool that provided workers' compensation coverage in 1973. By the end of the 70's, five more state municipal leagues had formed pools. Growth exploded in the 80's. Only nine state pools existed at the beginning of the decade. By 1989, just eight of the 49 state municipal leagues did not have some type of risk pool.

Pooling Today

According to the Association of Governmental Risk Pools (AGRiP), there are an estimated 450 risk-sharing pools serving municipalities, school districts, and other public entities in the U.S. and Canada. While private insurers have returned to the market and write city and other governmental entity business, public entity risk pools remain the dominant source of insurance coverage and risk management for cities, towns, and villages, with many pools reporting a 90% or more retention rate annually.

If risk pools were born of necessity, they remain successful due to the affinity of members coming together to solve common issues, as well as the oversight by well-trained and dedicated governing boards and staff. One historic criticism of pools is whether they have the ability to weather bad experience. Nothing is further from the truth. The stability of public entity risk pools has allowed them to accumulate healthy fund balances to ensure the members of the pools can weather multiple catastrophic claims should they occur.

While pools were originally formed to address the lack of available coverage, they have thrived for a number of other reasons. First, pools offer stability in pricing. While they may not be the least expensive every year, pools price coverage fairly and don't undercut or "buy the business" which provides more stable and consistent rates in the long-term. Second, the pools are member owned, member governed, and member driven. As such, members have a financial stake in ensuring the success of not just their own organization but of the entire pool. Since pools are member owned, they are also more willing to work together with their members who may be struggling with temporary high losses, rather than simply denying a claim. Finally, pools place an emphasis and high value on loss control and understand the unique risks associated with government services, such as public safety operations, employment relating to civil service, and planning and zoning.

The Future of Pooling

Pooling serves as a successful example of intergovernmental cooperation – cities coming together to solve a common issue or need – and the future of pooling is bright. However, there are several trends that pose potential risks or rewards for the future of our organizations and the members we serve, such as digitization of society, advances in technology, leveraging data, environment and climate change, recruitment and retention of employees in public entity pooling, and political and regulatory changes. Not all of these trends may impact each pool in the same way or at the same time, but it is important to acknowledge and to be aware of the trends so we can be proactive in addressing them when they arise in our organization.

In addition, cities and other local governments face their own challenges and trends. The National League of Cities (NLC, NLC-RISC and NLC Mutual) and the National Association of Counties (NACo) are great resources to learn about and better understand the important issues facing cities and counties across the country. As leaders and staff within our pooling organizations, we have a responsibility to think about how all of these trends impact our organizations and the members we serve.



Alan Kemp

Iowa League of Cities
Executive Director

alankemp@iowaleague.org

As current chair of the National League of Cities Risk Information Sharing Consortium (NLC-RISC), my experience with risk pools mainly involves those insurance pools closely affiliated with state municipal leagues and providing protection to cities, towns, special districts, and sometimes counties and schools. However, the history surrounding the emergence of pooling is similar regardless of the governmental entities they cover.

Who is CRMS?

County Risk Management Services, Inc (CRMS) serves as the bridge between counties in Iowa, and their agents, and the Iowa Communities Assurance Pool (ICAP) and the Iowa Municipalities Workers' Compensation Association (IMWCA). In that capacity, CRMS works with local insurance agents to provide them with training and assistance when insuring a county.

If you attend events, like the ISAC Spring School, ISAC Annual Conference, Statewide Supervisors Meeting, ISAC Scholarship Golf Fundraiser, or the recent Iowa State Association of County Auditors conference, you've probably seen a CRMS representative at the CRMS booth. They provide the fun-shaped pens each year.

The CRMS representatives are listed below.



**COUNTY RISK
MANAGEMENT SERVICES, INC.**

representing

ICAP IMWCA

The formation of CRMS dates back to the days when counties first became eligible for coverage through IMWCA and ICAP in 1985-86. At that time neither program had dedicated individuals to work with counties to talk about their coverage. Four prominent insurance agents with a history of being active in the county insurance scene formed CRMS to fill that need. CRMS continues to serve as that liaison today, working with local agents and counties.

In working with your local insurance agent, CRMS helps them understand the processes, procedures, and other considerations that are unique to counties. While agents have plenty of experience insuring business, cars, farms, and homes, very few agents have experience insuring their local county government (there's only one courthouse per county except for Lee County – they have two). That's where the expertise of ICAP, IMWCA, and the CRMS representatives comes into play. CRMS helps ensure both counties and their local agent take full advantage of their relationship with each other and ICAP/IMWCA.

Adair and Adams Counties were the first to join ICAP and IMWCA in 1986. Now ICAP and/or IMWCA serve 82 of Iowa's 99 counties, with an additional 10 counties participating in the Heartland Pool. The numbers tell the story...governmental pooling is the preferred, favored county choice in Iowa! ICAP and IMWCA continue to grow, offering more services specific to the needs of counties in Iowa at no additional cost to the member (see ICAP's latest Summary of Benefits – ask your



Terry Axman

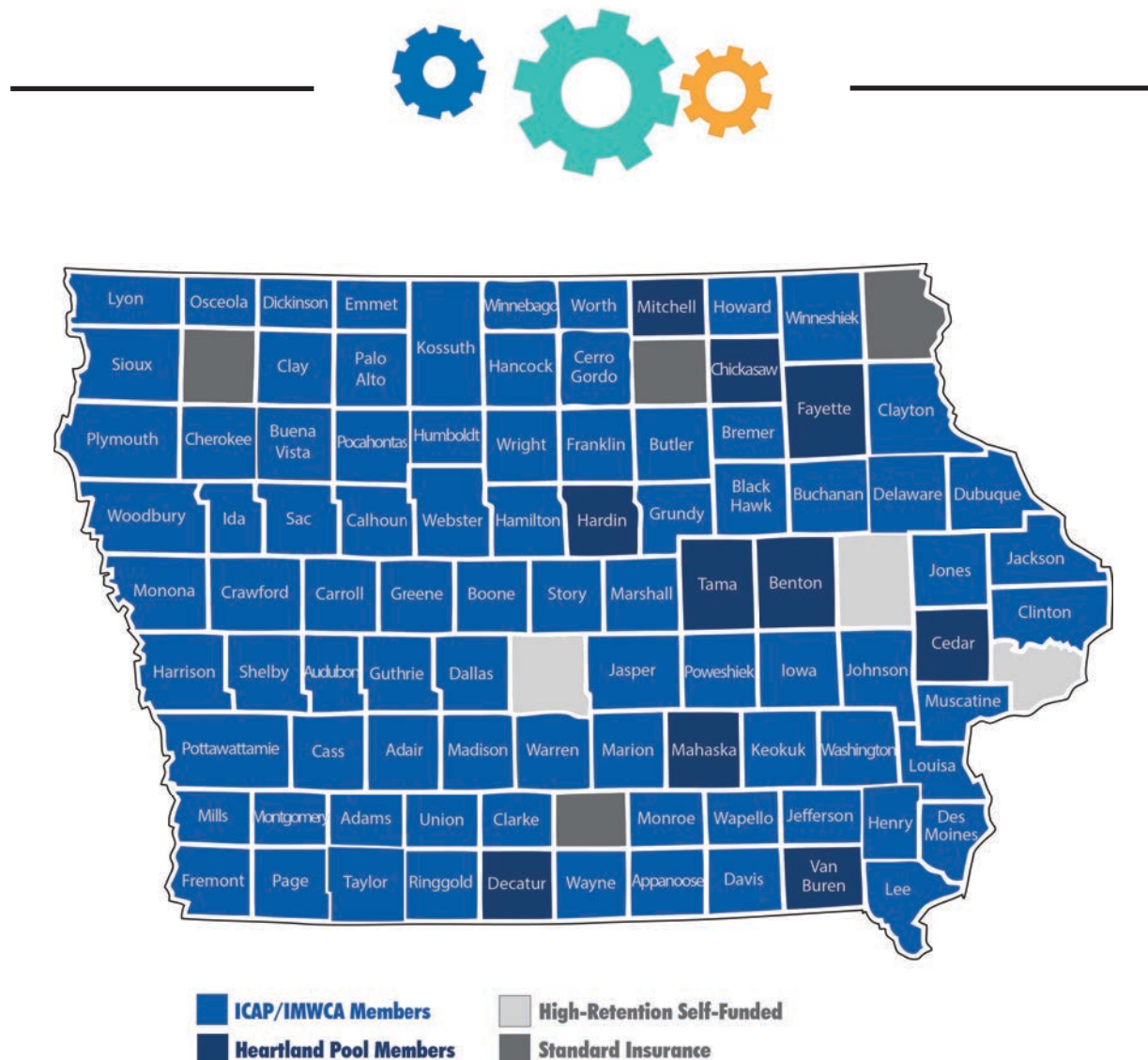


Clarence Hoffman
in partnership with
Beau Hupke and Josh Nicholas



Russ Sporer
in partnership with
Willene White

ICAP and IMWCA are great examples of a stunning story of successful cooperation of local governments joining together to accomplish what none could do on their own. And even with all the success so far, to paraphrase Paul Harvey and the rest of the story, “the best is yet to come” for counties, ICAP, and IMWCA.



Who is Heartland?



Heartland Insurance Risk Pool – Serving Rural Iowa Counties Since 1987

Heartland Insurance Risk Pool, known to its members as “Heartland,” was born out of necessity. In the dark days of the insurance market in the mid-1980s, counties throughout Iowa were receiving notices that they would no longer be offered insurance coverage by the traditional insurance carriers. On the off-chance that a county was offered coverage, the counties were unable to afford the increased premiums or were hesitant to purchase lower limits with more narrow coverage provisions.

As a way to counteract the coverage hardships, county officials did what Iowa counties do when they are faced with difficult decisions, they came together to face the coverage issues head-on. Millie Lloyd, a member of the Hardin County Board of Supervisors, began contacting other counties to gauge their interest in establishing a pool which would address workers compensation, property, and liability exposures. With a tremendous amount of time and effort, eight counties came together to form Heartland. They hammered out the details in order to organize the new entity which included creating by-laws, operating procedures, and an investment policy. On July 1, 1987, Heartland members were officially open for business. The original eight counties were Benton, Chickasaw, Fayette, Hardin, Mahaska, Mitchell, Tama, and Van Buren. Six months later, two additional counties joined the organization – Cedar and Decatur.

Stressing safety, loss control, and solid claims management, Heartland has remained a successful organization for over 30 years. All 10 of the county members provide representation on the Board – either appointing a member of their board of supervisors or their auditor. The current Heartland Executive Board members are Chairman Larry Vest, Tama County Supervisor; Vice Chairman Lance Granzow, Hardin County Supervisor; and Treasurer Sue Brown, Mahaska County Auditor. Board Trustees are Rick Primmer, Benton County Supervisor; Steve Agne, Cedar County Supervisor; Tim Zoll, Chickasaw County Supervisor; Jim Fulton, Decatur County Supervisor; Jeanine Tellin, Fayette County Supervisor; Barb Francis, Mitchell County Supervisor; and Lisa Plecker, Van Buren County Auditor. In addition to the 10 county members, Heartland also provides coverage to smaller entities that are formed by 28E agreements provided that a portion of their operations are located in a Heartland county or a Heartland county member receives benefits from membership in the entity.



Larry Vest
Chairman, Heartland
Insurance Risk Pool
Tama County Supervisor



Heartland thrives because of the people involved with the organization. Each county has an insurance coordinator who serves as the conduit between the county and Heartland. These dedicated employees file and monitor claims, provide exposure information during the renewal process, and perform other tasks that contribute to maintaining their county's coverage with Heartland. In addition to the insurance coordinators, member counties also appoint safety coordinators that assist with maintaining their county's safety manual and documentation, scheduling employee training, and being involved with loss control and safety consultation visits.

Heartland's coverage is based up on a document that endeavors to address the broad exposures faced by county governments. Heartland is in the business of assisting with the managing of those exposures and the Board oversees a coverage document that addresses the changing coverage needs of today's Iowa counties.

The Heartland Board values and also recognizes its long-term business partners that contribute to the success of the organization. As Heartland has no employees, the Board contracts with Risk Management Solutions of Iowa, Inc. for administration services that address the necessary operation of the Pool and oversight of other Heartland partners. Creative Risk Solutions provides claims management services, and Gallagher contributes both Brokerage services and loss control/safety guidance. Legal expertise is provided by Carl Salmons of Macro and Kozlowski with assistance from attorneys at Shuttleworth & Ingersoll and Hopkins & Huebner. Accounting services are provided by Accounting Management Services. Conner Ash P.C. is responsible for the annual audit services and By The Numbers Actuarial Consulting, Inc. is contracted to prepare an annual actuarial review and reserve analysis.

How has this organization stayed together for over 30 years? Board members will tell you that the member counties have formed a strong relationship and have tremendous respect for each other. Yes, the Board representatives have changed over the years, but the binding purpose has stayed the same – providing superior service and coverage for Heartland members that will ultimately save tax dollars and will also assist those members in managing the day-to-day exposures that they face.

Telling Heartland's success story would not be complete without acknowledging those forward-thinking elected officials who worked so hard to establish Heartland in 1987 and to those whose continued dedication have brought the organization to where it is today. While there are too many people to name, as the current Chairman of the Board, I speak for all Heartland counties when I express my gratitude and appreciation for their contributions to Heartland Insurance Risk Pool.

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2019 calendar

August

- 20 ISAC LPC Meeting
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)
- 21-23 ISAC Annual Conference
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

September

- 15-18 ISSDA Jail School
(Holiday Inn Airport, Des Moines)
- 19-20 ISAC Board of Directors Retreat (Des Moines)
- 26 ISAC LPC Meeting (ISAC Office)

October

- 2 ISAC Budgeting and Property Tax Seminar
(Gateway Hotel and Conference Center, Ames)
- 6-9 Assessors Fall Conference
(Airport Holiday Inn, Des Moines)

November

- 20-21 ISAC Board of Directors Meeting (ISAC Office)

December

- 8-10 ISSDA Winter School
(Airport Holiday Inn, Des Moines)
- 11-13 2019 Iowa County Engineers Conference
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

- 15-16 ISAC University (Sheraton West Des Moines)
- 30 Statewide Supervisors Meeting
(Embassy Suites Downtown Des Moines)

March 2020

- Feb 29-March 3 NACo Legislative Conference
(Washington Hilton, Washington, D.C.)
- 12-13 ISAC Spring Conference
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

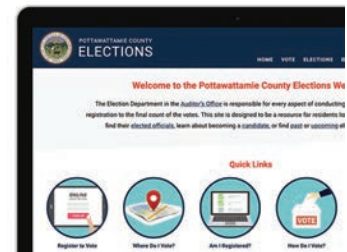
If you have any questions about the meetings listed above or would like to add an affiliate meeting to the ISAC calendar, please contact Kelsey Sebern at ksebern@iowacounties.org.



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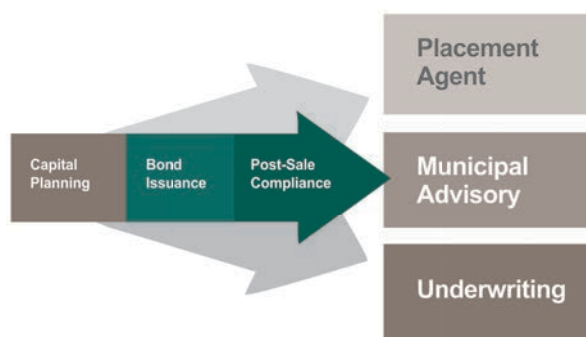
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