

# The Iowa County magazine



# ISAC

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August 2023  
ISAC Annual Conference





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# The Iowa County

August 2023 \* Volume 52, Number 8

The Iowa County: The official magazine of the  
Iowa State Association of Counties  
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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  
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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](mailto:rbennett@iowacounties.org). Subscriptions: \$25 per year.



# Rates, Premiums, and the Insurance Outlook

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- “Cyber Insurance Premiums surge by 50%”;
- “Commercial Property Insurance Premiums Spike a Record 20.4% in 2023 Q1”;
- “Global Reinsurance Market 2023: Challenging...”;
- “You know things are bad when the term “nuclear” is deemed inadequate...”

These are headlines from articles written in the last 45 days regarding insurance pricing. It's a safe bet that every county in Iowa has experienced a rate increase at renewal time in the last two years. The outlook for 2024 is a slowing down of the pace of rate increases, but at this point, the industry is predicting additional rate adjustments.



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The rate is different than the premium. The premium is the amount paid for your property, liability, or workers' compensation coverages. The rate is the cost per exposure unit. For example, each \$1,000 of coverage is an exposure unit. (Your agent can explain the premium increase due to a rate change versus an exposure change. We encourage you to contact your agent for additional explanation.) The rates are used to calculate the premium. In other words: rate x exposure units = premium.

In 2023, the insurance industry is experiencing a hard market. The Insurance Risk Management Institute (IRMI) defines a hard market as an “upswing in a market cycle when premiums increase and capacity (the supply of insurance available to meet demand) for most types of insurance decreases.” That means insurance is more expensive and harder to obtain in a hard market. Today's hard market is a perfect storm; it is made up of economic, political, and climate factors that affect the insurance industry.

**Economic Factors:** The economy affects insurance just like any other business. Insurance companies invest their income in stocks, bonds, and CDs, similar to counties in Iowa. Investment income is earned as a result. When there's a downturn in the economy, investment income drops significantly. A domino effect occurs when inflation is factored into the mix. Inflation drives up rebuilding costs which are impacted by the cost of construction, labor, supply chain issues, and materials costs. Inflation also leads to increased property values (replacement costs) which means higher insurance payouts when a claim occurs as well as higher costs for claim repairs. Inflation also affects reinsurance costs which are passed on to the primary insurers.

**Political Factors:** Regulations at the state and local levels also impact the insurance industry directly. Global and national policies and events, like inflation and the war in Ukraine, impact the liability and property reinsurance market.

**Climate Factors:** Weather events are probably the greatest contributor to our current property insurance crisis. The U.S. (including Iowa) has experienced a tremendous number of weather events in the last four years. From 2018 through 2022, there was \$89 billion spent due to weather disasters in the U.S. That amount will continue to increase as repairs are made due to, among other factors, a scarcity of labor and materials. Pre-2018, the insurance industry was in a soft market. Rates were low, coverages were broad; it was a buyer's market. Post-2018 transitioned into a hard market which caused higher insurance premiums, restrictive coverages, and stricter eligibility rules from underwriting.

Even though insurers raised rates, they couldn't keep up with the continuing catastrophic claims. Rates had to increase to pay the claims. Recently, in southern Iowa alone, there were five catastrophic weather events. Combined, these events equal hundreds of millions of claim payments.

# Rates, Premiums, and the Insurance Outlook

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Claims from the August 2020 Derecho were originally estimated at \$7.5 billion. The Iowa Insurance Division reported more than 200,000 Derecho claims were filed in Iowa alone. As of this date, the Derecho has cost \$11.5 billion – over 50% above the original estimate. Prominent Iowa insurers announced in the spring to expect property rates to increase between 20% and 35%. The same factors that contribute to increased rates for counties are also affecting individuals.

Reinsurance is a factor most consumers are unaware of. Reinsurance is insurance for insurers and governmental pools. Reinsurance provides protection against catastrophes and allows the insurers and governmental pools to spread their risk and stabilize underwriting. Reinsurance validates the adage, “Don’t put all your eggs in one basket”. However, reinsurers have left the U.S. market leaving fewer options for insurance companies to negotiate terms.

Industry experts expect the 2024 insurance market outlook to remain challenging. Iowa Communities Assurance Pool (ICAP) and Iowa Municipal Workers’ Compensation Association (IMWCA) continue to utilize strong loss control, safety/risk management, as well as effective reinsurance agreements to provide limits, stability, and broad coverages at appropriate costs.

Resources: Insurance Journal; Business Insurance; Bank Rate; Property Casualty 360; New York Times; AM Best; Reinsurance News; Swiss Re; and HAI Group.

*CRMS serves as the bridge between counties in Iowa, and their agents, and ICAP and IMWCA. We work with officials and local insurance agents to help ensure counties have access to property, casualty, liability, and workers’ compensation coverages and resources to help prevent and respond to loss. CRMS programs currently provide coverage for 81 counties in Iowa and are endorsed by ISAC. Please reach out to your local agent or any of the CRMS representatives with questions. Learn more about CRMS at [crmsia.com](https://crmsia.com). We’re here to serve you!*

# NACo County Leadership Institute

It was such an honor for me, Johnson County Supervisor Royceann Porter, to complete the prestigious 2023 NACo County Leadership Institute.

This prestigious program equips local leaders with the knowledge, skills, and resources necessary to address the challenges and opportunities facing their communities.

The NACo County Leadership Institute, renowned for its comprehensive and innovative curriculum, provides participants with a unique opportunity to engage in immersive learning experiences, leadership development workshops, and collaborative networking with public officials from across the nation.

Selected to participate in the NACo County Leadership Institute, I had the privilege to meet twenty county supervisors and officials from across the country and discuss specific approaches to addressing the leadership challenges we face in our communities.

During the intensive program, I was able to demonstrate exemplary dedication, leadership, and a strong commitment to enhancing the well-being of Johnson County residents. My participation in the 2023 NACo County Leadership Institute reflects my unwavering dedication to continuously improving my skills and knowledge in order to better serve my community.

I am honored to have had the opportunity to participate in the 2023 NACo County Leadership Institute. This experience has been invaluable in expanding my understanding of effective governance and equipping me with the tools to tackle the unique challenges my community faces. I look forward to using this newfound knowledge to drive positive change in Johnson County.

The NACo County Leadership Academy curriculum covered a diverse range of topics, including effective communication strategies, fiscal responsibility, community engagement, and innovative approaches to problem-solving. By participating in this academy, I am positioning myself as a key player in shaping the future of Johnson County.

As leaders and elected officials, we get bogged down with all the things that happen in our community. In my community, I am called upon for “everything”! My community relies and depends on me to have all the answers when in need.

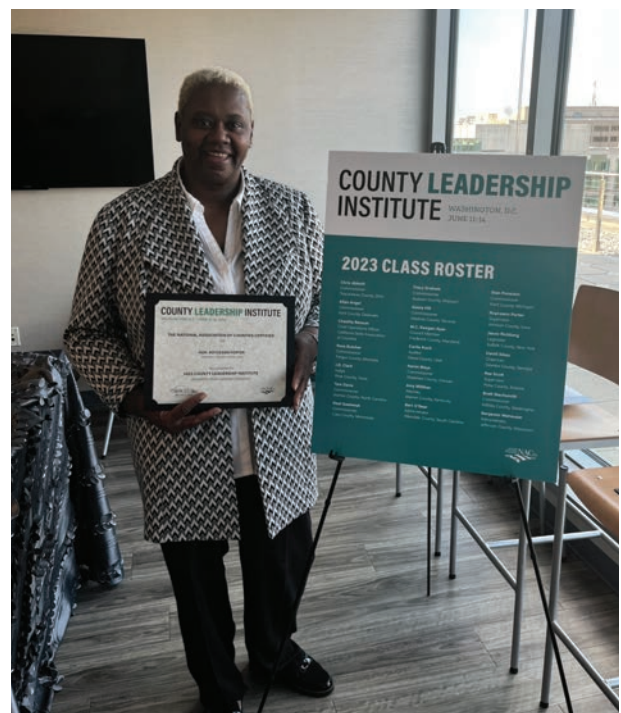
As a mindful leader, self-awareness allows you to listen to your own voice, empathy gives you understanding and compassion of those around you, and a passion for service allows you to act and inspire those around you to engage in your beliefs.



**Royceann Porter**

Johnson County Supervisor

[rporter@johnsoncountyiowa.gov](mailto:rporter@johnsoncountyiowa.gov)



# NACo County Leadership Institute

I know that self preservation is the first law of nature. I learned that I have to place myself at the top of the balcony and look down, learning to delegate to others and take care of myself.

My attendance at the NACo County Leadership Institute reflects my proactive approach to leadership and my dedication to staying well-informed on the latest best practices in county governance. This accomplishment underscores my commitment to serving the residents of Johnson County with excellence and visionary leadership.

Thank you to NACo for my successful completion of the 2023 NACo County Leadership Institute. My commitment to continuous improvement will undoubtedly contribute to the prosperity and well-being of my community.

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## CONFERENCE AGENDA-AT-A-GLANCE

### ***Tuesday, August 22***

12:00 pm - 4:00 pm

1:00 pm - 6:00 pm

LPC Meeting

Affiliate Committee Meetings

### ***Wednesday, August 23***

8:00 am - 9:00 am

9:00 am - 11:30 am

11:30 am - 12:30 pm

12:30 pm - 2:30 pm

2:45 pm - 4:30 pm

Morning Refreshments

ISAC Educational Seminars and Tracks

Lunch

ISAC Educational Seminars and Tracks

ISAC General Session

### ***Thursday, August 24***

7:30 am - 8:30 am

8:30 am - 11:00 am

11:00 am - 12:30 pm

12:30 pm - 5:00 pm

6:00 pm - 9:00 pm

Hot Morning Refreshments

Affiliate Time

Lunch and Vendor Price Drawing

Affiliate Time

Conference-Wide Networking Event  
(Jasper Winery)

### ***Friday, August 25***

7:30 am - 8:00 am

8:00 am - 12:00 pm

Full Hot Breakfast

Affiliate Time

### **AFFILIATE TIME MEETING ROOMS:**

312-313 | Assessors

302-303 | Auditors

319-320 | Community Services

308 | Conservation

314 | Planning and Zoning

309-310 | Engineers

301 | Public Health

306-307 | Records

316-318 | Supervisors

304-305 | Treasurers

### **NOT MEETING:**

Attorneys

Emergency Management

Environmental Health

Information Technology

Sheriffs and Deputies

Veterans Service Officers







August 23-25, 2023 | Des Moines

Veteran's Memorial Community Choice Credit Union Convention Center | Des Moines

## WEDNESDAY, AUGUST 23

### ISAC EDUCATIONAL SEMINARS

#### 1. *Mental Health for You and Those Around You Track*

9:00 am – 2:30 pm | Meeting Room 307-310

- 9:00 am – 11:30 am – Breaking the Stigma: Mental Health First Aid
- 12:30 pm – 2:30 pm – Hope & Healing: A Mental Health Journey



#### 2. *Leadership Development Track*

9:00 am – 2:30 pm | Meeting Room 312 – 314

- 9:00 am – 11:30 am – How the Best Leaders Simplify Complexity, Balance Competing Priorities, and Do More with Less
- 12:30 pm – 2:30 pm – How to Change When Everything is Changing

#### 3. *Cyber Education Track*

9:00 am – 11:30 am | Meeting Room 302-304

- 9:00 am – 10:30 am – Cyber Incident Response Program: Preparing Organizations for Crisis
- 10:30 am – 11:30 am – Q&A with ISAC, TSB, and ICIT

#### MENTAL HEALTH FOR YOU AND THOSE AROUND YOU

Breaking the Stigma: Mental Health First Aid  
9:00 am – 11:30 am

This session will provide an overview of the offerings of NACo, including its Mental Health First Aid (MHFA) Program, which is available in partnership with the National Council for Mental Wellbeing. A National Council trainer will walk attendees through the MHFA 101 Session.

Hope & Healing: A Mental Health Journey  
12:30 pm – 2:30 pm  
Learn from former Iowa State All-American women's basketball player, Lyndsey (Medders) Fennelly, who will transparently share her mental health journey and provide inspiring stories, tips, and resources to assist in better understanding a misunderstood disease.

#### LEADERSHIP DEVELOPMENT TRACK

How the Best Leaders Simplify Complexity, Balance Competing Priorities, and Do More with Less

9:00 am – 11:30 am

Join this session to learn how to build a high performing team with strong engagement and collaboration in a climate in which the odds are against you.

How to Change When Everything is Changing  
12:30 pm – 2:30 pm

Join this session to learn why change is harder now than ever, and how you can consistently get it right – planning, leading, and sustaining positive change for positive organizational value.



#### CYBER EDUCATION TRACK

Cyber Incident Response Program: Preparing Organizations for Crisis

9:00 am – 10:30 am

Join this session to learn about the need for cyber programs and response teams to heighten situational awareness, technical capabilities, and decision-making skills within OCIO. Attendees will gain understanding of legal obligations and financial impacts of cybersecurity issues, coordination needs, and implementation strategies to consider to prevent and respond to cyber-related crises.

Q & A with ISAC, TSB, and ICIT  
10:30 am – 11:30 am

Ask Us Anything - Current and former IT Directors open up the floor and answer any and all questions about technology and county government.



August 23-25, 2023 | Des Moines

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**THURSDAY, AUGUST 24**

## **ISAC CONFERENCE-WIDE EVENT**

**JASPER WINERY**

**6:00 PM - 9:00 PM**

Join all ISAC Annual Conference attendees at our Conference-Wide Event at Jasper Winery for an evening of networking, food, live music, and fun. The \$15 event fee will include food truck vouchers for dinner. Shuttles will run continuously between the Hilton and Jasper Winery from 5:45 pm – 9:00 pm on Thursday, August 24. You must pre-register for this event separately from the conference.

Please enjoy music by the Dirty Rotten Scoundrels sponsored by the Iowa Chapter of Women in Public Finance.



# June Board Minutes Summary

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## ISAC Board of Directors Summary of Meeting Minutes - Wednesday, June 28, 2023

ISAC President Brian Gardner called the meeting to order and led the Board in the Pledge of Allegiance.

Bill gave an overview of the audit process and introduced Wendy Moran and Jose Garcia, McGowen, Hurst, Clark & Smith, P.C. Board members were encouraged to raise any questions or concerns prior to the FY 2023 audit. The ISAC Group Benefits Program (IGBP) will be shown similarly to the Iowa Counties Technology Services (ICTS) audit. The audit will include the adoption of lease assets and liabilities for those greater than 12 months. Staff have already begun to include this information in the financial reports provided to the Board. The auditors will hold a call with President Gardner prior to the start of the audit. Concerns should be sent to President Gardner or directly to the auditors.

President Gardner recessed and reconvened the ISAC Board following adjournment of the ISAC Group Benefits Program Board meeting. President Gardner then recessed and reconvened the ISAC Board following adjournment of the Iowa Counties Technologies Services Board meeting.

The meeting minutes of the May 3, 2023, ISAC Board of Directors meeting were approved unanimously.

President Gardner presented for review the meeting minutes of the June 15, 2023, ISAC Golden Eagle Committee. After much debate, the Committee had recommended and the Board unanimously approved Joan McCalmant to be honored as the 2023 ISAC Golden Eagle.

Brad Holtan reviewed with the Board and gave highlights of the financial report dated May 31, 2023. The Board discussed royalties from the Iowa Communities Assurance Pool (ICAP) and the Iowa Public Agency Investment Trust (IPAIT). The financial report was approved.

Brad explained that ISAC pays all expenses for the ISAC Technology Service Bureau (TSB) and bills TSB for reimbursement as is done with all other programs. TSB had no funding in FY 2023 and currently owes around \$170,000 to ISAC. It was recommended and the Board approved writing off up to \$200,000 for TSB in FY 2023 with hopes for funding in FY 2024.

Kristi Harshbarger discussed legal matters.

The Board approved Nyemaster submitting on behalf of ISAC a finalized copy of the letter for private ruling to the IRS related to tax status and retirement plans.

Katie Cook gave an overview of several estimates for updated meeting room audio visual equipment. Staff will meet internally as well as with ICIT for guidance. A formal proposal will come to the Board in the future. Office reconstruction remains on track to begin in September and is expected to take three months to complete. The expenditure for furniture will also need to be approved in the future.

Bill introduced Paul Kruse and Caleb Walter, PMA, to discuss the benefits of counties investing funds in IPAIT. They gave a general overview and the history of the Trust as well.

Brad reported that the ISAC Annual Scholarship Golf Fundraiser is being held on July 12 at Toad Valley Golf Course.

# June Board Minutes Summary

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Kelsey reported that Annual Conference housing is already sold out, and we have begun suggesting nearby properties. Jacy reported being on track to sell out the exhibit hall booths. The conference board scenario was reviewed.

Rachel Bennett reviewed the 2023 NACo Annual Conference schedule and information.

Jamie Cashman and Lucas Beenken gave an overview of the legislative session and a forecast for their work in the interim. Jamie reviewed the 2024 legislative policy development process.

President Gardner adjourned the meeting.



# Solar Projects Coming to Your Community?

Share your views and earn \$35 in 15 minutes.

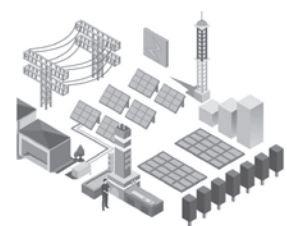
**What:** A survey about local communities' views and decisions on zoning for utility-scale solar energy systems, led by researchers at Iowa State University.

**Why:** Your participation will help improve our understanding of the important factors in local zoning practices regarding solar energy and the design of extension programs that best serve the needs of local communities.

**How:** To participate, scan the QR code or go to <https://go.iastate.edu/RLZ2I6>.

**Reward:** The survey takes about **15 minutes** to complete. And we offer an electronic gift card of **\$35** to thank you for taking the time to complete our questionnaire.

Solar energy holds great potential as part of Iowa's renewable energy portfolio. Land use and zoning related issues are critical and policies are being developed and intensely debated.



**Contact:** Hongli Feng ([hlfeng@iastate.edu](mailto:hlfeng@iastate.edu)), Elizabeth Hoffman ([bhoffman@iastate.edu](mailto:bhoffman@iastate.edu)), or Luke Seaberg ([seaberg@iastate.edu](mailto:seaberg@iastate.edu)) at Iowa State University.



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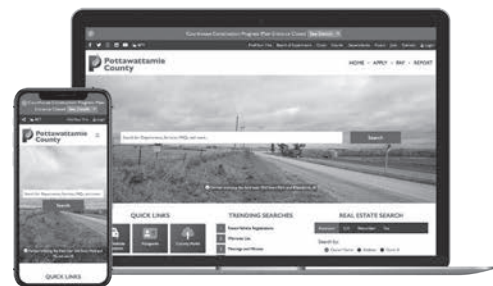
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Rebecca Bissell  
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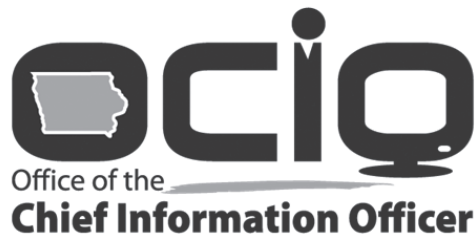
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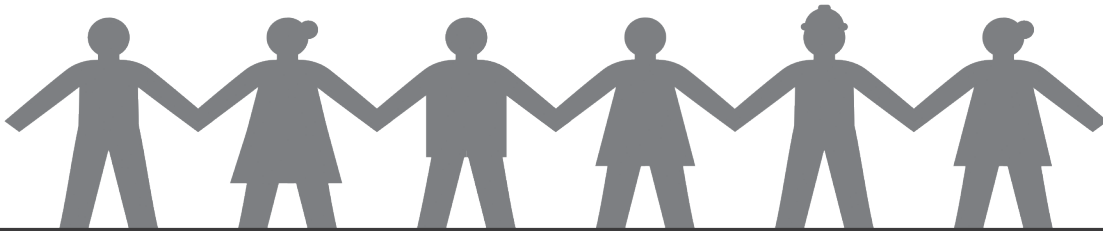


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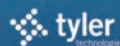
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## 2023 Calendar

### August 2023

- 22 LPC Retreat  
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)
- 23-25 ISAC Annual Conference  
(Veterans Memorial Community Choice Credit Union Convention Center, Des Moines)

### September 2023

- 19-22 ISSDA Fall Jail School  
(Holiday Inn Des Moines Airport)
- 20-22 ISAC Board of Directors Retreat  
(Linn County, Iowa)

### October 2023

- 8-11 Assessors Fall Conference  
(Holiday Inn Des Moines Airport)
- 19-20 Treasurers October Leadership Conference  
(Cedar Falls, Iowa)

### November 2023

- 15 ISAC Board of Directors Meeting  
(ISAC Office)

### December 2023

- 12-15 ISSDA Winter School  
(Holiday Inn Des Moines Airport)
- 13-15 77th Annual Iowa County Engineers 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](mailto:ksebern@iowacounties.org).

#### 2023 ISAC Preferred Vendors

##### Endorsed Elite Preferred Vendors

County Risk Management Services, Inc.  
representing ICAP and IMWCA  
Assured Partners

##### Elite Preferred Vendors

IP Pathways  
Murphy Tractor and Equipment Co.  
Summit Carbon Solutions

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Iowa Public Agency Investment Trust  
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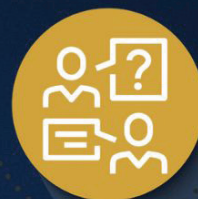
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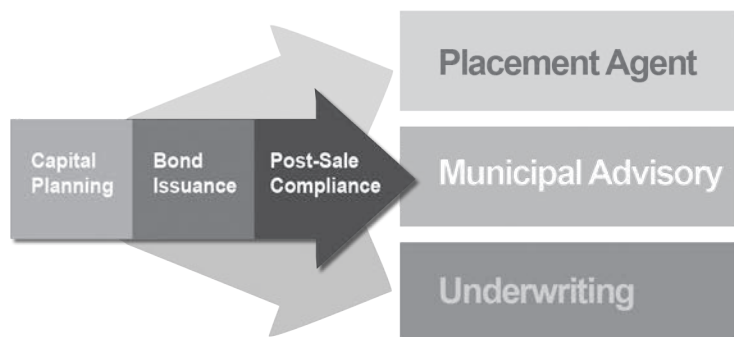


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### NORTHLAND'S IOWA TEAM

- *Commitment to integrity*
- *Creative solutions to complex issues*
- *Engaged team approach*
- *Customized financial planning models*
- *Staff with depth and experience*



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Henry M. Adkins and Son, Inc. (Adkins) was founded in 1939 by Henry Merritt Adkins and has maintained representation in the county government field for over 75 years. In 2011, Adkins became a business partner with Unisyn Voting Solutions, selling and supporting Unisyn voting system products. Our staff has over 100 years of experience in conducting elections and providing quality products and exemplary service to our clients.



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Opening economic opportunities for ethanol producers, supporting our ag economy, and delivering tens of millions of dollars in new revenue to Iowa counties.



- Summit Carbon Solutions will open new economic opportunities for Iowa's ethanol industry that supports **44,000 jobs and contributes \$4.5 billion** to the state's GDP every year.
- Keeping ethanol strong will allow the industry to continue purchasing nearly 60% of the corn grown in Iowa, **helping keep commodity prices and land values strong in the years to come.**
- Summit Carbon Solutions will **pay an average of \$1.2 million in new property taxes** in every county the project is proposed to operate, helping local communities support schools, infrastructure, public safety, and more.
- Summit Carbon Solutions, working in partnership with Iowa landowners, has secured easement agreements for **two-thirds of the proposed route** in the state, with more signing every day.

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To learn more, scan the QR code  
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[SummitCarbonSolutions.com](https://SummitCarbonSolutions.com)



# ISAC GROUP BENEFITS PROGRAM

PARTNERING WITH COUNTIES ACROSS IOWA



## Health Program

- Early release of renewal rates
- Experience and wellness discounts
- Multiple networks and plan designs
- 28 member counties



## Worksite & Ancillary Program

- Group accident and critical illness plans
- Accident includes AD&D and wellness
- Voluntary Life and Voluntary AD&D
- Group disability products



## Dental Program

- Comprehensive plan portfolio
- Voluntary and contributory pricing
- Broad network of providers
- 29 member counties



## Complimentary ISAC Benefits

- Wellness program with Accident plan
- Employee Assistance Program
- COBRA administration
- Consolidated Billing



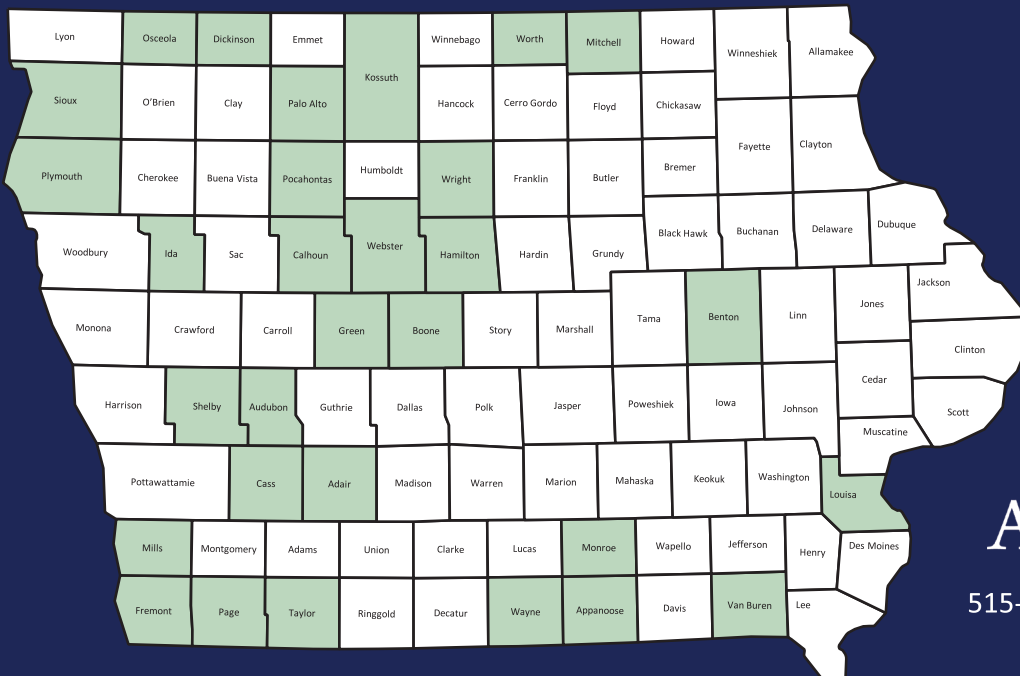
## Vision Program

- Multiple carriers and plan options
- Exclusive fully insured county pricing
- Robust provider networks
- 23 member counties



## AssuredPartners

- Employee benefit consulting
- Dedicated county service team
- Compliance assistance
- Online benefits enrollment platform



Current Members

  
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## IMWCA

Iowa Municipalities Workers'  
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