



BE A PART

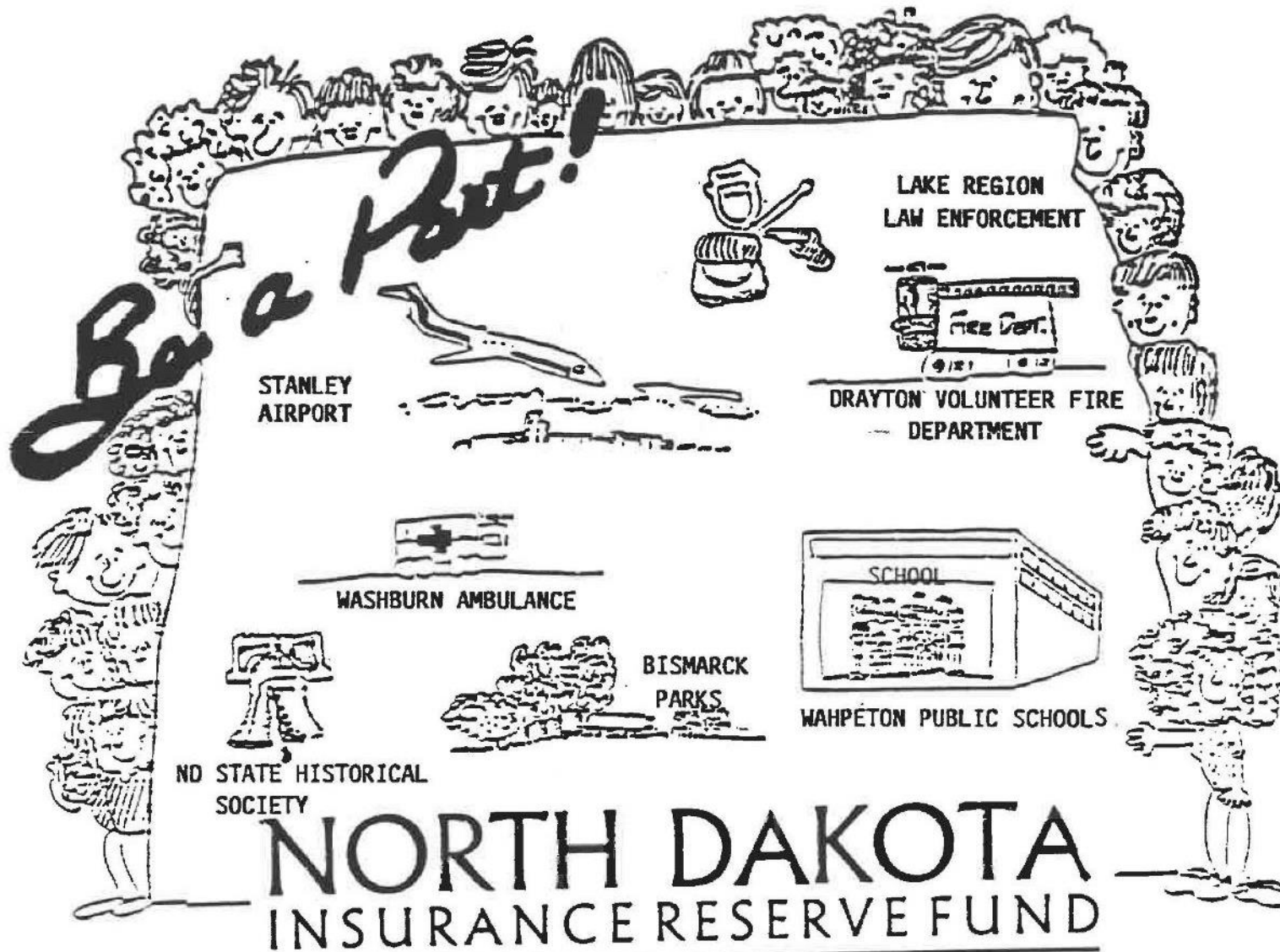
Understand why the NDIRF was created, what your entity's *membership* means, and how the NDIRF serves its members

Keith Pic, NDIRF CEO

PUBLIC ENTITY POOLING

- The governmental pooling industry began in the 1970s
- Pools emerged out of the resilience and innovation of local government officials across the United States
- According to the Association of Governmental Risk Pools (“AGRiP”), over 500 pools provide coverage to local governments across the United States and Canada
 - AGRiP estimates that at least 80% of the over 90,000 public entities in the U.S. obtain coverage from a governmental risk pool





Be a Part!

STANLEY AIRPORT

LAKE REGION LAW ENFORCEMENT

DRAYTON VOLUNTEER FIRE DEPARTMENT

WASHBURN AMBULANCE

SCHOOL

WAPETON PUBLIC SCHOOLS

ND STATE HISTORICAL SOCIETY

BISMARCK PARKS

**NORTH DAKOTA
INSURANCE RESERVE FUND**

In cooperation with the ND Association of Counties and ND League of Cities

P.O. BOX 2258 BISMARCK, NORTH DAKOTA 58502
ND WATTS: 1-800-421-1988 LOCAL: 224-1988

THE NDIRF STORY

Formed by North Dakota local governments in 1986 amid a nationwide liability insurance crisis.

The crisis resulted in exorbitant liability insurance cost increases and carriers exiting the local government insurance market.

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND

WHO WE ARE

Mission: To be *the* source of risk services for North Dakota's political subdivisions.

NDIRF

- Liability
- Public Assets
- Auto

ND STATE FIRE AND TORNADO FUND

- Property

ND STATE BONDING FUND

- Employee Fidelity Risk

NDPHIT

- Health and Ancillary Coverage
 - Serve only on board in consultancy role



BOARD OF DIRECTORS AND MEMBER AFFILIATION



Tyler Jacobson
Chairperson
Others



Aaron Birst
Counties



Burdell Johnson
Others



Travis Frey
Counties



Sonya Larson
Schools



Matt Gardner
Cities



Chad Peterson
Counties



Darcie Huwe
Cities



Chris West
Cities

SENIOR MANAGEMENT TEAM



Keith Pic
CEO



Tony Burbach
Director of Claims



Nora Frueh
CFO



Vance Krebs
CIO



Corey Olson
Director of
Member Services



Jeff Tescher
Director of
Underwriting

CURRENT YEAR NUMBERS

As of October 31, 2024:

- \$39 million in members' equity
- Net earnings of over \$8.5 million
- Losses incurred: \$5.4 million
 - 32.8% loss ratio

- 1,267 claims reported to NDIRF
- 179 claims reported to NDFT

- 21 employees



CONFERMENT OF BENEFITS

The NDIRF's Conferment of Benefits program was introduced in 1996, which returns surplus funds to members.

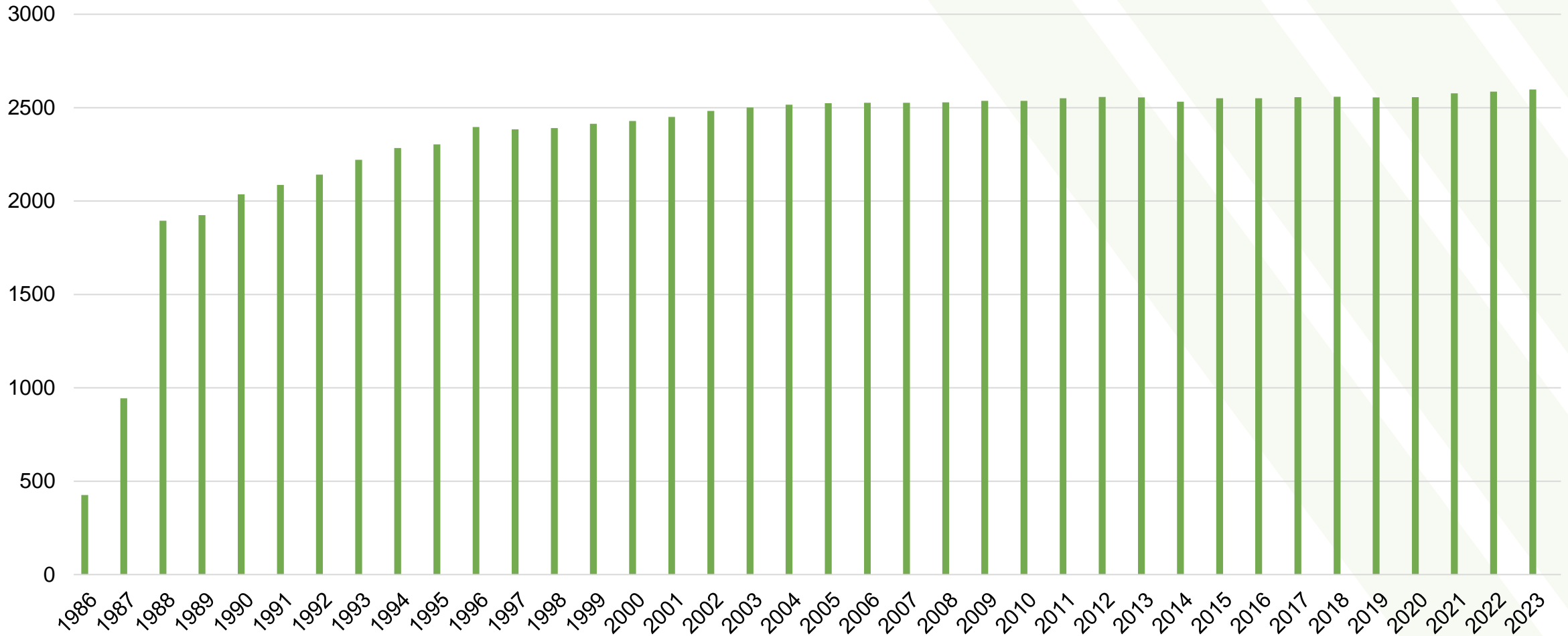
- The excess funds are from written premium collected, investment income, etc.

In total, the NDIRF has returned over \$75 million in Conferment since the program's inception.



MEMBERSHIP

Today, over 90 percent (90%) of eligible entities participate in the NDIRF.

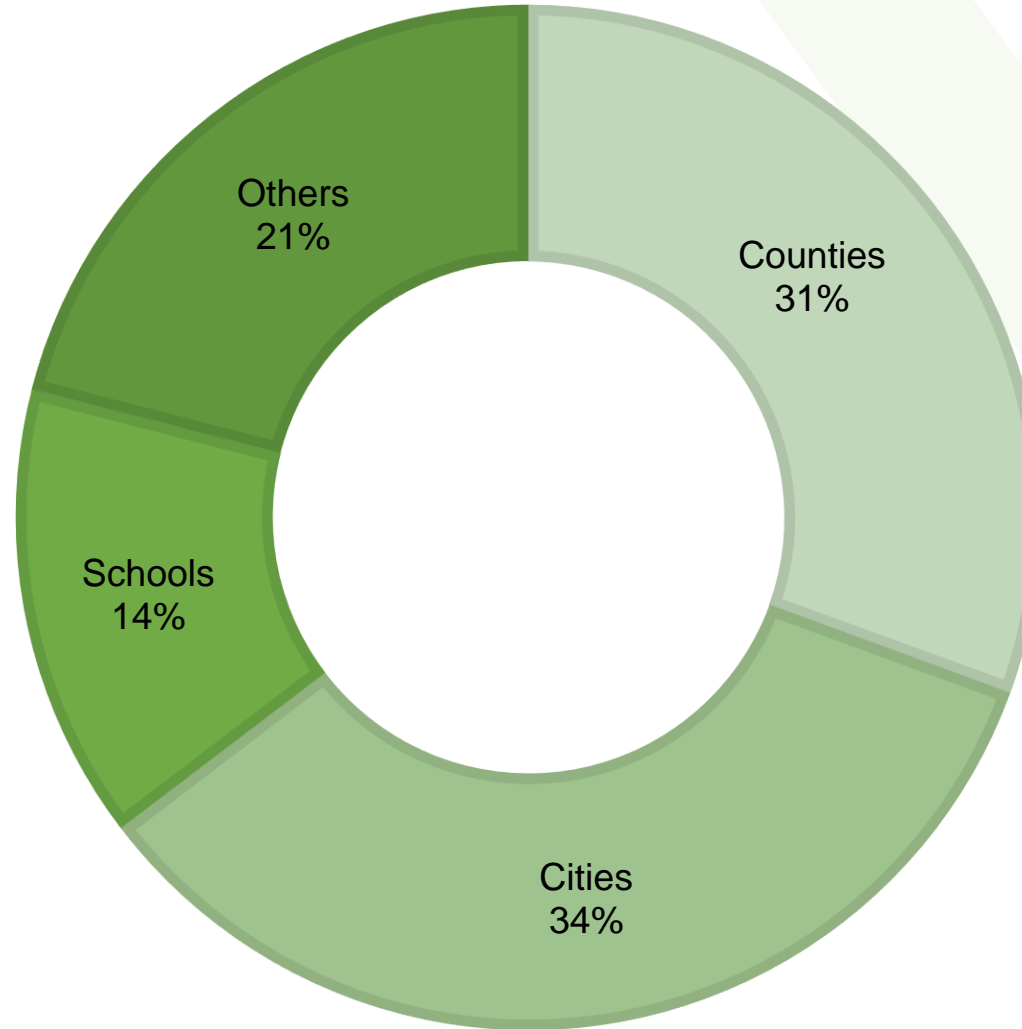


NDIRF Membership
2,597 members in 2023

PREMIUM DISTRIBUTION

Member premium distribution has historically remained stable.

The Others category includes park districts, fire districts, townships, and other entities eligible for NDIRF coverage.



DISCLOSURE

This portion of this presentation is provided for educational purposes only and provides a general description of NDIRF or NDFT coverage. Representations of coverage provided by the NDIRF or NDFT within the context of the presentation may not reference all language contained in the coverage documents provided by the NDIRF or the NDFT. Refer to the appropriate coverage documents for exact coverage, conditions, exclusions, and other relevant information. Coverage documents can be viewed and downloaded from our website at www.NDIRF.com.

MEMBER QUALIFICATIONS

MEMBER QUALIFICATIONS

North Dakota Century Code (N.D.C.C.) Chapter 32-12.1 Governmental Liability

6. "Political subdivision":

a. Includes all counties, townships, park districts, school districts, cities, public nonprofit corporations, administrative or legal entities responsible for administration of joint powers agreements, and any other units of local government which are created either by statute or by the Constitution of North Dakota for local government or other public purposes, except no new units of government or political subdivisions are created or authorized by this chapter.

b. Does not include nor may it be construed to mean either the state of North Dakota or any of the several agencies, boards, bureaus, commissions, councils, courts, departments, institutions, or offices of government which collectively constitute the government of the state of North Dakota.

8. "Public nonprofit corporation" means a nonprofit corporation that performs a governmental function and is funded, entirely or partly, by the state, a city, county, park district, school district, or township.

WHO IS A COVERED PARTY?

NDIRF: WHO IS A COVERED PARTY?

- You
- Your past/present employee, elected individual, or volunteer acting on your behalf
- Your past/present employee, elected individual, or volunteer while rendering aid as a result of an accident
- Any commission, agency, board, district, authority, or similar entity while acting on your behalf

However, an Independent Contractor is NOT a covered party

TERMINOLOGY AND LIMITS

COMMON TERMINOLOGY

- Additional Covered Party vs. Additional Insured
- Confirmation of Coverage vs. Certificate of Insurance
- Memorandum of Coverage vs. Policy
- Member vs. Insured

LIMITS OF LIABILITY

- \$2 million limits up to \$10 million
 - N.D.C.C. Tort Cap

DATE	LIMIT
JULY 1, 2024	\$437,500 / \$1,750,000
JULY 1, 2025	\$468,750 / \$1,875,000
JULY 1, 2026	\$500,000 / \$2,000,000

- Applicable Claims
- Non-Applicable Claims

MEMORANDUM OF COVERAGE

The NDIRF underwrites all NDIRF coverage lines in-house, allowing us to specifically address our members' coverage needs in each line's Memorandum of Coverage.

MEMORANDUM OF COVERAGE FEATURES:

- **Liability**

- No annual aggregate limit
- Defense Costs are paid in addition to limit of liability, except injunctive relief claims
- Liquor Liability
- Employment Practice Liability
- Employee Benefits Liability
- Special Event coverage (charge may apply)
- \$250K coverage for sudden and accidental pollution liability

- **Medical Payments**

- Provides \$2,500 to volunteer personnel while responding to an emergency
- Excludes inmates, students, sidewalks, parking lots, vacant property

MEMORANDUM CTD.

- **Automobile**
 - No deductible for glass repair
 - Towing (No deductible)
 - Rental Reimbursement
 - Stated Amount Coverage
 - Fire Fighting Vehicles and Ambulances
- **Public Assets**
 - Blanket option
 - Personal Property of Emergency Personnel
 - Towing and Debris Removal
 - Rental Reimbursement

PARTNERSHIPS

The NDIRF provides significant support to local government associations, including the NDTOA, to help them offer training events and resources to their members.

Additional associations we partner with include the North Dakota Association of Counties, North Dakota League of Cities, North Dakota School Boards Association, and the North Dakota Recreation and Park Association.

We also partner with the North Dakota Local Technical Assistance Program (NDLTAP) to support local government road maintenance and signage education.



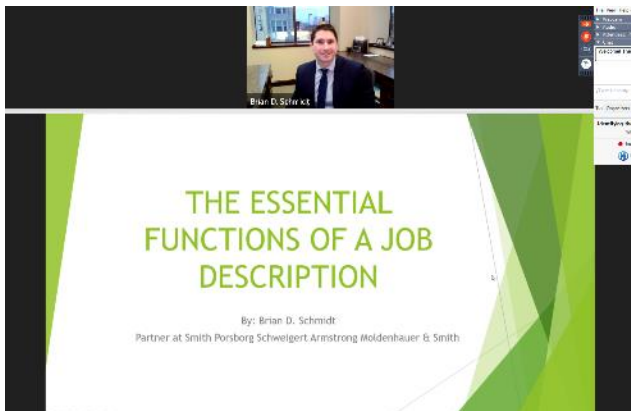


HR COLLABORATIVE

- 170 registered for HR Collaborative's 2024 Biennial Conference, held April 17-18 in Bismarck

Additional HR Collaborative Resources and Events

- Human Resource Reference Guide for Local Government, available at www.NDIRF.com>HR Collaborative
 - HR Standards and Checklist
- HR Consultant, available via email at HRCollab@ndirf.com
- HR Collaborative hosted a February webinar called The Essential Functions of a Job Description, featuring attorney Brian D. Schmidt





MEMBER SERVICES

- Free online, self-paced defensive driving courses offered in partnership with the North Dakota Safety Council and National Safety Council
- Free online, self-paced local government professional development and safety courses offered through LocalGovU
 - Includes customer service, cybersecurity, maintenance, and POST-certified law enforcement courses
- Property surveys (NDFT) and Property Valuation Guide to help ensure your entity's building property is adequately valued
- Support, scholarships for risk management training (ex. CPSI scholarships for parks employees, law enforcement scholarships for POST training, first responder emergency vehicle operation training, NDLTAP sponsorship for road maintenance training, etc.)
- Host conference booths, distribute educational materials



COMMUNICATION

The NDIRF produces a quarterly newsletter called The Participator to keep members informed about its latest news and events, risk management, and coverages (liability, auto, and public assets).

The Participator is available at www.NDIRF.com>News>The Participator and is mailed and emailed to all NDIRF contacts.

The NDIRF also produces a quarterly newsletter called The Communicator on behalf of the North Dakota State Fire and Tornado Fund (NDFT) to keep members informed about NDFT news and events, risk management, and coverage (building property, personal property, outdoor property, and trailer property).

The Communicator is available at www.NDIRF.com>News>The Communicator and is emailed to all NDFT contacts.

MEMBER FEATURE
City of Jamestown

The position was previously held by Jeff Fuhs who retired at the end of 2017. Helleson had most recently served as the Solid Waste Coordinator for the City of Bismarck (MN) and, prior to that, had worked in local government public works, emergency management, and risk management, state government economic development, and as a business owner of her own law firm.

"Like the variety," she said, referring to one of the reasons why she has pursued a career in local government. "I find it interesting."

The breadth of Helleson's public entity experience and exposure to each role within a division or department gives her the ability to simultaneously see the big picture while

connection with the people that you're serving."

THE CITY OF JAMESTOWN: THE NDIRF
Over the past few years, NDIRF Director of Member Services Corey Olson has met with the City to review property values of buildings covered under the North Dakota State Fire and Tornado Fund (NDFT). Many of the buildings Olson has reviewed are historical properties, which adds a layer of complexity to the valuation process, but the City and NDIRF work together to determine a valuation they collectively agree is adequate.

"Corey has been very helpful throughout the building valuation process," Helleson said, adding the suggested value increases assure the City has adequate coverage, if needed.

The City also uses various loss reports on the NDIRF website to track and report losses. These reports are designed to capture all the information the NDIRF claims department needs to initiate the claims process, resulting in a faster, more efficient claims resolution.

reports are available for liability, auto, and public liability coverages, as well as for North Dakota State Fire and Tornado Fund property coverage. You can find the reports at www.ndirf.com/Claims-Reporting-a-Claim.

These reports are a great place to start if a loss occurs. Helleson shared the City is also quick to contact NDIRF if an event occurs that could lead to a claim.

Look to the NDIRF for advice," she said. "We reach out early to provide a heads up regarding a claim, and we try to seek for more information."

are a smart thing," she continued. "They help us stay on top of things and stay organized, and they help us keep our loss."

Recently, the City met with NDIRF Director of Underwriting Teshcher, Director of Claims Keith Pike, and Olson to review the NDIRF and North Dakota State Fire and Tornado Fund coverages. This review enabled the City to determine if coverage limits increases to ensure it has adequate coverage should a claim occur.

The City and the NDIRF also discussed the possibility of increasing property coverage under the North Dakota State Fire and Tornado Fund to a blanket limit of coverage, which has a 125% margin clause. The City may be eligible to receive a discount on a

www.ndirf.com

THE PARTICIPATOR
MEMBER FEATURE
CITY OF JAMESTOWN

Construction Season is Coming
Be Prepared for Disputes
P. 4

HR Collaborative Now an NDIRF Program
HR Consultant Now Available
P. 11

2022 Top Ten LocalGov Courses
Free Online Training Courses
P. 14

NORTH DAKOTA NDIRF INSURANCE RESERVE FUND

UPCOMING PROJECTS

Loss Control Initiatives

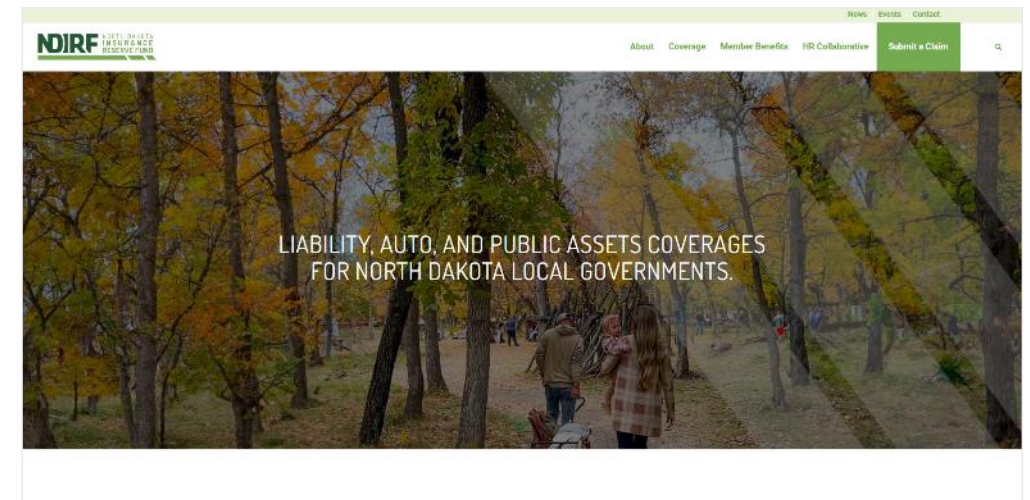
The NDIRF is bolstering its loss control offerings by utilizing its strong relationships with member associations and in-house Member Services Department.

Improved Communication

Over the past few years, the NDIRF has improved its digital presence, including a new website (2023) and enhanced email communication. The NDIRF's 2025 communication plan goals are to be more consistent with its communication and implement more face-to-face member and agent contact via the use of Zoom and other webinar platforms.

MOVING! New Location in 2025

The services and coverages the NDIRF offers are driven by our members' needs. As our members' needs have evolved, we've expanded our operations to support their needs and, as a result, we've grown!



STRATEGIC PLAN

NORTH DAKOTA INSURANCE RESERVE FUND For North Dakota Local Government

2025-2027

Mission: To be *the* source of risk services for North Dakota political subdivisions.

Preserve financial and organizational stability

- Maintain proper financial management
- Prioritize excellent member service
- Support an informed and engaged policy board
- Preserve positive staff culture through engagement and professional development

Communicate impact of unique pool model and benefits

- Build the brand to increase recognition and knowledge of NDIRF among all stakeholders, including members, agents, and government officials
- Publicize supported activities and training for members that ultimately benefit North Dakotans
- Facilitate direct staff contact with members and agents

Provide members risk control information and education

- Educate members about the impact of claims and the need for strong risk management policies
- Support political subdivision member associations and strengthen partnerships
- Engage agents as partners in supporting members
- Continue member recognition program

Enhance insurance operations

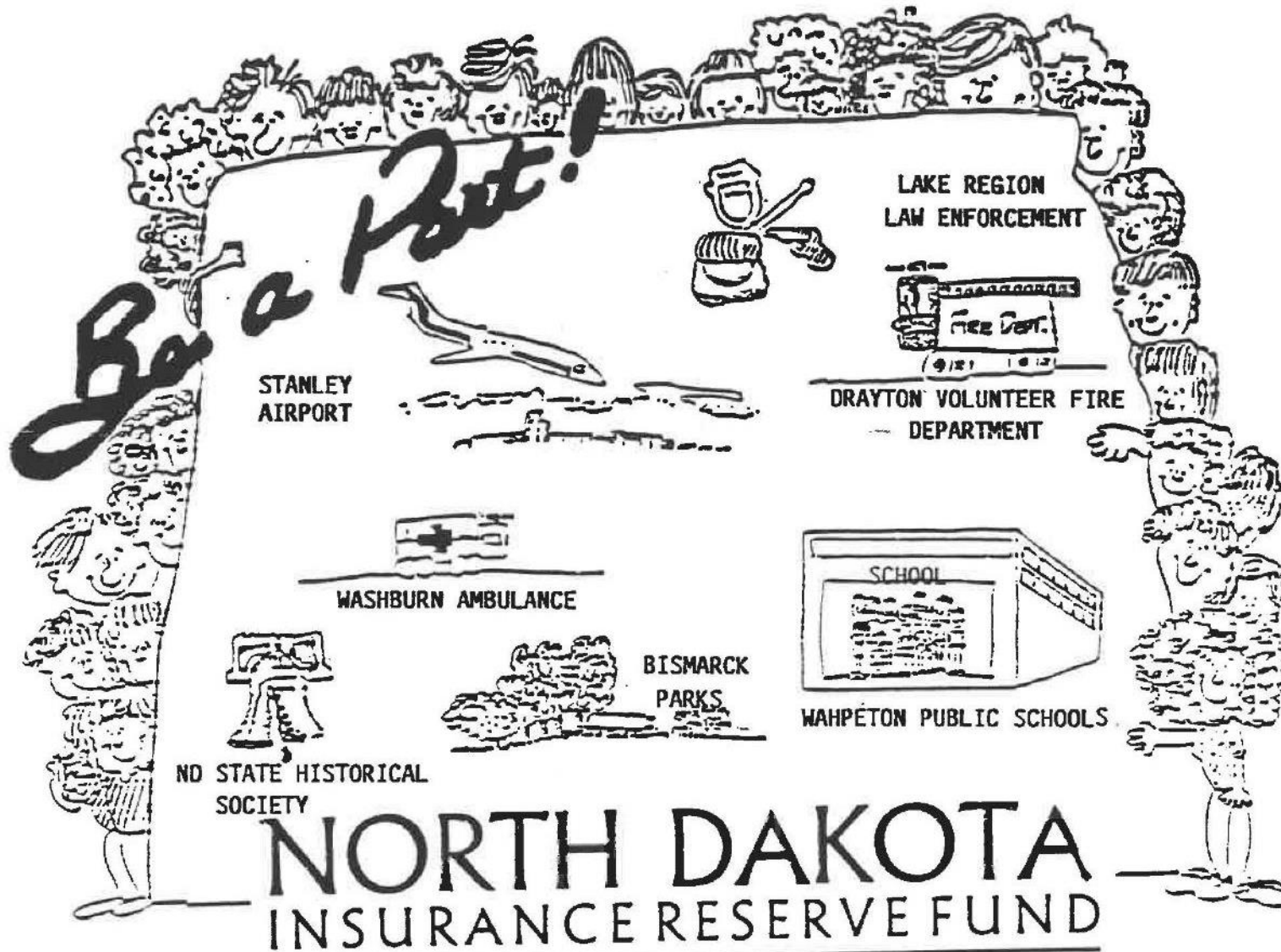
- Strive for fair and adequate underwriting and claims handling practices
- Understand the market and member needs
- Be proactive and creative in providing coverage

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND

The NDIRF Strategic Plan is developed by our Board of Directors and in partnership with our senior management team.

Member and agent survey responses are referred to throughout strategic planning sessions, ensuring the NDIRF continues to effectively serve its members and agents.

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND



Be a Part!

STANLEY AIRPORT

LAKE REGION
LAW ENFORCEMENT

DRAYTON VOLUNTEER FIRE
DEPARTMENT

WASHBURN AMBULANCE

SCHOOL

WAHPETON PUBLIC SCHOOLS

ND STATE HISTORICAL
SOCIETY

BISMARCK
PARKS

**NORTH DAKOTA
INSURANCE RESERVE FUND**

In cooperation with the ND Association of Counties and ND League of Cities

P.O. BOX 2258 BISMARCK, NORTH DAKOTA 58502
ND WATTS: 1-800-421-1988 LOCAL: 224-1988

IT'S YOUR STORY

NDIRF members created the Fund in 1986 and their continued participation in the NDIRF is what allows us to continue to serve our members and provide robust coverages, prompt claims management, and effective risk services.

We look forward to another year, another chapter, of our shared story.

Thank you for your trust and for your NDIRF membership!

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND

CONTACT



Keith Pic
CEO
Keith.Pic@ndirf.com
(701) 224-1988