

Director of Member Services Corey Olson, CIC



For North Dakota.
For Local Government.
For You.

Corey Olson

Director of Member Services for NDIRF

- Employed with NDIRF for over 6 years
- Over 17 years experience in the insurance and risk management industry
- Experience in underwriting, sales and agency management
- Certified Insurance Counselor (CIC)
- Studying to become a Certified Risk Manager (CRM)
- Phone: 701-751-9107
- Email: <u>corey.olson@ndirf.com</u>



ABOUTTHE NDIRF

The ND Insurance Reserve Fund (NDIRF) provides liability, auto, and public assets coverage to North Dakota local government entities.

- Formed in 1986 by ND political subdivisions
- Serves over 90% of eligible entities for a total of 2,556 members
- 18 employees representing six departments, including in-house underwriting, claims, and risk services
- Administers the ND State Fire and Tornado Fund (June 2019) and State Bonding Fund (June 2019), and oversees the ND Public Health Insurance Trust (NDPHIT) (2020)





Stark County Courthouse, Dickinson Credit: Mike Jensen

PURPOSE OF NDFT

The ND State Fire and Tornado Fund (NDFT) provides building and business personal property insurance coverage to North Dakota state and local government entities.

- Serves 1,194 state and local government entities
- Protects over \$21 billion of Total Insured Value (TIV)



NDIRF Mission

To be the source of risk services for North Dakota political subdivisions

Presentation Overview:

- Loss Control/Risk Management Tools and Programs
 - LocalGovU
 - Defensive Driving Courses
 - HR Collaborative
 - Property/Liability Surveys
- Property Coverage
 - Coverage Explanation
- Claims Department Updates





LocalGovU is an online learning solution that drives increased employee engagement through dynamic content and technology with the goal of reducing liability and mitigating risk. They provide an extensive catalogue of online courses and videos for subjects such as human resource development, health and wellness, and general safety, among other important topics.





- Partnership began in 2017
- Usage over the years
 - 2020 2924
 - 2021 1224
 - 2022 1224
 - 2023 2408
 - 2024 YTD 930





Top Courses being utilized:

- Defensive Driving Basics
- Anti-Harassment in the Workplace
- Advanced Defensive Driving Techniques
- Family and Medical Leave Act (FMLA)
- Ethical Behavior for Local Government
- Cultural Awareness and Diversity Overview
- Workplace Bullying
- Diversity in the Workplace
- Sexual Harassment in the Workplace





How to access:

Go to: www.ndirf.com







Welcome to the NDIRF Member Training Center

NDIRF has partnered with LocalGovU Online Training to offer training specifically designed for local government, free of charge to all NDIRF members.

LocalGovU also features an extensive catalogue of law enforcement courses approved for continuing education credit by the **North Dakota POST Board**.

Credit can be used to fulfill **20 of the 60 North Dakota POST** training hours required every three years.

How to Access the Training

Access has already been granted for existing members and account holders. To start taking courses, click the **Sign In link** below to log into your existing user account.

Need to Register?

If you do not have an account already established for your yourself or your entity, please **click here** to request access to the training platform. Requests for training access will be granted once your account has been verified, usually within 24 to 48 hours. A LocalGovU Customer Success representative will reach out to connect once your account has been verified.

LocalGovU will also assist you in adding additional personnel to this account, and courses will be made available to all users listed. Account administrators will have access to run reports, create assignments and more!

Questions/Support

If you need assistance, call 866.845.8887 or email us at **ndirf@localgovu.com**. A Customer Success representative is available during standard business hours from 8:00am to 5:00pm CST, and can assist with any questions about the program or any technical issues.

If you have any suggestions for improvement, please do not hesitate to contact the NDIRF Member Services Manager, Corey Olson, by email at corey.olson@ndirf.com or by phone at 1.800.421.1988.









My Dashboard → Admin

NDIRF is very pleased to offer online training to your organization. Our Online University is full of courses that have been created with adult learning styles in mind, and each course module is timed for one short session, usually one hour in length. By taking advantage of our Online University, you are expressing a strong commitment to your professional and personal development.

Specific courses have been assigned to your University. At the end of most course modules, there will be a guiz to assess your understanding of the information provided.

We are grateful for the opportunity to provide training designed to enhance your work and life experiences.

Online Courses

Featured

Most Recent



Anti-Harassment in the Workplace

★ © 1 hour Full Length Course 🖒 651

Course Accreditation Disclaimer: This is a general education course, and the Academy is not responsible for continuing education credits that are ...



Pandemic Planning - The **Planning Organization**

★ © 1 hour Full Length Course 🖒 35

For most of us, the unknown is at or near the top of the list of those things which frighten us. It is this fear of the unknown that causes ...



COVID-19 for Law Enforcement

★ ③ 1 hour Standard Course 2222

The COVID-19 outbreak has led to uncertain times, with new information and protocols changing rapidly. To protect ourselves, others, and our ...





Home

Course Catalog

▶ My Dashboard ▶ Admin Help

Training Content

Courses Assigned to Me

Search by course name or topic

+ Create Course or Policy

Sort by: Course name A-Z

- Course statuses
- Published
- ☐ Unpublished
- ☐ Draft
- Assigned
- Statuses
- ☐ Incomplete
- Completed
- Hidden

Date published



360 Firearm Drills

© 10 minutes Single Video Course 626

The tragic shooting of four officers in Lakewood, WA, has prompted officers around the country to ask the question, "What if it would have been ...



360 Situational Awareness

© 5 minutes Single Video Course 🖒 251

After watching this video, the viewer will understand the need to maintain situational awareness at a scene where multiple officers are \dots

LocalGov (I)

■ Topics	
Corrections (NDIRF)	32
☐ COVID-19 Response to Mitigate Risk	37
Customer Service (NDIRF)	2
☐ EEOC and Employment Law (NDIRF)	9
☐ Equipment Safety (NDIRF)	10
☐ Financial Management (NDIRF)	1
☐ Fire Safety (NDIRF)	24
☐ Focal Point Certified Courses	10
☐ General Safety (NDIRF)	25
☐ Health and Wellness (NDIRF)	17
☐ HR Development (NDIRF)	22
☐ Information Technology (NDIRF)	4
☐ Law Enforcement (NDIRF)	516
Law Enforcement Short Video Courses	987
Law Enforcement Training Blocks	179
☐ Leadership Development (NDIRF)	11
☐ LGU Tutorials	19
☐ Professional Development (NDIRF)	18
☐ Roadway and Highway (NDIRF)	10
☐ Schools and Educational (NDIRF)	12
☐ Transit and Fleet Operations (NDIRF)	8
☐ Water and Wastewater (NDIRF)	11



Course Accreditation Disclaimer: This is a general education course, and the Academy is not responsible for continuing education credits that are \dots



Accident Reconstruction

© 5 minutes Single Video Course ₺ 71

After watching this video, the viewer will understand the components of accident reconstruction and the need to stay current with changing \dots



A Crisis of Leadership

⑤ 5 minutes Single Video Course 173

In this segment, Doug Wyllie and Dick Fairburn discuss the fundamentals of leadership and critical-decision making.



Active Countermeasures Options

① 5 minutes Single Video Course ₺ 91

In this segment, Gary Klugiewicz demonstrates five focus strike options including defending, distracting, stunning, impeding and stopping a suspect.



Active Countermeasures: Relative Positioning Drills

⑤ 5 minutes Single Video Course ଛ 117

In this segment, Gary Klugiewicz demonstrates how defense techniques can be improved using relative positioning.



Active Countermeasures: Touch Drills

In this segment, Gary Klugiewicz outlines the benefits of doing touch drills early on in a training sequence. Doing so emphasizes the spatial \dots



Active Shooter 1

① 1 hour Training Block Course 7 videos 戊 654

Shooting Tactics for Multiple Officers in Close Quarter; Multiple Active Shooters; Reality



Public Pools and Public Health



□ Record Course Credit







About this course

Most people equate a visit to the swimming pool with fun, laughter and good times. They're usually not thinking about the potential for illness and disease that exist when pathogens get into the water or on the surrounding surfaces when poor hygiene and/or proper facility maintenance is not observed. Illnesses as varied as diarrhea, athlete's foot, and Legionnaire's disease are possible if staff members are not doing their jobs properly and visitors are not practicing good personal hygiene. This course will provide learners with an overview of the illnesses and diseases that are possible and how they can be avoided.



- §1 hour of training credit
- A Owned by Lexipol Learning
- idLiked by 14 users
- ⊞1 video
- Topics: General Safety (NDIRF)





Questions/Support

- Corey Olson
 - <u>Corey.olson@ndirf.com</u>
 - 701-751-9107
- Ana Walls
 - awalls@lexipol.com
 - 415-962-8311
- Questions/Support
 - ndirf@localgovu.com
 - 866-845-8887



Defensive Driving Courses

The NDIRF makes available, to its members, the National Safety Council Defensive Driving Course, free of charge.

The defensive driving course can:

- Meet requirements of various regulatory agencies
- Assist with personal insurance rate reductions
- Meet the requirements to reduce driver's license points
- Help reduce auto collision/crash frequency and/or severity



Defensive Driving Courses

As of now, we offer two options to take advantage of this course.

- 1. Online, self paced course.
- 2. Classroom may be on option.





Online Defensive Driving Course

- Self paced course
- Print and save the certificate once completed
- No min. or max requirement to utilize this option





In 2008 the Otto Bremer Foundation awarded the Institute of Local Government an organizational effectiveness grant that was designed to strengthen and build an infrastructure to improve the efficiency and effectiveness of human resource management in local governments throughout North Dakota. The HR Collaborative was created, and the partnering agencies involved in this Collaborative are the NDACo, NDLC, NDSBA, NDPRA and the NDIRF.



In 2023, the NDIRF took over the lead of the HR Collaborative.

The Collaborative provides a set of tools, resources and training on human resource management.



Tools and Resources:

HR Reference Guide

 This is not a sample personnel policy but is intended to provide information and various links to other resources in order to assist public employers in ND in understanding the basics of human resource management.

Summer Virtual Series

- The HRC hosts a six session virtual series bringing in HR experts to discus various employment hot topics.
- More information concerning these summer sessions and other information can be found at www.hrndgov.org.

Annual Conference

April 17th- April 18th 2024 at the Bismarck Hotel, Bismarck, ND

Tools and Resources (Cont.):

HR Consultant Email HRCollab@ndirf.com

Need human resource management guidance? Send your questions to the HR Collaborative at HRCollab@ndirf.com to connect with our Administrative Services Manager Nancy Reis, SHRM-CP.

Nancy has led the NDIRF's HR department for over 30 years. She was integral to the creation of the HR Collaborative and serves as a lead contributor for the Human Resource Reference Guide, a human resource management guide available at www.HRNDGOV.org>Resources. This guide was designed as a resource for those who serve in HR roles or perform HR responsibilities within North Dakota local government.

Please understand the NDIRF and the HR Collaborative for Local Government are not engaged in the practice of law. The content provided by the HR Consultant should not be construed as legal advice and does not create an attorney-client relationship. If you have legal questions concerning your situation or the information you have obtained, you should consult with a licensed attorney.



Certified Playground Safety Inspector

- We contribute to the NDRPA to provide a limited number of scholarships to attend this course as long as you plan to take the test.
- March 19 21, 2024 Bismarck, ND
- More info at <u>www.ndrpa.com</u> under the Calendar tab



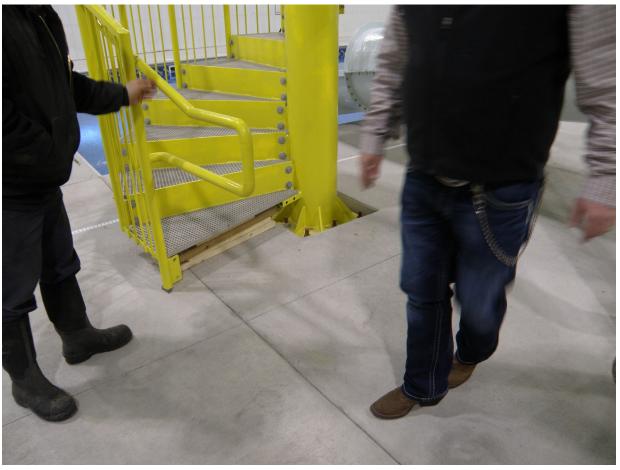
- Example Indoor Pool Survey for a member
 - Building was open 24 hours a day.
 - The pool area was "locked" during off hours.
 - Ventilation system was an industrial fan and a half open garage door.
 - Chlorine system/mechanical area was in disarray and no documentation on the equipment service records.
 - Improper chlorine and pool cleaning procedures.
 - Incorrect color of pool lining.

- Example Indoor Pool Survey for a member (Cont.)
 - Slide was installed incorrectly, first by the manufacturer, then 'customized' by the member.



• Example – Indoor Pool Survey for a member (Cont.)





• Example – Indoor Pool Survey for a member (Cont.)



 Example – Indoor Pool Survey for a member (Cont.)

• Trip hazards throughout the pool decking area.



- Example Indoor Pool Survey for a member (Cont.)
 - Chlorine system/mechanical area was in disarray and no documentation on the equipment service records.
 - Improper chlorine and pool cleaning procedures.
 - Incorrect color of pool lining.



- Claims Activity:
 - Slips, trips, and falls
 - Equipment Failure
 - Near drownings
 - Drownings
- Last 10 Years Claims activity:
 - 36 Total Claims
 - \$447,612 paid
 - 25 Claims with no payout

In the Event of an incident or claim:

- Do not admit fault
- Offer emergency assistance
- Document everything that happened
- Take pictures, if possible.
- Talk to witnesses and add that to documentation
- Submit to your local agent

- Risk Mitigation:
 - First District Health Unit website
 - Policies
 - Procedures
 - Signage examples
 - Their website: First District Health Unit | Swimming Pool/Spa Rules (fdhu.org)
 - Documents available:
 - Sample Daily Record Form
 - Swimming Pool & Spa Rules

- Risk Mitigation (Cont.):
 - Incident reporting
 - Document any incident that is brought to your attention, whether it turns into a claim or not
 - Equipment inspections
 - Regularly inspect mechanical equipment, pool equipment, and pool structures (slides, fountains, etc.)
 - Document the inspections and sign off
 - Repair broken equipment quickly and efficiently
 - Concerns from visitors
 - Don't take concerns brought to you lightly
 - Document and resolve the solution

Incident/Claims Reporting

Liability Incident Report

Thoroughly complete this report and send it, along with additional supporting documentation, to your agent.

documentation, to your agen	t.				
Named Member:	Policy #:	Date:			
Member Contact Person:		Title:			
Member Mailing Address:		City:	Zip:		
Email Address:		Phone: ()			
Contact for the claim? Yes No If No, Contact Name:			Phone: ()		
Agency: Age	ency Contact Person/Tit	le:			
Email Address:			Phone: ()		
Address:		City:	Zip:		
Date of Incident:					
Authorities Contacted?		Report Num	nber:		
Property Damage:					
Describe Property:	Describe Damag	je:			
Owner Name:	Address:				
Phone: ()					



NORTH DAKOTA State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

NDFT Property Surveys

Our goal is to partner with you and your agent to assist in determining and verifying building insurance values and provide feedback on any loss control items that will help mitigate future property loss.

NDFT Property Surveys

While onsite, we are looking to verify the following items that will assist us in determining proper insurance values:

- Square footage of the building
- Construction Type
- Occupancy of the building
- Protections in place
- Special features that could change the quality of the building
- Overall Condition of the building

Valuation Guide

We do have a valuation guide available to you and your agent, on our website. This includes the most common construction types and occupancies you are going to see within the fund. There are buildings that fall outside of those occupancies or have special features that you may need assistance with valuing. My contact information is on the valuation guide, should you have any questions. The guide can be found under the Member Services Tab > F & T Coverage Forms > Property Valuation Guide.

F & T Coverage Forms

To view, print, or download a form, click on the form number next to the form name. Adobe Acrobat Reader software is needed to take advantage of these options and is free to download for use across all major computing platforms.

The coverage forms are included here for you to browse, print, or download.

Fire and Tornado Coverage Forms	Forms	File Size
Aggregate Limit of Loss & Priority of Payments	FT ALL 07 01 18	122 KB
Building and Personal Property Coverage	FT CP 07 01 21	566 KB
Extra Expense Coverage	FT EE 07 01 14	281 KB
Ordinance or Law Coverage	FT OL 07 01 12	85 KB
Commercial Property Conditions	FT PC 07 01 14	29 KB
Cause of Loss - Special Form	FT SF 07 01 18	271 KB
Certified Acts of Terrorism	FT TE 07 01 12	29 KB
Telework Business Personal Property Coverage	FT TW 07 01 20	104 KB
Commercial Property Coverage	CP 01 14 08 17	14 KB
Calculation of Premium	IL 00 03 09 08	12 KB
Common Policy Conditions	IL 00 17 11 98	22 KB
Examination of Your Books and Records	IL 01 65 09 08	12 KB
Cancellation and Nonrenewal	IL 02 34 09 17	20 KB
Optional Coverage Forms	Forms	File Size
2023 Equipment Breakdown Coverage	FT EB 07 01 23	114 KB
Wind Hail per Building Deductible Removal	FT WH 07 01 21	191 KB
Increased Sewer Backup Endorsement	FT SB 07 01 21	184 KB
Debris Removal Additional Insurance	FT DR 07 01 21	147 KB
Additional Resources		File Size
Property Valuation Guide		423 KB

NDFT Property Surveys

It is important to regularly review your Personal Property and Outdoor Property Limits.

- Personal Property is property that is moveable, tangible, and owned by the policyholder that stays on location. There is some coverage for PP temporarily off premises.
 - There are some Personal Property items that are not covered per the policy form, such as works of art, antiques, vehicles held for sale, cash, etc.
 - Refer to the coverage language on the FT CP 07 01 21 under A. COVERAGE 2. Property Not Covered for the complete list.
- Outdoor Property is permanently anchored property such as fencing, flagpoles, detached signs, detached exterior lighting, and playground equipment.



North Dakota Fire and Tornado Fund

ND STATE FIRE AND TORNADO FUND

Memorandum Number FT-0000-02

Named Member PARKS & RECREATION

Effective Date 7/1/2021 to 7/1/2022

PROPERTY SCHEDULE CO INSURANCE: 90%													
PROP #	PROPERTY NAME AND LOCATION	DATE APPRAISED (Date Removed)	Stories	Area	Year Built	Policyholder Prop #	Sprkirs	Prop Type	Loss Payee or Debris Removal	Valuation	Deductible	Limit	Premium
1	Park Shelter 123 Main St.	7/1/2019	1	144	1955	City Park	No						
								BP		RC	\$1,000	\$10,000	\$
5	Maintenance/Storage/Restroom 123 Main St.	7/1/2019	1	4,000	1960	City Park	No						
								BP		RC	\$1,000	\$40,800	s
								PP		RC	\$1,000	\$20,000	\$
6	Shop Building 123 Main St.	7/1/2019	1	6,000	2013	County Park	No						
								BP		RC	\$1,000	\$600,000	\$
								PP		RC	\$1,000	\$75,434	\$
7	Playground Equipment 123 Main St.	7/1/2019	1			City Park							
								OP		ACV	\$1,000	\$100,000	\$
8	Baseball Field Lights 123 Main St.	7/1/2019				Baseball Field							
								OP		ACV	\$1,000	\$65,000	\$
9	Baseball Field Grandstands 123 Main St.	7/1/2019	2			Baseball Field							
								BP		RC	\$1,000	\$50,000	\$
								PP		RC	\$1,000	20,000	\$
10	Playground Equipment 925 12th St NE	7/1/2019				Chautauqua	No						

Property Insurance Coverage Guide:

There are four types of property:

- BP Building Property a structure that normally has walls and a roof, and has a permanent foundation.
- **PP Business Personal Property –** movable, tangible, and owned by the policyholder that stays on location. There is some coverage for personal property temporarily off premises
- **OP Outdoor Property –** permanently anchored property such as water towers, fencing, flag poles, detached signs, lighting, bleachers, and playground equipment
- **TP Trailer Property** trailers and mobile homes not on a permanent foundation system, but anchored.

North Dakota Fire and Tornado Fund

Property Insurance Coverage Guide:

Property Valuation types:

- RC Replacement Cost cost to repair or replace the items at today's cost
- ACV Actual Cash Value Replacement cost minus depreciations

North Dakota Fire and Tornado Fund

- Debris Removal Additional Insurance FT DR 07 01 21
 - Included in the policy \$10,000
 - Coverage available:
 - \$100,000
 - \$250,000
 - \$500,000
 - Per building coverage

North Dakota Fire and Tornado Fund

- Increased Sewer Backup Endorsement FT SD 07 01 21
 - Included in the policy \$10,000
 - Coverage available:
 - \$25,000
 - Per policy coverage

North Dakota Fire and Tornado Fund

- Wind/Hail Per Building Deductible Removal Endorsement FT WH 07 01 21
 - Wind and Hail is a per building deductible
 - This enhancement provides a per occurrence deductible for wind and hail
 - Per policy coverage

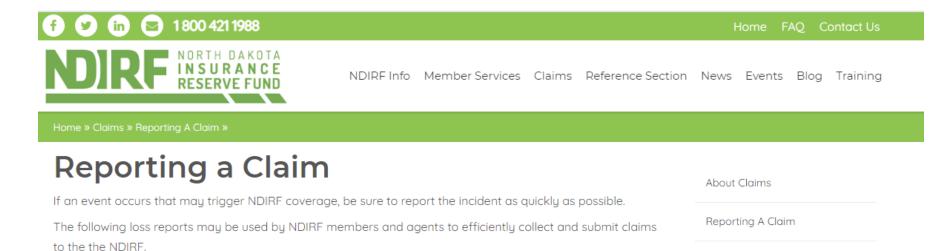
North Dakota Fire and Tornado Fund

- Blank Coverage Endorsement
 - 125% Coverage of all RC items that qualify
 - Must qualify by verifying the values or taking our survey suggestions
 - Free of Charge to take advantage of this endorsement
 - Only cost is getting the property to the proper coverage

Incident/Claims Reporting

Our goal is to provide fast and fair claims service by investigating claims submitted to our in house team. Our claims department has the expertise to handle a wide variety of claims particular to local government of North Dakota.

Incident/Claims Reporting



- Liability Incident Report for general, governance, cyber, and professinoal liability claims.
- Auto Incident Report for any auto incident in which a member's auto is involved.
- · Property Loss Report for loss to mobile equipment or property.
- Glass Only Report for glass only claims for either auto and/or mobile equipment.
- NDFT Property Loss Report for claims related to property covered under the North Dakota Fire & Tornado Fund.

How To Report a Claim

Learn how to report a claim following the instructions we have provided below for each claim type.

Click here to view our How to Report a Claim to the NDIRF flow chart which visually represents the information below!

Incident/Claims Reporting - Quick Pay Comp Claim

Comprehensive Claims that fall into the following categories and are less than \$3,000 qualify

- Qualifying claims (less than \$3,000)
 - Animal collision
 - Animal damage other than collision
 - Falling object
 - Fire
 - Flying missile
 - Freezing
 - Glass damage only
 - Hail
 - Towing
 - Water damage
 - Weight of ice and snow

<u>Incident/Claims Reporting – Quick Pay Comp Claim (Cont.)</u>

- Go to <u>www.ndirf.com</u>
 - Claims Tab
 - Quick Pay Comp Claim
- Complete the form online
- Attach the estimate/invoice
- Receive an automated email stating the submission was received
- A claims rep will follow up with an email with to verify the claim qualifies for Quick Pay Comp Claim, a claim # and approval/final payout.
- Check will be mailed out and closed within a week.

<u>Incident/Claims Reporting – Quick Comp Claim (Cont.)</u>

Home » Claims » Quick Pay Comp Claim »

Quick Pay Comp Claim

Please use this submission form for comprehensive claims less than \$3000.

		*		
all required fields are complete and an estimate attached, repairs are automatically authorized.		Loss Type [*]	Please Select	
DIRF Member Name*		Attach estimate/invoice*	Choose File No file chosen	
rate of Loss*		Name of person submitting form*		
ear of Vehicle [*]		Contact phone number*		
lake of Vehicle [*]		Contact Email*		
lodel of Vehicle [*]			I'm not a robot	reCAPTCHA
IN of Vehicle*				Privacy - Terms
pollar Amount of Claim*		CLEAR SUBMIT		



Thank you!!

Corey Olson

Corey.olson@ndirf.com

701-751-9107

