NDIRF
Loss Control Programs

Director of Member Services Corey Olson, CIC, CRM

For North Dakota Local Government.

Corey Olson

Director of Member Services for NDIRF

- Employed with NDIRF for over 8 years
- Over 19 years experience in the insurance and risk management industry
- Experience in underwriting, sales and agency management
- Certified Insurance Counselor (CIC)
- Certified Risk Manager (CRM)
- Phone: 701-751-9107
- Email: corey.olson@ndirf.com

About NDIRF

The ND Insurance Reserve Fund (NDIRF) is a not-for-profit government insurance pool that 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 over 2,600 members
- 26 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 (ND*PHIT*) (2020)
- **Not at State Entity**

NDIRF Mission

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

Presentations Overview:

- **Loss Control/Risk Management Tools and Programs**
    - Onsite Liability Surveys
    - LocalGovU – Online Training
    - Online Defensive Driving Courses
    - Other Risk Mitigation Tools/Documentation/HR Collaborative
    - Property Risk Management/Coverage Explanation
    - Claims/Documentation

Onsite Liability Surveys

The goal is to assess any potential hazards that could cause bodily injury or property damage to others.

This is not meant to be a ‘gotcha’ moment.

Intended to work with you to mitigate future loss.

Surveys could be requested by:

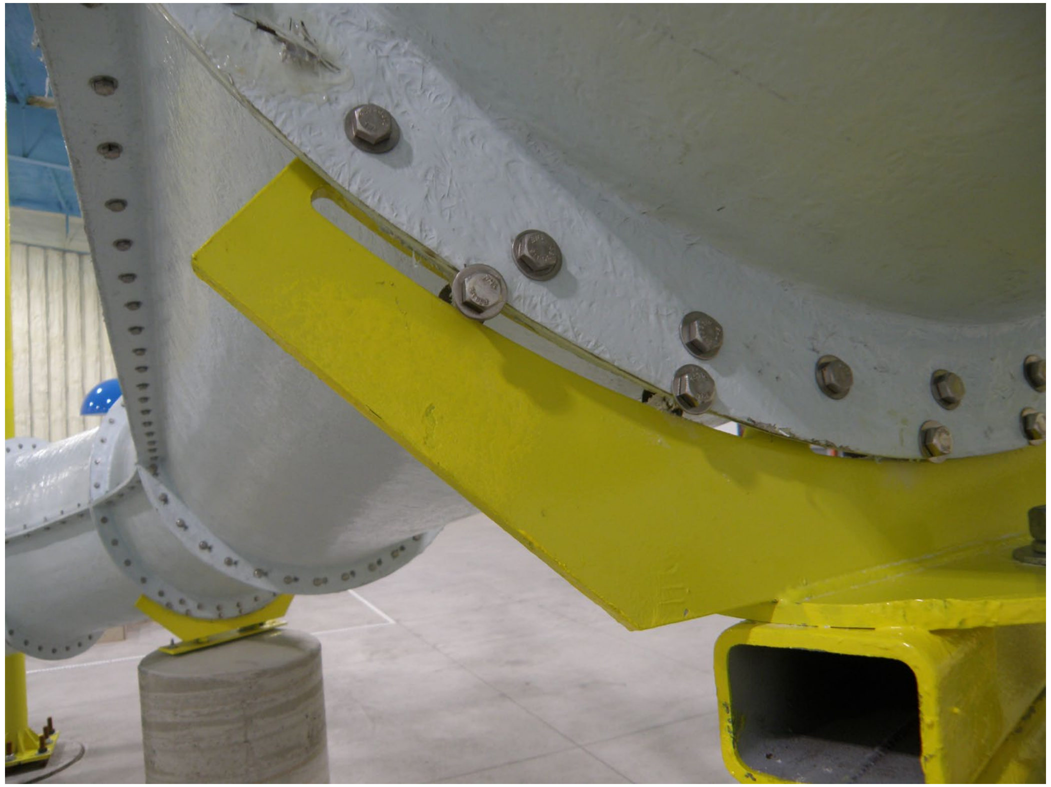
- NDIRF Underwriting Team
- NDIRF Claims Team
- Agents
- Members

Indoor Pool Survey for a member

- Reason for the survey – Near drowning
- 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.

- Slide was installed incorrectly,
- First by the manufacturer, then 'customized' by the member.
- Slide was causing scratches on the kids
- Area under the slide was accessible to swimmers.

Slide Photos (Cont.)



NORTH DAKOTA INSURANCE RESERVE FUND

Slide Photos (Cont.)

Trip hazards throughout the pool decking

Ventilation System

- 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.

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LocalGovU

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.

LocalGovU

To access go to www.ndirf.com

- You will need a login and a password to access
- If your entity is not listed, you can contact Henry Gomez at henry.gomez@ndirf.com

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NDIRF

LocalGov U

Public Pools and Public Health

Add to assignment | Record Course Credit | Course Resources | Hide | Mark featured

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.

Course details

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

Start Course

LocalGov U

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

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LocalGovU

Questions/Support

- Henry Gomez
    - Henry.gomez@ndirf.com
    - 701-751-9103

Online 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
    - Good for 2 to 3 years, depending on the company
- Meet the requirements to reduce driver's license points
- **<u>Help reduce auto collision/crash frequency and/or severity</u>**

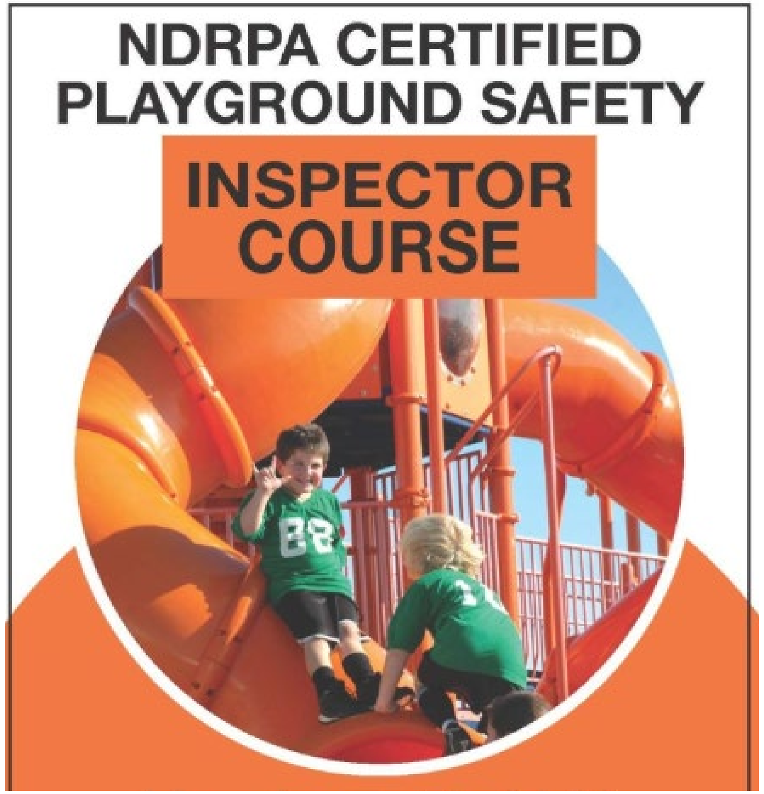
"No, defensive driving does not mean you hit the other guy first!"

Online Defensive Driving Courses

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

Next Steps:

- Email Henry Gomez at henry.gomez@ndirf.com
- Provide the entity name, first name, last name, and position
- Henry will provide you with logins and passwords



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 of 2027 – Bismarck, ND
- More info at www.ndrpa.com under the Calendar tab

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First District Health Unit

PUBLIC HEALTH

Risk Mitigation:

- First District Health Unit website
  - Aquatic Facilities Code
  - Aquatic Facility License Application
  - Chemical Safety Storage and Handling
  - Daily Operations of Aquatic Venues
  - Aquatic Facility Rules and Regulations
  - Website: Aquatic Facilities - First District Health Unit

Risk Mitigation (Cont.):

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

Where to find this:

- www.NDIRF.com

Submit a Claim

Liability Incident Report

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

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: ______ Agency Contact Person/Title: ______

Email Address: ______ Phone: (___) ______

Address: ______ City: ______ Zip: ______

Date of Incident: ___/___/___ **Time of Incident:** ___:___ AM☐ PM☐

Location/Address of Incident: ______

(Physical Address – if there is no specific address, describe location, i.e. cross streets)

Fully Describe the Incident: ______

Authorities Contacted? ☐ Yes ☐ No If Yes, Who? ______ Report Number: ______

Property Damage:

Describe Property: ______ Describe Damage: ______

Owner Name: ______ Address: ______

Phone: (___) ______

NORTH DAKOTA INSURANCE RESERVE FUND
NDIRF

The HR Collaborative for Local Government (HR Collaborative) is an NDIRF program that aims to strengthen human resources management within North Dakota local governments by providing affordable training and resources to meet the specific needs of local government HR professionals.

HR Collaborative membership is free for all North Dakota local government entities.

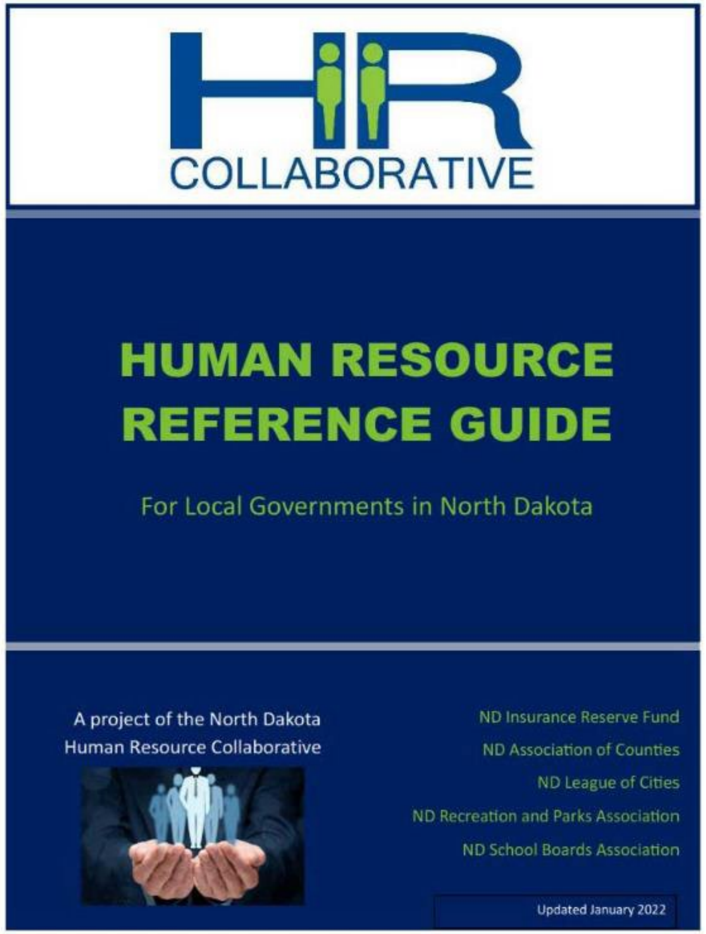
HR COLLABORATIVE
An NDIRF Program

Tools and Resources:

HR REFERENCE GUIDE

This guide features five chapters that provide in-depth resources regarding:

1. Public Processes
2. Recruitment and Selection
3. Compensation and Benefits
4. Employment Relations
5. Performance Management



Tools and Resources:

STANDARDS & CHECKLIST

This checklist serves as a guide to help local governments assess the strengths, weaknesses, and needs within their human resource management systems.

This checklist mirrors the five chapters within the HR Reference Guide.


HUMAN RESOURCE
CORE STANDARDS
and CHECKLIST

HR
COLLABORATIVE

1

NORTH DAKOTA
State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

About ND Fire & Tornado Fund

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

- Took over administration July 2019
- Serves 1,194 state and local government entities
- Protects over $26 billion of Total Insured Value (TIV)

Stark County Courthouse, Dickinson
Credit: Mike Jensen

NORTH DAKOTA
State Fire and Tornado Fund
Administered by the North Dakota Insurance Reserve Fund

ND STATE FIRE AND TORNADO FUND

Named Member PARKS & RECREATION
Memorandum Number FT-0000-02
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 #	Sprklrs	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	$
								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. This includes permanently attached equipment
  - Pool filtration system would be included here
  - Indoor pool attached equipment
- **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 outdoors that is not a building
  - Diving boards
  - Slides
  - Other pool playground equipment
- **TP – Trailer Property** – trailers and mobile homes not on a permanent foundation system, but anchored

Property Insurance Coverage Guide:

Property Valuation types:

- **RC – Replacement Cost –** cost to repair or replace the items at today's cost
  - Building Property – if qualifies
  - Personal Property
- **ACV – Actual Cash Value –** Replacement cost minus depreciation
  - Building Property – Unanchored or in poor condition
  - Outdoor Property
  - Trailer Property

Policy Enhancements:

- **Equipment Breakdown Coverage**
  - This endorsement helps to cover repair or replacement costs if an unexpected mechanical, electrical, or pressure failure occurs.
- **Wind/Hail Per Building Deductible Removal Endorsement**
  - Wind and Hail is a per building deductible
  - This enhancement provides a per occurrence deductible for wind and hail
  - Per policy coverage

- **Debris Removal Additional Insurance**
  - Included in the policy - $10,000
  - Coverage available:
    - $100,000
    - $250,000
    - $500,000
  - Per building coverage

Policy Enhancements:

- **Blanket Limit of Coverage**
  - For adequately valued Building and Personal Property coverage at RC
  - 125% Margin Clause
  - Removes 90% Coinsurance
  - Free of charge
    - Cost comes from updating the valuation

- **Increased Sewer Backup Endorsement**
  - Included in the policy - $10,000
  - Coverage available:
    - $25,000
  - Per policy coverage

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

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 outdoor property that is not a building.

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.

- **Claims Activity:**
  - Slips, trips, and falls
  - Equipment Failure
  - Near drownings
  - Drownings
- **Last 10 Years Claims activity:**
  - 27 Total Claims
  - $4,748 paid
  - 21 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

www.NDIRF.com > **Submit a Claim**

1 800 421 1988 Home FAQ Contact Us

NDIRF NORTH DAKOTA INSURANCE RESERVE FUND

NDIRF Info | Member Services | Claims | Reference Section | News | Events | Blog | Training

Home » Claims » Reporting A Claim »

Reporting a Claim

If an event occurs that may trigger NDIRF coverage, be sure to report the incident as quickly as possible.

The following loss reports may be used by NDIRF members and agents to efficiently collect and submit claims to the the NDIRF.

- 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!

About Claims

Reporting A Claim

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

Quick Pay Comp Claim

Remember, if your covered auto or equipment repair comp estimates are $3,000 or less, you can get immediate repair authorization and quick repair payments using our Quick Pay Comp Claim form. Click the Quick Pay Comp Claim button below to get started.

Quick Pay Comp Claim

- Go to www.ndirf.com
  - 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.

NORTH DAKOTA INSURANCE RESERVE FUND NDIRF

Home » Claims » Quick Pay Comp Claim »

Quick Pay Comp Claim

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

If all required fields are complete and an estimate attached, repairs are automatically authorized.

NDIRF Member Name*

Date of Loss*

Year of Vehicle*

Make of Vehicle*

Model of Vehicle*

VIN of Vehicle*

Dollar Amount of Claim*

Loss Type* — Please Select

Attach estimate/invoice* — Choose File No file chosen

Name of person submitting form*

Contact phone number*

Contact Email*

I'm not a robot — reCAPTCHA Privacy - Terms

CLEAR SUBMIT

NDIRF NORTH DAKOTA INSURANCE RESERVE FUND

NORTH DAKOTA State Fire and Tornado Fund
Administered by the North Dakota Insurance Reserve Fund

NDIRF NORTH DAKOTA INSURANCE RESERVE FUND

FROM THE CEO

Greetings,

We have entered into what I will refer to as renewal season for the North Dakota State Fire & Tornado Fund (NDFT). There are 1,248 policies containing 11,260 buildings set to renew on July 1, 2026. To say the renewal process is quite a lift for the Underwriting Department is an understatement. As you will see in this issue, the Underwriting Department outlines some of the major points that require your review as well.

Thank you!!

Corey Olson, Director of Member Services
Corey.olson@ndirf.com
701-751-9107