

THE COMMUNICATOR



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FROM THE CEO

When the NDIRF began administering the North Dakota State Fire and Tornado Fund in June 2019, we established a three-year transition plan to enhance operational efficiencies within the Fund and improve member experience.

After transitioning operations to the NDIRF in year one, we turned our attention to capturing updated property valuations, enhancing coverage options, and reviewing pricing.

We are now in our third year, and we are excited by how our employees have taken ownership of administering the Fund, which makes it look and *feel* like the NDIRF.

In the feedback you provided to us in 2021 via surveys, we learned you appreciated our responsive claims services, property valuation assistance, and continued administration of what is becoming the best available property coverage solution for North Dakota state and local government. As you may have guessed, we plan to continue these services in 2022 with some enhancements, including new coverage options that will be introduced prior to the upcoming renewal.

We look forward to another year of serving you, and we encourage you to contact us at (701) 224-1988 to let us know if there is anything we can do to improve your experience.

Thank you for your membership in the North Dakota State Fire and Tornado Fund!

Sincerely,

Brennan Quintus
NDIRF CEO



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



PREVENTING ROOFTOP ICE JAMS

PROVIDED BY THE NORTH DAKOTA INSURANCE DEPARTMENT

Long, hanging icicles are normally a sign that colder winter temperatures have arrived. This condition, commonly referred to as ice damming, can cause costly structural damage to both commercial and residential properties.

An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. Ice dams form when heat from the structure's interior rises and warms the underside of a snow covered roof slope. The melting snow runs down the roof until it reaches the cold roof edge, where it freezes again. Eventually, ice builds up along the eaves forming a dam that forces water back up underneath the roof surface into the attic or eave cavity. The water that backs up behind the ice dam can leak into a building causing damage to walls, ceilings, insulation and framing. Heavy concentrations of ice along a roof edge can cause damage to roofing materials, gutters, soffit, fascia, eaves and downspouts.

Heavy snowfalls followed by periods of warmer weather provide prime conditions for ice dams to form. Roofs with large surface areas exposed to the sun and small run-off areas are prone to ice build-up.

The most effective way to prevent ice dams is to ensure your building has adequate insulation and attic ventilation. Finding and sealing areas where warm air may be leaking into the attic or under the roof cavity is also important. For roofs that are prone to ice damming, products such as ice and water shield and heat tape can reduce or eliminate the potential for damage.

Experienced roofing and insulation contractors can provide you with recommendations to improving the insulation and ventilation characteristics of your building along with methods to reduce the formation of ice dams.

PROPERTY SCHEDULE REVIEW

Over the past couple of years, we have discovered many properties that are missing or significantly undervalued on members' property schedules.

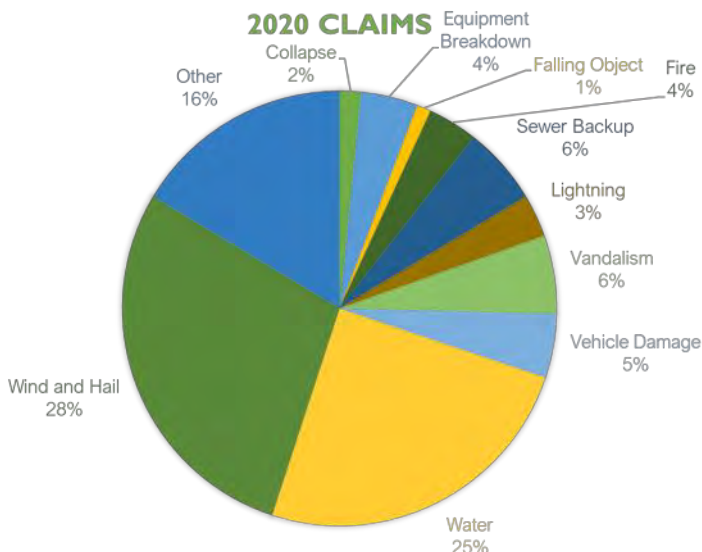
If any properties on your July 1, 2021, renewal schedule have a date appraised of 7/1/2019, please review these properties to ensure their values are adequate (ex. include remodels, additions, etc.).

If you need assistance reviewing your property schedule, contact:

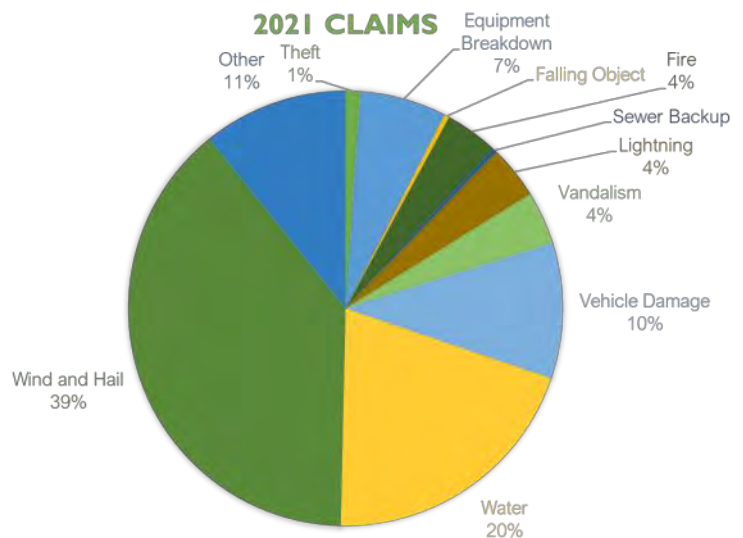
- State Agencies: Contact us at NDFT@ndirf.com or (701) 224-1988.
- Political Subdivisions: Contact your local agent.

2020-2021 CLAIMS REVIEW

Over the past two years, the majority of the Fund's claims were from Wind and Hail (162) and Water (108). Wind and Hail losses totaled \$2,781,175, and Water losses totaled \$1,417,842 from 2020-2021. Though the Fund experienced only 18 Fire claims in the past two years, these losses totaled \$2,298,944 from 2020-2021. For more information, check out the Claims graphs below.



The graph above represents the claim types the Fund received in 2020. The Fund received 191 claims in 2020.



The graph above represents the claim types the Fund received in 2021. The Fund received 279 claims in 2021.