

THE COMMUNICATOR

Summer 2022



Photo Credit: North Dakota Tourism • 2022 ND State Fair, July 22-30

WHAT'S INSIDE

P. 1

From the CEO

- 2022 Renewal Underway

P. 2

July 1, 2022, Renewal Overview

- Renewal Packet Documents
- Contact Information
- Recorded Webinar Links

Importance of Property Schedule Review

- Property Valuation Guide

FROM THE CEO

This is the third year the NDIRF has managed the ND State Fire and Tornado Fund renewal. Over the past couple of years, we have taken great care in ensuring this process is smooth for the Fund's Members and agents and is effectively communicated.

We appreciate the feedback you provide to us directly or through surveys, which allows us to make adjustments and further understand your coverage needs. Your feedback inspired us to host renewal-specific webinars and add information materials to renewal folders. See *page 2* for *webinar links and materials list*.

Your feedback has also resulted in additional coverage enhancements. This year, we introduced blanket property coverage, and during last year's renewal, we introduced wind/hail per building deductible removal, increase sewer backup limit to \$25,000, and additional per building debris removal limits. *For more information or to obtain estimates, please contact our Underwriting Department at (701) 224-1988 or NDFT@ndirf.com.*

We look forward to another year of serving you, and we encourage you to contact us at (701) 224-1988 or NDFT@ndirf.com 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



PROPERTY SCHEDULE REVIEW, VALUATION GUIDE

Over the past couple of years, we have discovered many missing or significantly undervalued properties on ND State Fire and Tornado Fund Members' schedules.

If any properties on your July 1, 2022, renewal schedule have a date appraised prior to April 1, 2022, please review those properties to ensure their values are adequate. Property values have increased as much as 16% since April 2021.

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

If you need assistance estimating values for your property, please refer to our Property Valuation Guide. This guide provides you with a starting point to generate property value estimates for common state and local government buildings, including schools, city halls, penitentiaries, etc.

To access our Property Valuation Guide, visit www.NDIRF.com>Member Services>F&T Coverage Forms. When prompted, enter username NDFT and password *fire*. Find the guide under the Additional Resources section.

JULY 1, 2022, RENEWAL OVERVIEW

July 1, 2022, renewal packets were mailed the first week of June. These packets contain important documents, including:

Copy of Policy: Your policy provides you with information regarding your coverage, including which additional coverage enhancements, also known as endorsements, you have selected. To quickly review the endorsement(s) you've selected, check out your declaration page.

Information and Instructions: This document covers everything you need to know for the renewal in an easy-to-read table format, including information about the latest coverage enhancements, how to access forms, and deductible limits. This document is printed front and back, so be sure to flip it over.

- Coverage enhancement introduced during the July 1, 2022, renewal: Blanket property coverage
- Coverage enhancements introduced during the July 1, 2021, renewal: Wind/hail per building deductible removal, increase sewer backup limit to \$25,000, additional per building debris removal limit
- Access coverage forms at www.NDIRF.com>Member Services>F&T Coverage Forms. When prompted, enter username NDFT and password *fire*.

Application Insert: To add new buildings, outdoor property, or personal property to your property schedule, or to make changes to your current coverage, this insert provides you with information about which application you need to complete and submit to NDFT@ndirf.com.

How to Submit a Claim: Get your claims promptly resolved by following the illustrated workflow on this document.

For State Agencies Only: Invoices

August invoices were included in your renewal packet.

If you have any questions regarding the July 1, 2022, ND State Fire and Tornado Fund renewal, please contact our Underwriting Department:

Rebekah Wallen, Special Funds Underwriter
(701) 751-9116
Rebekah.Wallen@ndirf.com

Jeff Tescher, Director of Underwriting
(701) 751-9112
Jeff.Tescher@ndirf.com

Scott Faehnrich, Assistant Director of Underwriting
(701) 751-9122
Scott.Faehnrich@ndirf.com

You may also want to check out one of these recorded webinars:

- For State Agencies: [Click here to view](#)
- For Political Subdivisions, Agents: [Click here to view](#)

These webinars were hosted previously to provide you with the opportunity to review the renewal process and get answers to your questions regarding the process and/or ND State Fire and Tornado Fund Coverages.