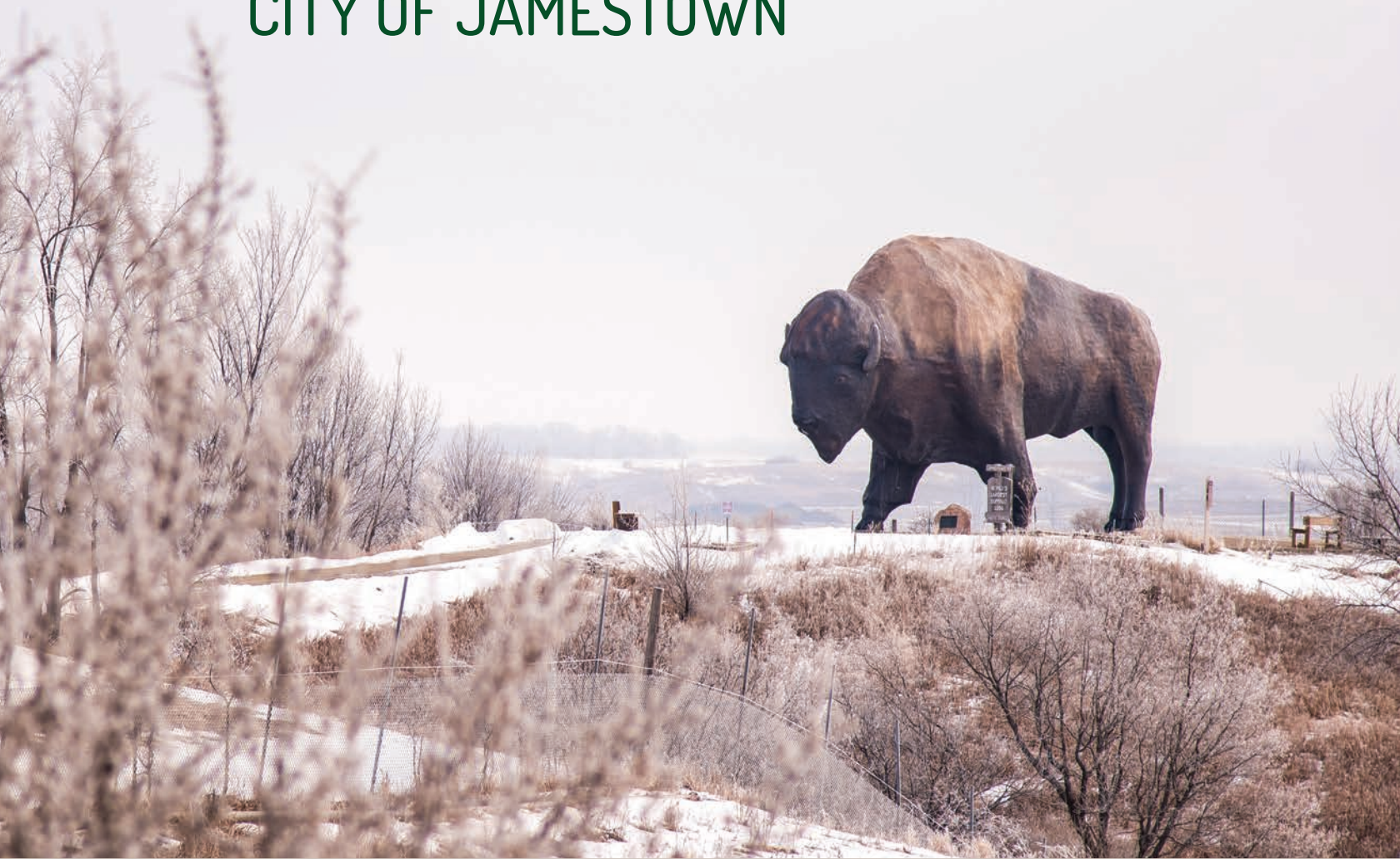


THE PARTICIPATOR

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NORTH DAKOTA

NDIRF

INSURANCE
RESERVE FUND

WINTER 2023



Scenic grasses and wildflowers just south of Jamestown on US Highway 281.
Credit: Poppy Mills.

Cover Photo: View of the World's Largest Buffalo Monument on a frosty winter day. Credit: Jamestown Tourism.

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CEO MESSAGE

Dear NDIRF Member:

We are finalizing our 2022 financial statements, and we will soon distribute our 2022 annual report in preparation for our May annual meeting. One thing you will notice in our annual report is the NDIRF's continued financial strength which enables us to provide comprehensive liability, auto, and public assets coverages, claims services, and risk management at an affordable price for you, North Dakota political subdivisions.



To illustrate this point, the NDIRF retains nearly twice the surplus amount our actuarial consultant recommends, earning the highest-percentage confidence level they will provide (95%) regarding our ability to meet future financial obligations. **You can rest-assured the NDIRF is more than adequately funded to help protect you from covered losses.**

Our financial strength isn't the result of luck. Since 1986, responsible financial stewardship of the Fund has been one of our top priorities, helping to ensure its long-term viability. As with any responsibility, we have had to navigate circumstances outside our control and make difficult, but prudent, decisions to ensure the Fund's continued financial strength.

Like many investors experienced last year, the NDIRF suffered losses in our investment portfolio. Though these losses are unrealized, meaning we are not selling investments at a loss, our Board of Directors did not declare a Conferment of Benefits for 2022. *Our losses would have been realized, resulting in a reduction of assets, if we had sold them to pay a conferment of benefits.*

The NDIRF maintains a significant amount of its assets in investments, and we expect to hold our investments through the downturn until we again see investment gains.

However, there was a significant financial bright spot for the NDIRF in 2022. Our operational performance was excellent, showcasing an over \$2 million profit that will help offset some of the unrealized investment losses. In addition, due to our excellent operational results, the NDIRF did not file a 2023 general rate increase, so most members' rates will remain stable throughout 2023 despite the continued challenging investment environment.

As our calendars turn to 2023, I again want to say how incredibly grateful we are to your political subdivision for entrusting the NDIRF with your risk services needs.

On behalf of the NDIRF Board of Directors and staff, thank you for your membership in the NDIRF.

Sincerely,

A handwritten signature in black ink, appearing to read 'B. Quintus'.

Brennan Quintus, CEO

CONSTRUCTION SEASON IS COMING

Be Prepared for Disputes



Provided by Brian D. Schmidt

Attorney at Law and partner at Smith Porsburg Schweigert, Armstrong, Moldenhauer & Smith

With construction season approaching, political subdivisions are planning their summer projects. Many of you are probably already working with engineers to develop plans and bid packages for various public improvement projects. You will advertise bids and award projects to the lowest responsible bidder as required by North Dakota law.

North Dakota's competitive bidding statutes "are enacted for the benefit of the public to invite competition" and "secure the best work and supplies at the lowest price." *Becker Electric Inc. v. City of Bismarck*, 469 N.W.2d 159, 160 (N.D. 1991). This often works well; however, some projects are substantially underbid and your "lowest responsible bidder" may claim entitlement to additional funds. Some of these claims will have merit, others will not.

Sometimes contractors claim the actual conditions encountered on site differ from what they anticipated when submitted their bid. They may demand additional funds to complete the project in light of the alleged differing conditions. You will review the contract and likely notice two things: 1) The contractor promised they inspected all site conditions before they submitted the bid; and 2) The contract allows for additional compensation if the contractor encounters a latent site

condition that requires extra or different work. These provisions are common in public construction contracts.

As a political subdivision, what are you to do when a contractor claims entitlement to additional funds? On one hand, the contractor submitted their bid on the promise they knew, inspected, and understood all site conditions. On the other, they may be entitled to additional compensation because the site conditions differed from what they expected. Fortunately, most contracts require the contractor provide "prompt notice" once they discover a differing site condition. This provision fosters "prompt investigation while the evidence is still fresh," allows you to make an "adjustment of claims without expense of litigation if the circumstances warrant it," and fiscally plan "to meet possible liability." *Johnson Const., Inc. v. Rugby Mun. Airport Auth.*, 492 N.W.2d 61, 63-64 (N.D. 1992). A contractor's failure to provide contractual notice may bar their claim. *JMAC Resources, Inc. v. City of Williston*, Case No. 53-2018-CV-01982, Index # 92 (Williams Cnty. Dist. Ct., June 10, 2020).

However, when a contractor provides the required notice of differing conditions, courts consider various factors such as: Did the contractor act "reasonably" in their interpretation of the contract? Did conditions differ "materially" from those expected? Were the conditions encountered "reasonably unforeseeable?" Is the excess cost "solely attributable" to "materially different" conditions? *Weeks Dredging & Contracting, Inc. v. U.S.*, 13 Cl. Ct. 193 (1987). What is "reasonable" and "material" will differ on each project. In most cases, these will be fact questions to be decided by a judge, jury, or arbitrator.

What should you do when faced with a differing site condition claim? First, ask your project engineer if the contractor's claim has merit. Your engineer is often your biggest asset and their opinions will be vitally important as to whether you win or lose in court. Second, contact legal counsel to review the contract so you know and understand your rights. Third, make a well-informed and reasoned decision on the contractor's request for additional compensation. These claims often involve large sums of money and the potential for large interest awards if the contractor prevails. If you deny a claim for additional compensation, think about whether your rationale will withstand judicial scrutiny. Careful consideration of your decision can be of substantial financial benefit to your political subdivision if you are ultimately forced to defend it in court.

COVERAGE TERMS DEFINED

Who is a Covered Party?

The NDIRF's broad liability coverage may be provided for individuals or other entities that serve an NDIRF member entity in various capacities. Here are some examples of who or what is considered a Covered Party:

- The NDIRF member entity
- Past or present employees, individual elected or appointed officials, or volunteers serving the member entity or providing a service on the member entity's behalf
- Past or present employees, individual officials, or volunteers serving the member entity or providing a service on the member entity's behalf while rendering aid or necessary assistance to people who are injured or made sick from an accident, illness or trauma
- Any commission, agency, board, district, authority, or similar entity, and their employees, officials, and volunteers serving the entity or providing service on behalf of the entity, that operates under the member entity's control

NDIRF liability coverage is triggered when a covered personal injury, property damage, medical payments, or governance liability incident occurs, and a claim is made against a Covered Party. The amount of coverage available to Covered Parties is provided under the terms of the Liability Memorandum of Coverage.

To review and update your entity's liability limit amount or to discuss who or what may be considered a Covered Party, contact our underwriting team at Underwriting@ndirf.com or (701) 224-1988.

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MEMBER FEATURE

City of Jamestown



The Downtown Arts Market is a celebration of art and community with live entertainment and artisan vendors in The Hansen Arts Park in Jamestown. In this picture, Shadd Piehl performs poetry and original music for a crowd in downtown Jamestown. Credit: North Dakota Tourism, Cassie Theurer.

The “heart of the North Dakota prairie” (Discover Jamestown, 2023) beats in the City of Jamestown (City).

Home to nearly 16,000 residents, the City features a downtown filled with unique shops and restaurants, miles-upon-miles of outdoor activities on land and in water, the University of Jamestown’s main campus, and Dakota Thunder, the world’s largest buffalo monument. *It’s 26 feet tall!*

Aptly nicknamed the Buffalo City, the City’s charm appears to come naturally. It holds tight to its history but embraces the modern age to create broad appeal among residents and visitors alike.

But following our interview with City Administrator Sarah Hellekson, we learned its charming appearance is made possible through a lot of hard work by the City’s residents, business owners, park districts, nonprofit organizations, and the City’s employees, who work together to strengthen their community.

ABOUT HELLEKSON

Hellekson moved to the City of Jamestown in early 2018 after the city council named her the next City Administrator.

The position was previously held by Jeff Fuchs who retired at the end of 2017. Hellekson had most recently served as the Solid Waste Coordinator for the City of Plymouth (Minn.) 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.



Sarah Hellekson

"I 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 Hellekson'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 recognizing the important role each employee performed leading up to success.

Given the amount of snow that has blanketed our state in the past couple months, it's understandable Hellekson shared an example from her public works experience.

"I know what the plow drivers are going through," she said. "They're putting their lives on the line and other peoples' lives on the line every time they go out, and I don't think people realize that. No one else can do their jobs without snowplow drivers."

In addition to experience, Hellekson, who has an undergraduate and law degree from the University of North Dakota (Grand Forks, N.D.), is quick to pick up and read books, manuals, or other resources to absorb new information.

"I get excited about books," she said, noting her enthusiasm extends to ordinance books. "I like making sure we're current with everything, and that we're doing things the way we should be."

While doing things right is important, Hellekson also finds local government work rewarding.

"There's more of a connection with community members at the local level," she continued. "There's more of a

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," Hellekson 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.

Loss reports are available for liability, auto, and public assets 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.

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

"We look to the NDIRF for advice," she said. "We reach out right away to provide a heads up regarding a claim, and we know they'll wait for more information."

"It's just a trust thing," she continued. "They help us stay on top of things and stay organized, and they help us keep our risks low."

Recently, the City met with NDIRF Director of Underwriting Jeff Tescher, Director of Claims Keith Pic, and Olson to review its NDIRF and North Dakota State Fire and Tornado Fund coverages. This review enabled the City to determine specific coverage limit increases to ensure it has adequate coverage should a claim occur.

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

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for this coverage enhancement because it has updated property valuations to adequate levels. Coverage decisions are determined by the NDIRF's in-house underwriting department which uses various factors to determine coverage eligibility and coverage amounts extended.

"The City of Jamestown sets a great example on how to prioritize risk management in everyday actions," NDIRF CEO Brennan Quintus said. "They achieve their longer-term goals by establishing everyday actions that lead to success."

"The City has created an environment in which cross-department communication thrives and employees are empowered to work with other organizations and departments to maintain or implement programs and services for residents and visitors in a safe, efficient, and engaging way."

TEN FINGERS, TEN TOES, AND ALIVE

Over the past five years, the City has continued to increase the amount of risk management and safety training its employees complete. Each department is responsible for designating at least one employee who is responsible for initiating training. The training can be completed virtually or in-person.

"When I first joined the City of Jamestown, I wanted us to implement more safety training," Hellekson said. "Everything is secondary to safety. Doing it quickly, doing it cost-effectively, these are all secondary."

A phrase she has shared with employees throughout her career is, "Ten fingers, ten toes, and alive," and it's a phrase the City's employees are also now familiar with.

"Safety training isn't just about following the regulations," Hellekson said. "It's about making sure you can do your job safely."

Regardless of the industry or sector in which employees work, hesitancy or resistance toward training can be palpable.

Hellekson has navigated these situations throughout her career, sharing the common feedback she has received regarding training is that it's just the employer's way of ensuring they don't pay more in workers compensation or workers safety.

"And they're right," Hellekson said. "The City doesn't want to have to do those things but, more importantly, the City

doesn't want to lose a good employee."

The City has brought in speakers who've experienced a workplace injury to share their story and encourage adherence to safety procedures as well as continued safety training. These sessions strongly resonate with employees because they feature relevant, real-life examples that demonstrate the importance of safety training.

"No one can do their jobs without essential services, which is what the City provides," Hellekson said, providing the City's water, sewer, and street departments as examples. "By having all departments well-trained, we're able to more effectively work together."

"We all need each other, and everybody's training is important," she added, noting training has helped to boost morale within departments and foster greater comradery among departments working a scene.

Hellekson shared the City's next big initiative regarding workplace safety is implementing mental health-focused training.

Currently, the City makes available Employee Assistance Program (EAP) informational cards by placing them in various locations within each department so they're easy for employees to grab without drawing attention to themselves, if desired.

The City's department leaders have voiced their support for bringing more attention to the importance of mental health and the resources available through City employment.

"Our department leaders view employees as family, and it's important to them that employees are taken care of," Hellekson said. In addition, department leaders are aware of the cost to replace employees and wish to avoid that when possible.

An additional way the City helps to ensure employees feel cared for is by annually reviewing benefits available to them through City employment.

Understanding employees receive a lot of information their first day on-the-job, from compensation and benefits to role-specific tasks and responsibilities, the City ensures employees are given the opportunity to annually review available benefits so they can use them, if needed.

ASKING TO UNDERSTAND

From day one as the City of Jamestown Administrator to today, Hellekson acknowledges the professionalism and strong work ethic of the City's employees. *If you want to read further, go here: [Hellekson brings experience to Jamestown - Jamestown Sun | News, weather, sports from Jamestown North Dakota](#).*

One way she has helped her employees enhance their risk management and safety decision-making skills is by having a conversation with them following a safety incident to understand why the incident occurred. The incident may be an event in which an employee and/or other person was injured or a safety issue was identified.

"I ask them to explain to me why they're doing things a certain way and if they can think of a better way to do it," she said. She emphasized the importance of ensuring these conversations are to understand why a safety incident occurred and develop solutions to mitigate future incidents.

The example she provided was reading meters during snowy months when dips and drops in walking paths caused by uneven ice and snow or large drops (i.e. holes) from window wells can be the culprits for various injuries.

Hellekson held a conversation with the department's employees to fully understand why meter reading was done the way it was and worked with them to brainstorm solutions to help ensure employee safety.

One immediately implemented solution was to partially cease winter meter reading. *This decision will be accompanied by a communication to residents so they can prepare for an aggregate bill when the city is again able to safely read meters.* The other solutions brought forward were to upgrade meter reading systems or provide

homeowners with brightly colored sticks to mark uneven walking paths and window well or other in-ground structure holes.

The City encourages employees to immediately report all safety incidents so employees and/or departments can receive help, if needed, and the City can allocate resources toward developing and implementing further safety measures to prevent future injuries.

OPEN DOOR, OPEN COMMUNICATION

Hellekson adheres to an open-door policy and even

arranged her office so employees can easily see if she's tied up on the phone or in a different capacity so they know to stop by at another time when she's available.

"My door is open all of the time," she said. "Anybody can come and talk with me, and while I'd prefer they first talk with their supervisor about an issue, there may be times when it makes sense for them to talk with me. For example, if something needed to be taken care of right away."

"I trust each of them to do their jobs and to say something when something might be wrong so that we can solve it and keep moving on because, if we don't, it could get worse," she continued.

The City's Employee Manual includes a policy and procedure on how to report an issue. The manual is available to all employees in department break rooms, at City Hall, and on the City's internal network. Every City employee is also provided a copy and can request additional copies at any time. A new version of the manual will be available soon, a project that involved support from Hellekson, Deputy Auditor Jay Sveum, Administrative Assistant Jessica Bremseth, and many other City employees.

Over time, Hellekson's open door has evolved into an

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The Hansen Arts Park in Jamestown features the Boulder Pavilion and Prairie Grass Ballet Sculptures by Owen Fritts, who speaks about the inspiration of these pieces on the Jamestown Talking Trail. Credit: North Dakota Tourism, Credit: The Arts Center, Jamestown.



An urban alley art mural by artist Linda Roesch off 1st Avenue in downtown Jamestown. Credit: Poppy Mills.

opportunity for her to get to know the City's employees and for them to get to know her.

"Because my door is open, a lot of employees will stop and pop their heads in my office, so I get a lot of input from many people in the organization, and I think that makes everybody feel a little bit more comfortable, including me."

Another way the City has opened lines of communication is by hosting team meetings with department leaders every two weeks. These meetings designate time for department leaders to come together to provide input regarding ongoing projects, collectively problem solve, and remind each other about upcoming events.

"It's not a report," Hellekson said, emphasizing the meetings' purpose is to foster strong cross-department communication and cohesion and later adding she receives monthly reports from departments.

GETTING INVOLVED

In addition to sharing her knowledge and skills with the City's employees, Hellekson serves as President of the Jamestown Rotary Club, Safe Shelter Board President, and as a volunteer for the National Women's NAIA Women's Wrestling Invitational which is hosted at the University of Jamestown.

"Someone mistakenly thought I used to be a wrestler," Hellekson said with a smile. "No, I used to box, but I'm not a wrestler."

She went on to share how she likes to be present at community events as well as various City meetings, making herself available for conversations with employees and community members.

"I'm an extrovert, so I participate in events, and I attend events," she said. "I also try to be present at meetings so people know they can catch me after a meeting to ask questions."

She's also lent her time to other entities, including the City's parks and recreation districts, helping to foster strong working relationships throughout the City for the benefit of its residents. All the City's employees are encouraged and supported to help other entities in this way.

"City employees are empowered to communicate directly with whoever is putting on a community event," she said. "They don't have to wait for a supervisor to give them permission to do what they need to do, and they shouldn't have to."

Examples of the events the City helps host include a Community Block Party with the University of Jamestown, Jamestown Downtown Association events (Rods and Hogs, etc.), Chamber of Commerce events (Holiday Dazzle Parade, etc.), the Arts Center's weekly summer events, and more (St. Patrick's Day Run, etc.).

The City of Jamestown uses a methodical approach to risk management, addressing everyday concerns while establishing a framework to reduce overall risk in the future. Its approach centers on employee care by acknowledging their contributions, providing them with training opportunities, and routinely communicating available benefits.

It's exciting to learn how much has changed over the past five years in preparation for a bright future within the Buffalo City!



We are proud to announce as of Jan. 1, 2023, the NDIRF leads the HR Collaborative for Local Government (HR Collaborative), a program that aims to strengthen human resource management within North Dakota local governments by providing relevant and affordable training and resources to meet the specific needs of local government HR professionals. The NDIRF named Joanna Drennen as the program's executive director.

Since its inception in August 2008, the HR Collaborative has provided human resource management training and resources to more than 800 North Dakota local government HR departments through its biennial conference and virtual workshop series as well as its website (www.hrndgov.org) which features a comprehensive HR Reference Guide.

The HR Collaborative's success is the result of hard work by consultant Kathy Hogan and members of the program's technical and executive committees. Hogan brought forward the idea for the HR Collaborative to become an NDIRF program in July 2022, referring to it as a natural fit within the NDIRF's risk management services. She also shared the program's strong member engagement and continued growth would help to ensure a smooth transition.

"For many years, the HR Collaborative has provided incredibly valuable human resource management training and resources to North Dakota local governments, and we're honored and excited to continue the program's legacy," shared NDIRF CEO Brennan Quintus. "From an NDIRF perspective, by providing accessible and related training that supports our members' enhanced understanding and proficiency of the unique and, at times, challenging arena of local government HR policies and procedures, it was really a no-brainer for us to agree to lead this program."

The HR Collaborative was formed through a grant from the Otto Bremer Foundation and in partnership with the North Dakota Association of Counties, North Dakota League of Cities, North Dakota School Boards Association, North Dakota Recreation and Park Association, and the North Dakota Insurance Reserve Fund. Representatives from these associations who serve on the technical committee will remain integral to the success of the program.

The NDIRF will continue to provide the HR Collaborative's existing human resource management training and resources as well as implement new initiatives, including increased content development and an updated website and online presence.



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 main contributor for the Human Resource Reference Guide, a human resource management guide available at www.HRNDGOV.org>Resources for those who perform HR roles and/or duties within North Dakota local government.

PREVENT BACKING ACCIDENTS

5 Tips to Enhance Vehicle Backup Safety

Over the past couple of years, vehicle accidents have been of the NDIRF's most common and costly loss types. In 2021, this loss type incurred \$5.6 million in losses. This amount includes auto accidents at intersections and with stationary objects, but within this claim type, one trend we're keeping a close eye on is auto accidents that occur from drivers backing up their vehicle.

Over the past several months, we've received a substantial increase in backing claims, which are claims from drivers who get into accidents while backing up their vehicles. While on the surface these claims may seem simple and straightforward, they're not, especially given recent supply chain limitations that affect the availability of parts which extends car rental time...which has become more expensive due to the limited availability of rental cars...which means the claim's cost continues to unexpectedly rise.

Further, if anything other than the vehicle driven is damaged during the accident, or any person is injured in the accident, it can be a much more sensitive and serious claim to resolve.

The NDIRF has resources to help you reduce or eliminate backing claims altogether, starting with the following tips provided by North Dakota Safety Council Safety Consultant Dennis Snodgrass:



1. First, decide if you even need to back up to begin with. Seems simple, but there may be adequate room to pull forward and turn sharply. If there is no need to back up, don't do it.
2. Know your surroundings. Before attempting to back up a vehicle, walk completely around the vehicle and observe your surroundings. Once you've completed a 360-degree walkaround, immediately back up. If you must walk away from the vehicle, for any reason, repeat this process. Things can change quickly, especially with children playing in the area.
3. Understand your vehicle's blind spots. Once you realize what your level of vision is, you will be better prepared to safely back up. If your vehicle has a backup camera, use it, but don't solely rely on it. Practice using your mirrors as well. This will allow you to see down the sides of your vehicle and not just behind it.
4. Use a spotter. If you are in a tight, congested area, a spotter (someone assisting you) may be necessary. Don't be afraid to ask for help. It's always better to suck up your pride than to hit something or someone!
5. Finally, park defensively. Position yourself in a way that eliminates the need to back up, such as pulling through parking spaces at the grocery store or by following steps 1-4 when backing into your driveway after work or school. It is always best to make your first movement in a vehicle be a forward movement where you have better visibility of your surroundings.

CONGRATULATIONS, CARRIE!

We are proud to announce NDIRF Member Services Representative Carrie Wingenbach recently received an Associate in Insurance (AINS) designation.

The Associate in Insurance (AINS) designation provides a broad understanding of the insurance industry for insurance professionals. To receive this designation, Wingenbach completed courses and assessments in general insurance, commercial insurance, and commercial risk management.



Carrie Wingenbach

CONGRATULATIONS, MICHELLE!

We are proud to announce NDIRF Assistant Director of Claims Michelle Lang recently received an Associate in Insurance (AINS) designation.

The Associate in Insurance (AINS) designation provides a broad understanding of the insurance industry for insurance professionals. To receive this designation, Lang completed courses and assessments in commercial insurance, personal insurance, property and liability insurance, and ethical decision-making.



Michelle Lang



DEFENSIVE DRIVING COURSES

Available in-person or online

The NDIRF offers in-person and online defensive driving courses (DDC) through our partnership with the North Dakota Safety Council.

These courses meet the requirements of various regulatory agencies, assist with personal insurance rate reductions, where available, meet the requirements to reduce driver's license points, and help reduce auto collision/crash frequency and/or severity.

Contact Director of Member Services Corey Olson at (701) 751-9107 or Corey.Olson@ndirf.com for more information.

2022 TOP TEN LOCALGOVU COURSES

Online training courses available at no cost



Giving your political subdivision's employees opportunities to grow their professional knowledge and further hone their skills can help increase their confidence, enhance leadership potential, improve work-life balance, foster greater innovation and creativity, develop diverse thinking and perspectives, and lead to greater retention and motivation (Forbes, 2021).

Whether you have an existing internal training program or you're looking for a place to start, our online training platform LocalGovU can help! **LocalGovU gives you access to thousands of online local government training courses for every department within your political subdivision – from HR and professional development to road maintenance, equipment safety, and POST certified law enforcement courses.**

All your political subdivision's employees can access these courses at no cost through your NDIRF membership. Registration takes only a few minutes, and you can even set up a curriculum specific to your employees' needs, complete with automated email reminders. *Think "set it and forget it!"*

Join the North Dakota political subdivisions today who are already using LocalGovU to provide their employees with online, self-paced training courses that feature the latest information and industry trends.

To demonstrate the variety of courses LocalGovU offers,

keep reading to learn about the top 10 courses our members completed in 2022. *Course summaries provided by LocalGovU.*

ANTI-HARASSMENT IN WORKPLACE

Harassment in the workplace is a serious issue that requires a thorough understanding to promote awareness and ultimately prevention. Improper behavior in the workplace may have significant consequences for those involved, for yourself as an employee, and your employer. Recognizing the various types of harassment will help you to identify potential warning signs and take the necessary steps to report harassment.

SEXUAL HARASSMENT IN THE WORKPLACE

Improper behavior in the workplace may have significant consequences both for yourself and your employer. If you are a victim of sexual harassment, this may create a hostile work environment which takes a toll on your career, your personal life, and your health. Recognizing what sexual harassment is, both the subtle cues as well as the overt advances, will help you to identify potential warning signs and take the necessary steps to report sexual harassment.

DEFENSIVE DRIVING BASICS

This course will dive into the basics of defensive driving, including its definition, purpose, and importance, as well as the factors that play an important role from the driver's perspective. We will also discuss the equipment and judgment necessary for driving safely, as well as review the types of impairment that should be avoided to increase driver safety.

ADVANCED DEFENSIVE DRIVING TECHNIQUES

This course concentrates primarily on advanced defensive driving techniques. You will be given instruction on how to drive defensively in adverse conditions including heavy rain, snow, and ice. We will further discuss how to share the roadways with other motorists, cyclists, and pedestrians.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

In previous eras, people often became caught in an "either/or" situation because employers were not always cooperative when individuals needed time for personal matters. Employees ran the risk of losing their jobs and benefits if they made the choice of putting their family

first. Fortunately, the Family and Medical Leave Act (FMLA) entitles eligible employees to take the time they need to handle life events. We will go over the FMLA in detail to help you understand the basic provisions and how the FMLA can benefit you.

WORKPLACE BULLYING

When we think of bullying, we immediately associate it with the school yard, certainly not something we face as an adult. Unfortunately, bullying in the workplace occurs more often than you think. In fact, there are various forms of bullying, from overt forms to those which are quite passive. Workplace bullying may have significant consequences for those involved, for yourself as an employee as well as your employer. A thorough understanding of workplace bullying will help promote awareness and ultimately prevention.

DRIVING WHILE DISTRACTED

According to the National Center for Statistics and Analysis, every day 9 people die and over 1,000 are involved in a car accident as a result of distracted driving. No matter how long you have had your license, how good of a driver you are, or how safe the roads are, we are all susceptible to driving while distracted. This course will cover the different types of distracted driving, how to avoid each type, as well as evaluate examples of distracted driving in order to focus on how to improve your safety on the road.

SUCCESSFUL CUSTOMER INTERACTIONS

There is a strong correlation between customer satisfaction and the success of a business or department. Welcoming customers means working to create satisfied customers from the inside-out. When local government creates satisfied customers, we create empowered and informed citizens. In this course, learners will discover how to interact as co-workers and service providers. We will also cover understanding the customer goal and how to create goals that will lead to successful customer interactions.

DIVERSITY IN THE WORKPLACE

Diversity in the workplace is an essential part of any workplace culture. As we live and work in a global economy, the diversity of those we interact with and who work alongside us must be both acknowledged and respected. Diversity is more than just a term; it is how individuals identify themselves as well as how others perceive them. Promoting diversity in the workplace should not be looked at as a requirement or a box to be checked. It is much more than that. Diversity in the workplace makes good business sense as a more diverse and inclusive workplace will be advantageous in recruiting, hiring, and maintaining

talent within your organization. Beyond the benefits, it is important to effectively implement a solid program to manage and promote diversity in the workplace. And while there are challenges to implementing diversity in the workplace, the end rewards will certainly outweigh any obstacles along the way.

ETHICAL BEHAVIOR FOR LOCAL GOVERNMENT

In this course, we will define ethical behavior, provide examples of work situations where a thorough understanding of workplace ethics may be applied, and ways in which you can determine if your decisions and behavior are meeting the appropriate standards.

Contact Director of Member Services Corey Olson at Corey.Olson@ndirf.com or (701) 751-9107, or visit www.NDIRF.com and click on Training to learn more about LocalGovU and get started today!

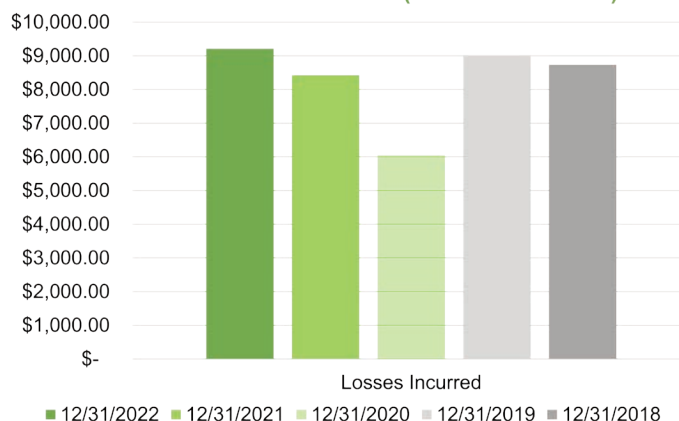
FINANCIAL INSIGHTS

As of Dec. 31, 2022, the NDIRF remains in a strong financial position with assets over \$48 million, including over \$22 million in member equity. Our loss ratio through the month was 52%, well below our budgeted amount.

BALANCE SHEET (IN THOUSANDS)



YTD LOSSES INCURRED (IN THOUSANDS)





NORTH DAKOTA
INSURANCE
RESERVE FUND
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BISMARCK ND 58502

PRESORTED
STANDARD
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BISMARCK ND
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SAVE THE DATE

2023 Annual Meeting

The 2023 NDIRF Annual Meeting will be held from 9:30-10:30 a.m. on Wednesday, May 10, at the North Dakota Heritage Center. All NDIRF members are welcome to join us for the annual meeting during which we'll review last year's financial and operational results, and provide an overview of what to expect in 2023. Pastries and light refreshments will be served.

If you have any questions regarding the annual meeting, please reach out to Administrative Services Manager Nancy Reis at Nancy.Reis@ndirf.com.

UPCOMING EVENTS

ND League of Cities Spring Workshop

March 21-22, 2023
Bismarck, ND
NDLC.org

Annual Meeting

May 10, 2023
Bismarck, ND
NDIRF.com

Board Meeting

May 10, 2023
Bismarck, ND
NDIRF.com