

THE PARTICIPATOR

SPRING 2023

MEMBER FEATURE WARD COUNTY

WHAT TO DO WITH A
REQUEST FOR A
REASONABLE
ACCOMMODATION?

HOW TO RESPOND TO
WATER OR SEWER
BACKUP INCIDENTS

NEW: QUICK PAY
CLAIMS FORM

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND



Historic Red Suspension Bridge, Old Settler's Park, near Burlington Photo Credit: Misty Hester

Dear NDIRF Member,

Spring is finally here! The warmer weather allows us to get outside and enjoy some of our favorite activities throughout the spring and summer.

The NDIRF hosts our annual meeting in May of each year, inviting our members to join us as we review our financial and operational results. For employees, these meetings give us the opportunity to reflect on last year's achievements, and 2022's performance was fantastic. I encourage you to check out the report at www.NDIRF.com.

Without spoiling the fun too much, I can share one simple statement that encapsulates our annual report: **the NDIRF continues to be a strong and stable source of risk services for North Dakota political subdivisions.** The NDIRF enjoys

a record number of members while providing the most risk services it has ever provided, including our traditional liability, automobile, and public assets coverages along with North Dakota State Fire and Tornado Fund and Bonding Fund administration, and the recently added North Dakota HR Collaborative for Local Government. We are also proud to share the continued responsible stewardship of the NDIRF produced an operating surplus of over \$2 million in 2022!

It goes without saying that our success is a direct result of the commitment you have made to making the NDIRF the fantastic organization that it is today. From your purchase of coverage to your participation in our member services, like property surveys and training opportunities, you are directly responsible for the NDIRF's success. So,



WHAT'S INSIDE

- P. 4-5 What to do with a Request for a Reasonable Accommodation?
- P. 5 Coverage Terms Defined: Public Assets Coverage
- P. 6-11 **Member Feature: Ward County**
- P. 12-13 How to Respond to Water or Sewer Backup Incidents
- P. 14 Now Available: Quick Pay Claims Form
- P. 14 Financial Insights
- P. 15 Meet New Board Chairperson: Chad Peterson
- P. 15 Congratulations, Renae!
- Back Cover HR Collaborative Six-Session Summer Virtual Series

on that note, thank you for your membership in the NDIRF and your ongoing dedication to reducing the cost of public risk in North Dakota!

Sincerely,

Brennan Quintus
NDIRF CEO



Brennan Quintus

Cover Photo

Historic Red Suspension Bridge, Old Settler's Park, near Burlington
Photo Credit: Misty Hester

DISCLAIMER: This publication is provided for educational purposes only and provides a general description of NDIRF or NDFT coverage. Representations of coverage provided by the NDIRF or NDFT within the context of this publication may not reference all language contained in the coverage documents provided by the NDIRF or the NDFT. Refer to the appropriate coverage documents for exact coverage, conditions, exclusions, and other relevant information. Coverage documents can be viewed and downloaded from our website at www.NDIRF.com.

WHAT TO DO WITH A REQUEST FOR A REASONABLE ACCOMMODATION?

Provided by Brian D. Schmidt

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

The Americans with Disabilities Act (“ADA”) requires employers to make reasonable accommodations for qualified individuals with a disability. *Fjellestad v. Pizza Hut of America, Inc.*, 188 F.3d 944, 951-52 (8th Cir. 1999). You are likely familiar with the term “reasonable accommodation” and understand employers have a duty to make reasonable accommodations for disabled employees. However, what constitutes a valid reasonable accommodation request and what employers must do in response are common questions posed to attorneys.

It is true an employee must first request a reasonable accommodation to trigger employer responsibility. However, a request “need not request an accommodation in writing or use the magic words ‘reasonable accommodation’” to be valid. *Powley v. Rail Crew Xpress, LLC*, 24 4th 610, 612 (8th Cir. 2022). Rather, the law only requires an employee make clear assistance is desired to alleviate the disability. *Id.*

But what is a “reasonable accommodation” under the ADA? Unfortunately, there is not a simple answer because there “is no precise test for what constitutes a reasonable accommodation.” *E.E.O.C. v. Convergys Customer Mgmt. Group, Inc.*, 491 F.3d 790, 796 (8th Cir. 2007). However, “an accommodation is unreasonable if it requires the employer to eliminate the essential function of the job.” *Id.* Further, an accommodation is not reasonable if it imposes an “undue burden on the employer.” *Peebles v. Potter*, 354 F.3d 761, 767 (8th Cir. 2004). In short, there is no bright line rule as to what constitutes a “reasonable accommodation” because it will be fact and case specific.

Nonetheless, once “the employer is made aware of the legitimate need for an accommodation, the employer must



make a reasonable effort to determine the appropriate accommodation.” *E.E.O.C.*, 491 F.3d at 795. However, an employer is only obligated to provide a “reasonable accommodation,” not the particular one requested by the employee. *Garrison v. Dolgencorp, LLC*, 939 F.3d 937, 942 (8th Cir. 2019). “The appropriate reasonable accommodation is best determined through a flexible, interactive process that involves both the employer and the [employee] with a disability.” *Fjellestad*, 188 F.3d at 951. “Under the ADA, an employer must engage in an interactive process to identify potential accommodations that could overcome the employee’s limitations.” *Canny v. Dr. Pepper/Seven-Up Bottling Group, Inc.*, 439 F.3d 894, 902 (8th Cir. 2006).

So what exactly is this “interactive process” employers must follow? In essence, the “interactive process” is an employer’s good faith attempt to assist the employee in seeking accommodations. *Peyton v. Fred’s Stores of Arkansas, Inc.*, 561 F.3d 900, 902 (8th Cir. 2009). Per EEOC guidance, the “interactive process” involves the employer and disabled employee engaging “in an informal process to clarify what the individual needs and identify the appropriate reasonable accommodation. The employer may ask the individual relevant questions that will enable it to make an informed decision about the request. This

includes asking what type of reasonable accommodation is needed.” The purpose of this process is to find a reasonable solution that works for both the employer and the disabled employee.

The interactive process often results in a satisfactory resolution. However, this is not always true. If you find yourself in a situation where the interactive process does not result in a satisfactory resolution, you should consult legal counsel before denying a disabled individual’s accommodation request.

In sum, once you become aware of a request for an accommodation, do not ignore or deny it without performing due diligence. The ADA is a complex and fact intensive area of law which leads to a substantial number of claims. Engaging in the interactive process can save your political subdivision from a defending against an ADA lawsuit.

¹https://www.eeoc.gov/laws/guidance/enforcement-guidance-reasonable-accommodation-and-undue-hardship-under-ada#N_109_ (accessed April 5, 2023).

COVERAGE TERMS DEFINED: PUBLIC ASSETS COVERAGE

Inland marine is an insurance industry term for “property in transit over land, other moveable property that may not remain at a fixed location, instrumentalities of transportation (such as bridges, roads, and piers), instrumentalities of communication (such as television and radio towers), and legal liability exposures of bailees” (www.IRMI.com, 2023).

At the NDIRF, our **public assets** coverage is like traditional inland marine insurance. Generally, the types of property covered under **public assets** coverage are computers and software, mobile equipment and trailers, personal property, and emergency services equipment.

If your entity individually schedules its public assets property, resulting in the maintenance of robust property lists, you may want to consider our **public assets** blanket. The blanket option may be available to your entity if its **public assets** property is adequately valued, understanding a coinsurance penalty is charged if property coverage limits are 80 percent (80%) or less than total property value.

An advantage to our blanket option is that if your entity neglects to make the NDIRF aware of newly acquired **public assets** property (i.e. inventory changes), your coverage would still be in effect if a loss occurs as long as adequate limits are in place. In comparison, if property is individually scheduled, no coverage is available for property not listed on your schedule.

Here is further information about our **public assets** blanket:

- At renewal, the only information to review is the amount (limit) of coverage. You can update this amount, if needed.
- Unique property may not be eligible, including drones, dogs, docks, and bridges, among others.
- Pricing is often very similar to individually scheduled items.

For further information or to request a free quote for the **public assets** blanket, please reach out to our Underwriting Department at Underwriting@ndirf.com.



Downtown Minot, a city in Ward County
Photo Credit: Joshua Schave

MEMBER FEATURE: WARD COUNTY

Ward County Auditor and Treasurer Marisa Haman grew up six miles south of the Canadian border in Westhope, a town with a population of just under 400 people (Census, 2020). Like others who grew up in small towns, Haman pursued her big city living interest while in college, attending American Continental University in London, England, for three months. The opportunity was made possible through the university's study abroad partnership with North Dakota State University (NDSU).

During her time in London, Haman interned for the university and also took in new sites and experiences guided by her knowledge of apparel, textiles, and art. *Haman later completed her undergraduate degree in apparel and textiles and a minor in art through NDSU.*

When she returned home from living abroad, Haman was struck by the overwhelming appreciation she felt for North Dakota's people and communities.

"The experience really made me appreciate 'North Dakota nice,'" she said.

Haman currently resides in Minot, the largest city in Ward County, and shared she loves the community because it offers big city conveniences but has a small-town feel.

For the past ten years, Haman has served Ward County residents in the Auditor/Treasurer's Office which is responsible for "all financial matters, assessment records, tax collection and allocation, elections and clerking for several boards and commissions" (www.Co.Ward.ND.US, 2023). She first joined the office as a property tax clerk, working on plats and land parceling and was appointed to the Auditor/Treasurer position three years ago.

"I wanted to see how government works," she explained regarding her decision to pursue a career in local government. "I wanted to see how all the pieces work together, and I wanted to be more involved."

Today, she uses the knowledge she has gained to serve the County's residents, assisting their navigation of government programs and services.

"Helping people is one of the things I like most about working in public service," Haman said. "In my department, we're sometimes dealing with stressful times in people's lives like tax foreclosures or elections, so if there's a problem, we try to help by explaining the process and getting them involved."

Haman shared the department's employees created a referral handout for community members, listing services they may be able to obtain from other County departments, including economic, utility, and tax assistance. The department also communicates budget hearing times and dates, voting locations, and absentee voting in-person and on social media.



Marisa Haman
Photo Credit: Ward County

"I always tell people our department gets a lot of phone calls because we're listed first in the directory," she shared with a smile. "Our staff is always educating people."

Ward County & the NDIRF

The County has also focused inward with its education efforts, charging each department with implementing training to ensure employees can safely and effectively perform their jobs.

For example, the County's Superintendent of Schools works with the NDIRF to organize defensive driving courses (DDC) each year for bus drivers and extends the training opportunity to all employees. The County's DDC participation may play a role in its historically low auto loss ratios. *The NDIRF offers free in-person and online DDCs for all members. See information at right.*

Haman shared training may also include accessing courses through the County's public library, which are available to anyone who has a library card.

"Our library has courses for everything, from learning how to use Excel to customer service and dealing with difficult people," she said.

"If we can explain things to people in the right way, and they

leave satisfied, then we've done our job," she added.

"Ward County provides services to a large geographical area and diverse population, and they do a fantastic job," NDIRF CEO Brennan Quintus said. "We appreciate their employees' proactive response to potential claims, communicating early with us about incidents that have occurred and allowing us to work through resolutions together."

Haman shared a similar perspective on the County's relationship with the NDIRF.

"I'll always pick up phone or send an email to connect with the NDIRF," she said. "I appreciate how helpful and responsive everyone is."

Recently, the County worked with Member Services Director Corey Olson to ensure property covered under the North Dakota State Fire and Tornado Fund (NDFT) is adequately valued and included on its schedule. The County's jail was expanded in 2018, and its new highway department building was purchased in 2020. The County verified the expansion was reflected in the jail's property valuation and that its new highway department building was added to its property schedule.

Continued on p. 8



DEFENSIVE DRIVING COURSES

In-person and online defensive driving courses (DDC) are available at no cost through your NDIRF membership.

Both course options (1) meet the requirements of various regulatory agencies, (2) assist with personal insurance rate reductions, where available, (3) meet the requirements to reduce driver's license points, and (4) help reduce auto collision/crash frequency and/or severity.

Contact NDIRF Director of Member Services Corey Olson at Corey.Olson@ndirf.com or (701) 751-9107 to set up your entity's DDC today!

About Ward County

Ward County is home to nearly 70,000 people (Census, 2020) who live in 12 cities and 57 townships spread across its 2,043 square-mile territory. It welcomes thousands of visitors each year who travel to the area for history-, activity- and fun-filled experiences, including the Scandinavian Heritage Park (Minot), Pioneer Village Museum (Burlington), Upper Souris National Wildlife Refuge (Berthold), and the Minot to Burlington Trail, a paved pedestrian and cycling trail from which travelers can take in Upper Souris River valley scenic views.

Haman shared the County's commissioners are very good at listening to the public and organizations and distributing funds to support community development.

"With our ARPA (American Rescue Plan Act) funding, we allocated dollars to assist our historical societies, smaller cities, and rural fire districts," she said. "We also allocated dollars to rural communities for SORN radios."

Following the allocation of funds, the County follows up with communities regarding the implementation of supported projects or initiatives. This process enables them evaluate the effects of projects or initiatives.

For example, the County in 2019 provided support to the Ward County Historical Society to relocate 12 Pioneer Village Museum buildings to Burlington, which included the County's first-ever courthouse which was originally located in Burlington.

"Burlington used to be the County seat, so the community got its courthouse back," Haman explained. "All the buildings are located along the highway, and the village has so much exposure."

The Pioneer Village Museum is located along Highway 2 in Burlington. For directions or more information, visit WardCountyHistoricalSociety.com.

The County seeks opportunities to engage with the public and organizations in different ways as well, such as by hosting local food trucks at its office building every

Wednesday in the spring, summer, and fall to support local vendors.

"It's something we all get excited about," Haman said, acknowledging the ritual has given a boost to employee morale.

The Ward County Sheriff's Office uses social media to engage with the community, sharing news and information on its Ward County Sheriffs Department Facebook page. The department recently posted photos of two of its members – K9 Baxi and Deputy Miller – who participated in the Polar Plunge to raise awareness and funds for Special Olympics North Dakota.

Awards & Recognition

From making a splash in its community to winning service awards, the County continuously strives to enhance its service to community members and organizations. Here are some of the latest accolades the County has received:

Wheelie Award, Ward County Public Library

The County's library has received the Wheelie Award every year since 2018 (2018, 2019, 2020, 2021, and 2022). The award is presented by the North Dakota State Library to a North Dakota bookmobile in recognition of the administrators and staff who support and operate the program.

The metrics considered for the Wheelie Award are total circulation per capita, number of stops, and total mileage. This award was first introduced in 2017.

Engineering Excellence Award, Ward County Highway Department

In partnership with engineering firm Bolton & Menk, the County's highway department won an American Council of Engineering Companies (ACEC) Engineering Excellence Award for its Connector Corridor Study. The study was performed in Minot, which is one of the 12 cities in Ward County, and was completed in April 2022.

The study's results will be used to help the County determine routes and costs, as well as benefits and outcomes, for a "southwest and southeast connector



*Imperial Ward Courthouse, Pioneer Village, Burlington
Photo Credit: Ward County Historical Society*

corridor [in Minot]. These improvements would alleviate some of the worst congestion on existing roadways, including US 83/Broadway, US 52, and US 2. In addition, these improvements would establish new routes where none exist, improving mobility for cars and trucks” (www.CO.Ward.ND.US, 2023).

The study was initially proposed to help the County understand how to meet the transportation demands and enhance traffic safety for the growing residential and economic populations in Minot and surrounding areas.

The County submitted in March 2023 a \$3 million RAISE planning grant for the first two phases of the Connector Corridor. RAISE stands for Rebuilding American Infrastructure with Sustainability and Equity, a grant program administered by the USDOT. The grant was termed Minot’s Accessible, Growth-driving Intermodal Connector

(MAGIC). The grant will be used to pursue further study, “begin the preliminary design, and complete the environmental documents for the proposed project” (www.CO.Ward.ND.US, 2023).

Correction Employee of the Year, Corporal Ashley Harris

Corporal Ashley Harris was recognized as the 2022 Correctional Employee of the Year by the North Dakota Correctional Center Administrators Association.

This award recognizes an active employee in the corrections field who displays outstanding character, service to the local community, and excellence in the performance of assigned duties.

Emergency Management Training

According to the U.S. Occupational Safety and Health Administration (OSHA), “Education and

Continued on p. 11

training are important tools for informing workers and managers about workplace hazards and controls so they can work more safely and be more productive” (www.OSHA.gov, 2023).

The County’s leadership subscribes to this risk management method, reviewing various risk management policies at its monthly meetings and bringing forward risks that should be evaluated by Director of Emergency Management Kelly Haugan. He is responsible for developing, implementing, and managing the County’s disaster prevention, preparedness, response, recovery, mitigation, and reduction (www.CO.Ward.ND.US, 2023).

One of the tools Haugan uses to help him identify and mitigate trip-and-fall hazards while performing office walk-throughs is the NDACo County Employer Group Office Safety Inspection Checklist. The walk-throughs also enable him to review the placement of first aid kits and defibrillators, adjusting locations of the items as needed.

In cooperation with the County’s first responders, County leadership review its emergency procedures on an annual basis. During this review, they perform an emergency simulation, establishing its emergency command center and ensuring those involved understand and can fulfill their roles. The County documents modifications made as a result of the simulation to improve its future emergency response.

The County’s Human Resource Director Lolly Gorze supports education and training by assigning applicable courses to all employees using the Learning Management System (LMS) through North Dakota Workforce Safety & Insurance (WSI). LMS offers nearly 500 safety modules with topics ranging from chemical and construction safety to employment liability and ergonomics.

NDIRF offers LocalGovU free to its membership. LocalGovU is an online training platform that offers thousands of local government courses for employees within all departments.

The NDIRF offers additional employment-related training and resources through its HR Collaborative for Local Government program. See the back page for information about the HR



*Trestle Valley Bridge, rural Minot
Photo Credit: Misty Hester*

Collaborative’s upcoming Summer Virtual Series and HR Consultant, and visit www.HRNDGOV.org to view the HR Reference Guide. The guide provides information regarding public processes, recruitment and selection, compensation and benefits, employment relations, and performance management.

Various departments have also hosted County-wide fire drills and CPR training and, in fall 2022, arranged active shooter training in the County’s courthouse, helping employees understand how they should respond in this type of situation.

The County Community

Haman uses the NDACo’s Auditor and Treasurer Listserv to ask or respond to questions from fellow North Dakota county auditors. For example, some members of this group use the same taxing software, so they share insight into their use of the software, including ways



they have streamlined processes. The members also share experiences regarding various situations they have encountered in their roles, such as how they navigated the transition to a new fleet management software.

"There are so many things counties do that aren't really seen," Haman said. "It feels like things just happen, but a lot of work goes into it on the back-end," she said, referring to the creation of operational processes, and time and attention, the County's employees dedicate to ensure they complete tasks in accordance with legal requirements.

Employee Recognition

The employees who deliver services every day to the people and organizations in Ward County are given Centennial Coins during County Commission meetings to recognize milestone years of service. These meetings are now available for streaming, an option first introduced during the pandemic. Their achievements are documented in the

County's monthly newsletter which is distributed via email by the HR department. This newsletter also introduces new employees or celebrates employee birthdays, serving as a communication tool to connect employees from departments throughout the County.

"Ward County has learned how to effectively balance community engagement with risk management, demonstrating how listening and open communication help to form trust and foster productive dialogue between the entity and public," said Quintus. "They [the County and the public] understand how to work together to achieve positive outcomes, and I would imagine it has played a role in the County's continued population and economic growth."

HOW TO RESPOND TO WATER OR SEWER BACKUP INCIDENTS

Provided by Corey Olson, CIC

NDIRF Director of Member Services

Sewer and water backups happen for a variety of reasons, but often because of a blockage of solid items or paper products in water and sewer systems. When property owners report a backup, your entity's employees may respond to the scene and attempt to remove the blockage.

At the scene, property owners may be justifiably upset because their home, business, or personal property has been significantly damaged, and their lives have been temporarily disrupted. **If your employees interact with property owners, they should refrain from admitting fault or stating that your entity or the NDIRF will pay for the damage because your entity may not be liable for the loss.**

Here are suggested talking points for your entity's employees who may respond to an incident's scene and interact with homeowners:

Take immediate action to prevent further damage

Advise property owners to take immediate action to prevent further damage. If your entity is not found liable, the property owners will be responsible for all cleanup and/or repair costs.

An incident report will be completed

Inform property owners that your entity will first submit an incident report and supplemental documentation to the NDIRF. The property owners will receive a call from an NDIRF outside claims adjuster shortly after this form is submitted.

Your entity should keep a copy of the incident report and supplemental documentation.

A full investigation will be conducted

Inform property owners that a full investigation will be conducted to review the incident's cause and damage. It is important to remind your employees and the affected property owners that your entity may not be found liable for the loss. Your entity's employees should not admit liability at the scene or make any promises to the affected property owner.

Contact the property insurance agent immediately

Remind property owners to file a claim with their property insurance agent as soon as possible. If your entity is not liable, property owners may need to recover cleanup and/or repair costs from their property insurance policy.

Property owners (homeowners, business owners, etc.) are responsible for maintaining their portion of water and sewer lines in which backups most frequently occur. The common causes of backups include:

Grease

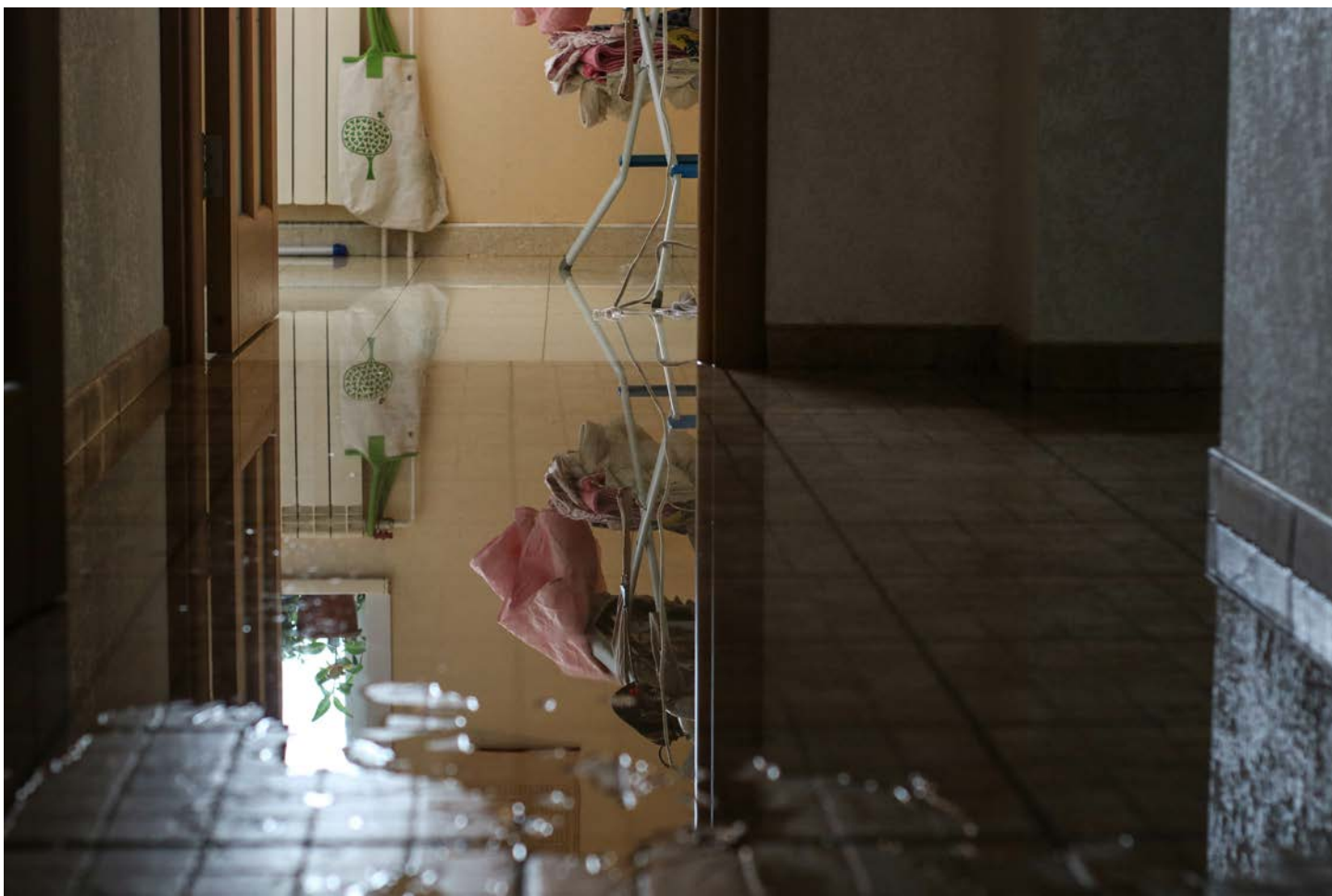
Cooking oils should never be poured down a drain. Instead, they should be placed in a heat-resistant container and properly disposed of. As liquefied grease cools, it solidifies, eventually causing a clog.

Paper Products

Bathroom tissue deteriorates rapidly, but other paper-based products do not. Paper towels, disposable and cloth diapers, and feminine products can quickly clog a sewer line.

Tree Roots

Newer plastic-based (PVC) water and/or sewer lines withstand infiltration of tree roots very well; however,



materials used in older lines may not. Given that most homeowners don't monitor their lines via camera, they don't catch the problem until it's too late.

Illegal Connections

Residents and businesses should not make any unauthorized connections to the sanitary sewer system. Illegally connected drains, sump pumps, and roof gutters will eventually clog a line.

Backwater Prevention Valve

Older lines without backwater prevention valves are vulnerable to sewage backflow. Properly functioning backwater valves prevent sewage backflow and are common in newer lines.

Did You Know?

From paper towels and rags to diapers and grease buildup, NDIRF members have recovered a variety of everyday household items that have caused backups in water and sewer lines.

It's important that property owners understand their role in helping to reduce the chance of backups, so be sure to educate them on the safe, responsible use of water and sewer lines to help keep these services operating smoothly.

If you need assistance creating an educational flier regarding safe, responsible water and sewer line use, contact NDIRF Director of Member Services Corey Olson at Corey.Olson@ndirf.com.

NOW AVAILABLE: QUICK PAY CLAIMS FORM

Get immediate repair authorization and quick repair payments using our new Quick Pay Claims Form. This form can be used when your entity's auto or equipment repair estimates are \$3,000 or less and meet the qualifications listed below.

Qualifications

- Autos and contractor equipment
- No other parties/autos/property were involved in the accident
- The estimate is \$3,000 or less
 - **Estimate required at form submission**
- Encompasses all comprehensive claims except vandalism and theft
 - Qualified claims include:
 - Animal Damage
 - Fire
 - Freezing
 - Hail
 - Glass Damage
 - Towing
 - Water Damage
 - Flying Missile
 - Falling Object

The Quick Pay Claims Form is available at www.NDIRF.com>Claims>Quick Pay Comp Claim. This 11-field form requires the your entity's name and contact information, specific vehicle information (Year, make, model, VIN), and an uploaded copy of the repair estimate. This form can be completed by your local agent or your entity, both of which will receive communications from the NDIRF through resolution of the submitted claim.

If the form's required fields are complete and the claim's qualifications are met, you can immediately start repairs, and the NDIRF will process your claim on the first business day it is received. Repair payment checks are issued weekly.

Please contact our Claims Department at Claims@ndirf.com or (701) 224-1988 if you have any questions about this process or visit www.NDIRF.com>Claims>Quick Pay Comp Claim.

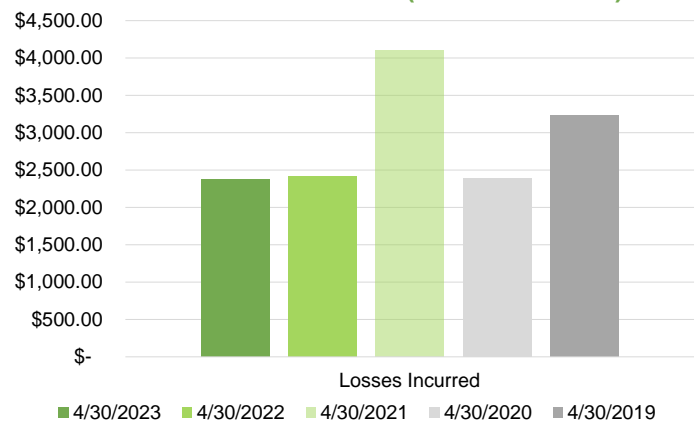
FINANCIAL INSIGHTS

As of April 30, 2023, the NDIRF remains in a strong financial position with assets over \$55.6 million, including over \$26 million in member equity. Our loss ratio through the month was 38.9%, well below our budgeted amount (60%).

BALANCE SHEET (IN THOUSANDS)



YTD LOSSES INCURRED (IN THOUSANDS)



MEET NEW BOARD CHAIRPERSON: CHAD PETERSON

Cass County Commissioner Chad Peterson joined the NDIRF Board of Directors in May 2019, representing the “Counties” category. He was elected Chairperson-elect in May 2022 and started his term as Chairperson in May 2023. The Chairperson term length is one year.

The responsibilities of the NDIRF Board Chairperson are to preside at all board meetings, if present, appoint board members to various board committees, and perform various board leadership and management duties.

Peterson is a life-long Cass County resident, currently living in Fargo with his family. He owns several small businesses, including construction firm Dakota Design Build, LLC. He holds a bachelor’s degree in architecture from North Dakota State University (NDSU).



Chad Peterson

Peterson also serves on the North Dakota County Commissioner Association (NDCCA) Board of Directors and the National Association of Counties (NACo) Rural Action Caucus and Justice and Public Safety Committee.

“The NDIRF has always worked well to control costs and ensure long-term stability for counties as well as other North Dakota local governments,” he said. “I intend to do my best to continue that work.”

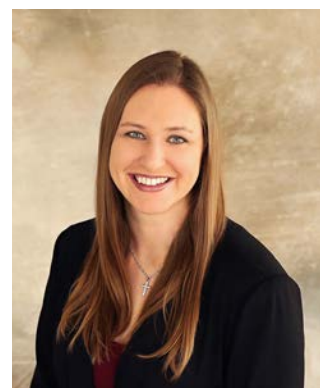
He shared his goal as Chairperson is to help the NDIRF continue to be a leader in local government coverage, claims handling, and risk management for its membership.

CONGRATULATIONS, RENAE!

Congratulations to Underwriting Support Specialist Renae Kistler for receiving an Associate in Underwriting (AU) designation from The Institutes, an industry-leading risk management and insurance education provider.

The AU designation provides “a comprehensive view of commercial underwriting” (Web. TheInstitutes.org, 2023) and includes courses that review emerging underwriting technology, evaluating loss exposures, selecting and pricing risk, and understanding different types of liability coverage (Web. TheInstitutes.org, 2023).

Kistler joined the NDIRF in January 2021 and has over 12 years of experience within the insurance industry. In addition to the AU designation, she holds property and casualty, and life and health insurance licenses, and certified insurance service representative (CISR), certified insurance counselor (CIC) and associate in insurance (AINS) designations.



Renae Kistler



NORTH DAKOTA
INSURANCE
RESERVE FUND
PO BOX 2258
BISMARCK ND 58502

PRESORTED
STANDARD
US POSTAGE PAID
BISMARCK ND
PERMIT NO 419



NDIRF BOARD OF DIRECTORS

Aaron Birst, Bismarck Matt Gardner, Bismarck Darcie Huwe, Wahpeton Tyler Jacobson, Valley City
Burdell Johnson, Tuttle Sonya Larson, Steele Scott Ouradnik, Amidon Chad Peterson, Fargo Chris West, Grafton

HR COLLABORATIVE: SIX-SESSION SUMMER VIRTUAL SERIES

The HR Collaborative for Local Government is again hosting its six-session summer virtual series, bringing in HR experts to discuss various employment hot topics. Find the schedule and topics to be covered below.

- 2-3:15 p.m. on June 7: Question-and-Answer with ND Labor Commissioner Nathan Svihovec
- 10-11:15 a.m. on June 21: FOCUSED INTERVIEWING: Finding the Right Person
- 10-11:15 a.m. on July 12: Understanding the ADA and Responding to Accommodation Requests
- 10-11:15 a.m. on July 26: Remote Work
- 10-11:15 a.m. on Aug. 9: Supporting Workplace Well-Being
- 10-11:15 a.m. on Aug. 23: HR Collaborative Reference Guide Review + LocalGovU

For more information and to register now, visit www.HRNDGov.org.

UPCOMING EVENTS

HR Collaborative Summer Series

June 7, 2023
Virtual (Zoom)
HRNDGov.org

Board Meeting

Sept. 7, 2023
Bismarck, ND
NDIRF.com

Board Meeting

Dec. 7, 2023
Bismarck, ND
NDIRF.com