

# THE PARTICIPATOR

FALL 2024



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NORTH DAKOTA  
**NDIRF**  
INSURANCE  
RESERVE FUND



The night sky at Fort Abraham Lincoln State Park (Mandan, ND). Photo Credit: North Dakota Tourism

## DEAR NDIRF MEMBER,

Since starting in my new role, I have done a fair amount of traveling and meeting with our members. One thing I especially enjoy asking our members is why they are involved with their political subdivision. Some people continued what they see as a family tradition, some were curious as to how things worked, and some just genuinely saw an opportunity to do more and stepped up to the challenge. There is a reason though why many people who volunteer for the ambulance district, or rural fire department, are also involved in local government. Underlying almost all answers is what can be viewed as selfless service, giving back, and taking that extra step to make their community better without the expectation of praise or recognition.

There are a lot of challenges that you, as an NDIRF member, face. In this issue, you'll read about service animals and what you can do to protect your entity from liability. These articles are just a small part of the risk management

services that the NDIRF provides. Other offerings for risk control include the HR Collaborative which provides guidance for human resource issues, liability and property hazard surveys, and LocalGovU, which gives you access to over 1,000 online courses such as defensive driving, bus safety, anti-harassment training, and cyber issues. We also partner with your associations to help deliver the resources that you find most vital in your role. Check out the Member Benefits tab on our website ([www.NDIRF.com](http://www.NDIRF.com)) to get signed up for these great services.



**Keith Pic**  
NDIRF CEO

The NDIRF is proud to be a part of your operations so you can do everything that you do. To each of you reading this, whether you are an employee, volunteer, or elected or appointed official, thank you for what you do, it matters.

Cover Photo: The new Mandan High School that opened Fall 2024. Photo Credit: Mandan Public Schools

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# ENFORCEMENT OF LOCAL ANIMAL ORDINANCES MAY VIOLATE FEDERAL LAW

PROVIDED BY BRIAN D. SCHMIDT

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



Many political subdivisions across the State have local ordinances that prohibit possession of certain animals within zoning districts or city limits. In some instances, these ordinances may prohibit the possession of certain breeds of dogs (i.e. Pit Bulls or Rottweilers) or certain types of animals altogether (i.e. chickens, horses, etc...). These ordinances are often enacted to protect the health, safety, and welfare of the political subdivision's citizenry and serve a legitimate governmental purpose. However, local ordinances cannot be construed to conflict with federal law. The Fair



Housing Amendments Act ("FHAA") may require a political subdivision make exceptions to its ordinances in light of a reasonable accommodation request for an otherwise banned animal.

"The FHAA creates an affirmative duty on [a] municipalit[y] ... to afford its disabled citizens reasonable accommodations in its municipal zoning practices if necessary to afford such persons equal opportunity in the use and enjoyment of their property." *Anderson v. City of Blue Ash*, 798 F.3d 338, 360 (6th Cir. 2015). "[T]he FHAA does not have minimum regulatory requirements for animals to qualify as a reasonable accommodation." *Id.* This means "a reasonable accommodation under the FHAA may include an emotional support animal." *Cooke v. Randolph, Nebraska City Council*, 2023 WL 6519374 at \*4 (D.Neb., 2023). In other words, the FHAA requires a political subdivision to make reasonable accommodations for disabled citizens who possess a service or emotional support animal even if possession of that specific animal is banned by a local ordinance. See *Warren v. Delvista Towers Condominium Ass'n, Inc.*, 49 F.Supp.3d 1082, 1089 (S.D. Fla. 2014) (explaining it would violate the FHAA to enforce a county's prohibition

on possession of pit bulls against a disabled individual who requested one as an assistance animal). However, it is important to note FHAA only requires political subdivisions to make "reasonable accommodations" with respect to its ordinances. But what is a "reasonable accommodation" under the FHAA? Unfortunately, the answer is rarely clear. However, courts and federal agencies have provided some guidance.

It is well-established the FHAA's reasonable accommodation requirement "does not entail an obligation to everything humanly possible to accommodate a disabled person" and "accommodations that go beyond affording a handicapped tenant an equal opportunity to use and enjoy a dwelling are not required." *Hubbard v. Samson Mgmt. Corp.*, 994 F. Supp. 187, 190 (S.D.N.Y. 1998) (cleaned up). The United States Department of Housing and Urban Development published Notice #FHEO-2020-01 to provide guidance for the evaluation of requests under the FHAA. In general, if a disabled individual's accommodation request is to possess an animal commonly kept in a household, it should be granted. See FHEO-2020-01 at p. 12. However,

for “unique animals” (i.e. barnyard or exotic animals) the requester “has the substantial burden of demonstrating a disability-related therapeutic need for the specific animal or the specific type of animal.” Id. In any event, an accommodation is not “reasonable” if it “would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.” Id. These situations are evaluated on a case-by-case basis and present very difficult scenarios for political subdivisions.

If your political subdivision is faced with this scenario, it is recommended you immediately contact an attorney before denying the request. You will want to handle these situations carefully to ensure enforcement of your local animal ordinance does not violate federal law.

## COVERAGE TERMS DEFINED: REPLACEMENT COST AND ACTUAL CASH VALUE

PROVIDED BY ASSISTANT DIRECTOR OF UNDERWRITING JORDAN WAHL

If your entity has building property covered under the North Dakota State Fire and Tornado Fund (NDFT), a representative from your entity or your entity’s agent has likely visited with our underwriting department regarding its NDFT coverage.

During these conversations, we often review and discuss the values and conditions of your entity’s building properties, referring to their coverages as RC or ACV.

Let’s take a look at what these terms mean.

**Replacement Cost (RC)** is “the cost to replace the damaged property with materials of like kind and quality, without any deduction for depreciation” (International Risk Management Institute, 2022). It is important to review your entity’s NDFT coverage to ensure the buildings you would like replaced without deduction for depreciation after a loss are covered for replacement cost rather than actual cash value. Replacement cost coverage is subject to underwriting approval.

**Actual Cash Value (ACV)** “is typically calculated one of three ways: (1) the cost to repair or replace the damaged property, minus depreciation; (2) the

damaged property’s “fair market value”; or (3) using the ‘broad evidence rule,’ which calls for considering all relevant evidence of the value of the damaged property” (IRMI, 2022).

If you have questions about your political subdivision’s NDFT building property coverage, please contact our Underwriting Department at [NDFT@ndirf.com](mailto:NDFT@ndirf.com).



*The Griggs County courthouse (Cooperstown) was built in 1884 and is listed on the National Register of Historic Places.*



Lakewood Elementary School teacher leads instruction. Photo Credit: Layn Mudder

## MEMBER FEATURE: MANDAN PUBLIC SCHOOLS

By Joanna Drennen, MASCM

NDIRF Marketing and Communications Manager

Mandan Public Schools (District) has a lot to be proud of. While serving nearly 4,300 students across 12 schools and providing jobs for 750 people, it also manages to keep its liability, auto, and public assets loss ratios low.

Its impressive risk scorecard prompted us to reach out, and we got the opportunity to visit with Business Manager Ryan Lagasse who helped us understand how the District prioritizes safety and well-being and creates a strong sense of self across its schools.

“Mandan loves Mandan,” Lagasse explained

when I asked how the District gets employees excited about coming to work each day. “We don’t have to rally employees in Mandan. As long as our employees and community know that we’re open to hearing their concerns, they take it upon themselves.”

It’s likely the District’s employee engagement contributes to its low loss ratios, given studies have shown that “engaged workers are more aware of their surroundings and best practices around safety” (accessed 2024 Nov. 11, from <https://www.hsph.harvard.edu/ecpe/employee-engagement-improves-environmental-health-and-safety/>). Its

open communication strategy could also be a factor because listening and sharing information build trust.

Combined with the District’s strong operations, purposeful work and open communication elevate its performance and, as is the case for the District, is that it leads to safer and more stable work environments.

“Mandan Public Schools has been an incredible NDIRF member,” NDIRF CEO Keith Pic said. “Its method to managing risk is effective because its employees are engaged.”

"It's simply said, but not simply done, and I give them a lot of credit for maintaining their strategy year after year," Pic continued.

The District's communication strategy extends to its partners as well, including the NDIRF.

Lagasse shared one of the things he most appreciates about the NDIRF is that he can pick up the phone and call our office, and he'll talk with Director of Underwriting Jeff Tescher or Director of Member Services Corey Olson who can answer his questions.

"I don't know insurance, so why wouldn't I call and ask the professional that can help us make sure that we're on the right track?" he said. "That's been so beneficial."

## **ABOUT BUSINESS MANAGER RYAN LAGASSE**

Lagasse was raised in Rolla, a city in northeast North Dakota's Rolette County, by parents who were public school teachers.



*Ryan Lagasse*

After graduating from the University of Mary with degrees in accounting and business management, he set off to work in finance and lending at a private company. The company's profit-at-any-cost environment struck a chord of dissonance with

Lagasse, prompting him to pursue a different career course.

His new course led him to familiar and, most importantly, refreshing territory.

Rolette Public School in 2008 was looking for a business manager. Lagasse's father-in-law, who was Oakes Public School's (N.D.) Business Manager at the time, passed along the opportunity.

Lagasse discussed the opportunity with his wife Jillian who welcomed the possibility of returning to North Dakota to be closer to family as they expanded their own. So, he applied.

Several weeks later, Lagasse accepted the Business Manager position at Rolette Public School.

"I needed a change, and it's been a very, very good change for me," he said, referring to his transition into public education administration. "There's a sense of pride in in working for the public and doing some really good positive things."

After serving two years at Rolette Public School (139 students enrolled), Lagasse moved to Rugby Public Schools (607 students enrolled) and gained another two years of business manager experience before making the move to Mandan Public Schools (4,336 students enrolled).

A fixture within the District since 2012, Lagasse first served as its Facilities and Transportation Director

and was promoted in 2019 to Business Manager.

During our conversation, as he quickly added up the number of years he's been with the District, which is soon to be 13, seemed to surprise him.

"Well, we've been so busy," he said, explaining the District has built three new schools and completed two major additions since 2012. "We're a vibrant community and a growing school system, and it's exciting to be a part of that," he shared. "There's a sense of pride from always striving to do something better for our kids and giving back."

"That's why I'm here," he continued. "I don't want to go anywhere else."

As the Mandan Public Schools Business Manager, Lagasse is responsible for overseeing all of the District's business functions, including preparing and managing each school's financials as well as the District's as a whole, and its facilities and transportation operations.

## **WHERE THE BEST BEGIN**

Mandan Public Schools' mission is, "to provide students with rigorous and personalized learning experiences and to help them develop the social and emotional skills to become productive citizens." It's tagline, a nod to the City of Mandan's, "Where the West Begins" slogan, is "Where the Best Begin."

"You see our mission in everything we do," Lagasse said, acknowledging the District's Superintendent



Dr. Mike Bitz, Assistant Superintendent Dr. Carly Retterath, and its principals, teachers, and staff demonstrate their support every day for students and their families.

Lagasse gave special credit to the District's experienced teachers who have created a culture of belonging and ensure that new teachers and staff are brought into the fold.

"They set the tone in our buildings for the new staff coming in," he said. "Everybody understands what it means to be a teacher in Mandan, and everybody has bought into that."

Their dedication has helped the District's students reach new levels of academic excellence. As a recent example, its students have become more proficient in ELA and math, exceeding the state's average growth percentages in these disciplines.

## COMMUNITY ENGAGEMENT

Regardless of a community's size, its school is often its center, engaging students, their families, and community members through educational, recreational, and extra-curricular activities.

As the City of Mandan has grown and, as a result, the number of students and families in the District has increased, the District has enhanced its community engagement strategy.

For example, its elementary schools have hosted family fun nights to bring together families

surrounding their neighborhood schools. The events featured pizza and movies, gift bags and raffles, or even inflatables for kids.

"We want families to feel like they know the school," Lagasse said. "We want the school to feel like home to students and their families, and assure them it's a safe, comfortable place to be."

Lagasse said the events he's attended have been jam-packed, signifying the events are achieving their intended goal of enhancing community engagement.

A different initiative that's also garnered attention and participation is Parent Watchdog, which was first introduced in one of the District's elementary schools.

"Parents of students would come in and just kind of be present in the school," Lagasse said. "It was such a cool, unique thing to get those families involved."

## MARCH TO YOUR OWN BEAT

In addition to engaging with families and community members, the District offers a variety of student activities to support the development of each student's interests. From educational activities such as DECA and FLBA, and recreational activities such as basketball, hockey, and Esports, to clubs such as Art Club, MHS Clay Target League, and French Club, there's a good chance that students will find an activity that interests them.

Lagasse shared he gives a huge kudos to the District's Fine Arts Program, specifically Mandan High School's Marching Band.

"They treat it [marching band] like a sport," he said. "They practice every night after school, and it's an amazing, creative outlet for students."

This year's Mandan High School Marching Band Banquet attracted over 300 attendees, allowing students and their families to celebrate the band's critical role in bringing people together and pumping up their school's spirit.

"Even from years ago, the [District's] administration set this precedent that marching band, choir, and its art programs are going to be so important because we need to give those kids who are not involved in sports a safe, healthy outlet," Lagasse said.

"You should see all the parents that show up [to pre-game and half-time at sporting events] just to watch the band," he added. "It's amazing!"

## CELEBRATIONS

What's also amazing is that two of the District's elementary schools were recently recognized as National Blue Ribbon Schools:

- Roosevelt Elementary, 2022
- Red Trail Elementary, 2024

Managed by the U.S. Department of Education, the National Blue Ribbon Schools Program "recognizes



public and private elementary, middle, and high schools based on their overall academic excellence or their progress in closing the achievement gaps among student subgroups. The coveted National Blue Ribbon School award affirms the hard work of students, educators, families, and communities that are creating safe and welcoming schools where students master challenging and engaging content” (accessed 2024 Nov. 11, from National Blue Ribbon Schools Program | U.S. Department of Educat <https://www.ed.gov/grants-and-programs/recognition-programs/national-blue-ribbon-schools-programion>).

Additionally, Mary Stark Elementary was recognized in 2023 with a Distinguished School Award from the National ESEA Distinguished Schools Program. This program “recognizes exemplary schools across the country that effectively utilize ESEA funds to improve the achievement levels of disadvantaged children” (accessed 2024 Nov. 11, from <https://www.eseanetwork.org/ds>). The school was given the award for “academic achievement and growth in mathematics of at least 10 percent annually over two years” (accessed 2024 Nov. 11, from <https://www.nd.gov/dpi/news/mandan-st-john-schools-get-national-plaudits-student-achievement>). ESEA stands for Elementary and Secondary Education Act.

“It [the recognition] shows just how hard those administrators have worked, and that the schools have just an awesome staff,” Lagasse said.

## COLLECTIVE RISK MITIGATION

To help the District collectively fend off risk, its administration team and school principals meet every two weeks to share location-specific news and bring forward new or developing issues. This structure enables the group to discuss issues and collectively develop mitigation steps, if needed.

A recent issue discussed in one of these meetings was cyber and phishing attacks, which was prompted by recent attacks on fellow North Dakota schools. Lagasse shared the discussion brought attention to the issue and provided information that administrators were then responsible for sharing with their location’s employees.

“We still have a business side to run, and we need to be careful about how we operate,” he shared, adding the District continues to take steps to prevent cyber and phishing attacks, including removing employee headshots and emails from its website.

Its bi-weekly meetings cover a lot of ground but serve a critical role in maintaining communication among the District’s 750 employees who are spread across 12 schools. In addition to principals relaying pertinent news and information to their location’s employees, the District emails a monthly newsletter that summarizes the meeting’s discussions.

## POLICY UPDATES

Lagasse shared the District works with the Mandan School Board’s Policy and Personnel Committee each year to review different section of its policy



Lewis & Clark Elementary School student participates in a tie-dye project. Photo Credit: Mandan Public Schools



Mandan High School Business Education and Marketing Teacher Kelsey Brown instructing students. Brown was awarded the 2023 Bismarck-Mandan Chamber EDC Outstanding Teacher of the Year Award. Photo Credit: Layn Mudder



Lakewood Elementary School teacher leads instruction. Photo Credit: Layn Mudder



Mandan High School's class of 2022's graduation ceremony at the Starion Sports Complex in Mandan. Photo Credit: Mandan Public Schools

manual. Their review enables the District to update and add new policies as needed.

“The Committee is made up of [the District’s] staff members, community members, and school board members to make sure our entire community is represented,” he said.

Once finalized, the updated policies are posted on the District’s website and communicated to employees by their location’s principal. Employees are also notified of policy changes via the emailed newsletter.

### REPORTING AN ISSUE

The constant flow of communication across the District helps to ensure employees are well-equipped to serve its students and simultaneously maintain strong operations. Employees in turn help support the District’s communication flow by promptly bringing forward new or potential issues as part of its Open Door Policy.

Going one step further, Lagasse shared the District’s Superintendent Dr. Mike Bitz and Assistant Superintendent Dr. Carly Retterath attend monthly Mandan Education Association (MEA) meetings at which employees can directly share their concerns or issues with them. The MEA “is a group of educators dedicated to the improvement of our schools through professionalism, community outreach, and political action” (accessed 2024 Nov. 11, from <https://www.facebook.com/mandaneducationassociation/about>).

“Nothing’s off table,” he said. “They can bring something forward, and it’s talked about.”

### EMPLOYEE TRAINING

The District’s employees have attended training hosted by the North Dakota School Boards Association and the HR Collaborative, an NDIRF Program as of Jan. 2023, as well as professional development courses offered in-person or online by the District that address emerging or ongoing issues within its schools or education as a whole.

“We really try to be pretty proactive on professional development for all of our staff,” Lagasse said, noting he just completed a cybersecurity training organized by the District’s technology department.

The District also prioritizes training that helps employees stay safe on the job. For example, custodians and cooks must complete function testing to ensure they can safely perform essential job functions, including lifting, twisting, and bending.

“This training helps employees avoid injury and, if they do sustain an injury, ensure they don’t return to work before they’re able to safely fulfill their job functions,” Lagasse said.

### BRAVES ENGAGE

The District hosts a one-day professional development event called Braves Engage. Featuring only its employees as presenters, the event’s nearly 12 presentations highlight activities and initiatives happening at different schools across the

District. Past topics have ranged from classroom engagement ideas to understanding the school board’s role, giving attendees a variety of takeaways while also shining a light on the creativity of their fellow employees.

Superintendent Dr. Mike Bitz’s presentation serves as a pseudo-State of the District and reviews the District’s finances and operations and previews anticipated issues or growth areas within the next five years.

“We’ll have staff members all day, presenting on their area of expertise, which is really cool,” Lagasse said. “When you hear what’s actually working well from a peer in a different building, it just hits home.”

### UPDATING PROPERTY VALUES

Over the past 14 years, the District has completed two large-scale renovations and built three new schools, the most recent being its new 330,000

square-foot Mandan High School. The community voted in 2021 with 78% support to pass an \$84 million referendum to build the school, and the school welcomed students for the first time this Fall.

As the high school nears completion, Lagasse has his eyes set on the next task.

“My biggest focus is to make sure that our property values are adequate,” he said, adding he’s urged other school business managers across the state to do the same thing. “Construction costs have gone through the roof!”

For example, a tornado rips through a community, resulting in the total loss of an elementary school. The affected district has \$4 million in coverage to put toward rebuilding the school which, given the rapidly rising construction costs, now costs \$20 million to build.

“I wouldn’t want to face our community and apologize for not having enough coverage,” Lagasse continued. “It’s so preventable.”

### LOOKING TO THE FUTURE

Though Lagasse currently has a lot on his plate, I had to ask what he’s excited about in the future.

“Truthfully, I’m looking forward to getting back into a normal workflow,” he said, explaining the District’s high school building project should soon be completed which will allow him to shift his focus into other areas.

“I’m also looking forward to seeing how our culture develops as employees at our newer schools get more comfortable in their environments,” he continued. “That’s one of the things I’m most excited for.”

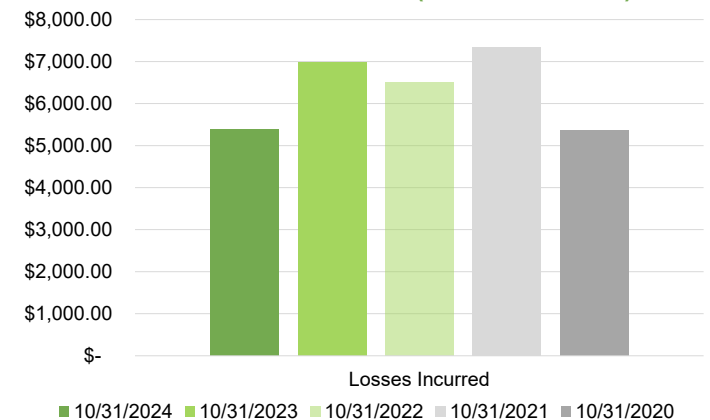
## FINANCIAL INSIGHTS

As of Oct. 31, 2024, the NDIRF remains in a strong financial position with assets at \$67.1 million, including over \$39 million in member equity. Our loss ratio through the month was 32.8%, well below our budgeted amount (60%).

**BALANCE SHEET (IN THOUSANDS)**



**YTD LOSSES INCURRED (IN THOUSANDS)**





# HOW TO BUILD YOUR INTERNAL INVESTIGATION POLICY

By Joanna Drennen, MASCM

HR Collaborative Executive Director

An internal investigation policy helps to ensure your entity is consistent in its response to employee complaints and/or reports of misconduct and maintains compliance with Equal Employment Opportunity Commission (EEOC) laws. The goal of an investigation is to gather facts, assess the situation, and determine appropriate actions, if necessary, to resolve the issue and prevent future occurrences.

The first step in your entity's investigation is to receive and document the complaint or report. This step highlights the importance of your entity's employees knowing and understanding its complaint procedure. "An effective complaint procedure 'encourages employees to report harassing conduct before it becomes severe or pervasive'" (accessed July 25, 2024, from <https://>

[www.eeoc.gov/laws/guidance/enforcement-guidance-vicarious-liability-unlawful-harassment-supervisors](https://www.eeoc.gov/laws/guidance/enforcement-guidance-vicarious-liability-unlawful-harassment-supervisors)), which may allow for issues to be resolved through conversation rather than a full investigation.

Though not every complaint or report will trigger an internal investigation, your entity should determine which scenarios will. For example, when formal complaints are made or when workplace policies are violated.

Below are some suggested steps your entity's internal investigation policy should include. *Note: All your entity's policies should be reviewed by a licensed attorney to ensure they comply with applicable laws and regulations.*

## 1. Receive and Document the Complaint or Report

Be sure all documentation is stored in a secure area to help support the confidentiality of all employees or other officials involved (ex. elected officials, board members, etc.); however, be sure all involved understand confidentiality is not guaranteed due to the nature of an investigation.

If necessary, determine "if there are any steps that should be taken immediately," (accessed July 25, 2024, from [HRAcuity.com](https://HRAcuity.com)), including placing employees on paid leave until your investigation is complete.

## 2. Plan the Investigation

Appoint an impartial internal or third-party investigator. The investigator will review the



items collected in Step 1, request further related information and/or documentation, if available, and identify witnesses, if applicable. The investigator will then put together a timeline of events, per your entity's policy, and communicate the timeline to stakeholders.

The stakeholders may include organizational supervisors, employees who are helping gather information, witnesses who will be interviewed, the person(s) who made the complaint or report, and the person(s) accused in the complaint or report.

### 3. Investigate

Your entity's appointed investigator will complete the investigation plan's action items developed in Step 2 and begin to review all information and/or documentation collected, including interview notes, email, and other records.

### 4. Analysis and Findings

Your entity's investigator should create a report that clearly states and represents facts collected during the investigation in Step 3. The impartial investigator should then summarize their findings and present the outcome of the investigation to the appropriate organizational supervisors. Based on the outcome, the investigator should include their recommendation regarding corrective action, if applicable, to resolve and/or respond to the complaint or report made in Step 1.

The investigator should then, upon agreement of the appropriate organizational supervisors, present the outcome of the investigation and corrective action, if applicable, to the employees involved (i.e. the person(s) who made the complaint, the person(s) accused in the complaint or report).

### 5. Follow-Up

Whether it's a supervisor, HR employee, or other employee, place one of your entity's employees in charge of monitoring the effectiveness of the corrective actions suggested in Step 4.

Following the investigation's close, be sure to meet with appropriate organizational supervisors to evaluate the effectiveness of your entity's investigation process and make improvements.

Internal investigations are guided by federal and state laws, including the Equal Employment Opportunity Commission (EEOC) guidelines, which address employer liability for harassment and discrimination.

For more information about internal investigations, refer the HR Collaborative's HR Reference Guide available at [www.NDIRF.com](http://www.NDIRF.com)>HR Collaborative.

You can also review the EEOC's guidance available here: <https://www.eoc.gov/laws/guidance/enforcement-guidance-vicarious-liability-unlawful-harassment-supervisors>.





## TIMBER! TIPS FOR SAFE TREE TRIMMING

Guest Post by **Garrett Johnson**, LMCIT Loss Control Consultant

With Minnesota's vast forestland home to an estimated 14.7 billion trees, proper tree maintenance is crucial. However, tree trimming carries significant risks. According to OSHA, over 200 tree trimming accidents occurred between 2019 and 2024, some of which were fatal. Common dangers include falling branches or equipment, slips and falls caused by slippery conditions, and electrocution from overhead power lines.

To ensure safety and efficiency in this essential work, consider the following recommendations:

- **Assess your surroundings:** Before starting, thoroughly evaluate your environment to identify potential hazards. This proactive approach can help minimize the risk of injury.
- **Inspect equipment:** Faulty equipment is a frequent issue. Regularly check

that all your tools are in good working condition and meet safety standards. This also includes ensuring you have the proper personal protective equipment (PPE).

- **Maintain safe distances:** Keep a safe distance between the tree and people on the ground. Ideally, this distance should be at least twice the tree's height to reduce the risk of falling branches or equipment injuring those below.

Following these guidelines can help ensure a safer and more effective tree trimming process.

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# WELCOME, TONY & GRANT!

The NDIRF recently added two employees to our team, so please join us in welcoming them!

Tony Burbach recently joined us as Director of Claims. In this role, Burbach oversees all services and activities within the NDIRF claims department, including staffing, budgeting, and implementing and monitoring all claims department policies and procedures.

Burbach brings nearly 35 years of claims experience to the NDIRF, previously serving nearly 24 years in claims leadership and supervisory positions. He also has experience as a claims examiner and adjuster.

Burbach has a bachelor's degree in business administration from Minot State University and holds an Associate in Claims (AIC) and Senior Claims Law Associate (SCLA) professional designations. He serves on the North Dakota Assigned Auto Claims Plan Board of Directors and North Dakota Insurance Guaranty Fund Board of Directors.

Grant Edison recently joined us as Special Funds Underwriter. In this role, Edison is responsible for underwriting and renewing North Dakota State Fire & Tornado Fund (NDFT) policies as well as assisting with the administration of the North Dakota State Bonding Fund.

Edison holds a bachelor's degree in business administration and a minor in finance from North Dakota State University. He brings nearly two years of commercial underwriting experience to the NDIRF.



*Tony Burbach*



*Grant Edison*

# CONGRATULATIONS, RENAE!

The NDIRF is proud to announce Special Funds Underwriter Renae Keller was recently promoted to Multi-Line Underwriter. In this role, Keller is responsible for underwriting and renewing members' NDIRF liability, auto, and public assets coverages.

Keller first joined the NDIRF in 2020 as an Underwriting Support Specialist, bringing with her nearly 10 years of industry experience, including underwriting and operations management for home, auto, farm, life, and business insurance. She was promoted in March 2024 to Special Funds Underwriter.

Keller has a bachelor's and associate degree from National American University (Rapid City, SD). She also holds property and casualty and life and health insurance licenses, and certified insurance service representative (CISR), certified insurance counselor (CIC), associate in general insurance (AINS), and associate in underwriting (AU) designations from The Institutes. The Institutes is "the leading provider of risk management and insurance education and resources" ([global.theinstitutes.org/history](https://global.theinstitutes.org/history), accessed 24 Sept. 2024).



*Renae Keller*



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## NOW AVAILABLE: QUICK PAY CLAIMS FORM

Get immediate repair authorization and quick repair payments using our new Quick Pay Claims Form. The 13-field form can be used when your entity's auto or equipment repair estimates are \$3,000 or less and meet specific qualifications. You must upload the repair invoice/estimate with your form submission.

To view the list of qualifications, visit our website at [www.NDIRF.com](http://www.NDIRF.com)>Submit a Claim>Quick Pay Comp Claim.

The form can be completed by your entity or local agent, both of which will receive communications from the NDIRF through resolution of the submitted claim.

Please contact our Claims Department at [Claims@ndirf.com](mailto:Claims@ndirf.com) or (701) 224-1988 if you have any questions about this new form or visit [www.NDIRF.com](http://www.NDIRF.com)>Submit A Claim.

## UPCOMING EVENTS

**NORTH DAKOTA TOWNSHIP OFFICERS ASSOCIATION**  
Annual Meeting and Convention  
December 2-3 \\  
Bismarck  
**NDTOA.com**

**NDIRF BOARD MEETING**  
December 5 \\  
Bismarck  
**NDIRF.com**

**NDIRF LEGISLATIVE MEET AND GREET**  
December 5 \\  
Bismarck  
**NDIRF.com**

**NORTH DAKOTA WATER USERS ASSOCIATION**  
Annual Conference  
December 10-12 \\  
Bismarck  
**NDWater.org**