

THE PARTICIPATOR

SPRING 2025



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NORTH DAKOTA
DIRF
INSURANCE
RESERVE FUND



KEITH PIC
CEO

FROM THE CEO

Dear NDIRF Member,

Our Annual Report has been released and is available on our website. While there are a lot of great things to talk about from 2024, I wanted to take a moment to reflect, not just on the numbers, but on the people and partnerships that power everything we do.

At the heart of the NDIRF is our team. It's their resilience, and unwavering commitment to excellence that make us strong. Our culture is built on a shared drive to do meaningful work, and that foundation allows us to serve you better every day so that you can serve your citizens better every day.

Of course, our success doesn't happen in a vacuum. It's your collaboration, trust, and insight that have helped us shape the NDIRF and financial results we can all be proud of. Together, we've pushed boundaries, overcome challenges, and made real progress. For that, we're thankful to be on this path with you.

We're all moving through a world that's changing at breakneck speed. From the rise of AI to the evolving legal and regulatory landscape, it's easy to feel like we're racing to keep up and still falling further behind every day. But even then, it's important to pause and recognize that you are making progress. Every step forward matters, and while those steps may feel individually small, collectively those steps define our momentum and success.

Thank you for being part of our journey. Here's to more progress, more partnership, and a little more time to appreciate how far we've come, together.

Sincerely,

Keith Pic
NDIRF CEO

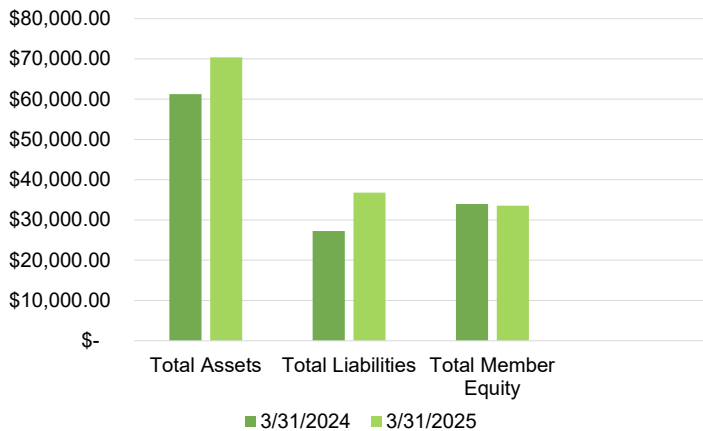
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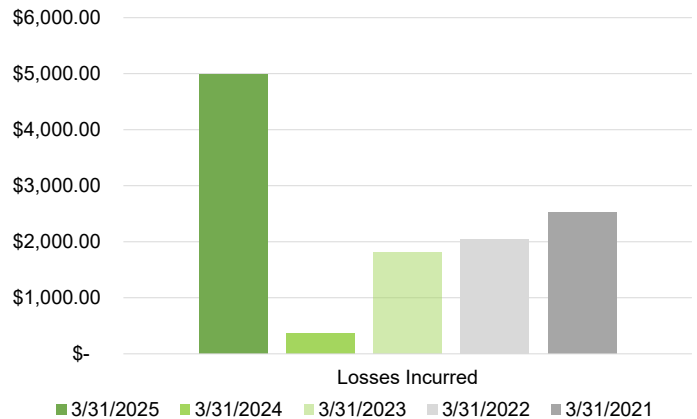
FINANCIAL INSIGHTS

As of March 31, 2025, the NDIRF remains in a strong financial position with assets at \$70.3 million, including over \$33 million in member equity. Our loss ratio through the month was 103.8%. While this percentage is above our budgeted loss ratio of 60%, given past-year's loss performance, we're confident this percentage will return to at or below our budgeted loss ratio amount over the next few months.

BALANCE SHEET (IN THOUSANDS)



YTD LOSSES INCURRED (IN THOUSANDS)



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.

WHEN CAN A GOVERNING BODY REJECT A LOW BIDDER ON A GOVERNMENT PROJECT?

Provided by Brian D. Schmidt

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

North Dakota's competitive bidding statutes require governing bodies to award public improvement projects to the "lowest responsible bidder."

See N.D.C.C. § 48-01.2-07. The purpose

of competitive bidding statutes is to benefit the public, invite competition, prevent favoritism, promote honesty, and secure the best work at the lowest price practicable.

Baukol v. County of Grand Forks, 2008 ND at ¶ 17, 751 N.W.2d 191. However, sometimes the lowest bidder is not a responsible bidder. In fact, the term "lowest responsible bidder" is defined as "the lowest best bidder for the project considering past experience, financial condition, past work with the governing body, and other pertinent attributes that may be identified in the advertisement for bids."

N.D.C.C. § 48-01.2-01(19). The North Dakota Supreme Court recognized that "a public entity has discretion to determine the lowest responsible bidder and may consider the bidder's ability, skill, reputation, integrity, experience, efficiency and capacity." Baukol, 2008 ND at ¶ 23, 751 N.W.2d 191. It is clear the competitive bidding statutes "do not require a public entity to award a contract to the lowest bidder." Id. So, what is a governing body to do when the lowest bidder is not a responsible bidder? Lower courts disagree as to the correct procedure governing bodies must follow and this often results in litigation and project delays.

For example, one court explained that under N.D.C.C. § 48-01.2-07 "the act of opening a bid signifies the governing body has determined the entity submitting the bid was



responsible and had submitted a 'responsible bid...a determination of responsibility needs to be made before the bids are opened and read aloud".¹ A few months later, another Court

explained N.D.C.C. § 48-01.2-07 cannot "be construed as providing that, once a bid is opened and read, the bidder has been deemed 'responsible' by the governing body."² Until the North Dakota Supreme Court or legislature clarifies N.D.C.C. § 48-01.2-07, there will not be a clear directive as to when a governing body must make its decision. Given this split in authority, the safest practice is to declare a bidder not responsible before the bid opening; however, this understandably may not always be practical.

In any event, you must have a legitimate and clearly stated reason for rejecting a low bidder. This means the reason should be based on one or more of the factors set forth in N.D.C.C. § 48-01.2-01(19). A bad prior experience or a poor reputation in the community are generally sufficient reasons for refusing to award a project to the lowest bidder.³ However, personal relationships and preference to local contractors are not relevant factors to consider when awarding a bid. While you may have legally permissible reasons for rejecting a low bidder, Courts cannot read the governing board's collective mind. The rationale for rejecting a low bid should be clearly stated on the record at the meeting. The best practice is to record the meeting where such a determination is made. If your political subdivision does not record meetings, the rationale for

rejecting a low bidder should be clearly stated in the minutes or in contemporaneously prepared and approved written findings.

In sum, if you have concerns about a bidder, you will want to consult your governing board's legal counsel before you declare a bidder to be not responsible. Ensuring your rationale is legitimate and clearly memorialized may avoid litigation and unnecessary project complications and delays.

¹Central Specialties, Inc. v. Mountrail Cty., N. Dakota, 2021 WL 2672043, at *6, n.2 (D.N.D. Apr. 12, 2021) (emphasis in original).

²Klemetsrud Plumbing and Heating v. New Rockford-Sheyenne School, Eddy County Case No. 14-2021-CV-51, Order dated October 14, 2021 (Index # 78) at p. 10, n. 1 (emphasis in original).

³Klemetsrud, Case No. 14-2021-CV-51, Order dated October 14, 2021 (Index # 78) at p. 12.

COVERAGE TERMS DEFINED: COVERAGE CORNER REVIEWS COVERED PARTIES, EPLI UP NEXT

On March 6, the HR Collaborative hosted its first Coverage Corner of the year, focusing on the topic: Who Is a Covered Party?

These sessions are designed to provide NDIRF members with information about coverage in a bite-sized format.

During this 15-minute presentation, Assistant Director of Underwriting Jordan Wahl guided attendees through what each NDIRF line of coverage states about who qualifies as a covered party. He explained that each line of coverage uses different language to define covered parties. Wahl also discussed NDIRF's limits of liability, as well as **N.D.C.C. 32-12.1**, which outlines North Dakota's governmental liability tort cap.

Looking Ahead: May 7 Coverage Corner

The next Coverage Corner will be held on May 7 and will focus on: *What is Employment Practices ("EPLI") and Employee Benefits Liability?*



Whether your workday is spent in an office, a shop, or on the road, these two coverage areas are relevant for all employees. Although the terms may sound similar—and potentially confusing—they refer to distinct types of coverage.

In this session, we'll define each term, review what the NDIRF General Liability Memorandum of Coverage says about them, and explore a few simple examples to illustrate how NDIRF coverage responds in each case.

DISCLAIMER: This article is provided for educational purposes only and provides a general description of NDIRF coverage. Representations of coverage provided by the NDIRF within the context of this article may not reference all language contained in the coverage documents provided by the NDIRF. 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.



Elgin High School, home to Elgin/New Leipzig students, was built in 1924. Photo Credit: Elgin/New Leipzig Public School District

MEMBER FEATURE:

ELGIN/NEW LEIPZIG SCHOOL DISTRICT

The southwestern North Dakota cities of Elgin and New Leipzig are home to nearly 1,000 people, including 165 students in the Elgin-New Leipzig School District (“District”). The K-12 District, also known as the Grant County Coyotes, serves diverse student interests by providing opportunities for them to participate in athletics, National Honor Society, speech, drama, Sources of Strength, Pep Club, Future Farmers of America (FFA) and Future Business Leaders of America (FBLA), among others.

At the helm of this District is Superintendent Dr. Sherlock Hirning, a 53-year veteran in education, including nearly five decades as a superintendent.

Hirning joined the District last year,



The Elgin/New Leipzig Public School District Mascot, the Grant County Coyotes. Photo Credit: Elgin/New Leipzig Public School District

leaning into his experience and upbringing to further enhance its students’ educational experiences.

“As I advanced through my formal education, I always evaluated teachers’ instructional methods and wondered in my mind if I could do it as well or better than they did,” Hirning reflects. “I was fortunate to have my father for my 1st – 4th grade teacher in a one-room rural school and 7-8th grades, so I think my father’s influence impacted me enough to follow his

footsteps. Once I became a teacher and school administrator, one of my goals was to exceed his 40 years as an elementary teacher.”

Mission in Action

The mission of the Elgin-New Leipzig School District is “to provide a positive and safe environment that promotes lifelong learning to all individuals.” Hirning explained the mission is highly visible throughout the District’s buildings—posted in classrooms and hallways, and printed in handbooks and branded school materials.

“Our mission and vision are reviewed annually through our School Improvement process,” said Hirning. “This consistent reflection ensures that the values guiding the District are represented in everyday and long-

term decision-making and shape the experience of students and staff.”

Community Engagement

One of the District’s signature events is its annual homecoming celebration. Community members line the streets for the parade and, afterward, line up for root beer floats served by the First International Bank and Trust bank of Elgin. Adjacent to the gym, the Pie Throwing Contest with homecoming royalty is a fan favorite. Meanwhile, the FFA Labor Auction showcases student initiative and strengthens ties between youth and local agriculture. The school alumni committee is gearing up for a 100th year celebration of the high school in June, expecting an impressive turn-out of alumni from all past years of graduation.

Elgin has an annual community celebration called “Elgin Days” that is held the first weekend in June to highlight the services and comradery of the community. New Leipzig has an annual Oktoberfest celebration held the last weekend of September.

Local businesses support these events and their employees serve on advisory boards, help guide Career and Technical Education (CTE) programs, and participate in school improvement planning.

“The communities support the school very well,” said Hirning. “For example, the Elgin bank and New Leipzig bank ask the administration and board every spring what needs or special projects the district has planned that the banks can contribute to.”

These partnerships have enabled the

school to purchase new technology to enhance classroom learning or to update athletic equipment, including scoreboards, field lighting, and training materials.

Recognition and Awards

The elementary school earned the National Healthier US Schools Silver Award in 2014, demonstrating the District’s commitment to holistic education that supports students’ educational, physical, and emotional growth.

The District’s students are regular national qualifiers in both Future Farmers of America (FFA) and Future Business Leaders of America (FBLA).

In the athletic arena, the District’s girls’ basketball team claimed the state title in 2018, with additional state appearances spanning from 2012 through 2015. This past year, the Mott/Regent-Grant County Co-Op team placed 8th at the State Girls’ Basketball Tournament, an accomplishment Hirning shared, was greatly celebrated by community members.

Risk Management on Repeat

As a high-performing member of the North Dakota Insurance Reserve Fund (NDRF), the District exemplifies thoughtful and strategic risk management. For Hirning, effective decisions start with gathering information and maintaining a balanced approach.

“Carefully examine both sides of an issue and gather as much information about the issue or circumstances as



*Elgin/New Leipzig Public School District Superintendent Dr. Sherlock Hirning
Photo Credit: Elgin/New Leipzig Public School District*

possible in order to make an informed decision or judgment call,” he said. “A concerted effort is made to enforce district policies and administrative regulations and involve staff and parents as much as necessary for amiable resolution.”

The District engages in ongoing reviews of policies and procedures and is committed to professional growth. All staff are encouraged to attend trainings and participate in professional development opportunities throughout the school year.

“We implement ongoing reviews of district policies and handbooks for more effective implementation,” said Hirning. “Constant evaluation of day-to-day operations allows us to be proactive about potential areas for improvement.”

Every year, the District performs upgrades to its facilities and grounds to improve accessibility, sustainability, and safety.

The People Behind the Policy

At the heart of any effective risk management or operational strategy are the people who bring it to life. The District's culture encourages employee engagement and innovation.

"The administration provides ongoing in-service opportunities and time for collaboration through regularly scheduled professional development days, Professional Learning Community (PLC) activities, staff meetings, and outside consultants throughout the year for all staff," explained Hirning.

By being intentional about professional development, in-service trainings, and organization-wide communication, the District demonstrates its commitment to continuous improvement and ongoing risk management for the benefit of students and staff.

The District + the NDIRF

From defensive driver training for bus drivers to risk reduction strategies shared through the NDIRF's Participator, the District has leveraged

the risk management resources the NDIRF provides our membership.

"The 'Participator' publication provides excellent information and recommendations for reducing liability for the district," Hirning shared. "We share this information with all employees and encourage implementation as feasible and necessary throughout the school district. This publication is a very valuable resource to the school administration."

Looking to the Future

When asked what he's most excited about in the coming years, Hirning doesn't hesitate.

"The District's administration and school board are always seeking performance-proven, practitioner-driven, and classroom-tested programs and initiatives to enhance student learning and success," he said. We are always evaluating if we are living our school's mission,



Elgin/New Leipzig Elementary School. Photo Credit: Elgin/New Leipzig Public School District

vision, values, and the shared goal of ensuring high levels of learning for all students."

Facilities are top of mind he shared, with conversations already underway about potential building renovations and possibly new construction to allow the District's facilities to meet the ever-evolving needs of students and staff.

The District's decisions will be made with its mission and values at the forefront—like their placement throughout the District's facilities and materials: "to provide a positive and safe environment that promotes lifelong learning to all individuals."

NDIRF OFFERS FREE DEFENSIVE DRIVING COURSE

The NDIRF is committed to helping your employees stay safe behind the wheel. Through our partnerships with the National Safety Council and the North Dakota Safety Council, **we are proud to offer a free, online, self-paced Defensive Driving Course (DDC)** — available exclusively to employees of NDIRF member entities.

Course Features and Benefits

- Satisfies the requirements of various regulatory agencies
- May assist participants in qualifying for personal insurance rate reductions
- Meets the criteria for reducing driver's license points
- Helps decrease the frequency and severity of auto collisions and crashes

How to Get Started

Registering is easy! Simply email a list of employees (please include first and last names) to NDIRF Director of Member Services Corey Olson at Corey.Olson@ndirf.com. Olson will provide login information for each employee, along with step-by-step instructions to begin the course at their convenience.

RESERVE YOUR SPOT AT A SUMMER REGIONAL MEETING NEAR YOU!

NDIRF members and agents are invited to join us this summer to learn more about the NDIRF's liability, auto, and public assets coverages; North Dakota State Fire and Tornado Fund ("NDFT") property coverage; and NDIRF risk management services at one of our four Regional Meetings! These meetings are free to attend, and light refreshments will be provided.

Registration is limited to 50 per meeting, so be sure to **reserve your seat today** by contacting NDIRF Director of Member Services Corey Olson at (701) 751-9107 or Corey.Olson@ndirf.com.

Member Meetings

- **1-5 p.m. on May 28** at the Bismarck Event Center – Prairie Rose Room (Bismarck)
- **1-5 p.m. on June 18** at the Rough Rider Center – Gold and Silver Room (Watford City)
- **1-5 p.m. on July 30** at Minot City Hall – Counsel Chambers (Minot)
- **1-5 p.m. on Aug. 6** at NDSU – Barry Hall in Fargo (Fargo)

Agent Meetings

- **8 a.m.-12 p.m. on May 29** at the Bismarck Event Center – Prairie Rose Room (Bismarck)
- **8 a.m.-12 p.m. on June 19** at the Rough Rider Center – Gold and Silver Room (Watford City)
- **8 a.m.-12 p.m. on July 31** at Minot City Hall – Counsel Chambers (Minot)
- **8 a.m.-12 p.m. on Aug. 7** at NDSU – Barry Hall in Fargo (Fargo)

*** Agents will receive four (4) CE credits for attending a meeting.**

What You'll Learn at Our Regional Meetings:

- **NDIRF History:** Learn about the liability insurance crisis that led to the creation of the NDIRF by our state's political subdivisions. Since 1986, we've operated as a member-owned nonprofit self-insurance pool, offering liability, auto, and public assets coverages exclusively to North Dakota's political subdivisions – saving an estimated over \$150 million in taxpayer dollars.
- **Claims:** Gain insights into common and costly claim types affecting North Dakota local governments. Learn what information our claims adjusters request during thorough, fact-finding investigations and how to report a claim, including the Quick Pay option.
- **Member Services:** Explore our no- or low-cost services designed to enhance your entity's risk management programs, including defensive driving courses, online professional development and safety courses, as well as sponsorships and scholarships.
- **HR Collaborative:** Learn about the HR management events, trainings, and support offered through the HR Collaborative to help your entity care for its most important assets—your employees.
- **Underwriting:** Review the NDIRF's liability, auto, and public assets coverages, as well as NDFT property coverage. Our coverages are tailored exclusively to North Dakota's political subdivisions and include many protections often offered as separate endorsements elsewhere.

PREVENTING AND RESPONDING TO WATER AND SEWER BACKUP CLAIMS

Provided by Corey Olson, CIC, CRM

NDIRF Director of Member Services

Water and sewer backup claims can happen anywhere, at any time. These incidents may occur for a variety of reasons—ranging from improper disposal of items down the drain, such as F.R.O.G. (Fats, Rags, Oils, and Grease), to illegal hookups or malfunctions within your entity's water infrastructure. Any of these situations could result in a claim you're not prepared for.

Preparation is Key

First and foremost, your entity should establish and maintain clear policies and procedures for the operation of its water infrastructure. These documents serve as step-by-step guides for how operators and staff handle both routine tasks and emergency situations. With proper procedures in place, staff can ensure consistency and accuracy. These guidelines are especially vital when there's staff turnover or when outside operators are brought in during an emergency, helping new personnel get up to speed and ensuring no critical steps are missed.

Routine Maintenance Is Essential

A scheduled, routine maintenance plan should be implemented and aligned with industry standards. All maintenance activities must be documented, time-stamped, and filed



in an easily accessible location. This documentation plays a key role in supporting your defense in the event of a backup-related claim.

Use the NDIRF Incident Report

The NDIRF has developed a **Water/ Sewer Backup Incident Report** to help members document key information about backup incidents, including response actions, site conditions, and repairs or mitigation efforts. This form is available at www.NDIRF.com>**Member Benefits>Risk Management Resources**. Complete

and submit the report to your local agent as soon as possible after the incident is resolved.

Responding to Reports from Residents or Businesses

When a homeowner or business owner reports an incident, respond promptly and document the situation using the NDIRF report or an equivalent form containing the same details. Even if the incident doesn't immediately result in a claim, it may develop into one later. Proper documentation ensures that the details are preserved and available if needed.

Why Backups Occur

Backups can occur for various reasons, but regardless of the cause, property owners are understandably upset. These events often result in significant damage to homes, businesses, or personal property, and can seriously disrupt lives.

Many backups are caused by blockages from improper materials, such as solid waste or paper products entering the water or sewer

systems. When a backup is reported, entity employees typically respond by flushing the line to remove the obstruction.

What Your Employees Should (and Shouldn't) Do

Employees must avoid admitting fault or offering to pay for damages, as liability may not be established. Your entity may not be held liable if it consistently conducts required inspections and maintenance and promptly addresses any potential issues.

Suggested Talking Points for Staff

- **Prevent further damage**
Advise property owners to take immediate action to minimize additional damage. If your entity is not found liable, the property owner may bear the full cost of repairs.
- **An incident report will be filed**
Inform property owners that your entity will submit an incident report and relevant documentation to the NDIRF. A copy should be kept on file for reference.
- **A loss notice will be submitted**
Let them know an NDIRF claims representative will follow up shortly after the notice is submitted.
- **A full investigation will be conducted**
Explain that your entity will investigate the incident and review inspection, maintenance, and repair records. Again, liability may

not be established if all proper procedures were followed.

- **Contact your property insurance agent**
Remind property owners to promptly report the backup to their insurance agent. If your entity isn't found liable, they may need to pursue compensation through their insurance policy.

Common Causes of Water/Sewer Backups

- **Grease**
Cooking oils and grease should never be poured down the drain. Once cooled, they solidify and can block pipes. Always dispose of grease in a heat-resistant container.
- **Paper Products**
Toilet paper breaks down easily, but other paper products—such as paper towels, diapers, and feminine hygiene items—do not and can quickly clog sewer lines.
- **Tree Roots**
Newer PVC lines are resistant to root intrusion, but older pipes may not be. Because most homeowners don't monitor their lines with cameras, they often don't catch problems until it's too late.
- **Illegal Connections**
Unauthorized connections to the sanitary sewer system—such as sump pumps, drains, or gutters—can lead to clogs and backups.

- **Lack of Backwater Prevention Valves**

Older lines without these valves are at greater risk for sewage backflow. Properly installed and functioning backwater valves, which are common in newer systems, prevent this problem.

Need Assistance or Educational Resources?

If you'd like more information about preventing backups or need help creating an educational flyer about responsible water/sewer line usage, contact NDIRF Director of Member Services Corey Olson (701) 224-1988 or Corey.Olson@ndirf.com. wels and diapers to grease and rags, NDIRF members have encountered a wide range of household items clogging water and sewer lines.

Did You Know?

From paper towels and diapers to grease and rags, NDIRF members have encountered a wide range of household items clogging water and sewer lines.

It's important to educate property owners on their role in maintaining these systems. Promoting responsible use of water and sewer services helps ensure they continue to operate smoothly.



BUDGETING FOR RECRUITMENT AND TRAINING

As a human resource management professional within your entity, one of your responsibilities may be to oversee or support the development of your entity's employee recruitment and training budgets.



position's essential functions will be. "Essential functions are those performed with frequency, or those that make up the essence of the position" (accessed 25 February 2025

According to a 2024 Talent Trends presentation published by the Society for Human Resource Management (SHRM), your investment in these initiatives is more important than ever: "Over three in four organizations have had difficulty recruiting for full-time regular positions, while nearly half have had difficulties retaining full-time regular employees in the last 12 months" (accessed 25 February 2025 from <https://www.shrm.org/content/dam/en/shrm/research/2024-talent-trends-research-overall-findings.pdf>). This data was collected between January 10–19, 2024.

The Planning Before the Posting

Arguably, the most visible part of an organization's recruitment strategy is when a job posting is published. However, at the NDIRF, this action is taken only after the following steps have occurred:

1. Hiring manager notifies the Administrative Services Manager (ASM) of the vacant position

This notice prompts a conversation between the ASM and the hiring manager about how the position will help achieve strategic plan goals and what the

from the HR Collaborative's HR Reference Guide, Chapter 4: Employment Relations, p. 13).

2. The hiring manager works with the ASM and CFO to confirm the budget for the vacant position

Our CEO and CFO annually evaluate and budget for various employment vacancies resulting from voluntary separation, involuntary separation, and retirement. Each position's salary is projected using various compensation resources, including the Employment and Wages by Occupation program managed by Job Service North Dakota (www.jobsnd.com > Employer Resources > Employment and Wages by Occupation). In addition to salary, they consider background check costs and the position's potential software, subscription, and training needs, including any required designations or certifications (e.g., first aid, CPR, CPSI, CPO, etc.).

3. Additional hiring costs may include assessments, drug testing, search assistance, etc.

4. Based on the pre-approved salary budget and

market research, the hiring manager, ASM, and CFO determine the offer amount

If a top candidate negotiates for a higher salary than budgeted, we may consider offering additional compensation through benefits, such as extra paid leave days.

5. The ASM and hiring manager finalize the job description, department needs, preferred certifications and skills, interview questions, hiring timeline, etc.

Before internally and externally posting a position, the ASM and hiring manager review the job description to ensure that the listed essential functions align with departmental and strategic plan goals. Interview questions are prepared in advance to ensure all candidates are evaluated equally.

Once these steps are complete, the ASM posts the position internally and externally. External channels include our website and social media (which are free), as well as Indeed and LinkedIn, which offer budget-based job posting campaigns. These can be configured by total cost or campaign duration.

Plan for Training

According to the Forbes Human Resources Council, creating a culture of training and development leads to improved employee performance, increased engagement, enhanced leadership, and better retention. With outcomes like these, it's clear why training is vital to your entity's success.

At the NDIRF, management team members annually review and update their training budgets to address the development needs of new and existing employees. Often, they refer to the prior year's training budget to develop a baseline cost per employee.

Management presents these budgets to the CEO and CFO, who review and modify them as needed based on organizational priorities and board approval.

LocalGovU

One employee training tool the NDIRF has used in recent years is LocalGovU, our free online training platform that offers thousands of professional development and safety courses tailored to local governments—including POST-certified law enforcement courses.

As an NDIRF member, all employees within your entity can take an unlimited number of LocalGovU courses at no cost. You can also set up an administrative account to create training schedules that automatically email assignments and reminders. To learn more, visit www.NDIRF.com > Member Benefits > Online Training.

Additional Resources

Here are additional resources that fellow NDIRF members have used to support employee development:

- **HR Collaborative:** An NDIRF program offering free human resource management and training resources. Visit www.NDIRF.com>HR Collaborative.

- **ND Workforce Safety & Insurance (WSI):** Offers general safety resources and the Get Home Safe North Dakota program for reducing workplace accidents and injuries. Visit www.WorkforceSafety.com/safety or www.WorkforceSafety.com/GHSND.
- **North Dakota Safety Council:** Offers various workplace safety training resources. Visit www.NDSC.org/Workplace-Safety/.

Your recruiting and training budget will largely depend on your entity's size, needs, and the approval of its governing board or commission. Forecasting even small costs can help ensure you stay within budget. When your entity thoughtfully invests in these initiatives, employees will be more engaged and productive—and that's a feather in your cap.



SIX-SESSION SUMMER VIRTUAL SERIES KICKS OFF JUNE 11 IN JUNE

The HR Collaborative's Six-Session Summer Virtual Series will kick off at 10 a.m. on Wednesday, June 11, featuring an employment law overview with NDIRF Staff Legal Counsel Dani Krause.

In addition to its kickoff session with Krause, this year's series will cover the following topics: self-care, performance management, workplace harassment, recruitment, and health coverage trends.

The sessions will take place at the following times and dates:

- **10-11:15 a.m. (CDT) on Wednesday, June 11** – *Employment Law Overview* with NDIRF Staff Legal Counsel Dani Krause
CLE approved for 1.25 ND CLE credits (Event #20250611HRC)
- **10-11:15 a.m. (CDT) on Wednesday, June 25** – *Cultivating Joyfulness for Self-Care: Be Whole. Be Strong. Be You.* with Speaker, Coach, and Joy Refueler Dawn Kaiser
CLE approved for 1.25 ND CLE credits (Event #20250625HRC)
- **10-11:15 a.m. (CDT) on Wednesday, July 9** – *Performance Management* with Dakota Dynamics HR Consultant Tanya Wieler
CLE approved for 1.25 ND CLE credits (Event #20250709HRC)
- **10-11:15 a.m. (CDT) on Wednesday, July 23** – *Do Not Become the Victim of Your Anti-Discrimination Policies* with Brian D. Schmidt, Attorney at Law and Partner at Smith Porsborg Schweigert, Armstrong, Moldenhauer & Smith
CLE approved for 1.25 ND CLE credits (Event #20250723HRC)
- **10-11:15 a.m. (CDT) on Wednesday, Aug. 13** – *Effective Talent Acquisition in a Competitive Market* with North Dakota Office of the Adjutant General Human Resource Business Partner Jason Sutheimer, SHRM-SCP
CLE approved for 1.25 ND CLE credits (Event #20250813HRC)
- **10-11:15 a.m. (CDT) on Wednesday, Aug. 27** – *NDPHIT Health Coverage Trends* with Brown & Brown Senior Vice President Randy Johnson
CLE approved for 1.25 ND CLE credits (Event #20250827HRC)

The cost to attend the 2025 series is \$50 per attendee.

Links to each session's video recording will be emailed to all registered participants.

To register now, go here: www.NDIRF.com>Events>2025 HR Collaborative Summer Virtual Series.

CLAIMS CORNER:

STATED AMOUNT COVERAGE REVIEW

Provided by Tony Burbach
NDIRF Director of Claims

If you don't frequently work with NDIRF coverage forms and applications, you might be unfamiliar with some of the terms they contain.

Let's review stated amount coverage.

What is Stated Amount Coverage?

The NDIRF offers stated amount coverage exclusively for emergency services vehicles. This coverage type allows your entity to determine—or state—the amount for which it would like to insure its emergency services vehicle(s). If a covered loss occurs, the NDIRF will pay either the repair cost without deduction for depreciation or the stated amount listed in the schedule—whichever is less.

Stated amount coverage is especially effective for emergency services vehicles because these vehicles are often highly specialized. As a result, your entity is typically better equipped to determine an appropriate coverage amount.

Stated amount coverage differs from actual cash value (ACV) coverage. Under stated amount coverage, your entity determines the coverage value, whereas ACV is generally based on the vehicle's market value. In the event of a



total loss—when the cost of repairing the vehicle without depreciation exceeds the stated amount—the scheduled amount will be paid without depreciation.

What Should Your Entity Consider When Determining Stated Amount Coverage?

When determining the stated amount, your entity should consider both vehicle repair and replacement costs, as well as the normal complement of equipment included with the vehicle. Examples of equipment typically considered part of the normal complement include (but are not limited to): hoses, nozzles, couplings, light bars, sirens, radios, ladders, axes, fire extinguishers, water tanks, and pumps.

Examples of equipment not considered part of the normal complement include helmets, turnout gear, gloves, jaws of life, smoke fans, portable generators, diving gear, cell phones, pagers, aircraft, or other vehicles capable of flight. These items can instead be covered under public assets coverage.

Contact your entity's local agent to review coverage options and receive cost estimates.



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QUICK PAY CLAIMS FORM NOW AVAILABLE

Get immediate repair authorization and fast repair payments by using our new Quick Pay Claims Form. This 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 or estimate with your form submission. To view the list of qualifications, visit our website at www.NDIRF.com>**Submit a Claim>Quick Pay Comp Claim.**

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

If you have any questions about this new form, please contact our Claims Department at Claims@ndirf.com or **(701) 224-1988**, or visit www.NDIRF.com>**Submit a Claim.**

UPCOMING EVENTS

Member Regional Meeting -

Bismarck
May 28

Bismarck Event Center

See p. 9

Agent Regional Meeting -

Bismarck
May 29

Bismarck Event Center

See p. 9

HR Collaborative Summer Virtual

Series

June 11-Aug. 27

Virtual - Zoom

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