

# THE PARTICIPATOR

FALL 2025

## MEMBER FEATURE **McKenzie County**

**Understanding Medical Payments Coverage**

**2025 NDIRF Regional Training Review**

**The NDIRF Claims Process**

NORTH DAKOTA  
**NDIRF**  
INSURANCE  
RESERVE FUND



# FROM THE CEO

Dear NDIRF Member,

We're excited to share this edition of *The Participator*, with information to help you manage risk and stay informed about the latest updates here at the NDIRF.

There has been a lot of change at the NDIRF, and as the Greek philosopher, Heraclitus, is quoted, *"Change is the only constant in life."* In this issue of the Participator, you'll see some exciting changes to our team, as well as get an idea as to what we've been up to with our regional meetings. The feedback was extremely positive, and we hope to see more of you next year at the 2026 Regional Meetings. Change will keep coming as NDIRF explores how to make future organizational improvements surrounding artificial intelligence, coverage options, and risk management offerings for political subdivisions.

Also, we are extremely proud to present McKenzie County as our member feature. Their approach on how they've managed risk, reduced claims, and made proactive efforts to prevent future claims ultimately provides benefits back to their citizens. If you are interested in NDIRF's risk management programs, please give us a call and ask for Member Services.

Finally, thank you for being a member. The NDIRF is your organization. We appreciate everything you do and look forward to seeing you at conferences, member association trainings and when you stop by our new location in Bismarck. We're always happy to talk to you about what's going on in your communities and how we can serve you better.

Sincerely,



**Keith Pic**  
NDIRF CEO



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# FINANCIAL INSIGHTS

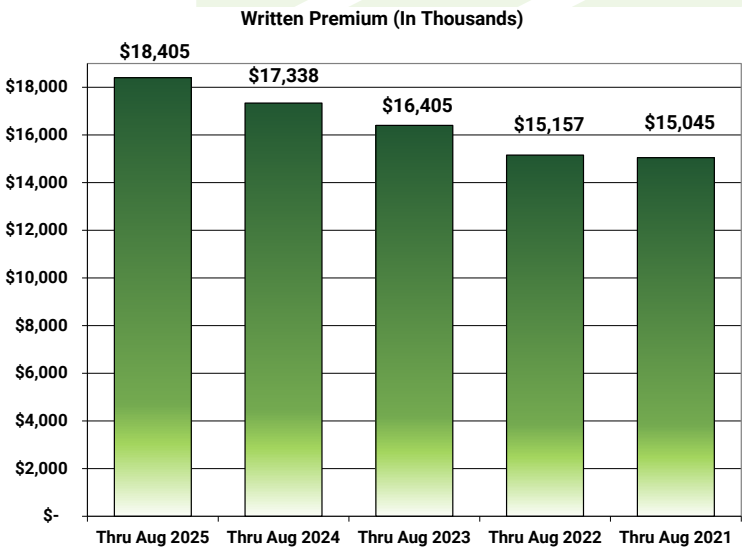
## ANNUAL CONTRIBUTIONS

This graph represents the contributions NDIRF members make annually to fund their coverages.

As the chart shows, NDIRF has enjoyed steady growth in written premium the past five years, even though there have been no general rate increases since 2018.

### Increases are due to:

- Increased coverage offerings that members elect to take
- Inflation on cost of goods covered
- Significant policies, previously written in November, reverting to earlier policy dates



Cover Photo Credit: Erica Johnsrud

Financial Insights by: Nora Frueh - CFO

### 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](http://www.NDIRF.com).



# UNDERSTANDING MEDICAL PAYMENTS COVERAGE

Photo by spyrakot

Whether you or someone you know has been injured at a local store, a parking lot, or at someone’s residence, you may have heard of **medical payments coverage**. What does it mean to have this type of coverage, and is it a coverage offered through the North Dakota Insurance Reserve Fund (NDIRF)?

The term **medical payments** (often called “Med Pay”) is usually defined by the policy or coverage form and NDIRF’s GL 10 01 (08/25) Memorandum of Coverage is no different. According to the GL Memorandum of Coverage, medical payments refer to medical expenses for “personal injury” caused by an accident **during the memorandum period**, in the following situations:

- On premises you own or rent
- On ways next to premises you own or rent
- As a result of your operations

The memorandum also states that the injury expenses incurred are to be reported to NDIRF within one year of the accident. If the accident took place more than a year prior to reporting it, medical payments coverage *may not apply* to those expenses.

Once the incurred expenses are reported, the injured person may be asked to submit to examinations (as often as reasonably required) by a physician chosen by NDIRF. These examinations are at NDIRF’s expense, regardless of fault.

There are some exclusions that apply to medical payments coverage, which can also be found in NDIRF’s GL 10 01 (08/25) Liability Memorandum of Coverage. In total, there are 12 exclusions related to medical payments coverage. Common coverage exclusions include:

- Students
- Injury occurs on a part of your owned premises that is utilized as a public roadway, street, alleyway or parking lot
- Injury occurs on a part of your owned premises that is utilized as a public sidewalk, bicycle path or recreational trail
- Injury occurs because of taking part in a recreational activity, athletic activity, or practicing for or participating in any competition, contest, exhibition, demonstration, sport or race

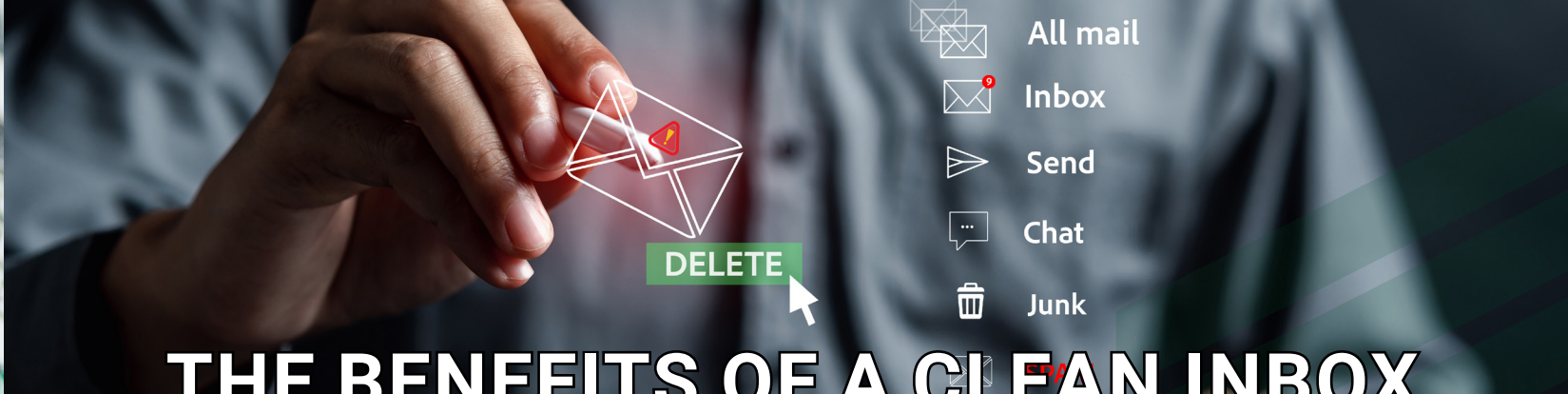
Scan the QR code on this page for a full list of exclusions in the GL Memorandum of Coverage!

SCAN HERE!

Use your phone’s camera to scan the QR code to review the Liability Memorandum of Coverage!



Article by Jordan Wahl - NDIRF Director of Underwriting



# THE BENEFITS OF A CLEAN INBOX

Article by NDIRF

Photo by Kiattisak

Let me start this article by saying: a clean inbox helps you work more efficiently.

A simple way to kick-start the cleaning process is to ensure you route work-related emails to your work inbox and personal emails to your personal inbox. This practice is also a common cybersecurity practice because it helps to reduce the chance of spam and/or phishing emails making their way to your work inbox.

Once you’ve routed your emails to the appropriate work or personal inbox, the next step is to take a look at your sent, saved, deleted, and junk inboxes, and clean out any unnecessary emails. If there are emails you want to keep for future reference, develop a clear and consistent naming mechanism (ex. 20231006\_Article\_The Benefits of a Clean Inbox\_Krebs) and save or upload them in an appropriate organizational drive or intranet. This process helps to ensure others within your organization can access it, if needed.

I always remind our employees that the more emails they have, which includes emails in their inbox as well as other folders, it only makes it more difficult to find the one they need. By having a well-organized drive, you can more easily comply with internal record retention policies as well as search for information you need, and it helps to reduce unnecessary emails within your inbox.

## Additional advantages to keeping your inbox clean include:

1. **Improved Focus:** A clean inbox helps you stay focused on essential tasks. When you’re not constantly distracted by irrelevant or outdated emails, you can concentrate better on your work and priorities.
2. **Enhanced Productivity:** A cluttered inbox can lead to missed deadlines and overlooked important messages. Regularly sorting and archiving emails ensures that you respond promptly to critical matters and stay on top of your commitments.
3. **Security and Privacy:** A cluttered inbox can make it easier to overlook phishing attempts or fraudulent emails. Keeping your inbox clean helps you identify suspicious messages more easily, enhancing your online security.
4. **Optimized Storage:** Email services often have storage limits. By decluttering your inbox, you can make the most of your available space and avoid unnecessary subscription fees.

As I said from the start, a clean inbox helps you work more efficiently. But email cleanliness also supports your entity’s cybersecurity efforts and reduces the need for increased cloud storage, which reduces your entity’s expense.



# MEMBER FEATURE McKenzie County

Photos by Erica Johnsrud and Economic Development

Did you know that McKenzie County is just about 15 miles north of Theodore Roosevelt National Park, which is partially located within the county? The area has a lot of grassland for hunting and wildlife, and biking is a favorite pastime for many. McKenzie County also borders Lake Sakakawea, a beautiful spot for spending time by the water.

## GENERATIONS OF SERVICE TO NORTH DAKOTA

For McKenzie County Auditor/Treasurer Erica Johnsrud, serving the community is a family tradition. Erica's grandmother and mother served McKenzie County. Her grandmother was the County Register of Deeds and her mother held the same position under its updated title - County Recorder. Today, both of her brothers serve on their city park boards, one in Watford City and the other in Hazen. And, for more than 11 years, Erica has continued the legacy by serving the same county her family has supported for generations.

Before settling into her dad's childhood farm home and taking on the role of McKenzie County Auditor/Treasurer, Erica left the county for a time - but returned ready to make an impact on her community. Erica describes the Auditor/Treasurer's role as essentially the Chief Financial Officer of county government. Her career at the County Auditor's Office began in 2014. In early 2015, the office merged with the Treasurer's Office, and Erica was appointed to serve as Auditor/Treasurer in June 2017. She also serves as the clerk to the McKenzie County Commissioners and oversees the county's insurance policies.

The Auditor/Treasurer's Office is basically the go-to spot for governmental information. It's responsible for county functions such as accounts receivable, accounts payable, payroll, property taxes, and a variety of other services. It's also where local welections are held. Erica says, "If you're not sure where to go in the county, start with the County Auditor/Treasurer's Office. If we don't do it, we know who does!"



McKenzie County Courthouse



**Top Photo:** Erica's grandmother, Cecelia Johnsrud  
**Bottom Photo:** Erica (right) with her mom, Ann Johnsrud - both recipients of the NDA Co Excellence in County Government Award. Erica won in the County Official category, while Ann was honored in the Hall of Honor category.

# MEMBER FEATURE

## ENGAGING EDUCATION FOR LOCAL YOUTH

McKenzie County is proudly home to seven different school districts. School District #1 is the largest and represents the majority of the community. The district includes two elementary schools, one middle school, and one high school. A few years ago, the Bakken Area Skill Center opened, giving students (and adults) access to healthcare programs, building trades, mechanics, robotics, and other certifications - right in Watford City!

The county is also home to a one-room schoolhouse, Horse Creek School. One main teacher holds class for around a dozen students, grades kindergarten through eight.

Whether it's a one-room school district or a district with thousands of students, they're all doing great things. The Alexander School District even has a mock trial team and a robotics team - BOTH of which have gone on to compete nationally.

## EVENTS IN THE REGION

Some McKenzie County communities are known for events, parades, farmers markets, and even "Burger in the Park" nights that draw visitors from all around.

New Town and Mandaree both host powwows, offering a great opportunity to experience Native American heritage and culture.

For over 50 years, Alexander has held an annual three-day Labor Day weekend event called Old Settler's Day. The annual celebration honors homesteading families with a bonfire, dances, horseshoes, and more.

Then there's Ribfest in Watford City, which brings thousands to Main Street for BBQ competitions, entertainment, evening concerts, and more. Watford City also hosts an annual event called Homefest, which is a "Welcome Home" celebration for anyone returning to or newly making Watford City their home.



McKenzie County School District #1 Cultural Fair



Ribfest - Watford City



Old Settler's Day - Alexander



# MEMBER FEATURE

## MCKENZIE COUNTY'S EXPERIENCE WITH NDIRF

For as long as Erica has served McKenzie County, they have worked with the North Dakota Insurance Reserve Fund (NDIRF). She says the county's experience with NDIRF has always been a great one.

Erica shared that during her tenure as auditor, there was a time when claims significantly increased. It led to some tough conversations, as McKenzie County was becoming a "risky" member.

NDIRF worked closely with McKenzie County leaders to find new ways to mitigate risk and improve their claims profile. As a result, the county has successfully reduced the number of filed claims - thanks in part to NDIRF's recommendation to utilize LocalGovU.\*

Today, McKenzie County uses LocalGovU for annual training required of employees. Erica says the tool is a helpful reflection point, especially for new hires.

Another way McKenzie County has reduced claims is by conducting post-accident reviews on larger incidents. When something happens, they gather a group to analyze the scenario, discuss what could have been done better, and determine what training might be needed to prevent similar issues in the future.

Thank you to McKenzie County for your membership!

**\*Scan the QR code on this page to learn more about LocalGovU.**



SCAN HERE!

Use your phone's camera to scan the QR code to learn more about LocalGovU!



New to LocalGovU? Contact [ndirfmemberservices@ndirf.com](mailto:ndirfmemberservices@ndirf.com) to request login credentials.



Article by Kori Bowen - NDIRF Marketing & Communications Specialist

# 2025 NDIRF REGIONAL TRAINING REVIEW

Article by Kori Bowen - NDIRF Marketing & Communications Specialist

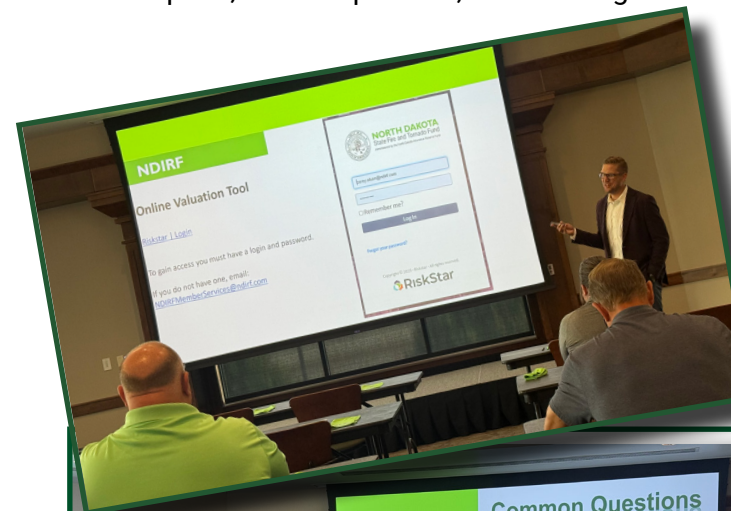
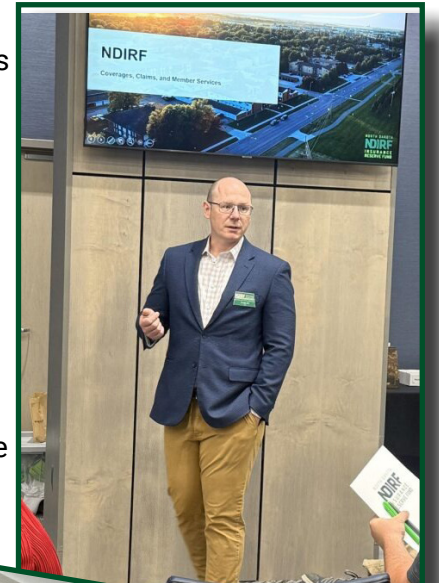
Photo by wutkoh

During the summer of 2025, The North Dakota Insurance Reserve Fund (NDIRF) launched its first annual regional training events to provide hands-on learning to members and agents. Members and agents came to Bismarck, Fargo, and Minot to learn about the ways NDIRF supports North Dakota local government.

## NDIRF REGIONAL TRAINING TOPICS

Regional training topics ranged from NDIRF's history and the claims process to the many resources and training opportunities available to governmental entities.

- **The NDIRF Story** – Established in 1986 during a nationwide liability insurance crisis, NDIRF was founded to serve as the source of risk services for North Dakota's political subdivisions.
- **Claims** – Overview of claim types and a guide to the claims process.
- **Member Services** – Introduction to NDIRF's loss control and risk management tools and programs.
- **HR Collaborative** – Government-focused HR training resources, including details about the upcoming Biennial Conference in 2026 (more information in future issues of *The Participator*).
- **Underwriting** – Explanation of member qualifications, benefits, and coverage options.
- **North Dakota State Fire and Tornado Fund (NDFI)** – Purpose, renewal process, and coverage details.



Photos from NDIRF Presenters for Bismarck, Fargo, and Minot Regional Trainings:  
**Keith Pic** - CEO | **Dani Krause** - COO & Staff Legal Counsel | **Tony Burbach** - Director of Claims  
**Jordan Wahl** - Director of Underwriting | **Corey Olson** - Director of Member Services

(Continued)

[WWW.NDIRF.COM](http://WWW.NDIRF.COM)



# 2025 NDIRF REGIONAL TRAINING REVIEW

## WHAT ATTENDEES ARE SAYING

The NDIRF Member Services team followed up each regional training event with a survey to understand how the presentations resonated with attendees. NDIRF is happy to report that both members and agents found the sessions informative and walked away with valuable information to better support their governmental entities. Here's what attendees had to say about their experience at the first annual regional training events with NDIRF:

What is one thing you plan to apply or change as a result of training?

*Using building valuations.*

*Make sure we have the endorsements added for property that is available.*

*I want to encourage more members to use the defensive driving course and the LocalGovU services. I personally plan to use the valuation tool on my renewals.*

What did you like most about the training?

*I liked that it was a small group and was more of an open discussion. It was great to meet with Keith, Jordan, Corey, and Matt (our agent) to go over our policy in detail.*

*The casual, friendly, atmosphere that I have come to expect with all my interactions with the NDIRF staff. They genuinely care about teaching about the coverage and their passion shows.*


*Variety of speakers and mixing things up a little bit to keep us interested and engaged. The underwriting information was very helpful.*


## 2026 REGIONAL MEETING AND BEYOND

The team at NDIRF understands the importance of providing the right tools and resources for effective risk management support of governmental entities. And we are committed to delivering meaningful educational experiences to our members and agents.

NDIRF looks forward to continuing the regional training events and expanding learning opportunities! Keep an eye out for the 2026 dates and locations in upcoming issues of *The Participator*, on our socials\*, and [www.ndirf.com](http://www.ndirf.com).

**\*Never miss out on what's happening at NDIRF - connect with us on Facebook and LinkedIn!**

[Facebook.com/NDIRFund](https://www.facebook.com/NDIRFund)

[Linkedin.com/company/nd-insurance-reserve-fund](https://www.linkedin.com/company/nd-insurance-reserve-fund)

Scan the QR code on this page to learn more about the benefits of being a NDIRF member or agent!

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# THE NDIRF CLAIMS PROCESS

Article by NDIRF

Photo by MargJohnsonVA

It probably comes as no surprise to any NDIRF member that questions regarding the claims resolution process are among the most frequently asked. This article is intended to provide a broad overview of the claim volume handled by the Fund and the typical reporting and adjusting process.

First, let's do the numbers. NDIRF receives an average of 1,800 new claims every year. At any point in time, the claims department is handling around 500 open claims – 30-40% of which are in various stages of litigation. Total claim payments made in 2024 (the most recent full year for which figures are available) were approximately \$7.2 million, including expenses for adjustment and legal representation. In 2024, open claim reserves (the money set aside for expected payments) consistently ran at approximately \$9.4 million.

A variety of different types of claims are filed with the NDIRF. These range from the fairly common, such as injuries arising from an automobile accident to claims involving more complicated issues such as drainage disputes and contract interpretation. In many instances, the facts and responsibilities are clear, allowing a claim to be resolved in a matter of days, while other situations may involve litigation lasting for years.

What happens when a Fund member has a claim, either their own (a "first-party" claim, such as hail damage to covered vehicles or equipment) or one where an injured third party is making a claim against the member? The normal procedure is to **immediately** contact your NDIRF agent and report the claim. The agent is paid a commission to service the member's account and a part of this service includes transfer to the NDIRF of claims information in a timely manner. A notice should also be provided to your agent, even when no formal claim has been submitted, in situations where you expect that a claim will eventually be made. Early reporting to your agent affords the NDIRF an opportunity to immediately investigate the circumstances of the incident and provide advice regarding further action.

Once notified of a claim, the agent completes a loss notice report and sends it on to the NDIRF. This is often accomplished by email to speed up claims reporting as time is always important and, in cases where litigation has been commenced, critical. A claim is set up on the NDIRF's computer system the day it is received and a file is created. An adjuster is assigned to the claim based on several factors including location, type of claim and complexity of the issues. If the claim has been placed in litigation, the NDIRF assigns an appropriate defense attorney immediately so that a response can be entered in a timely fashion.

Many claims can be adjusted in-house, meaning investigation by NDIRF staff adjusters using information gathered via telephone or email. When claims do require on-site investigation to determine liability or verification of repair costs, they are handled either by NDIRF staff adjusters or outside independent adjusters retained by the NDIRF, depending upon the location and complexity of the claim.

The NDIRF's underlying philosophy is to work with our members to reduce the likelihood of claims – but they do occur and their prompt, fair resolution is our goal.

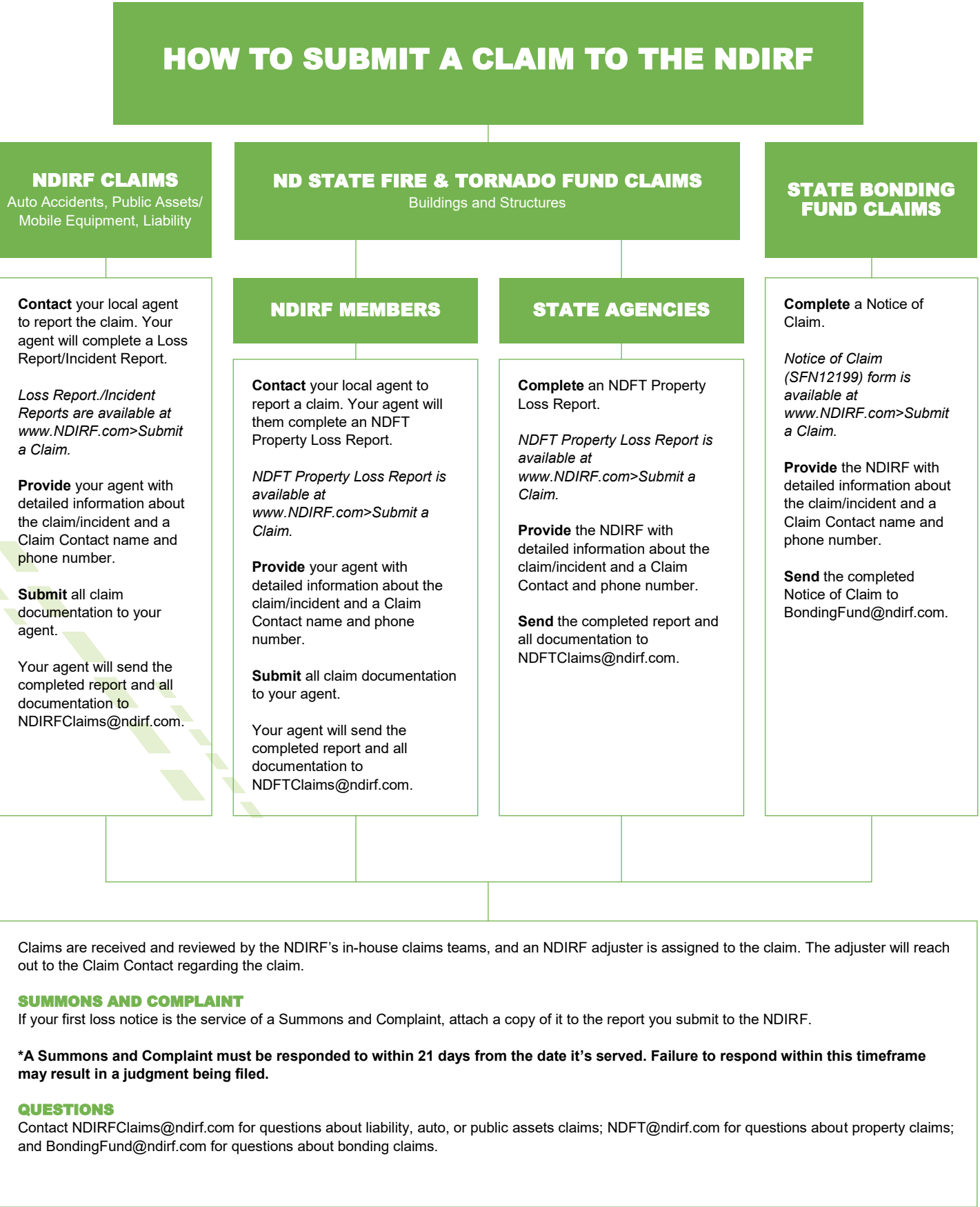
SCAN HERE!

Use your phone's camera to scan the QR code to learn more about reporting a claim!



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# THE NDIRF CLAIMS PROCESS



# HR COLLABORATIVE



## 2026 HR COLLABORATIVE CONFERENCE & MORE

Formed in 2008 through an Otto Bremer Foundation Grant and in partnership with the North Dakota Association of Counties (NDAcCo), North Dakota League of Cities (NDLC), North Dakota School Boards Association (NDSBA), North Dakota Recreation and Park Association (NDRPA), and the NDIRF, the HR Collaborative is a program that aims to strengthen human resource management within local governments by providing relevant and affordable training and resources. The NDIRF has led the HR Collaborative program since January 2023.

### 2026 HR COLLABORATIVE CONFERENCE

Mark your calendar for the HR Collaborative's 2026 Biennial Conference!

**WHEN:** April 22-23, 2026

**WHERE:** Bismarck Hotel & Conference Center (formerly Ramkota Hotel)

**DETAILS:** Coming Soon!



### JOIN THE HR COLLABORATIVE

Did you know that HR Collaborative membership is **FREE** to you and your employees? HR Collaborative members will receive information about upcoming HR Collaborative news and events. It only takes a few minutes to sign up. **Scan the QR code on this page to join today!**

SCAN HERE!

Use your phone's camera to scan the QR code and login to sign up for your **FREE** membership to the HR Collaborative!



**HR Consultant**  
The HR Collaborative's consultant role exists to support you and your employees, helping guide you in the right direction when HR questions arise. Please note that this role does not provide legal advice. You can submit a question to the HR Consultant at [HRCollaborative@ndirf.com](mailto:HRCollaborative@ndirf.com).



# NDIRF UPDATE

The North Dakota Insurance Reserve Fund (NDIRF) is happy to announce that our team is growing. Since the last issue of The Participator, we have welcomed two new employees as well as announced the promotion of another valued employee.

Our new Assistant Director of Underwriting and Claims Adjuster have already been positive additions to NDIRF and we are excited to see the impact they will make. Please help us welcome Tina Steckler and Marion Price!

## TINA STECKLER, ASSISTANT DIRECTOR OF UNDERWRITING

In August, Tina Steckler joined NDIRF as the Assistant Director of Underwriting. She brings 28 years of underwriting experience, previously serving as a Senior Underwriter for a national property and casualty company. Tina also holds her North Dakota Property and Casualty license.

She is truly excited to join the team and to begin this new chapter. One of the things she most looks forward to is fostering and strengthening the relationships that have already been established with NDIRF agents and members. She values the trust and collaboration that comes from those connections and can't wait to contribute in a meaningful way.

Tina is a mom of twin boys who once made a prehistoric discovery - dinosaur bones on the land she grew up on in southwest North Dakota! The fossils are showcased at the ND Heritage Center & State Museum, Badlands Dinosaur Museum in Dickinson and even at the Smithsonian in New York!

Something Tina enjoys most about living in North Dakota is spending summertime on the Missouri River.



## MARION PRICE, CLAIMS ADJUSTER

In August, NDIRF also welcomed new Claims Adjuster, Marion Price. Marion brings 22 years of claims experience, and spent 13 years at the North Dakota Insurance Department.

Marion has an Associate of Arts degree from Bismarck State College. Her other licenses and accreditations include AIC, LPCS, ACLA.



# NDIRF UPDATE

Speaking of growth and impact, we are proud to recognize an employee who has been doing great work since she joined the team fewer than 12 months ago. We are excited to see how Dani Krause will flourish in her new role as Chief Operating Officer/General Counsel of NDIRF!

## DANI KRAUSE, CHIEF OPERATING OFFICER/GENERAL COUNSEL

In September, NDIRF proudly announced that Dani Krause has been promoted to Chief Operating Officer/General Counsel.

Krause joined the NDIRF in January 2025 as Staff Legal Counsel, providing guidance on internal policies, risk control education, and government relations efforts. Prior to joining the NDIRF, she spent more than a decade practicing law, including seven years as in-house counsel with a focus on litigation, employment law, and regulatory matters.

In her new role, Krause oversees NDIRF's legal, operational, and administrative functions, serves as chief legal advisor to the CEO and Board of Directors, and provides strategic direction for multiple departments.

Krause earned her Juris Doctor, cum laude, from the University of North Dakota School of Law and her Bachelor of Science in Child Development and Family Science, summa cum laude, from North Dakota State University. She is licensed to practice in North Dakota, Minnesota, and the U.S. District Court for the District of North Dakota.



NDIRF Office Building in Bismarck, ND

Photo by Daylon Fox



# NDIRF BOARD OF DIRECTORS

Aaron Birst, Bismarck | Lyle Bopp, Forman | Matt Gardner, Bismarck | Darcie Huwe, Wahpeton  
Tyler Jacobson, Valley City | Burdell Johnson, Tuttle | Sonya Larson, Steele | Scott Ouradnik, Amidon  
Chris West, Grafton

## UPCOMING EVENTS

### October

#### 2025 DAKOTAS 911 CONFERENCE

October 8-10 \ Bismarck

#### NDSBA ANNUAL CONVENTION

October 9-10 \ Bismarck

#### NDACo VIRTUAL PRESENTATION

October 15 \ Webinar

#### BIG "I" CROP INSURANCE CONFERENCE AND ANNUAL CONVENTION/TRADE SHOW

October 22-23 \ Bismarck

#### NDACo ANNUAL CONFERENCE

October 26-28 \ Bismarck

### November

#### NDACo DAKOTA TERRITORY SHERIFFS ASSOCIATION CONFERENCE

November 17-19 \ Fargo

### December

#### NDTOA ANNUAL MEETING AND CONVENTION

December 8-9 \ Fargo

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