

THE PARTICIPATOR

WINTER 2026

MEMBER FEATURE

West Trail Ambulance Service

WEST TRAIL
AMBULANCE

MAYVILLE-PORTLAND N.D.

NDIRF Board of Directors Election

Winter Driving Safety Tips

Mark Your Calendar for the 2026
HR Collaborative Conference

NORTH DAKOTA

NDIRF
INSURANCE
RESERVE FUND

FROM THE CEO

Dear NDIRF Member,

As you will read in this edition, the NDIRF was created out of a critical need in the 1980s and continues to deliver value to North Dakota’s political subdivisions. As we approach our 40th year as a member-owned, not-for-profit entity, we remain proud of the work we do and the services we provide to you, our members.

Partnerships have always been the backbone of our success. Affordable coverage and stable rates depend on strong collaboration between the NDIRF, member associations, and local agents. Together, these partnerships make effective risk services possible.

As we close the door on 2025 and look ahead, I encourage you to stay connected. Please communicate regularly with your local agents, member associations, and our team. Your engagement helps us build stronger risk management initiatives that reduce losses and protect communities.

Thank you for your continued trust and membership in the NDIRF. We look forward to serving you in the years ahead.



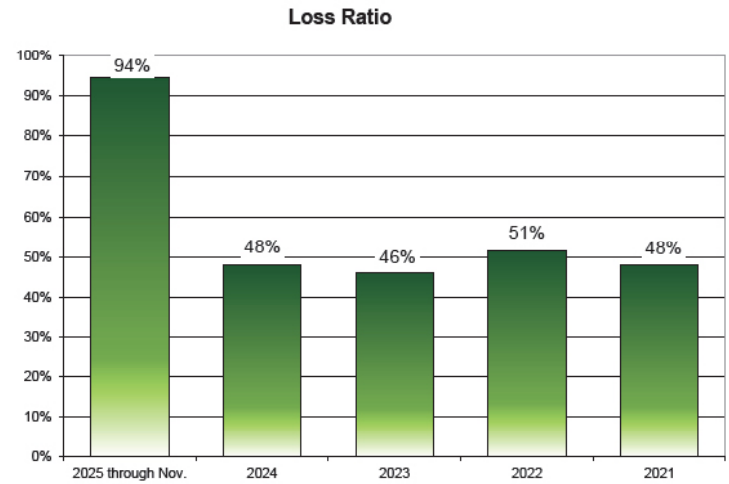
Keith Pic
NDIRF CEO



WHAT’S INSIDE

P. 1	From the CEO	P. 6-7	Member Feature: West Traill Ambulance Service
P. 2	Financial Insights	P. 8	Become an Expert in Playground Safety
P. 3	NDIRF Board of Directors Election	P. 9	Mark Your Calendar for the 2026 HR Collaborative Conference
P. 4	Winter Driving Safety Tips	P. 10-14	NDIRF Update
P. 5	Do No Slip on Snow Removal and Fall Into a Lawsuit	BACK COVER	NDIRF Board of Directors & Upcoming Events

FINANCIAL INSIGHTS



The loss ratio is calculated by dividing incurred losses, including loss adjustment expenses, by earned premium.

A ratio greater than 100% means incurred losses exceed premium income.

Cover Photo Credit: West Traill Ambulance Service

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.

TO: NDIRF Member Officials

FROM: Keith Pic, NDIRF CEO

RE: 2026 NDIRF BOARD OF DIRECTORS ELECTION

Annually, at least two seats on the NDIRF Board of Directors are up for election. The election is held by member voting through solicitation of proxies by mail or voting in person at the NDIRF Annual Meeting. The 2026 NDIRF Annual Meeting will be held at 9:30 a.m. CDT on Thursday, May 7, 2026, at the North Dakota Heritage Center in Bismarck.

Directorships representing the member categories of "Schools," and "Others" are up for election in 2026. The incumbent board members are Sonya Larson, Kidder County School District 1 Business Manager ("Schools"), and Burdell Johnson, Atwood Township Supervisor ("Others"). Larson and Johnson will seek reelection in 2026.

In its December 31, 2023, Report of Examination, the North Dakota Insurance Department recommended that NDIRF adjust its Board composition to better reflect claims activity by creating a process for electing or selecting non-member representatives.

On September 4, 2025, the NDIRF Board of Directors approved an amendment to the Bylaws adding a 10th Board position. Beginning with the 2026 election, this new position will be known as the "At-Large Member." The only requirement for this role is that the individual be a North Dakota resident.

Elected officers or employees of NDIRF members are eligible to serve on the NDIRF Board of Directors. Candidates must represent the member category electing a director each year (for example, "Schools," and "Others" in 2026), with the exception of the At-Large Member, who only needs to be a North Dakota resident and is elected by the entire membership.

Any eligible person who wishes to be considered by the NDIRF Nominating Committee as a director candidate must complete and submit a Candidate Application Form by January 31, 2026.

To obtain a copy of the form, please contact the NDIRF office and direct your request to CEO Keith Pic:

Phone: (800) 421-1988

Mail: P.O. Box 2258, Bismarck, ND 58502

Email: Keith.Pic@ndirf.com

1022 EAST DIVIDE AVENUE • PO BOX 2258 • BISMARCK, ND 58502-2258
PH: 701.224.1988 • FAX: 701.224.0609 • WWW.NDIRF.COM

WINTER DRIVING SAFETY TIPS

Driving conditions seem to vary every day during North Dakota winters, including snow, ice, or freezing temperatures. Here are simple tips to stay safe when you're out on the road:

CHECK ROAD CONDITIONS

Use the ND Department of Transportation's ND Roads application to review travel conditions and advisories before your departure. This application is available at <https://travel.dot.nd.gov>.

SEE AND BE SEEN

Be sure your vehicle is visibility ready by removing snow and ice from its exterior, including headlights and taillights, and checking wiper blade conditions. It is recommended wiper blades be replaced every six months, depending on weather conditions and use.

CHECK IT OUT, TOP IT OFF

Winter driving often means low temperatures, and sometimes even dangerously low temperatures. Be sure your vehicle is prepared to endure freezing conditions by keeping your fuel tank at least half full, verifying battery health and engine oil conditions, and topping off antifreeze and windshield washer fluids. Be sure to use washer fluid rated for -30 degree weather.

KEEP EMERGENCY PREPAREDNESS KIT FULLY STOCKED

You never know when an unexpected emergency could occur while you are driving, so be sure your vehicle's emergency preparedness kit includes a properly inflated spare tire, wheel wrench, and tripod jack; jumper cables; tool kit and/or multipurpose utility kit; flashlight and extra batteries; reflective triangles and bright colored cloth to make your vehicle more visible; compass, first aid kit (gauze, tape, bandages, antibiotic ointment, aspirin, blanket, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers, and instant cold compress); nonperishable high energy foods (unsalted nuts, dried fruits, and hard candy); drinking water; reflective vest; cell phone car charger; fire extinguisher; duct tape; rain poncho; and cold weather items (snow brush, shovel, washer fluid, warm clothing, blankets, and cat litter for traction).

ADJUST TO CONDITIONS

When you are out on the road, be mindful of the conditions and make responsible driving decisions, including reducing speed, increasing following distance, turning off cruise control, accelerating and decelerating slowly, and keeping your eyes on the road to spot black ice or other obstructions.

SCAN HERE!

Use your phone's camera to scan the QR code to view travel conditions and advisories from ND Roads!



Article by NDIRF Director of Member Services Corey Olson

DO NOT SLIP ON SNOW REMOVAL AND FALL INTO A LAWSUIT

Article Provided by Brian D. Schmidt, Attorney at Law and partner at Smith Porsborg Schweigert Armstrong Moldenhauer & Smith

Photo by Annamorphosis

Winter is approaching in North Dakota. This means snow and ice will likely accumulate on the sidewalks and steps of courthouses, city halls, and various local government buildings across the State of North Dakota. In general, a political subdivision is not liable for injuries arising from the natural accumulation of snow and ice on sidewalks not abutting political subdivision property. See *Makeeff v. City of Bismarck*, 2005 ND 60, 693 N.W.2d 639. However, the analysis is different when applied to areas abutting property owned by a political subdivision.

The North Dakota Supreme Court addressed this issue in *Makeeff* where the plaintiff slipped on an outdoor stairway leading out of the Bismarck Civic Center at approximately 9:30 or 10:00 p.m. *Makeeff*, 2005 ND at ¶ 2, 693 N.W.2d 639. There was no record of any precipitation falling that day; however, members of the plaintiff’s family testified it was foggy and misting. *Id.* at ¶¶ 4-6. Additionally, there was evidence that “several other persons had been injured that day because of the icy steps.” *Id.* at ¶ 26. The City produced evidence that it applied “ice melt” on the stairway at 12:00 p.m. and at 8:00 p.m. earlier that day. *Id.* at ¶ 6. The City claimed it could not be liable under North Dakota law if it did not create an unnatural and unreasonably dangerous condition and even if a dangerous condition existed, it had no prior notice of it. *Id.* at ¶ 9.

The Court disagreed with the City’s claim that it was automatically immune from liability under these circumstances. In short, the Court held that since evidence showed it was “overcast and drizzling and the stairway was slippery,” Civic Center employees applied “ice melt” earlier in the day, and other individuals also slipped and fell, a jury could conclude the City “had notice of the slippery conditions.” *Id.* at ¶ 26. Specifically, the Court held it was proper to consider whether “the City acted reasonably both in its failure to warn and in its maintaining the Civic Center steps in a reasonably safe condition in view of all the circumstances, including the likelihood of injury to another, the seriousness of the injury, and the burden of avoiding the risk.” *Id.* at ¶ 27.

Put simply, each slip and fall case will rise and fall on its own set of circumstances. As a political subdivision, you have a responsibility to keep the premises abutting your buildings in a reasonably safe condition. Under the guidance in *Makeeff*, you will be best served by ensuring potentially slippery areas are kept clear of snow and ice to the extent possible. Additionally, you will want to place a sign to notify the public of the potential for slippery conditions abutting your buildings. This is especially true in high traffic areas. Once you become aware of a slippery condition, you need to take steps to mitigate the snow and ice as soon as possible. Also, it is important to document the actions taken to mitigate snow and ice accumulation (i.e. date and time of shoveling, application of “ice melt,” placing of a sign, etc. . . .). Keeping records of your efforts to mitigate snow and ice accumulation can be vital in the defense of a slip and fall lawsuit.

While perfection is not the applicable legal standard, you will want to ensure adequate attention is given to snow and ice conditions around government buildings. Additional attention to snow and ice removal can save you from the inconvenience of litigation and preserve taxpayer money.

MEMBER FEATURE: WEST TRAILL AMBULANCE SERVICE

Mayville-based West Traill Ambulance Service was formed in 1972 and covers medical emergency calls throughout much of West Traill County and Steele County. For decades, team members have worked to be there when medical emergencies occur in their North Dakota communities. The ambulance service prides itself on being on the cutting edge of rural medicine with up-to-date equipment and progressive protocols.

WEST TRAILL AMBULANCE SERVICE TEAM

Stefan Hofer got his start with the West Traill Ambulance Service nearly 30 years ago. He began his career in 1997 as a driver for the service. After some time, he got his Intermediate Emergency Medical Technician (EMT) certification and eventually worked his way up to his current role of President/Operations Manager. Stefan also got his Paramedic certification in 2002 and his Critical Care Paramedic certification in 2008.

Stefan’s small but mighty crew mostly works on a semi-volunteer basis. The team at West Traill Ambulance Service is currently made up of 22 employees, both long-term community residents and Mayville State University students. Student employees are typically employed with the service while they are enrolled in school and leave after they graduate. The long-term resident employees typically work 10 to 15 years or more.

EMERGENCY SERVICE COVERAGE AREA

In 2024, the service team responded to 458 emergency calls in its coverage area. They also handle many transfers from Stefan’s hometown of Mayville to Grand Forks and Fargo. The ambulance service’s coverage area includes:

Mayville	Portland	Hatton
Buxton	Reynolds	Clifford
Galesburg	Finley	Sharon

EMERGENCY SERVICE PARTNERSHIPS

West Traill Ambulance Service works closely with area emergency services. These emergency services include:

Sanford Hospital - Mayville	Hillsboro Sanford Ambulance
Traill County Sheriff’s Department	Local Fire Departments
Local First Responder Units	

TRAINING OPPORTUNITIES WITH WEST TRAILL AMBULANCE SERVICE

Did you know that West Traill Ambulance Service offers several classes? The service works closely with all fire departments in its emergency coverage area to be prepared when medical emergencies occur.

The ambulance service holds free Cardiopulmonary Resuscitation (CPR) classes for the community.

There are also paid courses for Emergency Medical Responders (EMR) and EMTs. Course participants can even be reimbursed through the State of North Dakota for taking these classes.

You can find more information on EMR and EMT training opportunities with West Traill Ambulance Service by scanning the QR code on this page.



Photos by West Traill Ambulance Service

SCAN HERE!

Use your phone’s camera to scan the QR code to learn more about training opportunities with West Traill Ambulance Service!

MEMBER FEATURE

AMERICAN HEART ASSOCIATION RECOGNITION

Not only is Stefan busy as President/Operations Manager at West Traill Ambulance Service, but he is also a co-chair on the Cardiac Ready Support Committee.

In 2017, the Mayville-Portland area was one of only four North Dakota communities to earn a Cardiac Ready Community designation from the American Heart Association. Mayville-Portland earned this designation because the Cardiac Ready Support Committee prepared area residents to be ready to help in the event of a heart-related emergency. The [Mayville-Portland City website](#) states that the committee placed 37 automated external defibrillators (AEDs) throughout area towns over the course of a year (MayvillePortland.com).

TRAINING WITH LOCALGOVU

On the subject of training and preparedness, NDIRF members have access to a library of educational resources through LocalGovU. The team of first responders at West Traill Ambulance Service mostly utilizes the courses meant for emergency service vehicles. Stefan's team appreciates that the courses are self-paced.

While the team at West Traill Ambulance Service benefits most from the emergency service vehicle courses, there are many course options that may suit your governmental entity's employee training needs. LocalGovU is a great FREE resource for NDIRF members to utilize. Members can access over 1,000 professional development and training courses. Course topics include human resource management, customer service, road maintenance, general safety, and cybersecurity. Scan the QR code on this page to learn more about educational courses for your governmental entity through LocalGovU.

Thank you to the West Traill Ambulance Service for your membership with NDIRF!

LocalGovU
A Lexipol Solution

SCAN HERE!

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



New to LocalGovU? Contact ndirfmemberservices@ndirf.com to request login credentials.



Article by Kori Bowen
NDIRF Marketing &
Communications
Specialist

BECOME AN EXPERT IN PLAYGROUND SAFETY

Article by NDRPA

Photo: Travel Bloggers visit North Dakota by Follow Your Detour

The North Dakota Recreation & Park Association (NDRPA) is holding its 24th annual Certified Playground Safety Inspector (CPSI) Course March 17-19, 2026, in Bismarck.

Participants will learn about the latest developments in playground safety through classroom instruction during this two-day course. Individuals interested in becoming a certified playground safety inspector may take the optional exam on the third day.

Sponsorships from the North Dakota Parks and Recreation Department and the North Dakota Insurance Reserve Fund (NDIRF) make this first-class course possible.

Scholarships available

Limited scholarships are available to NDIRF and NDRPA members who register for both the course and the exam. The scholarship (\$435 value) will cover the cost of course registration. Members receiving a scholarship pay only \$125 for the exam fee.

The scholarship is limited to three people per agency and distributed on a first-come, first-served basis. If an agency submits more than three scholarship requests, additional requests will be placed on a waiting list to be awarded on a first-come, first-served basis after January 30, 2026.

Register today

The final registration deadline for the course is February 6, 2026. The course schedule and registration details are available at www.ndrpa.com.

For more information, contact NDRPA at 701-355-4458 or ndrpaoffice@gmail.com.





MARK YOUR CALENDAR FOR THE 2026 HR COLLABORATIVE CONFERENCE

The **HR Collaborative Conference** is back in Bismarck in 2026! The HR Collaborative is a program that aims to strengthen human resource management within local governmental entities by providing relevant and affordable training and resources. And the upcoming conference is a great in-person training opportunity for HR professionals in North Dakota government.

Mark your calendar for **April 22-23, 2026** to learn how your team can benefit from the tools and resources provided by the HR Collaborative! This conference features general sessions and various breakouts for all attendees. The theme for 2026 is **Engage 360°**.

Every voice. Every leader. Every day.

WHEN: April 22-23, 2026

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

HR COLLABORATIVE MEMBER PRICING: \$150

REGULAR PRICING: \$200

Not a member of the HR Collaborative? Scan the QR code to register for FREE!

Visit [NDIRF.com](https://www.ndirf.com) > HR Collaborative > Upcoming Events for more details!



Join the HR Collaborative for FREE

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!**

History of the HR Collaborative

Formed in 2008 through an Otto Bremer Foundation Grant and in partnership with the NDA Co, NDLC, NDSBA, NDRPA, and NDIRF, the HR Collaborative is a program that aims to strengthen human resource management within local governmental entities by providing relevant and affordable training and resources. The NDIRF has led the HR Collaborative program since January 2023.

SCAN HERE!

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



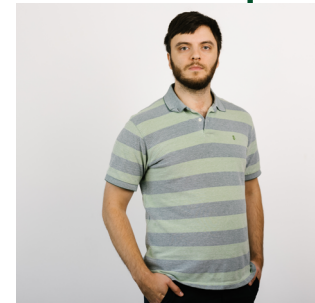
HR Consultant

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.

NDIRF UPDATE: NEW EMPLOYEES

As NDIRF continues to grow, we are thrilled to add three new people to our team. Please help us welcome Nicholas Truesdell and Jon Nelson to Claims and Samantha Bingert to Underwriting. Get to know our new employees!

Inside Claims Adjuster Nicholas Truesdell joined NDIRF in October. He specializes in Emergency and Disaster Management and even spent five years working for FEMA as an Emergency Management Specialist. He is excited to be part of such a strong team and looks forward to working with everyone for many years to come.



Nicholas studied Emergency Management at the University of Alaska Fairbanks. He holds his Master's degree in Security & Disaster Management, Bachelor's degree in Emergency Management, and continuous education over the years.

In his personal life, Nicholas is a world traveler. He's been to at least 20 states and five foreign countries - he most recently visited Japan! He also enjoys living in this beautiful state, saying it's a calmer place to live than the West Coast. Other things he loves about North Dakota include the sunsets, thunderstorms, and Blarney Stone!

In November, Jon Nelson joined the team as an Outside Claims Adjuster. He is excited to work with a great North Dakota-based organization and its outstanding staff of professionals.

Jon's career began 34 years ago as a Field Property Adjuster with American Family Insurance in Grand Forks. His specialty is Commercial/Residential Property and Risk Management. His career has really taken him places - he has driven on every major arterial and county highway in North Dakota!



He also holds an Associate of Arts degree from Bismarck Junior College and a Bachelor of Arts degree from the University of North Dakota.

Outside of work, Jon enjoys being close to his family and enjoying his favorite outdoor activities in the state's amazing natural landscapes. Another thing he loves about North Dakota is his favorite restaurant, the **original** Red Pepper in Grand Forks - he recommends trying a grinder!

Just before 2025 wrapped up, Special Funds Underwriter Samantha Bingert joined NDIRF. Samantha is a graduate of the University of Mary with a Bachelor's degree in Business Administration. She has been working in the insurance industry for eight years and specializing in Underwriting for three years. Samantha is really excited to work with and serve the great people of North Dakota!



There is a lot for Samantha to love about living in this great state. She loves the small town feels, landscape, and all four seasons. And her favorite North Dakota restaurant is Eat Thai in Bismarck!

Outside of work, Samantha spends a lot of time baking in the kitchen - her boys and husband are her biggest supporters!

NDIRF UPDATE: EVENTS

It has been a busy quarter! The **NDIRF** Team took part in and hosted several conferences and webinars. We were excited to announce that we received the **2024 Driver Safety Training Award** from the North Dakota Safety Counsel (NDSC). The crew also got to visit the North Dakota Firefighter's Association (NDFA) where we received a crash course in fire safety.

Check out what we have been up to since the last issue of *The Participator*!

AGRIP STAFF FORUM CONFERENCE

In early October, several NDIRF employees flew to Austin, Texas for the **Staff Forum Conference** put on by the Association of Governmental Risk Pools (AGRiP). The conference was a great opportunity for the team to network with other pools, build professionally, and strengthen their pool operations knowledge!



ND CONFERENCES AND CONVENTIONS

NDIRF was also very involved with several local conferences. This fall, we were proud to be part of the following events:

- **2025 Dakotas 911 Conference** - Hosted by the North Dakota Association of Public-Safety Communications Officials (ND APCO)
- **NDSBA School Law Seminar and Annual Convention** - Hosted by the North Dakota School Boards Association (NDSBA)
- **Big "I" Crop Insurance and Annual Convention/Trade Show** - Hosted by the Association for Independent Insurance Agents of North Dakota (IIAND)
- **NDACo 50th Annual Conference** - Hosted by the North Dakota Association of Counties (NDACo)
- **Dakota Territory Sheriffs Association Conference**
- **87th Annual Convention for the North Dakota Association of Soil Conservation Districts**
- **NDTOA Annual Meeting and Convention** - Hosted by the North Dakota Township Officers Association (NDTOA)
- **2025 Water Convention** - Hosted by North Dakota Water

NDIRF UPDATE: WEBINARS

With the positive response to the summer's **Regional Training** events in Bismarck, Fargo, and Minot, the leaders at NDIRF decided to hold member and agent webinars to give even more members and agents the opportunity to learn about NDIRF and membership benefits. Our presenters would like to leave you with some key items to remember from the November webinars.



Photo by estock

THE NDIRF STORY

In the midst of the nationwide liability insurance crisis that caused soaring costs and insurers to leave the market, NDIRF was formed in 1986 by North Dakota local governments, agents, and associations as a member-owned risk pool to provide coverage for the unique exposures that political subdivisions faced.

The NDIRF's strategic plan is developed by the Board of Directors in partnership with senior management and guided by member and agent survey feedback to ensure effective service and responsiveness.



Keith Pic, CEO

CLAIMS

Promptly reporting insurance claims helps protect your rights and ensures a smooth claims process. Reporting claims in a timely manner is important for the following reasons:

- **Evidence Preservation** - Reporting an incident as soon as possible allows NDIRF to investigate timely, thoroughly, and to obtain necessary evidence to support your claim.
- **Claim Investigation and Resolution** - Early reporting allows the investigation process to start sooner, leading to a quicker investigation, claims process, and resolution.
- **Preventing Further Damage** - Prompt reporting enables NDIRF to suggest necessary steps to mitigate further loss and ensure timely repairs.
- **Liability Protection** - Early reporting can help protect your entity from legal complications and preserve defenses on your behalf if needed.



Tony Burbach, Director of Claims

NDIRF Office Building in Bismarck, ND

Photo by Daylon Fox



SCAN HERE!

Use your phone's camera to scan the QR code to learn more about the benefits of being a NDIRF member or agent!



(Continued)


WWW.NDIRF.COM 12

NDIRF UPDATE: WEBINARS

MEMBER SERVICES

As an important part of NDIRF's mission to be *the* source of risk services for North Dakota political subdivisions, loss control/risk management tools and programs are offered to all members. These tools and programs include:

- **Online Defensive Driving Courses** - Self-paced training meets requirements of various regulatory agencies, assists with personal insurance rate reductions, and helps reduce auto collision frequency and severity.
- **LocalGovU** - An extensive catalogue of online courses and videos for subjects such as human resource development, health and wellness, and general safety, among other important topics. PoliceOne also offers ND POST certified courses through LocalGovU.
- **Partnerships/Conferences** - NDIRF partners with NDACo, NDLC, NDSBA, NDRPA, NDPOA, NDTOA, NDFA, NDLTAP, and HR Collaborative. The team also attends over 25 conferences a year, often sponsoring and speaking at the events.
- **Liability and Property Surveys**
- **Publications** - *The Participator*, *The Communicator*, and Annual Report




Corey Olson, Director of Member Services

HR COLLABORATIVE

The HR Collaborative is a partnership with NDLC, NDACo, NDSBA, NDRPA, and NDIRF. The program's goal is to strengthen human resource management within North Dakota local governmental entities by providing relevant and affordable training to meet the specific needs of local government HR professionals.

Learn about the upcoming **2026 HR Collaborative Conference** on page 9!



Dani Krause, COO/General Counsel


UNDERWRITING

NDIRF offers the following coverage options:

- **Liability**
- **Automobile**
- **Public Assets**

NDIRF administers the following funds:

- **Fire and Tornado Fund**
- **Bonding Fund**



Jordan Wahl, Director of Underwriting

MORE WEBINARS

NDIRF also works closely with the NDACo on webinars throughout the year. In October, NDIRF CEO Keith Pic presented the topic titled **Measure of Damages**. In December, NDIRF COO/General Counsel Dani Krause presented on the topic titled **HR Basics for All Employees**.

NDIRF UPDATE

The NDIRF team is passionate about education whether it is for members or for internal development.

2024 NDSC DRIVER SAFETY AWARD

NDIRF is proud to be awarded the **2024 Driver Safety Training Award** by the North Dakota Safety Council (NDSC), a chapter of the National Safety Council (NSC).

"Awards are given to businesses and instructors that excel in driver safety best practices by offering NSC training courses," said Terry Weaver, NDSC Traffic Safety Program Manager. NDIRF received the Driver Safety Training Award for 788 of its member-employees successful completion of NSC defensive driving courses in 2024. As of November 2025, the number of successfully completed courses is up to 935 and counting.



NDIRF Director of Member Services Corey Olson and NDSC Traffic Safety Program Manager Terry Weaver

The NDIRF offers educational opportunities to members as a part of our mission to be *the* source of risk services for North Dakota political subdivisions. Many of these courses are free to NDIRF members, including the NSC defensive driving course.



2024 Driver Safety Award

"Defensive driving courses are a great risk management tool for any entity," said Corey Olson, NDIRF Director of Member Services. "They assist with making roads safe for our employees, citizens, and students by keeping defensive driving tactics in the forefront of North Dakota drivers' minds."

NORTH DAKOTA FIREFIGHTER'S ASSOCIATION

In November, the NDIRF team took a field trip for an educational opportunity with the North Dakota Firefighter's Association (NDFA). The NDFA's mission is, "To promote the safety and welfare of the North Dakota Firefighter's Association members through uniform and established training standards." The nonprofit organization was established in 1884 and now supports over 6,000 members by attending and hosting seminars at fire schools in North Dakota.



Our team had the opportunity to do a little training like the firefighters. The demonstration began with a presentation that gave a background of the NDFA and its mission. Then, we toured the facility and learned about several emergency scenarios like burning buildings, vehicles, and grain bin rescues.

Since 2019, NDIRF has been a sponsor of the NDFA's emergency service driving simulators. The NDIRF team took turns testing our emergency vehicle driving skills in the simulators. We learned that we should all stick to our day jobs.



SCAN HERE!

Use your phone's camera to scan the QR code to learn more about training opportunities with NDFA!



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

January

2026 NDACE COUNTY ROADS CONFERENCE

January 28-30 \\ Grand Forks

February

NDFA STATE FIRE SCHOOL VENDOR SHOW

February 27-28\\ Minot

NDSC ANNUAL CONFERENCE

February 23-26\\ Bismarck

March

CPSI COURSE

March 17-19 \\ Bismarck

SCAN HERE!



Never miss out on important events!

Use your phone's camera to scan the
QR code to get the latest details on
NDIRF events!