

THE PARTICIPATOR

SUMMER 2026

MEMBER FEATURE Slope County

Public Sewer Back-Up and Water
Main Break Coverage Endorsement

10 Habits of Defensive Driving

Free Member Educational Tools

NORTH DAKOTA

NDIRF

INSURANCE
RESERVE FUND

FROM THE CEO

At the North Dakota Insurance Reserve Fund (NDIRF), we often speak about our mission: to be *the* source of risk services for North Dakota political subdivisions. But what does that mean, practically speaking?

The NDIRF was formed in 1986 when traditional insurance markets became unreliable and unaffordable for local governments. In response, our members came together to create a solution that restored local control and access to coverage.

Providing for local control and access to coverage is a principle that continues today through our member-driven governance. This model ensures that risk management decisions are made by members, who are ultimately responsible to their constituents. This year, we strengthened that approach further by adding an At-Large Board member to represent the broader interests of all stakeholders.

While preserving financial and organizational stability is important, our metric for success isn't profit. As a non-profit, member-owned organization, our success is driven by communicating the impact of the unique pool model and benefits, providing members risk control information and education, and enhancing our operations. Every decision we make is rooted in delivering value back to our membership so they can provide the essential services that North Dakota citizens rely on every day.

We are continually evolving and looking at how we can provide better service for our members. Not every new idea leads to better outcomes and what is standard in the insurance industry may not be best for our members. By staying focused on our mission and avoiding unnecessary complexity, we ensure that our efforts remain aligned with member needs while being practical and efficient.

Being "*the* source of risk services" is more than providing coverage. It means serving as a trusted partner and resource, helping members transfer risk through appropriate coverage, reducing exposure through effective controls, and identifying opportunities to strengthen their operations.

By staying grounded in who we are and why we exist, the NDIRF will continue to evolve thoughtfully, delivering stable, affordable, and responsive solutions for our members today and into the future.

Thank you for being a member of the NDIRF.

Sincerely,



Keith Pic
NDIRF CEO

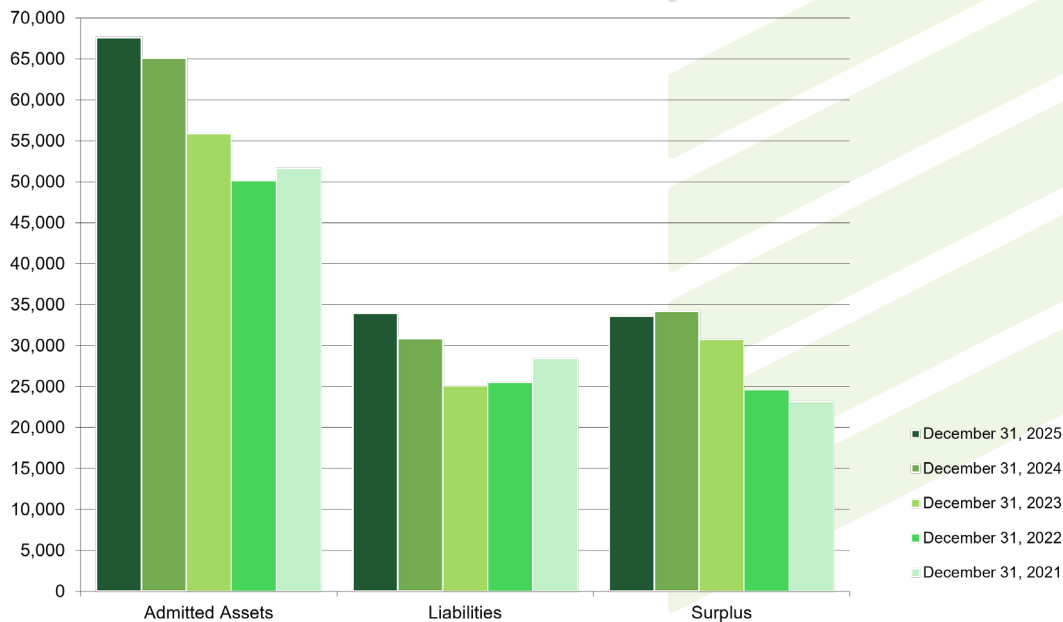


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FINANCIAL INSIGHTS

Statutory Statement of Admitted Assets, Liabilities, and Surplus* (in thousands)
December 31, 2025, 2024, 2023, 2022 & 2021



In 2025, the NDIRF transitioned its year-end financial reporting from Generally Accepted Accounting Principles (GAAP) to statutory accounting principles in accordance with requirements established by the North Dakota Insurance Department.

The Board of Directors is responsible for evaluating the operational needs and long-term obligations of the NDIRF and establishing an appropriate surplus target to support the financial stability of the risk pool. In determining the appropriate surplus level, the Board considers a variety of factors, including outside actuarial analysis and confidence levels, regulatory expectations, industry trends and benchmarks, investment performance, claims liabilities, and other financial and operational risks.

As of December 31, 2025, the NDIRF remained in a strong financial position with a surplus of approximately \$33.6 million, meeting and exceeding the target established by the Board. Total assets were approximately \$66.6 million, consisting primarily of cash and invested assets. Total liabilities were approximately \$32.8 million, consisting primarily of loss reserves of \$25.7 million and unearned premium reserves of \$7.1 million.

BOARD ELECTION UPDATE

At the Annual Meeting on May 7, NDIRF members elected three new individuals to the Board of Directors. We are pleased to welcome:

Dr. Darin Scherr



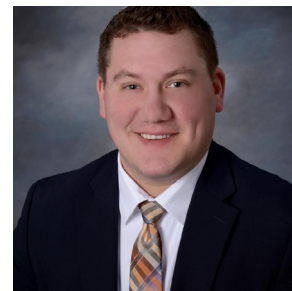
SCHOOLS

Cole Higlin



OTHERS

Nathan Svihovec



AT-LARGE

Each will serve a three-year term and brings a valuable perspective to the governance of our organization. We look forward to their contributions as we continue to strengthen the NDIRF's mission and service to members.

We also extend a sincere thank you to those whose board service has concluded:

- Sonya Larson concludes five years of dedicated service representing the "Schools" category. Her engagement and commitment to our members have been greatly valued.
- Burdell Johnson completes an extraordinary 33 years of service to the Board, representing both the "Schools" and "Others" categories during his tenure. His long-standing leadership, dedication, and institutional knowledge have played a significant role in shaping the NDIRF into the organization it is today.

The NDIRF relies on engaged member leadership. We are grateful to both our incoming and outgoing Board members for their commitment and willingness to serve in this important role.

Darin Scherr Comments:

I want to sincerely thank you for your vote of confidence in electing me to serve on the North Dakota Insurance Reserve Fund Board in the Schools category. I appreciate the opportunity to represent school districts and contribute to the important work of the NDIRF.

Please feel free to contact me if you have board-level questions, concerns, or feedback that you would like shared or considered. I am happy to serve as a resource and help ensure school district perspectives are represented.

For day-to-day operational matters, claims, coverage questions, or specific insurance-related service needs, please continue to work directly with your local agent and the NDIRF staff. They remain the appropriate contacts for those items and are best positioned to assist with operational details.

Nathan Svihovec Comments:

I am honored to serve as NDIRF's At-Large member and grateful for the trust placed in me by the membership. Having worked closely with political subdivisions - and with a background in public service myself - I have a strong appreciation for the role NDIRF plays in supporting political subdivisions across North Dakota.

I look forward to helping strengthen NDIRF's reputation with policymakers and regulators while continuing to enhance the value it delivers to members. Just as importantly, I want to be accessible and engaged. Please don't hesitate to reach out with your perspective, ideas, or concerns. I look forward to working together to support the members and the phenomenal and dedicated NDIRF staff.

PUBLIC SEWER BACK-UP AND WATER MAIN BREAK COVERAGE ENDORSEMENT

We often think that sewer back-up and water main break events will never affect our homes or businesses. But when they do occur, sewer back-ups and water main breaks do not care about the state of your basement, your busy life, or your location. If one of these events surprises us, it can be a disruptive, costly, and often an emotional experience.

Property owners often believe that the municipality is at fault when a sewer back-up and water main break happens. However, when the municipality is deemed to not be negligent, it is not legally obligated to pay for damages. This can cause tension and frustration for the property owner. Additionally, when a property owner does not have adequate homeowners or business insurance coverage, the property may not be fully remediated which can ultimately cause health and safety issues.



To address these incidents and the consequential problems that occur, the NDIRF created the Public Sewer Back-Up and Water Main Break Coverage Endorsement. This endorsement allows municipalities to assist with cleanup and damage mitigation, even when no legal liability exists.

The key takeaway is that this endorsement kicks in when the member is found to not be negligent for the sewer back-up or water main break. If the member was found negligent, their liability memorandum of coverage would respond. Finally, the defect must be from a member-owned line.

The Public Sewer Back-Up and Water Main Break Coverage Endorsement has many more features, terms, and other conditions. It is recommended to read the endorsement in its entirety. Scan the QR code on this page to review the endorsement!

For questions about the endorsement or for a quote, members should contact their agents and agents should contact the NDIRF Underwriting department.

Check out the most frequently asked questions about Public Sewer Back-Up and Water Main Break Coverage on the next page (P. 5)!

SCAN HERE!

Use your phone's camera to scan the QR code to view the new Liability Coverage documents!



Article by Jordan Wahl
NDIRF Director of Underwriting

(Continued)

FREQUENTLY ASKED QUESTIONS

PUBLIC SEWER BACK-UP AND WATER MAIN BREAK COVERAGE

WHAT IF A PROPERTY OWNER HAS THEIR OWN COVERAGE?

If a property owner has their own coverage, the property owner's coverage would apply first.

IS THIS A PROPERTY COVERAGE ENDORSEMENT?

This is a NDIRF endorsement designed to offer third party coverage. NDIRF members have the option to purchase this endorsement. This is not the same as the first party sewer back-up endorsement that can be purchased through the North Dakota Fire and Tornado Fund (NDFT).

DOES THIS PROVIDE COVERAGE FOR A HOMEOWNER'S SERVICE LINES?

This does not provide coverage for a homeowner's service line. The homeowner would still be responsible for any damage that was caused by an issue with their service line. This endorsement is designed to cover resulting damage from defects in the member owned lines.

WHAT LIMITS DOES THE ENDORSEMENT HAVE?

The endorsement has the following limits of liability:

- **Sewer back-up damage:** \$1,000,000
- **Water main break damage:** \$250,000
- **Aggregate limit:** \$2,000,000 per policy period

The endorsement also has the following per occurrence limits that the member can select:

- \$10,000
- \$20,000
- \$40,000

ARE THERE ANY EXCLUSIONS IN THIS ENDORSEMENT?

The endorsement has **five exclusions**. It is recommended that you read the exclusions in their entirety. Below is a brief summary of each exclusion:

1. Obstructions or other conditions in sewer pipes or lines which are not part of the member's sewer system, or which are not owned or maintained by the member.
2. Any weather-related event declared a major disaster by the President of the United States.
3. Any interruption in power supply to the members sewer system/lift station for more than 72 hours.
4. Rainfall that exceeds certain amounts in a set amount of time.
5. Any claim directly or indirectly arising out of a cyber event.



PUBLIC SEWER BACK-UP WATER MAIN BREAK COVERAGE

The NDIRF is pleased to introduce this endorsement that promotes health and safety by encouraging prompt cleanup efforts and helps foster goodwill between cities and citizens. Available **NOW** to NDIRF members.

NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND
For North Dakota Local Government.

CUTTING DOWN ON LIABILITY CLAIMS

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

Lawnmowers throw rocks through windows. It is an unfortunate fact of life and can happen even when nobody did anything wrong. If your political subdivision's mower throws a rock through a car window, you will likely get an angry phone call demanding it be fixed. You may wonder: "Do we really have a legal duty to pay for this?" The answer is, "it depends."

In general, political subdivisions and private individuals have the same liability for injuries caused by negligence. *M.M. v. Fargo Public School Dist. No. 1*, 2010 ND 102, ¶ 9, 783 N.W.2d 806. While political subdivisions do enjoy statutory immunity in certain circumstances, routine mowing activities will not likely fall within any exception to this general rule. This means your political subdivision will be liable for damage caused by its mowers if the operator failed to "exercise reasonable care under the circumstances." *Doan ex rel. Doan v. City of Bismarck*, 2001 ND 152, ¶ 25, 632 N.W.2d 815. This duty of care extends to "injuries that are foreseeable." *Nelson v. Gillette*, 1997 ND 205, ¶ 40, 571 N.W.2d 332. In other words, a political subdivision's standard of care is measured "by reference to the circumstances of danger known to one at the time or which . . . should reasonably have [been] foreseen." N.D.J.I. C-2.05 Negligence. However, just because "a mishap occurred" does not necessarily mean anyone was negligent. *Id.*

Courts generally acknowledge there is no duty to "minutely inspect [a] yard before mowing" because this would "impose an impossible burden and, in effect, make one who operates a . . . mower an insurer of the world at large." *Stayton v. Funkhouser*, 263 N.W.2d 764 (Ind. Ct. App. 1970). However, courts have found mower operators liable when the circumstances made it reasonably foreseeable that mowing activities would cause damage. See *Loonan Lumber Co. v. Wannamaker*, 131 N.W.2d 78 (S.D. 1964) (operator held liable for broken window which occurred while mowing a ditch near a gravel surface that contained an abundance of rocks and stones.); *Jones v. St. Louis Housing Authority*, 726 S.W.2d 766 (Mo. Ct. App. 1987) (operator held liable for death of young child struck by stick propelled from lawnmower when operator knew of wooden debris in area and mower's propensity to propel objects).

Liability for a damage caused by mowers will turn on the facts and circumstances of each case. Common sense and basic precautions can limit your potential for liability. For example, mow areas near parking lots before cars arrive or after they leave. Mow areas abutting streets during low-traffic times. If there is - or was - construction near the area you need to mow, check for broken concrete, tools, and debris before you do so. If mowing next to a gravel road, be mindful of passing vehicles. Also, inspect rock guards on your mowers to ensure they are in proper working order.

There is no way to ensure mowing operations will not cause damage. In general, the law does not punish those who act reasonably; however, reasonableness depends on what you know or should know and the foreseeable harms that exist. Exercising additional care to avoid foreseeable risks can save your political subdivision from liability in the event your mowing operations cause damage.



The Summer 2026 Member Feature highlights Slope County, a small southwestern North Dakota county that borders Montana. Slope County Auditor, Lorrie Buzalksy, shared a bit of the county's wild west history.

SLOPE COUNTY AUDITOR

Lorrie grew up in Bowman County and married a farmer from Slope County - and she has been there nearly 43 years! After earning her accounting degree from Dickinson State University (at the time, Dickinson State College), Lorrie went to work for Slope County. What began as a part-time position during tax season at the Slope County Treasurer's Office, turned into a career. When the Treasurer retired, Lorrie took some time off and spent several years raising her family. When the prior auditor left the position, Lorrie applied for the job.

For more than 21 years, Lorrie has been the Slope County Auditor. Some crucial responsibilities of her role include paying bills, budgeting, county elections, and more. She is also a secretary for the Commission. The county may be small, but there is always something going on in the office!

SLOPE COUNTY HISTORY

Slope County has an interesting history, going back to 1914 when it split from Billings County. The communities of Marmarth and Amidon make up Slope County. The county is currently home to approximately 628 residents.

From digging up dinosaur fossils to summiting the highest point in North Dakota, the small communities of Slope County have some big historic stories!

MARMARTH

The discovery of the Dakota Fossil is not the only wild piece of history to be dug up in Marmarth. Fun facts about Marmarth:

- Established in 1907
- With a population of around 101, it is the largest city in Slope County
- Seven miles east of the Montana border
- Teddy Roosevelt killed his first bison and grizzly bear near Marmarth
- Discovery location of several dinosaur fossils, including the Dakota Fossil
- As of 2025, the only school in Slope County has four students
- Marmarth once had a newspaper, jewelry store, two hotels, meat market, movie theater, dance hall, saloons, and more!

AMIDON

Did you know that the highest point in North Dakota can be found just south of Amidon? Fun facts about Amidon:

- Established in 1910
- Bordered by the Little Missouri River
- Home of the smallest county seat in the nation
- In 1950, became the last county seat in North Dakota to get electricity
- Home of North Dakota's highest point, White Butte (1902'11")
- Amidon once had a Ford Agency, hardware store, lumber yard, bowling alley, barber shop, two grocery stores, and more!

MEMBER FEATURE

SUMMER IN SLOPE COUNTY

Summer is the perfect season to experience the beauty of Slope County's iconic geography. Hikers, bikers, and horseback riders travel from all over the United States to explore it. Some of the most popular sites to visit include the Burning Coal Vein, Maah Daah Hey Trail, and White Butte.

Slope County also features some big community events that include:

- **4th of July** – Marmarth hosts an annual Independence Day celebration with a parade and rodeo.
- **Slope County Fair** - North Dakota's longest, continuously running county fair is held annually in Amidon. The August 1920 debut of the Slope County Fair included a parade, rodeo, and airplane rides! The Slope County Fair celebrated 100 years in 2020. This year's fair will take place August 28-30, 2026.
- **Fire Department Fundraiser** - Every year during the Sturgis motorcycle rally, the fire department hosts an event where bikers are invited to stop in for burgers and brats on their way to South Dakota.



White Butte - North Dakota's Highest Point
Photo by Slope County

RELATIONSHIP WITH THE NDIRF

Though Slope County is a long-time member of the NDIRF, claims filed by the county are rare. Occasionally, vehicle-related claims are submitted. And in the unfortunate case of a claim needing to be filed, Lorrie says that the NDIRF team has always been helpful in guiding them through the process.

Slope County's Commission Chair, Scott Ouradnik, represents the North Dakota County Commissioners Association on the NDIRF Board. Scott says, "As a locally elected official myself, I am proud that the NDIRF offers liability, auto, and public assets coverage *exclusively* to North Dakota political subdivisions."

Thank you to Slope County for your years of NDIRF membership!

Scan the QR code on this page to learn more about Slope County.

SCAN HERE!

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



Article by Kori Bowen
NDIRF Marketing & Communications Specialist

10 HABITS OF DEFENSIVE DRIVING

Originally published by the North Dakota Safety Council (NDSC)

1. **Always have a plan. Use the National Safety Council (NSC) Collision Prevention Formula:**
 - ✓ Recognize the hazard
 - ✓ Understand the defense
 - ✓ Act correctly, in time
2. **Always wear your seatbelt and ensure that passengers are properly restrained.**
3. **Avoid impaired driving, including distractions and fatigue.**
4. **Always maintain emotional control.**
 - ✓ Reflect
 - ✓ Reframe
 - ✓ Refocus
5. **Always maintain vehicle control.**
6. **Always be prepared to yield the right of way.**

7. **Maintain a proper following distance.**
 - ✓ In ideal conditions, 3 seconds
 - ✓ In less than ideal conditions, 3 seconds plus
8. **Evaluate the driving conditions and respond to them:**
 - ✓ Your Vehicle Condition
 - ✓ Your Condition
 - ✓ Conditions Around You:
 - Light
 - Weather
 - Road
 - Traffic
9. **Watch for and protect vulnerable roadway users.**
10. **Consider other drivers:**
 - ✓ Communicate
 - ✓ Be courteous
 - ✓ Have patience

DRIVE SAFE WITH FREE RESOURCES

Safety starts with knowledge. The National Safety Council has provided **FREE** driver safety materials to help you stay informed and protected on the road. From safety tips to posters on driving distraction free, these resources can be found on the [NDSC's website](#).

The NDIRF also offers a **FREE** NDSC online, self-paced defensive driving course (DDC) to members.

Training through the DDC helps:

- Meet various regulatory agency requirements
- Meet requirements to reduce driver's license points
- Reduce personal insurance rates
- Reduce auto collision/crash frequency and/or severity

Scan the QR code on this page to learn more about the DDC with the NDIRF and NDSC!



NDSC
NORTH DAKOTA SAFETY COUNCIL
A private non-profit.

RECAP: 2026 HR Collaborative Engage 360 Conference

In April, over 170 North Dakota local government HR professionals and supervisors gathered at the Bismarck Hotel & Conference Center for two days of growth and professional development. The 2026 HR Collaborative Engage 360 Conference featured experts who presented the topics most important to government HR teams in North Dakota.

Some highlights from the 2026 HR Collaborative Engage 360 Conference include:

- **The Power of 360 Engagement** – Award-winning speaker and author, Devin Hughes, spoke about the importance of human connection at work.
- **Building Your HR System Series** – North Dakota Human Resources and Development Consultant, Tanya Wieler, held a series of presentations covering topics including compensation, benefits, performance management, and more.
- **Keeping It Legal Panel** – North Dakota law experts from the NDIRF, NDSBA, and NDACo held a panel discussion that covered the importance of fair business practices, documentation, and more.

Thank you to everyone who made the 2026 HR Collaborative Engage 360 Conference a success! The sponsors, speakers, organizers, and attendees truly showed the importance of supporting and educating HR teams in North Dakota local government.

The NDIRF looks forward to hosting the HR Collaborative Summer Webinar Series in 2027 – more details to come!

Join the HR Collaborative for FREE!

The HR Collaborative's commitment to its members is to strengthen human resource management within North Dakota local governments by providing affordable training and resources to meet the specific needs of local government HR professionals.

HR Collaborative membership is FREE for all North Dakota local governments. **The membership form is available at www.ndirf.com > HR Collaborative or scan the QR code on this page.**

Contact HRCollaborative@ndirf.com with any questions.

JOIN HR COLLABORATIVE

NOT A MEMBER OF THE HR COLLABORATIVE?
Join for **FREE** today!



Keeping It Legal Panel with law experts from the NDIRF, NDSBA, and NDACo

FREE MEMBER EDUCATION TOOLS

The NDIRF offers many **FREE** educational opportunities to members. Check out a couple of the big training events we are hosting this summer!



2026 REGIONAL MEETINGS IN BISMARCK & FARGO

This summer, the NDIRF is bringing back its in-person training sessions with the 2026 Regional Meetings! Expanding on the previous year's topics, the 2026 Regional Meeting is an opportunity to learn from the NDIRF leadership team about the latest updates in NDIRF member benefits, risk management resources, the claims process, and more!

In both Bismarck and Fargo, there will be one training day for members and one training day for agents. Scan the appropriate QR code in this section to register for **FREE** today!

MEMBER MEETINGS

Bismarck - July 29 | Fargo - August 5

Each event is from 1:00 PM - 5:00 PM CST

Use your phone's camera to scan the QR code to register for the **MEMBER** Regional Meeting in either Bismarck or Fargo!



AGENT MEETINGS

Bismarck - July 30 | Fargo - August 6

Each event is from 8:30 AM - 12:30 PM CST

Use your phone's camera to scan the QR code to register for the **AGENT** Regional Meeting in either Bismarck or Fargo!



North Dakota agents are eligible to receive 4 CE credits upon approval. (Please note that CE credit is capped at 4 credits per agent, even if attending multiple sessions).

ADA ACCESSIBILITY TRAINING WEBINAR SERIES

Misty Curn

Owner, Luminary Content



The NDIRF has partnered with the NDACo and NDLC to offer members a **FREE** four-part educational webinar series, educating North Dakota political subdivisions in digital ADA compliance before the 2027 and 2028 compliance deadlines.

Scan the QR code in this section to register **NOW** for the ADA Accessibility Training Webinar Series!

WEBINAR SERIES DATES

~~May 13*~~ | June 24 | August 19 | October 7

Each event starts at 2:00 PM CST

**Event occurred before this was published*

ADA ACCESSIBILITY TRAINING

Use your phone's camera to scan the QR code to register for the ADA Accessibility Webinar Series!



One-time registration provides a single Zoom Webinar link that will allow you to access ALL webinar sessions.

Contact NDIRFMemberServices@ndirf.com with issues or questions on Regional Meetings or ADA Accessibility Training.

NDIRF UPDATE: Q2 EVENTS

Quarter 2 was full of conferences, conventions, and training opportunities for the NDIRF team. Check out some of the highlights from our Spring events!

FREE EVOC & PUMP OPERATIONS TRAINING

The NDIRF partners with the North Dakota Firefighter's Association (NDFA) to provide the Emergency Vehicle Operation Course (EVOC) and the Pump Operations class to North Dakota firefighters and EMS agencies. These training opportunities are available for **FREE**!

In April, the Member Services Team delivered a check to the NDFA to support these courses!



LESS LETHAL INSTRUCTOR PROGRAM

The NDIRF is proud to support educational risk management programs for members. In May 2026, the NDIRF was a sponsor of the Less Lethal Instructor Program hosted by the Williston Police Department. Law enforcement officers, correctional personnel, state-licensed security personnel, and active military personnel from all around North Dakota participated in this immersive experience to gain instructor-level technical and tactical knowledge of Defense Technology products. Attendees who successfully completed the course and final exam are authorized to provide in-service training to their agency until 2029.

The four-day course consisted of lecture-based studies and field deployment drills in the following programs:

- OC Aerosol Projectors Instructor Program
- Less Lethal Impact Munitions (LLIM) Instructor Program
- Chemical Munitions (CHEM) Instructor Program (CN/CS/OC/Smoke)
- Distraction Device Munitions (DD) Instructor Program

Thank you to the Williston Police Department for hosting the Less Lethal Instructor Program to help keep North Dakota a safe place!



Photos by Williston Police Department

FREE EDUCATIONAL WEBINARS

ADA Accessibility Training Webinar Series

 **Misty Curn**
Owner, Luminary Content

Hosted by NDIRF

In partnership with NDAcCo and NDLC

In May, the NDIRF, NDAcCo, and NDLC held the first event in the four-part **ADA Accessibility Training Webinar Series**. Learn more on P. 11!

ILG Quarterly Webinar – NDAcCo & NDIRF

Wednesday, May 27, 2026 | 10:00 AM – 11:00 AM CST

Leading During Turbulent Times: Culture as the Root Cause of Claims, Loss, and Liability

 **Mark Anderko**
Senior Director of Strategic Alliances, Lexipol

 **LEXIPOL**
LocalGovU

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.

In May, NDIRF member educational partner Lexipol, presented on **Leading Turbulent Times** during our Q2 webinar with the NDAcCo!

(Continued)

NDIRF UPDATE: Q2 EVENTS

Here are some more events the NDIRF team attended this Spring!

THE WILL TO SURVIVE - A LAW ENFORCEMENT RESILIENCY & SURVIVAL TRAINING



Corporal Max Ingram (McKenzie County Sheriff's Office), Steve Wills (Retired K-9 Handler for the LAPD), Sergeant Lyle Sinclair (Bismarck Police Department)

HR COLLABORATIVE ENGAGE 360 CONFERENCE



Learn more about the HR Collaborative Conference on P. 10!

PIAND ANNUAL CONVENTION



NDIRF Team Members: Henry Gomez, Jordan Wahl, Sadaisha Davis, Kori Bowen, Corey Olson

BIG I NORTH DAKOTA WOMEN'S CONFERENCE



Fargo, ND: Panel discussion of women who work in the North Dakota insurance industry

FIRST DISTRICT HEALTH AQUATIC FACILITY SEMINAR



Minot, ND: NDIRF Presentation by Director of Member Services Corey Olson

NDIRF UPDATE: NEW EMPLOYEES

The NDIRF Underwriting team grew by two new employees in Quarter 2. We are excited to welcome Sadaisha Davis and Sabryna Boyer!



In March, the NDIRF welcomed Multi-Line Underwriter Sadaisha Davis. Previously, she spent four years in insurance with a national carrier. She is excited to work with her new team and continue local support for North Dakota!

Outside of work, Sadaisha loves to travel, and says her two boys and fiancé are her keystone. After living in North Dakota for the past 12 years, Sadaisha says she enjoys all of the activities that summer and fall bring. Other great things she enjoys about life here include the small town feel and the “North Dakota Nice” people coming together to show up for those in need. Another thing she loves about North Dakota is her favorite restaurant, The Paddle Trap in Mandan.



In April, Underwriting Support Specialist Sabryna Boyer joined the NDIRF team. After earning her Associate's Degree in Liberal Arts from Bismarck State College, she started her career in insurance. Before coming to the NDIRF, Sabryna spent 10 years managing a State Farm Insurance Agency in Fargo.

Customer relations, service, and insurance coverage are Sabryna's specialty! She holds a North Dakota Property and Casualty license as well as a Life and Health Insurance License. She is very excited to represent and protect our wonderful state and communities.

Like many North Dakotans, Sabryna grew up playing hockey. However, she admits that she is actively steering her children away from the sport. Aside from that, there is so much Sabryna loves about living in North Dakota. The rolling hills, badlands, rivers, lakes, the small-town communities, and India Clay Oven in Bismarck make her proud to call this state “home”!



NDIRF BOARD OF DIRECTORS

Aaron Birst, Bismarck | Lyle Bopp, Forman | Matt Gardner, Bismarck | Darcie Huwe, Wahpeton
Tyler Jacobson, Valley City | Dr. Darin Scherr, Bismarck | Nathan Svihovec, Bismarck | Cole Higlin,
Mandan

UPCOMING EVENTS

ALL Regional Meeting details on P. 10

July

NDIRF REGIONAL MEETINGS

July 28-29 \\ Bismarck

August

NDIRF REGIONAL MEETINGS

August 5-6 \\ Fargo

NDPOA CONFERENCE

August 11-14 \\ Minot

September

NDIRF AGENT ADVISORY BOARD MEETING

September 3 \\ 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!

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.