THE
COMMUNICATOR
SUMMER 2026

NORTH DAKOTA
State Fire and Tornado Fund
Administered by the North Dakota Insurance Reserve Fund

NDIRF NORTH DAKOTA INSURANCE RESERVE FUND

FROM THE CEO

Greetings,

As another renewal season for the North Dakota Fire and Tornado Fund (NDFT) comes to a close, I found myself exploring the NDFT's origins. Most discussions of NDFT history begin and end with a simple fact: the NDFT was established in 1919. A closer look at the original legislation, the *1919 Legislative Manual*, and *The North Dakota Industrial Program* publication from 1921 provides a fascinating glimpse into how the NDFT began and how much has changed over the past century.

The NDFT was formulated by North Dakota's Eighth Insurance Commissioner Sveinung Olsness and introduced by Senator Cahill of Leith during the Sixteenth Session of the Legislative Assembly. While the Fund's structure and operations have evolved over time, its core purpose remains in line with the vision established more than a century ago.

As new challenges emerged over the decades, the laws governing the NDFT expanded to address issues such as premium assessments, claim reporting procedures, appraisals, additional coverages, and risk mitigation requirements, as well as allowing the outside administration of the NDFT. These changes have helped ensure the NDFT remains responsive to the evolving needs of North Dakota's public entities.

Although the publications reviewed do not identify the total insured value when the Fund was first established, they do show that the first eighteen months generated $173,809 in premium. By comparison, as of July 14, 2026, renewal premiums total $16.5 million while providing coverage on $27.13 billion in insured value.

As the administrator of the NDFT on behalf of the Office of Management and Budget, NDIRF takes pride in helping ensure that coverages remain appropriate, values remain accurate, and rates remain stable. We appreciate your continued participation and trust as we work to meet your evolving needs to make the NDFT viable for the next century and beyond.

Sincerely,

Keith Pic
NDIRF CEO

WHAT TO KNOW

REVIEWING YOUR NDFT RENEWAL POLICY

It is NDFT Renewal season! By now, you should have received your NDFT renewal. **This is your friendly reminder of the importance of reviewing these documents for accuracy.**

WHAT TO REVIEW IN YOUR RENEWAL POLICY

Verify Property Information

Verify that property name and address is correct for the BP, PP, TP, or OP.

Review All Policy Items

Review each item on the policy to verify if it should be on the policy or not. Remove items that should not be on the policy.

Is Your BP Covered at ACV?

Any BP currently covered at ACV *may* qualify for RC. To determine a building's qualification for RC, updated valuations and photos showing **ALL** exterior and interior sides of the building must be submitted to the NDIRF Underwriting Team.

Is Your PP Covered at ACV?

Any PP currently covered at ACV *may* qualify for RC. To receive RC on PP, the limit must be verified and updated. The PP limit can be updated to RC, even if the BP limit is ACV (and does not qualify for RC).

Blanket Coverage

All BP and PP items with adequate RC coverage *may* qualify for Blanket Coverage, which provides a 125% margin clause and removes the co-insurance clause.

Note: BP, PP, OP, and TP items covered at ACV **DO NOT** qualify for Blanket Coverage.

Appraisal Date of Insurance Values

All appraisals by you, your agent, or the NDIRF **prior to 2023** should be reviewed and updated immediately.

NDFT RENEWAL POLICY ACRONYMS TO KNOW

BP
Building Property

PP
Personal Property

TP
Trailer Property

OP
Outdoor Property

ACV
Actual Cash Value

RC
Replacement Cost

AVAILABLE ENDORSEMENTS

Click the following links to review available endorsements and see if they work for your entity.

Equipment Breakdown Coverage

Wind Hail per Building Deductible Removal

Increased Sewer Backup Endorsement

Debris Removal Additional Insurance

(Continued)

ADDING PROPERTY TO YOUR NDFT POLICY

Consistently reviewing your coverage is a risk management best practice in the event of a covered loss.

HOW TO ADD PROPERTY TO YOUR POLICY

To add property or update your current coverage, complete any relevant application and submit the form(s) to the NDIRF or your agent.

BP, PP, TP	OP	Update Current Coverage
Building Application *SFN 16259*	Outdoor Property Application *SFN 60515*	Coverage Changes on Current Property Insured *SFN 3380*

STATE AGENCIES

Contact the NDIRF at (701) 224-1988 or email NDFT@ndirf.com.

POLITICAL SUBDIVISIONS

Contact your local agent.

FIND ALL NDFT APPLICATIONS AND COVERAGE FORMS

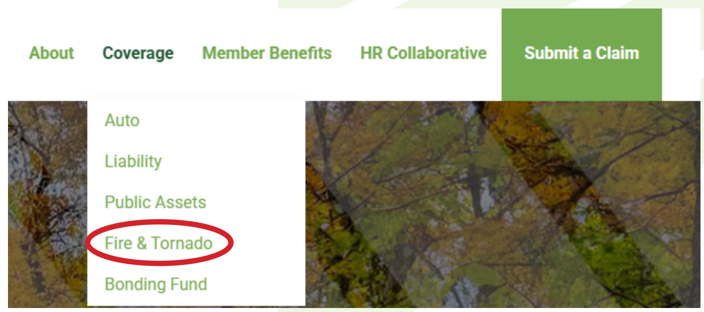
To review all NDFT applications and coverage forms, go to www.ndirf.com and follow the steps:

STEP 1

Locate the navigation tab in the top right corner of the screen and hover over the **Coverage** dropdown.

STEP 2

Click the **Fire & Tornado** option from the dropdown.

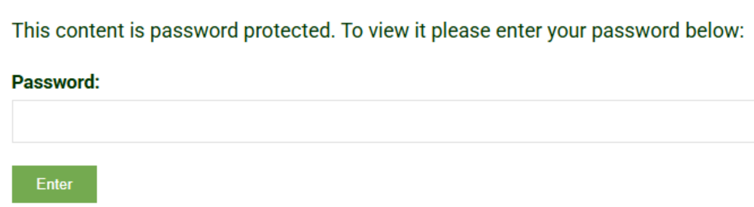


STEP 3

Coverage Applications are accessible on this page. To access coverage forms, click the **NDFT Coverage Forms** button and continue to the next step.

STEP 4

To access all NDFT applications and coverage forms, enter the following password: **fire**



For any questions regarding coverage forms and applications, please contact NDFT@ndirf.com.

DISCLAIMER

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