

THE PARTICIPATOR

FALL 2026

MEMBER FEATURE

Southwestern Career and Technical Education Academy

NDIRF Now Offers Additional Free Training to Schools

Requirements to Qualify for NDIRF Membership

Introducing the NDIRF Sanitary Sewer Toolkit

NORTH DAKOTA NDIRF INSURANCE RESERVE FUND

FROM THE CEO

Dear NDIRF Member,

As we head into year-end activities, we find ourselves getting ready for all of the great conferences that our partner member associations host. You will find the NDIRF staff at approximately 30 conferences throughout the year.

A common theme among my presentations is trying to get you and your fellow coworkers involved in their respective associations. Not only do the associations provide a wealth of knowledge in programming and resources, but they also provide ample networking opportunities to share ideas. This is a shameless plug for you to look at what the NDLC, NDACo, NDRPA, NDSBA, or NDTOA can do to support the important work you do.

If you know someone new to the job that may not have prior experience with political subdivisions, I encourage you to point them to the respective association. Our mission at the NDIRF is to be *the* source of risk services for North Dakota political subdivisions, but we also recognize that the respective political subdivision associations indirectly reduce risk through their important work.

So, as we head into the last few months of the year, we hope to see you and your fellow employees, as well as elected and appointed officials at the conferences. We are always delighted to connect with you and learn more about what you have going on in your communities and how we can better support your operations, whether through coverage or risk management.

Sincerely,



Keith Pic
NDIRF CEO



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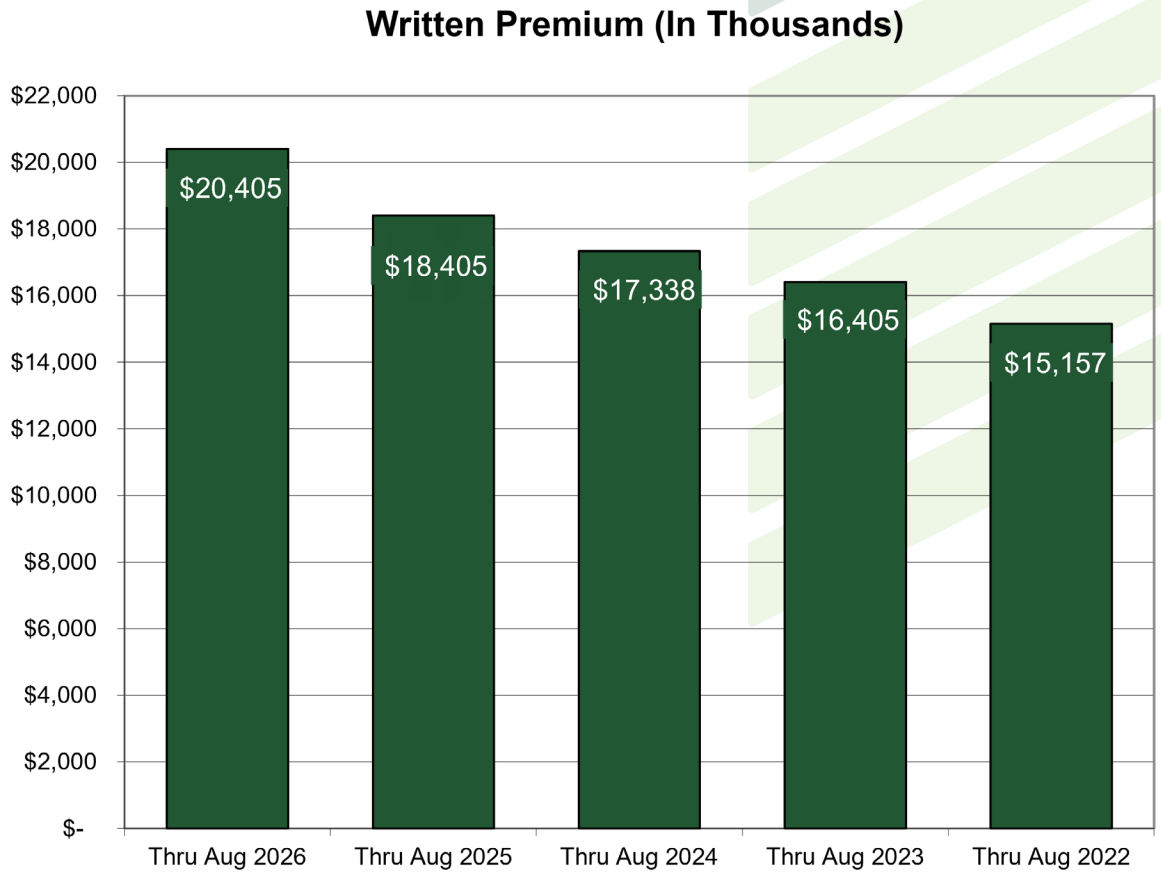
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FINANCIAL INSIGHTS



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. The increases are due to additional coverage offerings that members elect to take and inflation of the cost of covered property.

Cover and Member Feature Photos Credit: SWCTE

Financial Insights by NDIRF CFO Nora Frueh

NDIRF NOW OFFERS ADDITIONAL FREE TRAINING FOR SCHOOLS

In January 2026, the NDIRF announced a new partnership with Vector Solutions LMS, a nationally recognized, award-winning online training platform used by K-12 schools across the country to manage employee training and compliance.

Vector Solutions' mission is to serve everyday heroes by delivering intelligent software solutions that empower them to make safer, smarter, and better decisions.

Through this partnership, NDIRF K-12 school members can now access the K-12 Staff Training Online Course Catalog **FREE** of charge.

> We are very excited to partner with Vector Solutions to offer tailored online training courses that are key to any risk management program. We appreciate the opportunity to provide school members with this great educational tool to help keep North Dakota schools safe for students and faculty.
> ***– Corey Olson, NDIRF Director of Member Services***

VectorSolutions™

WHAT TO KNOW ABOUT TRAINING WITH VECTOR SOLUTIONS

TRAINING FOR EVERY DEPARTMENT	With a wide range of course offerings, find training for every department. **Training can be done individually or in a group**.
EASY TO IMPLEMENT AND USE	Our training management system is easy to administer and use. Millions of courses are completed each year!
CUSTOMIZE FOR YOUR ORGANIZATION	Customize our courses with your own content or resources, or easily build your own policies and courses in our system.
AUTOMATED FEATURES	Our system includes a number of automated features that make your job easier. Set up training plans in minutes. Email notification, real-time tracking, and more!

K-12 STAFF ONLINE TRAINING COURSES

SAFETY & COMPLIANCE
Train staff on essential safety topics to prevent incidents, strengthen response, and meet state and federal compliance requirements.

CHILD SEXUAL ABUSE PREVENTION
Microlearning prepares staff to recognize grooming, intervene early, reduce liability, and protect students from abuse.

FACILITIES MAINTENANCE
3D training teaches safe, cost-effective preventive maintenance and repairs without disrupting equipment or school operations.

CYBERSECURITY AWARENESS
Courses help staff recognize threats, protect personal data, and strengthen district cybersecurity practices.

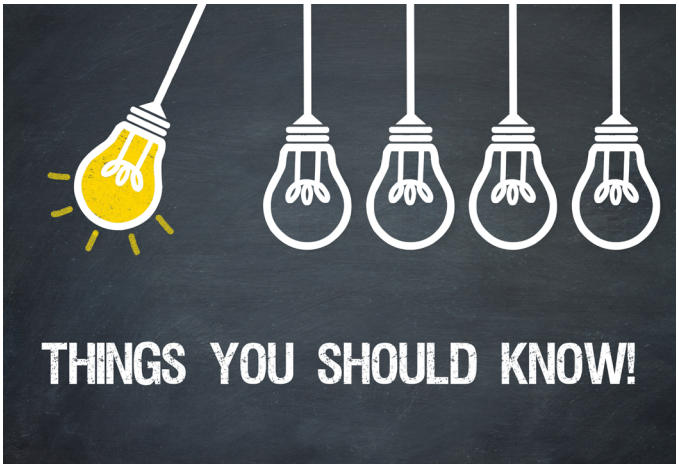
INCLUSIVE INSTRUCTION & INTERVENTIONS
Evidence-based training gives educators practical strategies to support all learners and improve student outcomes districtwide.

REVIEW COURSES	IMPLEMENT VECTOR SOLUTIONS
Scan the QR code to **review available courses**	Scan the QR code to **implement Vector Solutions**



HOW ENTITIES QUALIFY FOR NDIRF MEMBERSHIP

The NDIRF offers unique coverage options, not found in commercial policies, that are tailored to meet the needs of the members we serve. While these unique options make the NDIRF a great choice for auto, liability, and public asset coverage, not every North Dakota entity qualifies for NDIRF membership. This article covers the requirements necessary to be a NDIRF member.



1 INFORMATION NEEDED FOR UNDERWRITING

To qualify for NDIRF membership, the Underwriting team reviews three key pieces of information (if applicable):

1. A copy of the entity's bylaws
2. A copy of the articles of incorporation
3. Financial information

2 NORTH DAKOTA CENTURY CODE REQUIREMENTS

In addition to reviewing the information above, the Underwriting team determines whether an entity meets the statutory requirements for NDIRF membership. N.D.C.C. Chapter 32-12.1 identifies two types of entities that may qualify: a **political subdivision** or a **public nonprofit corporation**.

More information on these qualifications can be found in North Dakota Century Code (N.D.C.C.) Chapter 32-12.1.

Political Subdivision Analysis

To determine whether an entity qualifies as a political subdivision, the Underwriting team reviews the entity's organizational documents and applicable statutory authority, including:

1. **Type of Entity**: Whether the entity is a county, township, park district, school district, city, or other unit of local government created by statute or the North Dakota Constitution.
2. **Statutory Authority**: The entity's bylaws or other organizational documents are reviewed to identify the applicable provisions of the North Dakota Century Code under which the entity was created or operates.
3. **Political Subdivision Status**: Bylaws may specifically state that your entity is a political subdivision.

Public Nonprofit Analysis

To determine whether an entity qualifies as a public nonprofit corporation, the Underwriting team reviews the entity's organizational documents, operations, and funding, including:

1. **Nonprofit Status**: The entity's articles of incorporation or other organizational documents are reviewed to confirm that it is organized as a nonprofit corporation.
2. **Governmental Function**: The Underwriting team reviews information about the entity's purpose and operations to determine whether it performs a governmental function.
3. **Public Funding**: Financial information is reviewed to determine whether the entity is funded, in whole or in part, by the state or an eligible political subdivision, such as a city, county, park district, school district, or township.
4. **Overall Qualification**: The information is considered together to determine whether the entity satisfies the requirements for membership as a public nonprofit corporation.

3 START THE MEMBERSHIP REVIEW PROCESS

If you know of a potential political subdivision or public nonprofit corporation that may qualify for NDIRF membership, have your agent email NDIRFUnderwriting@ndirf.com to begin the qualification process!



Article by Jordan Wahl
NDIRF Director of Underwriting

INTRODUCING THE NDIRF SANITARY SEWER TOOLKIT

Protecting Your Community's Sewer System

Article by Henry Gomez, NDIRF Member Services Representative

Municipal sewer systems are an essential part of every community, but they can also present significant risks when maintenance, inspections, and documentation for municipal sewer systems are overlooked. Sewer back-ups, manhole failures, lift station issues, and water main breaks can result in costly property damage, service disruptions, and potential liability for local governments.

To help our members better manage these risks, the NDIRF has developed the **Sanitary Sewer Toolkit and companion documents**. The toolkit is designed to provide local governments with practical resources they can use to strengthen their sewer system risk management and preventive maintenance practices.

WHY IS THE TOOLKIT IMPORTANT?

A well-maintained sewer system is about more than fixing problems when they occur. Preventive maintenance, regular inspections, and good documentation can help identify potential issues before they become costly claims.

The toolkit provides members with guidance and resources to establish consistent practices for inspecting and maintaining their sewer infrastructure. Just as important, the companion documents provide a way to document those activities and create a record of the work being performed.

Good documentation can help a community answer important questions when an incident occurs.

A PRACTICAL RISK MANAGEMENT RESOURCE

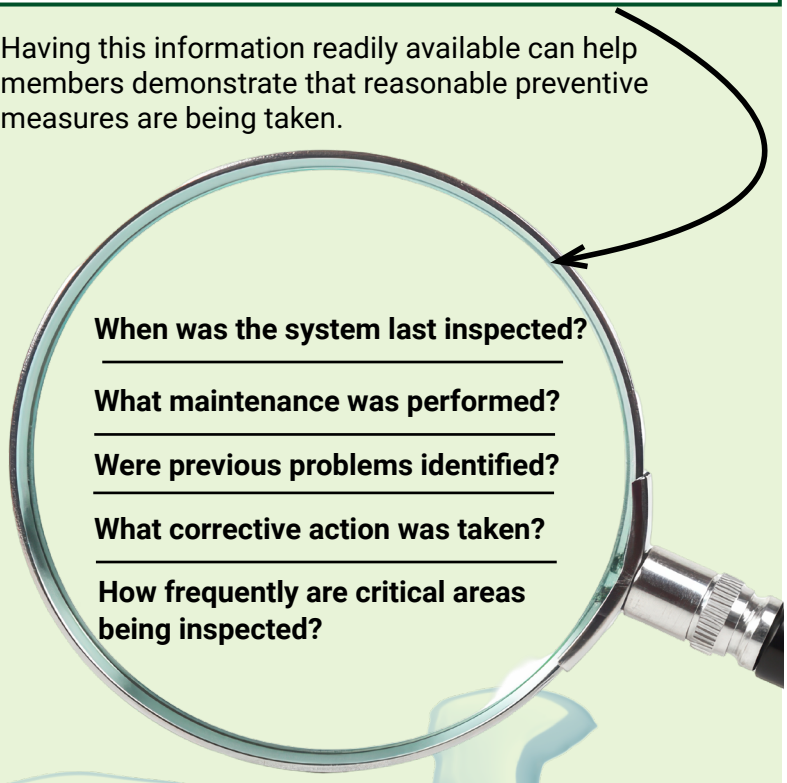
Every community's sewer system is different, and the toolkit is not intended to replace a member's existing policies, procedures, or professional judgment. Instead, it provides a starting point and practical framework that communities can adapt to their individual operations.

Ultimately, the goal is simple: **identify problems before they become claims, establish consistent maintenance practices, and document the work being done.**

The NDIRF encourages members to review the Sanitary Sewer Toolkit and companion documents with their public works staff, field technicians, and supervisors. Taking a proactive approach today can help communities reduce the likelihood and severity of sewer-related incidents tomorrow.

THE IMPORTANCE OF DOCUMENTATION

Having this information readily available can help members demonstrate that reasonable preventive measures are being taken.



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SANITARY SEWER TOOLKIT HIGHLIGHTS



The Sanitary Sewer Toolkit includes practical guidance and resources covering areas such as:

- **Preventative maintenance practices for sanitary sewer systems**
- **Sanitary sewer manhole inspection guidance**
- **Lift station inspection and maintenance**
- **Sewer backup response and documentation**
- **Incident reporting**

The companion documents are intended to be used in the field, not simply placed in a file cabinet. They provide employees and supervisors with standardized forms and checklists that can be incorporated into a community's existing maintenance program.

Scan the QR code on this page to access the NDIRF Sanitary Sewer Toolkit and supplemental checklists and templates. These documents can also be found by visiting www.ndirf.com > Member Benefits > Risk Management Resources.



SCAN HERE!

Use your phone's camera to scan the QR code to access the NDIRF Sanitary Sewer Toolkit



NEED HELP GETTING STARTED?

NDIRF Member Services Representative Henry Gomez can help you with questions about the Sanitary Sewer Toolkit. To reach out, call or send an email!

701-751-9103 | Henry.Gomez@ndirf.com

SOUTHWEST AREA CAREER AND TECHNICAL EDUCATION ACADEMY

The mission of the Southwest Area Career and Technical Education (SWCTE) Academy is "Providing innovative education opportunities and workforce solutions . . . close to home." In just four years of providing Career and Technical Education (CTE) classes, the academy has quickly become an essential educational resource in jump-starting the careers of high school students throughout southwestern North Dakota.

Founded in November 2021, SWCTE Academy was built from the ground up, becoming the first brick-and-mortar CTE center established in North Dakota in 40 years. Since the school officially opened in 2022, SWCTE offers 17 programs to 1,200 students from nine different area high schools.



SWCTE Academy North Campus

The SWCTE Academy courses focus on innovative educational opportunities and workforce solutions that encourage students to remain in southwestern North Dakota into adulthood. By focusing on courses related to in-demand careers in the area, the goals of SWCTE Academy include:

- Students developing relationships with local business partners
- Students developing technical skills of in-demand careers in the area
- Retaining students in southwestern North Dakota workforce post-high school

ABOUT THE CAMPUS

The SWCTE Academy is not a typical campus, where all classes are held in one building. The campus spans 40 acres with five educational buildings. The property is the former Halliburton oil field industrial campus in Dickinson.

The SWCTE Academy team raised more than $23 million to transform the oil field industrial campus into a state-of-the-art educational facility. The money raised meant that local taxpayers did not see any tax increases for making the school a reality. Instead, grant dollars and industry partnerships were leveraged to pay for the entire project.

FUN FACT: The $23 million raised for the SWCTE Academy went toward construction, equipment, and other resources for students!

Some of the funds raised went toward turning three of the five buildings into educational spaces for students. Three buildings were transformed into educational spaces used for the 17 programs offered by SWCTE Academy. One building holds health, science, and public safety courses and there are two buildings for technical programs.

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STUDENTS

The students at SWCTE Academy are from Dickinson and surrounding small towns. Every day for class, students drive from SWCTE Academy's partner schools in South Heart, Belfield, New England, Killdeer, Trinity Catholic Schools, and Beach. The 2026/2027 school year also includes students from Richardton, Bowman, Hope Christian Academy, and home school students.

FUN FACT: 62 miles away from Dickinson, Beach, North Dakota is the farthest school from the SWCTE Academy campus!

The largest population of students at SWCTE Academy are from Dickinson. Before this program officially began in 2022, only about 6-7% of Dickinson High School's students experienced work-based learning before graduating. By the Spring of 2026, the percentage of Dickinson High School students with work-based experience had increased to 42%.

SWCTE ACADEMY PROGRAMS

The SWCTE Academy offers 17 different programs across the most popular career fields in southwestern North Dakota.

Agriculture | Architecture/Engineering | Automotive Technology | Business Education | CDL

Computer Science/Cyber Security | Construction Technology | Culinary Arts | Diesel Technology

EMS/Fire | Family & Consumer Sciences | Health Sciences | Heavy Equipment | Law Enforcement

Military Careers | Mechatronics & Operator | Welding

Semester-based courses are worth one credit, and year-round courses are worth two credits. School days are broken into four 85-90-minute classes per day.

Credits can be received at no cost for students and their families. SWCTE operates from revenue from the North Dakota Department of Career and Technical Education, assessments to local schools, and with supplemental industry sponsorships.





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MEMBER FEATURE

CDL PROGRAM

Recently, the SWCTE introduced its CDL program, and the academy's first CDL student drivers graduated in Spring 2026! The course teaches students how to drive semis in a safe, controlled environment before going out on the road. The CDL program is offered at a reduced rate for the students.

FUN FACT: SWCTE Academy students in the CDL program can become licensed semi-truck drivers by the time they are 18 years old!

The SWCTE Academy also has its own sandbox for operating heavy equipment and machinery.



The Sandbox for operating heavy equipment and machinery

MILITARY PATHWAY

The newest SWCTE course offered through a partnership with the North Dakota National Guard is the Military Pathway. The new program already has 80 students at the start of the 2026/2027 school year!

NORTH DAKOTA COLLEGE COLLABORATION

Though SWCTE Academy may be meant for high school students, there are also some college programs offered. Dickinson State University offers welding and diesel tech programs on campus.

Dual credit opportunities have also been expanded through their partnerships with Dickinson State University, Bismarck State College, and North Dakota State College of Science. Credits earned are recognized at most colleges throughout North Dakota.

BENEFITS OF SWCTE ACADEMY PROGRAMS

Receiving education from the SWCTE Academy is an incredible opportunity for students to explore careers before entering college and the workforce. These courses offer opportunities for students to "test drive" careers in a controlled, safe environment. Students can work toward achieving higher-paying jobs right after graduation, or they can obtain credits that will go toward post-secondary education. There are also several certifications that students can obtain for careers such as CNAs, pharmacy techs, dental assistant programs, and more.





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MEMBER FEATURE

SWCTE ACADEMY SUCCESS

Five years ago, SWCTE Director Aaron Anderson had the pleasure of being hired by Dickinson Public Schools to build the SWCTE campus and programs from the ground up. Recently, Aaron was recognized for his work when he received the award for the 2026 Administrator of the Year from the North Dakota Association for Career and Technical Education (NDACTE). While Aaron is honored for the recognition, he humbly credits his team for the success of the program. He attributes the program's success to collaborative efforts from his staff, teachers, partner schools, industry partners, and students.



SWCTE Director Aaron Anderson named NDACTE's 2026 Administrator of the Year

RELATIONSHIP WITH NDIRF

Since it began operations, the SWCTE Academy has been a NDIRF member. The NDIRF provides the school with cost-effective protection. Without affordable coverage options through the NDIRF, coverage through the public marketplace would mean less funds could be allocated to the specialized programs offered at the SWCTE Academy. Working with the NDIRF allows the academy to direct resources to the students.

Thank you to Southwest Area Career and Technical Education Academy for your membership with the NDIRF!



SCAN HERE!

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



Article by Kori Bowen
NDIRF Marketing & Communications Specialist

DOCUMENT BEFORE YOU DISCIPLINE:
What Does the File Say?

Article by The HR Collaborative

It is a familiar conversation for many HR professionals.

A supervisor comes in frustrated with an employee. The employee has been missing deadlines, making mistakes, coming in late, or having ongoing performance issues. The supervisor explains that this has been going on for months and that "everyone knows there is a problem."

Then comes the question: What have we documented?

Sometimes, the answer is very little or nothing at all.

That can create a problem when the employer is ready to take disciplinary action, but the written record does not match what everyone says has been happening.

Good documentation does not mean writing up an employee for every mistake or creating a paper trail because you think termination may eventually be necessary. It simply means keeping a reasonable record of concerns as they happen. What occurred? What was the employee told? What was expected going forward? Did the problem continue?

Even a short note can help. For example: "Met with employee on May 12 regarding three reports submitted after the deadline. Reviewed expectations and discussed the need to let me know in advance if additional time is needed."

Six months later, that is much more useful than trying to remember exactly what was discussed.

Another issue we see is what is sometimes called the "good evaluation problem." A supervisor may be frustrated with an employee's performance all year but gives the employee a "meets expectations" evaluation because they do not want to have a difficult conversation. A few months later, the supervisor wants to discipline or terminate the employee for poor performance.

Now the employer has two very different stories.

Performance evaluations do not need to focus only on the negative, but they should honestly reflect the conversations being had with the employee. If improvement is needed, say so. More importantly, explain what needs to be improved.

The same is true when documenting discipline. Stick to the facts. Instead of writing that someone has a "bad attitude," describe what actually happened. Did the employee refuse an assignment? Raise their voice during a meeting? Repeatedly fail to respond to requests? Specific facts are much more useful than labels.

Before significant discipline, it can be helpful to look at the file and ask a few basic questions:

- Does the documentation explain what happened?
- Did the employee know what was expected?
- Were concerns actually communicated to the employee?
- Does the performance evaluation match what the supervisor is now saying?
- If similar situations were handled differently, can we explain why?

Join the HR Collaborative for FREE!

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

Contact HRCollaborative@ndirf.com with any questions.

NDIRF UPDATE: Q3 EVENTS

It was a busy summer for the NDIRF! In Quarter 3, the team traveled throughout North Dakota for member and agent events, including hosting the NDIRF's Regional Meetings in Bismarck and Fargo!

2026 REGIONAL MEETINGS IN BISMARCK & FARGO

This summer, the NDIRF brought back its in-person training sessions with the 2026 Regional Meetings!

The yearly Regional Meetings are opportunities to learn from the NDIRF leadership team about the latest updates in NDIRF member benefits, risk management resources, the claims process, and more!

After the events wrapped up, we sent a follow-up survey to get feedback from members and agents to help us improve future regional meetings. We will reach out soon with details about the 2027 Regional Meetings!



SOUTHEAST NORTH DAKOTA COMMISSIONERS ASSOCIATION

Director of Member Services Corey Olson and Member Services Representative Carrie Wingenbach traveled to Rutland, ND to present at the Southeast North Dakota Commissioners Association.

This association is a meeting consisting of five counties in the Southeast region of North Dakota - Richland, Sargent, LaMoure, Dickey, and Ransom. Each quarter, county officials meet at one of the represented county locations to discuss important topics affecting the counties.

For the Quarter 3 meeting, Corey and Carrie presented on NDIRF loss control and risk management programs available to county members. Programs include online training specific to local government through LocalGovU, online defensive driving courses, property valuations projects, and more.



We appreciated the time and opportunity to present in front of the association.

If you have any questions about programs that are available, email Director of Member Services Corey Olson at Corey.Olson@ndirf.com.

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NDIRF UPDATE: Q3 EVENTS

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

ADA ACCESSIBILITY TRAINING WEBINAR SERIES



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.

The topic for the August webinar was *Creating Accessible documents starting with Microsoft Word*. The final session will be held on Wednesday, October 7, 2026, at 2:00 PM CST. Registration will remain open for the final session. Scan the QR code on this page to register.

Please share this information with team members working with website content or creating public-facing documents. For recordings and documents from the previous webinars in the ADA Accessibility Training Webinar Series, reach out to NDIRFMemberServices@ndirf.com.

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.

2026 AUDITOR TREASURER CONFERENCE



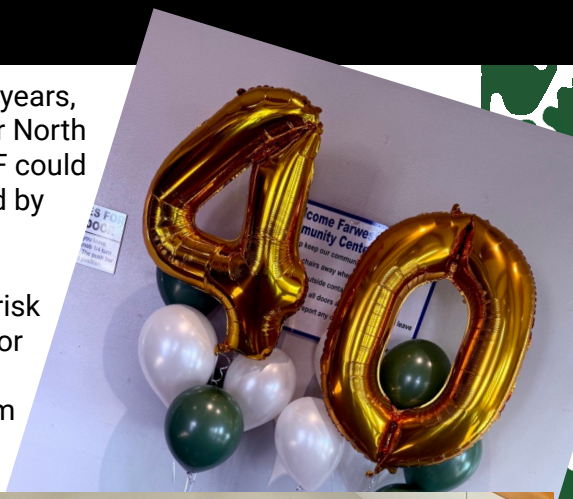
NDIRF COO / General Counsel Dani Krause presenting at the 2026 Auditor Treasurer Conference

MEMBER FEATURE VISIT WITH SLOPE COUNTY



Member Feature (Summer 2026) visit with Slope County
(L-R) Treasurer Colleen Germann, County Commissioner Mike Teske, NDIRF CEO Keith Pic, County Commissioner Mike Sonsalla, Road Foreman Nathan Miller, NDIRF Director of Member Services Corey Olson, County Auditor Lorrie Buzalsky

NDIRF UPDATE
40th Anniversary Celebration
1986 - 2026



In January 2026, the NDIRF celebrated a milestone anniversary. For 40 years, the team has worked to make the NDIRF *the* source of risk services for North Dakota local government. The founders understood the value the NDIRF could bring to North Dakota, but skeptics and proponents alike were surprised by how quickly the NDIRF took off.

The story of NDIRF is an incredible one of becoming the governmental risk pool that is trusted by over 95% of North Dakota political subdivisions for Liability, Auto, and Public Assets coverage. This September, the NDIRF team had the honor of learning about the NDIRF's incredible history from our CEO, Board Chairperson, and retirees!

You can learn more about the NDIRF's story by scanning the QR code on this page!



Current NDIRF Team Members and Retirees



THE PARTICIPATOR
40TH ANNIVERSARY ISSUE

Use your phone's camera to scan the QR code to learn more about the NDIRF's 40-year history!

NORTH DAKOTA
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UPCOMING EVENTS

October

NDSBA SCHOOL LAW SEMINAR
October 8-9 \\ Bismarck

NDACO ANNUAL CONFERENCE
October 11-13 \\ Bismarck

BIG I CROP INSURANCE CONFERENCE AND IIAND ANNUAL CONVENTION & TRADE SHOW
October 21-22 \\ Fargo

November

NDTOA 60TH ANNUAL CONVENTION
November 30 - December 1 \\ Bismarck

December

63RD ANNUAL ND WATER CONVENTION AND IRRIGATION WORKSHOP AND UPPER MISSOURI WATER ASSOCIATION CONFERENCE
December 8-11 \\ 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!

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