

THE COMMUNICATOR

FALL 2026

- P. 1** From the CEO
- P. 2** NDIRF Announces Property Insurance Appraisal Partnership with Centurisk
- P. 3** Property Insurance Appraisal Project Map



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



FROM THE CEO

Greetings,

The warm fall weather may have made winter feel a little farther away, but we know winter will eventually arrive. Before furnaces and heating systems settle in for another busy season, take a few minutes to make sure routine maintenance hasn't fallen off the to-do list.

Routine maintenance is one of the simplest ways to keep HVAC systems running efficiently and reliably. An annual tune-up, along with regular recommended maintenance, can help identify potential concerns before they become larger and more expensive problems. Having a qualified HVAC professional inspect your system can also provide an added level of assurance that systems are operating as intended.

Busy schedules can easily turn one year into two or three, especially if maintenance activities are not documented. Consider maintaining a simple record of inspections, service dates, filter replacements, and repairs for each system. A preventive maintenance schedule can help ensure these important tasks do not get overlooked.

A little maintenance today can go a long way in protecting your equipment and keeping your facilities comfortable throughout the North Dakota winter.

Thank you,

A handwritten signature in black ink, appearing to read "KP".

Keith Pic
NDIRF CEO



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.

NDIRF Announces Property Insurance Appraisal Partnership with Centurisk

The North Dakota Insurance Reserve Fund (NDIRF) has proudly partnered with Centurisk to provide property insurance appraisals for our NDIRF and North Dakota Fire & Tornado Fund (NDFT) members. These appraisals will help establish more accurate property valuations and provide updated replacement cost information to support members' property insurance needs.

Property Insurance Appraisal Timeline

Over the next four years, Centurisk will conduct property insurance appraisals of insured buildings with currently reported values exceeding \$90,000. The project began in the northeastern quadrant of the state in mid-August 2026, with initial inspections scheduled to continue through mid-November 2026. The effort will pause during the winter months and resume in mid-March, weather permitting. The northeast quadrant is expected to be completed by late June 2027. Centurisk will then begin appraisals in the southeast quadrant.

Note: Centurisk will conduct onsite appraisals of Building Property (BP) only. Information regarding Personal Property (PP), Outdoor Property (OP), and Trailer Property (TP) will not be collected as part of these appraisals or included in the statement of values provided to Centurisk.

Introductory Call with Centurisk

Approximately two weeks before your onsite visit, your assigned Centurisk appraiser will contact you to schedule an introductory call. During that conversation, the appraiser will:

1. Confirm a tentative inspection date
2. Review your current Statement of Values (SOV)
3. Ask you to identify any buildings you own that are not listed on the SOV
4. Confirm whether any buildings listed on the SOV are no longer owned



Day of Property Insurance Appraisal

On the day of the appraisal, the appraiser will need access to all insured buildings and may require an escort to each location. Your assistance in providing access and responding promptly to phone calls and emails from Centurisk will help ensure the appraisal process is completed as efficiently as possible.

These appraisals represent an investment in maintaining accurate property valuations and identifying changes in replacement costs that may affect members' property insurance needs. We appreciate your partnership and cooperation throughout this process.

Thank you for your continued partnership with NDIRF and NDFT.



DO YOU HAVE QUESTIONS?

NDIRF Member Services Representative Carrie Wingenbach can help you with questions regarding property insurance appraisals.



701-751-9128

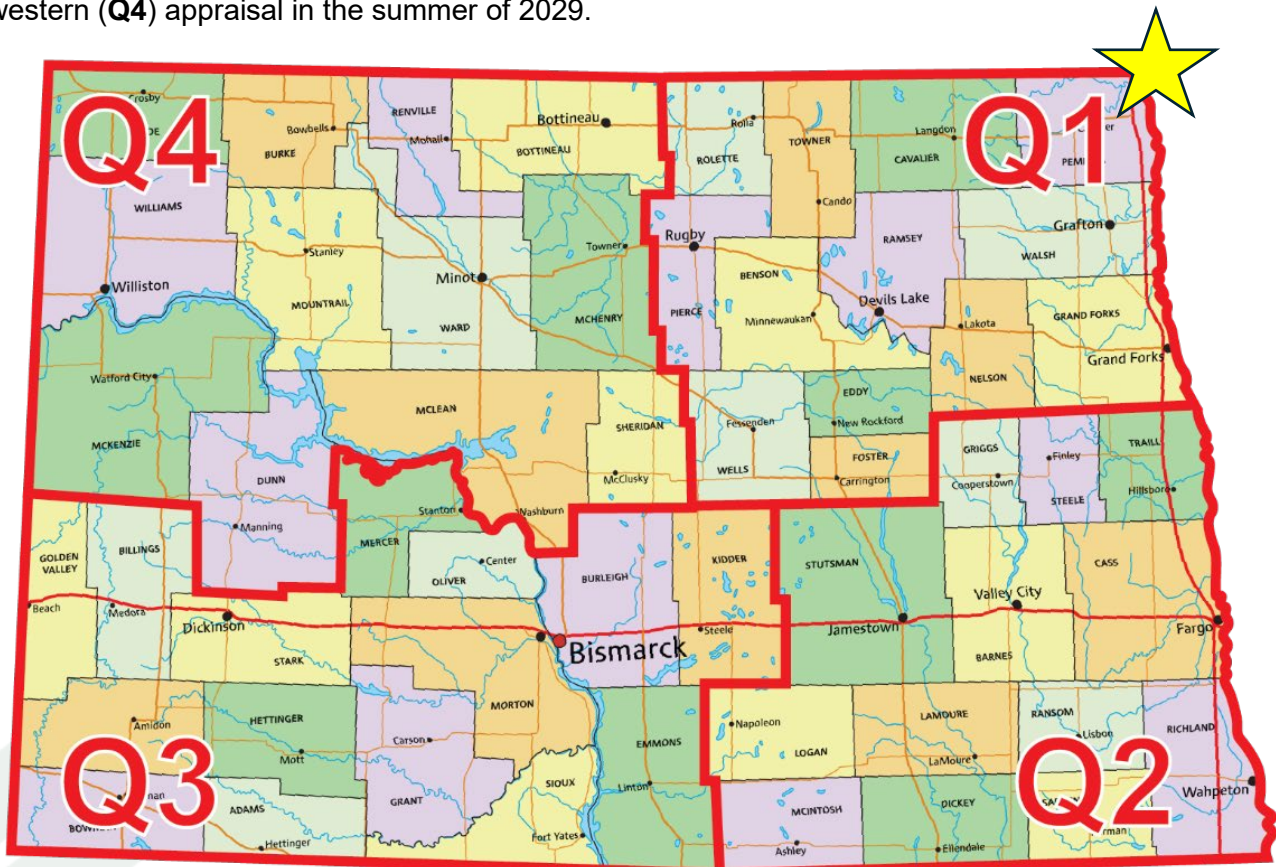


Carrie.Wingenbach@ndirf.com

(Continued)

Property Insurance Appraisal Project Map

The property insurance appraisal project is anticipated to be a four-year project. The map below is broken into four quadrants that will be reviewed. Beginning mid-August 2026, Centurisk will begin conducting property insurance appraisals in the northeastern (Q1) part of North Dakota. Appraisals in the southeastern quadrant (Q2) will start in the summer of 2027, followed by the southwestern quadrant (Q3) in the summer of 2028, and northwestern (Q4) appraisal in the summer of 2029.



Q1

Fall 2026 / Spring 2027

Q3

Summer / Fall 2028

Q2

Summer / Fall 2027

Q4

Summer / Fall 2029

