

Loss Control Programs

Director of Member Services Corey Olson, CIC

**For North Dakota.
For Local Government.
For You.**

The logo for NDIRF (North Dakota Insurance Risk Fund) features the acronym "NDIRF" in a bold, white, sans-serif font. The text is centered within a green silhouette of the state of North Dakota. This logo is positioned on a green rectangular background that has a torn-paper edge effect on its left side. To the right of this logo is another solid green rectangular block.

NDIRF

Corey Olson

Director of Member Services for NDIRF

- Employed with NDIRF for over 3 years
- Over 14 years experience in the insurance and risk management industry
- Experience in underwriting, sales and agency management
- Certified Insurance Counselor (CIC)
- Studying to become a Certified Risk Manager (CRM)
- Phone: 701-751-9107
- Email: corey.olson@ndirf.com



ABOUT THE NDIRF

The ND Insurance Reserve Fund (NDIRF) provides liability, auto, and public assets coverage to North Dakota local government entities.

- Formed in 1986 by ND political subdivisions
- Serves over 90% of eligible entities for a total of 2,556 members
- 22 employees representing six departments, including in-house underwriting, claims, and risk services
- Administers the ND State Fire and Tornado Fund (June 2019) and State Bonding Fund (June 2019), and oversees the ND Public Health Insurance Trust (NDPHIT) (2020)



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

PURPOSE OF NDFT

The ND State Fire and Tornado Fund (NDFT) provides building and business personal property insurance coverage to North Dakota state and local government entities.

- Serves 1,194 state and local government entities
- Protects over \$17.2 billion of Total Insured Value (TIV)



*Stark County Courthouse, Dickinson
Credit: Mike Jensen*



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

NDIRF Mission

To be the source of risk services for North Dakota political subdivisions

Presentation Overview:

- Loss Control/Risk Management Tools and Programs
 - LocalGovU
 - Defensive Driving Courses
- Property Coverage
 - Coverage Explanation
 - Coverage Enhancements





LocalGovU is an online learning solution that drives increased employee engagement through dynamic content and technology with the goal of reducing liability and mitigating risk. They provide 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.





- Partnership began in 2017
- Usage over the years
 - 2017 – 591
 - 2018 – 864
 - 2019 – 1935
 - 2020 – 2924
 - 2021 thru 8/31/2021 – 743





Top Courses being utilized:

- Defensive Driving Basics
- Anti-Harassment in the Workplace
- Advanced Defensive Driving Techniques
- Family and Medical Leave Act (FMLA)
- Ethical Behavior for Local Government
- Anti-Bias Training for Law Enforcement
- Cultural Awareness and Diversity Overview
- Workplace Bullying
- Diversity in the Workplace
- Sexual Harassment in the Workplace





How to access:

A screenshot of the North Dakota Insurance Reserve Fund (NDIRF) website. The header is green and contains social media icons (Facebook, Twitter, LinkedIn, Email) and the phone number "1 800 421 1988" on the left, and navigation links "Home", "FAQ", and "Contact Us" on the right. Below the header, the NDIRF logo is on the left, and a horizontal menu of links is on the right: "NDIRF Info", "Member Services", "Claims", "Reference Section", "News", "Events", "Blog", and "Training". The "Training" link is circled in red. The main content area features a large image of a fire truck with an American flag draped over its side. Overlaid on this image is the text "For North Dakota For Local Government For You" in white, with "For You" in a larger, bold font.



[Sign In for Training](#)

Welcome to the NDIRF Member Training Center

NDIRF has partnered with LocalGovU Online Training to offer training specifically designed for local government, free of charge to all NDIRF members. LocalGovU also features an extensive catalogue of law enforcement courses approved for continuing education credit by the **North Dakota POST Board**. Credit can be used to fulfill **20 of the 60 North Dakota POST** training hours required every three years.

How to Access the Training

Access has already been granted for existing members and account holders. To start taking courses, click the [Sign In link](#) below to log into your existing user account.

Need to Register?

If you do not have an account already established for your yourself or your entity, please [click here](#) to request access to the training platform. Requests for training access will be granted once your account has been verified, usually within 24 to 48 hours. A LocalGovU Customer Success representative will reach out to connect once your account has been verified.

LocalGovU will also assist you in adding additional personnel to this account, and courses will be made available to all users listed. Account administrators will have access to run reports, create assignments and more!

Questions/Support

If you need assistance, call 866.845.8887 or email us at ndirf@localgovu.com. A Customer Success representative is available during standard business hours from 8:00am to 5:00pm CST, and can assist with any questions about the program or any technical issues.

If you have any suggestions for improvement, please do not hesitate to contact the NDIRF Member Services Manager, Corey Olson, by email at corey.olson@ndirf.com or by phone at 1.800.421.1988.

NDIRF is very pleased to offer online training to your organization. Our Online University is full of courses that have been created with adult learning styles in mind, and each course module is timed for one short session, usually one hour in length. By taking advantage of our Online University, you are expressing a strong commitment to your professional and personal development.

Specific courses have been assigned to your University. At the end of most course modules, there will be a quiz to assess your understanding of the information provided.

We are grateful for the opportunity to provide training designed to enhance your work and life experiences.

Online Courses

[Featured](#)[Most Recent](#)

Anti-Harassment in the Workplace

★ ⌚ 1 hour
Full Length Course 👍 651

Course Accreditation Disclaimer:
This is a general education course, and the Academy is not responsible for continuing education credits that are ...



Pandemic Planning - The Planning Organization

★ ⌚ 1 hour
Full Length Course 👍 35

For most of us, the unknown is at or near the top of the list of those things which frighten us. It is this fear of the unknown that causes ...



COVID-19 for Law Enforcement

★ ⌚ 1 hour Standard Course
👍 2222

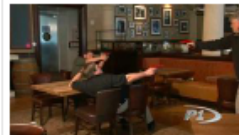
The COVID-19 outbreak has led to uncertain times, with new information and protocols changing rapidly. To protect ourselves, others, and our ...

[Training Content](#)[Courses Assigned to Me](#)[+ Create Course or Policy](#)**Sort by:** **Course statuses**

- ☐ Published
- ☐ Unpublished
- ☐ Draft
- ☐ Assigned

Statuses

- ☐ Incomplete
- ☐ Completed
- ☐ Hidden

Date published**360 Firearm Drills**

🕒 10 minutes Single Video Course 👍 626

The tragic shooting of four officers in Lakewood, WA, has prompted officers around the country to ask the question, "What if it would have been ..."

**360 Situational Awareness**

🕒 5 minutes Single Video Course 👍 251

After watching this video, the viewer will understand the need to maintain situational awareness at a scene where multiple officers are ...



Topics

<input type="checkbox"/> Corrections (NDIRF)	32
<input type="checkbox"/> COVID-19 Response to Mitigate Risk	37
<input type="checkbox"/> Customer Service (NDIRF)	2
<input type="checkbox"/> EEOC and Employment Law (NDIRF)	9
<input type="checkbox"/> Equipment Safety (NDIRF)	10
<input type="checkbox"/> Financial Management (NDIRF)	1
<input type="checkbox"/> Fire Safety (NDIRF)	24
<input type="checkbox"/> Focal Point Certified Courses	10
<input type="checkbox"/> General Safety (NDIRF)	25
<input type="checkbox"/> Health and Wellness (NDIRF)	17
<input type="checkbox"/> HR Development (NDIRF)	22
<input type="checkbox"/> Information Technology (NDIRF)	4
<input type="checkbox"/> Law Enforcement (NDIRF)	516
<input type="checkbox"/> Law Enforcement Short Video Courses	987
<input type="checkbox"/> Law Enforcement Training Blocks	179
<input type="checkbox"/> Leadership Development (NDIRF)	11
<input type="checkbox"/> LGU Tutorials	19
<input type="checkbox"/> Professional Development (NDIRF)	18
<input type="checkbox"/> Roadway and Highway (NDIRF)	10
<input type="checkbox"/> Schools and Educational (NDIRF)	12
<input type="checkbox"/> Transit and Fleet Operations (NDIRF)	8
<input type="checkbox"/> Water and Wastewater (NDIRF)	11



Course Accreditation Disclaimer: This is a general education course, and the Academy is not responsible for continuing education credits that are ...



Accident Reconstruction

🕒 5 minutes Single Video Course 🏆 71

After watching this video, the viewer will understand the components of accident reconstruction and the need to stay current with changing ...



A Crisis of Leadership

🕒 5 minutes Single Video Course 🏆 173

In this segment, Doug Wyllie and Dick Fairburn discuss the fundamentals of leadership and critical-decision making.



Active Countermeasures Options

🕒 5 minutes Single Video Course 🏆 91

In this segment, Gary Klugiewicz demonstrates five focus strike options including defending, distracting, stunning, impeding and stopping a suspect.



Active Countermeasures: Relative Positioning Drills

🕒 5 minutes Single Video Course 🏆 117

In this segment, Gary Klugiewicz demonstrates how defense techniques can be improved using relative positioning.



Active Countermeasures: Touch Drills

🕒 10 minutes Single Video Course 🏆 59

In this segment, Gary Klugiewicz outlines the benefits of doing touch drills early on in a training sequence. Doing so emphasizes the spatial ...



Active Shooter 1

🕒 1 hour Training Block Course 7 videos 🏆 654

Shooting Tactics for Multiple Officers in Close Quarter; Multiple Active Shooters; Reality



Diversity in the Workplace



Add to assignment



Record Course Credit



Lesson plan



Hide



Mark featured

About this course

Diversity in the workplace is an essential part of any workplace culture. As we live and work in a global economy, the diversity of those we interact with and who work alongside us must be both acknowledged and respected. Diversity is more than just a term; it is how individuals identify themselves as well as how others perceive them. Promoting diversity in the workplace should not be looked at as a requirement or a box to be checked. It is much more than that. Diversity in the workplace makes good business sense as a more diverse and inclusive workplace will be advantageous in recruiting, hiring, and maintaining talent within your organization. Beyond the benefits, it is important to effectively implement a solid program to manage and promote diversity in the workplace. And while there are challenges to implementing diversity in the workplace, the end rewards will certainly outweigh any obstacles along the way.

Course details



1 hour of training credit



Owned by Lexipol Learning



Liked by 434 users



Topics: HR Development (NDIRF)



Start Course



[Home](#) [Course Catalog](#) [My Dashboard](#) [Admin](#) [Help](#)

Admin Dashboard > Reports Manager

[New Report](#) [My Templates](#)

Members, Groups and Organizations Reports

- Members Report
- Groups Report
- Certificate Report
- Organization Roster Report
- Users Report
- Personal Report

Course and Completions Reports

- Courses Report
- Course Type Report
- Course Completions Report
- Exam Report

Credentials, Assignment and Accreditation Reports

- Credentials Report
- Assignments Report
- Single Assignment Report
- State Accreditation Report
- Completed Assignments Accreditation Report

External Training and Events Reports

- Events Attendance Report
- External Training Instructors Report

Other Reports

- Surveys Report



Example of LocalGovU being utilized by a Member:

- Anti_harassment in the Workplace
- Discipline and Termination
- Ethical Behavior for Local Government
- FMLA Training for Supervisors
- Family and Medical Leave Act (FMLA)
- Interviewing Skills for Managers: Conducting an Interview
- Performance Management
- Successful Customer Interactions





Questions/Support

- Corey Olson
 - Corey.olson@ndirf.com
 - 701-751-9107
- Ana Walls
 - awalls@lexipol.com
 - 415-962-8311
- Questions/Support
 - ndirf@localgovu.com
 - 866-845-8887



Defensive Driving Courses

The NDIRF makes available, to its members, the National Safety Council Defensive Driving Course, free of charge.

The defensive driving course can:

- Meet requirements of various regulatory agencies
- Assist with personal insurance rate reductions
- Meet the requirements to reduce driver's license points
- Help reduce auto collision/crash frequency and/or severity



Defensive Driving Courses

As of now, we offer two options to take advantage of this course.

1. The course is presented by a member of the NDIRF Member Services team at a time and location of the member's choosing.
2. Online, self paced course.





Online Defensive Driving Course

- Self paced course
- Alternative to the classroom course
- Print and save the certificate once completed





Certified Playground Safety Inspector

- We contribute to the NDRPA to provide a limited number of scholarships to attend this course as long as you plan to take the test.
- October 12-14, 2021

NDIRF

Incident/Claims Reporting

Our goal is to provide fast and fair claims service by investigating claims submitted to our in house team. Our claims department has the expertise to handle a wide variety of claims particular to local government of North Dakota.

Reporting a Claim

If an event occurs that may trigger NDIRF coverage, be sure to report the incident as quickly as possible.

The following loss reports may be used by NDIRF members and agents to efficiently collect and submit claims to the the NDIRF.

- [Liability Incident Report](#) for general, governance, cyber, and professinoal liability claims.
- [Auto Incident Report](#) for any auto incident in which a member's auto is involved.
- [Property Loss Report](#) for loss to mobile equipment or property.
- [Glass Only Report](#) for glass only claims for either auto and/or mobile equipment.
- [NDFT Property Loss Report](#) for claims related to property covered under the North Dakota Fire & Tornado Fund.

How To Report a Claim

Learn how to report a claim following the instructions we have provided below for each claim type.

[Click here](#) to view our How to Report a Claim to the NDIRF flow chart which visually represents the information below!

[About Claims](#)

[Reporting A Claim](#)

Liability Incident Report

Thoroughly complete this report and send it, along with additional supporting documentation, to your agent.

Named Member: _____ Policy #: _____ Date: ____/____/____

Member Contact Person: _____ Title: _____

Member Mailing Address: _____ City: _____ Zip: _____

Email Address: _____ Phone: (____) _____

Contact for the claim? ☐ Yes ☐ No If No, Contact Name: _____ Phone: (____) _____

Agency: _____ Agency Contact Person/Title: _____

Email Address: _____ Phone: (____) _____

Address: _____ City: _____ Zip: _____

Date of Incident: ____/____/____ Time of Incident: ____:____ AM ☐ PM ☐

Location/Address of Incident: _____
(Physical Address – if there is no specific address, describe location, i.e. cross streets)

Fully Describe the Incident: _____

Authorities Contacted? ☐ Yes ☐ No If Yes, Who? _____ Report Number: _____

Property Damage:

Describe Property: _____ Describe Damage: _____

Owner Name: _____ Address: _____

Phone: (____) _____

NDIRF



NORTH DAKOTA

State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

ND STATE FIRE AND TORNADO FUND

Named Member PARKS & RECREATION
Memorandum Number FT-0000-02
Effective Date 7/1/2021 to 7/1/2022

PROPERTY SCHEDULE													
CO INSURANCE: 90%													
PROP #	PROPERTY NAME AND LOCATION	DATE APPRAISED (Date Removed)	Stories	Area	Year Built	Policyholder Prop #	Sprkirs	Prop Type	Loss Payee or Debris Removal	Valuation	Deductible	Limit	Premium
1	Park Shelter 123 Main St.	7/1/2019	1	144	1955	City Park	No						
								BP		RC	\$1,000	\$10,000	\$
5	Maintenance/Storage/Restroom 123 Main St.	7/1/2019	1	4,000	1960	City Park	No						
								BP		RC	\$1,000	\$40,800	\$
								PP		RC	\$1,000	\$20,000	\$
6	Shop Building 123 Main St.	7/1/2019	1	6,000	2013	County Park	No						
								BP		RC	\$1,000	\$600,000	\$
								PP		RC	\$1,000	\$75,434	\$
7	Playground Equipment 123 Main St.	7/1/2019	1			City Park							
								OP		ACV	\$1,000	\$100,000	\$
8	Baseball Field Lights 123 Main St.	7/1/2019				Baseball Field							
								OP		ACV	\$1,000	\$65,000	\$
9	Baseball Field Grandstands 123 Main St.	7/1/2019	2			Baseball Field							
								BP		RC	\$1,000	\$50,000	\$
								PP		RC	\$1,000	20,000	\$
10	Playground Equipment 925 12th St NE	7/1/2019				Chautauqua	No						

Property Insurance Coverage Guide:

There are four types of property:

- **BP – Building Property** – a structure that normally has walls and a roof, and has a permanent foundation.
- **PP – Business Personal Property** – movable, tangible, and owned by the policyholder that stays on location. There is some coverage for personal property temporarily off premises
- **OP – Outdoor Property** – permanently anchored property such as water towers, fencing, flag poles, detached signs, lighting, bleachers, and playground equipment
- **TP – Trailer Property** – trailers and mobile homes not on a permanent foundation system, but anchored.

Property Insurance Coverage Guide:

Property Valuation types:

- **RC – Replacement Cost** – cost to repair or replace the items at today's cost
- **ACV – Actual Cash Value** – Replacement cost minus depreciations

Policy Enhancements:

- **Debris Removal Additional Insurance – FT DR 07 01 21**
 - Included in the policy - \$10,000
 - Coverage available:
 - \$100,000
 - \$250,000
 - \$500,000
 - Per building coverage

Policy Enhancements:

- **Increased Sewer Backup Endorsement – FT SD 07 01 21**
 - Included in the policy - \$10,000
 - Coverage available:
 - \$25,000
 - Per policy coverage

Policy Enhancements:

- **Wind Hail Per Building Deductible Removal Endorsement – FT WH 07 01 21**
 - Wind and Hail is a per building deductible
 - This enhancement provides a per occurrence deductible for wind and hail
 - Per policy coverage



Thank you!!

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