

Loss Control Programs

Director of Member Services Corey Olson, CIC

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

NDIRF

Corey Olson

Director of Member Services for NDIRF

- Employed with NDIRF for over 5 years
- Over 16 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 \$21 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



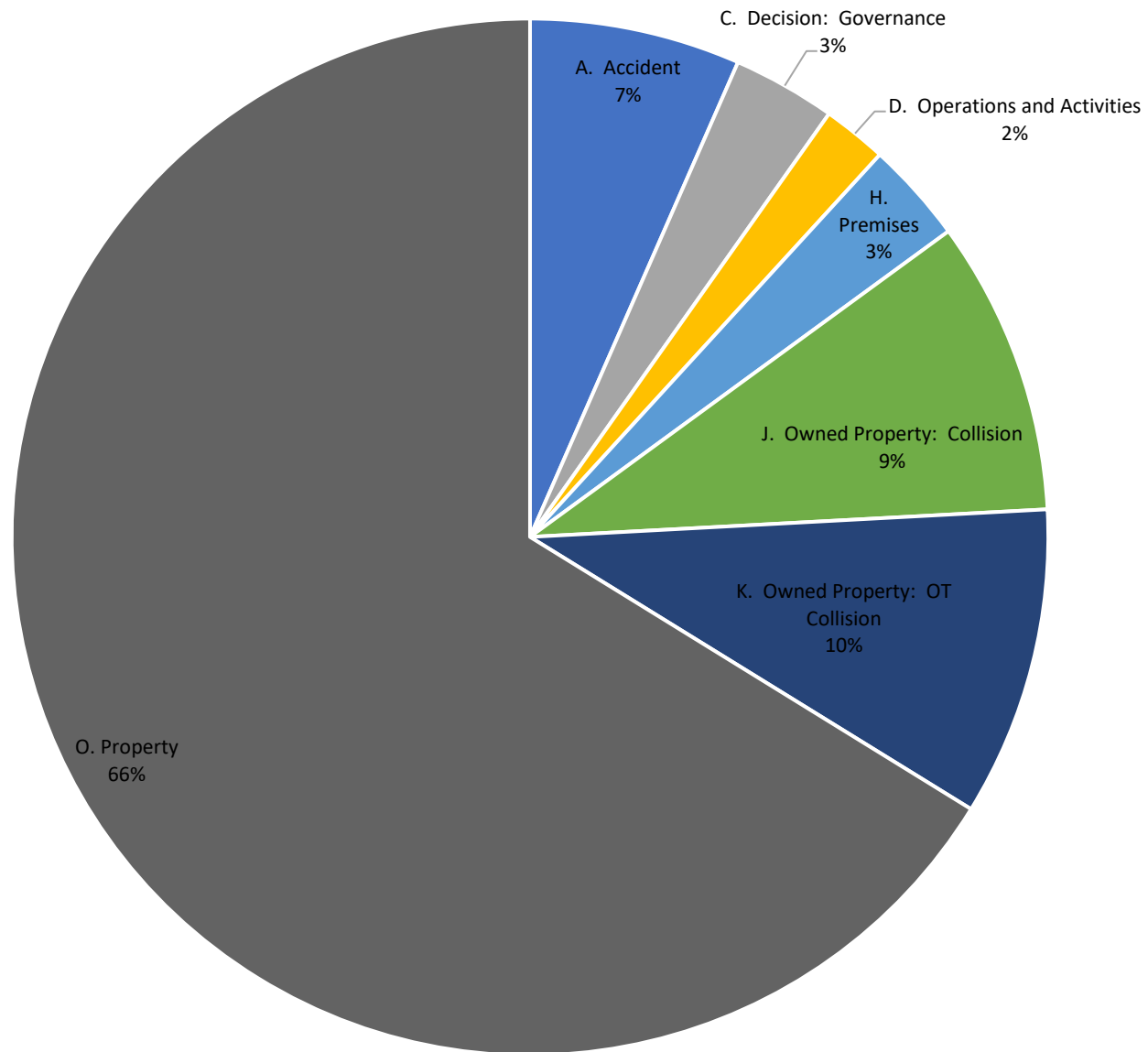
Presentation Overview:

- Loss Control/Risk Management Tools and Programs
 - LocalGovU
 - Defensive Driving Courses
 - HR Collaborative
 - Property/Liability Surveys
- Property Coverage
 - Coverage Explanation
 - Coverage Enhancements
- Claims Department Updates



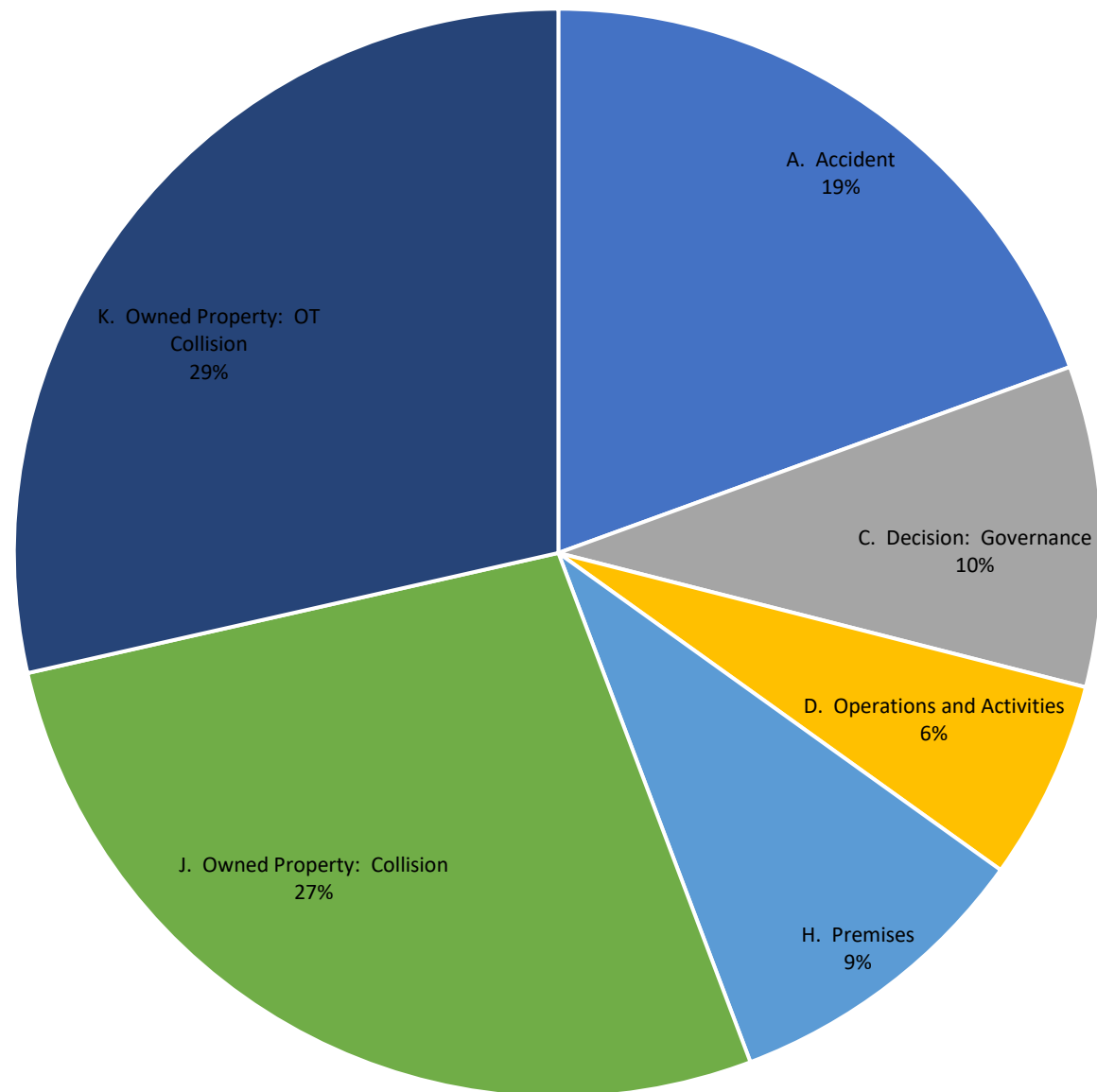


Incurred Losses from 2019 to 2023 Q2



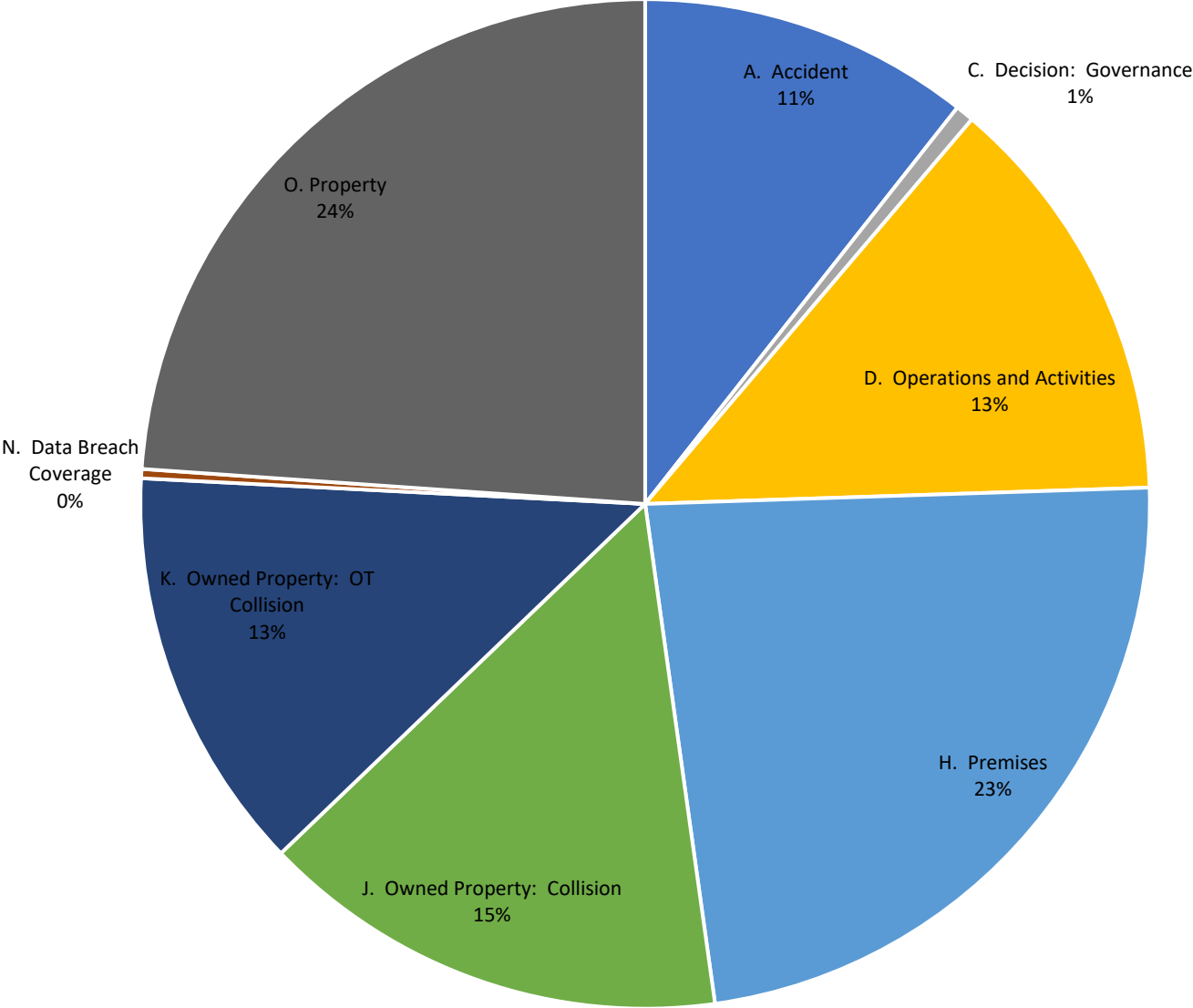


Incurred Losses from 2019 to 2023 Q2 (w/o Property)



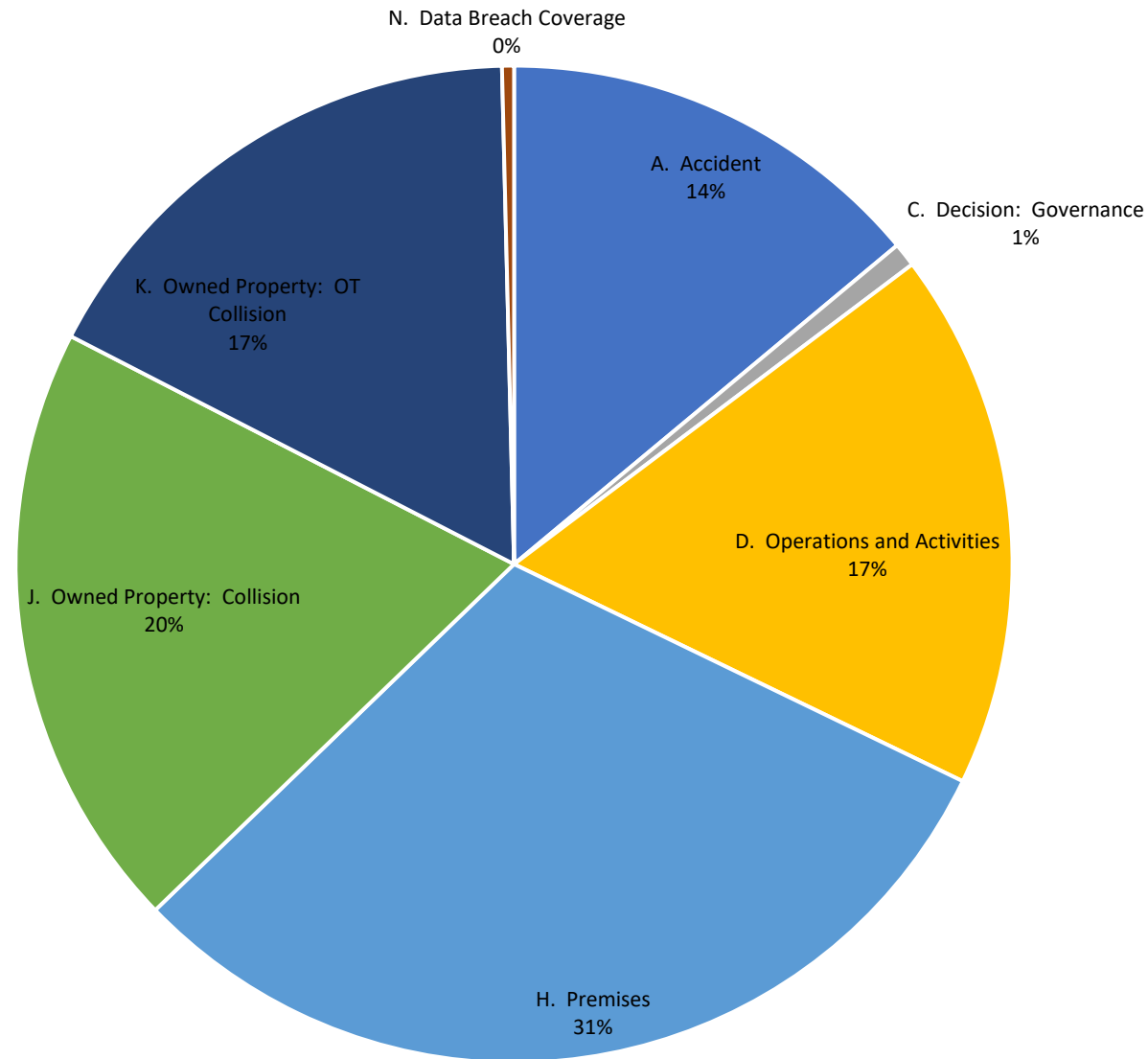


Claims Count from 2019 to 2023 Q2





Claims Count from 2019 to 2023 Q2 (w/o Property)





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
 - 2019 – 1935
 - 2020 – 2924
 - 2021 – 1224
 - 2022 – 1224
 - 2023 YTD – 949





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
- Cultural Awareness and Diversity Overview
- Workplace Bullying
- Diversity in the Workplace
- Sexual Harassment in the Workplace



Tort Cap for Governmental Liability (NDCC 32-12.1):

- Tort Cap Limits:
 - Current - \$406,250 per person/\$1,625,000 per occ.
 - July 1, 2024 - \$437,500 per person/\$1,750,000 per occ.
 - July 1, 2025 - \$468,750 per person/\$1,875,000 per occ.
 - July 1, 2026 - \$500,000 per person/\$2,000,000 per occ.





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 with links "NDIRF Info", "Member Services", "Claims", "Reference Section", "News", "Events", "Blog", and "Training" is on the right. 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 the left side of 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](#)**Course statuses**

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- ☐ Unpublished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

Statuses

- ☐ Incomplete
- ☐ Completed
- ☐ Hidden

Sort by: **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 ..."

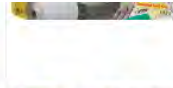
**360 Situational Awareness**

🕒 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

External Training and Events Reports

- Events Attendance Report
- External Training Instructors 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

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





Courses beneficial for Park Districts:

- Commercial Lawn Mower Safety – 1 Hour
- Equipment Safety – 1 Hour
- Ladder Safety – 1 Hour
- Lawn Care Equipment Safety – 1 Hour
- Power Tool Safety – 1 Hour
- Defensive Driving Basics – 1 Hour
- Advanced Defensive Driving Techniques – 1 Hour
- Driving While Distracted – 2 Hours





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. Online, self paced course.
2. Classroom may be on option.





Online Defensive Driving Course

- Self paced course
- Print and save the certificate once completed
- No min. or max requirement to utilize this option



HR Collaborative



In 2008 the Otto Bremer Foundation awarded the Institute of Local Government an organizational effectiveness grant that was designed to strengthen and build an infrastructure to improve the efficiency and effectiveness of human resource management in local governments throughout North Dakota. The HR Collaborative was created, and the partnering agencies involved in this Collaborative are the NDACo, NDLC, NDSBA, NDPRA and the NDIRF.

HR Collaborative



In 2023, the NDIRF took over the lead of the HR Collaborative.

The Collaborative provides a set of tools, resources and training on human resource management.

HR Collaborative



Tools and Resources:

HR Reference Guide

- This is not a sample personnel policy but is intended to provide information and various link to other resources in order to assist public employers in ND in understanding the basics of human resource management.

Summer Virtual Series

- The HRC hosts a six session virtual series bringing in HR experts to discuss various employment hot topics.
 - All completed this year, but look for more next year.
- More information concerning these summer sessions and other information can be found at www.hrndgov.org.

Annual Conference

- April 17th- April 18th 2024 at the Bismarck Hotel, Bismarck, ND

HR Collaborative

Tools and Resources (Cont.):

HR Consultant

Email HRCollab@ndirf.com

Need human resource management guidance? Send your questions to the HR Collaborative at HRCollab@ndirf.com to connect with our Administrative Services Manager Nancy Reis, SHRM-CP.

Nancy has led the NDIRF's HR department for over 30 years. She was integral to the creation of the HR Collaborative and serves as a lead contributor for the Human Resource Reference Guide, a human resource management guide available at www.HRNDGOV.org>Resources. This guide was designed as a resource for those who serve in HR roles or perform HR responsibilities within North Dakota local government.

Please understand the NDIRF and the HR Collaborative for Local Government are not engaged in the practice of law. The content provided by the HR Consultant should not be construed as legal advice and does not create an attorney-client relationship. If you have legal questions concerning your situation or the information you have obtained, you should consult with a licensed attorney.



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.
- March 19 – 21, 2024 – Bismarck, ND
- More info at www.ndrpa.com under the Calendar tab



NDIRF



NORTH DAKOTA

State Fire and Tornado Fund

Administered by the North Dakota Insurance Reserve Fund

NDFT Property Surveys

Our goal is to partner with you and your agent to assist in determining and verifying building insurance values and provide feedback on any loss control items that will help mitigate future property loss.

NDFT Property Surveys

While onsite, we are looking to verify the following items that will assist us in determining proper insurance values:

- Square footage of the building
- Construction Type
- Occupancy of the building
- Protections in place
- Special features that could change the quality of the building
- Overall Condition of the building

Valuation Guide

We do have a valuation guide available to you and your agent, on our website. This includes the most common construction types and occupancies you are going to see within the fund. There are buildings that fall outside of those occupancies or have special features that you may need assistance with valuing. My contact information is on the valuation guide, should you have any questions. The guide can be found under the Member Services Tab > F & T Coverage Forms > Property Valuation Guide.

F & T Coverage Forms

To view, print, or download a form, click on the form number next to the form name. [Adobe Acrobat Reader](#) software is needed to take advantage of these options and is free to download for use across all major computing platforms.

The coverage forms are included here for you to browse, print, or download.

Fire and Tornado Coverage Forms

	Forms	File Size
Aggregate Limit of Loss & Priority of Payments	FT ALL 07 01 18	122 KB
Building and Personal Property Coverage	FT CP 07 01 21	566 KB
Extra Expense Coverage	FT EE 07 01 14	281 KB
Ordinance or Law Coverage	FT OL 07 01 12	85 KB
Commercial Property Conditions	FT PC 07 01 14	29 KB
Cause of Loss - Special Form	FT SF 07 01 18	271 KB
Certified Acts of Terrorism	FT TE 07 01 12	29 KB
Telework Business Personal Property Coverage	FT TW 07 01 20	104 KB

Commercial Property Coverage

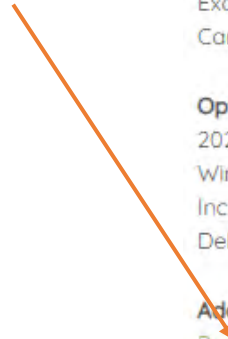
	CP 01 14 08 17	14 KB
Calculation of Premium	IL 00 03 09 08	12 KB
Common Policy Conditions	IL 00 17 11 98	22 KB
Examination of Your Books and Records	IL 01 65 09 08	12 KB
Cancellation and Nonrenewal	IL 02 34 09 17	20 KB

Optional Coverage Forms

	Forms	File Size
2023 Equipment Breakdown Coverage	FT EB 07 01 23	114 KB
Wind Hail per Building Deductible Removal	FT WH 07 01 21	191 KB
Increased Sewer Backup Endorsement	FT SB 07 01 21	184 KB
Debris Removal Additional Insurance	FT DR 07 01 21	147 KB

Additional Resources

Property Valuation Guide	423 KB
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NDFT Property Surveys

It is important to regularly review your Personal Property and Outdoor Property Limits.

- Personal Property is property that is moveable, tangible, and owned by the policyholder that stays on location. There is some coverage for PP temporarily off premises.
 - There are some Personal Property items that are not covered per the policy form, such as works of art, antiques, vehicles held for sale, cash, etc.
 - Refer to the coverage language on the FT CP 07 01 21 under A. COVERAGE 2. Property Not Covered for the complete list.
- Outdoor Property is permanently anchored property such as fencing, flagpoles, detached signs, detached exterior lighting, and playground equipment.

NDFT Property Surveys

Examples of items/concerns we have found while onsite:

- One school was determined to be underinsured by \$20,000,000 due to the square footage being incorrect
- A member had a building that was covered at \$300,000 ACV. After our review, we suggested insuring the building for \$3,000,000 RC due to its condition and quality.
- One member had a \$1.5 million building that had been constructed for 2 years but was never added to the policy.

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 #	Sprklrs	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

Policy Enhancements:


- **Blank Coverage Endorsement**
 - 125% Coverage of all RC items that qualify
 - Must qualify by verifying the values or taking our survey suggestions
 - Free of Charge to take advantage of this endorsement
 - Only cost is getting the property to the proper coverage

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.

 1 800 421 1988

Home FAQ Contact Us



NDIRF Info Member Services Claims Reference Section News Events Blog Training

Home » Claims » Reporting A Claim »

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.

About Claims

Reporting A Claim

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!

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: (____) _____



P.O. Box 2258
Bismarck ND 58502
(701) 224-1988
(701) 224-0609 (Fax)
MemberServices@ndirf.com
www.NDIRF.com

DRIVER'S ACCIDENT REPORT FORM

This form allows you to document and determine a disciplinary course of action for your political subdivision's automobile accidents. *This form in no way represents NDIRF guidance regarding employee disciplinary action.*

DIRECTIONS

Circle the appropriate number of points per category. Add all points for a total score.

DRIVER/VEHICLE INFORMATION

Accident Date	Driver's Name (First, Last)	Incident Review No.
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CAUSES *Circle values that apply*

Too fast for conditions	Excessive speed	Distracted (Ex. Cell phone)	Traffic device violation	Improper turn	Failure to yield	Following too close	Struck fixed object	Improper lane change	Improper backing	Other Assign value
+5	+5	+5	+4	+3	+3	+3	+3	+3	+3	

WEATHER, IF A FACTOR _____

VEHICLE DAMAGE *Circle value that applies*

None	Less than \$1,000	\$1,001-\$5,000	More than \$5,000
0	+1	+2	+3

CIVILIAN PROPERTY/VEHICLE DAMAGE *Circle value that applies*

Incident/Claims Reporting – Quick Pay Comp Claim

Comprehensive Claims that fall into the following categories and are less than \$3,000 qualify

- Qualifying claims (less than \$3,000)
 - Animal collision
 - Animal damage other than collision
 - Falling object
 - Fire
 - Flying missile
 - Freezing
 - Glass damage only
 - Hail
 - Towing
 - Water damage
 - Weight of ice and snow

Incident/Claims Reporting – Quick Pay Comp Claim (Cont.)

- Go to www.ndirf.com
 - Claims Tab
 - Quick Pay Comp Claim
- Complete the form online
- Attach the estimate/invoice
- Receive an automated email stating the submission was received
- A claims rep will follow up with an email with to verify the claim qualifies for Quick Pay Comp Claim, a claim # and approval/final payout.
- Check will be mailed out and closed within a week.

Quick Pay Comp Claim

Please use this submission form for comprehensive claims less than \$3000.

If all required fields are complete and an estimate attached, repairs are automatically authorized.

NDIRF Member Name*

Date of Loss*

Year of Vehicle*



Make of Vehicle*

Model of Vehicle*

VIN of Vehicle*

Dollar Amount of Claim*

Loss Type*

Please Select

Attach estimate/invoice*

No file chosen

Name of person submitting form*

Contact phone number*

Contact Email*



I'm not a robot



reCAPTCHA
[Privacy](#) - [Terms](#)



Thank you!!

Corey Olson

Corey.olson@ndirf.com

701-751-9107

