

THE PARTICIPATOR

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MEMBER FEATURE RUGBY PUBLIC SCHOOL DISTRICT

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NORTH DAKOTA
NDIRF
INSURANCE
RESERVE FUND



Canola field near Rugby, N.D. Photo Credit: Rebecca Raber.

Dear NDIRF Member,

NDIRF CFO Nora Frueh and I recently presented our proposed 2024 operating budget to the NDIRF Finance Committee. The committee is comprised of five NDIRF board members from our nine-member board.

Before the meeting, NDIRF board member and Wahpeton Finance Director Darcie Huwe made an interesting comment to me. She mentioned she loves budgeting. I immediately jumped to thinking it was because Darcie is very detail-oriented and enjoys digging into the details of how the NDIRF operates. However, she continued by saying that an organization's budget is the organization's story. It's their opportunity to share their successes from previous years and how they plan to build off those successes in the coming year.

Isn't that a fantastic way to look at the budgeting process? It's not some arduous task that has to be completed by a specific deadline. It's actually an opportunity to share all of the great things your organization has done and will continue to do for those that you serve.

While I know you have all completed your budgets for 2024, but let's use this philosophy moving forward!

Your service in local government is incredibly valuable, and we see first-hand the impact you make in your communities and our state. So, don't be afraid to turn what some might think to be a bunch of numbers on paper into an excellent opportunity to tell the story of the difference you are making in the lives of so many North Dakotans.



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On behalf of the NDIRF board of directors and staff, thank you for all that you do to make North Dakota a wonderful place to live.

Sincerely,

Brennan Quintus
NDIRF CEO



Brennan Quintus

Cover Photo: Rugby Public High School Panthers Logo. Photo Credit: Rugby Public School District.

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WORKING WITH THE PUBLIC ON COMPLEX OPEN RECORDS REQUESTS

Provided by **Brian D. Schmidt**

Attorney at Law and Partner at Smith Porsborg Schweigert, Armstrong, Moldenhauer & Smith

Political subdivisions regularly receive open records requests. Some of the most complex requests relate to personnel records. These requests may be vague and involve confidential information. Further, there is no specific manner which “prescribes the maintenance of municipal personnel files or the material to be retained in those files....”¹ As a result, the requested information may be a variety of locations. However, North Dakota law dictates a political subdivision’s “personnel files or the material to be retained in those files are records open to inspection by the public.”² To perhaps further complicate matters, the term “record” is broadly defined as “recorded information of any kind...which is in the possession or custody of a public entity or its agent and which has been received or prepared for use in connection with public business or contains information relating to public business.”³ When read together, personnel records – regardless of how they are kept – are subject to public inspection. However, there is some nuance associated with this general rule.

For example, Jane Doe works for your political subdivision. You receive a vague request for “all personnel records related to Jane Doe.” The North Dakota Attorney General defined “personnel records” as “documents that directly pertain to employment and an employee’s ability to perform a job.”⁴ Does this mean you have to track down

and provide every email, note, evaluation, reprimand, reward, and document making reference to Doe’s work performance? Instead of guessing as to the scope of the request, spending days sifting through emails, and incurring a substantial amount of stress, you should immediately communicate with the requestor. This is because a “public entity may require written clarification of the request to determine what records are being requested” provided you do not ask about the requestor’s motive or identity. Obtaining clarity and exhibiting a willingness to work with the requestor can make the response to an open records request for personnel information more palatable for both parties. There may be a readily available specific document or set of documents the requestor seeks, but the initial request may lack clarity. Immediate effective communication often resolves these issues.

If the requestor confirms they want every “personnel record,” you will have to provide it in a reasonable timeframe. But what if some of these records contain “confidential” or “closed” information?⁶ Under North Dakota law, a “public entity may not deny a request for an open record on the ground that the record also contains confidential or closed information.”⁶ Rather, the “public entity shall permit inspection and receipt of copies of the information contained in the record that is not confidential



or closed, but shall delete, excise, or otherwise withhold the confidential or closed information.”⁷ The public entity “may impose a fee not exceeding twenty-five dollars per hour per request, excluding the initial hour, for excising confidential or closed material” from paper and electronic records.⁸ Payment of fees for responding to an open records request may be required “before locating, redacting, making, or mailing the copy.”⁹ If prepayment is necessary to fulfill a request, be transparent and immediately communicate it to the requestor.

Prompt and clear communication is the best way to avoid disputes over vague or time-intensive open records requests. This will enable the requestor to obtain the desired records and prevent the public entity from wasting resources or erroneously demanding payment for unnecessary work. If questions arise when responding to an open records request, it is best to consult legal counsel to ensure you are meeting your statutory duties.

¹City of Grand Forks v. Grand Forks Herald, Inc., 307 N.W.2d 572, 578 (N.D. 1981). ²Id. ³N.D.C.C. § 44-04-17.1(16) ⁴N.D. Op. Atty. Gen. No. 2006-0-14 at p. 3. ⁵N.D.C.C. § 44-04 18(2). ⁶N.D.C.C. § 44-04-18.10(1). ⁷N.D.C.C. § 44-04-18.10(2). ⁸N.D.C.C. § 44-04-18(2). ⁹Id.

COVERAGE TERMS DEFINED: CYBER LIABILITY

Cybersecurity threats have become a significant concern in today’s digital age for individuals and organizations, including your local government entity.

Cyber liability coverage is **included** in your entity’s NDIRF liability coverage. This coverage provides up to \$1 million per occurrence for defense, supplementary payments, and personal injury, property, or governance liability damages that arise from a cyber event.

A cyber event is defined as unauthorized activity within your entity’s computer systems, including unauthorized access, or use, malicious cyber acts, intentional shutdown, and malicious interference with computer systems. The coverage also extends to non-malicious cyber events resulting from human or programming errors, and power-related issues. *Data breaches are not considered cyber events. Keep reading for information about our data breach coverage.*

DATA BREACH COVERAGE

Our Data Breach Liability Coverage Endorsement is designed to help your entity recover from a data breach, should a covered event occur. This endorsement enhances your entity’s cyber liability coverage, helping to provide protection against the legal and financial consequences

of data breaches. The coverage provides financial assistance for damages your entity legally owes, regulatory proceedings, or claims related to non-compliance with Payment Card Industry Data Security Standards.

This coverage enhancement also assists with expenses related to post-breach consulting services, notification services, and notification recipient services. These services are crucial for efficiently managing a data breach incident and mitigating its impact on affected individuals.

REDUCE YOUR EXPENSE

You can save up to four percent on your liability coverage cost by implementing the following cybersecurity services:

- Cyber maturing assessment
- Network monitoring system
- Internal network scanning service

North Dakota Information Technology offers these services free to cities, counties, and schools. Contact NDIRF at (701) 328-4470 for more information.

If you have any question about cyber liability and data breach coverage, contact our Underwriting Department at NDIRFUnderwriting@ndirf.com.

DISCLAIMER: This article is provided for educational purposes only and provides a general description of NDIRF coverage. Representations of coverage provided by the NDIRF within the context of this article may not reference all language contained in the coverage documents provided by the NDIRF. Refer to the appropriate coverage documents for exact coverage, conditions, exclusions, and other relevant information.



Rugby Public School District's students and employees. The Early Learning Center for 3-4 year-olds is home to 40 kids and 6 employees, Ely Elementary School (Grades K-6) is home to 275 students and 45 employees, and Rugby Public High School (Grades 7-9) is home to 307 students and 45 employees. Photo Credit: Rugby Public School District.

MEMBER FEATURE:

RUGBY PUBLIC SCHOOL DISTRICT

Written by Joanna Drennen, MASCM

NDIRF Marketing and Communications Manager, HR Collaborative Executive Director

Name the city that claims the title of being the Geographical Center of the North American Continent.

If you know the answer, I'd bet you either grew up in North Dakota, or you've lived in the state long enough to, completely against your will, learn the City of Rugby is the geographical center of the North American Continent. The City's Chamber of Commerce even leans into the fact with its marketing, "Let's meet in the center. Let's meet in Rugby, N.DAK."

The nearly 3,000 people (according to the 2010 U.S. Census) who call Rugby home enjoy everyday amenities including shops, restaurants, healthcare centers, and outdoor recreational opportunities, and one-of-a-kind destinations, like its 30-building historic Prairie Village Museum.

But at the center of the hustle-and-bustle of this charming railroad boom town is, without question, the City's schools: Ely Elementary School and Rugby High School.

Rugby Public School's (District) Superintendent Dr. Michael McNeff shared the District reached out in December 2021 to community members, asking for their support of a referendum to pay for a new elementary school. The referendum passed with a vote of 79 percent.

"Especially in rural North Dakota, our schools are definitely the center of our community," McNeff said. "Everything revolves around what's going on in the school."

Aside from helping the District build a new elementary school, the referendum result confirmed to McNeff, committee members, school board members, and fellow administrators and teachers that the community feels positively about the school, supports the academic and extracurricular opportunities it's offering students, and believes in what the District is aiming to accomplish.

"If the community didn't support what we're [the District's] doing, they're not going to support a referendum," McNeff said, acknowledging voters elected to increase taxes to pay for the school's addition and renovation construction costs.

To get the referendum on the ballot, community members assembled a grassroots group nearly seven years ago to review the elementary school's needs. The 30-member group was comprised of students' parents, city and county leaders, and business owners whose diverse perspectives enabled the District to develop a solution that simultaneously met the needs of teachers and students as well as the overall community.

In its early stages, the group toured the elementary school during operating hours, seeing its tight quarters first-hand as small groups of teachers and students spilled out into the hallways, lunch periods were rushed, and the half-court gymnasium eluded momentum. McNeff shared since 2008, the elementary school population has continuously grown.

With the need for more classroom and common-area space clear, the committee then drafted communications to share with community members. The communications outlined the current space challenges at the elementary school and explained how the building addition and renovation would better serve future students, including:



The monument in Rugby, recognizing it as the geographical center of North America. Photo Credit: ND Tourism.

- Additional classrooms specially designed to serve students with special needs
- Additional classrooms for band and choir
- Increased classroom sizes to better accommodate large-group and small-group learning, and improve technology access
- Increased cafeteria size to allow students more time to eat and replace end-of-life kitchen equipment
- New commons area to accommodate informal student and community gatherings
- Increased gymnasium size to host full-court competitions for school and community use
- Enhanced playground
- Redesigned loading zones to improve student drop-off and pick-up safety
- Installed updated and new safety features, including a designated visitor-reporting area

McNeff attributes the committee's communication efforts as one of the key components to achieving such a high response rate in support of the referendum. They worked with Consolidated Construction to review the project's estimated costs and distribute relevant information to community members, specifying where funds would come from and how they would be used.

"The committee is a group of very motivated people who wanted to create a beautiful facility for our kids, and it really is beautiful," he said.

The District's students and employees moved into the

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Ely Elementary School's new music room. Photo Credit: Rugby Public School District.



Ely Elementary School's new commons area. Photo Credit: Rugby Public School District.



Ely Elementary School's enhanced playground. Photo Credit: Rugby Public School District.

new elementary school space, which neighbors the City of Rugby's downtown local businesses, in the fall of 2023.

THE DISTRICT AND THE NDIRF

With much of the project complete, the District has recently worked with the NDIRF to update its property valuations to ensure it has adequate coverage under the North Dakota State Fire and Tornado Fund (NDFT). By updating the property valuations, the District is helping to protect the renovation and addition, should a covered loss occur.

NDIRF CEO Brennan Quintus shared updating property values has been one of the NDIRF's highest priorities since it began in 2019 administering the fund.

"Especially when our schools improve their facilities to benefit students, as Rugby Public Schools did, it's so important their facilities are protected," said NDIRF CEO Brennan Quintus.

The District further protected its building property by adding equipment breakdown coverage, which covers a building's mechanical systems. It also opted for a blanket limit of coverage, an additional coverage it was eligible for given its building property valuations were current and accurate. A blanket limit of coverage is one of the NDFT's new enhancements introduced in July 2023.

Regarding its liability, auto, and public assets coverages, the District again sailed through the renewal process with clean slates for the past seven years in liability and public assets losses.

"When you look at their loss numbers, it's clear Rugby Public Schools' investment in employee training has been an effective risk management tool," Quintus said. "These results also point to a strong employee culture within the District, which is always a great position to be in because it lends itself to a greater reception of training, new ideas, and collaboration, but it also ensures the environment is one in which students and employees want to be."

ABOUT DR. MICHAEL MCNEFF

As a kid growing up in Pahrump, NV, McNeff shared his high school experience was challenging, specifically at home, and he regarded school as a sanctuary.

Several of his teachers at the time, whom McNeff shared went above and beyond to help him, were from North Dakota. They encouraged him to pursue a degree from a North Dakota college or university and even play a sport while doing so.



*Dr. Michael McNeff.
Photo Credit: Rugby
Public School District.*

McNeff listened to their advice, and he attended Valley City State University (Valley City, N.D.) and played football for the Vikings.

"I had some great mentors at Valley City State University who guided me along the way when I needed it, and I still keep in touch with them today," he said, attributing the influence of teachers throughout his life as being the reason he pursued teaching as his profession.

"So, that's really why I wanted to be a teacher," he said. "I wanted to help kids because I understood the difference it can make."

After graduating from Valley City State University with an education degree, he worked in three school districts, serving as a teacher, coach, and principal, before becoming Superintendent of the Rugby Public School District.

One of the stops along his career was at the Devils Lake Public School District, where he was mentored by Principal Ryan Hanson, who encouraged McNeff to attend a school administrators conference. McNeff shared he was uncertain about attending but, in the end, was glad he did.

"I really, really liked it," he said. "I liked the idea of using my experience as a classroom teacher and working with others to lead change."

The experience coincided with McNeff's graduate and doctoral studies in educational leadership from the University of North Dakota (Grand Forks, N.D.), which later led him to the Rugby Public School District (District) for which he's served as Superintendent for the past 12 years. "It's interesting how it all sort of panned out," McNeff

said, regarding his overall journey to North Dakota, which ultimately led him to Rugby, his wife's hometown. He met his wife while attending Valley City State University.

"I'm in North Dakota now, you know," he said. "I wouldn't leave the state. Love it, love the people, love all of it – except the winters, but they make you really excited about summer."

ON A MISSION

The District's mission is to "cultivate relationships and promote growth with every student every day" (Facebook. com/RugbySchools, accessed Oct. 30, 2023).

"Our number one focus is the whole child," McNeff said. "If a student isn't well socially and emotionally, we know they cannot learn well, so developing relationships is a major focus for our school district."

To build relationships with students, the District prioritizes providing services to students that demonstrate care and concern for their safety. For example, the District has secured grants to provide a therapist two days each week and a nurse three mornings each week to care for students. The therapist has a full caseload.

"We had to be creative in bringing these services into our school," McNeff said, acknowledging the City's rural location in the central part of the state can make it challenging and costly to attract services.

Over the past decade, the percentage of North Dakota students who reported they stopped doing some usual activities because they felt sad or hopeless almost every day for more than two consecutive weeks has continued to rise, according to the Youth Risk Behavior Survey conducted by the North Dakota Department of Public Instruction. Alarming, the percentage of students who reported they contemplated suicide has also continued to rise.

"We could just sit there and watch those percentages continue to rise and hope it never happens, or we could do something about it," McNeff said, sharing by bringing necessary mental health services into the schools, the

District has been able to remove barriers to mental health care.

The District is also currently hiring a Family Engagement Coordinator who will act as a liaison between the school and home for some families. We have also implemented a curriculum to help students develop positive social and emotional skills. The curriculum would be introduced to students at a young age, enabling them to become positive contributors to society after they leave the district McNeff shared.

The Coordinator will also serve as a social worker and be responsible for helping families of students who have behavioral health challenges access supplementary resources available through the school as well as navigate the behavioral health system.

Lastly, to further support students' growth, the District implemented a mentorship program, ensuring all students have a trusted adult within their building they can go to to discuss challenges or celebrate achievements.

COMMUNITY COLLABORATION

Aside from academics and athletics, choir and theatre, and National Honor Society and student council, the District provides various co-curricular opportunities designed to give students learning opportunities beyond the classroom. These groups include Future Farmers of America (FFA), DECA (Distributed Education Clubs of America), Future Business Leaders of America (FBLA), and Family, Career, and Community Leaders of America (FCCLA).

Last year, the high school's FCCLA group hosted a fashion show featuring clothing from one of the City's downtown boutiques. The students were responsible for working with the business owner to organize the event, select the clothing pieces to model, hire the models, and market the event to the community.

"It was a pretty cool community event," McNeff said. "It gave our students the opportunity to further engage with the community, and it facilitated a work-based learning environment, which is something we're looking to do more of in the future."



Old fashioned diner Rockin' Relics in downtown Rugby also sells antiques and collectibles. Photo Credit: ND Tourism.

The events are shared on the District's social media pages, using the channels as one way to inform the community about its commitment to student growth. The District has a carefully curated social media strategy that promotes student and school achievements and uses positive language and tone to communicate with the public.

"We want people to see only positivity coming from the Rugby Public School District," McNeff explained regarding the District's social media strategy.

FAVORITE SEASON? AWARDS!

McNeff said awards earned by the students, employees, schools, or the District are always good content to share because they demonstrate achievement and verify what the District has done and is doing that is worthy of recognition.

For example, the District's high school was recently recognized as an Exemplary High Performing School by the National Blue Ribbon Schools Program. The program has been administered since 1982 by the U.S. Department of Education "to shine a spotlight on the best schools in the United States and to share best practices of outstanding schools across the country" ([NationalBlueRibbonSchools.ed.gov](https://www.nationalblueribbon.com), accessed Oct. 30, 2023).

Achievements also present an opportunity for the District to communicate the effectiveness of its educational approach.

“Reading and math scores are a byproduct of focusing on the whole child, and we’ve seen these scores go up,” McNeff said. “We know that test scores are important, but I think the other outcomes, such as happier, more confident kids, are more important.”

SCHOOL SAFETY

When the District was evaluating the elementary school’s addition and renovation project, the firm that provided the project estimate cost noted physical security measures the school should add or upgrade. Then, two years ago, the District worked with representatives from the U. S. Department of Homeland Security to review how it can provide the safest physical environment for students and implemented the Department’s findings into its building plan.

One of the additions is a designated visitor-reporting area which helps to ensure no one gains access into the building without authorization.

Students, teachers, and employees are also required to participate in scheduled safety exercises for possible lockdowns, tornadoes, and fires, ensuring they know what to do and where to go should an incident occur. McNeff shared the District has recently updated all of the elementary school’s safety exercises, given the building’s new layout.

MAINTENANCE

McNeff acknowledged the District is fortunate to have such strong support from its community, noting its high school and elementary school referendums have passed in the past 15 years. The referendums afforded renovations and upgrades to the schools that have helped to improve student safety, from improved walkways and appropriate railing heights to new electrical and mechanical systems.

“I think so much of what happens in schools is there’s a lot of deferred maintenance,” he said. “I’ve said this before – it’s like a whack-a-mole game.”



The Northern Lights Tower in Rugby is an illuminated 88 1/2-foot-tall steel structure dedicated to Aurora Borealis. Photo Credit: ND Tourism.

“We have only so much money in our District, so we review the issues, determine which is the worst, and we address that first, and deferred maintenance just builds and builds,” he continued. “That, unfortunately, is how schools operate, and it’s why you have to do referendums every 15-20 years.”

Regardless of a school’s age, ongoing maintenance is key. McNeff shared the District’s building maintenance staff, comprised of two full-time employees and one part-time employee, does a fantastic job of promptly addressing issues. The department also recently updated its regular maintenance and cleaning schedule to account for the elementary school’s additional nearly 20,000 square feet.

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EMPLOYEE TRAINING

The District each year hosts back-to-school employee meetings to review handbooks, policies, and practices, capturing attendee signatures to acknowledge their participation and information reviewed. During these meetings, the District selects a handful of policies and practices to review in-depth and receive further training on. For example, following 2022 updates to Title XI, the District closely reviewed the changes with its employees, ensuring they understood the purpose of Title XI, the effects of the latest changes, and how to ensure the District's employees comply with the changes.

Three years ago, the District hired attorneys to review and update its student and employee handbooks, policies, and practice. The most notable updates involved employee leave, types of leave, and breaks.

"We're always trying to maintain," McNeff said. "Whether its physical buildings or policies and practices."

DE-ESCALATION STRATEGIES

One training area the District routinely invests in is de-escalation training. The training is provided to elementary and high school employees through the Crisis Prevention Institute and is designed to help them effectively interact with students, helping to support teacher-student relationships and effectively resolve conflict, should it arise. The District repeats this training every couple of years as students' needs change or as de-escalation techniques are updated.

SCHOOL BOARD MEMBER INVOLVEMENT

An effective strategy the District has used to help support its efforts to maintain updated handbooks, policies, and practices is to build in a review process at the school board level. McNeff shared the board's School Policy Committee is charged with reviewing and updating policies and implementing new North Dakota School Boards Association (NDSBA) policies. The committee meets regularly and may review up to five policies at one time.

Last year, the District completed a comprehensive review of its handbooks, policies, and practices in cooperation with its school board. Each member was assigned a portion

to review, ensuring all information had been updated per the District's current operating standards and applicable governing laws and regulations.

Local government entities can help to ensure their board or commission members can undertake this type of task by encouraging board or commissioner participation in statewide associations, like the NDSBA, North Dakota League of Cities, and North Dakota Association of Counties. They can also formalize new board or commissioner onboarding and orientation processes, helping to expand and strengthen their organizational knowledge from the moment their term begins.

PLANNING FOR THE FUTURE

When asked what he most looks forward to in the District's next five years, McNeff shared the District's upcoming strategic planning session and completion of the elementary school renovation and addition are right at the top.

Regarding its strategic plan, McNeff shared the District is currently performing interviews with students, employees, community members, and business leaders to get their feedback on what it's doing well, what changes need to be made, and what those changes would mean for all stakeholders.

"That's a pretty exciting process," McNeff said. "It's something we're just starting to get after, and I think we don't ask our stakeholders enough about their experience with our school, so it's going to be interesting to see where it takes us.

McNeff is also ready to put a bow on the elementary school project.

"It's been quite the challenge," he said. "Although, at the same time, it has been super rewarding to watch a project come together that's been 7-8 years in the making."



THE RISE OF CONTINUOUS FEEDBACK, A COMPLEMENT TO THE ANNUAL PERFORMANCE REVIEW

Written by Joanna Drennen, MASCM

NDIRF Marketing and Communications Manager, HR Collaborative Executive Director

"I actually look forward to performance reviews. I did the youth beauty pageant circuit, and I enjoyed that quite a bit. I really enjoy being judged. I believe I hold up very well to even severe scrutiny." - Angela Kinsey as Angela Martin from The Office sitcom.

The scene then cuts to her boss yelling, "Angela, you were totally satisfactory this year," as he dashes out his office door on a "SQUIRREL!" mission. The camera glances at Angela whose expression is one of utter disappointment.

Many people in today's workforce may not share Angela's sentiment regarding performance reviews, specifically the enjoyment of being judged. But employee hesitancy toward annual performance reviews could also stem from a lack of feedback throughout the year from their supervisor.

To better support their employees and strengthen supervisor-employee relationships, many organizations today have implemented continuous

feedback. This type of feedback requires supervisors to share "regular, constructive feedback at work through a series of ongoing and structured conversations" (www.Betterworks.com, accessed Oct. 5, 2023) with their employees.

In their book *The Leadership Challenge*, Kouzes and Posner explain employees' "motivation to perform a task increases only when they have a challenging goal and receive feedback on their progress" (Kouzes and Posner, *The Leadership Challenge – Sixth Edition*, 2017). One of the examples they provide is a study in which "researchers told people that their efforts would be compared with how well hundreds of others had done on the same task. They subsequently received praise, criticism, or no feedback on their performance. Those who heard nothing about how well they did suffered as great a blow to their self-confidence as those criticized. Only those who received positive feedback improved their performance" (Kouzes and Posner, *The Leadership Challenge – Sixth Edition*, 2017).

Kouzes and Posner elaborate further about how this study demonstrates the importance of continuous feedback as a tool to improve and encourage employee learning and self-confidence which enables them to better self-correct.

"Encouragement is more personal and positive than other forms of feedback, and it's more likely to accomplish something that other forms cannot: strengthening trust between leaders and their constituents" (The Kouzes and Posner, *The Leadership Challenge – Sixth Edition*, 2017).

Wagner and Harter, authors of *12: The Elements of Great Managing* refer to continuous feedback as direct coaching and cite "talking about progress" as one of the 12 elements or aspects of work as "most powerful in explaining workers' productive motivations on the job" (Wagner and Harter, *12: The Elements of Great Managing*, 2006). Holding on to feedback for an entire year and providing it as a list during an annual performance review doesn't make

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the same impression on employees as compared to the intense power of receiving regular, insightful, personal feedback (Wagner and Harter, 12: The Elements of Great Managing, 2006).

So, what role does an annual performance review take if your entity already practices continuous feedback? According to Christopher D. Lee, SHRM-SCP and author of the article Don't Confuse Feedback with a Performance Review (SHRM.org), feedback provides information and is an immediate, ongoing activity, usually verbal, and perceived as neutral. Appraisal provides a judgment or evaluation, is retrospective and event-

based, usually occurs at designated intervals and is often linked to pay or other rewards, may cause fear and other emotional reactions, and is written or documented (SHRM.org, accessed Oct. 6, 2023).

Lee acknowledges feedback and performance evaluations have their place – documentation maintains records of past performance and expected performance – he credits feedback to being foundational for building leader-employee trust.

Leader-employee trust “makes it easier to discuss and deal with real issues when they occur...Performance interventions must give the employee enough information about improvement points and the right amount of support to change them. Improved performance only occurs through proper coaching, guidance, training and employee support.”

MORE INFORMATION ABOUT PERFORMANCE REVIEWS

The HR Collaborative cites performance evaluation examples in Chapter 5: Performance Management of its HR Reference Guide for Local Government. The guide is available for all North Dakota local government entities to access here: [HRNDGov.org>Resources>Reference Guide](https://hrndgov.org/References/ReferenceGuide).

If you have further questions about continuous feedback or performance reviews, please reach out to the HR Collaborative at HRCollab@ndirf.com.

- Larralde, Alex. *A Practical Guide to Continuous Feedback at Work*. www.betterworks.com. (Accessed Oct. 5, 2023).
- Kouzes, James M., & Posner, Barry Z. *The Leadership Challenge: Sixth Edition*. (2017).
- Wagner, Rodd, & Harter, James K. 12: *The Elements of Great Managing*. (2006).
- Lee, Christopher D., *Don't Confuse Feedback with a Performance Appraisal*. SHRM.org. (Accessed Oct. 6, 2023).

NDIRF'S PROPERTY COVERAGE MANAGEMENT ATTRACTS ATTENTION OF NATIONAL LEGISLATIVE ORGANIZATION

Many schools across the nation are grappling with staggering property insurance cost increases, a trend that has also applied pressure to homeowners and business owners.

According to a June 27, 2023, article from Education Week, a national “K-12 education news and information” (accessed Oct. 25, 2023, from EducationWeek.org) organization, the rising property insurance costs affecting schools are due to severe weather events happening across the country.

In July 2023, the Arkansas state legislature approved \$10.8 million “in one-time state funds to help school districts pay for their rising property insurance costs” (Wickline, M. 19 July, 2023. Legislative committee endorses \$11M in state funds to help school districts with property insurance costs, accessed Oct. 25, 2023, from ArkansasOnline.com). The approved amount covers only 30 percent of the insurance cost increase.

So, how is North Dakota and the North Dakota Insurance Reserve Fund (NDIRF) involved in this conversation?

NDIRF CEO Brennan Quintus recently shared insight about the NDIRF's successful administration of the North Dakota Fire and Tornado Fund (NDFT) with the National Conference of State Legislatures (NCSL). The NCSL organization was created in 1975 by state legislators and their staffs to provide bipartisan policy research, training resources, and technical assistance across all 50 states, commonwealths, territories, and the District of Columbia. Every state legislator and staffer is a member of the organization (accessed Oct. 25, 2023, from NCSL.org).

The NDIRF, which has administered the NDFT since 2019, a North Dakota state fund that offers building, outdoor, trailer, and personal property coverage to state and local government entities, has assessed only moderate rate increases over the past four years. The organization's achievement demonstrates its commitment to effective and efficient operations and overall fund management.

The NCSL sought insight from the NDIRF before it was recently due to provide information to an Oklahoma State Legislature committee meeting on school insurance. The NCSL was tasked with providing the committee examples of states and organizations that have successfully worked to reduce the impact of rising school property coverage costs.

"From the moment we began administering the NDFT, we established a clear plan for success, communicating our goals with all stakeholders, including the state of North Dakota and the fund's members," Quintus said. "We tapped into our organization's experience as a successful local government risk pool and quickly identified collecting updated property valuations as a way to bolster the strength and stability of the NDFT."

"This information has helped to improve our conversations with reinsurers because it demonstrates responsible fund management and adequate premium collection," said Quintus, explaining the necessary role reinsurers fulfill for coverage providers.

In its most recent reinsurance contract negotiations, the NDIRF transitioned the NDFT to a shared and layered reinsurance program, spreading the risk among national and international carriers. Given the NDFT's strong operations and stable loss activity, Quintus shared that many reinsurers were interested in participating in the program.

"Our program was over-subscribed, which means there were more reinsurers interested in participating than we had room for," he said. "The reaction from reinsurers showed us that we were right to focus on valuations and collecting updated information and, therefore, adequate premiums from NDFT members."

"So much of it comes down to maintaining a well-managed fund and having the data to support that story," Quintus continued. "We shared our story with reinsurers, which helped us obtain one of the best possible reinsurance options for the fund, but this story also helps to maintain confidence among our members, reminding them the fund is a strong and stable source of coverage."

Quintus shared that NDIRF-assessed NDFT member rate increases have been largely due to increasing property valuation amounts and rising reinsurance costs.

CONGRATS, JOANNA!

Congratulations to Marketing and Communications Manager Joanna Drennen for receiving the Bismarck-Mandan Chamber EDC's (Chamber) 2023 Service Award of the Year. The award recognizes individuals who often don't receive



Joanna Drennen

external recognition for their dedication to consistently showing warmth of welcome, going above & beyond to help colleagues or customers, & exemplifying high customer service within their industry. Drennen was presented with the award during the Chamber's annual Celebrate-Bismarck Mandan luncheon, held Thursday, Sept. 28, 2023, at the Bismarck Event Center.



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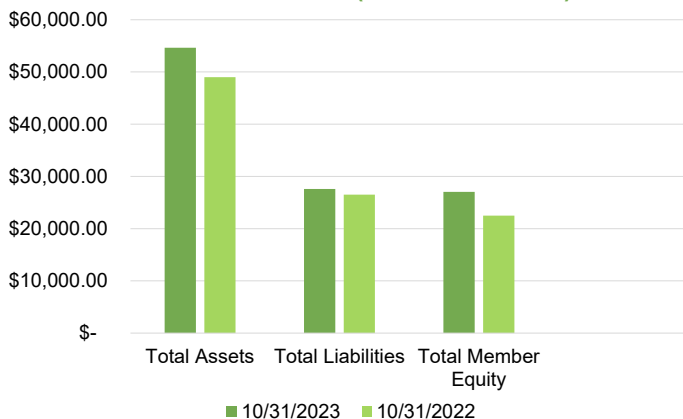
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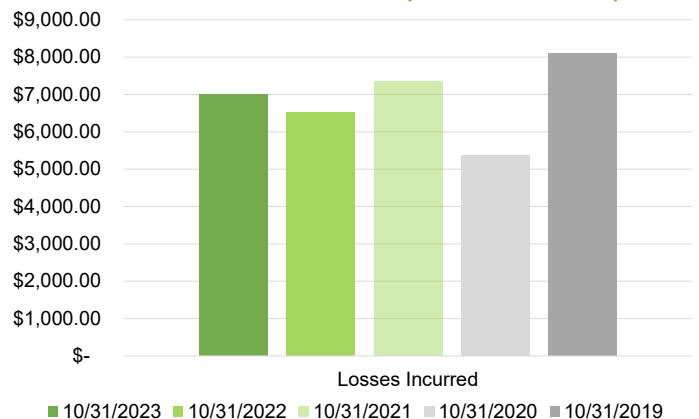
FINANCIAL INSIGHTS

As of Oct. 31, 2023, the NDIRF remains in a strong financial position with assets at \$54.6 million, including over \$27 million in member equity. Our loss ratio through the month was 44.6%, well below our budgeted amount (60%).

BALANCE SHEET (IN THOUSANDS)



YTD LOSSES INCURRED (IN THOUSANDS)



UPCOMING EVENTS

Board Meeting
Dec. 7, 2023 | Bismarck, ND
NDIRF.com

HR Collaborative for Local Government Biennial Conference
April 17-18, 2024 | Bismarck, ND
HRNDGOV.org