

PARTICIPATOR

April 2005

\$3.4 Million Conferment of Benefits Paid to NDIRF Members in April 2005

SPRING CLEANING

Spring has arrived. It's time to take off the sanders and snowplows and send road maintenance crews out on a different mission – sealing cracks and filling craters in the blacktop. It's also a good opportunity to straighten sign posts, repair or replace bad signs, repair washouts and deal with any other maintenance issues that have become apparent. This is the normal follow-up that comes after a winter of snow, ice, sand and salt, all doing their share of damage to your roads and streets.

As you begin this season's maintenance campaign, don't forget to protect your workers and the driving public. When maintenance personnel head out onto the streets and highways, be sure they are equipped with personal protective equipment (PPE) such as reflective jackets, vests, hats or any other appropriate PPE. Remember, seat belts are PPE and everyone is required by law to use them.

Also be sure to have an adequate number of temporary road construction signs on hand for the job and that your employees know how and where to use them. Temporary construction signs must be set up on the roadways to let motorists know that there is maintenance work being done. This can be accomplished by signing a section of road that is being worked on for the day or it can be done with a portable sign mounted on a vehicle. A sign mounted on a vehicle works well in the case of pothole patching where many areas may be covered in a day with minimal work being done in each specific location.

Motorists should also be warned when there is a possibility of wet tar or oil that could be thrown up on a vehicle from tires. This means there may be sections of a driving lane where people should not drive for a short period of time. Flaggers may need to be used to control the hazard of one-lane traffic, so be assured that your maintenance personnel understand how to deal with this situation. Sand and pea rock used to cover fresh tar or oil, or any other loose material on the roadway, may constitute a hazard the public should be warned about. Part VI of the Manual on Uniform Traffic Control Devices (MUTCD) is an excellent reference for determining how and where signing needs to be placed.

One activity that should be avoided is the setting up of construction signs weeks ahead of time. Conversely, road construction signs should be promptly removed after work is completed. Use of PPE and proper signing will help protect your employees from other drivers and protect the public from hazards created by street and road maintenance work. ■

INSIDE ...
Financial Insight
From the CEO
Bleacher Accidents

NDIRF

RISK SERVICES

BLEACHERS AND GRANDSTANDS

Each year over 18,000 people are treated in emergency rooms as a result of bleacher injuries. The number of serious accidents involving bleachers and grandstands is increasing.

Since 1995, the NDIRF has handled 35 claims involving bleachers. The average loss for these 35 claims was over \$16,000. The most serious of these injuries can be traced to a space between floorboards and seats, a lack of aisles and handrails, and slippery or unstable surfaces.

The National Fire Protection Association and Uniform Building Code have standards for bleachers and grandstands. Many existing bleachers met the applicable codes and standards when they were new. However, most of these aging structures do not meet the more stringent current codes. What can you do to make your bleachers and grandstands safe?

INSPECT, REPAIR, CLOSE OFF AND DOCUMENT

With a new outdoor bleacher use season imminent, it is time to inspect your bleachers and grandstands on a regular basis. Initially, to determine structural integrity and safety, and then on a semi-annual basis to see that they remain safe. Expedite all repairs. Document all findings and repairs completed. Conditions to look for include:

- Guardrails that are unstable or have large openings (over 4 inches) between the rails. Install guardrails and handrails, with openings no greater than 4 inches, on the perimeter of the bleachers in all areas 42 inches above the floor.
- Gaps between the footboards and the seats over 4 inches. Eliminate any gaps.
- Loose, missing, broken or worn components (such as boards, bolts, pins, pads, etc.). Replacement parts must be of equal quality to those being replaced. Don't use substandard materials even on a temporary basis.
- Surfaces that are or will be slippery when wet. Install non-slip tape in aisles. The tape should contrast from the surface to which it is applied.
- Past accidents. Use past accidents to identify areas where safety can be improved.

Close off bleachers that do not meet standards and are not repaired. Seal off a defective portion of a bleacher only if it can effectively be removed from use. Document all findings including action taken to correct hazards identified.

Now is the time to make your exterior bleacher inspections and initiate repair schedules.

If you have questions on bleacher safety, contact Doug Griffin or Mark Verke in our office. ■

COMPUTER EQUIPMENT FOR SALE

The NDIRF has used computer equipment up for bids.

Items #1 thru #4 (4 identical computers-sold separately) Gateway Performance 500S PC; Pentium IV 1.5 GHz Processor; 256 MB RAM; CDRW CDROM; 20 GB Hard Drive; WinXP Operating System; MicroSoft Office XP Professional; 56K modem; DOESN'T INCLUDE: speakers, monitor

Item #5

Gateway Performance 500S PC; Pentium IV 2.0 GHz Processor; 256 MB RAM; CDRW CDROM; 40 GB Hard Drive; WinXP Operating System; MicroSoft Office XP Professional; 17" monitor; 56K modem; DOESN'T INCLUDE: speakers

Item #6

Gateway Solo 9550 Notebook; Pentium III 1.06 GHz Processor; 256 MB RAM; CDRW; 20 GB Hard Drive; WinXP Operating System; 56K modem; additional mouse & keyboard

The equipment was in good condition when taken out of service and is sold strictly on an "as-is" basis with no warranty expressed or implied. If you are interested in placing a bid on one or more of the pieces of equipment please send your offer in a sealed envelope to the following address. The offer should include a return address, phone number, the item # and description of desired item, and the bid.

NDIRF Computer Equipment Bid

Attention: Vance Krebs

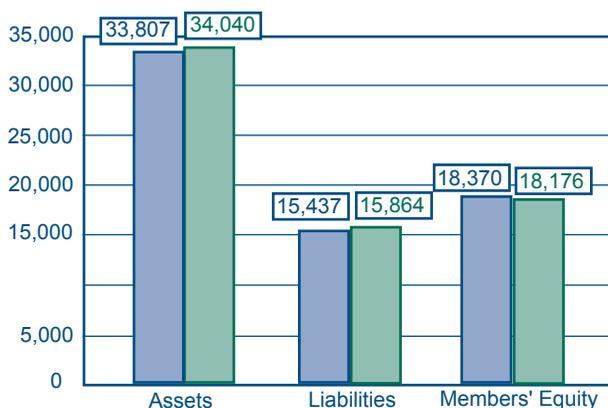
PO Box 2258

Bismarck, ND 58502-2258

Bid offers must be received before Monday, May 2, 2005. Successful bidders will be notified on May 2, 2005 and the equipment must be paid for and picked up from the NDIRF office before May 11, 2005. Thanks. ■

FINANCIAL INSIGHTS

**Balance Sheet (in thousands)
December 31, 2004 & December 31, 2003**



As of December 31, 2004, NDIRF is in a strong financial position with members' equity of \$18.4 million, an increase of 1.1% over December 31, 2003. The 2004 assets consist mainly of NDIRF's investment portfolio (\$31.7 million) while the liabilities are primarily loss reserves (\$9.1 million) and the conferment payable in April, 2005 (\$3.4 million). ■

FROM THE CEO

Advertising executives have apparently determined that use of the word "power" boosts sales. One hears about electronic gadgets "powered by" a microchip, "powerful" computer software applications or the "empowerment" that can be yours by reading a book or attending a seminar. Basically, "power" is used to buff up products or services we don't usually equate with that concept.

In contrast, the \$3.4 million conferment of benefits paid to NDIRF members in April, 2005 is an example of their power to improve the bottom line by reducing claim losses.

2004 was not a good year for the NDIRF from the standpoint of investment income and, had NDIRF members generated the average amount of claim loss we've experienced over the prior five years, the conferment paid in 2005 would have been over \$200,000 less than last year. Instead, because our incurred claim losses in 2004 were down by almost 25% from that prior five year average, the 2005 conferment is nearly \$200,000 higher than last year. This \$400,000 swing flows directly to the benefit of NDIRF members and demonstrates the true power of effectively managing your risk. ■

'JUST THE FACTS, MA'AM': DOCUMENTING FOR JUDGE AND JURY, PART II

This is part 2 of a 3-part series that provides information on how to make a disciplinary memorandum that effectively conveys your message in a way that won't come back to haunt you in court.

Provide guideposts

A good disciplinary memo always contains the following information:

- ▶ the details of the offense;
- ▶ a statement of the relevant policies;
- ▶ a statement about why or how your operations were harmed by the offense (when applicable);
- ▶ a statement of how the employee should have acted, reacted, or behaved;
- ▶ your expectations for improved performance;
- ▶ a timeline for those expectations to be met;
- ▶ an explanation of the consequences if your expectations aren't met (additional discipline, termination, or similar discipline);
- ▶ when appropriate, a statement expressing your confidence in the employee's ability to meet your expectations; and
- ▶ a summary of the employee's response to the discipline, whether it's defensiveness, acceptance, or a commitment to change. ■

Reprinted courtesy of North Dakota Employment Law Letter. For subscription information, please call 800-274-6774 or click to www.HRbero.com

C *Mark Your* CALENDAR

April 2005

- 26: ND League of Cities Regional Meetings, SW Region, Elgin
- 27: NW Region, New Town
- 28: NC Region, Velva

May 2005

- 03: NE Region, Park River
- 04: SE Region, Lisbon
- 05: SC Region, Wishek
- 11: NDIRF Annual Meeting
Ramkota Inn, Bismarck
- 11: NDIRF Board of Directors Meeting
NDIRF offices, Bismarck

North Dakota Insurance Reserve Fund Board of Directors

Fred Bott, Devils Lake Steve Cichos, Jamestown Robert Frantvog, Minot Burdell Johnson, Tuttle Mark A. Johnson, Bismarck
Rod Landblom, Dickinson Steve Neu, Bismarck Connie Sprynczynatyk, Bismarck Corene Vaughn, Cavalier

PRESORTED
STANDARD
US POSTAGE PAID
BISMARCK, ND
PERMIT NO 419

BISMARCK ND 58502
PO BOX 2258
RESERVE FUND
INSURANCE
NORTH DAKOTA

