

PARTICIPATOR

April 2004

FOLLOW-THROUGH

Most of us, at one time or another in our lives, have attempted to perform an activity where accuracy and consistency were skills necessary to successfully compete. Serious work was called for in order to achieve any degree of proficiency. A fundamental practice technique, whether throwing a baseball, shooting a basketball, swinging a golf club or dancing the polka, was “follow-through” – allowing the momentum generated by your action to flow to its natural conclusion.

The concept of following through in order to achieve success has its place in other areas, as well, including the subject of employment practices training.

In reviewing a claim filed by one of the NDIRF’s members recently, it became apparent that their supervisory personnel are not in the habit of conducting annual performance evaluations of employees and, even if they were so inclined, no job descriptions were in place by which to gauge employees’ work habits.

We would like to have been more surprised by these facts but suspect this entity has company among our membership. The unfortunate fact is, just as with athletics or other physical activities, we have to put in the work – practice our follow through – in order to succeed in the arena of public service. It does no good to attend training sessions, read manuals or follow developments in employment law if these starting

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NDIRF PAYS \$3.2 MILLION CONFERMENT OF BENEFITS



The conferment of benefits earned by NDIRF members in 2003, being paid out as of April 1, 2004, was nearly \$3.2 million. This brings the total of conferment payments made over the past ten years (since inception of the program) to over \$33 million!

We trust the checks participants are receiving this month provide a very real reminder of the NDIRF’s success, your part in it and the need to maintain efforts controlling risk exposures so that future strong performance is assured. ■

INSIDE ...
Financial Insight
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Protect your Workers



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points don't mature into results like adopting reasonable policies and maintaining appropriate procedures. We need your help to keep employment practices liability costs under control.

The NDIRF and your state associations, in 2004 as in the past several years, will again be making available numerous training resources of which our members can take advantage. We encourage public officials to participate in these activities, ask questions if you have them, seek assistance if needed and, above all, be vigilant in making sure your political subdivision is positioned to be successful in the event of employment disputes. At the risk of carrying sports analogies a bit too far, the best defense is usually a good offense – sound employment policies and procedural follow through avoid many claims and predict success in those that are made. ■

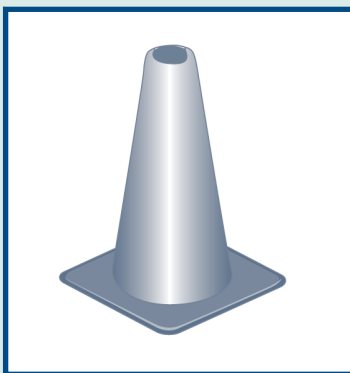
RISK SERVICES

FILL THE CRACKS AND CRATERS AND PROTECT YOUR WORKERS

Spring is here again! The snow is melting and the water is running. It's time to take off the snowplows and sanders and send out the road maintenance crews. This is the time of the year to start sealing the cracks and filling the craters in the blacktop. It's also a time for straightening sign posts, replacing bad signs, repairing some washouts and dealing with any other road maintenance issues. All this comes after a winter of snow and ice, sand and salt, and heavy equipment all doing their share of damage to your roads and streets.

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As you start this season's road maintenance, don't forget to protect your workers and the driving public. When your maintenance workers head out onto the roads, 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 Personal Protective Equipment and everyone is required, by law, to wear them.



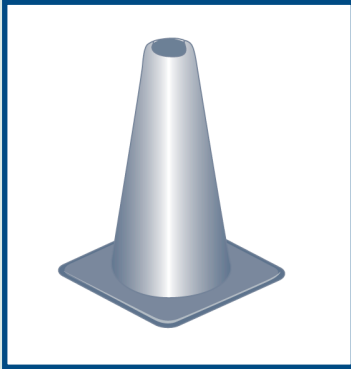
Be sure you have an adequate number of temporary road construction signs and that your employees know how and where to use them. Temporary construction signs must be set up on the roads to let motorists know that there is maintenance work being done. This can be accomplished by signing a section of road 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

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RISK SERVICES

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works well in the case of pothole patching where many miles may be covered in a day with a minimal amount of work being done in each location.



You also want to warn motorists when there is a possibility of wet tar or oil on the road that could be thrown up on a vehicle from the 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. Be sure the workers know how to deal with this situation. Sand or pea rock used to cover fresh tar or oil, or any other loose material on the road, may be a hazard the public needs to be warned about. Use Part VI of the MUTCD, "Temporary Traffic Control" as a reference to determine

how and where signing needs to be done.

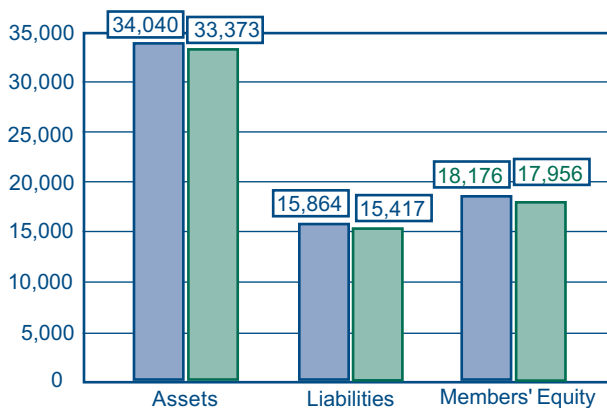
Do not set up construction signs weeks ahead of time and always remember to remove construction signs after the work is done. Nothing irritates the public more than road construction signs and speed reduction signs on roads where there is no road construction.

Personal protective equipment and proper signing will help protect your employees from the traveling public as well as protect the traveling public from the hazards on the road. ■

HAVE A GREAT SUMMER!!!

FINANCIAL INSIGHTS

Balance Sheet (in thousands)
December 31, 2003 & December 31, 2002



As of December 31, 2003 NDIRF remains in a strong financial position with members' equity of nearly \$18.2 million, an increase of 1.2% over December 31, 2002. The 2003 assets consist mainly of NDIRF's investment portfolio (\$31.8 million) while the liabilities are primarily loss reserves (9.8 million) and the conferment payable in April, 2004 (\$3.2 million). ■

FROM THE CEO

My work vehicle's radio is set to a local AM station that carries Bill O'Reilly's "Radio Factor" program over the noon hour, so I hear snippets of the show nearly every day. Sometimes these include comments by the host hawking various items of O'Reilly memorabilia and, to put the sales pressure on, they are described as "flying out of here".

I just heard one of those comments and it put me in mind of the NDIRF's video training library. Our Risk Services department has put quite a bit of effort into upgrading and advertising this training resource for Fund members over the past year. I've been pleased to observe that mailers containing the videos are being steadily processed back and forth from our offices to yours. By comparison to past years, they are "flying out of here".

Member use of these self-help training aids is very encouraging and provides a real incentive for us to continue seeking out the best titles and making them available through the video library. Thanks. ■

SEX OFFENDER LAW IN NORTH DAKOTA

In North Dakota, convicted sex offenders are required to register with the county law enforcement agency where the individual resides, even on a temporary basis. The registration requirement extends to individuals convicted of misdemeanor and felony sex crimes and includes juvenile offenders.

Federal law requires risk assessments on every convicted sex offender. The ratings determine whether an offender is at low, medium, or high risk to reoffend. The majority of sex offenders are required to register for a period of 10 years. "High-risk" offenders and "lifetime registrants" are published by the North Dakota attorney general on the North Dakota sex offender website. A high-

risk offender is an individual who has been determined to be at high risk to reoffend. A lifetime registrant is an individual convicted of two or more offenses, convicted of continuous sexual abuse against a child, or convicted of a single incident involving a child under age 12.

Information about all other registrants (medium or low risk) is not published on the website but nonetheless is readily available to the public at no cost. The North Dakota Attorney General's Bureau of Criminal Investigation will provide the names and addresses for all registered sex offenders in North Dakota. Requests can be made by telephone or in writing, and the lists are sent out the day the request is received.

More detailed information about a particular offender can be obtained by contacting the county law enforcement agency where the offender is registered. These services, added to the criminal background check, enable employers to easily confirm the applicant's criminal history and sex-offender status before extending a job offer. ■

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Mark Your CALENDAR

- April
- 20: NDLOC NW Regional Meeting, Watford City
 - 21: NDLOC SW Regional Meeting, Dodge
 - 22: NDLOC NC Regional Meeting, Riverdale
 - 27: NDLOC SE Regional Meeting, Fargo
 - 28: NDLOC NE Regional Meeting, Northwood
 - 29: NDLOC SC Regional Meeting, Carrington
 - 28-30: NDACo Leadership Program, Bismarck
- May
- 6: NDIRF Annual Meeting Ramkota Inn, Bismarck
 - 6: NDIRF Board of Directors Meeting NDIRF offices, Bismarck

North Dakota Insurance Reserve Fund Board of Directors

Fred Bott, Devils Lake Hjalmer Carlson, Minot Robert Frantsvog, Minot Burdell Johnson, Tuttle Mark A. Johnson, Bismarck
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