

PARTICIPATOR

December 2006

WINTER HOUSEKEEPING



That temperamental North Dakota weather which gives maintenance and janitorial staff headaches is already here again. Icy stairs and sidewalks, along with wet entry areas and hallways, should be dealt with as if they were the enemy trying to infiltrate your risk management lines of defense. Vigilance is the watchword because, according to the National Safety Council, slips and falls are the number one cause of emergency room visits.

An injury sustained from a slip or fall can be very serious. The term “slip” is included in this category of claim because an individual does not have to actually fall down to incur significant medical expenses. The twisting motion or torque created when a person slips can cause serious back problems. These types of claims, while often minor, *can* become very costly. The financial impact can also be greater than just the expense of your liability coverage to handle third party claims.

Consider the impact on your worker’s compensation costs if an employee sprains or strains their back and is out of work for a month or more. Even though worker’s compensation coverage pays for the medical charges and wage loss, the work done by that employee must somehow be replaced in your operations. This could create hardship if that employee is the only one trained for his or her position. Loss of a key employee for an extended period of time can be expensive.

Many NDIRF members also have senior citizens using or visiting their premises on a regular basis. Increased care should be exercised to ensure that older persons have safe entry and exit. An elderly individual’s injuries can be more serious than a similar injury to a younger person due to slower reaction time or ailments that contribute to an increased frequency of slips and falls and extended recovery times.

During the winter season, daily inspections should be conducted of all your entryways, exterior stairways and premises sidewalks. Ice build-up can occur frequently and, in fact, may only be noticeable at certain times (typically, surfaces that are icy in the morning but melt as the sun reaches the area later

in the day). Only entry mats that are designed for the purpose (not carpet remnants, for example) should be used and they should be replaced as needed with dry ones throughout the day.

Special attention needs to be paid when you are hosting an event that attracts a large group. Snow and slush carried in on footwear tends to accumulate and care needs to be taken to mop water from entries and hallways before people leave the building. Make sure lighting of the common areas is sufficient to enable people to recognize icy or wet conditions and properly sign wet floor areas.

The best weapons to defend NDIRF members from these types of claims are shovels, de-icing agents, mops, dry mats and a vigilant maintenance routine. Remember, the slip or fall you save may be your own! ■

NDIRF BOARD OF DIRECTORS ELECTION

Annually, at least two seats on the nine-member NDIRF Board of Directors are up for election.

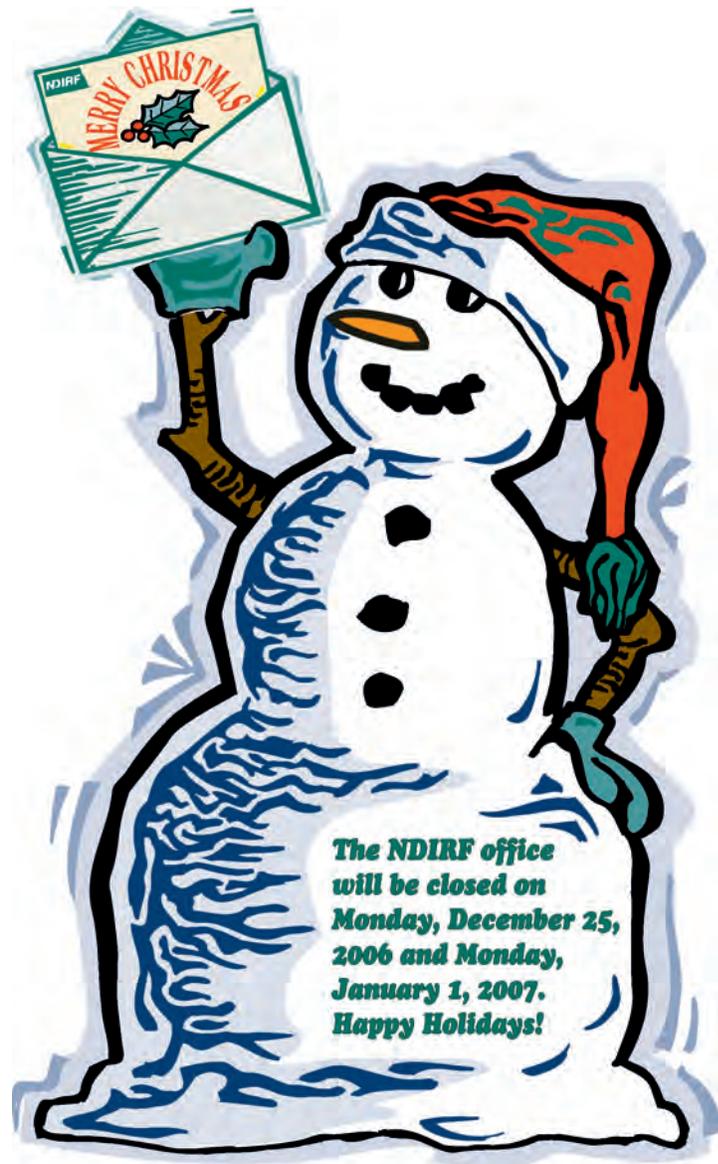
Continued on Back Page

The election is held by member voting through solicitation of proxies by mail or voting in person at the NDIRF Annual Meeting.

In 2007, directorships representing the member categories of "Cities" and "Counties" are up for election. The incumbent board members are Shawn Kessel, City Coordinator for the City of Wahpeton ("Cities") and Richard Aberle, LaMoure County Commissioner ("Counties").

Elected officers or employees of NDIRF members, from among the respective categories electing a director in a given year (for example, "Cities" and "Counties" in 2007), are eligible to serve as directors.

Any eligible person wishing to be considered by the NDIRF Nominating Committee as a director candidate must complete and submit a Candidate Application Form by January 31, 2007. To obtain a copy of the form, please contact the NDIRF office by phone at 1-800-421-1988; by mail at P.O. Box 2258, Bismarck, ND 58502; or via e-mail at steve.spilde@ndirf.com; and directing your request to the attention of the CEO. ■



North Dakota Insurance Reserve Fund Board of Directors

Richard Aberle, Edgeley Fred Bott, Devils Lake Burdell Johnson, Tuttle Mark A. Johnson, Bismarck Shawn Kessel, Wahpeton
Rod Landblom, Dickinson Steve Neu, Bismarck Connie Sprynczynatyk, Bismarck Corene Vaughn, Cavalier

PRESORTED
STANDARD
US POSTAGE PAID
BISMARCK, ND
PERMIT NO 419

