

October 2001

Pella hosts evening at The Design Center for members and guests of Ohio Valley NARI

Pella Windows is hosting the October dinner meeting for Ohio Valley NARI. Fred Cernetisch of Pella is excited at the opportunities offered by this event. Besides a delicious buffet, participants will have the opportunity to spend a few minutes with each of the tenants of The Design Center, a new concept in home improvement.

Tenants of the facility include: Architects Plus, Pella Windows and Doors, The Kitchen Design Studio (K.D. & Steele Cabinetry), Viewings Audio-Video Automation, Builders Specialties and Hardware, The Door and Hardware People, IQ Ceramic/Stone Distribution, Schumacher & Co. Custom Hardwood Floors, Paxton The Wood Source, The Marvin Window Planning Center at Marsh Building Products, Keidel Bath and Plumbing, Doran Studio, Stephen A. Smith Associates, Mid-American Gunite Pools & Service, Sachi Woodworking, Hyde Park Lumber Company, Cornerstone Architectural Products, and David Steinbrunner Photography.

OVNARI guests will have the opportunity to see The Design Center fully operational.

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When: October 11, 2001 at 6:30 p.m.

Where: The Design Center
10816 Millington Court, Cincinnati, OH

Cost: \$10 donation going to OVNARI educational activities.

RSVP: 800.498.NARI

OVNARI announces call for entries for "Contractor of the Year" awards

Ohio Valley NARI invites area contractors to compete for the prestigious 2002 Local Contractor of the Year (CotY) Awards in recognition of their achievements during 2001.

"Companies of all sizes say that winning this award is a major factor in enhancing their image within the industry and with prospective customers," said Kevin McNulty, Executive Vice President of NARI.

Only NARI members are eligible for individual entries. However, if you are not currently a NARI member, paying membership dues and qualifying for membership upon submission of the project will allow the entry to be accepted. The non-refundable local entry fee is \$50, and projects must have been completed between July 1, 2000 and October 31, 2001.

There are 18 awards categories that include: kitchen, bath, interior, addition, exterior, specialty, entire house, historical renovations/restoration, and universal design. All projects must be an improvement or addition to an existing structure. Entries for new buildings will not be accepted.

To win, projects must have an outstanding or insightful approach or result, and must be significantly better than average. Some of the factors taken into consideration during judging include: the degree to which the expressed needs of the client were met,

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BWC implements new claim reserve process

The Ohio Bureau of Workers' Compensation (BWC) is switching to a new method for calculating claim reserves. Called the Micro Insurance Reserve Analysis (MIRA) method, the new system will be used to calculate private and public, state-fund employer premium rates.

MIRA is an individual "case" reserve system that should result in a much more accurate estimate of the true cost of a claim. The new system will be used beginning with policy year July 1, 2002-June 30, 2003. New rates using the MIRA system will first appear on the payroll report you receive in December of 2002.

A reserve is an estimate of the future cost of a claim. The reserve portion of a claim helps ensure that the BWC collects enough yearly premiums from employers to pay the future cost of a claim. At this time, more than 36 private insurers in the U.S. and 13 state fund systems utilize a version of the MIRA reserve system.

The BWC hopes that the MIRA system will bring a more equitable claim reserving configuration. Currently, the BWC uses a tabular system, which calculates a reserve in indemnity claims using only three parameters:

- 1.) The type of compensation last paid by the BWC.
- 2.) The amount of compensation and date it was paid by the BWC.
- 3.) The age and benefit rate of the injured worker.

How will MIRA work?

Once a claim occurs, the BWC will feed the MIRA computer with roughly 180 data elements in the claim, 20 of which are considered primary cost indicators, instead of just three indicators used in the tabular system. Some of these data elements include: gender, age, and geographical location of the claimant. The MIRA computer will

then calculate the total, estimated, incurred cost of the claim, including the reserve. The reserve equals the difference between the total, estimated, incurred cost of the claim and what has actually been paid in the claim by the BWC.

The BWC's actuarial section will oversee the MIRA process and ensure that each claim reserve is updated on a weekly basis. These claim reserves will be stored each quarter.

The BWC hopes that MIRA will more justly reserve claims therefore generating more equitable premiums. Please note that the reserves in each of your claims may change dramatically after MIRA is implemented.

The Frank Gates Service Company will closely monitor the new MIRA system and the impact it will have on your claims.

Questions? Contact your Frank Gates account executive by calling toll-free 800.777.4283 or access the BWC online at www.ohiobwc.com.

When accidents happen . . . treat sick or injured workers

To ensure the correct steps are taken after a workplace accident, it's critical to have a medical emergency plan in place and to ensure all employees are familiar with the plan. The top priority is to provide ill or injured employees with prompt, competent first aid or medical care. Train all employees to report injuries or illnesses to a manager immediately.

October dinner meeting

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Spend time visiting the tenants and finding out more about The Design Center and the opportunities available to NARI members. A new concept for customer service has been unveiled in Cincinnati and guests at the October meeting will have a chance to see it first-hand.

To RSVP for this event, contact the Ohio Valley NARI office at 800.498.NARI. The price is right thanks to Pella Windows!

NARI launches certification partnerships with school vocational programs

Homeowners across the country combined to spend billions of dollars in remodeling their homes last year. Due to such high demand, the National Association of the Remodeling Industry (NARI) is constantly adapting to meet the needs of the consumer and the remodeler. Through the certification programs, NARI provides the consumer with assurance that they are choosing expert professionals with years of experience, dedication to ongoing training, and a commitment to ethical conduct.

The newest addition to the list of NARI Certifications is the Certified Remodeling Carpenter (CRC) Program. The CRC program is targeted to the student, as well as the Remodeler who is in the early part of his/her remodeling career. Currently, as with all other NARI certification programs, training goes through individual chapters. Testing and training will be done by current Certified Remodelers who have participated in the CRC Instructor Training courses provided by NARI at the chapter level. Extensive hands-on training at an actual job site must be completed in order to achieve the status of a CRC. Training for all of NARI's Certification Programs also include educating the certification candidate on the ethical business practices necessary to obtain and maintain satisfied customers.

CotY entry deadline fast approaching

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evidence of superior craftsmanship, overcoming difficult obstacles, and the innovative uses of materials and/or methods of construction used.

To obtain the official 2002 CotY entry forms for Ohio Valley NARI, contact the OVNARI office at 800.498.NARI. When preparing your binder, it is recommended that you take high-quality photos of your work, and that "before" and "after" pictures are taken from the same angle. Make sure the binder is put together in a logical order and that you keep your descriptions short and precise.

An impartial panel of judges, who are experts from within the industry and associated fields, select the local CotY Awards winners.

Deadline for the entries to Ohio Valley NARI's competition is Friday, November 2, 2001 at 5:00 p.m.

NARI is also partnering with select schools and districts within existing chapter areas. With these partnerships, the new CRC program will be combined with vocational school, high school, community college and technical school programs throughout the U.S. Initial feasibility pilots were conducted in Eugene, Oregon, and El Paso, Texas, last year. NARI is currently working closely with the Chicago Public Schools to launch the CRC Program in that district during this school year.

"The uniqueness of this NARI-school partnership is that it is actually four or five entities coming together to form one program," said Kevin McNulty, NARI Executive Vice President.

Local chapters, corporate sponsors, school districts and trade media all work together to deliver the CRC program on a national level. Corporations sponsor schools and selected students to work toward certification, which

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includes on-the-job experience with local NARI contractors.

"Schools benefit from the infusion of in-kind and financial support from the private industry, and NARI members build connections with potential future employees who become adequately trained in the field," said McNulty.

Despite the fact that new technology has opened up career opportunities that didn't exist ten years ago, it is important to remember that there will always be a need for qualified remodelers as long as the industry continues to grow at its current pace. The CRC program helps steer students into a career that is often overlooked as a real opportunity to own their own business, and will certainly bring much needed, skilled workers into the remodeling industry.

Certification standards update

During the NARI meetings in Sanibel, Florida, the NARI Certification Committee set new standards for the Certified Remodeler and Certified Lead Carpenter Exams.

There are two sections of each exam that will require a passing score of 65% or greater in order for a certification candidate to pass the exam. Those sections are the Safety



THE NARI RENOVATOR

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The Ohio Valley NARI newsletter, *The NARI Renovator*, is produced by Ohio Valley NARI as a service and benefit to its membership. The organization's office is located at 136 South Keowee Street, Dayton, Ohio 45402; (800) 498-NARI or fax (937) 222-5794.

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Classified ads are a free service of membership. Non-members may advertise for a nominal fee of \$20.00 for two issues. Send your information to the Ohio Valley NARI office for inclusion in the next issue.

and Carpentry Sections of the CLC exam, and the Standards of Practice and Business Management Sections of the CR exam. Each of these sections are significant areas for NARI Certified Lead Carpenters and Certified Remodelers to be proficient.



Ohio Valley NARI

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