

NDIRF ANNOUNCES CONFERMENT OF BENEFITS

The conferment of benefits earned by NDIRF members in 2013, to be paid out on April 1, 2014, is over \$1.5 million. This brings the total of conferment payments across the twenty year span of the program to over **\$60 million**. A remarkable achievement for the Fund and its membership! ■

Playground Spring Check-Up

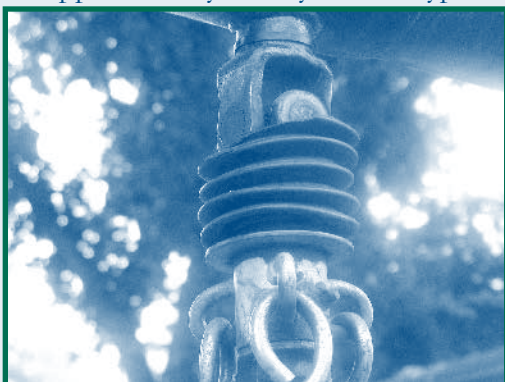
Before long, spring cleaning should be in the works at home and it's not a bad idea to tuck into this annual rite on behalf of your school district, park district, city or county as well. The nicer weather soon to come (we hope) will signal a need to inspect and maintain parks and playground equipment before your kids start putting them through their paces for another summer season.

It's always a good first step to review the Consumer Product Safety Commission (CPSC) Guidelines prior to conducting your inspection and maintenance. The CPSC Guidelines will provide information as to what should be checked and how your equipment and facilities measure up to current standards.

Common concerns include the following:

- Swing seats and chains – check for wear.
- Hardware on all equipment – check for worn or broken parts.
- Wooden parts – check for broken or splintered parts and splinters.
- Nuts and bolts – ensure they are tight, with no protrusions.
- Department store equipment – replace with commercial playground equipment.
- Single cable fences – remove them.

Playground surfacing material is of critical importance. Make sure it is of appropriate depth for the type of material used and considering the height of the equipment it is under. Surfacing material tends to migrate or disappear from year to year so it typically needs to be tilled, leveled and/or have more material added every



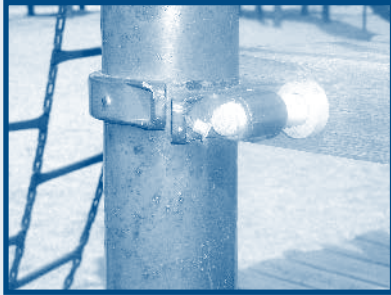
year to maintain its shock absorption capability. Hard surfaces such as tennis courts, basketball courts, parking lots, sidewalks, etc. should all be checked for cracks and uneven areas that create trip hazards.



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Check all electrical outlets for damage. Outdoor outlets should be ground fault circuit interrupter (GFCI) outlets. Electrical junction boxes and breaker boxes should all be locked to prevent unauthorized access.

Finally – and this is very important – all of the inspections you have conducted should be documented. The worth of this effort will become immediately apparent in any dispute over the condition of your premises or equipment. Any deficiencies noted should be prioritized and scheduled for repair. Proper documentation would include the dates that repairs were completed and the name of the person performing the work or approving the project.



The inspections and repairs we've talked about here should be completed before children or other recreational users are ready to start giving the facilities a workout but please keep in mind that parks and playground equipment need to be periodically monitored during their season of heavy use, as well. ■



RISK SERVICES

ANOTHER DEFIBRILLATOR RECALL

If you have an automated external defibrillator or AED, this pertains to you. These lifesaving medical devices have a somewhat checkered past when it comes to their reliability. To date, companies recalling their devices include: (1)Cardiac Science, (2)Zoll, (3)Defibtech, (4)Physio-control, and (5)HeartSine. The latest manufacturer to recall some of their units is Philips Medical Systems, a division of Philips Healthcare. Certain models of their devices may be unable to deliver the intended shock in an emergency situation.

A safety communication issued by the U.S. Food and Drug Administration issued in December of 2013 warns of potential problems affecting Philips AEDs manufactured and distributed between 2005 and 2012. The particular units were sold under the names HeartStart FRx, HeartStart HS1 Home, and HeartStart HS1 OnSite. In September 2012, Philips initiated a voluntary recall that affected approximately 700,000 units. The culprit seems to be the failure of one internal electrical component.

An AED is a portable device that automatically analyzes the heart rhythm in victims of sudden cardiac arrest and delivers an electrical impulse or shock in an attempt to restore the heart's normal rhythm. AEDs have and continue to save countless lives every year when they are working properly and used correctly. This is good news as every year, nearly 300,000 Americans collapse from sudden cardiac arrest.

The FDA does not recommend pulling the units from service (if defective) until a replacement unit is obtained. Steve Silverman, director of the Office of Compliance in the FDA's Center for Devices and Radiological Health says, "Despite current manufacturing and performance problems, the FDA considers the benefits of attempting to use an AED in a cardiac arrest emergency greater than the risk of not attempting to use the defibrillator".

Apparently, performing self-test of the individual units will reveal a potentially defective unit. The device, if defective should indicate that it has detected an error. Philips has issued a Maintenance Advisory notification that contains updated information about the defective internal component. Part of that Advisory indicates a unit emitting a "triple chirp" requires investigation and to contact a Philips representative for further instructions. Also spelled out in the Advisory are instructions on attempting to use the unit in an emergency even if the unit is emitting a triple chirp.

Anyone having one of these units should contact Philips Healthcare at 800-263-3342.

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RISK SERVICES

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The FDA saw “persistent reliability problems with AEDs from all manufacturers” between 2005 and 2012. During that same time period, the agency received approximately 45,000 reports associated with AED failures as well as 88 manufacturer recalls. These numbers have prompted the FDA to propose an order requiring all AED makers to submit premarket approval applications for effectiveness and safety.

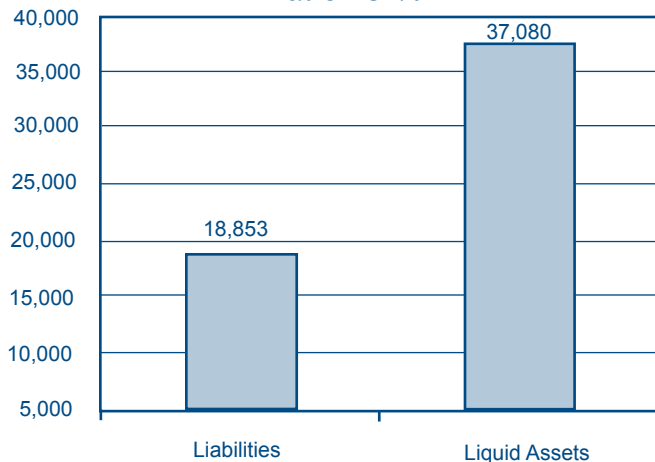
Even if you don’t own a Philips manufactured AED, we recommend you regularly test all your currently in use AEDs to insure they are operating as designed. As always, all testing and maintenance activities should be documented and kept on file.

1. Cardiac Science units include: Powerheart models, 9300E, 9300P, 9390A, and 9390E
2. Zoll Medical Corporations units include: Zoll AED Plus Defibrillator.
3. Defibtech LLC units include: Model DDU-100 sold under the Lifeline and ReviveR brands.
4. Physio-Control Inc. units include: LIFEPAK CR Plus Automated External Defibrillators with certain serial numbers.
5. HeartSine Technologies units include: HeartSine Samaritan 300/300P PAD with specific serial numbers.

If you have questions on this article, please contact Doug.Griffin@NDIRF.com or 701-751-9112. ■

FINANCIAL INSIGHTS

**Liabilities to Liquid Assets Ratio (000 omitted)
As of December 31, 2013
Ratio= 51%**



This ratio is a measure of a company’s ability to pay its financial obligations. The ratio is calculated by dividing liabilities (primarily loss reserves) by liquid assets (primarily investments). A ratio less than 105% is desirable. As this graph indicates, NDIRF, with a 51% ratio, is in a very strong position to meet its obligations, with liquid assets more than twice as large as liabilities. ■

FROM THE CEO

The NDIRF Annual Meeting will be held on May 15, 2014 beginning at 10:30 A.M. at the Ramkota Hotel, Bismarck. By the time you see this column, NDIRF members will have received their information packets, including proxy statements, for the Annual Meeting.

While Fund members can, and do, make their wishes known for election of directors and other business by providing the proxies, I encourage you to attend at least one NDIRF Annual Meeting in person. We would like to meet you and I believe you would find the information presented to be of value – to put into perspective exactly what your participation in the Fund means.

Please take a moment to review the meeting materials and I hope you will consider joining us. There’ll be coffee, door prizes and you are invited to a luncheon (including popover!) afterward. If you can attend, just let us know (RSVP included in the meeting information packet – or, simply contact us) and we’ll reserve a seat at the table – hope to see you there. ■

NDIRF

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INSURANCE
RESERVE FUND
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2014 Regional Leadership Seminars

The North Dakota League of Cities is offering four regional leadership seminars that will broaden your leadership skills and allow you to examine your communication and decision making styles. The League is again co-sponsoring a special morning seminar. "How to Set Proper Water Rates" will be presented by Eric Volk, executive director for the ND Rural Water Systems Association. Leaders may attend the seminar most convenient for them. Each seminar will include a short business section where nominations for the League's Executive Board will be taken. The names of all nominees will be given to the League's nominating committee for consideration. Plan to attend the seminar that is most convenient for you. *This seminar is open to all local governments.*

Register online at www.ndlc.org/rls. Registration cost is \$50 per person. Three day cancellation notice required to avoid charges. If you plan to attend and need assistance due to a disability, please contact League staff at 800-472-2692. The regional leadership seminars are sponsored by the ND Insurance Reserve Fund and the Bush Foundation.

April 23 – **Dickinson** • City Hall, 99 2nd St E

April 24 – **Surrey** • City Hall, 100 Pleasant Ave S

May 7 – **Larimore** • High School Gym, 300 Booth Ave

May 8 – **Jamestown** • City Hall, 102 3rd Ave SE

11:30 a.m. **Registration**

Noon **Lunch** (provided) & **Region Roundup**

1 p.m. **Abilene Paradox** (Marie Hvidsten, Rural Leadership North Dakota) Mismanaged agreement is a phenomenon that groups can encounter when individual group members decide to not say what they think and, instead, go along with the group. Participants will learn how to improve group interactions and decisions as well as help group members overcome their fear of speaking out in a group.

2:20 p.m. **Networking Break**

2:30 p.m. **Futures Game** (Dave Lehman, NDSU Extension Service) The Futures Game is a scenario game where individuals engage in activities and make decisions about the future of a hypothetical region. Participants are given various external events and other contentious issues to deal with as they make their decisions about the future. It is a fast paced and thought-provoking game.

4:30 p.m. **Business Meeting & Wrap Up** ■

Mark Your CALENDAR

April 2014

23: NDLC Regional Meetings,
Dickinson

24: Surrey

May 2014

7: NDLC Regional Meetings,
Larimore

8: Jamestown

15: NDIRF Annual Meeting
Ramkota Inn, Bismarck

15: NDIRF Board of Directors Meeting
NDIRF offices, Bismarck