



TOIRMA Update

There is a difference



PARTNERING WITH TOWNSHIPS

THE CONCEPT OF CREATING an intergovernmental pool to provide for the coverage needs of townships in the state of Illinois was unique when it was proposed in 1985.

TOIRMA was born June 1, 1986 and the rest has been written about many times, but the story never gets too old to repeat. There were two members that first day that chose to take a path not tried in township government previously. Those two remain members today, along with 1,364 others for a current total of 1,366 townships and road districts. Those are joined by 312 multi-township assessing districts for a total of 1,678 member entities. While our growth in members is surely limited, we continue to attract new members each year. It has been an amazing success story thus far. Our goal is to continue the successes of the past as we head into the future.

There are many who have contributed in the past to making sure the TOIRMA Program remained successful. The list could include the program developers, board members and dedicated service staff who have all contributed to the current level of success.

There is much credit to be shared by those who have written the history of TOIRMA. There is also much credit which must be shared with our members who have remained a loyal part of the success. All have worked together to have the positive effect on today's success. Many of the names have changed over the past 25 years, but the steadfast resolve of everyone

involved early in the program remains with all who are involved today.

I was asked at a recent meeting the following question. "Can you explain to me why TOIRMA has been as successful as it is?" The answer is relatively simple:

1. TOIRMA is a program designed to meet the needs of the members.
2. TOIRMA members are serviced by marketers who understand the program and live in their territory.
3. TOIRMA members deal with people who take a lot of pride in knowing and maintaining a relationship with our members.
4. TOIRMA is governed by a Board of Trustees who are all elected township officials.
5. The member contributions remain stable and budgetable as directed by the Mission Statement.
6. TOIRMA has returned a dividend to the eligible members for 20 consecutive years.

On June 1, 2011, TOIRMA will begin the 26th year of serving townships. These are exciting times to be involved with TOIRMA. If your township is not a member, perhaps it is time to give this program a look. I believe it will endure the examination. It might even save your township some taxpayer money. I believe that is referred to as a win-win situation.

As always, please call if I can be of assistance.

— Rod



Township Officials of Illinois Risk Management Association
Board of Trustees • Staff • Claims Management • Loss Control • Administrative/Underwriting • Marketing • Newsletter/Publish • Risked Information

About TOIRMA

The early to mid years of the 1980's showed a volatile and sometimes limited market for township insurance coverages. The cost of insurance continued to increase and became very difficult to budget. The TOIRMA Program was developed through extensive requests by insurance professionals and the direction of township officials familiar with township coverage problems. The intent of the TOIRMA Program continues to originally drafted twenty-five years ago - to provide members with the most complete coverage available to Illinois townships at an affordable cost.

The TOIRMA Program was established effective June 1, 1986. It is a self-funded group pool as provided by the Joint Self-Insurance Section of the "Intergovernmental Cooperation Act" (Illinois Compiled Statutes). Township/road districts which are members in good standing of the Township Officials of Illinois are eligible for membership. TOIRMA currently has 1,365 township/road district members and 312 multi-township assessing districts. We are humbled by the fact that we have achieved 100% renewal for eleven of the past twelve years!

The TOIRMA Program provides a package of coverages for its members including General Liability, Auto Liability, Public Officers Liability, Property, Auto Physical Damage, Flood, Marine, Business Interruption, Treasurer's Bonds, and Accidental Death and Dismemberment. TOIRMA also includes coverages specific to incorporated districts such as Garage Coverage (800,000 limit) and the Human Resources Help Line.

Current News

TOIRMA Has a New Executive Director
Jim Dineale joined the TOIRMA Program in February 7, 2011 as the Executive Director. That same day, Rod Beck, Executive Director of the Township Officials of Illinois from 2002-2010, left his position to become Executive Assistant to the Mayor of Springfield, Ill. and his wife, Cathy, have a twelve-year-old son and an eight-year-old daughter. He is looking forward to being an officer of the TOIRMA Program. [Read More](#)

TOIRMA Renewal Bills
The renewal bills were mailed April 20, 2011. The bills were sent to the member's address on file. Renewal payments are due by June 1, 2011. Please call if you have any questions or need assistance. You may also call the office at 219-242-1200 or email us at Angie@toi.org, Bill@toi.org or Rob@toi.org.

The Child Labor Law
We have had several questions lately about the minimum age of employment. TOIRMA recommends that you do not employ anyone under the age of 18. However, the decision is ultimately made by the township. Don't ever forget to contact the Child Labor Unit if you are unsure of the job restrictions - it is 800-645-5762. The Child Labor Law information number is 219-242-2864. One of the most common Child Labor Laws states: "No minor under 16 years of age shall be employed in any..."

Visit TOIRMA's website,
www.toi.org/toirma