



TOIRMA Update



ON APRIL 13, Jim and I made a trip to Danville for the purpose of looking at the member renewal sheets so the contribution invoices could be prepared. They will be mailed next week to each of our members who are on the common effective date of June 1. For some of you who do not know what that term “common effective date” means, I will try to explain. The TOIRMA Program was designed to be able to accommodate the wishes of a township or road district to join at any time of the year and that does still happen. If a new member joins on January 1, TOIRMA will be paid for one full year at that time. Approximately, six weeks prior to January 1 of the following year, the new member will receive a partial year’s statement for the period of January 1 to June 1. Then in April, they will again receive a statement for the entire next year. On June 1, that member will be on the common effective date with all the other members.

The process of billing on the “common effective date” improves the efficiency of our system as well as assists the members in planning for the expense at the same time each year. TOIRMA has found from experience our members like the predictability of the system. I believe it also produces fewer errors for everyone involved. That is just an added benefit of the program design.

Back to the original thought of the renewal sheets. Each of our member’s renewal sheets who are on the mentioned common effective date were physically looked at in the process yesterday. It required some

effort and additional thought, but on the way back to Springfield we were once again in awe of those who continue to place their trust in TOIRMA by sending their contributions to us. With that trust, we understand there is an additional responsibility. Our goal is to continue to earn the trust each member verifies when they mail the contributions to us.

TOIRMA is a rather simple program. It was designed to do the following as evidenced by our mission statement.

1. Provide the coverages necessary to properly operate a township or road district.
2. Keep the contributions affordable.
3. Continue to be responsive to the needs of our members.

Thanks again for all your efforts to reduce claims and help us contain our costs so that TOIRMA can continue the path of the successful past into the future.

TOIRMA is a program operated for the benefit of the members. Unlike many others in the business, our members’ needs will always be a priority. Sometimes though, when there are unusual circumstances, we cannot accommodate special issues because of the risk factor to the other pool members.

Those of us who travel the state, for and on behalf of TOIRMA, appreciate the opportunity to meet and discuss this program with anyone interested. We welcome your comments.

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

— Rod



Visit TOIRMA's Web site,
www.toi.org/toirma