



# TOIRMA Update

By Jim Donelan

TOIRMA Associate Director

## What is TOIRMA?

I'VE HAD THE PLEASURE of being with the Township Officials of Illinois Risk Management Association (TOIRMA) since February 7, 2011. As many of you know, I was formerly with the Township Officials of Illinois (TOI) as Associate Director. After a nearly six-year hiatus with municipal government, it's good to be back with township government and township officials.

During my tenure with TOIRMA, I have been asked numerous times by family, friends, and others: "what is TOIRMA? or what does this TOIRMA do?" Upon answering these questions to non-township officials, I thought it might be beneficial for us all to take this opportunity to review some basics about the TOIRMA Program.

**QUESTION:** Why was TOIRMA formed?

**ANSWER:** During the 1980s, insurance coverage was difficult to obtain at an affordable and stable price. A group of township officials formed a committee to investigate potential answers to this problem. The recommendation of this group was to form an intergovernmental risk pool specifically for townships.

**QUESTION:** What is a risk management program?

**ANSWER:** According to *The Institutes (American Institute for Chartered Property Casualty Underwriters)* a risk management program is: "a system for planning, organizing leading and controlling the resources and activities that an organization needs to protect itself from the adverse effects of accidental losses."

**QUESTION:** What authorizes an intergovernmental risk pool?

**ANSWER:** First, the Article VII, Section 10 of the Illinois Constitution authorizes local governments to work together by stating: "Units of local government and school districts may contract or otherwise associate among themselves, with the State, with other states and their units of local governments and school districts, and with the United States to obtain or share services and to exercise, combine or transfer any power or function, in any manner not prohibited by law or by ordinance."

Further, the Intergovernmental Cooperation Act [5 ILCS 220/] specifically permits: "public agencies to jointly self-insure and authorize each public agency member of the contract to utilize its funds to pay to a joint insurance pool its costs and reserves to protect, wholly or partially, itself or any public agency member of the contract against liability or loss in the designated insurable area."

**QUESTION:** When was TOIRMA formed?

**ANSWER:** TOIRMA was formed on June 1, 1986, with an initial membership of two members, Arrowsmith Township located in McLean County and Homer Township located in Will County. TOIRMA celebrated its 25th Anniversary during the June 1, 2010 to May 31, 2011 program year.

**QUESTION:** How many members does TOIRMA have today?

**ANSWER:** As of November 15, 2011, TOIRMA has 1,368 townships and road district and 312 multi-town-



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ship assessment districts for a total of 1,680 members. TOIRMA is the third largest risk pool by membership number in the United States.

**QUESTION:** What types of coverage does TOIRMA offer its membership?

**ANSWER:** TOIRMA coverages include: general liability, auto liability, employee benefits liability, public officials liability, property, auto physical damage, inland marine, workers' compensation, treasurer's bond, and accidental death and dismemberment. TOIRMA also provides coverage for bridges. All of these are subject to the limitations adopted by the TOIRMA Program.

**QUESTION:** If a township needs assistance with employee/employment issues, can TOIRMA help?

**ANSWER:** As a service to its membership, TOIRMA has established a Human Resources Help Line to assist with employee/employment related questions. Please feel free to call prior to taking action with these types of issues at: (888) 472-6785, extension 1180 or 1201.

**QUESTION:** If your township is not a member of TOIRMA, how can more information be obtained?

**ANSWER:** For more information on the TOIRMA Program, please feel free to contact Beth Eyrich at: [beyrich@ccmsi.com](mailto:beyrich@ccmsi.com) or (800) 252-5059, extension 1139.

**QUESTION:** As a member of TOIRMA, if there are questions regarding claims or coverage, where do you call?

**ANSWER:** TOIRMA provides a toll free number for all questions related to the program: (800) 252-5059. For workers' compensation claims, extension 1242; for all other claims extension 1191, 1245, or 1349; and for coverage questions, extension 1204, 1139 or 1128.

Thank you for taking the time to review some basic information about the TOIRMA Program. Have a Happy Holiday Season!

If you have any questions regarding the above topic, please feel free to contact me at 888-562-7861 or by e-mail at [jdonelan@toirma.org](mailto:jdonelan@toirma.org).



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