



TOIRMA Update

By Rod Beck

TOIRMA Executive Director

Asking the question

IN PONDERING WHAT this month's article should include, I wrote down some simple questions which I felt were important to address. Please indulge me as I share these few thoughts with you.

1. *Why does TOIRMA exist?*

I'm sure you have been exposed to the TOIRMA story a number of times. It parallels the township story in many ways. TOIRMA was created to solve a problem facing the local townships when commercial insurance protection was either very expensive or, in some instances, totally unavailable. It was a solution for a problem then and remains so today. Our mission statement reads—"Through Innovative Management, Leadership and Financial Administration, TOIRMA will provide the necessary coverage to help townships solve problems and operate in the most fiscally efficient way. It is just as essential today as it was the day it was adopted by the Board of Trustees to provide direction to operate TOIRMA.

2. *How can we maintain the expected standard of excellence?*

One of the unique aspects of TOIRMA is we solicit the opinions of our members. As I have indicated in the letter sent out with our annual survey, some of the coverages provided by TOIRMA to our members occurred in response to those surveys. Some have been added as result of a verbal or electronic request but all requests are evaluated to see whether or not they might be incorporated and what the result of doing that might be.

TOIRMA also emphasizes claims and the processing of those claims. All claims are evaluated to make sure they are legitimate. Once that determi-

nation has occurred, TOIRMA charts a path toward getting it settled as cost effectively and as timely as possible.

3. *What is the future?*

TOIRMA has grown from two members the first day in 1986 to a current figure of 1,370 member townships and road districts. In addition, we provide separate coverage for 312 multi township assessing districts (MTAD's). We did lose a member in 2010 but since 2010 through this date, we have attracted 11 new members. There are still some potential members who would fit nicely into this program and we will continue to look for opportunities to add to the list of members. As this is taking place, we constantly evaluate this program to see if there are ways to enhance our services to our members. It has happened since the beginning and must continue into the future to make sure we are able to comply with our Mission Statement.

Eight years ago on February 1, 2004, I was employed by TOIRMA as the Associate Director. Prior to that time I had enjoyed an association with TOIRMA on several different levels. Even today, I remain in awe of a process which has allowed TOIRMA to achieve the current level of success.

In addition, one year ago on February 7, 2011, Jim Donelan was employed as TOIRMA Associate Director. Jim has become an integral part of preparing for the future and the future appears to be bright.

TOIRMA will be present at the TOI Educational District meetings and we look forward to seeing many of you there. Stop by for a visit.

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

— Rod



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