

TOIRMANEWS

Fall ■ 2005

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Your Clock Can Control Our Claims Cost

The TOIRMA Program continues to grow, passing through the 1300 member number in July. The predominant reason for new township members is saving money. The program remains at **20% to 40%** under commercial coverage costs.



Jerry Kats

This savings of our member's money puts pressure on management to control costs and our largest cost continues to be claims. We know we can't eliminate all claims but we can certainly try to

- 1. reduce the number and**
- 2. properly report the claims that do occur.**

We continue to have claims that are not promptly reported, some as late as one year. Late reporting eliminates any possibility of proper investigation which may include pictures of the scene and interview of witnesses. Without these aids of investigation we are forced to make decisions without information and in most cases this action costs much more.

Remember, we manage your money. Give us information on accidents that occur on your roads as promptly as possible, even those that do not involve the township. We can file them away for future reference.

The TOIRMA Program succeeds because our members are conscientious and interested. Get information on potential claims quickly and we can continue to control the costs. **Watch the clock and tell us what is going on.**

Jerry Kats
Executive Director

100% Renewal

Thank you to
our TOIRMA members
for another
100% renewal.
TOIRMA renewed
all members
on the June 1st
common effective date
for the seventh
consecutive year!



Recent Workers Compensation Changes Affect You In A BIG Way!

Both Houses of the Illinois State Legislature have approved amendments to the Illinois Workers Compensation Act. One of the proposed changes to the Act assesses penalties for non-payment of medical bills.

This may surprise you, but sometimes a work related injury is not reported to the TOIRMA office! When this happens there are many consequences that you might not be aware of.

A compensable claim has benefits that include covered medical expenses. The proposal before the governor would allow a medical provider to assess 1% per month after 60 days for non-payment of medical charges. That is a huge penalty to pay.

Because of the way TOIRMA is structured, a penalty assessed against one claim really has a negative impact for all members.

It is very important that on-the-job injuries are reported as soon as practical. Reporting a work related injury is very easy.

TOIRMA does not require filling out paperwork.

Call TOIRMA and there will be a representative available to take the information and handle the claim.

● **CALL CLAIMS FOR REPORTING: 800-252-5059**

EXTENSION	1245	Julie Flynn
	1349	Katie Trospen
	1204	Angel O'Brien
	1155	Marylee Donnelly

● **BASIC INFORMATION NEEDED**

1. NAME
2. ADDRESS
3. TELEPHONE NUMBER
4. SOCIAL SECURITY NUMBER
5. DATE INJURED
6. TYPE INJURY
7. WHERE TREATMENT RECEIVED

We have tried to make this an easy process for you and it is very helpful to the injured employee. Benefits can be started quickly and the employee will get the medical attention needed to get him/her back to work and healthy again. ■

TOIRMA Member Calendar Following are highlights of the upcoming TOIRMA calendar:

October Client Satisfaction Survey mailed

November Client Satisfaction Survey due

TOI's Annual Educational Conference in Peoria (11/13 – 11/16)

Seen and Noted: Look Twice; Save a Life.

TOIRMA FAQs

We receive some very good questions from our members! Below are some “Frequently Asked Questions” and answers.

- **What is Builder’s Risk Coverage?**

Builder’s Risk coverage protects buildings during construction. For example, if a tornado destroyed a building in progress, there would be no coverage on the completed work and materials destroyed unless the township had Builder’s Risk Coverage. Sometimes a General Contractor will provide Builder’s Risk Coverage. You may also secure Builder’s Risk Coverage through TOIRMA. Please call the TOIRMA office before construction begins so that we can make sure you are properly covered.

- **What if the township is going to help the city (or another entity) with some work?**

If the township is going to help another entity and will be using township equipment driven by township employees, then the township will want to get an Intergovernmental Agreement with that entity.

- **Is there any help available for employment-related questions and issues?**

All TOIRMA members have access to the Human Resources Help Line. They can assist in areas such as Discipline & Documentation, Legal Termination, and Discrimination. You may call the toll-free Help Line at 1-888-472-6785 ext. 1180 or ext. 1201.

- **If my employee has a minor injury, is it necessary to report a claim?**

Please report all on-the-job injuries as soon as possible so that the employee will receive proper benefits and proper care.

- **What does our Supervisor’s/Treasurer’s Bond cover?**

The Bond covers the Supervisor or Treasurer for the amount of total revenues (as recorded by the township or MTAD on the TOIRMA renewal packet). It also covers all other officials and employees for up to 25% of the coverage provided the Supervisor or Treasurer.

- **Why cover the MTAD if the assessor is contracted?**

The MTAD (Multi-Township Assessing District) should still be covered if the assessor is contracted because it is a separate entity not covered under the township. TOIRMA’s MTAD package provides a Treasurer’s Bond and protection for the Board.

- **What Does Dillon’s Rule mean?**

Simply put, Dillon’s Rule says if there is no statute permitting an official to perform a function or service, the official or government may not carry out that function regardless of how much it is needed or wanted. ■

Youth Rules!

U.S. Department of Labor Wage and Hour Division TEEN DRIVING ON THE JOB

We were recently made aware through a News Release from the U.S. Department of Labor that regulations were implemented changing employment rules for youth. One of the rules that affect townships delineates what limited on-the-job driving may be performed by teens. Following is a fact sheet published by the U.S. Department of Labor.

Employees 16 years of age and under **MAY NOT DRIVE** motor vehicles on public roads as part of their jobs – even if they possess a valid state drivers license.

Employees 17 years of age may drive cars and small trucks on public roads as part of their jobs **ONLY** in limited circumstances.

17 year-olds may drive on the job ONLY if all of the following requirements are met:

1. The driving is limited to daylight hours;
2. The 17 year-old holds a state license valid for the type of driving involved in the job performed;
3. The 17 year-old has successfully completed a State approved driver education course and has no record of any moving violation at the time of hire;
4. The automobile or truck is equipped with a seat belt for the driver and any passengers and the employer has instructed the youth that the seat belts must be used when driving the vehicle;
5. The automobile or truck does not exceed 6,000 pounds gross vehicle weight; AND
6. Such driving is only occasional and incidental to the 17 year-old's employment. This means that the youth may spend no more than 1/3 of the work time in any workday and no more than 20% of the work time in any workweek driving.

Driving by 17 year-olds as part of their jobs MAY NOT involve:

- Towing vehicles
- Route deliveries or route sales
- Transportation for hire of property, goods, or passengers
- Urgent, time-sensitive deliveries (such as pizza deliveries)
- Transporting more than 3 passengers including employees of the employer
- Driving beyond a 30 mile radius of the teen's place of employment
- More than 2 trips away from the primary place of employment in any single day to deliver the employer's goods to a customer
- More than 2 trips away from the primary place of employment in any single day to transport passengers other than employees of the employer

Additional information about YouthRules! can be found at www.youthrules.dol.gov. For information about the laws administered by the Wage and Hour Division, log on to the Internet at www.wagehour.dol.gov or call the Department of Labor's toll-free help line at 1-866-4USWAGE. ■



TOIRMA PHOTO DIRECTORY

TOIRMA Executive Office in Peoria



Jerry Kats
Executive Director

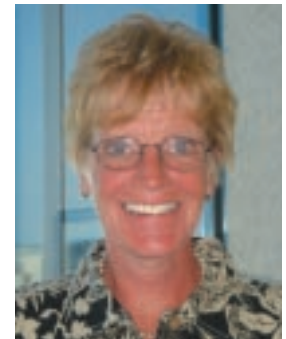
Jerry has been involved with the TOIRMA Program since its inception on June 1, 1986 and even prior.

Jerry has seen the program grow from infancy (feasibility study) to maturity (over 1300 members and still growing).



Rod Beck
Associate Director

Rod became the Associate Director in February 2004. Prior to joining the TOIRMA staff, he was Highway Commissioner of Eldorado Township in McDonough County and was very active on many township government boards and committees.



Sara Roach
Administrative Assistant

Sara is the friendly voice on the phone when you call the Peoria office. She joined the TOIRMA staff in 2000. She thoroughly enjoys talking to and working with the township officials she comes into contact with and says, "they're all so nice!"



TOIRMA Board of Trustees

The TOIRMA Board of Trustees are responsible for the business and affairs of the TOIRMA Program. Each of the board members are an elected township official and represent townships that are members of TOIRMA.

Left to right: Dale Schultz, Secretary (Highway Commissioner of Chebanse Township / Iroquois County); Debra Burke (Supervisor of Coloma Township / Whiteside County); Ambrose Reuter, Chairman (Supervisor of Dixon Township / Lee County); Dorothy Nagy, Vice-Chairman (Supervisor of Foster Township / Madison County); Darrell Lovell (Assessor of City of Galesburg Township / Knox County)

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Meet the TOIRMA Team in Danville



Gina Brady
Data Entry Coordinator

Gina started working with the TOIRMA Program in January 2005. Gina works behind the scenes inputting surveys, data changes, etc.



Beth Eyrich
Program Coordinator

Beth joined TOIRMA in November 2002. She enjoys talking to the TOIRMA members, working with the TOIRMA Team, and learning new things about townships everyday.



Jeremy Deck
**Marketing Representative /
Loss Control Consultant**

Jeremy also joined the TOIRMA Team in January 2005. He enjoys meeting one on one with the township officials, reviewing your coverages, and answering your questions.



Julie Flynn
Claims Representative

Julie has worked with TOIRMA claims since 2001. She likes working on a program that offers such a wide variety of claims. Julie says that the township people are enjoyable to work with and are eager to assist when additional information is needed. She also enjoys attending the conferences and putting a voice and name with a face!



Marylee Donnelly
Senior Claims Supervisor

Marylee has been involved with TOIRMA claims since 1987. She says township people are the best to work with! She is always ready to help townships resolve problems.



Ted Hulvey
**Marketing Representative /
Loss Control Consultant**

Ted began working with TOIRMA in 1987. He enjoys working with townships and says that no two townships are alike. Ted is cutting back his hours and will retire in 2006.



LaDonna Dugger
Accounting

LaDonna has worked with TOIRMA since April 2001. She values the energy and dedication the TOIRMA Team share to provide quality service for the TOIRMA members.



Ron Jacobs
Claims Specialist

Ron started his claims career in 1968! He worked with TOIRMA on and off in the earlier years and joined the TOIRMA claims staff full-time in 2002.

(continued)



Ted Lemke
Loss Control Consultant

Ted has worked with TOIRMA since 1986. His favorite part of the job is meeting with township officials and working with the TOIRMA Team.



Mary Schoenherr
Analyst / Programmer

Mary has worked with TOIRMA since 1992 and is a very important 'behind the scenes' team member. Mary likes creating new programs/functions to make our lives easier (and we really appreciate that!).



Simphi Lenover
Account Manager

Simphi joined the TOIRMA Team in 1991 and recently took over the Account Manager position due to the recent retirement of Shirley Dick. Simphi enjoys working with township officials and employees on a daily basis.



Katie Trospen
Claims Representative

Katie has worked with TOIRMA claims since 1999. She enjoys investigating claims, as each claim is different. She also enjoys talking to township officials about the different aspects of their jobs.



Angel O'Brien
Claims Representative

Angel has worked with TOIRMA claims since 2001. Angel enjoys the interaction with a wide variety of people.

As you can see, there are many people involved in the different facets of the TOIRMA day-to-day operations. Some have been on the job as little as one year and some have seen the program grow to its current status.

Everyone has his or her own little niche, but the TOIRMA Team works great together!

TOIRMA Marketing Representatives

We have introduced you through pictures to the TOIRMA Team in Peoria, the TOIRMA Team in Danville, and the TOIRMA Board of Trustees. There is another group that needs to be highlighted – the TOIRMA Marketing Representatives. All of the Marketing Representatives have played an important role in attaining the current membership of 1301 members.

Front row – left to right: Jeremy Deck, Bill Cocagne, Bill Atwood, Rich Tornquist, Ron Foppe

Back row – left to right: Ted Hulvey, Bob Hueneburg, Rick Mackin, Rich Heinkel, Jack Carlson, Bob Whitworth



TOIRMA

401 Main Street, Suite 1010
Peoria, IL 61602-1241
309-674-8010
309-674-8011 Fax
Toll Free 888-562-7861

Jerry H. Kats

Executive Director
jkats01@toirma.org

Rod Beck

Associate Director
rbeck@toirma.org

Sara Roach

Administrative Assistant
sroach@toirma.org

TOIRMA/Danville

Administrative and Claims
Towne Centre Building
2 East Main Street
Danville, IL 61832-5852
217-443-0927 Fax
Toll Free 800-252-5059
www.ccmsi.com

Simphi Lenover

Account Manager, ext. 1128
slenover@ccmsi.com

Marylee Donnelly

Sr. Claims Supervisor, ext. 1155
mdonnelly@ccmsi.com

Beth Eyrich

Program Coordinator, ext. 1139
beyrich@ccmsi.com

Katie Trosper

Claims Representative, ext. 1349
ktrosper@ccmsi.com

Julie Flynn

Claims Representative, ext. 1245
jflynn@ccmsi.com

Angel O'Brien

Claims Representative, ext. 1204
aobrien@ccmsi.com

Ron Jacobs

Claims Specialist, ext. 1230
rjacobs@ccmsi.com

Ted Lemke

Loss Control Consultant,
ext. 1116
tlemke@ccmsi.com

Jeremy Deck

Marketing Representative/Loss
Control Consultant, ext. 1384
jdeck@ccmsi.com

Ted Hulvey

Marketing Representative/Loss
Control Consultant, ext. 1145
thulvey@ccmsi.com

Human Resources Help Line

Don't forget to call for help with employee issues. **1-888-472-6785 Ext. 1180**

TOIRMA
CELEBRATING
20 YEARS

PRE SORTED
STANDARD
US POSTAGE PAID
ASTORIA, IL
PERMIT NO. 9

Township Officials of Illinois Risk Management Association
Your Township Partner

Towne Centre Building
2 East Main Street
Danville, IL 61832-5852