

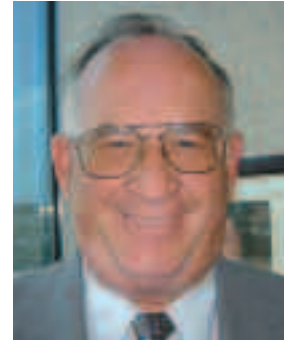
# TOIRMANEWS

Summer ■ 2008

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## Welcome The Season Safely



Rod Beck

The welcome signs of spring have finally arrived indicating "old man winter" is slowly losing his effect on our daily routines. It seems like it has been a long time arriving. Spring is also a time to reinforce the confidence the electors placed in you when you were elected to office.

Spring is an important time to evaluate the condition of the signs located in the township. Signs and sign evaluation are easily neglected during the winter months because of more pressing issues. However, this would be an appropriate season to check all signs to make sure they meet the requirements as established in the Manual of Uniform Traffic Control Device (MUTCD).

The new "buzzword" in sign management is retroreflectivity. I am sure you will be hearing that word used frequently in the future. It is an important standard for signs that will result in greater safety once it has been fully implemented. Safety is important to TOIRMA because our families and friends, as well as yours, drive countless miles on township roads daily.

Thanks for your attention to this critical matter while enjoying the warmer weather. **Making a difference in safety is important to everyone.**

Think Safe...Drive Safe...Work Safe.

Roderick D. Beck  
Executive Director

## OUR MISSION

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.

# Hidden Exposure – Waiver of Subrogation

There are hidden exposures when you sign a contract without reviewing it with your attorney or TOIRMA. One of the hidden exposures is the Waiver of Subrogation. By signing a contract that contains a Waiver of Subrogation, YOUR township agrees to pay for losses caused by a third party's negligence. These losses become part of your township's loss ratio. Subrogation and Waiver of Subrogation are defined below.

**Subrogation:** the right of TOIRMA to recover money paid on a claim which occurred due to a third party's negligence.

**Waiver of Subrogation:** voluntarily relinquishing the right to recover money paid on a claim which occurred due to a third party's negligence.

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## Guidelines:

- Submit ALL contracts to TOIRMA for review PRIOR to signing.
- Strike waiver language from ALL contracts.
- If the company does not allow the changes, ask yourself these questions prior to agreeing to the waiver:
  1. Is this a long-term company with whom I am familiar?
  2. What are the terms of our relationship? Are they favorable?
  3. Does this company have a reputation for litigation?

For more information on the TOIRMA Risk Management Concept, please review the Certificate of Coverage guidelines in the TOIRMA Program Manual after the sixth gold tab titled General Risk Management. ■

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## First-Aid For Heat Related Conditions.

We've all heard of heat exhaustion and heat stroke, but do you know the difference or what care should be given for each? Heat exhaustion precedes heat stroke just as a storm watch precedes a storm warning. Here are the signs and symptoms of each.



### Heat Exhaustion

- Feeling Faint
- Nausea
- Heavy Sweating
- Ashen Appearance
- Rapid, but Weak Heartbeat
- Cool, Moist Skin
- Low-Grade Fever

### Heat Stroke

- Fainting
- Rapid and Shallow Breathing
- Cessation of Sweating
- Irritability, Confusion or Unconsciousness
- Rapid Heartbeat
- Hot, Dry Skin
- Severe Headache

In both instances, move the person out of the sun into a shady or air-conditioned area. Call '911' for emergency medical treatment. Cool the person with water or a fan.

Both conditions can be avoided by frequent consumption of cool water or 'sports beverages', taking breaks, wearing light, loose clothing and being aware of the signs and symptoms of these heat-related problems. Try to plan your work so the more physically demanding tasks are done earlier in the day, before the heat and humidity increase. ■

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# TOIRMAFAQ's



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

■ **What is the recommended age for summer help?**

TOIRMA recommends age 18. Please keep in mind the Child Labor Laws – one in particular states "no minor under 16 years of age shall be employed, permitted or allowed to work...about or in connection with power-driven machinery." This would include riding lawnmowers. Also remember that only properly trained and qualified employees should operate township vehicles and equipment.

**Department of Labor 217-782-6206**  
**Child Labor Hotline 800-645-5784**

■ **Is there an easy way for the R&B department to document work done?**

TOIRMA offers the "Highway Commissioner's Diary" free of charge. You can either request the book or CD-ROM (Microsoft Excel).

■ **Do we have towing coverage?**

Yes. TOIRMA will pay up to \$250 on a standard towing bill. You would first need to call claims to set up the claim, then fax or mail your tow bill.

■ **Does TOIRMA provide any tree removal?**

TOIRMA will pay up to \$2,500 (with no deductible) for the clean up, removal and replacement of trees downed on township property due to lightning, wind, rain or ice storms. This extension does not apply to those trees that are under the normal responsibility of the Road Commissioner.

■ **If an employee has a minor injury, is it necessary to report it?**

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

■ **Does TOIRMA offer Railroad Protective Liability?**

Yes, this coverage is offered as an endorsement for a small fee. In order to issue the endorsement we will need a copy of the paperwork from the Illinois Commerce Commission and a copy of the Project Status Report.

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## Upcoming Meetings

If your township, county, or other organization has a meeting coming up and you would like a TOIRMA representative to attend, please contact Beth Eyrich at 800-252-5059, Ext. 1139. She will make sure it gets on the TOIRMA calendar.

Ted Lemke has been the contact for many of the highway divisions, such as WCIHCA, ECIHCA, NWIHCA, etc. Since Ted is cutting back on his hours, we would like Beth to be the contact for these events also.

**Please mail, call, fax, or e-mail notices to Beth at:**

Beth Eyrich, Program Coordinator  
TOIRMA  
Towne Centre Building  
2 East Main Street  
Danville IL 61832-5852

**Phone:** 800-252-5059, Ext. 1139

**Fax:** 217-477-6739

**E-Mail:** beyrich@ccmsi.com



## Introducing Matt Knight & Tracy Walton



Matt Knight joined the TOIRMA Team on March 31, 2008 as a Loss Control Representative. He will be traveling the state with Jeremy Deck and Ted Lemke for the next few months learning the ins and outs of townships and TOIRMA. However, Matt is not a stranger to townships as his father is a Township Highway Commissioner.

Formerly Matt managed the daily operations of a local grain elevator. Matt is married and has three children.



Tracy Walton joined Cannon Cochran Management Services (CCMSI) in September, 2006. On December 10, 2007 Tracy started working with TOIRMA assisting the claim staff.

Prior to joining CCMSI, she worked for 17 years as a phone operator for AT&T. Tracy is married and has two sons who keep her busy running and attending lots of baseball games.

## RON JACOBS RETIRING



Ron Jacobs has worked as an adjuster for 40 years and has enjoyed dealing directly with the clients and claimants. He has been a Claim Specialist with Cannon Cochran Management Services, Inc. (CCMSI) since 1986 and has worked with the TOIRMA Program on and off during that time. Ron will be retiring at the end of May. We will miss his humor and claims handling expertise.

Ron is looking forward to spending more time with his wife, grandchildren, and his dog Dobie. He also enjoys tending his yard and gardening.

## SEEN & NOTED

Beth Eyrich saw the following at a car dealership – A door mat at the front door had a picture of a dart and on the bulls eye of the dart board it said:

**Give Safety Your Best Shot**



November 11, 1988 - Ron delivers a check to Randy Grafton, Supervisor of Shiloh Township / Edgar County, the township garage was totaled in a windstorm.

# PRESS RELEASE

## Townships Receive Dividend from TOIRMA

The Township Officials of Illinois Risk Management Association (TOIRMA) voted to pay a dividend. All TOIRMA members who joined the program from June 1, 1986 through May 31, 2003 and continue to be members in the current year received a dividend.

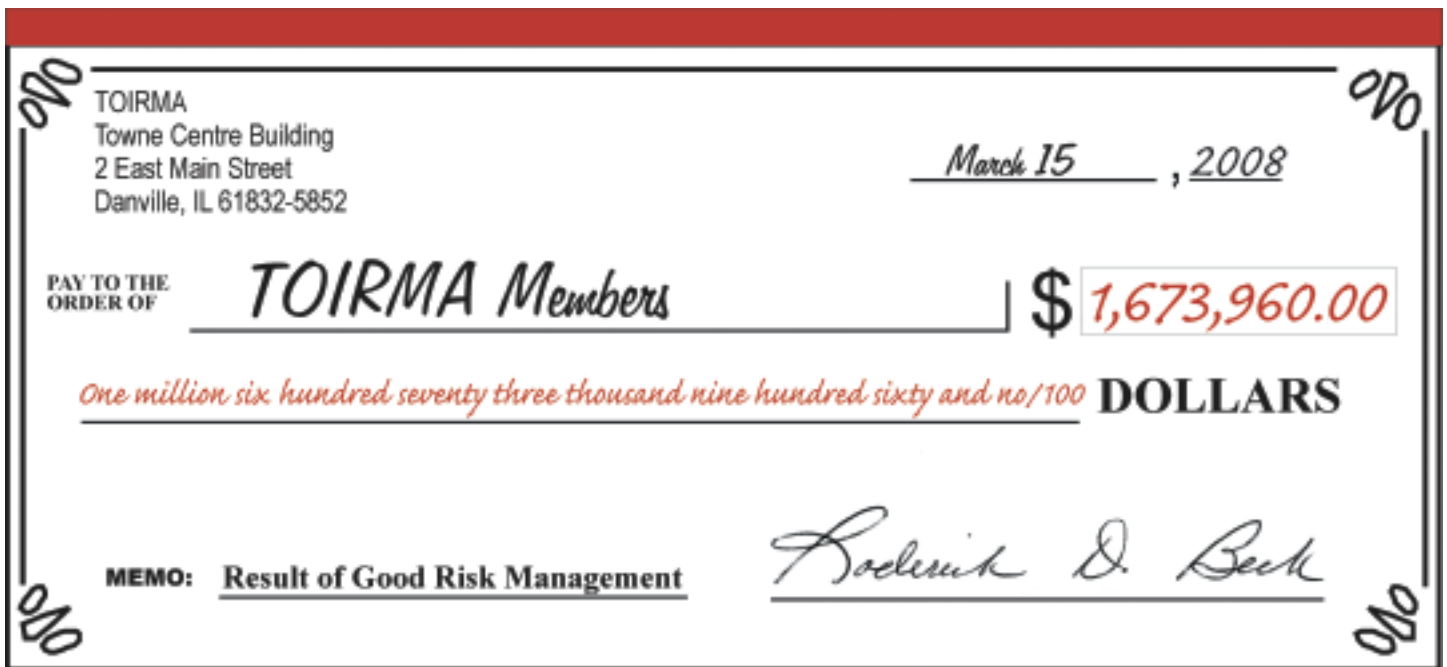
TOIRMA is a self-funded intergovernmental pool established to provide coverages exclusively for Illinois townships that are members of the Township Officials of Illinois.

This is the seventeenth year a dividend has been paid to eligible members. A total of 1,259 member townships were paid \$1,673,960, which represents approximately 15% of their annual contribution from the 2002-2003 program year.



TOIRMA Loss Control Consultant Jeremy Deck (l.) presents dividend check to York Township Supervisor John W. Valle.

*Please note the checks are marked VOID if not cashed within 60 days of issue and make sure that your township or road district has cashed your dividend.*



# OSHA<sup>®</sup> FACTS

## OSHA's Top 10 Most Cited Violations

OSHA (Occupational Safety and Health Administration) works to ensure employee safety and health in the United States. This past October at the National Safety Council's 95th Annual Congress and Expo in Chicago, they revealed the "Top 10" list of the most frequently cited OSHA standards for 2007.

Standard	Total Violations	Fiscal 2006 Ranking	Top Citation
1 Scaffolding	10,188	1 (9,012)	Failure to provide fall protection
2 Fall Protection	6,786	3 (6,378)	Failure to provide protection – residential construction
3 Hazard Communication	6,658	2 (6,704)	Failure to develop and maintain a written program
4 Respiratory Protection	4,113	4 (4,332)	Failure to establish a program
5 Lockout/Tagout	3,978	5 (3,659)	Failure to develop, document and utilize procedures for the control of potentially hazardous energy
6 Powered Industrial Trucks	3,478	6 (3,080)	Failure to ensure each powered industrial truck operator is competent to operate a powered industrial truck safely
7 Electrical - Wiring	3,192	7 (2,953)	Failure to effectively close conductors entering boxes, cabinets or fittings and protect from abrasion
8 Ladders	2,842	9 (2,329)	Failure to extend ladder side rails at least 3 feet above the upper landing surface to which the ladder is used to gain access
9 Machine Guarding	2,749	8 (2,749)	Failure to provide one or more methods of machine guarding
10 Electrical - General Requirements	2,519	10 (2,178)	Failure to install and use electrical equipment according to factory instructions

These don't all apply to township operations, but all are good for everyone to keep in mind as you Think Safe...Work Safe...Drive Safe.

Top 'Willful' Violation	Lockout / Tagout
Top 'Serious' Violation	Scaffolding

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ext. 1116  
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tlemke@ccmsi.com

**Human Resources Help Line**

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

**TOIRMA**  
**YOUR TOWNSHIP**  
**PARTNER**

Township Officials of Illinois Risk Management Association  
**Your Township Partner**

Towne Centre Building  
2 East Main Street  
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