

TOIRMANEWS

Fall ■ 2004

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Looking Back Into the Archives!

Looking back 10 years into the archives, some names have not changed:

- Shirley Dick
-
- Marylee Donnelly
-
- Ted Hulvey
-
- Jerry Kats
-
- Ted Lemke
-
- Simphi Lenover

Do not follow where the path may lead. Go instead where there is no path and leave a trail.
— Unknown

A recent article in "Business Week" was talking about the value of routine; not only in our daily life, but also in our business pursuits. Routine will help develop good work habits and reinforce memory. Routine can keep us Goal Directed and on the "right track".

Our eighteen years of efforts with the TOIRMA Program have been confined by the use of a Mission Statement designed to use routine in a manner beneficial to our cliental, the Townships of Illinois.



Jerry Kats

The statement is simple and to the point:

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.

The job of TOIRMA MANAGEMENT is to oversee and lead a program for the township-owner members in such a way that we continue to anticipate and remain pro-active to their needs. The TOIRMA program is the most complete coverage available to townships at this time. Much coverage goes unrecognized until a true time of need. At that time the value of a townships' membership will be irreplaceable. All the activity must be conducted in "The Most Fiscally Efficient Way" with a continuing eye on the budget. The growth of TOIRMA has been outstanding, not only in the number of members but also in the fact that the original rating system has now been used for nineteen renewal years, allowing not only for fiscal efficiency but resulting in one of the most Fiscally Solvent Programs of its kind. This means two things to our members:

- A Budgetable Annual Contribution
- No Additional Money requested to run the Program

We are not sophisticated managers. We recognize your needs and understand that money is generally in short supply and do the job with those boundaries.

The past eighteen years have been good. Let us all continue to work together for a GREAT 2004-2005 year and many more.



Jerry Kats
Executive Director

Protecting Our Townships

July 13, 2004 was an eventful day for the TOIRMA staff in Danville. Our local headline in the paper the next day was

“Super Storm Leaves Trail of Damage”.

For those not in the Central Illinois area, a storm came through that really disrupted our lives. We had trees down, property damage and power outages. There were no reports of serious injury and thank heaven, no deaths.

This event brings to mind the coverage afforded in the TOIRMA Program. Not only does TOIRMA provide a broad based program to protect the townships from loss of property, but we also have an additional coverage known as:

LOSS OF TAX REVENUES

This coverage provides for the actual loss of tax revenues the Member sustains due to direct physical loss or damage to taxpayers’ property caused by or resulting from a peril covered and not excluded by the Property Form.

In the event of a covered loss, the Association shall only pay for those amounts it is liable for in excess of the property deductible...



What does this all mean?

The short explanation is, if a business within the township boundaries has to shut down temporarily due to something like our recent severe storm and the township suffers a loss of tax revenue, there is coverage for this loss.

There are limits to the recovery which are outlined in your TOIRMA Program Manual [Coverages Grants / Property (RMA-17) / Page 7 and 8].

TOIRMA is ready to assist you with your township needs; remember *TOIRMA is Your Township Partner.*

TOIRMA TOTAL MEMBERS

As of 7/31/2004

**Townships • 1286
MTAD's • 302**

Mounting/Dismounting SAFETY RULES

While working on a new power point presentation, we came across Mounting/Dismounting Safety Rules we felt should be shared.

- 1. KNOW YOUR MANUAL**
 - Read vehicle or equipment owner/operator manual for mounting and dismounting procedures
- 2. WALK AROUND INSPECTION**
 - To check for hazards
 - Is equipment in good operating condition?
 - Are buildings and workers clear of machine?
- 3. FACE EQUIPMENT**
 - When getting on or off
- 4. MAINTAIN THREE POINTS OF CONTACT**
 - Two hands and a foot or two feet and a hand
- 5. OBEY BELT BUCKLE RULE**
 - Belt buckle should be between the rails of the steps; keeps center of balance between hands and feet
- 6. FREE UP YOUR HANDS**
 - Place items safely on platform before mounting or have someone hand items to you once you are in the cab
- 7. USE DESIGNED HANDHOLDS**
 - Don't grab the steering wheel or control levers for assistance in entering
- 8. NO PASSENGERS ALLOWED**



Most of the above are self-explanatory, but worth reviewing. These were taken from a video titled *"On Again, Off Again"* by the Association of County Commissioners of Oklahoma. If you are interested in viewing this video, please contact Ted Lemke at **1-800-252-5059, ext. 1145.**

Seen and Noted:

The only good claim is a closed claim. On the job SAFETY begins here. ■



TOIRMA FAQ'S

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

Q. Can a township owned cemetery be covered by TOIRMA?

A. The cemetery must have a township appointed Board, and the township must have control of the cemetery's checkbook. Otherwise, the cemetery would be considered a separate entity and could not be covered by TOIRMA. For more information about setting up a legal township cemetery, call TOI at 1-866-897-4688.

Q. If I use my personal vehicle for township business, am I covered?

A. As a rule, coverage follows the vehicle. Your personal auto policy would provide the initial liability in the event of a loss. If the vehicle is being used for township business, your TOIRMA auto liability coverage would come into play when your personal liability coverages were exhausted. Physical damage coverage would not be provided.

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

A. 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.

Q. Can we expect a dividend every year?

A. Dividends are declared by the TOIRMA Board of Trustees. A dividend is not guaranteed. Eligible townships can increase the probability of receiving a dividend each year by working safely. By doing so, townships will be working towards reducing costly claims which can directly decrease dividends. ■

TOIRMA TIDBITS

TOIRMA Takes Top Honor as “Client of the Year”

CCMSI (Cannon Cochran Management Services, Inc.) recognized TOIRMA as “2003 Client of the Year” on May 6, 2004 at the Danville Country Club.

In 1985, the insurance picture was anything but rosy for Illinois townships. Most insurance providers had decided townships were an unacceptable risk. Those who were willing to accept the challenge demanded high fees, placing candidates in a high risk pool. The time was right for alternative insurance coverage. And CCMSI was ready to help.

Jerry Kats, former CCMSI board member and now Executive Director of TOIRMA, first called on the Township of Illinois’ headquarters, based in Astoria, Illinois. “I can’t believe you’re here,” were the first words from TOI Executive Director, George Miller. A conversation began and a relationship was formed.

A self-funded program was formed under the direction of key township officials. TOIRMA was established to provide member townships with essential property, liability and workers’ compensation coverage at an affordable cost. In its first year, TOIRMA served 181 members. Nearly 20 years later, those numbers have exploded. As of April 1, 2004, TOIRMA serves 1,275 members. A program formed out of necessity now enjoys an 87% market share. But more importantly, they’ve earned a reputation as a quality program, providing custom-designed insurance services for Illinois townships with excellent claims management and impeccable loss control.

Again, CCMSI is pleased to recognize TOIRMA as our Client of the Year, and extend our recognition to the employee who helped start them on their way. From his long-term vision for TOIRMA’s growth and success to his leadership on the CCMSI board, Jerry Kats has raised the bar and fostered an impressive program committed to making a difference for the people it serves.



Top row, from left to right: Ron Jacobs, Jodee Byram, Julie Flynn, Angel O’Brien, Katie Trospen, Ted Lemke and Fran Rice. Front row, from left to right: Simphi Lenover, Mary Schoenherr, Marylee Donnelly, Beth Eyrich, Kerry Rademacher, LaDonna Dugger, Shirley Dick and Ted Hulvey.



Left to right: Jerry Kats, TOIRMA Executive Director, and Bryan Thomas, CCMSI President and Chief Executive Officer.

– Article taken from *CCMSI Matters*, Summer 2004.

Fire Prevention Week A Guide for Small Businesses



Fire Prevention Week is October 3-9, 2004. "Test Your Smoke Alarms" — NFPA has been the official sponsor of Fire Prevention Week (FPW) since 1922.

A fire can have a devastating impact on small businesses, some which are home-based. A fire can race through a structure/business in a matter of minutes, giving your employees and you little time to escape.

For a home-based business, a working smoke alarm and fire escape plan are essential. Smoke alarms should be installed on every level of a building, including the basement, on ceilings or high on walls. They should be tested once a month, according to manufacturer's instructions. Batteries should be replaced once a year or as soon as the smoke alarm "chirps," indicating the battery is low.

Smoke alarms should be replaced every 10 years, even those that are hard-wired, or "long life," 10-year battery-types. Hard-wired alarms should be installed by a qualified electrician.

For small businesses based outside the home, contact your local fire department to determine the fire alarm requirements for your building. In addition to maintaining smoke alarms or smoke detectors, it is essential that businesses develop and practice a basic fire escape plan so employees know what to do when an alarm sounds.

If your emergency plan includes the use of portable fire extinguishers, keep in mind that a properly maintained portable fire extinguisher can quickly put out a small fire or control a larger one until the fire department arrives. But the number one priority should be for everyone to evacuate safely and call the fire department. Employees appointed to use a fire extinguisher must become familiar with its operation before a fire breaks out. They should only operate the fire extinguisher if they have an unobstructed escape route and are comfortable handling the situation. They should begin discharging the extinguisher six to eight feet away from the fire and move closer as the fire diminishes.

Adapted from NFPA's Fire Prevention Week web site, www.firepreventionweek.org. ©2004 NFPA. ■

Remember the Word

To operate a fire extinguisher, remember the word **PASS**. Holding the extinguisher with the nozzle pointing away from you:

Pull the pin.

Aim low, point the extinguisher at the base of the fire.

Squeeze the lever.

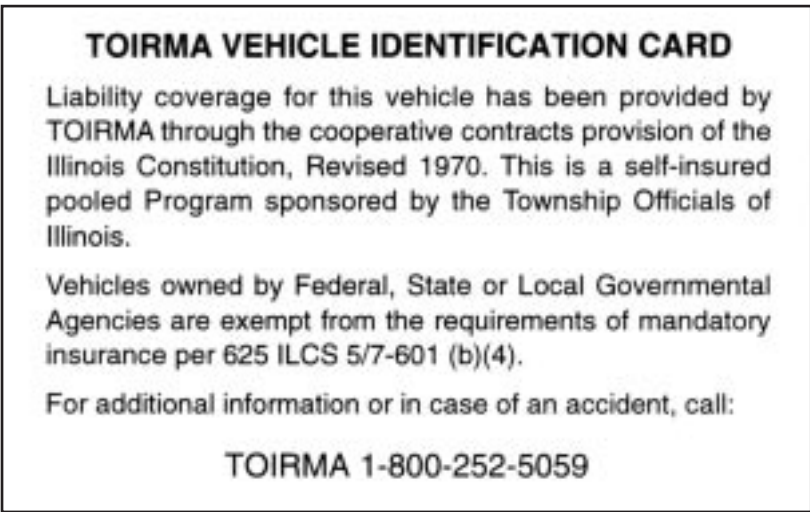
Sweep the nozzle from side-to-side.

PASS

Mandatory Vehicle Insurance Law

Effective January 1, 1990 all registered vehicles in the State of Illinois were required to have liability coverage. However, as with most laws, there are exceptions. Certain vehicles are exempt from the mandatory vehicle insurance law, including vehicles owned by federal, state, or local governmental agencies.

Despite the exception to the law, the TOIRMA Board of Trustees was of the opinion that TOIRMA members would find comfort in having evidence of coverage in their vehicles. Therefore, TOIRMA does provide a generic vehicle identification card in a sleeve. It reads as follows:



If you need additional cards, please contact Beth Eyrich at 1-800-252-5059, ext. 1139. ■

TOIRMA Member Calendar

Following are highlights of the upcoming TOIRMA calendar:

- October** Client Satisfaction Survey mailed
- November** . . . Client Satisfaction Survey due
See you at the TOI Educational Conference in Peoria

Safety Chains

By: Ted Hulvey

Safety is the game to play
Whether it is night or day

Injuries often do occur
When our minds are in a blur

No one wants to be hurt
So we must always stay alert

Stop signs do not replace themselves
A spare one should be on the shelves

Grass and bushes continue to grow
That is why we have to mow

Stop signs are usually red
Are some of yours pale and dead?

If a stop sign you do not see
It may be shielded by a tree

Equipment that you do not maintain
May be the cause of major pain

If your shoes have toes of steel
They may improve the way you feel

If a chain saw you do use
Chain saw chaps is what you choose

Barricades are used to tell
Drivers that all's not well

Sometimes seat belts are a pain
They protect you just the same

Motorcycles are hard to see
Especially if they're behind a tree

If you look before you back
You may prevent a panic attack

Stop signs may suddenly disappear
So check them often through the year

Working safe will always pay
The highest dividends of the day

So be safe as safe can be
And enjoy life with the family

SO BE SAFE AS SAFE CAN BE

TOIRMA

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Human Resources Help Line

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

TOIRMA

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