

# TOIRMANEWS

Spring ■ 2007

## In this issue:

- Accident vs. Incident . . . . .2
- Know Your Coverages . . . . .3
- TOIRMA Tidbits . . . . .4
- Generator Danger Warning . . .5
- 10 Lifesaving Tips For 2007 . . .6
- Building Alteration/  
New Construction . . . . .7
- Seen and Noted . . . . .7
- What Did You Say? . . . . .7

I don't know about you but I am really ready to welcome spring, as the outside world turns green. The days get longer, the sun gets warmer and daylight savings time begins. What an exciting time.

Spring is also the time of planning and implementing planned projects. Some may involve working around the home, planting flowers and gardens, painting, etc. Some of these activities will cause muscles to be sore because they haven't been properly prepared for the exercise. Work will be done because of the enjoyable end result.

Spring is also the time when township projects move forward from the planning mode into the action mode. As these activities increase, so does the chance for accidents to occur. It is important to carefully plan before beginning and it is equally important to "carefully work" while completing those plans.

Please evaluate the work process for potential accidents and consider how you plan to complete the task at hand. Planning and preparation can certainly achieve the desired result. Work carefully and safely. It will reduce our claims, but even more importantly, it will increase the quality of life for everyone involved.



Rod Beck

Rod Beck  
Executive Director

## REMEMBER A Single Second

It takes a minute to write a safety rule.

It takes an hour to hold a safety meeting.

It takes a month to put that program into operation.

It takes a year to win a safety award.

It takes a lifetime to make a safe worker.

**BUT** it takes only a second to destroy it all— with one accident.

Take the time **NOW** to work safe and help your fellow employees and friends be safe.

**THINK SAFE...DRIVE SAFE...  
WORK SAFE**



# Accident vs. Incident

An **accident** is something going wrong unexpectedly. Physical examples include an unintended collision (including a person or object unintendedly falling), getting injured by touching something sharp, hot, electrically live, ingesting poisons, or getting injured by not properly landing when jumping. Technically, **"accidents" do not include incidents where someone is at fault**, i.e., negligent: where someone fails to take reasonable precautions in the circumstances. If the results of such negligence were foreseeable, they were certainly not "accidental" at that level, and the negligent person can be held liable for damages and personal injuries. In an "accident", there is simply nobody to blame, because the event was unforeseeable or very unlikely. For example, a pharmacist negligently mixes the wrong chemicals and mislabels them for sale; a person ingesting the chemicals according to the label instructions has been "accidentally" poisoned, but the pharmacist's mistake was not so accidental as much as it was negligent.

— From Wikipedia, the free encyclopedia.

You must be wondering why we have given such a long introduction to this subject. The basic reason is that most of the incidents reported to TOIRMA are not technically "accidents". **Most times incidents can be prevented.**

Since the June 1, 2006 program year began, we have had automobile "accidents" reported that include our member driver not yielding properly at an intersection,

rear-ending, and striking other vehicles. The resulting claims have included property damage, bodily injury, and, unfortunately, death. These incidents are generally preventable.

The changes to lives from these incidents are significant and have long term consequences. The recent incidents are not intentional, but fit the definition of negligent as described above.

## Auto Liability Claims Reported Between 6/1/2006 – 1/15/2007

Total Paid	Outstanding Reserve	Total Incurred	Claim Count	Average Cost Per Claim
\$209,298	\$1,162,653	\$1,371,951	83	\$16,530

The top ten claims can be broken out as follows:

Total Paid	Outstanding Reserve	Total Incurred	Claim Count	Cause of Loss
\$67,327	\$685,400	\$752,727	3	Failure to Yield
\$ 3,413	\$ 32,392	\$ 35,805	2	Rear-Ended
\$68,183	\$413,217	\$481,400	5	Struck Other Vehicle

Everyone wants to avoid any type of accident. Every time you get into your vehicle, there is potential for an accident.

**Think Safe...Drive Safe...Work Safe** ■

KNOW YOUR COVERAGES...

# TOIRMA TEST

**Test your TOIRMA knowledge!**

**Answers appear at the end. How do you rate?**

1. What is the deductible for Inland Marine/Auto Physical Damage?
  - a. \$500
  - b. \$250
  - c. \$100
  - d. \$0
2. What is the deductible for Auto Glass Breakage (Replacement)?
  - a. \$250
  - b. \$100
  - c. \$50
  - d. \$0
3. What is the deductible for Auto Glass Breakage (Repair)?
  - a. \$250
  - b. \$100
  - c. \$50
  - d. \$0
4. What is the maximum that will be paid on a towing bill (unless vehicle is damaged)?
  - a. \$500
  - b. \$250
  - c. \$100
  - d. \$0
5. If a piece of equipment is valued over \$\_\_\_\_\_, it needs to be listed separately.
  - a. \$2,500
  - b. \$1,000
  - c. \$500
  - d. \$100
6. Which option allows you to cover a building at a value chosen between Replacement Cost and Actual Cash Value, without depreciation?
  - a. Practical Value
  - b. Optional Value
  - c. Value Cost Replacement
  - d. Functional Replacement
7. What is not covered under your TOIRMA package?
  - a. Bridges
  - b. Personally Owned Automobiles
  - c. Valuable Papers
  - d. Workers Compensation
8. How many years must you be a member of TOIRMA in order to be eligible for a dividend?
  - a. 10 years
  - b. 7 years
  - c. 5 years
  - d. 2 years
9. The Supervisor/Treasurer is covered for 100% of funds under the TOIRMA Supervisor's/ Treasurer's Bond. What percentage of funds is covered for all other officials and employees?
  - a. 100%
  - b. 50%
  - c. 25%
  - d. 0%
10. Who is responsible for township safety?
  - a. Supervisor
  - b. Highway Commissioner
  - c. Everyone
  - d. Board of Trustees

**Answer Key:**

1) b 2) c 3) d 4) b 5) b 6) d 7) b 8) c 9) c 10) c

8 - 10 answers correct:

*TOIRMA Whiz*

4 - 7 answers correct:

*TOIRMA Whiz-in-Progress -*

*brush up a little by reading past TOIRMA newsletters*

1 - 3 answers correct:

*TOIRMA Turkey - call Ted Lemke or  
Jeremy Deck for a Loss Control Visit*

# TOIRMATIDBITS

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

- March** . . . . . Renewal packets due by March 1  
Dividend checks issued
- April** . . . . . Annual billings mailed to all members renewing June 1  
Dividend check cashed?
- June** . . . . . Renewal contribution due June 1



Ron Foppe shows he was "Kickin' Up Our Township Pride" at the TOIPAC Auction and Reception during TOI's Annual Education Conference in Peoria.



Jeremy Deck took this photo while 'on the road' in Livingston County.



Ted Lemke tries out a new toy – a Segway – with owner Skip Coghill, President of Midwest Tar Sealer Company at TOI's Annual Educational Conference in Peoria.

# Generator Danger Warning

Illinois has had its fair share of storms and power outages this past year. The Consumer Product Safety Commission (CPSC) has recently issued some important information on the increased danger of carbon monoxide poisoning as people resort to using gas generators to provide electricity during power outages. Please read the following information published by the CPSC.

The death toll from carbon monoxide (CO) associated with generators has been steadily rising in recent years. At least 64 people died in 2005 from generator-related CO poisoning. Many of the deaths occurred after hurricanes, ice storms and blizzards. CPSC staff is aware through police, medical examiners and news reports of at least 32 CO deaths nationwide related to portable generators from October through December 2006.

- > CO from a generator is deadly and can kill you in minutes. One generator produces as much CO as hundreds of cars. It can incapacitate and kill consumers within minutes.
- > NEVER use portable generators indoors or in garages, basements, or sheds. They should always be used outside well away from windows, doors, vents, or any other opening.
- > Always have a working CO alarm in your house.
- > Also, never burn charcoal grills indoors, even with ventilation. Charcoal also quickly produces deadly CO.



## New Generator On-Product Label

In January 2007, CPSC required manufacturers to place a danger label on all new generators and the generators' packaging.

**Additionally, the Commission began rulemaking to address safety hazards with generators. The Commission directed staff to investigate various strategies to reduce consumers' exposure to CO including generator engines with substantially reduced CO emissions, and including interlocking or automatic shutoff devices.**

*For more information, visit [www.cpsc.gov/generator.html](http://www.cpsc.gov/generator.html).*

# TOIRMATOTALMEMBERS

Townships • 1326 ■ MTAD's • 306

As of 1/31/2007

# 10 Lifesaving Tips for 2007

Start your Spring cleaning by creating a safer lifestyle for your family. Read these Top Ten easy-to-implement home safety tips to make day-to-day living less hazardous and to be ready for emergencies. Most of these are great tips for your township also.

1. Purchase Smoke Alarms. Install alarms on every level of your home and in every sleeping area. Change batteries once every year; test them monthly; replace the units every 10 years. Smoke alarms can cut your family's chances of dying in a fire by nearly half. Plan escape routes and conduct fire drills with the entire family. Find two ways out of each room.
2. Purchase battery-operated Carbon Monoxide (CO) or plug-in CO alarms with battery back-up. Install a CO alarm in the hallway near the bedrooms in each separate sleeping area. In addition, place one at least 15 feet from any fuel-burning appliance. Remember, the proper installation, operation, and maintenance of all fuel-burning appliances is the most important factor in reducing the risk of CO poisoning.  
  
*(Carbon Monoxide Alarm Detector Act – IL Public Act 094-0741, effective 1/1/2007. Visit <http://www.ilga.gov/legislation/publicacts/fulltext.asp?Name=094-0741&GA=094>.)*
3. Assemble a fully stocked disaster supplies kit. Include nonperishable foods, water, prescription and necessary over-the-counter medication, manual can opener, flashlights, radio, and batteries. Your kit should contain at a minimum, a 3-day supply. Store kit in an easy to carry container, like a duffle bag, near, or close as possible to the exit door (such as in an entry hall closet). This will enable you to grab it and go in case you need to leave and will save time in an emergency.
4. Assemble a fully stocked first aid kit. Include a first aid manual, non-latex gloves, and bandages of several sizes, antiseptic wipes, and sharp scissors.
5. Post emergency telephone numbers near every phone in your home. Include the National Poison Hotline (1-800-222-1222), Police, Pediatrician, Dentist, Family Doctor, and Fire Department.

Also include the telephone number of a friend or relative living outside of the emergency area. (A caller is more likely to connect with a long-distance number outside the emergency area than with a local number within it). *Also add these important numbers to your cell phone directory!*

6. Designate a room in your home that will be your safe room. A big closet or interior room would be ideal. A hallway or bathroom will serve as well. Try to use a room with no outside walls or only one outside wall and small, if any, windows.
7. Install a hard-wired telephone in the safe room. Regular phones that plug into a standard phone jack get their power from the phone company (which has emergency generators to power the telephone network), not from the power in your home. So if the power goes out, the phone will probably still work. Portable phones and cell phones are not reliable during a power outage or after major disasters.
8. Buy a NOAA weather radio. A National Oceanic and Atmospheric Administration radio broadcasts national weather service warnings, forecasts and other hazard information 24 hours a day.
9. Purchase a noncombustible escape ladder for a multi-level dwelling. Make sure it supports the heaviest person in the home. Become totally familiar with the manufacturer's instructions on how to safely use the ladder. Practice climbing out from a ground floor window.
10. Purchase multipurpose fire extinguishers. Install in the kitchen, basement and workshop area. Use the extinguisher for only small, confined fires. While you are extinguishing a small fire, have other family members exit the home and telephone the fire department.

*Lastly, it is recommended that families practice responding to emergencies, and adults and teens enroll in a first aid and CPR class.*

*Adapted from Safety Shorts, a publication of the Iowa-Illinois Safety Council – [www.iisc.org](http://www.iisc.org).*



## Lee County Loss Control Meeting

Jeremy Deck recently held a County Loss Control Meeting for Lee County at Dixon Township. He wants to express his appreciation to all those that attended. This was his best-attended meeting in two years – 34 attendees representing 17 townships.

## Building Alteration / New Construction

Is your township planning an addition / alteration to an existing building or construction of a new building? Please call us before construction begins so that we can make sure there is proper coverage.

## SEEN & NOTED

**42%** more fatal crashes occur in rural areas than urban areas, according to a National Highway Traffic Safety Administration study.

## What did you say?

Silence may be golden-but not when it's permanent! Hearing loss is relatively painless and slow, and even very small exposures to certain types of noise can cause permanent hearing loss. It can be so gradual that you don't know your hearing is gone until it's lost forever.

The good news is that hearing loss is entirely preventable. Normal conversation is about 60 decibels. Anything above 85 decibels can damage your hearing. The following will give you some ideas of what to be aware of.

### 110 Decibels

Regular exposure of more than 1 minute risks permanent hearing loss.

*Examples: chainsaw, bulldozer, hammer drill, or rock concert*

### 100 Decibels

No more than 15 minutes of exposure recommended.

*Examples: impact wrench, circle saw, or some motorcycles*

### 85 Decibels

Prolonged exposure can cause gradual hearing loss.

*Examples: Heavy traffic or lawn mower*

We all want our hearing to last a lifetime. Unfortunately, some of us already notice a hearing loss. Protect your hearing. Use earplugs or ear muffs when in situations where damage can occur.

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

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

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