

TOIRMANEWS

Spring ■ 2010



THINKING SPRING

The weather today – snowing and blowing – makes me look ahead with eager anticipation of warmer weather. I am sure there are many of you who share the same thought. However, that anticipation does not change the fact of what must be dealt with today.

As I reflect on the past year and the challenges of that time frame, many changes occurred. Had they happened at the same time, they might have been a bit overwhelming to us all. However, they were each dealt with as they became the priority.



Rod Beck

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That philosophy seems to work well in townships and it has served TOIRMA well in the past as we look to the future. There has been a solid foundation constructed from which TOIRMA operates that allows us to deal with each requirement presented as they become the priority. TOIRMA is blessed to have that base provided by our members.

Anticipate spring and the challenges ahead and please be assured TOIRMA will be here to assist as needed for our growing list of members. We appreciate the opportunity to be of service.

If you have an opportunity, please stop by and visit with us at the office located at 3217 Northfield Drive, Springfield, IL.

Roderick D. Beck
Executive Director

Estimated Payroll vs Audited Payroll

It is time to start working on the June 1, 2010 renewal. On January 15, 2010 we mailed renewal packets to all members on the June 1 common renewal date.

In the renewal packet is an Estimated Payroll sheet. We are looking for your *estimated payroll* for the coming year (June 1, 2010 to May 31, 2011). There is payroll listed on the sheet and we ask you to verify the payroll.

Once the June 1, 2010 renewal is past, we will send out audited payroll sheets looking for the *actual payroll* for the past year (June 1, 2009 to May 31, 2010). We do not list any payroll, you start with a empty payroll sheet and insert the payroll.

In reviewing the past several years, there was less than 1% difference between the two, which means that you do a good job of reporting estimated and actual payroll!

What If the Township is Involved in an Accident?

For years we have stressed the importance of calling TOIRMA to report any and all accidents that happen on your township roads. We appreciate the effort and time officials take to report those accidents.

You know what to do to report accidents that happen on your township roads, but do you know what to do if you are involved in an accident?

- Check for injuries and call emergency personnel immediately if medical attention is needed
- Protect your vehicle from further damage or theft
- Contact authorities to report the accident. The Illinois statutes require a crash report be filed for accidents with bodily injury or causing \$1500 or more in property damage
- Obtain personal information of the other party involved – name, address, phone number, date of birth, driver's license, and license plate numbers
- Obtain witness information – name, address, phone number
- Take photos of any damage to property and photos of the scene – keep a disposable camera in the glove box
- Discuss the details of the accident with the authorities only
- Do not give any statements or comments admitting fault
- Call TOIRMA to report the accident

Here is a checklist of information that the TOIRMA Claims Department needs when you report the claim:

- ✓ Township name
- ✓ Official's name and contact information
- ✓ Date, time and location of accident
- ✓ Direction in which vehicles were driving
- ✓ Township driver's information and phone number
- ✓ Statement from the driver
- ✓ Year, make and model of the township vehicle or equipment
- ✓ Other driver's contact information
- ✓ Year, make and model of other vehicle
- ✓ Description of any injuries
- ✓ List of any citations issued
- ✓ A copy of the accident report or name of authorities that responded
- ✓ Accident report number
- ✓ Witness information
- ✓ Photos

The delay in reporting claims can result in unforeseen problems to all parties involved. Call the TOIRMA Claims Department once you are aware of a claim or if you have any concern of a potential claim.

TOIRMA FAQs

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

- **Do I still need to turn in my renewal packet if it is already past the return date?**

Please send your completed renewal packet back to TOIRMA even if it is past the due date. Providing this information ensures that your township is properly covered.

- **Can we expect a dividend every year?**

Dividends are not guaranteed. Annually the TOIRMA Board of Trustees determines if a dividend will be issued. Eligible townships can increase the probability of receiving a dividend each year by providing a safe work environment. By doing so, townships will be working towards reducing costly claims which can have a direct bearing on the total dividend returned to members.

- **Do I have Flood and Earthquake coverage with TOIRMA?**

TOIRMA does provide Flood and Earthquake coverage. Flood and Earthquake coverage is subject

to a deductible based on township population. For example, township population up to 2,500 has a \$1,000 deductible; township population from 2,501-10,000 has a \$5,000 deductible; and township population 10,001 and over has a \$10,000 deductible.

- **What information does TOIRMA need in the event that a deputy must be appointed to act on the behalf of a Supervisor that is temporarily incapacitated?**

TOIRMA requests a written letter from the township to document the incapacity of the Supervisor and the appointment of a deputy. The township will also need to let TOIRMA know when the Supervisor is back to his/her duties.

- **Is there an easy way for the Road & Bridge department to document work done?**

TOIRMA offers the “Highway Commissioner’s Diary” free of charge. You can request a book by calling 800-252-5059, ext 1204 (Angel) or ext 1139 (Beth).



TOIRMATIDBITS

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

- March** Renewal Packet due
Dividend Issued
- April** Annual billing mailed to all members renewing June 1
Dividend cashed?
- June** Renewal contribution due June 1
Declaration pages and payroll audit mailed



Jack Freund, Highway Commissioner of Grafton Township / McHenry was the winner of the TOIRMA drawing at the TOI Educational Conference in Springfield on November 9, 2009. He is pictured with his assistant, Jenny Moore.

Contacting TOIRMA Staff

On the back of each newsletter a directory of TOIRMA Staff is listed. Cut it out or make a copy and post it somewhere for easy reference. ■

Privately Owned Vehicles

If a township official or employee uses their own vehicle to conduct official township business (such as the Assessor or Highway Commissioner) and is involved in an accident, their personal policy provides primary coverage. If personal policy limits are exceeded, TOIRMA would be secondary for liability only. *(This statement can be found in the TOIRMA Program Manual after the sixth gold tab titled General Risk Management, then go to the seventh white tab titled General Information on Page 2.)* ■

TOIRMA TOTAL MEMBERS
 Townships • 1360 ■ MTAD's • 313 As of 1/31/2010

Intergovernmental Agreements Between Townships and Municipalities

Within a thirty day period in 2009 the TOIRMA Program had received three claims submitted against three separate townships where the claimant was alleging liability against the township due to an intergovernmental agreement the township had with a municipality. All three of these intergovernmental agreements were for snow plowing or road maintenance.

One of the contracts spelled out the duties of the township, but the duties of the township had changed and the contract had not been revised. This caused a problem, because the municipality's insurance carrier was citing the verbiage in the agreement and assigning liability to the township. PLEASE review your intergovernmental agreements and make sure the township agrees with the verbiage. Are the duties of the township outlined correctly? Have changes been made to the township's duties and if so, has the agreement been amended?

Your township attorney should be able to assist you in cleaning up the verbiage on your intergovernmental agreements. ■

Vickie Drollinger Leaves TOIRMA Program

Vickie worked with the TOIRMA Program for a year. She has now taken another position within Cannon Cochran Management Services (CCMSI) and will no longer be working with the TOIRMA Program.

Please join us in wishing Vickie the best of luck in her new position as the NCCI Project Coordinator for CCMSI.

Beth Eyrich will take over Vickie's desk. Beth can be reached at 1-800-252-5059, ext. 1139 or beyrich@ccmsi.com. Angel O'Brien is also available to assist you with your customer service needs. She can be reached at ext. 1204 or aobrien@ccmsi.com. ■

Welcome BACK to Beth Eyrich



Beth Eyrich left the TOIRMA Team on December 31, 2008 as she was expecting a baby. Beth and her husband welcomed their son Charlie in April, 2009. After a year away from the team, Beth rejoined the TOIRMA Team on January 4, 2010. Charlie now gets to spend a lot of time with his grandparents!

Prior to leaving, Beth had worked with the TOIRMA Program for six years. She graduated from Illinois State University with a bachelors degree in Finance/ Insurance and operated her own agency for 4^{1/2} years.

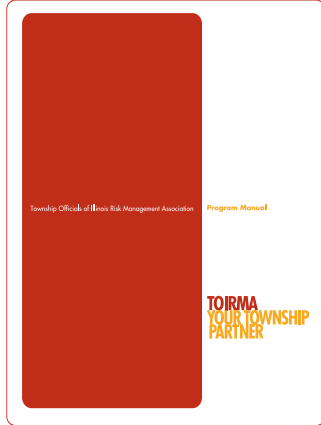
Beth is in the process of reacquainting herself with the TOIRMA Program and has the same extension and e-mail address she had a year ago.

She can be reached at
1-800-252-5059, ext. 1139
or beyrich@ccmsi.com.

Thumbing Through the TOIRMA Program Manual

Coverage Grants

We started Thumbing Through the TOIRMA Program Manual in the Winter 2008 TOIRMA Newsletter. This quarter we will spotlight the Coverage Grants. They can be found after the fifth gold tab titled Coverage Grants.



The Coverage Grants are considered your policy and includes the following sections:

- General Liability
- Employee Benefits Liability
- Auto Liability
- Auto Physical Damage
- Property
- Extra Expense
- Valuable Papers
- Inland Marine
- Workers' Compensation
- Bond
- Depositors Forgery
- Public Officials Liability
- Accidental Death & Dismemberment
- Employee Dishonesty

The Coverage Grants are reviewed every five to six years by an independent consultant along with TOIRMA staff. The current TOIRMA Program Manual was published in 2006. In 2007 we made changes to the Bond Coverage Grant and added the Employee Dishonesty Coverage Grant. Those changes were mailed to the members in May/2007.

Township Drivers and Responsibilities

We have had several questions lately about township drivers. Please keep in mind that TOIRMA is a self-funded program and one of the key factors to the success of the program is that each member practice sound risk management. TOIRMA does expect their members to operate within the law and abide by any regulations given by the Secretary of State's office for operating vehicles and equipment for the township.

As Rod Beck mentioned in his December/2008 Township Perspective article, we have had two claims recently where road district employees have been involved in accidents and did not possess a valid driver's license. There have also been hints that some of our township drivers may be using alcohol on the job and after hours at the township buildings which is a major risk management issue.

If you need to order a driving record for one of your employees or prospective employees, you can do so by completing the Driving Record Abstract Request Form. You can pick up a form at your local Driver Services Facility. The following link will help you find the closest facility: <http://www.cyberdriveillinois.com/departments/drivers/facilities/home.html>. Or you can download a form from: http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_dc164.pdf. There is a cost of \$12 per record.

It would not hurt to incorporate driver's license requirements in your personnel policy. A township contacted us recently and they had secured a copy of the driver's license requirements from the county. They amended it to fit the township and added it to their personnel policy. Some of the requirements were:

(continued on next page)

**OFFICE OF THE SECRETARY OF STATE
DRIVER SERVICES DEPARTMENT**

2011 L. DRIBBLE PARK
SPRINGFIELD, IL 62761
737-284-2338
www.sos.state.il.us

Driving Record Abstract Request Form

All requests must complete Sections I, II, III, IV and V.

SECTION I
Enter the Driver's License Number and/or the Name and Date of Birth of the driver(s) whose record(s) is being requested in the space below. PLEASE PRINT (2008X)

DRIVERS LICENSE NUMBER	NAME (Last, First, MI/MA)	DATE OF BIRTH	GENDER

SECTION II - REPRESENTATIVE'S ADDRESS
Driver's License, Record or ID Number: _____
For yourself: No No If no, complete Section III.

Name	First	MI	Last
Residential Address			
City	State	ZIP Code	

SECTION III - If you classified yourself as a representative or agent of anyone other than yourself in Section II, you must provide the following information. Complete Section III on reverse.

Name of Person or Organization you representing			
Address of Person or Organization			
City	State	ZIP Code	

If the record(s) you requested must be mailed, to which address above should it be mailed: Section II Section III

SECTION IV (Please see reverse.)

SECTION V - AFFIRMATION BY REQUESTOR
I affirm that the information in Sections I, II, III and IV are true and correct to the best of my knowledge. I understand that if any of the information provided by me in these sections is knowingly false or misleading, administrative, civil and/or criminal actions may be taken against me. (Declaration required if mailing form.)

Signature: _____ Date: _____ Notary Seal _____

SECRETARY OF STATE USE ONLY
Identification Checked: _____
Employee Signature: _____ Date: _____
Number of Certified Records: _____ @ \$15.00 @ _____ Type of Record: _____
Number of Photocopies: _____ @ \$ 0.50 @ _____ Cash NO Check Credit Card
Number of Certifications: _____ @ \$ 0.00 @ _____

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- If license is suspended, must inform immediate supervisor; failure to report could result in disciplinary action or termination
- If license is suspended, immediately put on 90 days unpaid leave; if license not reinstated within the 90 days, employee is terminated
- If required to submit to a breathalyzer or blood test and refuse, employee is suspended for a minimum of 30 days and depending on circumstances, discharge from employment

Since we are talking about township vehicles and equipment, please keep in mind that Article VIII, Section 1 (a) from the Constitution of the State of Illinois states that public funds, property or credit shall be used only for public purposes. The Constitution can be found at:
<http://www.ilga.gov/commission/lrb/conmain.htm>.

Operating within the law, abiding by regulations given by the Secretary of State's office and the Constitution of the State of Illinois will go a long way towards controlling claims. ■

Wind, Hail, and Tornado Safeguards

Strong winds, hail, and tornadoes often result from thunderstorms and can cause severe damage to property, as well as endanger lives. Tornado winds can reach 300 miles per hour and can wreak havoc along paths in excess of one mile wide and 50 miles long. In Illinois, nearly 80% of all tornadoes occur from April through June, during the mid-afternoon through early evening hours. However, they have occurred in every month of the year, at all hours of the day. Since 1950, Illinois has averaged 35 tornadoes each year, but since 1998 the average has nearly doubled to 64. When a tornado threatens, you may have only seconds to seek shelter. Be sure to have a preparedness plan in place for your township.

Below we have included some important safety tips:

- Utilize NOAA Weather Radio to monitor current conditions.
- Tornado signs include: a dark or greenish sky, cloud of blowing debris, hail, very still air, and a loud roar.
- If a tornado has been sighted or detected by radar, take shelter immediately. An underground shelter, such as a basement, is best. Otherwise, move to an interior room or hallway on the lowest floor.
- If outside with no shelter, lie flat in a nearby ditch and cover your head with your hands.
- If in a car, pull off the road and seek shelter in a safe building. Do not try to outrun a tornado, as it can change direction quickly.

When large hail (greater than 3/4" in diameter) is present:

- If in a car, lie face down on the seat or floor and cover your eyes.
- If inside, stay away from windows. Do not go outdoors until hail stops. Large hail can cause serious, even fatal, injuries.

If you have a wind, hail, or tornado claim, please call the TOIRMA Claims Department at 1-800-252-5059, ext. 1191, 1245, or 1349. ■

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mknight@ccmsi.com

Human Resources Help Line

Don't forget to call for help with employee issues. **1-888-472-6785 Ext. 1180 or Ext. 1201**

Township Officials of Illinois Risk Management Association
Your Township Partner

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

TOIRMA
YOUR TOWNSHIP
PARTNER

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